

Examples of direct and indirect discrimination that older people experience

Our members and experts have identified numerous examples of pervasive direct and indirect age discrimination and have gathered detailed examples of such unacceptable age discriminatory practices. A selection of these examples has been compiled in this annex.

Direct discrimination

In access to goods and services:

- In Sweden, up until recently older people were denied loans from their banks despite the fact that they may own valuable property which could be used as security for the loan. Our Swedish member reported that thanks to the lobby of senior organisations, the age limits to accessing loans have been removed. This shows that these age limits were not justified.
- In Germany, the creditworthiness of senior citizens is reduced to a third of their monthly pension without any consultation on their assets and wealth, and age is the only criteria used. For instance, a loyal customer was refused residual debt insurance by a building association when he reached 65.
- In the Netherlands, one of our Dutch members was ineligible to benefit from a special rebate linked to taking out a new credit card as he was above the retirement age. AGE does not believe that the state retirement age is a relevant criterion in identifying the financial risk of an individual.
- A 70 year old lady was refused a broadband contract by Carphone Warehouse in the UK and was told that she could only register if she came to the store with a younger member of her family. The Carphone Warehouse has provided guidance to staff not to sell broadband contracts to customers aged 70+ as they believe they will not understand the terms of the contract.
- In Ireland, insurers impose very diverse conditions and age limits on older people wishing to purchase travel insurance. Higher fees are introduced at varying ages (65, 67, 75, 79) and varying provisions are influenced by age including shorter contracts, the use of medical tests, and ages at which cover for travellers is refused, demonstrating, if need be, that age is not a reliable proxy to assess risk in travel insurance.
- In several Member States, our members reported that car rental companies refuse to rent a car to drivers above a certain age, usually the age of 70. These car rental companies argue that this is due to the age limits imposed by insurance companies.

In access to health care:

- In Malta, in 2006 the Ombudsman was informed by senior organisations that the Health Division had decided to deny access to free cholesterol reducing drugs to people aged 75+. The Ombudsman told the Health Authorities that their policy

was discriminatory and unacceptable. Following that action, the Ministry has re-evaluated its policy and has removed the unjustified upper age limit.

- In Sweden, there is an upper age limit at 74 because the value of mammography for older women has not been studied. However, the risk of breast cancer increases with age and breast cancer does not know of chronological age limits. This results in direct discrimination against women above a certain age
- The same applies to screening for cervical cancer. This stops at the age of 60 in Sweden but 40% of the cases turn up in women aged 60+ and are diagnosed at a later stage than among younger women. They are thus more difficult to treat. Again, cancer does not take into account chronological age limits.

Indirect discrimination

In access to goods and services:

- Our Swedish member reported that an older lady was denied the right to pay for her spectacles in installments because she had no income from work, only her pension. Denying pensioners the possibility to pay in installments is a clear example of indirect age discrimination faced by older people and is based on undue assumptions about older people's financial liability and health condition.

In access to health care:

- In the UK, only the group aged 50 to 70 receives reminders for breast cancer screening. This self-referral system does not deliver and the fact that older women above 70 no longer receive reminders sends the wrong message that they are no longer at risk. This is a clear case of indirect age discrimination whose effect is similar to an explicit age limit.

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