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4th

**GRUNDTVIG Transnational Workshop in  
Prague, CZ**

***"Integrated Financial Services for Different  
Conditions in Old Age "***

**Older people in Slovakia**

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Slovakia

# What is the Forum?

- national network in Slovakia – civil association
- registered at the Ministry of Interior of Slovakia on March 20, 2000
- operates together with around 400 organizations in Slovakia

**member organizations:**

**national,**

**regional,**

**local, senior clubs**

## **Forum works together with :**

**significant institutions and organizations:**

- **Slovak National Center for Human Rights**
- **Public Defender of Rights**
- **the local government**
- **the police**
- **the Government – we are a member of the governmental Board of Seniors**

# Cooperation with foreign partners

- **AGE – european platform of seniors, Brussels**
  - Work in expert groups
  - Implementation of international projects
  - Cooperation with significant organizations from EU member states
- Cooperation with organizations in Eastern and Central Europe

# Implementation of important programs

- **Women discrimination and their status in old age**
- **Torment and abuse of the elderly**
- **Older persons in EU countries**
- **Discrimination of the elderly in society and in seeking employment**
- **Active involvement of the elderly in defending and claiming their rights**
- **Implementation of a project with support from European Commission – Current legislation and adherence to the rights of the elderly**
- **Creation of a help center – operating a free Senior HelpLine**

## **Activity:**

**Legal and social counselling** within the frame of the help center

**Operating the Senior HelpLine**

**Publishing of a magazine** – Fórum seniorov (Seniors Forum)

**Workshops** – regional meetings with seniors – around 40 a year

**Senior of the Year** – inquiry evaluation – awarding of the title

## **Conferences:**

**National conferences** – of subjects providing services and assistance for the elderly

**International conferences** – Soc. exclusion, discrimination and poverty of seniors, intergenerational cooperation

**Surveys on**

- discrimination of the elderly in seeking employment
- poverty and social exclusion
- social services and access to services dealing with torment and abuse of the elderly

**Education on**

- the rights and needs of the elderly
- the management of one's own finances

**Work in expert groups** – antidiscrimination and social exclusion, poverty, within the frame of AGE

**Participation at international conferences**

**Cooperation with foreign partners**

# **The status of the elderly citizens – current situation:**

- **Older citizens feel discriminated against in different areas**
- **Discrimination in different institutions**
- **Discrimination in access to information**
- **Discrimination in access to various services (social, health)**
- **Lack of legal awareness and options of defending their own rights**
- **Insufficient finance-managing capabilities**
- **Apathy and lack of interest in participating in public life**
- **Low pension income – not enough to fulfil the basic needs – services, health care**
- **Loneliness – little attention and respect for the elderly**
- **Insufficient intergenerational solidarity and cooperation**
- **Insufficient access to different financial services –loans, credits**

# Examples of a poverty threat :

- Low pension income
  - High living costs
  - Often the elderly do not have enough money to satisfy basic needs
  - Rise of prices
  - Limited options in making extra money
  - Insufficient valorization of pensions
  - Expensive culture and accessibility to it
  - Threat from various shadowy business practices and financial abuse – by institutions and families alike
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- **Average pension in Slovakia is 390 €**

# Access to services, loans and credits

- Access to services and banking products is felt by the elderly as being very poor. It can be said that this area is evaluated as one of the worst of all evaluated areas.
- Therefore, the elderly often take loans from non-banking institutions – a possibility of a restraint
- There is as many as 35 thousands pension restraints in Slovakia
- 59% of respondents believes that they don't have the same possibility to get the same services, loans and credits as the youth.
- 13 % believes that their options are limited in comparison to young people.



# Activities done within the scope of a project and for the elderly protection

- Regional and national trainings in in the rights of elderly
- Improving financial skills of elderly
- Provision of information on risks of taking loans from non-banking institutions
- Education on shadowy practices of various vendors
- Campaign on lowering risks of financial abuse
- Survey on abuse and torment of elderly
- Media articles and programs
- Design of informative bulletins and flyers
- Information in the Senior Forum magazine
- National meetings and conferences
- Communication with entitled bodies and preparation of laws for protection of elderly



**Thanks for your attention!**

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