Welcome to the June 2021 Issue of the UN NGO Committee on Ageing/NY Newsletter

Dear Readers:

Welcome to the second issue of the newsletter from the NGO Committee on Ageing (NGO CoA at the United Nations in New York). We hope you enjoyed our first newsletter in March. In this issue, we continue our in-depth coverage of issues before the UN affecting older adults. We also keep you up to date on coming events of interest and help you catch up on meetings you may have missed. We guide you on actions you can take to make a difference in crucial areas of age equity. Finally, we keep you current on trending terms and phrases, so you are always part of the conversation.

In This Edition:

#1. A Message from Our Chair:

Cynthia Stuen, Chair of the NGO CoA in New York, tells us about recent UN events, including the 11th session of the Open-Ended Working Group on Ageing, and upcoming events you will want to attend (virtually).

#2. Take a Deeper Dive:

Maud Bruce-About continues her exploration of the state of the Digital Divide as it affects older adults. She tells us about the dimensions of the Divide in Europe and Africa, the challenges to adequate connectivity on both continents, goals for meeting those challenges, and some successful projects underway in several countries.

We invite our readers across the world to share stories of digital challenges and solutions in their countries. Please email us here!

#3. The Language of Age Equality:

Adriane Berg explains the Digital Infrastructure Gap in words and maps.

#4. Catch Up on What You Missed:

Sandra Timmermann reports on our May program meeting. Two representatives to the UN from youth organizations and a representative from the Pass It On Network (a member of our own NGO CoA) discussed how the generations could work together on rights for all ages.

Congratulations to Officers and Members-at-Large of the **CoA/NY 2021-2023 Executive Committee,** elected on June 3:

Cynthia Stuen, Chair

Frances Zainoeddin, Vice Chair

Maud Bruce-About, Corresponding Secretary

Martha Bial, Recording Secretary

Katharine (Katie) Weiss. Treasurer

Members-at-Large: Robin Fenley, Christopher Hanway, Magda Kaczmarska, Frederic Schroeder, William T. Smith

You may read more about the elected members of the Executive Committee on the NGO CoA/NY website in the future.

Yours,

Martha Bial, Chair, Sub-committee on Communications, NGO Committee on Ageing/NY



An Update from The Chair, Dr. Cynthia Stuen

Dear Readers:

I am grateful to the Nominating Committee for its hard work to present an Executive Committee slate of officers and members-at-large for 2021-2023 at our recent annual meeting. I welcome our new members and returning members (see full roster above). I wish to thank the outgoing Executive Committee members: Sandra Timmermann, Erica Dhar, Ranjit Jayanti, Nelida Quintero, and Susan Somers, for their dedicated service.

Let me express my profound disappointment in the lack of outcomes of the 11th Open-Ended Working Group on Ageing (OEWG) in late March.

We have been advocating for a legally binding document to protect the human rights of older persons for the past 10 years. I was hopeful that the discrimination experienced by older persons during this COVID-19 pandemic would enlighten member states to take action. Instead, it took over an hourand-a-half for a quorum to be amassed to close the session with no actions taken. **NOW** is the time to double our efforts and develop new strategies to prepare for the 12th OEWG next April.

You can help make our voice heard at coming events:

The NGO Committee on Ageing is an ex officio member of the Steering Group of the Global Alliance for the Rights of Older People (GAROP), which advocates for an international legal instrument, a convention, to protect the rights of older persons. GAROP will be organizing several meetings in the coming months to prepare for the next session of the UN Open-Ended Working Group on Ageing that will take place in **2022**. Information on the work of this Open-Ended Working Group is found here.

The NGO Committee on Ageing/NY is also a member of the Stakeholder Group on Ageing (SGA), which is involved in implementing the Sustainable Development Goals (SDGs). The High-Level Political Forum (HLPF) will be considering 9 of the 17 SDGs this year, from **6-15 July 2021**. Special thanks to representatives of three SGA members (International Association for Hospice and Palliative Care, International Network for the Prevention of Elder Abuse, and Pass It On Network). All were selected to participate in Expert Meetings in May to discuss three of the SDGs (SDG3- health, SDG16- inclusive societies, and SDG17- strengthening means of implementation) to ensure that the concerns

of older persons are included. Visit the <u>website</u> for information on the 2021 HLPF.

Several of our members contributed to preparing the annual "position paper" submitted by the SGA to the HLPF. We have taken the lead to organize a side event during the HLPF. Our theme is "COVID-19 Pandemic: A Stress Test of Global Ageing." The keynote address will be given by Prof. Andrew Scott, London Business School, and co-author of "The 100 Year Life" and "The New Long Life." The exact date and time will be announced on our website soon. I hope to see everyone at the virtual UN World Elder Abuse Awareness Day of Justice observance on Tuesday, June 15, 2021, at 09:00-10:15 EST (NY)/15:00-16:15 CEST (Geneva). You can register here or contact Susan Somers at sbsomers5@gmail.com.

Planning for 2021 UN International Day of Older Persons on 1 October continues. It will be observed collaboratively and consecutively with the Committees on Ageing in NY, Geneva and Vienna with DESA.

Yours,

Cynthia Stuen, Chair, NGO Committee on Ageing/NY



Deeper Dive: Digital Divides

Maud Bruce-About

Executive Committee, NGO Committee on Ageing/NY

Our last issue laid bare different elements of the Digital Divide—the have and havenots of digital literacy and access. We promised to—in future newsletter issues—explore policies and initiatives to overcome these divides. The following focuses on the Divide in Infrastructure: speedy access to digital technology.

As we pointed out, it is not an easy task to bridge the Digital Divide, given the current, partially COVID-driven high speed of digital advancements. So too, the Divide is in large part due to existing economic, cultural, and social inequalities that also need to be addressed before we can remedy the Divide.

Further, as more and more people gain access to an Internet network or a digital device, the qualitative dimension of access—its overall meaningfulness—must be considered.

Many see digitalizing communication as a step backward in social connectedness. They question the benefits of facilitating ever more sophisticated usage in an increasingly digitally interconnected society that relies on high speed, data-intensive applications. In our quest for age equality in a digital world, we must consider whether we are safeguarding genuine human interaction.

As mindful as we are regarding this overarching issue, we MUST provide the Infrastructure necessary for everyone, including the world's elders, to have digital access.

To facilitate cooperative solutions among relevant stakeholders, Governments, the private sector, civil society, international organizations, academic institutions, and the technical community, the United Nations Secretary General set up a High-level Panel on Digital Cooperation in 2018. Its final report, The Age of Digital Interdependence, released in 2019, prescribed that, "By 2030, every adult should have affordable access to digital networks, as well as

digitally-enabled financial and health services, as a means to make a substantial contribution to achieving the SDGs."

This declaration paved the way for creating a digital roadmap to be designed to specifically address access or infrastructure barriers that contribute to the Digital Divide.

The <u>UN Roadmap</u> states that high-speed broadband is necessary to participate digitally today in a meaningful way. Today, <u>93 percent</u> of the world's population lives in locations within reach of mobile broadband or Internet services. But this access is not necessarily high-speed broadband. Only 53.6 percent of the population uses it—leaving 3.6 billion persons behind—due to multiple barriers.

The report estimates that achieving universal, affordable, and quality Internet access by 2030 across Africa will cost as much as \$100 billion, while connectivity for all 3.6 billion currently unconnected was estimated at \$428 billion by the International Telecommunication Union (ITU).

There are three barriers identified as linked to funding.

The first barrier is the cost of installing broadband connections, making it difficult for countries to finance connections in remote areas that are not densely populated. The second barrier is the lower purchasing power in the least developed countries, making these markets less attractive for connectivity providers. The third barrier is the lack of digital skills that hamper the adoption of digital tools, market development, and expansion.

As a first step to solve affordable Internet financing issues, the report urges baselines and targets to form a basis for cost and investment estimates.

With baselines and targets, economic models and financing platforms can be conceived, and Governments and communities can develop national connectivity plans with multi-stakeholder coalitions.

Two kinds of targets and baselines are needed.

First, based on individuals' access needs, professional, private, national, and international usage can be updated as technology evolves. Second, baselines and targets of "device affordability" must be established, as access and equipment also must be affordable for digitalization to take off.

The report recommends defining affordable Internet as either, "pricing 1 gigabyte (GB) of mobile broadband data at 2 percent or less of average monthly income," or for entry-level broadband services in developing countries, to cost less than 2 percent of monthly per capita gross national income. Today, at more than 20 percent of monthly gross national income per capita, **5 GB is far from affordable in 19 of the least developed countries.**

Other interesting advancements that the report endorses include:

- Regional infrastructure development initiatives, such as <u>GIGA</u>, a partnership to connect every school in the world to the Internet.
- Breaking up broadband monopolies as has been done in Myanmar where market competition lowered the price of subscriber identity module cards from \$150 in 2013 to \$1.50 in 2015.
- Regulations to create an enabling environment for small-scale providers
 —broadband cooperatives, municipal networks, and local businesses—and
 practices such as license exemptions and tax incentives. The report also
 emphasizes that emerging technologies, while promoting connectivity
 and the digital economy, could also help finance connectivity.

Today, most countries at all stages of economic development grapple with Digital Divide access issues.

To help better understand the issues at hand, we hone in on two regions, Europe and Africa.

The Europe region — 46 states with a population of 686 million—has reached close to 100 percent mobile cellular network coverage (percentage of the people that live within reach of a mobile cellular signal). Ninety-eight percent of its population is within reach of a 3G signal; 97.2 percent is within reach of an LTE mobile-broadband (telecommunication) signal; and 82 percent of Internet users and 85 percent of households have Internet access at home.

Still, a rural/urban divide persists. In 2019, 78 percent of rural households had Internet access versus 88 percent of urban households. Additionally, although active mobile broadband subscriptions reached 99.9 per 100 inhabitants in 2019—versus the world average of 75 per 100 inhabitants—one-third of European countries, like Turkey, Hungary, Serbia, North Macedonia, Albania, Andorra, Bosnia and Herzegovina, and Moldova, lag behind the world average.

The European **mobile market** is very advanced—in 38 out of 45 countries, mobile cellular subscriptions exceed 100 subscriptions per 100 inhabitants. Only seven countries have subscription rates of less than 100 per 100 inhabitants, including Monaco, Moldova, Albania, Serbia, Turkey, North Macedonia, and Belgium.

Satellite broadband in Europe, as in other regions, <u>effectively covers sparsely populated and distant areas</u>. Broadband is available in all EU member states and non-EU countries; the most significant markets are the United Kingdom, Germany, Turkey, Greece, and Ireland.

<u>Compared with other regions, Europe has the highest fixed-broadband</u> <u>subscription rates.</u> ITU estimates a fixed-broadband penetration level of 32.9 percent for Europe in 2020 — twice the global average of 15.2 percent. All countries, except Albania, have achieved a level of fixed-broadband penetration greater than the global average within the region.

International bandwidth, critical to speedily access data-intensive applications, cloud-based services, and Internet user's need for international exchanges, has more than <u>doubled over the last four</u> years from 61.8 terabits per second (Tbit/s) in 2017 to 153 Tbit/s in 2020. Individually, a European Internet user had 211 kilobits per second (kbit/s) in 2019, compared to 131 kbit/s for the average Internet user globally.

For now, Europe is the region with the most affordable mobile data basket relative to income level.

In all countries, the basket costs below 2.1 percent of gross national income per capita, and in 32 countries, it costs less than 1 percent thereof, and costs the lowest fixed-broadband basket price—1.5 percent—of gross national income per capita.

Monthly data allowances of mobile plans in Europe tend to be high—at least 5 GB in more than half of the countries—and with a country like Finland applying no data limits. As for speed, most countries advertise fixed broadband download speeds of 10 megabits per second (Mbit/s) or more.

In terms of investment, ITU estimates total telecommunication investments in Europe to 24.8 percent of total European telecommunication revenues or 60.8 billion USD in 2018.

Sweden

A closer look at a European country, Sweden, with high digital access and usage, allows us to understand and relativize digital access issues globally.

A National Policy to Bring People Online

With a vision to bring the whole country entirely online, Sweden aims for capacity and speed goals that allow people to use services at home and work without any friction by 2025. This policy translates into high-speed broadband – 98 percent of households have access to 1 Gbit/s, 1.9 percent access to 100 Mbit/s, and 0.1 percent access to 30 Mbit/s, with a mix of fixed and mobile solutions, given Sweden's geography and population density characteristics. Eighty-seven percent of Sweden's population lives in urban areas that cover

only 1.5 percent of the entire land area. One region, Norrland, covers 60 percent of the land area with a population density of 5 people per square kilometer.

A National Policy to Provide Mobile Service

Another government goal is for the whole country to enjoy stable mobile services, use services, applications, and other functions outside the home/work, such as on the bus, in the car, or walking, and make access generally available in all areas people usually congregate. Places where people are not usually found—like on mountain tops—will be covered by satellite.

A Forum of Stakeholders for Investing

Bredbandsforum is the forum of stakeholders from the public and private sectors finding connectivity solutions while balancing private and public interests, and answers such as public investment in city networks and fiber communities.

Government Investing

Investment in fiber optics networks comes from both the Swedish government and EU support funds in rural areas. Access increased from 43 percent of households in 2018 to 55 percent in 2020. To ensure that everybody can obtain Internet access—wherever you live throughout the country—the government installed an Internet guarantee in 2018. It provided a subsidy to persons for telephony and Internet of at least 10 Mbit/s for the part of the cost that exceeds 5000 SEK up to 400.000 SEK.

Africa

Africa has 44 States and a population of 1.04 billion. Currently, 28 of these are classified as least developed countries (LDCs), 5 as small island developing states (SIDS), and 15 as landlocked developing countries (LLDCs).

For Africa, "the world's most challenged region in terms of its economic development and socio-economic structure, compounded by ongoing conflicts and natural disasters and severe structural impediments to sustainable development," according to the ITU report, "meaningful and affordable connectivity is a key priority for the region to accelerate digital transformation as a means of achieving better, more inclusive and human condition enhancing outcomes."

To enable adequate connectivity, investment in international connectivity, via submarine cables, international fiber and satellite is key

According to the ITU, and in line with the UN Roadmap, this can be done "through predictable and sustainable investments and partnerships, fit-for-purpose collaborative policy and regulation, and targeted demand-side approaches," and by facilitating access of complements, such as electricity.

Given that the characteristics of African States vary, they face different access barriers.

Still, common ones include population size and density, level of urbanization, access to resources, and geography. For instance, in the 15 landlocked countries, international connectivity is expensive as they lack direct access to the sea; and many of the least developed countries are rural or have large, sparsely populated areas, making terrestrial communication infrastructure costly.

With different characteristics and economic strength, Internet usage rates range from above 60 percent in more developed countries to less than 10 percent in the least developed ones.

The percentage of the population living within reach of a mobile cellular signal is estimated to 88 percent; 77 percent of the population is within reach of a 3G signal; and 44 percent is within reach of a long-term evolution (LTE) mobile broadband signal.

In 2019, 29 percent of the population used the Internet and 14.3 percent had Internet access at home. Overall, the gender and the rural/urban

Digital Divide are significant.

In 2019, 37 percent of men used the Internet, but merely 20 percent of women and 28 percent of urban households had access, and only 6.3 percent of rural households did.

Both fixed and mobile broadband markets are expanding, with mobile broadband subscriptions outpacing fixed ones due to their comparative cost advantage. Still, despite this expansion, Africa has one of the lowest fixed broadband subscription rates—0.5 per 100 inhabitants in 2020 —compared with other regions, due to lack of Infrastructure. Its active mobile broadband subscriptions—33 per 100 inhabitants in 2019—also lag the world average of 75 per 100 inhabitants.

Only one-sixth of countries, including South Africa, Ghana, Gabon, Seychelles, Botswana, Mauritius, and Cabo Verde, had active mobile broadband subscription rates above the world average.

As in Europe, international bandwidth is an essential area for policy and investment.

Still, international bandwidth—total and per capita—lags far behind other regions. Having doubled from 5 Tbit/s in 2017 to 11 Tbit/s in 2020, it still only represents only 1.5 percent of the total world international bandwidth. Individually a user had 30.8 kbit/s in Africa in 2019, compared with 131.3 kbit/s per Internet user globally.

However, the ITU report signals that lack of Infrastructure is not always the reason for low numbers of Internet users. For instance, in 2019, 272 million people were connected to the mobile Internet across sub-Saharan Africa, but 800 million remained offline due to the high cost of smartphones relative to income levels, and limited digital skills among rural and less literate persons. Lack of quality of access, "meaningful connectivity," is also a factor.

Hence, to ensure meaningful and affordable connectivity, both international and domestic access to backbone networks and last-mile networks need to be improved.

This necessitates <u>Internet exchange points</u> (IXPs) to enable efficient connectivity and domestically-routed contents, data centers for local content storage, and affordable electricity. Today, people in rural areas often travel far to recharge or use pricey alternatives, like diesel generators to power mobile base stations.

To solve the connectivity issue in Africa, solutions must also be forward-looking.

Hence, consider the growing number of data-intensive applications, cloud-based services, and increasing Internet users wishing better international connectivity. For instance, the ITU reports that "while wireless backbones based on microwave or satellite offer faster rollout at lower cost, optical fiber backbones provide future-proof capacity that can handle large volumes of traffic."

COVID-19 induced Internet traffic explosion, and ensuing network congestion, clearly showed the validity of this point.

The ITU report points to several successful projects to this end: (1) the national backbone development in Senegal; (2) Tanzania's Information and Communications Technology (ICT) Broadband Backbone for National and Regional Connectivity; and (3) the Burundi Backbone System.

Obviously, for the Internet market in Africa to take off, the Internet must become more affordable. Only in 2 countries, Mauritius and Gabon, does the mobile data basket reach the Broadband Commission target of 2 percent. In many countries, it costs more than 10 percent of personal income. Furthermore, in 8 out of 10 African countries, the data allowance included in the lowest price (with at least 1.5 GB) did not exceed 2 GB.

Today, Africa is the region with the highest fixed-broadband basket prices as a percentage of gross national product per capita, compared with other areas—

with cost representing less than 2 percent in the Seychelles and Mauritius, to over 100 percent in Malawi, Rwanda, Niger, Madagascar, and Burundi.

Additionally, in half of the countries, entry-level fixed-broadband speeds are only between 256 kbit/s and 2 Mbit/s, reducing the meaningfulness of many applications and Internet adoption itself significantly.

The ITU report lists ways to achieve affordable and meaningful connectivity.

- Long-term investment strategies appropriate for sustainable investment models in connectivity provide the predictability and regulatory certainty needed to promote business.
- New business models and partnerships for digital infrastructure and skills development, prioritizing content, and meaningful applications development in essential areas, like health, education, agriculture.
- Universal Service Fund (USF) models and approaches include community network access models and public community access points (Wi-Fi hubs) for rural and underserved areas.
- Competition throughout the ICT value chain, including last-mile connectivity.
- Regional Internet exchange points (RIXPs) and network-based content delivery platforms lower costs and make Internet traffic national and, at most, regional.
- Regional and national data centers.
- Harmonize licensing regulation and pricing approaches.
- Obligate and incentivize infrastructure sharing.
- Support local digital innovation and enable new emerging technologies (IoT, platforms, AI, cloud computing) and satellite solutions for wide-scale rural connectivity.

The Language of Age Equality: Words that Are Trending

The Digital Infrastructure Gap, and What it Means, Globally

Adriane Berg, Sub-committee on Communications, NGO Committee on Ageing/NY



Definition: Digital Infrastructure refers to the availability of access tools and services across digital platforms.

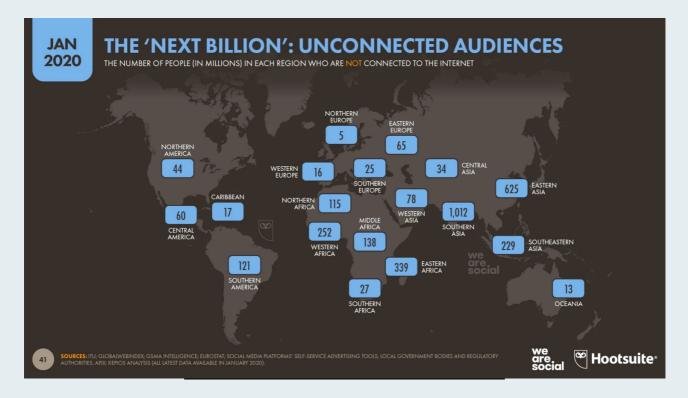
These include:

- #1. Broad geographical Infrastructure to access the Internet, satellite content, cell technology, and other platforms and applications; and
- #2. The individual user and local Infrastructure for access to content that is readable, linkable, and interactive, including images and words through desktops, laptops, smartphones, and other dedicated devices; and
- #3. The acceptable speed of the access to perform work, education, and social connection tasks.

The Digital Infrastructure and Services Gap between individuals, households, businesses, and geographical areas remains significantly wide for emerging economies, low-income people, and residents of rural communities across nearly all nations. Factors such as the lack of Digital Infrastructure, affordability, and skills also add to the Gap.

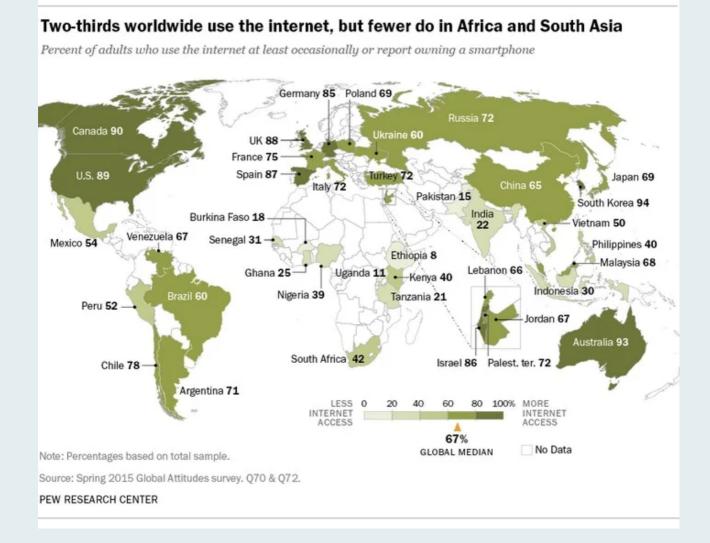
The Digital Infrastructure Gap Affects All Nations.

The Digital Infrastructure Gap prevents individuals, communities, and nations from harnessing the full benefits of information and communication technologies. Physical access to the Internet and its vast content remains essential to ensure a truly inclusive information society. People worldwide who continue to lack access to this technology may critically widen disparities across countries and within national territories.



Digital Infrastructure Gaps are a Barrier to Digital Equality and Health Equality as Digital Healthcare Becomes a Growing Factor in Wellness.

Almost all nations have such gaps denying sectors of their population access. For example, by one definition, more than 30 million Americans live in areas where no broadband infrastructure provides minimally acceptable speeds. According to the Pew Research Center, while there has been a noticeable rise over the past 2 years in the percentage of people in the developing nations with digital access, there is no country with 100 percent adequate infrastructure.

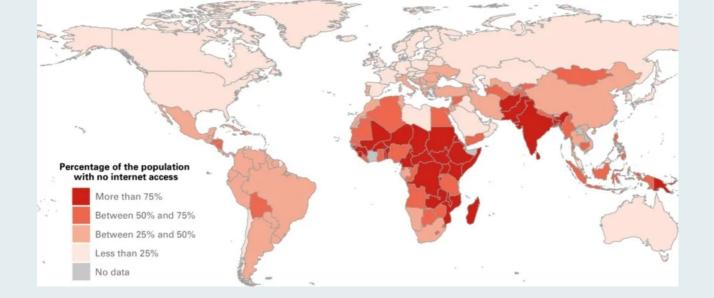


The Income Factor Largely Determines the Extent of the Infrastructure Gap.

The Infrastructure Gap also often alludes to the cost barrier of paying for access and the cost of the devices themselves. A Facebook 2016 study shows that nearly **2 billion people did not have a mobile phone**, which is the easiest way for emerging economies to connect to the Internet. As stated by the Brookdale Institute, "at the most basic level, low income is a significant barrier to being able to afford smartphones, computers, tablets, or other devices as well as the monthly fee for an Internet connection."

The United Nations Broadband Commission has adopted a "1 for 2" standard for the affordability of broadband connection, which stipulates that 1 GB of broadband should cost no more than 2 percent of a person's average monthly income. This level of broadband is considered fundamental by international standards. Yet, even in the United States, where the average monthly bill for basic Internet service runs to \$60 (about 2 percent of income for a household earning \$40,000), Digital Infrastructure access is unaffordable to a minimum wage earner by international standards. This is especially so for older adults, as 69 percent of unconnected older adults live in households with an income of \$40,000 or less.

There may be no place on the globe that is immune to the need to address the Digital Infrastructure Gap. This chart tells a story of where the Gap is the greatest:



Part and Parcel of the Digital Infrastructure Gap is the Lack of Digital Skills.

According to the <u>G20 Study of the Digital Gap</u>, emerging economies cannot create added value even when their populace has access to the Internet, devices, and applications. "Without proper education and skill training, the potential of digital technology cannot be fully tapped. Therefore, digital literacy is key to enable citizens and companies to use the Internet and foster a deeper integration of digital technologies into business and public services. Stronger attention should be drawn to the necessary conditions to develop the knowledge and the shared competence necessary to achieve a more inclusive digital economy."

The Challenge to Bridging the Digital Infrastructure Gap Is Also Social and Political.

While technology is ethnically, racially, and nationally neutral, its potential cannot be released without coordinated efforts from human organizations: governments, industry, civil society organizations, and academics. As the G20 concluded, "In the absence of such coordinated efforts, we could witness negative impacts, such as the following scenarios":

- Excessive concentration of DIGITAL market power and the rise of monopolies, preventing future innovation.
- Job automation with unskilled workers in the new technology demands skills...the outcome will be greater inequality, rather than greater efficiency.
- Governments that remain unaccountable to their people could develop greater digital control over citizens rather than greater empowerment and inclusion of citizens

For these reasons, not all policymakers advocate for the unbridled filling of the Digital Infrastructure Gap. By contrast, at a recent side event at the Economic and Social Council (ECOSOC), younger advocates for social and economic change heralded digital access as a freedom of speech requirement.

A MIGHTY Coalition is Possible

As a matter of the recent COVID-19 pandemic experience, we quickly understand the added health and existential risk of older adults who lack connectivity to healthcare services, their families, and the world. The Digital Infrastructure Gap is one area where those advocates of age equity can form coalitions with the politically oppressed, women, those with disabilities that directly affect digital competency, the poor, and those organizations and businesses that serve them.

Catch Up on What You Missed

Younger and Older Persons Working Together So No One (Regardless of Age) is Left Behind

Sandra Timmermann, EdD



"Alone, we can do so little. Together we can do so much." It might be said that this quotation, attributed to Helen Keller—author, advocate, and political activist— is a guiding principle for those of us who feel it is important to bring the generations together. By finding common ground, forming partnerships, and supporting each other, much more can be accomplished.

On May 6, the NGO CoA's Program Meeting gave us an opportunity to build bridges.

We heard from youth at the United Nations—Steve Lee, Organizing Partner of the Children and Youth Major Group, and Nadine Clopton, Director, Global NGO Executive Committee and Youth Representative to the United Nations—and found out what issues are of greatest concern to them and how they envision the generations working together. We also were inspired by a response from an active member of the NGO CoA and ageing advocate Dr. Jan Hively, co-founder of the Pass it On Network, on the interdependence of young and old.

There was an active chat room and a number of takeaways from the session. They included the value of listening and learning from each other, the importance of combatting ageism of both young and old, the importance of helping younger generations prepare for their own healthy ageing, and for all of us to learn to be dreamers no matter what age.

Learn more about the speakers below:

- Steve S.J. Lee
- Nadine Clopton
- Dr. Jan Hively

Thank you for reading this issue of our newsletter. We welcome any feedback! Feel free to drop us a line here.

To discover more about how you can be part of the dialogue and the solutions, visit ngocoa-ny.org/participate

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