# Ageing Well in the Commonwealth

A Roadmap for Healthy Ageing Across the Life Course

2024–2030

The Commonwealth

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# Contents

# Acknowledgments

This roadmap builds on the great work of the World Health Organisation (WHO), the National Academy of Medicine (NAM) and, in particular, CommonAge, who have led the way as advocates for ensuring that older people in the Commonwealth are fully recognised in society and supported to live well in age-friendly communities.

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Each of these contributions, whether in leadership, expertise or technical input, has greatly enriched the development of this roadmap.

# Foreword

Our ability to build inclusive societies for people of all ages is at the heart of the Commonwealth Charter. Realising the potential of our older population is essential for making this happen, and protecting and promoting health across the life course is key.

With this in mind, we must also prepare for a significant rise in the ageing population, minimising any negative consequences and identifying opportunities, so that we can better protect and promote the health and wellbeing of our populations.

We must not forget the role of digital transformation and digital solutions, which can offer health systems opportunities to better adapt, ensure continuity of care and optimise resource allocation for improved outcomes.

This is not just an issue for health services: our interconnected challenges require interconnected solutions. We must also, therefore, develop a Commonwealth Roadmap for Ageing Well which is integrated and brings together evidence-based and sustainable solutions.

We understand what challenges lie ahead. However, history has demonstrated that when countries unite for a shared purpose, positive results soon follow.

If we fail, we risk being ill-prepared to face the complexities of an ever-changing world. But if we succeed, we will have transformed the lives of millions of people in our Commonwealth family, ensuring that no country or person is left behind.

My special thanks to my Special Envoy for Ageing Well, Professor Dame Carol Black, and to CommonAge for their expertise and commitment. I thank them particularly for their engagement with the Secretariat in the development of this roadmap.

The Rt Hon. Patricia Scotland KC
*Secretary-General of the Commonwealth*

# Ageing Well

That human beings now live longer than in previous centuries is a cause for celebration. But to maximise the benefit of these extra years, for ourselves, our families and communities, we need to 'age well', in good health if possible.

Currently 60 per cent of the Commonwealth's 2.7 billion people are under the age of 30 – but on current predictions, by 2050 the Commonwealth's age profile will have changed entirely, and will be much older.

It is therefore timely that the Commonwealth produce this report on ageing well – a living and working guide aiming to highlight the critical importance of healthy ageing to the governments and people of member countries. The report puts forward a 'roadmap' of suggested objectives and key actions for policy-makers to consider when formulating national policy on healthy ageing according to their country's particular circumstances.

Such policies should focus on a whole-system approach, enhancing healthcare and social services, encouraging older people to participate in the labour market, and fostering environments that support wellbeing and active involvement in local communities, calling out 'ageism'.

For older people, this report supports autonomous living with dignity, aiming to encourage useful, enjoyable and meaningful later years of life.

Professor Dame Carol Black, GBE, FRCP, FMedSci
*Secretary-General's Special Envoy for Ageing Well*

# Executive Summary

The way we age reflects the societies we live in.

Ageing in the Commonwealth is at a critical juncture: while 60 per cent of its 2.7 billion population is under the age of 30, the number of people aged 65 and over in Commonwealth countries is projected to rise from 231 million in 2019 to 559 million by 2050 – an increase of over 142 per cent (UN DESA, 2019a).

Across the Commonwealth, there are diverse and wide-ranging approaches to supporting the health and wellbeing of populations throughout their lives. While ageing biologically is inevitable, how we experience ageing depends largely on the environments and policies that shape our lives.

Population ageing is particularly evident in low- and middle-income countries (LMICs), where it presents particular and unprecedented challenges. Demographic change is causing rising demand for healthcare and long-term care, increased pressure on social support systems, and changes in labour market dynamics. It is also creating a need for policy adaptations to address the economic and social challenges associated with an ageing society.

Importantly, older individuals must be acknowledged as active contributors to these solutions. Their extensive experience and contributions to families, communities and societies play a critical role in shaping both policy and practice. Enhancing the agency of older adults by promoting their active participation in decision-making processes fosters intergenerational solidarity and reinforces the value of their contributions. Recognising older populations not simply as recipients of care but as integral participants in societal development is essential for creating inclusive and resilient societies.

This roadmap serves as a living, working document which aims to highlight the critical importance of healthy ageing to the governments of Commonwealth member countries. It establishes a framework for addressing the challenges associated with this demographic shift, and calls for action by offering recommendations that can be implemented within communities to promote better outcomes.

Healthy ageing is not solely the responsibility of health ministries. It requires a multisectoral approach involving governments, businesses and entire communities. A life-course approach is crucial to effectively addressing ageing and promoting long-term health outcomes. By prioritising early interventions – such as encouraging physical activity, education and healthy lifestyle choices – societies can greatly enhance individuals' wellbeing as they age, setting a solid foundation for improved health in later years.

By aligning policies and fostering collaboration among government bodies, businesses and civil society, Commonwealth member countries can foster healthier, wealthier and more productive societies in which individuals thrive, work and learn throughout their lives.

The roadmap also offers member countries a summary of tried and tested solutions across thematic areas. These options can be tailored to the unique needs of each country, whether by adopting one solution, several or all of them.

Looking ahead, it is hoped that future Commonwealth high-level ministerial and technical forums will provide additional platforms for member countries to showcase their commitment to healthy ageing.
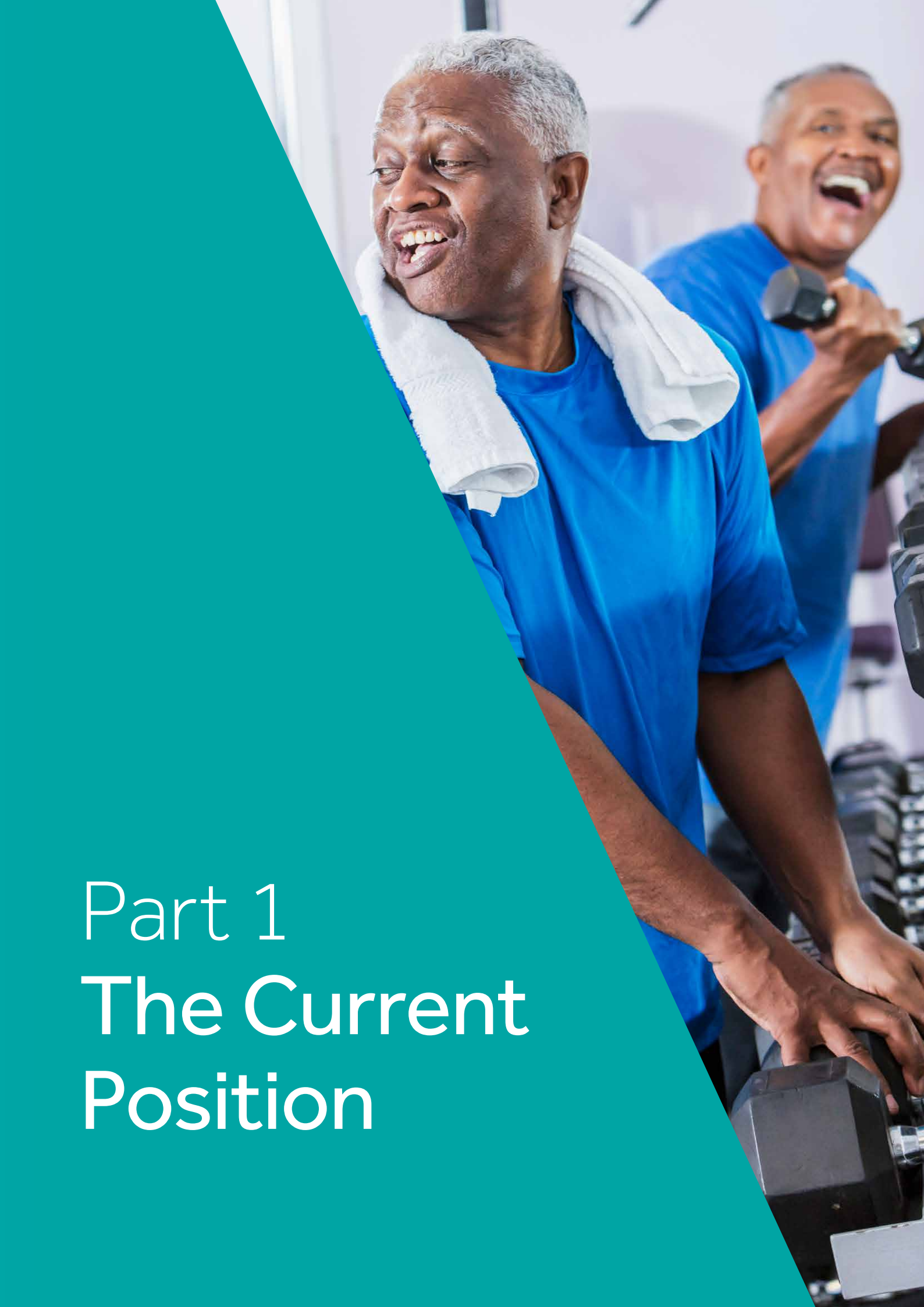
Part 1
**The Current Position**

# 1. Ageing in the Commonwealth: The current position

Older adults contribute significantly to society and the economy across both developed and developing nations. Their productivity, creativity and participation enrich workplaces, communities, households and families. This contribution is significantly enhanced if individuals age well.

An ageing population presents significant demographic, medical and social challenges globally. The World Health Organization (WHO) has emphasised that no country is fully prepared for this demographic shift, and immediate action is crucial. In 2020 its *Decade of Healthy Ageing: Baseline Report* found that, globally, at least 142 million older persons were unable to meet their basic needs (WHO, 2020) – a situation that cannot be allowed to worsen. Governments and other sectors must therefore develop policies on ageing, and urgently allocate adequate resources to meet the growing needs of their older people.

Without proper planning, Commonwealth member countries may face economic stagnation, shortages of labour and increased social pressures as services struggle to accommodate the ageing population. The Ageing Well Roadmap for the Commonwealth offers strategic actions, based on evidence, to help governments, civil society and the private sector to improve the lives of older adults, their families and their communities, and enhance their contribution to society.

The ageing of the global population is accelerating faster than in the past. Across the globe the proportion of people aged 80 and older is expected to triple between 2020 and 2050 (ibid). This dramatic change is largely due to declining fertility rates and increased life expectancy (on the latter, see figure 1.1). Countries such as India, the most populous Commonwealth country, have seen life-expectancy increase by approximately 50 per cent since the 1970s (UNDP, 2022). Fertility rates, which in 1965 exceeded six children per woman in 28 Commonwealth countries, have now fallen below replacement level in 15 countries, and no country in the Commonwealth now has a rate above six (CommonAge, 2018).

These changes will particularly affect LMICs, both in the Commonwealth and globally. The Commonwealth is currently home to the world's youngest population, with more than 60 per cent of its 2.7 billion people under the age of 30. However, in the majority of Commonwealth countries the absolute size of the older population is expected to increase by at least 100 per cent over the next 25 years (CommonAge, 2018). By the late 2070s, the global population aged 65 and older is projected to reach 2.2 billion, exceeding the number of children under 18 (UN DESA 2024). Similarly, by the mid-2030s the number of people aged 80 and over will, at 265 million, be greater than the number of infants (up to 12 months old) (ibid).

**Figure 1.1:** Life expectancy in Commonwealth countries, 1960 and 2022
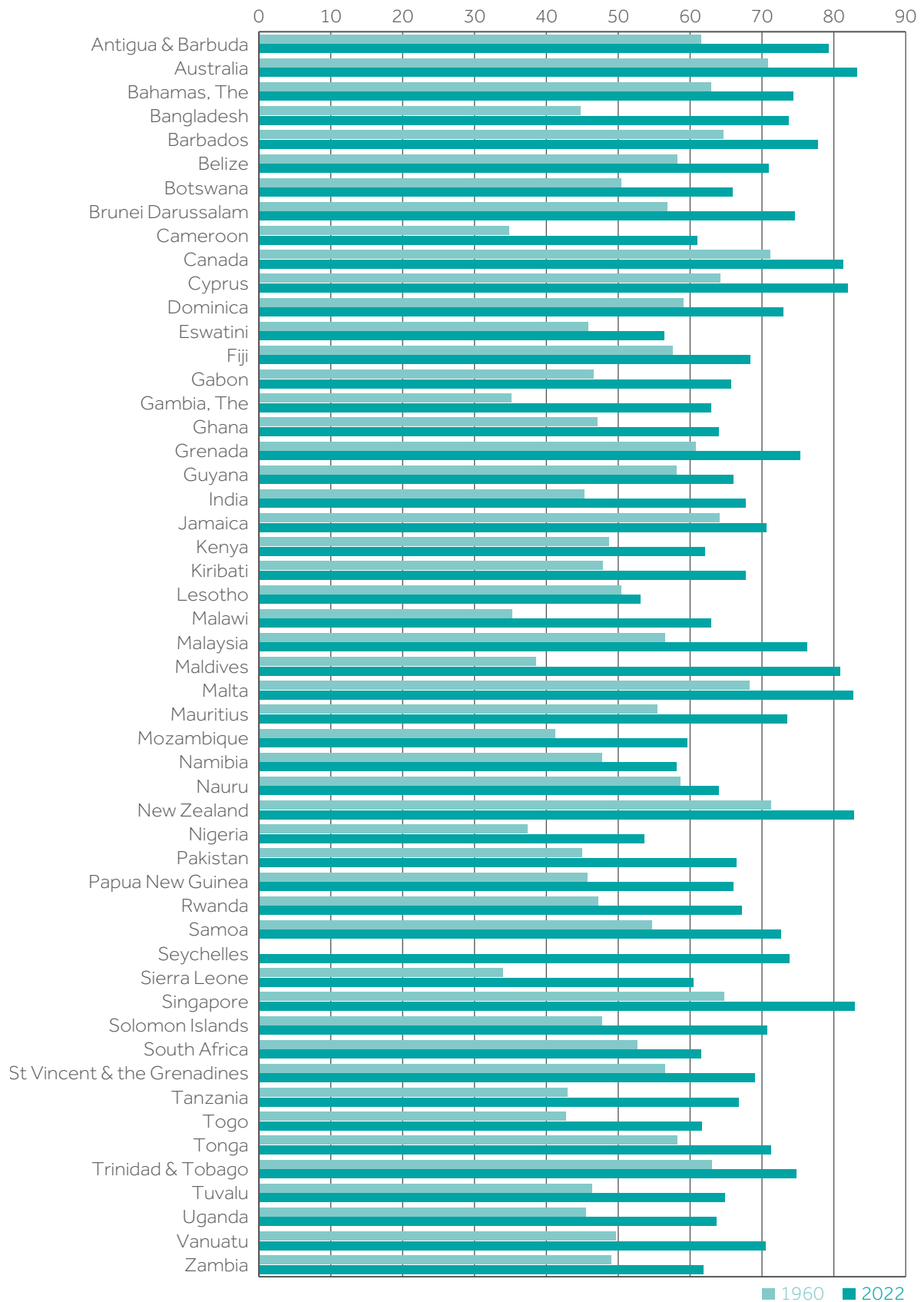


Source: WHO (2024)

Fortunately, the Commonwealth is also home to a growing community of practice that is advocating and sharing knowledge and best-practice on healthy ageing. For example, CommonAge, the Commonwealth Association for the Ageing, launched a Commonwealth Healthy Ageing Taskforce in 2022, and is a consultee to the WHO regarding its work on the UN Decade of Healthy Ageing, 2021–2030. This roadmap intends to build upon and complement these and other ongoing initiatives – many of which are explored in the pages that follow.

Of particular concern is potential decline in the number of people of working age: it is expected that the working age populations in 10 Commonwealth countries – including Barbados, Jamaica, Malta, Mauritius, Seychelles, Singapore, Sri Lanka and St Vincent and the Grenadines – will decline between now and 2040 (CommonAge, 2018: 17). This will probably lead to slower economic growth, increased dependency ratios, labour market imbalances and labour shortages.

## The Gender Dimensions of Ageing

Ageing affects men and women differently. Women often face financial difficulties in later life, compounded by lower wages, reduced career opportunities and gaps in employment due to caregiving responsibilities.

Women disproportionately shoulder the burden of unpaid care work, dedicating over 76 per cent of total caregiving hours (ILO, 2018). This unpaid labour not only impacts their immediate financial security but also limits their opportunities for career advancement and retirement savings, leaving many older women financially vulnerable. It can also have physical and psychological impacts which require support through training, respite care and psychosocial support. As societies continue to age, the demand for elder care will increase, with women – particularly those in LMICs – often stepping into caregiving roles. This dynamic can force women to leave the workforce, further exacerbating their social and economic vulnerabilities in later life.

Furthermore, older women are more likely to experience social isolation and marginalisation. Cultural norms, lack of social support and reduced access to resources contribute to the challenges they face. These gendered dimensions of ageing highlight the need for comprehensive policies that address not only health but also financial security, social inclusion and support systems for carers. Developing targeted interventions will be essential to promoting gender equity across all stages of life, ensuring that women can age with dignity and security.
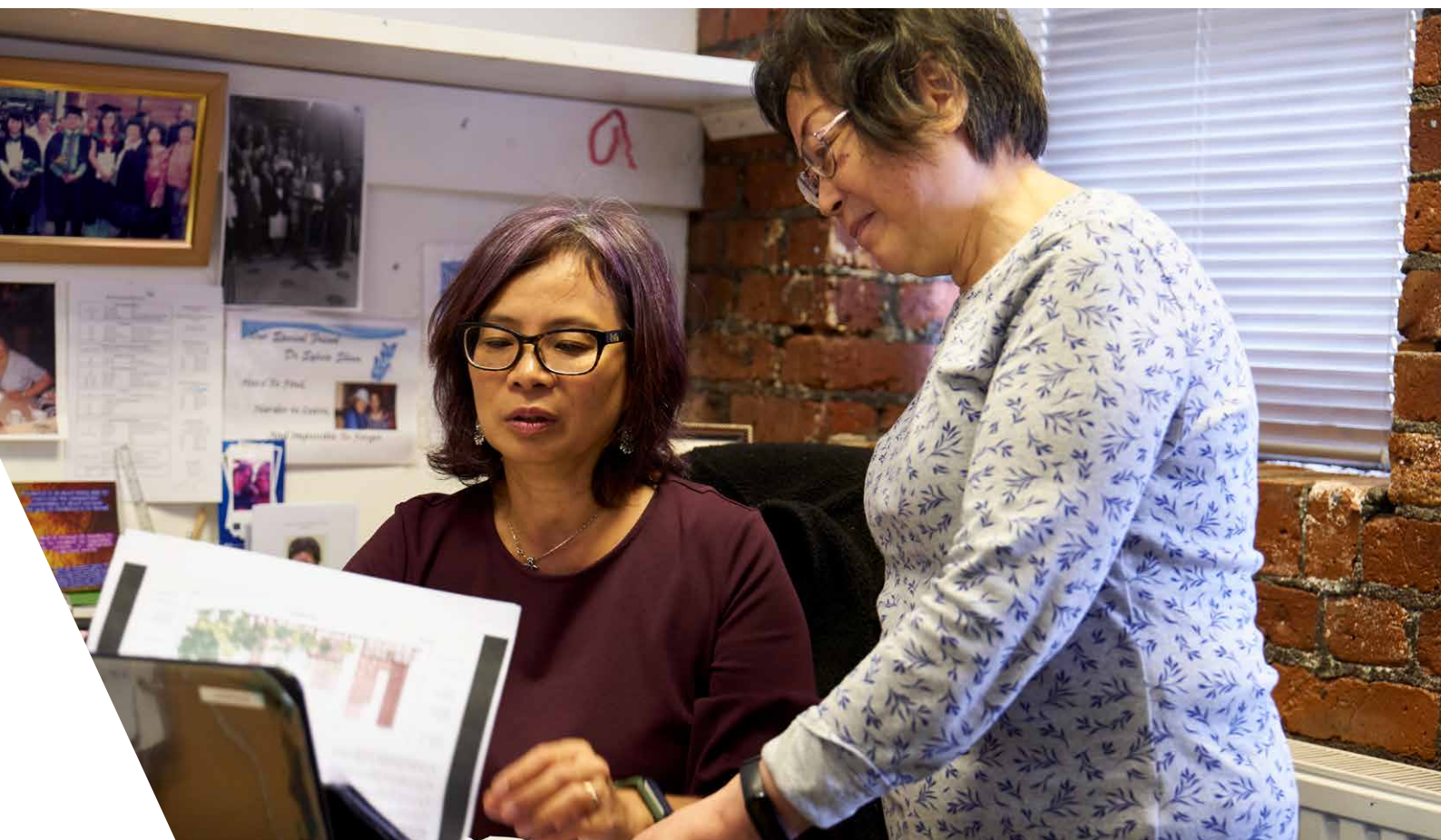
# 2. Challenges to Ageing Well in the Commonwealth

As Commonwealth member countries face the profound demographic shift of population ageing, they are encountering numerous challenges that require immediate and sustained action. These challenges span access to healthcare, fragmented support systems, inadequate policies and social discrimination. The overall challenge is to make arrangements to ensure that, in the 'additional' years now being lived, individuals are as healthy as possible, enjoy life and continue to contribute positively to society and the economy – in short, that they are **ageing well**.

The sections below outline eight key obstacles and challenges, and their implications.

## 2.1. Inequitable Access to Healthcare

One of the most pressing challenges in promoting healthy ageing across the Commonwealth is the stark inequality in access to healthcare, with significant disparities between high-income countries and LMICs. In some Commonwealth countries as few as 20–30 per cent of older adults have access to basic healthcare services, while in wealthier countries, such as the UK, Australia and Canada, more than 80 per cent of older adults enjoy consistent access to essential healthcare (UN DESA, 2020).

This disparity is particularly acute in rural and remote areas, where geographic isolation can limit access to necessary healthcare services. Older adults in these regions often face transportation barriers, limited availability of healthcare professionals and shortages of medical facilities. For example, older adults in rural parts of some Commonwealth nations may have to travel hundreds of miles to access specialist care, creating financial and logistical hardships. However, the way in which healthcare services are organised and delivered can be just as if not more important than how far people live from facilities. Access to basic healthcare is also influenced by other challenges such as the availability of services, affordability and barriers such as lack of transportation or awareness.

Older adults are increasingly likely to experience disabilities due to the accumulation of health risks over their lifespan. It is therefore vital to address the relationships between ageing and disability, influenced by various social, cultural, structural and environmental factors, which affect the quality of life and wellbeing of older disabled people (Yeung & Bregeny, 2022).

Out-of-pocket healthcare costs further exacerbate inequity, particularly in nations where public healthcare systems are underfunded.

Catastrophic out-of-pocket health spending is more prevalent among people living in households with members aged 60 or over, and those in poorer households and/or rural areas are more likely to be dragged into poverty by having to meet the cost of healthcare (WHO, 2023a). Without adequate financial protection, older adults are forced to choose between healthcare and other essential needs, such as food and housing.

## 2.2. The healthcare and social services crisis

The Commonwealth's longstanding commitment to universal healthcare coverage and healthy ageing aligns with the principles set out in the Commonwealth Charter. However, without decisive action the Commonwealth's healthcare systems will buckle under the weight of ageing populations. Older adults are more likely to suffer from chronic illnesses such as cardiovascular diseases, diabetes and dementia (and the physical and mental health and social issues that can arise from such illnesses). These conditions require sustained, costly care: the projected 4.2 per cent annual increase in global healthcare spending through to 2030 is driven primarily by the needs of older populations (Deloitte, 2022).

Countries that fail to build resilient healthcare systems capable of managing the complex needs of, and providing a continuum of care to, an ageing population will face ballooning healthcare costs, worsened health outcomes and increased inequality. Social services will similarly be overwhelmed, as older adults who cannot access adequate care may turn to informal networks for support, shifting the burden to families and communities. This will exacerbate economic stress on households, leading to lost productivity as family members – often women – leave the workforce to provide unpaid care.

The issue of multinational families adds another layer of complexity. As family members increasingly migrate across borders for work and other opportunities, the traditional caregiving model is disrupted. This geographic separation can leave older relatives without the physical care they need, especially in cases of long-term illness. Although remittances may provide some financial relief, they cannot replace hands-on care. The burden on healthcare systems will only intensify,

families will be further strained and social and economic inequalities widened if the need for cross-border caregiving policies is not addressed.

## 2.3. Fragmented cross-sectoral support and collaboration

Lack of cohesive, integrated support systems for older adults is a critical challenge. The complexity of the ageing process requires co-ordinated efforts across healthcare, social services and community programmes. However, in many countries support remains fragmented, leading to inefficiencies and missed opportunities for holistic care.

For instance, a lack of co-ordination between health and social care systems often leaves older adults struggling to navigate disjointed services. Where healthcare professionals, social workers and community-based organisations fail to communicate, older adults may 'fall through the cracks', unable to access comprehensive care that addresses both their medical and social needs.

A significant gap in the availability and use of data on older populations, particularly those in later life, makes it difficult to develop targeted policies and interventions. The Titchfield City Group on Ageing

**Figure 2.1:** Summary of status of Commonwealth National Dementia Plans
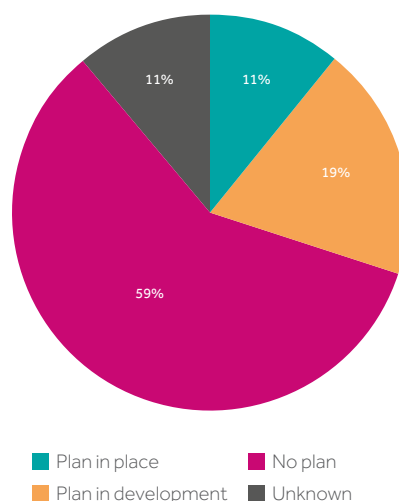


Source: Adapted from CommonAge (2024: 24)

and Age-Disaggregated Data has highlighted the importance of collecting and disaggregating data by age in order to better understand the diversity within 'older people' as a demographic (see for example ONS, SSA & TCGA, 2024). Indicators should also be devised and introduced that capture meaningful aspects of the wellbeing and quality of life of older people. Otherwise, policy decisions may be based on incomplete or inaccurate information, further perpetuating fragmented care.

Lack of national focal points for ageing hinders the creation of cohesive strategy. While the WHO found a modest increase in the proportion of countries with a multistakeholder forum on ageing in place, from 67 to 74 per cent, between 2020 and 2022, the pace at which national focal points dedicated to ageing are being established remains slow (WHO, 2023b). The lack of such focal points significantly hinders countries' ability to centralise efforts across sectors: they are essential for streamlining policy development, facilitating collaboration and ensuring that the diverse needs of older populations are met in a co-ordinated manner.

## 2.4. Dementia: a ticking time bomb

One of the starkest examples of the cost of inaction is the rapid rise in cases of dementia, which are projected to soar from 50 million globally in 2020 to more than 153 million by 2050. In regions such as North Africa and sub-Saharan Africa, the projected increase is staggering – 367 per cent and 357 per cent respectively (Lancet, 2022).

The economic burden of Alzheimer's disease alone was estimated at $1.1 trillion in 2018 (Alzheimer's Association, 2018) – a figure that does not account for indirect costs such as loss of productivity, carer expenses and diminished quality of life.

The Commonwealth, many of whose member countries are at risk of an explosion in dementia cases, must urgently prioritise the prevention and mitigation of dementia. As part of this, it is necessary to combat the incorrect yet growing belief that dementia is a 'normal part of ageing', and the stigma and discrimination that surrounds it, as evidenced by the *World Alzheimer Report 2024* (ADI, 2024).

Investment in research to slow the progression of neuro-degenerative diseases, reduce risk factors throughout the life-course and improve care will pay dividends in the long term. Yet CommonAge's

*Dementia in the Commonwealth* report (2024) found that only one-quarter of the world's nations have developed a national plan to address dementia. Without such planning, the healthcare systems of Commonwealth countries will be overwhelmed by mid-century, with devastating consequences for their economies and societies. Governments would shoulder a disproportionate share of the resultant costs, particularly in LMICs where resources are already stretched. Failure to prevent and manage chronic debilitating conditions such as dementia could push millions of households into poverty, further entrenching social inequality.

By focusing on addressing modifiable risk factors – such as education, physical activity, non-communicable diseases, air pollution, mental health and social isolation – there is an opportunity to mitigate the impending challenges associated with the rising prevalence of dementia, ultimately enhancing the quality of life for individuals and communities (Livingston et al, 2020).

## 2.5. Lack of adequate, inclusive and comprehensive policies

There is marked disparity across the Commonwealth in terms of the development of national policies on healthy ageing. While the proportion of all reporting countries with a national policy in place grew from 73 per cent in 2020 to 87 per cent in 2022 (WHO, 2023b), many LMICs lag behind in developing comprehensive frameworks to support their ageing populations. This gap leaves older adults in many poorer Commonwealth countries without the institutional support necessary to ensure a healthy, dignified and active ageing process.

In many cases, existing policies fail to fully account for the specific needs of older adults. Without accurate, disaggregated data on older age-groups, policies may be based on generalisations, leaving significant gaps and unaddressed age-related challenges. Policy frameworks are often created without involving older people, and those who care for them, in decision-making processes and fora, which undermines the effectiveness of the resulting policies and programmes.

This marginalisation highlights a broader issue of age-related bias in policy-making, which perpetuates gaps in services and exacerbates social inequality. Without the meaningful involvement of

older adults in policy development, countries will continue to miss the mark and fail to address the full spectrum of ageing-related challenges.

## 2.6. Ageism and discrimination

Ageism (discrimination against older people) is a pervasive issue in many Commonwealth countries, one that severely limits opportunities for older adults to participate fully in society. Discrimination may extend beyond the workforce, affecting any aspect of life, but occurs notably in healthcare, employment and housing, diminishing quality of life (FTP Ministers Responsible for Seniors, 2022).

Older workers often face barriers such as discriminatory hiring practices, limited opportunities for 'upskilling' and rigid employment policies that do not accommodate part-time or flexible work arrangements. According to CommonAge (2018), ageism in employment remains widespread, even in more-developed Commonwealth countries; the same is true of societal stereotyping about age (Enßle & Helbrecht, 2020). In Australia, for example, one in five people aged 65 or older reported having experienced age discrimination in the workplace (AHRC, 2015).

This discrimination not only limits older adults' ability to remain economically active: it also contributes to a sense of societal marginalisation. Factors such as poverty, limited digital literacy and caregiving responsibilities exacerbate the risk of social exclusion.

Ageist attitudes can harm older people by causing them to apply negative stereotypes to themselves; those with 'more negative attitudes to ageing' have been found to live 7.5 years less, on average, than those with more positive attitudes to ageing (RSPH & CGF, 2018). Negative attitudes towards ageing have been linked to memory loss (including the risk of dementia) and physical function among those found to hold them (ibid).

Older people are affected by ageism in health policy and healthcare provision, and among health workers, due in part to a lack of knowledge and skills concerning ageing and older people's health.

Older adults are also disproportionately vulnerable to certain types of crime, particularly financial exploitation, fraud and abuse. As they increasingly rely on digital platforms for communication and financial transactions, older individuals may be targeted by cybercriminals and perpetrators of fraud. Proactive measures to strengthen legal protections, raise awareness and provide targeted support services for older victims of crime are key to ensuring that they are safeguarded in an increasingly complex social landscape.

It is important to appreciate how ageism intersects with other forms of discrimination and inequality. For instance, older women in the United States are less likely than men of the same age group to be promoted at work, and more likely to live in poverty (Center for Workforce Inclusion, 2024). Similarly, discrimination based on race and ethnicity has been found to disproportionately affect older women (ibid). As well as recommending an intersectional approach to ageism and the promotion of healthy ageing, such findings caution against conceiving of older people as a homogenous group facing a common set of issues.

## 2.7. The interconnection between education and healthy ageing

There is substantial evidence linking educational attainment with longevity and healthy ageing. Higher education not only leads to better employment opportunities and earnings – it also improves health literacy (see for example Jansen et al 2018) and may increase access to quality healthcare (see Zajacova & Lawrence, 2018).

Studies also show that additional time spent in school or university increases life expectancy. For example, a recent meta-analysis found that completing tertiary education significantly increases life expectancy, lowering the risk of death compared to those with no formal education (Raghupathi I & Raghupathi W, 2020)

Thus, educational initiatives that encourage children to stay longer in school may have a profound long-term impact on their later health and wellbeing. This insight underscores the importance of integrating education into discussions on ageing well. Commonwealth countries can benefit by strengthening educational systems as part of their broader strategies for healthy ageing, ensuring that future generations are better prepared for longer, healthier lives.

Policies that promote investment in education and lifelong learning are also essential for ageing well, as they can significantly improve individuals' overall wellbeing throughout their lives. Continuous learning keeps the brain active and engaged, which is essential for cognitive health. Lifelong learning can take many forms, from formal education and professional development to learning new skills or pursuing new interests that provide a sense of purpose and achievement. It can also open opportunities for social interaction, which is vital for mental and emotional wellbeing. By prioritising education and promoting lifelong learning, societies can cultivate resilience and vitality in their populations, ultimately leading to a more equitable, inclusive and healthy future for all.

## 2.8. Environmental change: double impact

Climate change poses a significant threat not only to efforts to promote healthy ageing but to the wider stability of societies. As environmental conditions worsen, older adults will face heightened vulnerabilities, including increased risks from extreme weather events, rising temperatures and declining air quality. This is particularly true of the 38 UN member states recognised as small island developing states (SIDS), 25 of which are members of the Commonwealth.

The effects of climate change on economic and social stability include rising healthcare costs and demand on services, and displacement due to extreme weather events, which put financial strains on both governments and individuals. Older adults, many of whom are on fixed incomes, are particularly vulnerable to the economic shocks caused by these environmental changes.

Socially, climate change and its consequences can lead to greater isolation for older populations, particularly during natural disasters that disrupt communities and social support networks (Prina et al, 2024). It can also exacerbate pre-existing health conditions, leading to higher rates of illness and mortality among older populations. For example, it has been projected that deaths related to heatwaves among people aged 65 and above will rise dramatically between 2030 and 2050 (WHO, 2015; see figure 2.2).

Failure to address these interconnected challenges risks not only the health and wellbeing of older populations but the economic and social fabric of nations. Commonwealth countries must develop targeted policies that focus on climate adaptation and resilience for both individuals and communities.

**Figure 2.2:** Regional distribution of annual climate change-attributable mortality (heatwaves) in 2030 and 2050 under the base case scenario of economic development, among people aged 65 and above
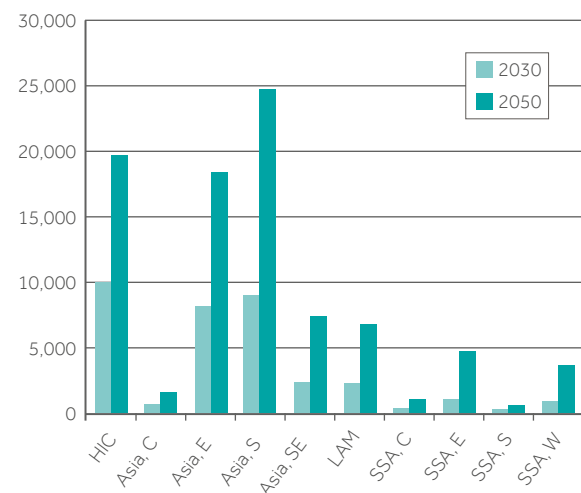


Note on labels: Asia, C – Asia, central; Asia, E – Asia, east; Asia, S – Asia, south; Asia, SE – Asia, south-east; HIC, high-income countries (includes Asia Pacific, high income; Australasia; Europe, central; Europe, eastern; Europe, western; North America, high income; and Oceania); LAM – Latin America (includes Latin America, Andean; Latin America, central; Latin America, southern; Latin America, tropical; and Caribbean); SSA, C – sub-Saharan Africa, central; SSA, E – sub-Saharan Africa, eastern; SSA, S – sub-Saharan Africa, southern; SSA, W – sub-Saharan Africa, western. Estimates for North Africa/Middle East are not included.
Source: adapted from WHO (2014: 11)
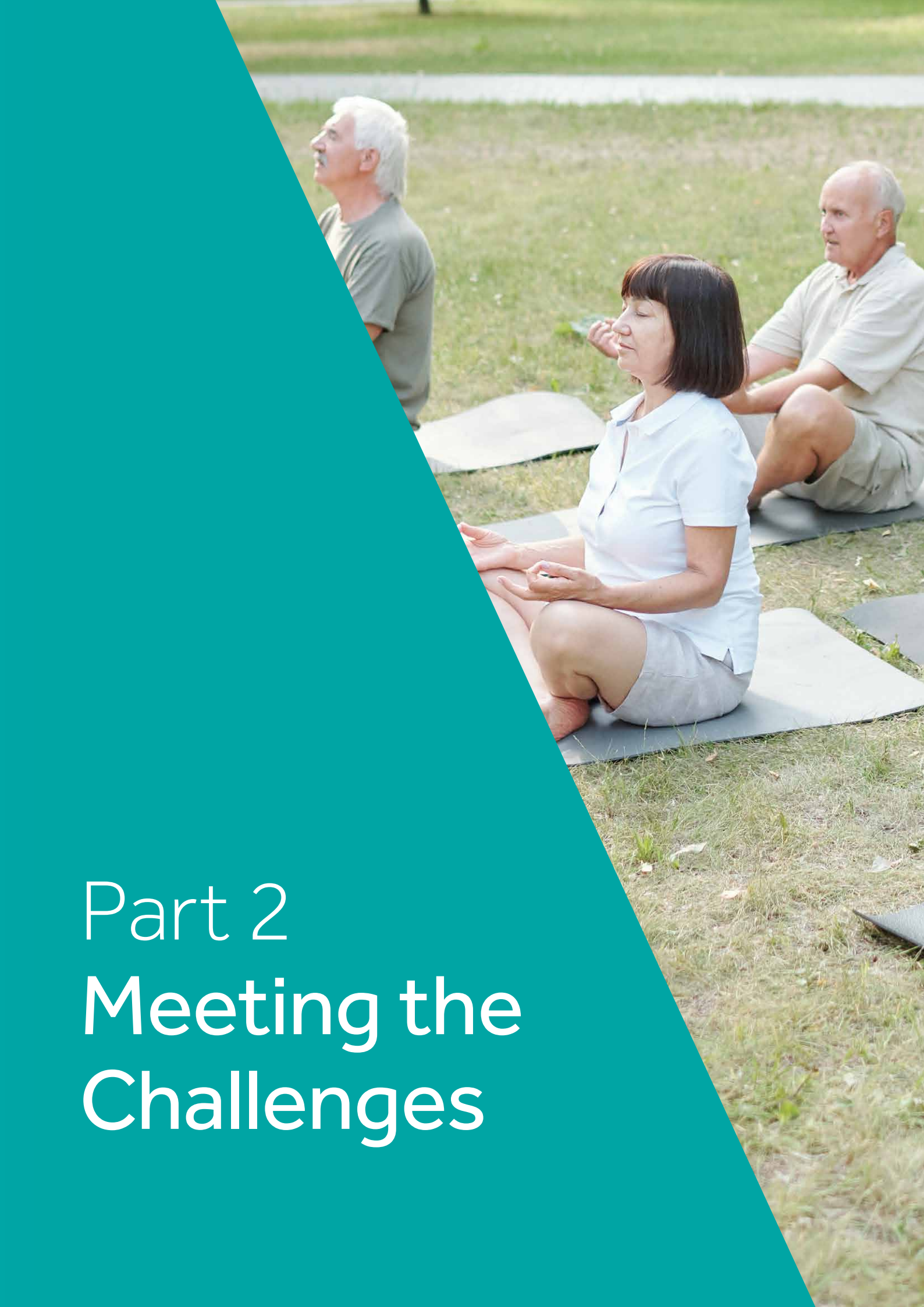
Part 2
Meeting the
Challenges

# 3. Meeting the Challenges: The Need for Unified Action

The challenges associated with an ageing population are multifaceted and interconnected. Inequities in healthcare access, systemic ageism, fragmented support systems and inadequate policies collectively threaten the wellbeing and dignity of older people across the Commonwealth.

These issues demand unified action by each country according to its own particular circumstances, involving co-ordinated policies for healthcare, social services and broader societal engagement. This means investing in universal healthcare coverage that extends to remote areas, combating ageist practices in employment and social life, and ensuring that older people have seats at the decision-making table.

Addressing the specific needs of older people will benefit all citizens. Promoting accessibility, inclusivity and opportunity for older adults creates a society in which people of all ages can thrive.

The establishment of national focal points for ageing is thought critical to promoting collaboration between services, enabling a cohesive response to the complex issues arising from ageing populations (UN DESA 2008).

The roadmap in section 8 lists five main objectives, with associated key actions, for each country to consider when formulating its national policy on meeting the challenges posed by the ageing of its population. These objectives and actions focus in particular on promoting health, wellbeing and positive contributions to society during the later years of life.

The Commonwealth Ageing Well Roadmap supports a life-course approach and aligns with global initiatives such as the UN's Decade for Healthy Ageing 2021–2030 and the Sustainable Development Goals (SDGs) for 2030, and the US National Academy of Medicine's Global Roadmap for Healthy Longevity (2022).

# 4. Building Age-Friendly Communities for All

The diversity of experiences among older adults plays a critical role in shaping age-friendly environments and services. Understanding this diversity – rooted in factors like culture, socio-economic status, health and personal history – can result in more inclusive and effective policies, the implementation of which can contribute to the overall inclusivity and cohesion of society.

'Age-friendly communities' – a concept developed by the WHO (2007) – can provide both urban and rural environments in which older adults are valued, safe and supported to remain active and healthy. Ensuring efficient and accessible public transportation systems and safe outdoor spaces will allow older adults to maintain their independence and contribute to community cohesion.

Rural and remote communities face unique social and environmental challenges that disproportionately affect older adults. Research highlights the disadvantages that older adults in these areas experience compared to urban counterparts, impacting their health and longevity (see for example Cohen & Greaney, 2023; UNECE, 2017; Henning-Smith, 2020). Policies that foster age-friendly rural communities or 'smart villages' with supportive physical and social environments can address these disparities and help ensure that older adults in these areas thrive (Dokl, Rogelj & Bogataj, 2022).

Similarly, as populations have aged in recent decades, they have also grown more urban – and with both trends continuing apace, age-friendly towns and cities must be made an urgent priority. The WHO's widely endorsed Age-Friendly Cities framework (2007) identifies eight 'interconnected domains of urban life' that, when acted upon in a holistic way, can address barriers to ageing well:

- community and health care
- transportation
- housing
- social participation
- outdoor spaces and buildings
- respect and social inclusion
- civic participation and employment
- communication and information.

Clearly it is not only older adults who stand to benefit from more age-friendly environments: action across these eight domains will deliver fairer, more sustainable societies, meet the diverse needs of community members of all ages, and promote solidarity and social relationships across generations.

Becoming age-friendly is a worthwhile goal for all cities, communities and societies.

# 5. The Consequences of Inaction

The potential financial implications of failure to address population ageing are stark. According to a 2023 study, fiscal deficits could skyrocket if ageing-related policies are not adjusted (Tilleray & Mrsnik, 2023). Without proactive measures, the median country can expect its fiscal imbalance due to age-related spending to rise from 2.4 per cent of GDP in 2025 to a staggering 9.1 per cent by 2060 – and the implications for 'emerging markets' are even more severe (ibid). These sharp increases will strain national budgets, particularly in Commonwealth countries where healthcare and social security systems may be underfunded.

Inaction would also have important implications for how people use their time. The WHO Council on the Economics of Health for All (2022) emphasises the critical role of time-use data in recognising the often-overlooked contributions of unpaid care work. This data is vital for preparing national budgets and developing effective policies that can support the care economy, confront the challenges associated with an ageing population, and better enable people to use their time to benefit society.

The rising costs of pensions, healthcare and social services for older adults will consume larger portions of national budgets, leaving fewer resources for other critical areas such as education, infrastructure and environmental sustainability. According to the World Economic Forum's *Longevity Economy Principles* report (2024),

without swift action the growing fiscal burden could lead to economic stagnation and reduced global competitiveness for Commonwealth countries.

An ageing population also exacerbates labour market challenges. A shrinking working-age population reduces productivity and economic output while increasing dependency ratios. This demographic shift will create imbalances in labour markets, potentially leading to labour shortages in key sectors such as healthcare and elder care, in which demand will rise steeply. Failure to address these imbalances will weaken economies, particularly in countries already facing high youth unemployment or emigration of skilled workers.

In addition to healthcare costs, failure to invest in age-friendly infrastructure will impede the ability of older adults, and their carers, to contribute to society. Mobility, accessibility and inclusive public spaces are crucial for ensuring that older adults can remain active and engaged, contributing to their communities and economies. Otherwise, Commonwealth nations will lose out on the valuable potential of an ageing populations that could, with support, continue to contribute to GDP growth, civic engagement and intergenerational solidarity.

# 6. Time for Action

The price of inaction is clear: economic stagnation, escalating healthcare costs, increased poverty and social inequality.

The Commonwealth has an opportunity to chart a different course. By investing in healthy ageing initiatives now, and focusing their actions on four key areas, governments can turn the demographic challenge of population ageing into an opportunity.

In fact, governments are already doing so. Annex B of this roadmap presents country case studies that illustrate how different Commonwealth countries are tackling the challenges posed by ageing populations, from fiscal reforms and housing adaptations to healthcare improvements and digital inclusion. By considering how each country has tailored strategies specifically for their demographic, economic and cultural contexts – and benefitted from doing so – we can draw more general conclusions about how to build more age-friendly societies across the Commonwealth.

Similarly, Annex C showcases key examples of emerging good practice from local and national governments and organisations, focusing on the impacts and promise of specific policies, programmes and approaches; and Annex D includes case studies of how employers have created – and benefited from – age-friendly workplaces and cultures.

## 6.1. Economic growth

Older adults can be a vital asset to the workforce and economy if supported with age-friendly policies, flexible work arrangements and opportunities for lifelong learning. Promoting policies that facilitate and encourage the inclusion of older adults can counterbalance the economic costs of an ageing population and develop new areas of economic growth (the so-called 'silver economy').

## 6.2. Sustainable healthcare

Investing in preventative healthcare measures and technologies that address the specific needs of older adults can reduce long-term healthcare costs. Commonwealth governments should prioritise universal access to healthcare services that focus on early intervention, chronic disease management and support for carers.

## 6.3. Fiscal responsibility

By acting now, governments can avoid the massive fiscal burdens projected by 2060. Strategic investment in age-friendly infrastructure, public health and social services will yield long-term savings, ensuring sustainable public finances.

## 6.4. Social cohesion

Failure to address the needs of older adults will result in social fragmentation and greater inequality. Conversely, inclusive policies that promote intergenerational co-operation and social engagement will strengthen the fabric of Commonwealth societies, fostering unity and resilience.

# 7. Preparing for the Future: Turning impending Crisis into Opportunity

As the Commonwealth faces the reality of an ageing population, making preparations today will ensure a brighter future for all citizens. This roadmap provides a robust framework for addressing the needs of older adults while promoting sustainable and inclusive societies. By focusing on building age-friendly communities, supporting healthy ageing and investing in education, Commonwealth countries can create environments in which all generations thrive, fostering intergenerational solidarity and shared prosperity.

Governments and stakeholders should embrace the opportunity to lead global efforts in healthy ageing, building on shared knowledge and leveraging innovative solutions that align with the unique demographic and cultural contexts of the Commonwealth.

**The Commonwealth faces a stark choice:** act now to embrace the opportunities that population ageing presents, or shoulder the heavy costs of inaction. By investing in healthy ageing strategies, age-friendly infrastructure and inclusive social policies, Commonwealth countries can transform the demographic challenge into an engine for economic growth and social progress. The time for policy-makers to act is now – delay will only compound the crisis and lead to irreversible consequences.

Proactive planning, investment and leadership will ensure that Commonwealth countries not only mitigate the costs of an ageing population but harness its potential to create healthier, wealthier and more inclusive societies.

**Harnessing the Commonwealth's singular strengths:** our unique platforms and collaborative environment provide a significant opportunity to enhance the health, wellbeing and active participation of older adults across our member countries. By leveraging high-level political and convening platforms the Commonwealth can facilitate multisectoral dialogue on ageing policies, ensuring collaboration among health and social services, and finance and other sectors towards shared goals. Connecting youth with older populations through various forums can promote intergenerational dialogue and collaboration, fostering inclusive approaches and mutual understanding that lead to more effective and innovative solutions to ageing issues.

Part 3
The Roadmap

# 8. Ageing Well in the Commonwealth: A Roadmap

Below we set out the main objectives, key actions and considerations for implementations for the five steps on our roadmap for ageing well. Taken together, these are intended to provide a holistic and adaptable guiding framework to inform local, national and regional policy-making and initiatives.

See Annex A for a set of proposed indicators, structured around these five steps, against which we propose that progress across the Commonwealth be monitored and measured.

# 8.1. Ensuring Enabling and Supportive Environments

## Objective

Create physical and social environments that empower older adults to live independently and safely, and engage meaningfully with their communities.

## Key Actions

- **Housing:** Develop age-friendly housing policies that encourage accessible, affordable, and adaptable housing options. Through grants or tax breaks for age-friendly residential and commercial construction, incentivise developers to create housing that meets the needs of older people.

- **Support for Carers:** Provide informal carers with training, financial support and respite care to promote high-quality care and reduce burnout. Establish carer hotlines and community-support groups.

- **Transport and Public Spaces:** Build accessible public transport systems and ensure that public spaces are designed with age-friendly features (such as ramps, benches and clear signage). Introduce subsidies for transport to improve older adults' access to services.

- **Addressing Neglect, Abuse, and Violence:** Establish legal frameworks and monitoring systems to combat the abuse and neglect of older people. Publicise hotlines and support services that provide immediate help.

- **Connectivity and Technology:** Promote digital-literacy programmes and ensure that older adults have affordable access to technology. Partner with telecommunications companies to provide subsidised internet access and devices for seniors.

- **Emergency Response and Disaster Preparedness:** Develop community-based disaster-response plans that meet the specific needs of older adults, ensuring that they are informed, included and prepared for emergencies.

- **Intergenerational Solidarity:** Promote programmes that foster interactions between generations, such as mentorships, shared housing models and community events.

### Implementation Considerations

Collaborate with local governments, urban planners and the private sector to identify and assess the needs of older people, and fast-track the development and provision of age-friendly infrastructure.

Expand rural access to services by offering mobile care units and outreach programmes.

# 8.2. Advancing Health, Wellbeing, through a life course approach

## Objective

Improve health outcomes for older adults through preventive care, lifelong education and equitable access to good-quality health and social care.

## Key Actions

- **Adopt a Life-course Approach to Healthy Ageing:** Design policies to ensure a comprehensive approach to investing in early intervention and health promotion.

- **Person-centred Care:** Adopt a comprehensive, person-centred model of care that is responsive of the needs and priorities of the individual, reorienting care away from the dominent 'disease approach'.

- **Access to Health and Social Care:** Ensure universal access to affordable, age-sensitive healthcare services, including regular health screenings, vaccinations and mental health support. Develop rural outreach programmes to reach isolated populations. Provide training and capacity-building for health and care workers in the community and primary care services to ensure that all older people have access to quality care.

- **Preventive Health Programmes:** Increase capacity for preventive check-ups and early detection of non-communicable diseases (NCDs) such as diabetes, hypertension and cancer. Implement targeted vaccination programmes against flu, pneumonia and other diseases that may affect older adults.

- **Mental Health:** Strengthen mental-health services for older adults, including counselling, social support programmes and specialised care for all forms of dementia.

- **Physical Activity:** Promote various forms of physical activity, including exercise programmes specially tailored for older adults.

- **Nutrition:** Advocate national policies that prioritise the nutrition of older adults, and ensure access to healthy food through local subsidies, meal-delivery programmes and education on balanced nutrition.

- **Long-term Care:** Expand training programmes for care providers and health professionals to improve the quality of geriatric care. Develop certification pathways for specialised workers caring for older people, and implement governance and regulations to assure standards and quality of services in long-term care settings. Ensure access to long-term care services for those who need it

- **Social Services and Support:** Provide community-based opportunities for continual social participation, including social activities and health-promotion programmes.

- **Climate-Resilient Health Systems:** Prioritise investments in climate-resilient healthcare facilities that can serve ageing populations during extreme weather events. Strengthen infrastructure to reduce disruptions in medical services and ensure older people receive timely care during severe climate-related events.

## Implementation Considerations

Develop and utilise innovative healthcare technologies, such as telemedicine and digital health-platforms, to support healthy ageing.

Strengthen partnerships with educational institutions and local healthcare providers to ensure that health-promotion programmes are sustainable and accessible by all.

Work with local organisations and NGOs on initiatives to promote healthy ageing, and tailor programmes effectively to any communities specifically targeted.

# 8.3. Providing Lifelong Learning, Employment and Volunteering Opportunities

## Objective

Enable older adults to remain economically active and socially engaged through flexible work and inclusive volunteering opportunities.

## Key Actions

- **Lifelong Learning:** Implement lifelong learning programmes for older adults. Partner with educational institutions and community organisations to offer courses in subjects such as technology, financial literacy, arts and health management.

- **Flexible Workplaces:** Encourage employers to adopt age-friendly workplace policies such as flexible hours, remote work options and phased retirement plans. Provide tax incentives for businesses that hire older workers or develop senior-friendly roles.

- **Skills Training and Re-skilling:** Create training and re-skilling programmes focused on digital literacy, modern work tools and management skills in order to help older adults adapt to new employment opportunities. Provide accessible, subsidised training through community centres or online platforms.

- **Volunteering:** Establish national and local volunteer networks that offer opportunities and meaningful roles for older people. Partner with non-profit and/or community organisations to ensure that seniors are offered, and benefit from, opportunities that utilise their skills and experience.

- **Social Protection:** Strengthen social safety-nets by providing adequate pensions, health insurance and financial literacy programmes to help older adults manage their resources effectively.

## Implementation Considerations

Launch pilot projects that test age-friendly workplace models, focusing on sectors experiencing skill shortages.

Encourage mentorship programmes that pair older adults with younger professionals, to foster knowledge-transfer and intergenerational co-operation.

# 8.4. Promoting an Age-Friendly Culture

## Objective

Promote respect for, and the dignity and inclusion of, older people by combating ageism and fostering positive perceptions of later life.

## Key Actions

- **Legislation Against Ageism:** Enact and enforce anti-ageism legislation that protects older people from discrimination against them in employment, healthcare, public spaces, conversation and other areas.

- **Public Awareness:** Build awareness, highlighting the net – and frequently positive – contributions of older people to society. Use media, social platforms and public events to challenge stereotyping and moderate public attitudes towards ageing.

- **Opportunities for Social Participation:** Provide platforms for older adults to participate in cultural, educational and recreational activities that enrich their lives and strengthen community bonds.

- **Media Representation:** Collaborate with the media and entertainment industries to promote positive portrayals of older adults, fostering a culture of respect and recognition for their contributions.

## Implementation Considerations

Partner with educational institutions to integrate ageism awareness into school curricula, fostering early attitudes of respect and inclusivity.

Monitor the impact of key actions, and adjust strategies accordingly, to promote significant and lasting cultural change.

# 8.5. Collecting Better Data, Research, and Monitoring Progress

## Objective

Ensure that data-collection, research and monitoring outcomes inform and guide the development of age-friendly policies and strategies.

## Key Actions

- **Standardised Data Collection:** Without overburdening care-providers, develop standardised metrics for collecting data on ageing-related issues across all sectors, including health, employment, social participation and housing.

- **Disaggregated Data:** Ensure that data is disaggregated by gender, location and socio-economic status so as to reveal any inequities. Disaggregate data by age using short intervals (five years, for example), as opposed to singular categories such as 60+ or 65+, in order to better understand the heterogeneity of older persons.

- **Research and Innovation:** Invest in research on ageing to identify emerging challenges and solutions, particularly in areas such as dementia care, long-term care models and the impact of technology on older people.

- **Progress Monitoring:** Create a transparent monitoring and evaluation framework to regularly assess the implementation of age-friendly policies. Use data to adjust policies, ensuring that the evolving needs of older people are addressed.

- **Global Comparisons:** Benchmark Commonwealth policy and outcomes on healthy ageing against those of global leaders in order to identify and adopt best practice.

## Implementation Considerations

Collaborate with universities, research institutions and global organisations to conduct studies and gather evidence to inform decisions on strategy and practice.

Deploy big data and artificial intelligence to predict trends in ageing, and adjust policy and practice accordingly.

# 9.Next Steps for Policy-makers

We recommend that Commonwealth governments work in partnership with civil society organisations and other stakeholders to implement this roadmap by taking the following four broad steps.

While this document outlines key strategies and recommendations, a full implementation plan is beyond its current scope. However, pending endorsement of the roadmap by Commonwealth Heads of Government, a detailed plan will follow to guide member states in the practical application of these initiatives.

**1** Endorse the roadmap as a guiding framework for national and local initiatives.

**2** Establish cross-sectoral working groups to oversee the implementation of key actions and ensure that the roadmap aligns with broader national health, social and economic policies, to enhance coherence and support for healthy ageing initiatives.

**3** Establish an advocacy plan for increasing awareness of the roadmap to the general population.

**4** Allocate resources and funding to priority areas, ensuring long-term sustainability and impact.

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# Annex A
# Proposed Commonwealth Indicators of Progress

| Recommendations | Selected Indicators of Progress |
| --- | --- |
| **Ensuring Enabling and Supportive Environments** | Availability of documented national policies specifically addressing the needs of older adults in housing, transport and community planning |
| | Existence of national policies and legislation that recognise and support carers |
| | Availability of specific laws that define elder abuse, neglect and violence, including criminal penalties and protective measures |
| | Easily accessible hotlines dedicated to reporting elder abuse |
| | Percentage of law enforcement officials and social workers trained in recognising and responding to elder abuse and neglect |
| | Proportion of planned programmes conducted that involved older adults and youth participating in intergenerational activities, workshops and events aimed at fostering connection |
| | Presence of comprehensive national policies that prioritise digital inclusion for older adults |
| | Presence of a national prototype plan for development of community-based disaster response plans that account for the specific needs of older adults |
| **Advancing Health, Wellbeing, and Lifelong Learning through a Life Course Approach** | Existence of a national strategy explicitly designed to support health and lifelong learning across all age groups, including age-specific provisions |
| | Existence of an implemented national policy or legislation supporting long-term care for older people |
| | Number of lifelong learning programmes targeting older adults |
| | Partnerships established with national universities for senior learning programmes |
| | Proportion of programmes and initiatives that promote the social inclusion and active participation of older adults in community life |
| | Existence of policy that has integrated long-term care into national health and social strategies |
| | Proportion of training institutions with geriatric care training programmes |
| | Proportion of services that have available and quality of long-term care services for older people |
| | Percentage of the national budget allocated to health and education, and specifically to programmes targeting ageing populations and lifelong learning |

| Recommendations | Selected Indicators of Progress |
|---|---|
| **Providing Employment and Volunteering Opportunities** | Presence of a national or volunteer programme/initiative that connects older adults with volunteer opportunities across various sectors, such as education, health, environment and community service |
| | The number of older adults participating in employment and volunteering programmes |
| | Presence of policies that ensure financial security for older adults, such as pensions and social protection schemes |
| | Reduction in poverty rates among older adults |
| | Coverage rates of pensions and health insurance for older adults |
| **Promoting an Age-Friendly Culture** | Presence of a national programme for age-friendly cities and communities |
| | Number of awareness campaigns launched, and their reach (e.g. social media, public events) |
| | Survey results tracking changes in public perception of older adults |
| | Proportion of older adults engaged in community events, volunteer programmes and intergenerational activities |
| | Proportion of older adults or their representatives in local and national government roles |
| **Collecting Better Data, Research, and Monitoring Progress** | Percentage of countries collecting disaggregated data by gender, age, location and socio-economic status |
| | Availability of national and regional reports on ageing issues |
| | Availability of population survey and cross-sectional and/or longitudinal data on ageing and health |
| | Establishment of monitoring and evaluation frameworks for age-friendly policies |
| | Frequency of progress reports published on age-friendly initiatives |

# Annex B
# Country Case Studies: Ageing Well in the Commonwealth

## Australia: Managing Fiscal Pressures Amid Population Ageing

Australia's *Intergenerational Report 2023* (Australian Government, 2023) highlights the growing challenges associated with population ageing, such as increased demand for healthcare and pensions, alongside slower economic growth and labour force participation. The rising cost of healthcare and aged care will put significant pressure on public finances.

To counteract these pressures, Australia is prioritising investment in healthcare and aged care systems while promoting fiscal sustainability through tax reforms and efficient public spending. Strategies to enhance workforce participation, especially among older workers, are being pursued to support economic productivity, alongside investments in technology and education to improve productivity and offset the effects of an ageing population.

### Key Lessons

- **Healthcare demand:** A focus on making aged care systems more efficient and sustainable to handle rising demand.

- **Fiscal policy:** Reforms aimed at ensuring long-term fiscal sustainability.

- **Workforce productivity:** Strategies to increase older worker participation and improve overall productivity through education and technology.

## United Kingdom: Adapting Housing and Family Structures to Support an Ageing Population

The UK's *Future of an Ageing Population* report (Government Office for Science, 2016) emphasises the need for reforms to housing and care systems to adapt to the increasing number of households with older adults. The shift in family structures, including rising numbers of lone-parent families and multi-generational households, has implications for caregiving responsibilities and financial security – particularly for women, who provide the majority of informal care. The UK is addressing these challenges by promoting adaptable housing designs, supporting informal carers and maximising the role of grandparenting, and focusing on policies that balance care and work responsibilities across generations.

### Key Lessons

- **Housing needs:** Developing adaptable and specialised housing for older adults.

- **Caregiving:** Supporting informal carers, especially women, and recognising the importance of inter-generational care.

- **Inter-generational relationships:** Leveraging grandparent roles to support childcare and foster stronger inter-generational ties.

### Focus on: Manchester, age-friendly city

Manchester has been recognised for its comprehensive efforts to transform the city into an age-friendly community. As a member of the WHO Global Network for Age-friendly Cities and Communities, Manchester has pioneered a number of practices that have become benchmarks for other cities.

Manchester has developed affordable, age-friendly housing schemes that support independent living for older adults. These housing options are designed with features such as step-free access, wider doors and proximity to community centres and healthcare services. Older residents have reported a higher quality of life due to increased access to social and recreational activities and safer, more navigable urban environments.

Manchester demonstrates the importance of a holistic approach – integrating urban planning, health services, social inclusion and community engagement to create an environment that supports healthy ageing. Its success shows that collaboration between different sectors, local government commitment and community involvement are key to building age-friendly communities.

This model can be replicated and adapted by other Commonwealth cities to suit their local contexts and resources, ensuring that older adults remain active, engaged and valued members of society.

## South Africa: Addressing Inequality and Healthcare Disparities

South Africa is facing rapid demographic changes, with the older population expected to rise from 5.4 per cent in 2019 to 10.5 per cent in 2050 (UN DESA, 2019b: 44). The country grapples with stark inequality and disparities in healthcare access, with older adults in under-resourced areas experiencing limited access to quality care. The National Strategy on Ageing (2022–2027) aims to address these challenges through legislative reforms and national health insurance to improve healthcare equity. However, challenges in policy implementation, budget allocation and long-term care system disparities remain significant barriers to healthy ageing.

### Key Lessons

- **Healthcare inequality:** Addressing disparities in healthcare services between rural and urban populations, and between different racial groups.

- **Policy implementation:** Strengthening governance and improving funding for elder care programmes.

- **Social protection:** Enhancing the reach and efficiency of social grants, particularly the Old Age Grant and Grant-in-Aid.

### Focus on: Cape Town

In South Africa, the ageing population is growing, and Cape Town has taken significant steps to create an age-friendly environment. While challenges remain, the city has implemented several important initiatives as part of its broader public health and social policies.

Among its key initiatives are its health and wellness programmes. Cape Town has expanded healthcare services for older adults, especially in underserved communities. Mobile health units provide services in townships and rural areas, bringing essential healthcare closer to older adults who may have mobility or transportation issues.

## Canada: Bridging the Digital Divide and Combatting Isolation

Canada's ageing population faces challenges related to digital literacy and social isolation which have been exacerbated by the COVID-19 pandemic. *The Future of Ageing in Canada* report (Candice Pollack Consulting, 2021) highlights the need for ongoing research, elder abuse prevention and improved support for senior-serving community organisations. The promotion of AgeTech is a key adaptation strategy to enhance independent living for seniors, with initiatives focusing on bridging the digital divide and improving access to services. Canada is also focusing on ensuring that policies on ageing reflect equity, diversity and inclusion, in order to meet the varied needs of older adults.

Through its National Seniors Strategy, Canada is focusing on improving healthcare, housing and age-friendly environments as part of its roadmap to support healthy ageing.

### Key Lessons

- **Digital inclusion:** Promoting digital literacy among seniors to reduce isolation and improve access to services.

- **Social isolation:** Combatting loneliness through community engagement and inter-generational programmes.

- **AgeTech:** Using technology to support ageing in place and foster independence.
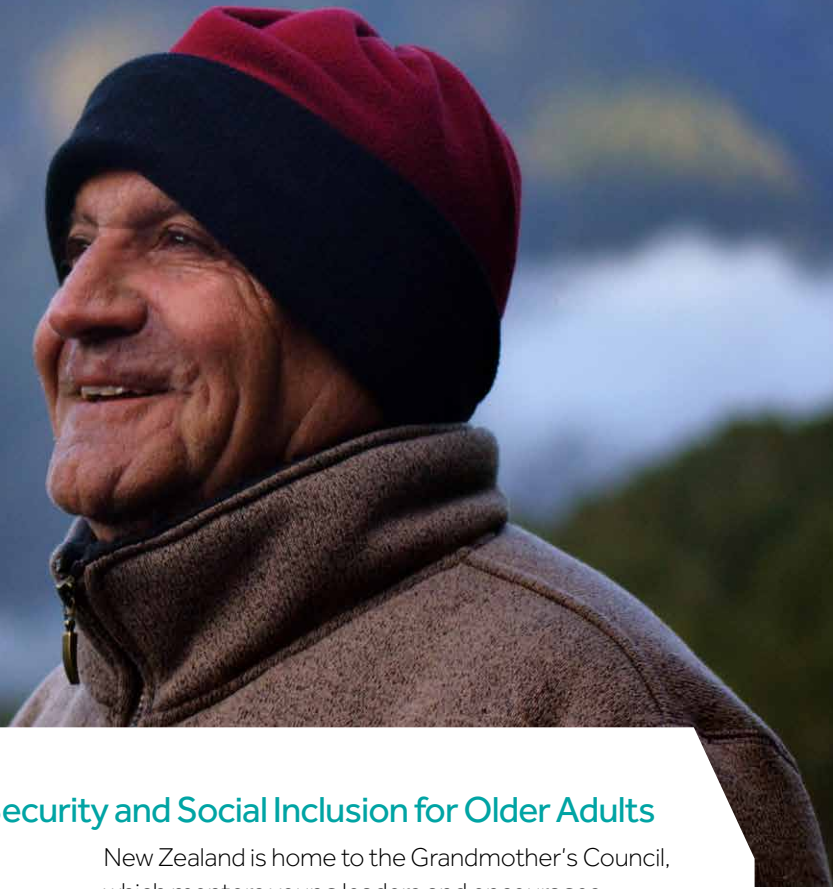
## New Zealand: Ensuring Financial Security and Social Inclusion for Older Adults

New Zealand is a leader on age-friendly communities in the Pacific. Several cities, such as Auckland, Hamilton and Christchurch, are part of the WHO's Global Network for Age-friendly Cities and Communities, and have implemented programmes that focus on:

- improving mobility and accessibility for older people

- enhancing housing options suited to ageing populations.

New Zealand's *Better Later Life Strategy 2019–2034* (Office for Seniors, 2019) addresses the increasing demand for health, social support and aged care services as the population ages. The strategy places a strong emphasis on achieving financial security for older adults, promoting healthy and active ageing and ensuring access to diverse housing options. Additionally, it focuses on fostering social connections and participation in community activities to combat isolation. New Zealand is also addressing technological advancements by improving digital access and support for older adults to enable their full participation in society.

New Zealand is home to the Grandmother's Council, which mentors young leaders and encourages them to engage in environmental activism and conservation initiatives, thus ensuring the continuation of traditional knowledge in modern policy-making and community planning. Their work creates a powerful intergenerational exchange that promotes sustainability, cultural resilience and a shared responsibility for environmental stewardship.

### Key Lessons

- **Financial security:** Enhancing income security for older adults through continued employment and pension improvements.

- **Healthy ageing:** Promoting access to healthcare and encouraging active, engaged lifestyles.

- **Social participation:** Encouraging older adults to remain socially connected and involved in community activities.

## India: Tackling Healthcare Demand and Supporting Economic Participation

India faces a significant demographic transition, with a rapidly growing older population due to improved life expectancy and declining fertility rates. Challenges include increased healthcare demand for chronic conditions and disabilities, alongside economic impacts on pension systems and workforce productivity. India's adaptation strategies focus on expanding geriatric healthcare services, encouraging older adults to remain economically active through flexible employment opportunities, and integrating technology to support healthcare access. Policies are also being developed to create age-friendly urban environments and promote active ageing through community engagement.

### Key Lessons

- **Healthcare services:** Expanding geriatric care and developing healthcare policies tailored to the needs of the ageing population.

- **Economic participation:** Encouraging older adults to stay in the workforce through flexible work arrangements.

- **Technology integration:** Leveraging technology to provide healthcare services and support independent living.

## Ghana: Strengthening Healthcare Systems for an Ageing Population

Ghana faces significant challenges related to non-communicable diseases, disabilities and socio-economic factors affecting the health of older adults. The country's adaptation strategies focus on improving healthcare access through the strengthening of healthcare systems and public health initiatives targeting NCDs. Ghana is also working to address the socio-economic needs of older people through pensions and social support programmes, while promoting community and family support mechanisms to address health and social needs.

### Key Lessons

- **Healthcare system:** Strengthening systems to improve access and quality of care for older adults.

- **Social protection:** Addressing the socioeconomic needs of the elderly through pensions and social support.

- **Community support:** Promoting family and community-based care models for older individuals.

## Singapore

Singapore's comprehensive approach to healthy ageing has been recognised globally for its innovation and effectiveness. By focusing on healthcare, social inclusion, age-friendly infrastructure and financial security, Singapore ensures that older adults remain active, healthy and engaged members of society. Many of these initiatives are scalable and adaptable to other countries facing similar demographic challenges.

Singapore has a comprehensive national roadmap – the Action Plan for Successful Ageing – that includes health, employment, social inclusion and infrastructure improvements for an ageing population.

Through national public campaigns such as Action for Ageing Well, Singapore aims to change perceptions of ageing by highlighting the contributions of older adults to society.

Older adults in Singapore have access to telehealth services, enabling remote consultations with healthcare providers. This is particularly useful for managing chronic conditions. Furthermore, the Seniors Go Digital programme helps older adults learn to use smartphones, tablets and other digital tools, reducing the digital divide and helping them stay connected.

## Age-friendly Fiji

Fiji is part of the WHO's Global Network for Age-friendly Cities and Communities. The Fijian government has been working on policies to support older people, particularly through its National Council for Older Persons.

Initiatives include promoting social inclusion, improving healthcare services and ensuring access to public spaces that accommodate the elderly.

## Barbados

Barbados has been actively working on improving elderly care services and policies. In 2020, the Ministry of People Empowerment and Elder Affairs, with support from the Pan American Health Organization and the WHO, held a national consultation aimed at developing a comprehensive National Policy, Strategic and Action Plan on Ageing – an initiative that
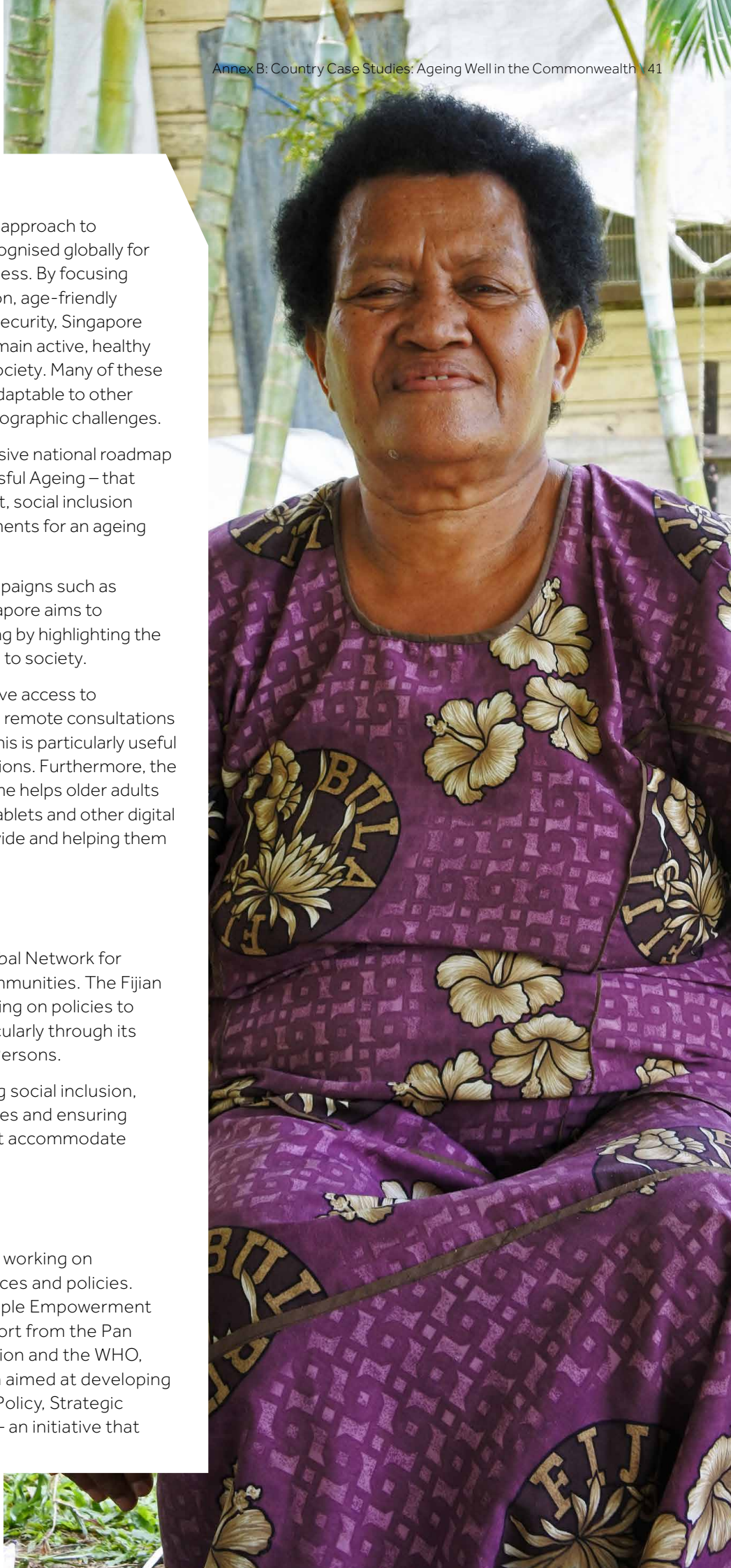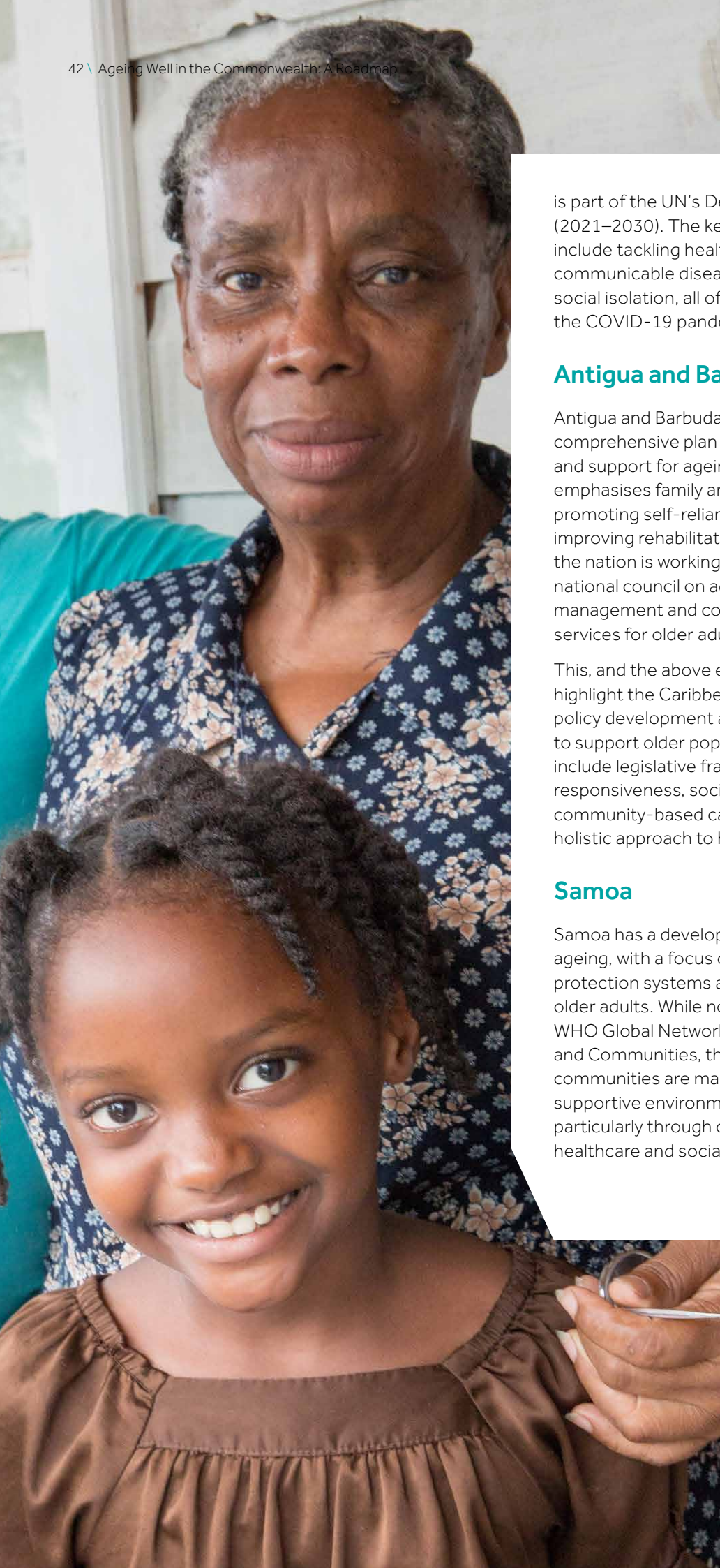
is part of the UN's Decade of Healthy Ageing (2021–2030). The key priorities in Barbados include tackling health challenges such as non-communicable diseases, mental health and social isolation, all of which were exacerbated by the COVID-19 pandemic.

## Antigua and Barbuda

Antigua and Barbuda has developed a comprehensive plan focusing on long-term care and support for ageing citizens. The program emphasises family and community involvement, promoting self-reliance, social security and improving rehabilitation services. Furthermore, the nation is working towards establishing a national council on ageing to ensure better management and co-ordination of resources and services for older adults.

This, and the above example from Barbados, highlight the Caribbean region's focus on both policy development and practical interventions to support older populations. Key elements include legislative frameworks, health system responsiveness, social protection and community-based care, all contributing to a holistic approach to healthy ageing.

## Samoa

Samoa has a developing framework for ageing, with a focus on improving social protection systems and health services for older adults. While not formally part of the WHO Global Network for Age-friendly Cities and Communities, the government and local communities are making efforts to create supportive environments for the elderly, particularly through community-based healthcare and social services.

# Annex C
# Examples of Emerging Good Practice

## Promoting an Age-Friendly Culture, Australia

A whole-of-society approach is essential for reducing disparities and enhancing equity among all populations, particularly older adults. The Ageing Well in the Commonwealth framework aims to ensure that everyone can contribute to, and benefit from, societal wellbeing. Initiatives such as Age-Friendly Cities and smart villages exemplify how collaboration across various sectors – such as welfare, transportation, and education – can create a more inclusive environment for older individuals.

By aligning their efforts and policies, agencies can create supportive environments that enhance the wellbeing of older adults, foster social connections, and leverage their contributions to society. The Australian Capital Territory's Age Friendly City Plan, 2020-2024 (ACT, 2020) is a successful example of this: it builds upon successful existing programmes and frameworks, and addresses gaps in service design and delivery identified through extensive consultation.

## Advancing Health, Wellbeing and Lifelong Learning through a Life-course Approach, Malta

A life-course approach to advancing health, wellbeing and lifelong learning involves considering the entire lifespan and the various stages and transitions that individuals go through. Malta provides an excellent example of how life-course principles can be successfully translated into practice: the National Healthy Weight for Life

(HWL) strategy was developed to tackle the burden of excess weight and obesity across life stages. HWL involves prevention for the whole population, and risk-based initiatives for people who are overweight or obese. The strategy spans three domains: healthy eating, physical activity and health services (WHO, 2018; see table A.1).
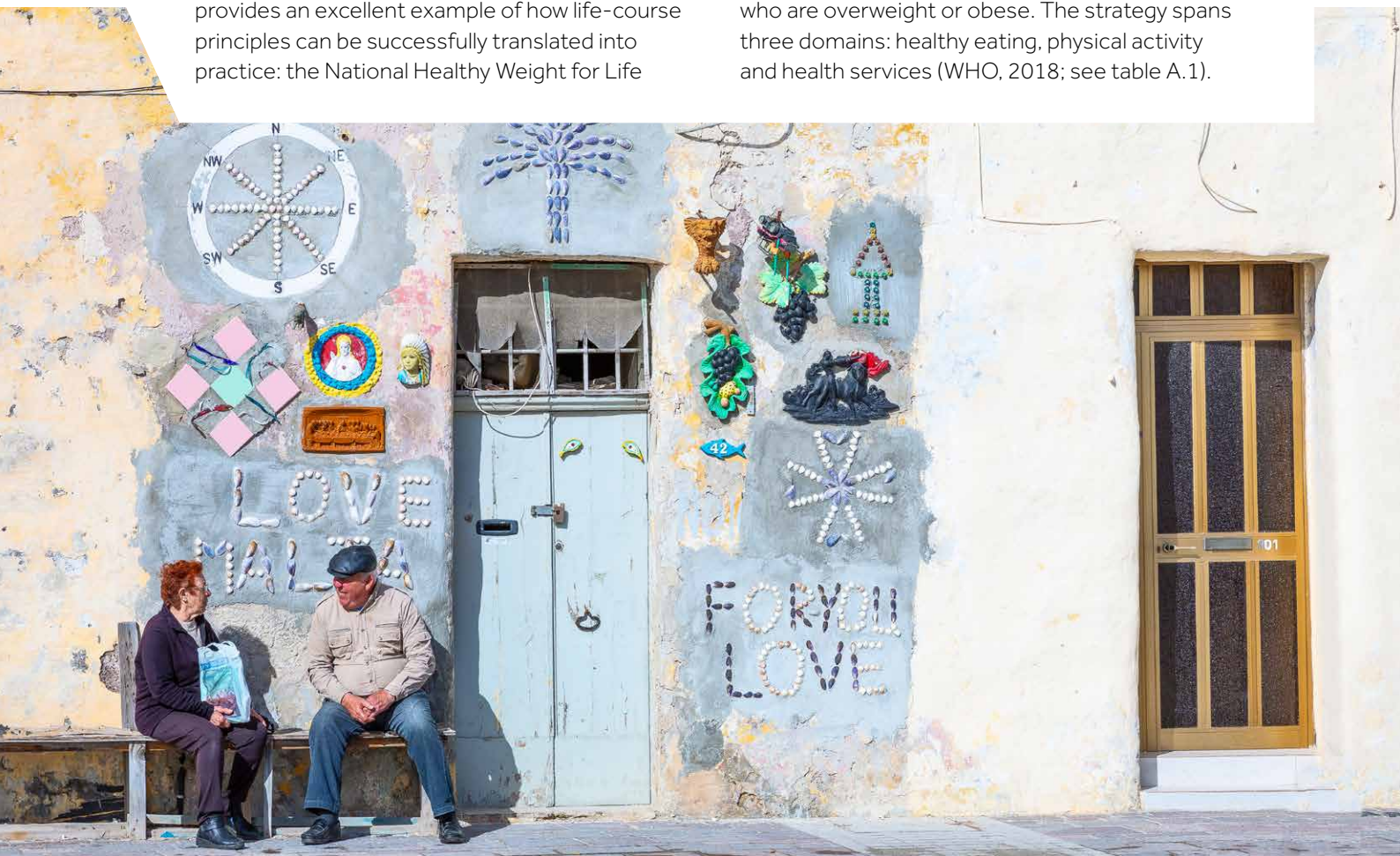
### Table A.1: HWL domains and examples of priority action areas (Malta)

| | HWL domains | | |
| --- | --- | --- | --- |
| | **Healthy eating** | **Physical activity** | **Health services** |
| Examples of priority action areas | Develop policies across government to promote healthy diets<br><br>Promote breastfeeding<br><br>Support schools and families in providing healthy meals and snacks for children | Develop policies across government to promote physical activity<br><br>Ensure three hours of physical activity a week for school children<br><br>Support local councils in creating environments that promote physical activity | Increase and improve adult weight-management and physical activity classes<br><br>Increase and improve parentcraft and breastfeeding classes<br><br>Establish multidisciplinary clinics for the management of excess weight in adults and children |

Source: reproduced from WHO (2018: Table 2.2)

## Lifelong Learning Opportunities, Singapore

Once an individual has fallen out of the workplace – whether by early retirement or being replaced by workers with different skillsets – it is likely that they will struggle to find suitable employment. As technologies advance, many employment opportunities are replaced by automation and/or a mismatch in their skills. This puts an increasing burden on public sector services – health, social security – and on society, as there continues to be an untapped workforce, many of whom wish to be in productive employment.

Singapore has developed a culture of lifelong learning, in which individuals achieve satisfaction in life learning at every stage regardless of where they start, and satisfaction from mastering the skills and satisfaction from being part of a community of learners. As Mr Lee Kuan Yew said in a 1977 speech to Parliament, 'an educated man is a man who never stops learning and wants to learn'.

## 'Age Without Limits', The Centre for Ageing Better, UK

'At the Centre for Ageing Better we are confronting the pernicious ageism that exists across society: the negative attitudes, stereotypes and assumptions about ageing and older people that mean we don't value older people or invest in ways to help us all age well. Over half of people over 50 in England have experienced age discrimination in the past year, and at least a third of people in England hold ageist beliefs. This ageism has real-world impact – 1 in 3 people over 50 believe they have been turned down for a job because of their age, for example.

'We launched the campaign, called Age Without Limits, to change the way people think, feel and act about ageing, using advertising to reach people who currently aren't thinking about ageism, as well as a programme of communications, events and

resources to galvanise support and action amongst individuals and organisations. The campaign launched in January 2024 and our year 1 objective was to build understanding and awareness of ageism: 29 per cent of our target audience recognised the campaign, with 71 per cent reporting that it made them take some form of action in response.

'Thinking negatively about ageing and older people has been accepted and ignored for too long, but it doesn't have to be that way. Together, we can all change the way we think about ageing.'

*Kiran Ramchandani*
*Centre for Ageing Better*

## Intergenerational Solidarity and Engagement, Australia

Intergenerational interventions are highly effective, inclusive methods for promoting respect, wellbeing and wider achievements for all those who participate. Intergenerational interventions focus on fostering interaction and collaboration between different age groups, particularly between younger and older generations. These programmes offer a range of benefits that contribute to healthy ageing, improved wellbeing, and enhanced social cohesion.

In Australia, the Intergenerational Learning Programme has been implemented in various schools and nursing homes, bringing students and older residents together through art projects and educational workshops. This approach promotes educational outcomes for younger participants while enhancing quality of life for older adults. (See intergenerational-learning.com.au.)

## Digitalisation, Bangladesh

Digital technology plays an important transformative role in enabling healthy ageing by enhancing healthcare, promoting social inclusion and supporting independent living. The integration of technology and innovation in healthy ageing is essential for empowering older adults to live fulfilling, independent lives.

In Bangladesh, the Elderly Care Technology Program is a key initiative designed to enhance the health and wellbeing of older people by harnessing mobile and digital technologies. Acknowledging the challenges faced by its ageing population – such as limited access to healthcare and social isolation – the program focuses on improving healthcare access through telehealth services, enhancing digital literacy among seniors,

fostering social connectivity and facilitating chronic disease management. Achievements of the program include

- a notable increase in telehealth consultations

- successful digital literacy training for thousands of older adults

- the establishment of community support networks that reduce isolation

- effective partnerships with NGOs and tech companies to create age-friendly applications

- heightened awareness of digital health resources.
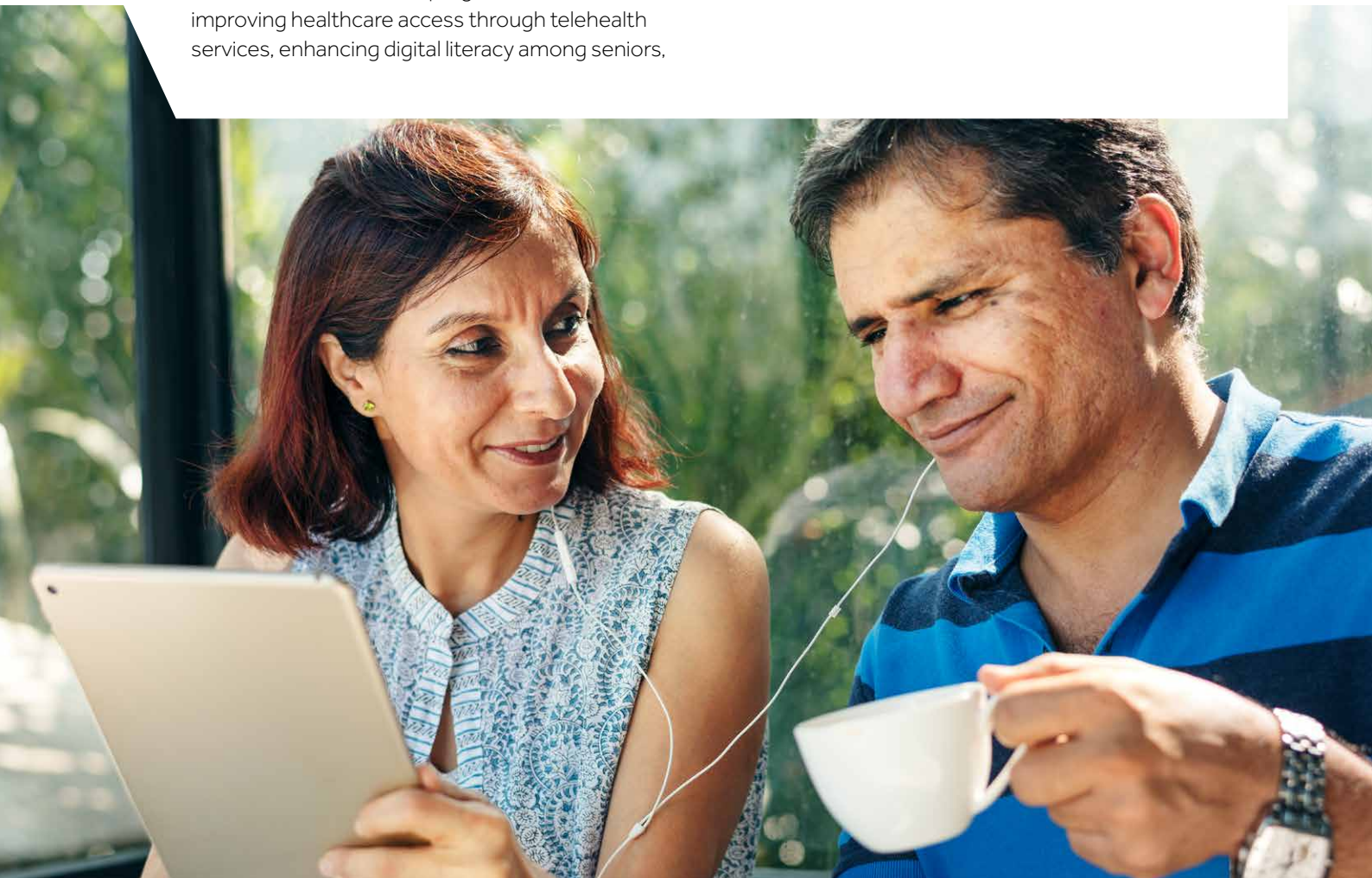
By addressing these critical areas, Bangladesh is making significant strides in improving quality of life and health outcomes for its older citizens.

By leveraging technological advancements in ways like these, member countries can address health challenges among older people, facilitate new and continuing social connections, and enhance the overall quality of life for ageing populations. Continued investment in research and development in this field will be crucial in addressing the evolving needs of older adults in a rapidly changing world. The ongoing Commonwealth work on assessing digital health maturity in member countries will offer an opportunity to address digital technology and healthy ageing.

## Enabling Legal Environments, UK and South Africa

Enabling legal environments for healthy ageing are essential to protect the rights, dignity and wellbeing of older adults. Countries need to put in place mechanisms to implement comprehensive laws and policies that address discrimination and ensure access to healthcare, financial security and community engagement, thereby enabling societies to create supportive frameworks allowing individuals to age healthily and with dignity.

One example of creating an enabling legal environment to address stigma and older age is the Equality Act 2010 in the UK, which aims to protect individuals from discrimination based on age, among other characteristics. Another example is South Africa's Older Persons Act of 2006, which aims to improve the quality of life of older people and protect their rights.

## The Agewell Foundation, India

Established in 1999 and based in New Delhi, the Agewell Foundation's strategic focus on health camps, and awareness campaigns regarding chronic diseases, nutrition and physical activity, underscores the necessity of integrated health and wellness initiatives tailored for seniors. The Foundation's efforts to engage with policy-makers to advocate for protective legislation demonstrate the importance of ensuring that older adults' rights are prioritised within political and social frameworks. The inclusion of younger volunteers in these associations further promotes intergenerational dialogue and enhances community cohesion.

Policy-makers should look to support and scale older people's associations such as the Agewell Foundation by providing adequate funding and resources, ensuring a collaborative approach that addresses the multifaceted needs of ageing populations while fostering inclusive practices that empower both seniors and youth.

# Annex D
# Case studies: What Can Employers Do?

## Imperial London Hotels

A whole-of-society approach is essential for Imperial London Hotel, a family-run business of 200 years' standing. Having employed 1,200 people before COVID-19 struck, by May 2021 the hotel group found itself with only 125 staff – too few to serve guests that summer. So, they chose to rethink hospitality in favour of older workers.

As Sandra Nunes, Head of People and Development at Imperial explains:

> *'I realised that more mature people could be the answer to our prayers, but I had to change minds internally first, because young people have always been the mainstay of the hospitality trade.'*

Therefore, Imperial implemented multiple age-friendly policies to attract and retain older workers. This started with removing words like 'vibrant' and 'exciting' from their job ads, and was then extended to creating its own training academy with a week's paid training programme. It also broadened its flexible working policies and offered health support to everyone, regardless of age.

The impact of these changes is already clear. As Sandra explains:

> *'Joining the Age-friendly Employer Pledge network has taught us a lot. Among our staff of 750 people, 30 per cent are aged 50 or over. Creating an age-friendly culture has done wonders for our business.'*

## Isle of Wight Council

Looking after older people is in the blood of the Isle of Wight Council: more than one-in-five of its population is aged 70 and over, compared with fewer than one-in-seven in England. So, it is perhaps unsurprising that the Council takes particular care to be an age-friendly employer, too.

The Council's top tips are:

- don't require 'X years of experience' in job advertisements

- recognise that apprentices can be any age

- appoint Age-friendly Champions to remind staff of older people's perspective.

Nearly half of the Isle of Wight Council's staff (46 per cent) are aged 50 and over, and this has not come about by chance. The Council has a cultural openness to older people, recognising the value they can play in the workforce. 'Older people have important life skills to offer', says Sharon Betts,

Director of Corporate Services. 'They can coach others and offer an important mature perspective. There is no retirement age here'.

### Non-discriminatory practices
The Isle of Wight Council has purposively age-friendly recruitment practices in place. 'We ensure that the language we use in advertising is non-discriminatory', says Sharon. 'We don't require applicants to have X years of experience, for example, which can really be off-putting.'

### Apprentices
Beyond that, the Council actively encourages apprenticeships from people of all ages, and is proud that nearly one-in-five of its apprentices are aged 50 and over – that's around the same proportion as those who are aged 16–24.

Sharon explains:

> *'We've worked hard to create career paths for all the roles we need to fill, from social workers to carers to teachers. You can start in an admin role, for example, and then progress to being a care worker.'*

### Caring

Job-sharing and part-time roles are offered as standard. The Council also recognises the importance of caring responsibilities; the CEO is herself a carer. A carers group enables all those with such roles to share their experiences and network.

Underlining its commitment to being an age-friendly organisation, the Isle of Wight Council has a network of Age-friendly Champions throughout its workforce. These volunteers are responsible for ensuring that the perspectives and needs of older people are properly understood and recognised in all the work that the Council undertakes.

### Training

The Council takes age-friendly training seriously too. It has organised four sessions on dementia for frontline colleagues and has run a free course on hearing loss. There are also regular 'lunch and learn' opportunities for staff.

An in-house occupational health unit offers health checks in the office, and there's a health and wellbeing resource on the intranet.

With all of these initiatives, are there challenges? 'Not really', says Sharon. 'If you've got the right mindset, it's just down then to good management and good communication.'

The Commonwealth