

AGEING IN RURAL EUROPE: THE ROLE OF THE SILVER ECONOMY

SILVER SMEs' response to the European Commission consultation on the EU
Green Paper on Ageing

March 2021

[SILVER SMEs](#) is an Interreg Europe project (2018-2023) that supports the development of the Silver Economy sector in rural and mountainous areas with the intrinsic objective to improve the quality of life of older adults. SILVER SMEs' partners welcome the adoption of a Green Paper on Ageing at European level and the European Commission's aim to reflect on how to address seniors' needs, on the support to innovation and to the Silver Economy sector and on the impact of ageing for European regions and for territorial cohesion.

A FOCUS ON RURAL AREAS

As outlined by the recent Joint Research Centre study "The Demographic Landscape of EU Territories"¹, ageing is closely related to other demographic factors such as population decline, depopulation, youth migration, which explains the higher proportion of older adults in rural areas than in urban ones. The same study reported that ageing will be a continuous phenomenon in rural areas in the coming decades, especially affecting small municipalities.

Within our consortium, our analysis of regional demography revealed high concentration of older adults in our rural areas. In the Province of Burgos (Spain), 23% of the population is over 65, rising to 27% in the Province's rural areas. A similar situation can be observed in the Lubuskie region (Poland), where 44% of older adults live in rural areas. In this region, 40% of the regional population will be over 60 by 2050. Based on this forecast, demographers predict that the proportion of people over 85 years old will increase by 251% in the rural areas of the Lubuskie region. Furthermore, 71% of Irish older adults, 55% of French older adults and 45% of Portuguese older adults live in rural regions.

Based on these territorial contexts, on the Joint Research Centre's demographic forecast and on the recent findings of the Report on the Impact of Demographic Change², the European Commission must therefore deploy measures to support the creation of integrated territorial strategies and the development of the Silver Economy sector in rural areas.

THE SILVER ECONOMY CAN INCREASE THE QUALITY OF LIFE OF RURAL OLDER ADULTS

The Silver Economy can play an active role in providing older people with targeted goods and services, in particular in rural and mountainous areas, where public investments in infrastructures and services can be insufficient.

The Silver Economy brings innovative solutions in different sectors and not just in health. It can provide goods and services in the areas of housing, ICT, well-being, transport, and leisure activities. The offering can also target different groups of older adults, from active and healthy older adults to vulnerable and dependent seniors.

The 23 best practices of SILVER SMEs illustrate the diversity of goods and services that can be provided by the Silver Economy sector to rural older adults. From [La Exclusiva](#), a Spanish SME delivering basic products at seniors' home in 24 remote villages, to [Osteofit](#), an Irish

¹ Joint Research Centre, "[The Demographic Landscape of EU Territories](#)", 2021

² European Commission, "[Report on the Impact of Demographic Change](#)", 2020

business providing tailored exercise classes for older adults living in rural communities, the initiatives collected demonstrate their particular importance in rural areas to meet the needs of an ageing population who is more at risk of social and geographical isolation.

The benefits of developing the Silver Economy in rural Europe are multiple: the sector can provide older adults with adapted products and services, improve their autonomy, and increase their overall quality of life. The creation of new businesses will also create skilled employment opportunities in our rural regions, in sectors such as, healthcare, but also rural tourism and adapted mobility.

However, older people should not be seen solely as clients but as beneficiaries of services adapted to their needs. The role of policies is therefore crucial to ensure that older generations benefit as much as possible from innovative services or products. Among SILVER SMEs' best practices, the [Age-Friendly Town Programme](#) implemented by County Cork is a good illustration of the role that regions can play in creating more adapted living environments. Likewise, "[Senior-Senior](#)" is a good example of public-private collaboration: this French SME developed an app for older adults from the same to exchange services and share activities; member municipalities pay for the development of the service in their territory and it is therefore free of charge for older people.

Therefore, rural regions should be further encouraged to set the enabling conditions for the development of the Silver Economy sector and for the improved well-being of their increasing ageing population.

OUR RECOMMENDATIONS

To improve the quality of life of rural older adults, we therefore call for the European Commission to:

- **Encourage regions to support the Silver Economy sector including in rural areas, through the Operational Programmes of the Cohesion Policy and regional policies in support of SME competitiveness.** Regions could for instance be encouraged to develop calls for projects specifically on the Silver Economy in rural and mountainous areas under Interreg programmes, to encourage interregional exchange, and under Horizon Europe to foster innovation and support applied research and multi-stakeholder approaches.
- **Facilitate investments in services of general interest in rural and mountainous areas, like healthcare and transport services.** Digitalisation can offer new opportunities for the quality of life of rural older adults. Many of the good practices collected by SILVER SMEs partners involve digital tools, including for healthcare and mobility services. Digitalisation can help to make up for the lack of health and mobility services in rural regions but in any case, they should replace face-to-face services, in particular in remote areas where social isolation is a risk for older adults.
- **Encourage regions to launch calls for projects, incubators, rural Labs dedicated to the Silver Economy in order to support the development of the Silver Economy outside major urban innovation centres.** Training programmes for SMEs, Silver Economy incubators, market advice from Chambers of Commerce have proven their capacity to support the creation of goods and services suited to the needs of older adults in our rural regions; such initiatives should be disseminated and replicated in more rural areas (see our [brochure of best practices on accelerators for SMEs from the Silver Economy](#)).

- **Promote Age-Friendly environments to bridge the gap of accessibility between urban and rural areas.** This initiative launched by the World Health Organization for Age-Friendly environments is mostly implemented in urban areas, with little activation in rural regions. More rural towns and villages should be encouraged to include the Age-Friendly dimension in their territorial strategies to further support the autonomy of rural older adults, respect their right to accessibility and facilitate their participation in the activities of accessible rural communities. In the small town of Bandon, Ireland, the Age Friendly Town programme highly contributed to the accessibility of the town centre to raising awareness among local businesses on the needs of the ageing population (see our [brochure on best practices on seniors' well-being in rural and mountainous areas](#)).
- **Support the most ageing regions in developing integrated strategies** at regional level to better meet the needs of older adults. Regions should be aware of the opportunities arising from the Silver Economy to address the challenge of demographic change. Multi stakeholders dialogue in regions should also be encouraged to consult older adults and co-design solutions.
- **Ensure fair pensions** to all European older adults to maintain their quality of life and fight the socio-economic exclusion in addition to territorial exclusion.

MORE INFORMATION

SILVER SMEs partners collected more than [70 good practices](#) from all over Europe that illustrate the potential of the Silver Economy for older adults' mobility, leisure activities, care, social relations, housing among others. The project's 23 most successful initiatives are also available in the following brochures:

- [Senior housing: collection of best practices from rural and mountainous areas](#)
- [Accelerators of silver SMEs: collection of best practices from rural and mountainous areas](#)
- [Seniors' well-being: collection of best practices from rural and mountainous areas](#)

Infographics, videos, and past newsletters are also available in [SILVER SMEs' library](#).