**Denmark**

**Group on Ageing:**

**Education, training, life-long learning and capacity-building**

**National Legal Framework**

1. In your country/region, how is the right to education, training, life-long learning and capacity building in older age guaranteed in legal and policy frameworks?

*In Denmark there is free and equal access for all to the Danish education system. This applies regardless of age, status, income etc. Equal access to education applies to both the ordinary education system and the continuing education system. The ordinary education system is free for everyone while with further training there is usually a partial payment.*

*For students in the ordinary education system, financial support can be obtained in the form of SU (State Education Support) and relatively cheap loans from the state.*

*In 2017 the Danish Government initiated a strategy for lifelong learning. The aim is to create a world-class education system and have everyone participate in lifelong learning.*

[*https://www.uvm.dk/publikationer/engelsksprogede/2007-denmarks-strategy-for-lifelong-learning*](https://www.uvm.dk/publikationer/engelsksprogede/2007-denmarks-strategy-for-lifelong-learning)

**Availability, Accessibility and Adaptability**

2. What are the key issues and challenges faced by older persons in your country/region with regard to the enjoyment of all levels of quality education, training, life-long learning, and capacity building services?

*There is no significant obstacles to older persons' participation in the Danish education system.*

*One challenge for the individual might be is economically expensive to start on e.g. an ordinary education and having to live off SU. As far as the continuing education system is concerned, the course fee will typically be paid by the student's employer. In this case, time is often the greatest deficiency factor.*

3. What steps have been taken to ensure that education, training, life-long learning, and capacity building services are available and accessible to all older persons, adapted to their needs, suited to their preferences and motivations, and of high quality?

*In Denmark there has been made a number of measures to increase the demand for continuing education, eg. in the form of an increased supply of education and reduced prices. Of course, these measures also apply to older people who wish to train both privately and in work.*

4. In your country/region, are there studies and/or data available on the access of older persons to the right to education, training, life-long learning and capacity building in older age?

**Equality and non-discrimination**

5. In your country, is age one of the prohibited grounds for discrimination in relation to education in older age?

No. Please see the answer to no 1.

**Accountability**

6. What mechanisms are necessary, or already in place, for older persons to lodge complaints and seek redress for denial of their right to education, training, lifelong learning and capacity building?

*As far as the legal aspects are concerned, older persons have exactly the same rights as younger persons when it comes to admission, complaining etc.*

Social protection and social security

**National legal framework**

1. *What are the legal provisions in your country that recognizes the right to social security and social protection, including non-contributory and contributory old-age benefits? Do they have a constitutional, legislative or executive foundation?*

The Danish welfare system is based on the principle that all citizens are guaranteed fundamental rights in case they meet unemployment, sickness or dependency. In general, the Danish welfare system is based on the principle of universalism. This includes equal rights to basic social benefits and services free of charges, such as health services and education. Old-age benefits are secured through the constitution and regulated through legislation.

The social pension scheme aims to secure a reasonable basic standard of living when persons reach the pensionable age. The pension consists of a basic amount, a supplement and a yearly supplementary benefit (lump sum). Social pension is financed through public taxation.

Furthermore, there is ATP (the Danish Labour Market Supplementary Pension) which is a statutory, fully funded, collective insurance based, defined-contribution scheme. ATP provides a lifelong pension from the normal pension age and a survivors’ lump sum benefit for dependents in the case of the early death of an individual member. ATP covers almost all wage earners and almost all recipients of social security benefits. ATP membership is voluntary for the self-employed. ATP covers almost the entire population and comes close to absolute universality.

**Availability**

2. *What steps have been taken to guarantee universal coverage, ensuring that every older person has access to social security and social protection schemes including non-contributory, contributory and survivor old-age pensions, to ensure an adequate, standard of living in older age?*

To be entitled to social pension the person must have reached the pension age, be a Danish citizen, have permanent residence in Denmark and have lived in Denmark for at least three years from the age of 15. However, there are a number of exceptions to the conditions of nationality and residence, for instance for EU/EEA nationals. The pension age is currently 65 years. It will be gradually increased to 67 years in 2019-22, and 68 years in year 2030. A full social pension requires 40 years of residence in Denmark. Shorter periods qualify for a pro-rata calculated (a proportionate) benefit.

The survivor’s benefit serves the purpose of economic support if the loss of a spouse or cohabitant leaves one with financial difficulties. People with small incomes and assets who have lost their spouse or cohabitant can apply for this benefit. Furthermore, it is a condition that the applicant is either covered by Danish social security legislation or that the applicant has received health care benefits from Denmark as a pensioner or a co-insured family member to the deceased. It is a condition that the applicant earns less than yearly 367,021 DKK, including asset supplements.

3. *What steps have been taken to ensure that every older person has access to social security and social protection schemes which guarantee them access to adequate and affordable health and care support services for independent living in older age?*

Social services are provided for persons in need of help – including elderly persons. Denmark has an extensive social services system which is financed through public taxation and free of charge. The municipalities are obliged to ensure the availability of the necessary services to all citizens. Likewise is health care free of charge.

**Adequacy**

4. *What steps have been taken to ensure the levels of social security and social protection payments are adequate for older persons to have access to an adequate standard of living, including adequate access to health care and social assistance?*

To provide equality and an adequate standard of living social security, social protection and health care are free of charge.

**Accessibility**

5. *What steps have been taken to ensure older persons have adequate and accessible information on available social security and social protection schemes and how to claim their entitlements?*

Different steps have been taken to ensure accessible information to older persons. Several platforms provide information such as “Borger.dk,” citizens' digital access to the public sector and “Ældresagen,” a private organisation that engages in older person’s wellbeing.

Finding information on the Internet can be a challenge for older persons who are not used to digital platforms. Therefore, there is a right of cancellation, where one can get an exemption from receiving electronic information.

6. *The design and implementation of normative and political framework related to social security and social protection benefits included an effective and meaningful participation of older persons?*

The framework is set out in the pension act (lov om social pension), which stipulates the requirements that one has to fulfil to receive the social pension. The act furthermore stipulates the amount of pension and when it is paid to the pensioner.

The full basic pension and an individual earnings test which means that the basic pension will be reduced if earned income exceeds a set limit. The benefit is reduced against earned income above this level.

It is possible to defer the public old age pension for up to ten years. The increment for deferring the pension for a year is the ratio of the period of deferral to average life expectancy at the time the pension is drawn. This mechanism is to ensure that if older persons are able and willing to continue working although they have reached the public pension age, they have an incentive to do so. Further actions have been taken politically to make it attractive to make sure that older persons participate in the labour market eg. the opportunity to get a lump sum of 30.000 DKK if one is employed minimum 1.560 hours during 12 month after reaching the public pension age and more lenient rules on reduction of pension due to other income.

**Equality and non-discrimination**

7. *Which are the measures adopted to ensure equitable access by older persons to social security and social protection, paying special attention to groups in vulnerable situation?*

The municipalities are responsible for offering services to persons in need of help –including elderly persons. This includes services, e.g. home care services which fall into two categories; practical assistance (e.g. cleaning and laundering) and personal assistance (e.g. bathing and shaving). Food service which is available as food packages delivered at the door or to pick up (each person pays individually for the food service, although there is a maximum limit regarding payment). Nursing homes are available for people who no longer have full psychical or mental functionality and are unable to care for themselves and therefore are in need of special and extensive care.

Home nursing is provided to all citizens in need by the local municipality. When prescribed by a general practitioner, the municipalities must also provide home nursing free of charge. Moreover, the municipalities are obliged to provide all the necessary supplies free of charge. Home nursing provides treatment and nursing at home for all citizens who are temporarily or chronically ill or terminal.

**Accountability**

8. *What mechanisms are in place to ensure social security and social protection schemes are effective and accountable?*

The social benefits for older persons are paid out automatically by an authority (Udbetaling Danmark) established by the state, to secure correct and timely pay-out of the pension. The Minister of Employment supervises the board of Udbetaling Danmark to make sure that Udbetaling Danmark administrates in accordance with the law.

9. *What judicial and non-judicial mechanisms are in place for older persons to complain and seek redress for denial of their right to social security and social protection?*

The Appeals Board deals with complaints about decisions on persons right to social security and social protection, which also includes the right to social pension. In addition, there is also the Board of Equal Treatment which deals with cases regarding discrimination, including discrimination based on age.

Furthermore, the ATP scheme has its own appeals board (ATP’s Appeal Board) which deals with complaints about decisions made by ATP.