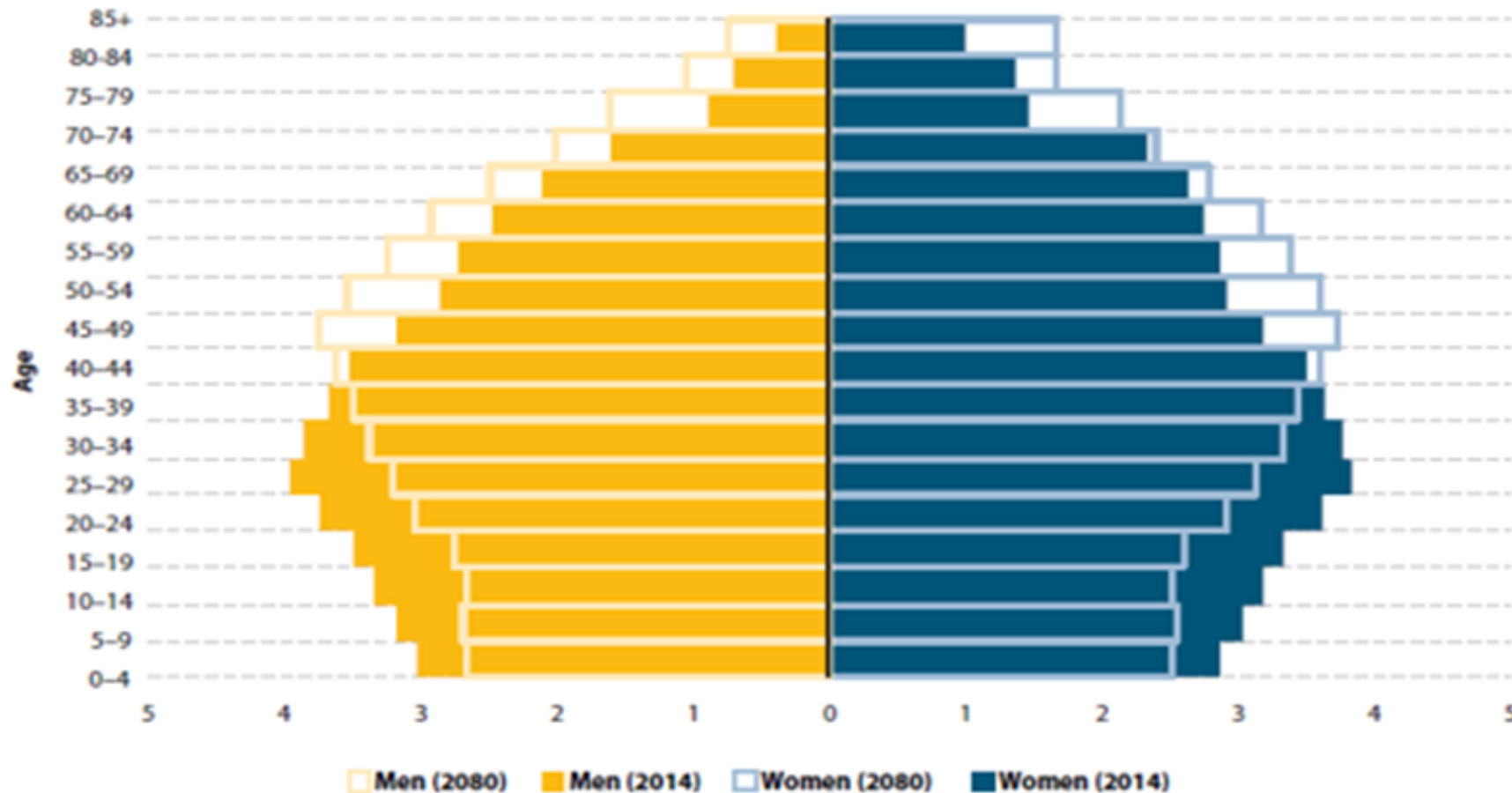


SWOT Composite Report on the Silver Economy

Dr Helen McGuirk, and the Team at Hincks Centre for
Entrepreneurship Excellence,

The Silver Economy in Context

Figure 2: Population structure, by age and sex, EU, 1994 and 2014 (¹)
(% of total population)



EU Population Structure (2014 & 2080)

(¹) As of 1 January, 1994: EU-27, 2014: EU-28; provisional.
Source: Eurostat (online data codes: demo_pjan and demo_pjangroup)

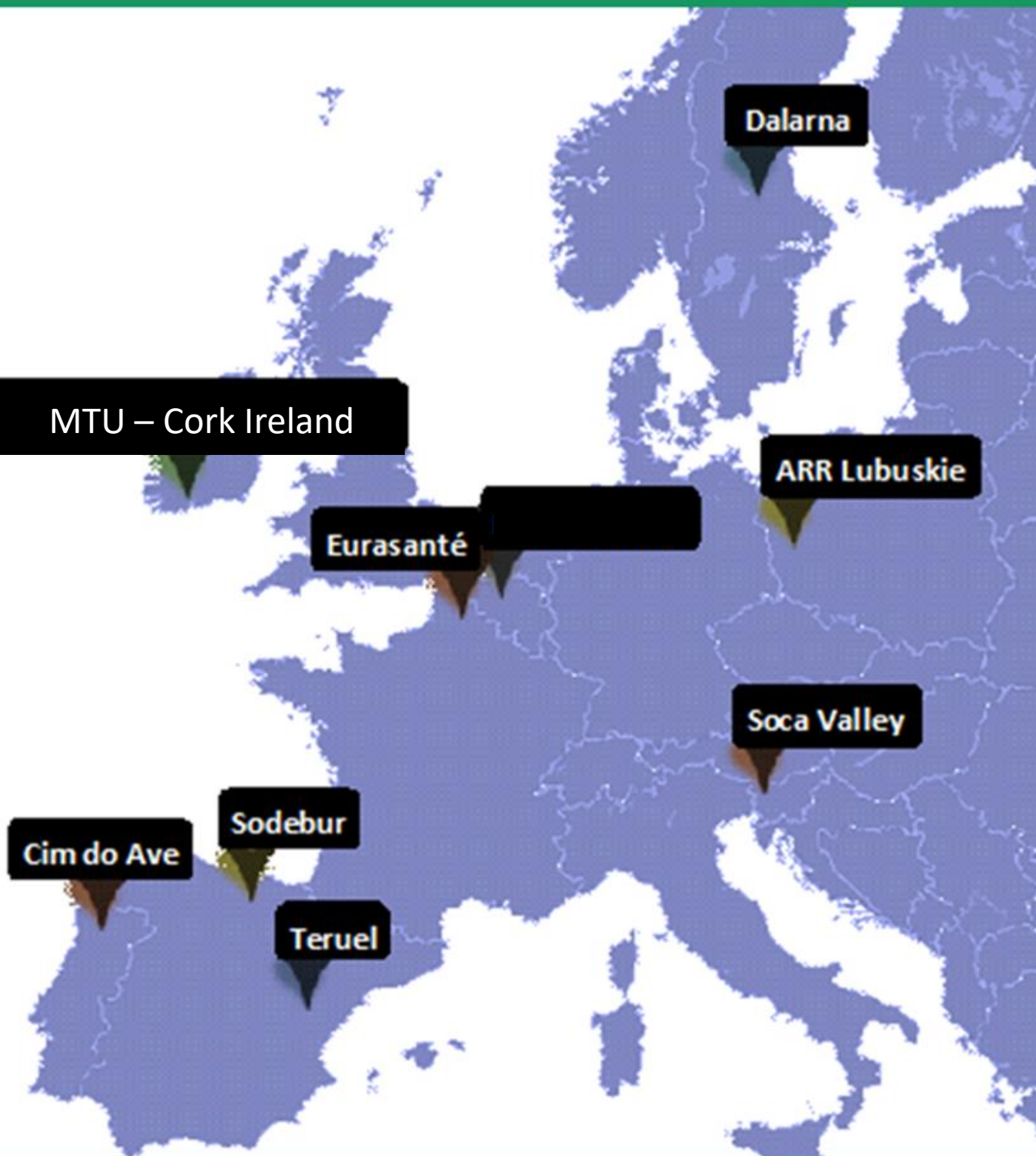
- European Silver economy is estimated to be worth €3.7 trillion and potentially €5.7 trillion in 2025, contribute 32% of EU Gross Domestic Product and support 38% of EU employment.

But how aware are
businesses,
researchers,
policymakers of this
valuable market?

Interreg Europe's SilverSME project

- Focussing on the opportunities for SMEs to produce goods and products for older adults.

With special focus on those living in remote, rural or mountainous areas.



An analysis of the strengths, weaknesses, opportunities and challenges/threats of the regions

Output from the SWOT analysis:

8 regional reports

1 composite report

2 academic conference papers

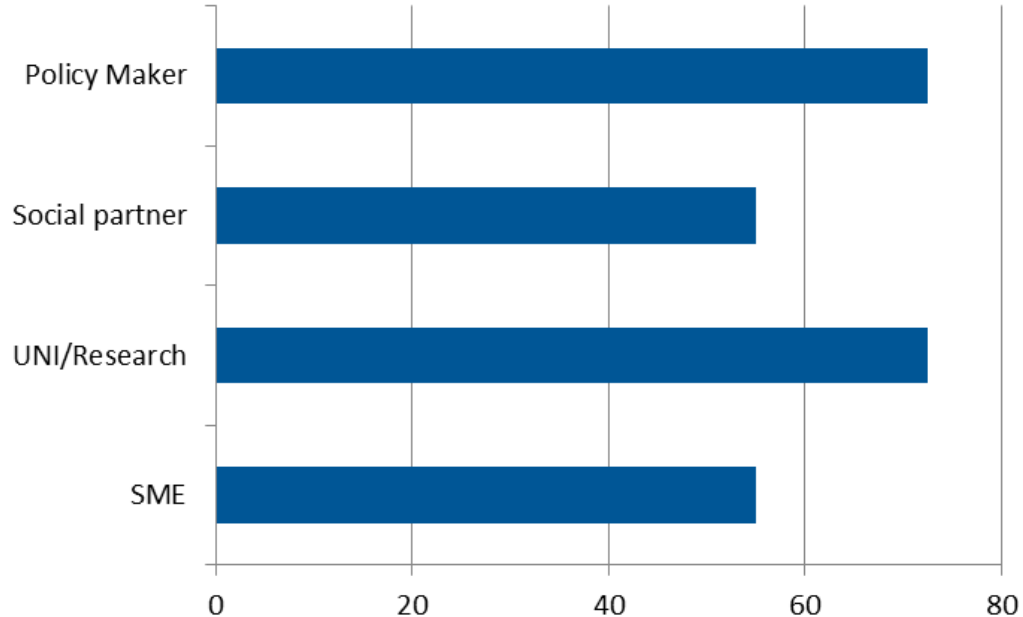
1 published paper. (*Small Enterprise Research, T&F*)

Methodology

- Structured Interviews
- Identical set of 17 Questions
- Target –
 1. SMEs
 2. Policy Makers
 3. Social Partners
 4. University/Research Institutions
- 160 Interviews (20 interviews per EU Partner)

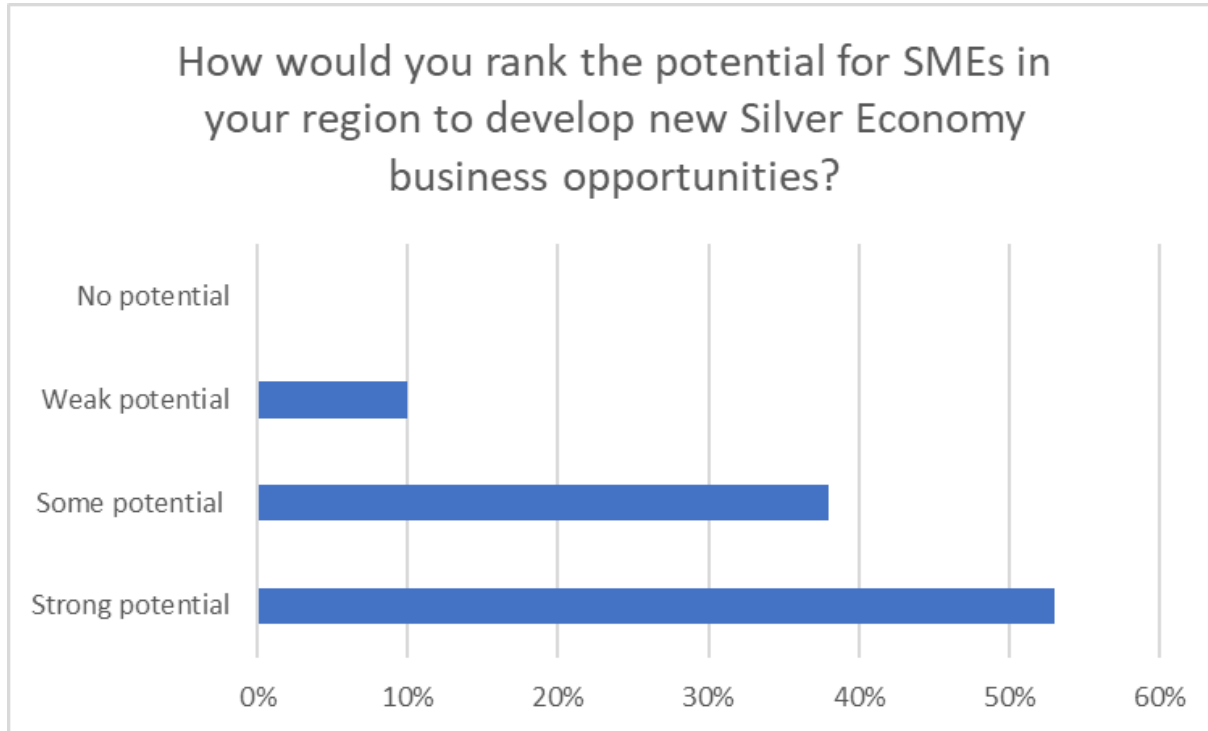
Familiarity with the term...

% Familiarity with the term "Silver Economy" by respondent sector



- While the term Silver Economy is broadly recognised, the research does indicate a relative absence of any in-depth knowledge of the sector.
 - some respondents thought it was a ‘financial thing’
 - Others indicated, the interview was the first introduction to the term

The potential for **SMEs** to develop new silver economy business opportunities



- Over half of respondents acknowledge a strong potential for SMEs in their region to develop new business opportunities to serve an ageing population.
- Respondents identified economic opportunities (i.e., business, product & service development, export & market opportunities),
- Others referred to social opportunities (older adult/residential home care, welfare).

Composite Summary Findings – SWOT

Strengths

- Positive environment and policy provision encouraging active ageing
- Sufficient encouragements for older adults to remain economically active
- Suitable cohort of SMEs to develop products and services
- Strong Research and development Presence

Weaknesses

- Weak recognition of purchasing power of older adults
- SMEs not focussed on the Silver Economy
- Regions too focussed on healthcare
- Research not sufficiently focused on growing sectoral needs
- Few education and training opportunities
- Weak interest/engagement from older adults

Composite Summary Findings – SWOT

Opportunities

- Developing more proactive policies toward the Silver Economy
- Provide SME training and familiarisation
- Greater leadership on active ageing
- Highlighting Silver Economy to everyone, irrespective of age
- Encouraging more research and development focused on Silver SMEs
- Enhancing mobility and public transport services

Threats

- Unsustainability of increasing dependency ratios
- Shrinking numbers in the workforce with potential industry closures and increased imports
- Growing health demands

Eleven Recommendations from the Composite report

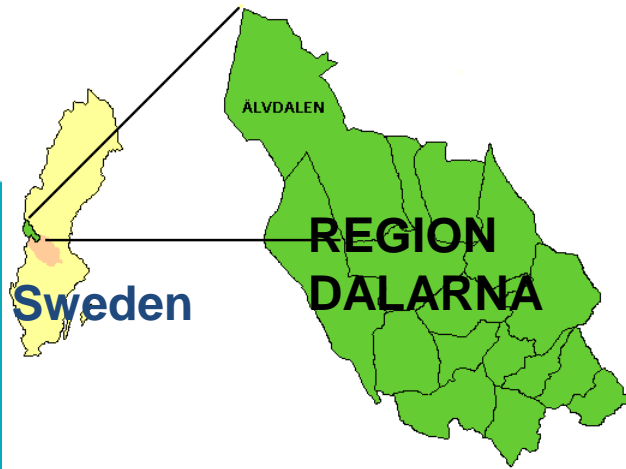
Proactively encourage active ageing, highlighting to older adults how important they are to their local economies.

Increase the awareness of the silver economy and its potential to generate new business opportunities to provide a wide range of products and services.

Include the silver market sector in all entrepreneurial training and business planning courses.

Including older adults' views and recommendations in developing new policy approaches.

Thank you from the Hincks Centre at MTU, Ireland's newest University.



SILVER SMEs

Interreg Europe



European Union
European Regional
Development Fund

www.interregeurope.eu/SilverSMEs

Byggdialog Dalarna; collaboration regarding the construction of housing for elderly

Nils Norman
Project leader Silver SMEs
Region Dalarna
nilsake.norman@regiondalarna.se



SILVER SMEs mid-term conference
21 April 2021 - Online

Description of the Best Practice:




ByggDialog Dalarna

a cluster within the construction industry

One focus is on cooperation in early stages
in the planning of new housing for elderly





The theme group for elderly homes

One theme group is focused on issues related to the construction of new elderly homes in Dalarna based on a need from the construction industry to improve their building of elderly homes and a need for municipalities to become better purchasers.



Solid wood elements

One of the largest solid wood investment in Sweden. The project is part of Bygg Dialog Dalarna's investment in test beds. Through the use of wood as a building material, carbon dioxide is stored in the building for the long term.



Potential for learning or transfer
*Can be transmitted to other regions that faces
the similar challenges with a growing elderly
population*

Contact details

Per Adriansson

ByggDialog Dalarna
Chairman

+46 70 5553095

per.adriansson@adriansson.se



SILVER SMEs

Interreg Europe



European Union
European Regional
Development Fund

www.interregeurope.eu/SilverSMEs



HIPA

Habitat Innovant
pour Personnes Âgées

HIPÂ

Habitat Innovant pour Personnes Âgées FRANCE

Alexandra BERTRAND – Silver Economy Advisor
EURASANTÉ
abertrand@eurasante.com

SILVER SMEs mid-term conference
21 April 2021 - Online

Description of the Best Practice:

■ Lieu et date de lancement :

- **Juin 2018** : inauguration de l'appartement HIPÂ
- **Particularité** : HIPÂ est situé au sein d'une résidence autonomie (établissement d'accueil pour personnes âgées en perte d'autonomie) de l'association La Vie Active à Marles-les-Mines, dans le Pas-de-Calais.
- **81 solutions – 34 entreprises partenaires**

■ Objectifs :

- **INNOVATION** : L'appartement HIPÂ est un lieu unique d'innovations rassemblant des produits et technologies issus des entreprises de santé de la région Hauts-de-France
- **EXPERIMENTATION** : Cet espace permet d'expérimenter et de tester grandeur nature les aides technologiques, répondant aux dimensions du bien vieillir : accessibilité, ergonomie, confort et sécurité.
- **INFORMATION** : Des visites personnalisées, des ateliers d'informations et des formations sont organisés pour permettre aux personnes âgées et à leurs aidants de s'approprier les différents équipements.



SILVER SMES
Interreg Europe

 **HIPA**
Habitat Innovant pour Personnes Âgées



Implementation:



■ Activités et acteurs impliqués :



■ Ressources :

Ce projet a été financé par :

- Le Département du Pas-de-Calais
- CARSAT (Caisse d'assurance retraite et de la santé au travail)
- La mutuelle AG2R LA MONDIALE

Les dépenses comprennent :

- La gestion du projet (un chef de projet à 50%, 4 animateurs).
- Les produits de 34 entreprises



Succès :

▪ Facteurs clés de succès :

HIPÂ a été inauguré le 8 juin 2018, en présence de différents partenaires.

- ✓ **56 professionnels de la santé**, du médico-social et institutionnels ont pu découvrir ce lieu lors de son inauguration.
- ✓ Visites : **156 visites en 2018 - 256 en 2019**
- ✓ **Forte implication des entreprises** : 34 entreprises ont participé à ce projet et une cinquantaine d'équipements sont présents dans l'appartement.

▪ Enseignements :

Le vieillissement de la population et le maintien à domicile sont placés comme des priorités nationales en France depuis **la loi d'adaptation de la société au vieillissement de 2015**. HIPA correspond aux attentes nationales car les personnes âgées peuvent découvrir les solutions leur permettant de rester à leur domicile. Ce projet s'inscrit donc dans une politique de maintien à domicile mais participe également à la **promotion du territoire** en matière d'innovation.

L'appartement est également **le fruit d'une collaboration inédite** entre le secteur médico-social et les entreprises. Ce lieu innovant **repose sur une forte implication** des entreprises de la région Hauts-de-France. Ce projet leur semble avantageux car elles leur permettent d'organiser des rencontres avec leurs clients et leurs prospects et à mettre en place des démonstrations.



SILVER SMEs

Interreg Europe



European Union
European Regional
Development Fund

www.interregeurope.eu/SilverSMEs

Social Entrepreneurship Programme in Aragon

Laura Gascón Herrero
Diputación Provincial de Teruel
lgasconherrero@dpteruel.es

Mid-term meeting
Brussels, 21st April 2021

Description of the Good Practice:

- **Context where & when the practice was introduced:**
 - The Entrepreneurship 2020 Action Plan (European Commission) aims to reignite the entrepreneurial spirit in Europe.
 - The Social Business Initiative (European Commission) aims to improve the access to finance, give more visibility to social enterprises and optimise the legal environment.
 - The Aragon Entrepreneurship Strategy 2015-2020 includes as a priority the development of specific programs related to social entrepreneurship.
 - The programme was created in 2014, and covers the entire region

Photographs:



Implementation:

- **Timescale:**

- The call for request is during the months of September and October.
- The review is done at the end of November.
- The education begins during December until end of February.
- Advising after the 12 weeks of education
- The counselling and the election of finalist is during the month of March.
- Final stage. The ones reaching this stage get a coach.
- The final act is on April.

- **Human resources needed:**

- An experienced organization that coordinates the programme.
- Support of the social actors in entrepreneurship.
- A set of advisors and teachers experts in social and entrepreneurial items.

Implementation:

- **Monetary resources needed:**

It depends on the number of participants, but the total figure is always between 20.000 and 25.000 euros. Most of the cost is in training and advising.

The total financial costs of the programme are supported by IAF, that is directly financially supported by Aragon 's Government.

- **Results achieved:**

During the four editions of the programme there have been 164 requests of participation, 71 participants and 37 finalists.

Since the first edition, 30 new business have been established and keep working now, giving employment to 137 people.

11 companies of silver economy

SOCIAL & CARE

innovative tool → artificial intelligence & the Internet of Things



The tool is characterized by being automatic so that the technology is the one that controls the family member and warns when their behaviour patterns are different from those preset.



Finalists of the Startup Europe Awards 2017

European Acceleration Programme for IoT projects
Startup Scaleup 2016 + IoT Tribe 2017



Contact: José Ignacio Barraqué info@socialandcare.com
www.socialandcare.com

MAYORES SONRISAS

different day care centre for the elderly where the most important thing is the smile



The centre works in an interdisciplinary way: initially the user is assessed by different professionals and, in a team meeting, the most appropriate plan of activities is determined. Periodically, its evolution is monitored and the plan is readjusted. All of this is done by maintaining permanent contact with the environment (family, health centre, etc.) and, above all, by respecting the will of the user

Finalists International Smart Finance Competition

Finalist of the Most Competent Young Entrepreneur Award in Spain

Contact: Carolina Gasca mayoressonrisas@gmail.com
www.mayoressonrisas.com



Contact details:

Main coordinator: Instituto Aragonés de Fomento, Entrepreneurship Unit.
Director of the unit: Pedro A. Pardo. Mail: ppardo@iaf.es

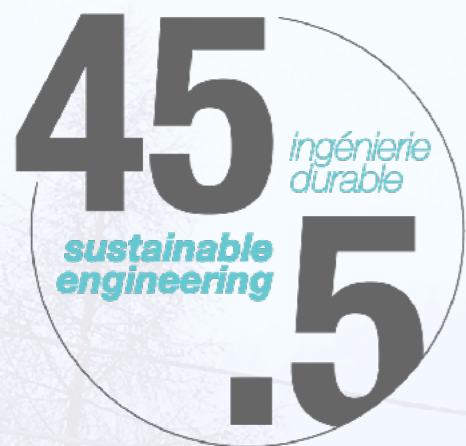
<https://iaf.es/>

<https://www.emprenderenaragon.es/>

Info about the programme:

<https://www.emprenderenaragon.es/paginas/emprender-programa-emprendimiento-social>

Joaquín Crespo, Project Manager: jcrespo@iaf.es



The role of local authorities to address ageing in rural and mountains areas

Florent Cholat PhD student

UMR Pacte CNRS 5194 - Université Grenoble Alpes

Dipartimento di Sociologia e Ricerca Sociale - Università degli studi di Milano Bicocca

Founder of **45.5 Sustainable Engineering**



Introduction

Highlight the role played by mobility and accessibility in older people's social exclusion and inclusion

The Alps like a laboratory



Slope system
Valley system
Distance to services



Weather
Season
Residential mobility

(Im)mobility and (in)accessibility related to older adults' social inclusion/exclusion in mountain areas



Strongly car-dependent (Dupuy 1999)

Low accessibility by others modes of transportation

Higher risks of mobility-related social exclusion and vulnerability!

Limited accessibility to opportunities (Dijst and Kwan, 2005)

Low accessibility by others modes of transportation

Higher risks of mobility-related social exclusion and vulnerability !



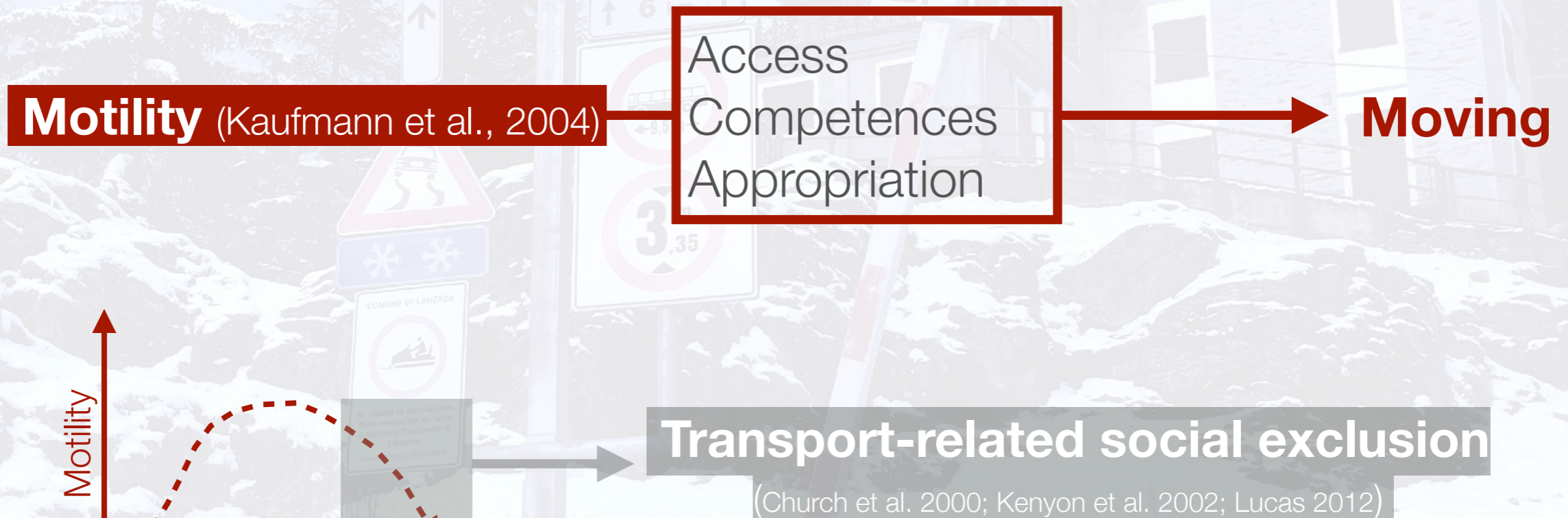
(Im)mobility and (in)accessibility related to older adults' social inclusion/exclusion in mountain areas

Accessibility is « *the ability of people to reach or take part in activities or opportunities* » (Farrington, 2007). From this perspective, accessibility represents **a condition to exercise full citizenship** (Madanipour et al. 1998) and becomes **a social indicator** (Geurs and van Wee 2004) that is able to shed light on the **ways to achieve social justice and inclusion** (Martens 2016).



Economic exclusion

Mountain territories and indirect accessibility by reversed mobility: vulnerability trajectory and the unsustainability of the adaptation forms



Mountain territories and indirect accessibility by reversed mobility: vulnerability trajectory and the unsustainability of the adaptation forms

Reversed mobilities (Cholat, 2013)

Mobility paradoxe
Adaptation form

Care



Mobile shops



Family



Relatives



Mountain territories and indirect accessibility by reversed mobility: vulnerability trajectory and the unsustainability of the adaptation forms

Reversed mobilities (Cholat, 2013) → **Vulnerability**

It is important to distinguish **a grouped vulnerability** from a dispersed vulnerability (Hine and Grieco 2003) because in the latter case, the non-proximity of the relationships network may make it more difficult to obtain support (Shergold and Parkhurst 2012). In other words, local support can be what Retière (2003) defines as **an autochthonous capital**, that is all the resources which belong to a local network of relations, which can help people, especially the most vulnerable, **to access opportunities** (Fol 2010).

Mountain territories and indirect accessibility by reversed mobility: vulnerability trajectory and the unsustainability of the adaptation forms

Reversed mobility is a form of adaptation of the least motile individuals living in context lacking in opportunities. Thus, they contribute to the habitability of the territories, but their unsustainability invites to optimise them by limiting their **environmental, social, economic and cultural impacts**

Ageing between risk and opportunity



Some examples coming from our mountains...



Pooling of travel

Limit the impact of dependence on
the environment, the economy
and societies

Some examples coming from our mountains...



Caregiver policies
in North-Lombardia

From "home help"
to "help at home"



Some examples coming from our mountains...



The silver economy
or gerontechnologies or e-health



Individual, collective, public or private



Conclusion

Reversed mobilities represent a key element for elders' **habitability**, the issue at stake concerns the alternatives which can guarantee the elders' inclusion and quality of life in these territories. An important challenge therefore involves the **optimisation of travel**, sharing mobility, a different management of logistics (e.g. last kilometer), mitigating the environmental impact (e.g. better efficiency of vehicles, modal report) and the social inequalities related to the different individuals' ability to make use of this form of adaptation.

Conclusion



Rethinking the **rhythms**



Rethinking **the roles**
of each caregiver



Rethinking
reversed mobilities

Thanks for your attention
Merci de votre attention
Grazie per la vostra attenzione

The role of local authorities to address ageing in rural and mountains areas

Florent Cholat PhD student

UMR Pacte CNRS 5194 - Université Grenoble Alpes

Dipartimento di Sociologia e Ricerca Sociale - Università degli studi di Milano Bicocca

Contact : florent.cholat@gmail.com ; +33 (0)6 89 01 38 14



Founder of **45.5 Sustainable Engineering**