



ICTskills4All

Empowering old adult
citizens for a digital world



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Abstract

This document is based on the findings from the different piloting experiences at national level gained through the implementation of the ICTskills4All project methodology. It has been produced taking into account the input from all project partners.

The aim of this document is to facilitate transfer and upscaling of the ICTskills4All methodology for promoting active ageing and empowering older adults for a digital world. The recommendations are based on the project's impact and address both adult education providers and policy makers in the field of adult education, active ageing, and digital inclusion.

1. Project Description

With an increasing aging population, older people are a significantly important segment of society who cannot be left behind. And within the older demographic, the very old are growing fastest. However, almost all digital technology consumer products and services are designed, produced, and exclusively marketed by and for younger people. In parallel with this disconnect, older people are already most likely to be victims of cybercrime, with the greatest losses. Policymakers must consider this with the technology industry and build education frameworks to support older peoples' adoption of technology. The economic impact of digitally excluding older people is very hard to measure, but not only must older people be protected and empowered by technology, they must be a key part of the digital world of the future. If this is not addressed, in the future older people will be less independent, less creative, contribute less economically (further fuelling the pension crisis), be more isolated and more disconnected.

In this context, the ICTskills4All "*Empowering old citizens for a digital world*" project wants to answer these specific challenges. ICTskills4All aims at fostering digital skills, self-confidence and online safety of older people aged 55 years and over who have minimal or no engagement with digital technology.

ICTskills4All is funded by the Erasmus+ Programme of the European Union, under the KA2 Strategic Partnerships in Adult Education action. The total project duration is 30 months: from September 2018 until February 2021. ICTskills4All is coordinated by the University of Porto and involves a total of 5 partners from 5 countries (Portugal, Poland, Latvia, UK, and Belgium). The aim of the project was to develop and pilot an intergenerational and peer-to-peer ICT Learning Programme to improve confidence, digital skills, and online safety of older people with no or basic digital skills in four of the project countries.

The ICTskills4All key project results are summarised below:

- **Report on existing online resources** to improve digital skills in older adults, including type of information and content;
- **Report on intergenerational and peer-to-peer educational programs** to improve digital skills in older adults;

- **ICTskills4All Learning Programme** (online platform and training content for face-to-face training)
- **Project Recommendations** based on the results of training activities, for further transferability and upscaling of the project results.

Two key reports have been produced by the ICTskills4All project partners including existing resources for the digital inclusion of older people. These resources served as basis for the development of the ICTskills4All online platform and the training content for both the inter-generational and the peer-to-peer educational programs.

Specifically, the **ICTskills4All Learning Programme**, includes:

- A dedicated **online platform** with information, training tools and resources addressed to an older population who has low digital skills;
- Face-to-face support using the **intergenerational and peer-to-peer approach** addressed to those who have no digital skills. The aim of this phase was to provide these people with the basic digital skills that allow them to access the platform.

The ICTskills4All online platform contains general information as well as simple training tools that can be accessed by older people in an autonomous way to improve their digital skills. The platform is available in different project languages (English, Latvian, Polish and Portuguese).

The main aim of the face-to-face piloting was to test two different training methodologies: the intergenerational approach, where university students help the elderly, and the peer-to-peer approach, where the elderly with no digital skills are assisted by colleagues with more skills. The project pilot activities took place in four partner countries: Portugal, UK, Latvia and Poland. Due to the vulnerability of our target group and the COVID-19 pandemic, to reduce the risk of spreading the virus and in full adherence to local and national public health restrictions, face-to-face activities and peer-to-peer pilots had to be driven with various restrictions and constraints, leading to the fact that in some countries only one model was carried out and in others they were replaced entirely by an online modality, also aimed at families to reach the elderly population.

A large number of key stakeholders have been involved throughout the project in all the countries involved and at European level in the adult education, social and digital inclusion fields, including training providers, educators and trainers working with elderly people, carers, managers of digital competence centres, policy makers, representatives from academia and industry etc.

All project results will be available on the project website: <https://www.up.pt/ictskills4all/>

ICTskills4All project partners:

- [University of Porto, Portugal](#) – Project Coordinator
- [HIPOKAMP, Poland](#)
- [Cybermoor Services, United Kingdom](#)
- [Rigas Aktivo Senioru Alianse, Latvia](#)
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2. EU Policy context in active aging and digital inclusion

The age structure of the European Union (EU) population is projected to change significantly in the coming decades. The demographic old-age dependency ratio (people aged 65 or above relative to those aged 15-64) is projected to increase significantly in the EU as a whole in the coming decades. Being about 25% in 2010, it has risen to 29.6% in 2016 and is projected to rise further, in particular up to 2050, and eventually reach 51.2% in 2070.¹

This increasingly ageing population overall in Europe is due to declining fertility, “Ageing from the bottom”, and longer life expectancy, “Ageing from the top”. This population aging brings many challenges for society, as well as a need for interventions that can maintain or improve the mental and physical health, the personal autonomy, and the social wellbeing of older people.² While European citizens are growing older, European societies and economies are experiencing significant changes, digital and technological innovations as well as labour market and demographic changes. Recently released data of Eurostat projects a decline of the working age population by 5% until 2030, falling from around 66% to just above 60% of the total population³. These changes do not impact adults’ work life but also private one. The lack of digital skills in senior population is often synonymous of social isolation, difficulty in access to information and services, loss of autonomy and increased sense of inability to adapt to the society.

Improving digital skills in older adults is one way of improving their quality of life through an active lifestyle (education, social participation, hobbies, etc) and freedom of choice and decisions (leisure time, information, travelling, health care etc). By improving such knowledge, senior citizens may stay on the job market for an extended period, contributing to the society’s productivity as well. Further education has also mental health benefits; facilitate their participation in society, independence, and autonomy. The ability to make informed choices about one’s life and a sense of responsibility to participate in the world and to influence people, events and circumstances – is, according to the OECD, at the centre of learning, and consequently, of any change in society⁴. Therefore, lifelong

¹ European Commission (European and Financial Affairs), The 2018 Ageing Report - Underlying Assumptions & Projection Methodologies - INSTITUTIONAL PAPER 065 | NOVEMBER 2017, <https://ec.europa.eu/digital-single-market/en/news/2018-ageing-report-underlying-assumptions-and-projection-methodologies>

² Radu SZEKELY, Intergenerational Learning - Results from the European Network for Intergenerational Learning ENIL, EPALE Electronic Platform for Adult Learning in Europe, 9 NOVEMBER 2017

³ EAEA, The Future of Adult Learning, Background paper, December 2019, available at: <https://eaea.org/wp-content/uploads/2019/12/The-future-of-adult-learning-in-Europe.pdf>

⁴ EAEA, The Future of Adult Learning, Background paper, December 2019, available at: <https://eaea.org/wp-content/uploads/2019/12/The-future-of-adult-learning-in-Europe.pdf>

learning opportunities enable older people to acquire the skills that they need to live actively in today's society. Adults cannot just rely on the skills they acquired at school. The latest results from the EU labour force survey show that in 2018 the participation rate of the working citizens in lifelong learning stood at only 11%.⁵ However, the rate of participation of adults in learning varies significantly between EU countries: from 31.6% to 2.4%.⁶

Beside the overall trend in adult learning, around a quarter of the European adult population has poor numeracy and digital skills. Adults who do not possess a sufficient level of such skills face a high risk of social exclusion. According to the results of the EU-wide **Digital Economy and Society Index (DESI) Report 2020**, in 2019 a large part of the EU population still lacks basic digital skills, even though most jobs require such skills. The share of EU citizens without basic digital skills amounts to 42%.⁷ In 2020, the world was hit by the COVID-19 pandemic. Like other parts of the world, Europe faced an unprecedented crisis and urgent need to respond to immediate public health challenges and consequent economic and social issues. The COVID-19 crisis led to an unprecedented shift to online learning and digital technologies.

Actions at European level have been undertaken to comply with the above-mentioned needs. To have a better idea, specific key EU policies and initiatives in the field of adult learning and digital education that have been undertaken in the past years, are listed below.

In January 2021, the European Commission presented the **Green Paper on Ageing - Fostering solidarity and responsibility between generations**⁸ to launch a broad policy debate on the challenges and opportunities of Europe's ageing society: "The Green Paper takes a life-cycle approach, reflecting the universal impact of ageing on all generations and stages in life. In doing so, it highlights the importance of striking the right balance between sustainable solutions for our welfare systems, and strengthening intergenerational solidarity.

In September 2020, the European Commission published the **Digital Education Action Plan 2021-2027**⁹ (DEAP) focused on two strategic priorities: (1) To foster a high-performing digital education ecosystem; and (2) To enhance digital skills and competences for the digital age. The COVID-19 crisis has reinforced the need to promote a sound understanding of the digital world and support

⁵ Eurostat website: <https://ec.europa.eu/eurostat/web/products-eurostat-news/-/DDN-20190517-1>

⁶ EU Labour Force Survey (EU-LFS), 2018 available at :

https://ec.europa.eu/eurostat/tgm/table.do?tab=table&init=1&language=en&pcode=sdg_04_60&plugin=1

⁷ European Commission, Digital Economy and Society Index (DESI) Report 2019 - Human capital, available at: <https://ec.europa.eu/digital-single-market/en/human-capital>

⁸ https://ec.europa.eu/info/sites/info/files/1_en_act_part1_v8_0.pdf

⁹ https://ec.europa.eu/education/education-in-the-eu/digital-education-action-plan_en

the development of digital competence of citizens and learners of all ages. Actions under the priority 2 look at both basic and advanced digital skills with the aim of fostering digital citizenship and inclusion. The DEAP highlights how the uptake and use of digital technologies for teaching and learning requires a critical approach and a holistic perspective: "Embedding digital technologies in teaching and learning processes does not mean simply replicating or transposing face-to-face practices or traditional approaches online. It is a complex process, which requires robust digital capacity, including planning for organisational change, ongoing monitoring and adaptation, and a strong focus on learning driven pedagogy". A specific Digital Action Plan for older people should be designed as unfortunately the current DEAP does not include any actions addressing this specific target group and related needs.

The key competences as defined in the **Council Recommendation on Key Competences for Lifelong Learning**¹⁰, adopted in May 2018, aim to lay the foundation for achieving more equal and more democratic societies. The Recommendation updates the definitions of key competences and stresses the need to develop teaching practices, assessment tools and innovative learning environments. The definition of digital competences is extended and updated to reflect the changing nature of digital technology in working life and society more broadly: "increasing and improving the level of digital competences at all stages of education and training, across all segments of the population". The new definition was also aligned with the **Digital Competence Framework for Citizens (DigComp)**¹¹: The Recommendation proposed a Reference Framework as a reference tool for policy makers, education and training providers, educational staff, guidance practitioners, employers, public employment services and learners themselves.

The European Commission is currently working on the follow-up of the Education & Training 2020 (ET2020) strategic framework, the implementation of the **Global Agenda 2030**¹² and review of the European Agenda for Adult Learning as key document to outline European adult education policies. The **European Agenda for Adult Learning (EAAL)**¹³ defines the focus for European cooperation in adult education policies. It was adopted by the Council in November 2011. The Agenda highlights the need to significantly increase adult participation in learning of all kinds (formal, non-formal and informal learning) whether to acquire new work skills, for active citizenship, or for personal

¹⁰ [https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=CELEX:32018H0604\(01\)&from=EN](https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=CELEX:32018H0604(01)&from=EN)

¹¹ <https://ec.europa.eu/jrc/en/digcomp>

¹² <https://sdgs.un.org/2030agenda>

¹³ https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv:OJ.C_.2011.372.01.0001.01.ENG

development and fulfilment. National coordinators in each Member State of the European Union follow up on the implementation process of the agenda. The EAAL was part of the ET2020 strategic framework for European cooperation in education and training¹⁴. The ET2020 benchmarks included also a goal for adult education: at least 15% of all adults participate in lifelong learning by 2020. However, as pointed out above, this has not been achieved: the participation rate of the working citizens in lifelong learning stood at only 11.1%¹⁵.

The **European Education Area**¹⁶ proposes to raise the participation of adults in lifelong learning to 25% by the 2025. It is absolutely necessary to increase participation in general, but particularly of those adults with low basic skills¹⁷.

The **European Skills Agenda**¹⁸ for sustainable competitiveness, social fairness and resilience, presented by the European Commission in July 2020, sets ambitious, quantitative objectives for upskilling (improving existing skills) and reskilling (training in new skills) to be achieved within the next 5 years. Its 12 actions focus on skills for jobs by partnering up with Member States, companies and social partners to work together for change, by empowering people to embark on lifelong learning, and by using the EU budget as a catalyst to unlock public and private investment in people's skills. The aim is to ensure that the right to training and lifelong learning, enshrined in the **European Pillar of Social rights**¹⁹, and also referring to the Upskilling Pathways²⁰ initiative, becomes a reality all across Europe. "The Commission is placing skills at the heart of the EU policy agenda, steering investment in people and their skills for a sustainable recovery after the coronavirus pandemic. Businesses need workers with the skills required to master the green and digital transitions, and people need to be able to get the right education and training to thrive in life"²¹.

Finally, it is relevant to mention that adult learning related to the active ageing policies received a particular emphasis in 2012, with the **European Year for Active Ageing and Solidarity between Generations**²². During 2012, there were hundreds of separate initiatives at all levels in the European Union and beyond. These initiatives were particularly centred on promoting Intergenerational

¹⁴ https://ec.europa.eu/education/policies/european-policy-cooperation/et2020-framework_en

¹⁵ EU Labour Force Survey (EU-LFS), 2018 available at :

https://ec.europa.eu/eurostat/tgm/table.do?tab=table&init=1&language=en&pcode=sdg_04_60&plugin=1

¹⁶ https://ec.europa.eu/education/education-in-the-eu/european-education-area_en

¹⁷ EAEA, The Future of Adult Learning, Background paper, December 2019, available at: <https://eaea.org/wp-content/uploads/2019/12/The-future-of-adult-learning-in-Europe.pdf>

¹⁸ https://ec.europa.eu/commission/presscorner/detail/en/IP_20_1196

¹⁹ <https://ec.europa.eu/social/main.jsp?langId=en&catId=1226>

²⁰ [https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32016H1224\(01\)&from=EN](https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32016H1224(01)&from=EN)

²¹ https://ec.europa.eu/commission/presscorner/detail/en/IP_20_1196

²² [http://www.europarl.europa.eu/RegData/etudes/IDAN/2015/536344/EPRS_IDA\(2015\)536344_EN.pdf](http://www.europarl.europa.eu/RegData/etudes/IDAN/2015/536344/EPRS_IDA(2015)536344_EN.pdf)

learning between elderly and young generations. The 'EY2012 Coalition' was created and managed by a network called **AGE-Platform Europe**²³. The publication **Towards an Age-Friendly European Union by 2020**²⁴ seeks to explain what can be done to create an age-friendly EU by fostering solidarity between generations and enabling the active participation and involvement of all age groups in society.

²³ <https://www.age-platform.eu/articles/29-april-eu-day-solidarity-between-generations>

²⁴ https://www.age-platform.eu/sites/default/files/Towards_an_Age_Friendly_EU_FINAL.pdf

3. Recommendations for transferability of project results

The training methodology developed in the project ICTskills4All achieved the set objectives and was positively evaluated by pilot participants and other stakeholders. Nevertheless, the impact of the COVID-19 on the implementation of pilot activities was significant. Teaching digital skills without face-to-face contact brings challenges for educators. Due to the pandemic, distance learning and online collaboration has become the basic methodology to follow which has also impacted into the participants' personal circumstances, capacity, and motivation to actively participate in the course.

The original plan was to implement online and face-to-face training activities. The main aim of the face-to-face piloting was to test the two different training methodologies in four project countries: the intergenerational approach, where students help the elderly, and the peer-to-peer approach, where older people with no digital skills are assisted by peers with more skills. Due to COVID-19 pandemic, face-to-face training activities had to be implemented with some restrictions and constraints. In some project countries, only one of the two pilots (intergenerational and peer-to-peer learning) was carried out, while in others they were both entirely delivered online, also engaging some members of the trainees' families to better reach and support the older people.

Project partners devised **two sets of recommendations** (for training providers and policy makers) to promote and support transfer and upscaling of ICTskills4All methodology and key results in the non-formal adult education sector across Europe. Recommendations are based on project results and extensive experience and expertise of project partners in the field.

Both training methodologies (intergenerational and peer-to-peer learning) have proven to be adequate for the project's target group and effective. The following recommendations are based on the results of ICTskills4All pilot's implementation in four project countries (Portugal, UK, Latvia and Poland).

3.1 Recommendations to training providers

The following recommendations are based on the ICTskills4All Learning Programme experience and the feedback provided by project participants in different project countries and are addressed to educators and training providers supporting digital inclusion and active ageing of older people.

Active teaching-learning methodologies to facilitate digital literacy programmes

- The effective participation of older adults in the digital universe is an important strategy for strengthening the relationship between different generations. Using **intergenerational learning** to foster digital inclusion and active ageing of older people can have different benefits and challenges, such as the following:
 - It can be possible only if we define the common areas of learning content for both age groups, e.g. security in virtual world, reliable information vs. fake news, critical thinking. The core challenge is to unite generations not to stress and preserve differences and competences.
 - It can increase self-confidence in using ICT tools by introducing the viewpoint of how younger generations use digital/electronic devices, as well as by understanding the possibilities of continuing learning digital skills with the help of younger generations in the family.
 - Young people had an introductory class on their specific role and on how to properly assist the seniors (behaviour, understanding, coordination, memory etc.). They took it very seriously and they were grateful overall to have this opportunity and understand the elder generations.
- Using **peer-to-peer learning** to foster digital inclusion and active ageing of older people can have different benefits and challenges, such as the following:
 - To take advantage from the common knowledge and life experiences as well as the similar interests.
 - To introduce the opportunities and tools the Internet provides in making their daily life easier (e.g. Google Maps, Google Translate, Browser, local e-services, managing payments, managing the daily travel rout via public transport with publicly available bus schedules etc.).
- Overall, there were differences between the methods applied in the courses based on the **assistants'** age, experience and approach towards digital skills and electronic devices.
 - Assistants were helpful for the learners but interfered with the trainers' work (different approach, different terms, different understanding, etc.). Assistants should be well prepared through clear guidelines (unified workflow, terms, approach, etc.).

- The role of the assistant could be improved by dedicating separate time for tasks that are to be completed with the assistants and minimising the role of the assistant when the trainer is leading the class.
- It was easier to attract seniors as assistants rather than the young people, as this had to be organized in collaboration with schools. Nevertheless, the children were greatly interested to take part in the project and were open to help the seniors to acquire digital skills.
- It is important to tailor the training to specific needs and requirements of older people.

Cyber security was an important theme during the pilot, as well as basic skills that were most relevant to the trainees.

- One of the main benefits of the pilot was being to test out delivery of remote training to people during a pandemic. There was a real need for **imaginative solutions** which would not normally be possible. By definition, the delivery of training online meant that the trainees could not be ignorant of ICT, however, the outcome of the programme was to identify a totally new cohort of elderly persons who need ICT support.
- **Engaging the peers and volunteers** to give technical support at the very beginning of the training can facilitate access to online classes. It is important to prepare the volunteers and equip them with professional didactic background; sensitivity for differences among learners (deficits, difficulties, fears).
- **Inclusive practices** and **continuous sharing** of good practices, resources, and experiences among the participants, guarantee a successful project implementation.
- A well supported **community** of trainers and learners can ensure high impact and long-time sustainability of results. The ICTskills4All Learning Programme and tools can ensure scalability of impact through a continuous support of the project community members in each pilot country leading to increased numbers and participation. Trained tutors and students themselves can act as multiplication agents. The ICTskills4All methodology and tools can be also easily transferred and used by other adult training providers and adapted to their teaching environment. It can be also a model for creating a hybrid-learning environment, with institutional support and assistance of professionals.

Technical support

- Virtual tools must be **user-friendly and adequate** to support older people and the special needs of their age, whether they are physical, cognitive, or social aspects related.

- It is important to use websites, platforms and equipment that have been properly designed for this population. It is important to access their needs and preferences and follow guidelines and recommendations that have been described over the years for accessibility and usability.
- Support to users can be also given through **different interaction mechanism** (chats, videos etc.) as well as by using other communication tools to assist in accessing the chosen virtual environment for virtual classes (telephone, WhatsApp, mentoring, etc.).
- The request for more individual attention to perform the tasks was highlighted by the project participants, especially for those who had difficulty in keeping up with the pace of the class.
- The support required by older people participants also highlighted two key aspects:
 - People own laptops, tablets and smart phones which are usually not kept updated, which creates a potential **security risk**. Most people recognise this as an issue, but don't know where to get help. They can't ask their children or grandchildren because many of them are using different, more modern, technology.
 - Users are unfamiliar and/or unaware of the sophistication of **scams and malware** and are at considerable financial risk as a result. Being retired they often have significant sums of money in their bank accounts and have a level of trust in emails which appear to come from a trusted source.

Family support

- The process of teaching ICT to older people with no digital skills requires a training approach personalised to the **individual needs and capacities**. This approach is difficult to be adopted remotely. The involvement of trainees' **family members** was critical in order to implement the ICTskills4All pilots during the Covid-19 pandemic.
- Family involvement to assist in the digital literacy training can help to keep the learners motivated and help with difficulties during the classes.

Awareness raising and stakeholders engagement

- Raise awareness among **seniors and their families** on the importance of new technologies to manage their work in a more effective way, as well as find information and

communicate more efficiently. Giving “a voice” to older people and using role models is an effective way to promote the project activities and raise awareness among peers.

- Raise awareness among **young people** on the importance of supporting older people in the digital society. Engaging young people in intergenerational learning can positively change their behaviors and attitudes toward older people.
- **Stakeholders** have to be **involved in every stage**. In the ICTskills4All project, they have been involved in the initial analysis and collection of resources and good practices, in the production and validation of key project outputs (as experts) as well as in the extensive dissemination and exploitation activities implemented both at national and EU level.
- **Engage eager stakeholders**. To ensure success of the project is crucial to engage an adequate number of stakeholders who are indeed interested in using project outcomes and ensure that they respond eagerly to the questions. To attract interested stakeholders, project partners applied a combination of techniques: involvement of personnel from the associated partners; personal invitation of experts and announcements in related boards; presentation of project results in multiplier project events and other high-level events at local, national and international level.

3.2 Recommendations to policy makers

The following recommendations specifically target policy makers in the field of adult learning, active ageing, social and digital inclusion:

- Increase the support (financial and institutional) for **active ageing** and **digital inclusion** policies and initiatives in various aspects of the societies (e.g. education, citizenship, health, public services, etc.).
- Strengthen **adult learning policy making**. Political approaches to lifelong learning miss the opportunity to create more ambitious and holistic strategies that take learners of all ages into account. Specific **European and National Digital Action Plans for older people** should be designed, shared and promoted as much as possible across Europe.
- Broad and **holistic approach** towards adult learning and education. Education policies and strategies need to move from a focus on restrictive and generalised curricula towards

learner-centeredness. Anyone can learn, irrespective of age and background, provided that learning programmes take the learners' needs into account.

- Further support education and training to adapt to the digital transformation, including a more **inclusive approach** to digital competence development and looking beyond formal education in a lifelong learning perspective.
- Adult Learning is central to promoting **media literacy** and strengthening democratic systems, but also tackling **low basic skills** of European citizens, particularly digital skills, in order to leave no-one behind. Research suggests that there is a direct correlation between the basic skills of an individual and the **trust** that this person lends to political institutions and the political system²⁵, i.e. the higher the basic skills, the more trust in political institutions and the system.
- Provide greater visibility to the initiatives that use **intergenerational** and **peer-to-peer learning** for active ageing and digital inclusion of older people in the framework of non-formal adult education by offering more opportunities to present and share **good practices**. In the same way, support participation of representatives of public administrations in these initiatives to additionally underline their support.
- Local and regional actors can support activities that bring together different generations. Public authorities should seek to develop **private-public partnerships** to support such initiatives involving companies and training providers working on active ageing and digital inclusion in formal and non-formal education.
- Increase **awareness** on the benefits of improving digital skills in older adults.
- Support **pedagogical** and **digital upskilling of educators** working in digital education programmes with older people in both formal and non-formal settings.
- Quoting the DEAP 2021-2027 (page 6): “The key lesson of the COVID-19 crisis is that digital education should no longer be viewed as an island of its own but considered an integral part of all education and training”. This approach should be also transferred to older adults. That should be not only person-centred but also problem-centred and relevant to individual real life needs and environment.

²⁵ For instance, the PIAAC study (OECD).