

## 7. Extending long-term care coverage for older persons

Recognizing LTC as a social risk and right of its own is a crucial prerequisite for the universal provision of such care. Thus, LTC protection needs to be a universal right anchored in national legislation. The most appropriate framework for rights-based universal LTC coverage is outlined in the Social Protection Floors Recommendation, 2012 (No. 202). According to Recommendation No. 202, States should establish and maintain national social protection floors, which comprise guarantees of basic income security and access to goods and services constituting essential health care for all in need, throughout the life cycle (paras 4 and 5). The provision of such guarantees can contribute to minimizing the social risk of LTC.

Since the ageing of the global population has a disproportionate impact on women, the provision of adequate in-kind and in-cash LTC benefits (for both dependent persons and informal carers) would significantly help to reduce gender inequalities. LTC benefits can be financed through taxes and income-related contributions. Private insurance schemes and out-of-pocket payments are the most regressive forms of financing and not appropriate for universal and equitable access to LTC services. Large risk pools are needed to ensure burden sharing and sustainability of financing.

To ensure the affordability of care it is essential to set up eligibility rules that are sufficiently broad and co-payments that reflect the individual's ability to pay, so that persons who are in need of care are not left out. Narrow means-testing regulations that force older persons in need to become poor before they become eligible for LTC services should be avoided. While in many countries the public provision of LTC is means-tested and thus restricted to poor households, others, such as Sweden, concentrate on individuals with the highest care needs without applying a means test and limit co-payments to certain income levels. Moreover, sufficient numbers of formal LTC workers are needed (see above) and coordination between different health and social care schemes and systems must be improved.

## 8. Promoting family-friendly flexible working arrangements

Providing flexible working arrangements can be mutually beneficial to both workers and employers when these measures are designed taking into account both parties' needs and preferences, as encouraged by international labour standards. When combined with regular childcare measures, flexible work arrangements can contribute to work-family harmonization. Under such arrangements, workers, primarily mothers, do not have to take a career break or leave the workplace entirely to provide care. A 2014 report shows that, by having flexible workplaces, women's career aspirations increased by nearly 30 per cent and the retention of women improved by as much as 40 per cent (CEB, 2014). For employers, even small and medium-sized enterprises, these schemes improved staff retention, motivation and engagement without detrimental costs or implementation challenges for business (CIPD, 2012).

Flexible working arrangements are a variation of an employee's normal working pattern that provides workers with the ability to adjust their hours of work, work schedules and place of work in line with their individual circumstances and family status. They include such arrangements as flexitime, time-bank, compressed work week, part-time with equivalent terms and conditions and pro-rata benefits, flexible use of annual leave and telework or telecommuting. For instance, flexitime allows workers to choose their daily working hours, as long as they are working during established core hours. A compressed work week would allow workers to work their 40 weekly hours in four days.

A number of countries have introduced laws to provide workers with the right to request flexible work schedules or other types of flexible working arrangements, such as teleworking, including Argentina, Australia, Belgium, France, Germany, Netherlands and Portugal. In the United Kingdom, as of June 2014, all employees with 26 weeks or more of service with an enterprise are allowed to request flexible working arrangements, and employers are required to consider such requests in a reasonable manner (ILO, 2015c). In order to reduce the penalty associated with being a worker with family responsibilities, these schemes should be accessible to all workers, irrespective of their sex and family status, as in Denmark and the Netherlands.

In Latin America, collective bargaining has proven a crucial tool for advancing family-friendly working arrangements. Almost 91 per cent of gender-specific clauses are intended to protect maternity and family responsibilities. Just over half (55 per cent) go beyond minimum legal requirements, while the remaining specify rights already covered by law (Abramo and Valenzuela, 2005).