

## Summary of the advice 'The Third Phase of Life: the Gift of the Century'

In the last century, we have been gifted an extra phase of life. We are getting older and, moreover, stay healthy longer. As a result, many of us can still enjoy a good number of years after retirement to spend according to our own wishes. Whereas in the past, people were often worn out after retirement, in poorer health and especially in need of rest, this is no longer the case for many retired people today. People are often still relatively healthy and vital and they still can and want to do many things.

This ever-expanding period between our working life and the period of advanced old age and vulnerability forms the third phase of life. This phase starts after retirement and eventually progresses to the fourth phase of life, as vulnerability and the need for help and care increase. The third phase of life is not strictly tied to ages. When it starts and how long it lasts varies from person to person.

In this phase of life, most people no longer need to earn an income. They have more time for friends and family, hobbies, travel and cultural activities. This also creates opportunities to contribute to society in a new way, for example, as a volunteer or family-based carer, or by looking after the grandchildren.

The third stage of life is not just a gift, it is also a period of loss experiences. The loss of professional identity is problematic for some, especially when people struggle to find a new social role. Physical and mental decline leads to disappointment and adjustment. The loss of a partner, family or friends due to illness or death reduces the social network and can lead to loneliness and feelings of futility.

The third phase of life is not a gift for everyone. For people with financial worries or health issues, it is not always easy to achieve a sense of fulfilment in the years after retirement. For them, the third phase of life will often turn into a period of great vulnerability and dependence all too soon.

Despite these difficult aspects of the third phase of life, many people make significant contributions to society after retirement. They are active as volunteers, or provide informal care. More and more people continue to work after reaching the state pension age. In the coming decades, the number of people in the third phase of life will increase from 2.4 million (2018) to 3.2 million in 2040. It follows that the contribution of people in this phase of life is also increasing.

The choices and activities of people in the third phase of life have consequences for their own future. Forming and maintaining a social network, for example, can prevent loneliness. Timely relocation to suitable accommodation can contribute to sufficient good care and support when needed.

The choices and activities of people in the third stage of life also affect other generations.

Grandparents who look after grandchildren can relieve their children during the rush hour of their lives.

When people in the third stage of life move to a smaller house, single-family homes become available.

Volunteers in nursing homes are an important addition to overburdened professionals. The third phase of life is, therefore, also a gift to society.

How people fill in their third phase of life varies greatly. Some, especially the highly educated, continue for a while at the pace and the level they were accustomed to. People who only have a state pension or a

small supplementary pension sometimes continue to work to supplement their income. Some happily cycle halfway round the world, while others barely leave the house for health reasons.

Despite these differences, there are also common values. We found three that are more or less important to all people in the third phase of life. They value their autonomy and want to be able to make decisions about the direction of their existence. There is also a need to connect and to have meaningful contact with others. Finally, in this phase of life, people also need to feel that they matter. They want to be meaningful, for others or for society.

Given the increasing size of the group of people in the third phase of life and their (potential) contribution to society, the Council considers it necessary that this phase of life is no longer seen primarily as an individual matter. The third phase of life is also a joint responsibility, all the more so because people come up against obstacles when shaping their third phase of life that are related to the social arrangements in our society. At present, civil society organisations and public opinion pay more attention to what older people need than to what older people can and want to contribute.

In three files for inspiration, we show the wishes people have in the third phase of life, what they encounter when realising those wishes and who can do what to remove obstacles. The files are about activities (paid and unpaid), about housing and about care and support. The files also showcase examples of how things might be done differently.

### The third phase of life is also a joint responsibility

At present, the design of the third phase of life is seen primarily as an individual matter. Everyone shapes this period of life according to their own insights and within their own possibilities, or lack thereof. This leads to missed opportunities for young seniors' participation in and contribution to society. Authorities, civil society organisations and companies can contribute to young seniors playing more social roles than they are currently doing. This can be done by removing thresholds to, for example, group living or continued paid work. A good third phase of life thus becomes more of a common responsibility.

### Capitalise on the social potential of people in the third phase of life

The large group of people in the third phase of life in our society creates a potential that is currently not being sufficiently exploited. The ambitions of young seniors can contribute to solving social problems, such as the housing shortage, the shortage in the labour market in care and education and the growing need for help and care of the elderly in the fourth phase of life. Young seniors want to and can make an important contribution to our society in a variety of areas, both directly through their own actions and indirectly through the effect of their actions on other groups in society. However, they can only make this contribution if policies and arrangements do not hinder their wishes and involvement, and, if necessary, facilitate them.

### Generational awareness requires changes in policy and other social arrangements

In order to make better use of the social potential of people in the third phase of life, policy-makers, employers, providers of care and welfare, voluntary organisations, the media, social organisations and businesses need to change their perception of young seniors. Development and implementation of policy, design of facilities, volunteer recruitment, etc. should be accompanied more often by a certain 'generation consciousness': the realisation that there is a large and growing group of people in the third phase of life and that what they do (and do not do) affects other generations and their own future.

The Council advocates a review of policy and provisions that examines possibilities to strengthen the position of young seniors in our society and to broaden their options.

It is essential to consider the differences between people in the third phase of life, such as socio-economic and health differences, in policies and other social arrangements. Only by taking this into account will policy be able to match the wishes and needs of people in the third phase of life.

Proper alignment requires cooperation between local authorities and other parties, for example, in realising collective plans for communal living or sharing care. Better alignment of policy with the wishes and needs of people in the third phase of life also contributes to meaningful roles for them in our society.

It goes without saying that a good third phase of life primarily requires something from young seniors themselves. If people are preparing at all, their preparations are generally focused on their financial situation. The Council emphasises that it is also worthwhile to involve other areas of life in the preparations. By starting to search in good time for activities and arrangements that match their own wishes, talents and needs, people can increase their own action perspective. Moreover, timely preparation helps to reduce the dividing line between a vital and independent existence and the time when dependence and vulnerability increase.

With this advice, the Council hopes to contribute to insight into the value of the third phase of life, both for society and for every individual. The third phase of life is the gift of the century. It would be a waste not to unwrap it.