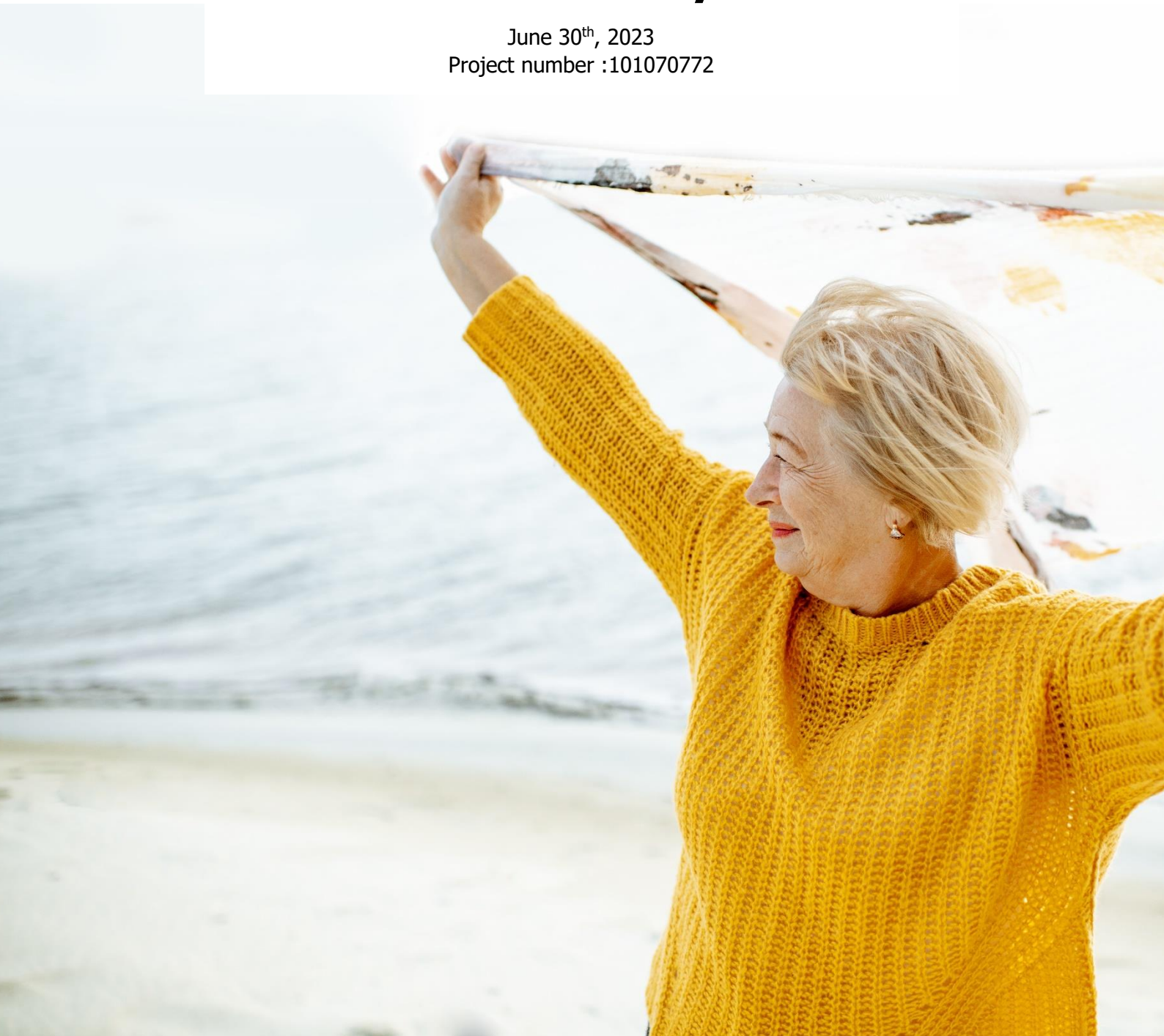




Handbook on Silver Economy, Sustainable Development and Innovation Ecosystem

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INTRODUCTION: SILVER ECONOMY, SUSTAINABLE DEVELOPMENT, AND INNOVATION ECOSYSTEM

1. PURPOSE AND TARGET GROUPS OF THE HANDBOOK

Aging of population is one of the biggest challenges most societies are facing in early 21st century, and Silver Economy is undoubtedly the only sustainable answer – under condition that all generations identify and accept it with an innovative mindset, and readiness to adapt to new circumstances. This allows them to recognize the unprecedented economic, social and intellectual potential of aging for the development process, and for bringing valuable benefits to all generations.

As the recent experience demonstrates, only countries which are capable to develop an effective innovation ecosystem, and achieve a consensual, inter-generational approach in tackling many of these challenges, are able to transform the issue of aging from being a problem into an important advantage. And the necessary changes will be designed, adopted and successfully implemented if they are integrated into an Aging Strategy, which is accepted and implemented by all decision-makers and all generations.

Unfortunately, many countries are not very successful in developing Silver Economy, while continue focussing on care and healthcare problems of their seniors. This is unfortunate not only for the seniors, but also deprives the rest of society of important contributions the seniors could have provided for the common good. Consequently, these countries are responsible for alienating the seniors from activities of their respective societies, preventing them from remaining fully integrated, and starting to feel a burden – which is totally unfair!

The Handbook is intended to present **the potential and the challenges** of building Silver Economy - as a response to population ageing, based on experience in the geographical and sectoral areas covered by the Project (this implies regionally: Haute-de-France, Slovenia, Ireland, and Galicia – and sector-wise: housing & accessible tourism, and active ageing, innovation and sport).

What is the main problem preventing a quicker and more efficient adjustment of societies to the demographic changes having happened over the last 50-60 years? It is primarily the slow recognition of the magnitude and complexity of these changes reflected in the fact that now – first time in history of mankind -- there are more seniors over 60 years, than juniors under

20 years! Due to delays in awareness about the new reality, the psychological adjustment is happening rather slowly, and additionally, there are no formulas or easy solutions available how to respond to the new challenges. On top of all that, many politicians need additional motivation and competences to address the problems adequately. And that could be delivered by the academia, the NGOs – particularly the seniors' organisations, as well as the media.

Facing this situation, the Handbook will remind the readers about the dynamics, characteristics and dimensions of population ageing, together with offering some viable options and possibilities to respond to the new demographic situation in most rational, sustainable, and senior-friendly fashion.

Due to dramatically improved life conditions, healthier nutrition, and better than ever healthcare and medical services, life expectancy has extended over two to three generations for about 30%. For the first time in history the **demographic pyramid has turned around**. Therefore, it is not surprising that we have difficulties to fully understand the complete implications of these changes. The very concept of elderly has changed: it is not any more covering the people above 55-60, but rather those above 70-75 years – while the second group is growing quicker than the first one. The rules about our professional engagement are changing too slowly, and many seniors feel marginalised – pushed out of active life, and denied their habitual social involvement. Unfortunately, the seniors are too often being treated as a burden to the society, to which they have contributed over 40 years, and are still interested to continue.

Generally, the approach to provide care and health-care services is primarily to address the expected problems, and less to tackle the underlying causes of these problems. This can be illustrated in both domains of elderly care: in the residential care, and in the health care. There is now a strong effort to keep people as long as possible in their own homes (and provide any services necessary), as well as to wait with hospitalisation – until it is really unavoidable. Experience has shown that seniors appreciate both, and this is normally even less expensive than placing them in a nursery home or rushing them to hospital.

One of the challenges for seniors is also mobility, particularly for those living in rural areas and far from city centres. This is a domain where rather innovative services are being offered by civil society organisations and enterprises to the seniors (as shown in good practice sections).

The process of ageing does not mean only becoming older, but also **gradually losing the ability to perform some jobs and operations** – but definitely not all. This relationship has changed dramatically over the last few decades, as very often someone approaching today 80 years can still perform many activities better than a person of 60 years, just a few decades ago. This is a great improvement, and we have to do a better effort to recognize it, not only as a benefit for the seniors concerned, but serving the interests of the society and economy as a whole. As the senior generations accumulate over years knowledge, experience, and wisdom, it is safe to say that their "brain power" represents about a half of the modern society's

total. Therefore, it is more than obvious that refusing to make optimal use of this power is highly regretful – and this is exactly what is happening in most countries, allowing the marginalisation of their seniors.

The delay in adjusting **public perception of who are nowadays the elderly** is only part of the problem, but it is undoubtedly causing the delay in introducing the needed regulatory and relevant policy adjustments. Governments are faced with steeply rising expenditures on elderly care and health services. Logically, both domains are under increasing pressure, which is giving a negative connotation to the challenges of the aging process. With only some exceptions governments refuse to adapt the labour legislation to this new reality, which is regrettable as it is creating economic damage (more than half of pensioners in Europe are interested to continue working).

In public opinion, seniors are still predominantly perceived as the people to be cared about and creating growing public expenditures. However, the statistics for France, for example, gives a very different picture: only 6% of the French citizens above 50 years are actually in a dependant state. During the decade 2015-2025 the seniors are expected to contribute even 50% to the global Gross Value Added growth, about 30% to growth of productivity, and 13% to overall employment. Actually, seniors are the most intensely growing segment of society - with highest potential for spending, and contributing importantly in paying taxes.

Why is adjustment to population ageing so slow and insufficient? It is primarily since politicians perceive seniors largely as a financial burden – instead of realizing their economic and even electoral potential. Unfortunately, they are not under political pressure from seniors, due to their passive stand. In some countries pensioners' parties have been created, but with rather limited results. Unfortunately, many seniors are somehow even sharing the old-fashioned view of being a burden, which is also demobilizing them politically.

All this is seriously wrong, and politically incorrect – as it means introducing an age-based discrimination in the 21st century!

As European countries are facing these issues, the project "Senior Eco-Nect" is looking at problems of population aging from a broader angle, and in the context of building Silver Economy as part of Knowledge Economy. This is, however requiring the creation of an efficient Innovation Ecosystem, which makes innovation a key supporting pillar of socio-economic and technological development, based on full mobilisation of all growth potential, including the seniors.

Consequently, the **specific objectives** of the Handbook are the following:

- (a) Introducing the actual dimensions and analyse the overall impact of ageing on modern societies and economies;
- (b) Evaluating the repercussions of ageing on key domains such as: employment, social services, functioning of the market, innovative performance, financial stability of a country, etc.;
- (c) Proposing to governments what could be done in terms of adjusting legislation and developing programs supporting the seniors through building Silver Economy.
- (d) Presenting some good practice cases in addressing the population ageing challenges via Silver Economy and developing an appropriate innovation ecosystem.

The **targeted users** of the Handbook are: economic operators, members of senior community, regional and national governments, the academics doing research and teaching on population aging, relevant civil society organisations, and – last but not least – the media.

2. DEFINING THE SILVER ECONOMY

The international recognition of the challenges of population ageing goes back to 1991, when the «Principles of Older Persons» were adopted by the United Nations, with Canada one of the first to adopt them in Montreal in 1999 with the »Declaration on the Rights and Duties of Older People«. As one could feel from those titles, the approach was still very partial – simply noting that intensive ageing brings about new challenges primarily for the »older people«, and thereby, only consequently also for the entire society – in the next stage.

Some 10-15 years later it was recognised that aging is not resulting just and only in more seniors – causing turn-around of the demographic pyramid, but it opens several systemic issues for the entire society and affects all generations. Full extent of this realization has not happened yet in all countries, and particularly not among the young and middle-age generations.

The awareness of the fact that population ageing requires important changes not only in the labour market, pensions, social and health care, but also in most domains of public life, from education, transport, urban development, organised home-care for elderly, to planning and management of the development process and delivery of social services.

It is only on this basis that the new concept of »Silver Economy« could be introduced. Now it is clear that Silver Economy includes all those economic activities, products and services designed to meet the needs of people over 60 – offered at the market and partly supplied by senior economic actors. We are referring to products and services offered to seniors, as well as those produced by them for the general market. It is important to emphasize that Silver Economy has – due to intensive population ageing – a stronger growth potential than the rest of the economy. Of course, this contradicts the notion of ageing being a heavy burden for the society.

When defining the dimensions of European Silver Economy the following figures tell us all: we are referring to about **100 million people**, and a turnover of about **6 trillion €** (in 2015 it was “only” 3.7 trillion). If ranked among nations, the Silver Economy would be the **third largest economy in the world** – after the US and China. Globally Silver Economy was estimated at 15 trillion \$ in 2020.

Another important indicator of the importance of Silver Economy is its **share in key consumption groups** – below is the estimate for EU (average being 42% and growing):

Health	54%	Goods & services	38%
Food & beverages	47%	Transportation	37%
Furnishing, household	42%	Restaurants, hotels	36%
Communication	40%	Clothing	36%
Alcohol & tobacco	39%	Education	28%

Source: “The Silver Economy” Final Report prepared for the European Commission by Technopolis Group and Oxford Economics, Brussels, 2015.

Therefore, the Silver Economy is **a major opportunity**, however, there are two major reasons for slow recognition of the potential of the development of Silver Economy:

Only partial awareness of the socio-economic implications of changed demography (intensive ageing of society and economic potential of seniors);

Regulatory environment and policies are still not fully adjusted to population ageing, including specific needs of seniors. For example: only a few countries have government departments dedicated specifically and exclusively to seniors.

The Brussels-based **Age Platform Europe** (launched in 2001) defines the following as Silver Economy’s core values and guiding principles:

- ▶ Respect for human dignity and human rights, freedom, democracy, equality, and the rule of law;
- ▶ Human rights and dignity do not diminish with age and must be respected throughout each individual’s life course.

- ▶ Older people are self-advocates. Everyone should be supported to speak on their own behalf as the ultimate experts of their own lives.
- ▶ Older women and men are a resource for our societies via their contributions through work, volunteering, informal care, creativity, experience and as consumers.
- ▶ Inter-generational solidarity strengthens inclusion and justice between generations, respecting and benefiting everyone's experiences, knowledge, sensibilities, and expectations.
- ▶ Age-friendly environments are essential for equitable and inclusive communities for all ages.
- ▶ It is very clear that Silver Economy is not just about adjusting the economy to the new demographic situation, but it covers equally social and political changes to be introduced and affecting all generations.

In 2012 the OECD launched a **Silver Economy Initiative**, and several Member States have followed with initiatives that remain primarily focused on policies and mobilisation of economic operators at national and regional levels. Full adjustment of all relevant policies – responding to the requirements of Silver Economy -- is still advancing rather slowly.

3. THE GLOBAL POSITION AND PROSPECTS OF SILVER ECONOMY: 2025-2050

All projections indicate further extension of life expectancy (towards 85 years by 2050). The IBRD and WHO **statistics indicate that we lived in 2020 an average of 72.5 years, which is even 20 years more than in 1960**, and that the total population over 60 will have doubled by 2050 compared to 2000. During the period 1990 – 2015 in Poland the share of 65+ rose from 10.2% to 15.8%, while the share of under 20 years dropped from 31.8% to 20.1%.

According to the World Bank, the **share of Silver Economy** in global GDP is currently about 30%, and this will grow to close to **40% by 2050**. The age group whose contribution will grow significantly faster than others is the senior group, as they are the wealthiest age category in the world. This is the case not because old people are inherently richer, but because rich countries are older and poor countries are younger. Until 2030, the silver economy will gain even more absolute strength, because the number of seniors is growing by 3.2 % every year, compared to 0.8 % of the whole population.

According to the latest demographic forecasts, in Europe by 2060 the elderly will represent **1/3 of the total population**, and that implies that the age structure of the labor market will undergo major changes. Mandatory working age will have to be extended for at least 5 years, and a much higher share of seniors above 70 years will continue working in various modalities

for another 5 years or even more. Many of the seniors will decide to open their own companies, and are expected to receive free advice, training and consultancy.

Training on modern technology – specially the **ICT** – should be offered to seniors under favourable conditions, in order to equip them for work in new, fastly changing technological conditions. These require also improved communication skills, that should be trained as well.

4. THE ROLE OF INNOVATIONS AND THE INNOVATION ECOSYSTEM IN SILVER ECONOMY

The key factor making seniors productive is their accumulated knowledge, wisdom and experience, which they are ready to share with younger colleagues, and this collaboration often generates innovation. While seniors are generally weaker in using ICT, the youngsters are very keen and efficient in using it – so this is an additional reason for **inter-generational collaboration**. Company management should create conditions facilitating this collaboration, which fulfills **three targets**: retaining seniors active in the company, facilitating youngsters to learn from their senior colleagues, and this collaboration generates best possible results in terms of product and satisfaction of all involved. Governments should introduce support measures making continued employment/work of seniors sufficiently attractive – some countries do it successfully with adequate tax treatment.

The artificial intelligence (AI) has an important role in developing and supporting Silver Economy, which has been summarized by World Economic Forum into the following activities:

(1) **Introduction to the Silver Economy**: Explain in a brief overview that the Silver Economy refers to the economic activities and opportunities arising from the aging population, specifically targeting older adults as consumers, workers, and contributors to the economy – but addressing also other generations.

(2) **Healthcare and Telemedicine**: Present how AI can revolutionize healthcare in the Silver Economy. Explain that AI-powered systems can assist in early detection and diagnosis of diseases, monitor health conditions remotely, and provide personalized treatment plans. Telemedicine platforms, enabled by AI, can connect older adults with healthcare professionals, making healthcare more accessible and efficient.

(3) **Assistive Technologies**: Highlight the role of AI in developing assistive technologies for seniors. These technologies can include smart home systems, wearable devices, and robotics that help with daily activities, promote independence, and enhance the overall quality of life. AI algorithms can adapt to individual needs, learn user preferences, and provide personalized support.

(4) **Social Isolation and Loneliness:** Address these issues and explain how AI can help mitigate these challenges. AI-powered virtual companions, chatbots, or social robots can provide companionship, engage in conversation, and offer emotional support. These technologies can contribute to mental well-being and alleviate feelings of loneliness.

(5) **Financial Planning and Management:** Demonstrate how AI can assist seniors in financial planning and management. Intelligent financial advisory platforms can analyze individuals' financial situations, provide tailored investment recommendations, and help optimize retirement savings. AI algorithms can also detect potential fraud or financial scams, providing an additional layer of security.

(6) **Age-Friendly Cities and Infrastructure:** Explain how AI can contribute to creating age-friendly cities and infrastructure. AI-powered sensors and data analysis can optimize transportation systems, monitor public spaces for safety, and improve accessibility for seniors. This can enhance mobility, promote active aging, and support independent living.

(7) **Ethical Considerations:** Acknowledge the importance of ethical considerations in the implementation of AI in the Silver Economy. Discuss the need for transparent algorithms, privacy protection, and accountability to ensure the responsible and unbiased use of AI technologies. Highlight ongoing research and regulations aimed at addressing these concerns.

Operating in a creative way in order to be inventive is the strongest motivation for the seniors to remain active, but for that to happen the right conditions must be created at society level (government policies and support programmes), as well as by company management (recognizing and rewarding innovators). On that basis a whole **innovation and entrepreneurial culture** has to be developed in order to mobilize the potential at society and company level, including the seniors. The innovation ecosystem fits organically into this culture and represents its important pillar.

In response to the emergence of different national initiatives, the European Standardization Organizations (CEN and CENELEC) announced in June 2014 their readiness to work with business and other stakeholders, including groups representing older citizens and consumers, to develop **standards for age-friendliness** that will meet the needs of an ageing population and support the growth of the "Silver Economy" at European scale.

In the area of age-friendly buildings, different national standards are already adopted in Germany and France as basis for public intervention.

5. CHALLENGES OF THE SILVER ECONOMY

Let us list some of **the key problems and concerns of seniors**:

- ▶ Forcing people to retire at 65 is in contradiction to actual life expectancy and unfair to people interested to continue working, plus economically unsustainable (relationship of active vs. retired people has fallen from 4:1 to below 2:1);
- ▶ Public pensions being paid to seniors are usually out of proportion to the money paid into pension funds, governments should be more transparent, and control these funds more closely – preventing them to make excessively risky investments;
- ▶ Only a very few service providers take particular care of the specific needs of their senior customers (whom they take for granted), instead of making a small effort – surely to be rewarded;
- ▶ Banks should be requested by governments to stop age-discrimination in their credit policies;
- ▶ Governments should support associations and networks of seniors, helping them to be as active, efficient and productive as possible.

Seniors' Expectations from Society in the Age of Silver Economy

These are the seniors' primary, legitimate expectations in a society having fully understood the new demographic reality, and have decided to build Silver Economy – based on the well-functioning Innovation Ecosystem:

- ▶ **Decent level of pensions** – proportionate to corporate and private payments;
- ▶ **Reduced agism** – stereotyping seniors as the old people maintained by society;
- ▶ Government **departments to be responsible for seniors only** – separately from social and medicare departments;
- ▶ **Age balance among employees** – in line with »seniority friendly approach« - similar to gender balance principle;
- ▶ Stop discrimination in **credit access** based on the age of bank clients.

Of course, even in these efforts, the seniors are not expected to be just the benefitting participants but are willing to be an active partner in selecting available policy options and specific measures to address the listed issues.

Below we summarize also the primary activities which the seniors are expected to undertake in order to create the conditions necessary to develop an efficient Silver Economy.

What the Seniors should be doing to support the process of building Silver Economy?

Being much more **politically active** in helping their societies, and particularly the authorities, to recognise the new demographic reality, and fully appreciate the potential of Silver Economy – by introducing proper regulatory and support measures;

- ▶ **Joining seniors' associations and networks**, and connecting them at various levels, and thereby generating bigger impact;
- ▶ **Demonstrating** by prolonged employment and in other societal roles the **value of their knowledge and experience** – helping constructively in multigenerational context (also by mentoring and guidance of their younger colleagues);
- ▶ **Communicate with the media** in helping the public to fully understand and appreciate the socio-economic impact of ageing, and the benefits of Silver Economy.

Active Aging, Innovation and Sport

It is difficult to imagine active aging without the respective person's engagement in sports. On one hand, simply, because an active and lively spirit and healthy brains can hardly operate in a passive body. It is definitely necessary to practice some **physical exercise on a daily basis**, but engaging in a club provides additional motivation to do what is necessary in order to maintain the necessary fitness levels. Joining a club is not absolutely necessary, but it offers important practical advantages. Engaging seniors in sports also stimulates innovative approaches, and innovative solutions enable them to stay active to a higher age, and achieve more years of healthy life.

Accessible Tourism

Until the last two decades, the tourism sector in European countries has generally overlooked the needs and desires of persons with disabilities and older persons with specific access requirements, offering limited choice of destinations and activities suited to them. Gradual improvements have taken place to develop a market for accessible and inclusive tourism offers. It is crucial that public sector decision-makers and private enterprises recognise that senior citizens, in particular, form a significant and rapidly growing part of this market, many of them being frequent and active travellers who spend more, stay longer and travel in groups as families or with friends. It is a misconception that older persons do not travel. Studies in the US show that the "baby-boomer" generation (those born approximately between 1947 and 1965) control over 60% of disposable income and one of the chief leisure pastimes of this generation is to travel. Similarly, in Europe, policymakers and businesses are investing in

measures to make tourism destinations and products accessible, inclusive and senior-friendly, marking a shift in attitudes and awareness that is leading to new tourism experiences that are designed “for all”.

Adaptable Housing

A number of European countries have made effective steps in introducing housing conditions which are age-friendly. The concept of adaptable housing is based on the understanding that, as needs of families change, some building alterations may be needed to enable the resident(s) to remain in their home. Through a Universal Design approach, it is possible to construct dwellings that purposely designed in such a way that they can easily be altered at a later stage. Adaptable houses are not adapted from the start, but designed with flexibility in mind and can be easily adapted when and if necessary, to service the needs of ageing residents. Such adaptations can be carried out more cheaply and effectively when homes are built to «Lifetime Homes» standards. This approach will reduce the number of enforced moves by people who acquire a disability or any difficulty due to age related health conditions, allowing them to continue living in their friendly environment with comfort and safety.

Where Adaptable Housing policies are adopted at national or regional levels, there are direct benefits to residents, communities, and public health care budgets.

THE SEVEN SILVER ECONOMIES AND THEIR GOOD PRACTICES

1. HAUTS-DE-FRANCE REGION - FRANCE

In France, on January 1, 2023, 21.3% of the habitants were aged over 65, i.e. approximately one person in five. In the Hauts-de-France region, in 2050, it is estimated that seniors over 65 will represent 25% of the population, i.e. a total of 1.6 million people, whereas in 2013, they only represented 15%.

In 2050, according to the latest study by DREES and INSEE, there will be 24 million elderly people, including 4 million dependent elderly people (i.e. 16.4% of the French population compared to 15.3% in 2015). Among them, 700,000 can be in severe loss of autonomy. These figures therefore represent a challenge for our society: ageing better, in good health, while avoiding dependency is as much a health issue as an economic one.

In mainland France, few seniors combine a job and retirement. As for the working population, the integration and retention of seniors in employment are strongly linked to the level of qualification and diploma. Among seniors in particular, the employment rate erodes less rapidly with age for the most educated. Over the age of 65, only higher education graduates have employment rates above 5%.

This also reflects the fact that graduates enter the labor market later, and, to have all their quarters of pension insurance and benefit from a full pension, are more frequently active at older ages than people with less education.

In France, the tax regime for seniors who are still working is generally the same as that applied to all taxpayers. People over the age of 65 are subject to the same tax rules as other workers. However, there are some specific provisions that can be advantageous for seniors in terms of taxation, like for example:

- ▶ Allowance for pensions
- ▶ Tax reduction for home help costs
- ▶ Housing tax exemption
- ▶ Total or partial exemption from certain local taxes such as property tax.

In France, 10% of people over 75 live in nursing homes, and 21% of those over 85. Most seniors therefore live at home, and the remaining minority find themselves in other senior accommodation establishments.

70% of establishments for the elderly are nursing homes, medical establishments welcoming elderly people over 60, with a loss of autonomy or dependent:

- ▶ 44% are public
- ▶ 25% are private non-profit or associations
- ▶ 31% are private - commercial.

Depending on the region, the number of places in nursing homes per senior varies from 1 place for 4 for the best served (Pays de la Loire) to 1 place for 9 for the most populated (Ile-de-France). The average age of entry into nursing homes is now 83.9 years old with a level of dependency that increases from year to year. The remaining 30% of establishments for the elderly are half-way between home and nursing home, for more independent seniors, with different service offers:

- ▶ Inclusive and intermediate habitats
- ▶ Service residences
- ▶ Autonomy residences

Today, only 2 to 4% of seniors plan to go to the nursing homes, while 84% of seniors want to stay at home. 72% of seniors own their homes and yet only 6% of individual homes are adapted for dependency or disability. More than 1 in 2 French people say they are worried about how they will manage their loss of autonomy. The challenges are multiple and correspond to the needs expressed by the elderly and support structures (help at home, nursing homes, independent residences, health personnel).

In the Hauts-de-France region, there is a real need for the adaptation of housing, the professionalization and development of personal service professions, and the use of new technologies for home support. Recruitment is a major challenge for the development of companies in Silver Health. Indeed, there is a glaring lack of suitable profiles, particularly in the home care sector and new technologies. Profiles are rare while demand is high.

Today in France, there are 62 supervisors (caregivers and other nursing home employees) per 100 residents, i.e. a supervisor rate of 0.62. In the Hauts-de-France region, there are 597 nursing homes which employ a total of 31,500 people.

The French State budget devoted to seniors is divided into the various programs and measures aimed at supporting seniors: pensions, health, housing, social actions and personal services, prevention, ... Among this, the CNSA is the main funder of the loss of autonomy with a budget in 2023 of 38.6 billion euros.

Regarding the GDP of seniors, there is no precise figure, but they play a significant role in the French economy as consumers and as experienced workers. They contribute to the demand for goods and services, particularly in areas such as health, leisure, tourism, clothing and food, often own real estate and may be investors or entrepreneurs.

In 2013, the State initiated an action to structure this sector by signing a sector contract for the silver economy. The objective was to structure this sector into a real industrial sector and create a national and regional ecosystem to bring out a large market and promote the development of French industry.

This sector has since led to several actions:

- ▶ 2019 The Old Age and Autonomy Law aimed at guaranteeing the right to age with dignity and preparing society for the ageing of its population.
- ▶ 5th branch of the social security system, dedicated to supporting the autonomy of the elderly and people with disabilities, as well as their caregivers.
- ▶ 2021 Recovery plan for investment in nursing homes, principally for the digital development and modernization of nursing homes.
- ▶ 2023 Law Proposal for "Building the society of Ageing Well."

In France, the national and regional government departments that are directly responsible for seniors are:

- ▶ The Ministry of Solidarity and Health which is responsible for national health and solidarity policies, including those concerning seniors.
- ▶ The National Solidarity Fund for Autonomy (CNSA), a national public institution whose mission is to coordinate and finance policies in favor of the autonomy of the elderly and people with disabilities.
- ▶ The Regional Health Agencies (ARS) which are decentralized State services at the regional level. They are responsible for the implementation of health policies and the organization of care at regional level, including that intended for seniors. They ensure the coordination of the various health actors and access to services and care for the elderly in their region.

These organizations work together to ensure the care and well-being of seniors in France, by setting up specific systems and programs to meet their needs.

The structuring of the sector is also manifested by what is put in place within the regions, for the actors and for the users. At the regional level, Gérontopôles have been initiated to structure and bring together all the diverse players to promote research, innovation, training, and coordination in the field of ageing. They aim to improve the quality of life of the elderly and to

meet the challenges related to the ageing of the population. Other complementary structures have also emerged to support industry players: clusters, incubators, living labs, ...

There are also several financial supports for companies to help them to structure their business (regional loans, foundation supports, and regional, national, and European subsidies) and for users to acquire solutions (solidarity allowance for the elderly, personalized allowance for autonomy, assistance with housing arrangement, ...).

The Good Practice Cases

(1) HIPÂ project: Innovative housing for the elderly - a show appartement dedicated to ageing well and autonomy at home.

In France, the ageing of the population and home care have been placed as national priorities since the law of adaptation of society to ageing on December 28, 2015. The principal issue of this law is to anticipate and prevent the loss of autonomy as soon as possible to avoid or delay avoidable hospitalizations and admissions to residential establishments for the elderly. For this, in August 2017, a call for projects in Pas-de-Calais department led to the creation of the show apartment HIPÂ.

The HIPÂ project is led by **Clubster NHL**, a network of companies and healthcare establishments, in partnership with La Vie Active, a recognised public utility association of medico-social establishments. This show apartment is located in the "Autonomy Residence Le Bon Air" of La Vie Active, in Marles-Les-Mines (Pas-de-Calais).

The apartment is equipped with technical and technological solutions from Clubster NSL member companies, responding to the four dimensions of ageing well:

- ▶ Food
- ▶ Security
- ▶ Well-being and social connection
- ▶ Mobility and adaptability

This show apartment is both a place of information, training and experimentation, making it possible to test "life-size" technological aids. It is open to the public: elderly people, caregivers (professional and family), medico-social professionals and social landlords. Individual or in-group visits are organised throughout the year by a facilitator, who presents each solution and its interest for the visitor. A virtual tour was created in 2021 to expand HIPÂ's reach and provide information from home. Also, information workshops and themed training sessions are organised within the show apartment to enable the elderly and their caregivers to become

familiar with the various equipment. Co-creation workshops in the living lab format, with companies and the elderly as well as their caregivers, allow discussion to stimulate the development of new products.

Works of 2022

In 2022, as part of the development of the HIPÂ show apartment, the "go-to approach" was the main challenge. The objective was to bring HIPÂ to distant seniors with needs or no knowledge of the technical aids available on the market to overcome their daily problems.

Thus, three areas of work have been defined for this "go-to approach":

- ▶ Axis 1: Facilitate a local network to inform and raise awareness among the elderly and caregivers of the need to equip themselves and adapt their habitat to have a safe and easy environment for support at home.
- ▶ Axis 2: Discover and test, with the elderly and family caregivers or professional caregivers, equipment, individual technical aids and facilities that promote the maintenance of autonomy.
- ▶ Axis 3: Advise, guide, and facilitate access to the chosen solutions, installation and appropriation for beneficial daily use.

Test boxes at home

A concrete illustration of this "go-to approach" was the experimentation of the "test boxes at home" project which was set up with the support of networks of local partners (home assistance and care services), which intervene directly with the elderly. This project set up a "library" of various technical aids, accessible to the partners so they can suggest the seniors to test them directly at home.

In 2022, 8 solutions were proposed:

- ▶ An automatic box opener
- ▶ An automatic jar opener
- ▶ A lifting aid seat
- ▶ A calendar clock
- ▶ A motion detection light
- ▶ A bottle holder handle
- ▶ A gripper cane
- ▶ A universal remote control

And more than twenty people tested these at home.

Quantitative report

Since the creation of this show apartment, here are the key figures:

- ▶ + 230 visitors per year
- ▶ + 85 solutions presented
- ▶ + 35 companies represented

Regarding user feedback, in 30% of cases, these visits were made to acquire a solution to help preserve autonomy at home in the near future.

The choice of acquiring a solution was for:

- ▶ 80% of respondents related to "Personal Safety"
- ▶ 60% related to "Well-being and prevention"
- ▶ 40% related to "Comfort"
- ▶ 80% of respondents would be interested in testing these solutions at home and 73% of them would acquire one or more of these solutions.

The solutions that most caught visitors' attention were those related to home automation.

Outlook for 2023

The 2023 projects push forward what that has been put in place before:

- ▶ Expanding the library of fitting solutions and "home test boxes"
- ▶ Organising of seniors' friendly moments in the show apartments so that they can discuss
- ▶ Developing a housing assistance platform referencing technical aids and companies labelled for adaptation work
- ▶ In April 2023, developing a new show apartment dedicated to seniors in another town, in an old house adapted to ageing well, transforming on this occasion HIPÂ into a brand that brings together several showrooms.

The HIPÂ approach is an action that has made it possible to address seniors who are the most distant from innovation and technical aids. By showing the solutions to users through the apartment show and having them tested with the test boxes at home, they can easily adopt the new solutions for ageing. Thus, we can analyse their receptivity over the long term, their apprehension, their preference, and the best way to address them. In the case of the home test boxes, for example, the HIPÂ teams would like to work with occupational therapists to reach more beneficiaries in a better way.

(2) Gerontopôle

Gerontopôle is also as a very interesting good practice, with the strategic mission of bringing together, promote and energise many players in the fields of research, support and care (in hospitals, towns and cities, medico-social establishments and services), training, prevention (pension funds, supplementary health insurance, etc.), business and users, as well as local authorities and government departments, to address the challenges of ageing.

To do this, they help to collect and disseminate information that is useful to these players, promote and support the sharing of experience, and encourage networking and opportunities for cooperation.

They facilitate responsible social, technological, societal and organisational innovation (with and for society) with the aim of improving the response to the expectations and needs of older people and their personal and professional careers. These responses are based on research/study/evaluation, territory, training and the silver economy.

The creation of gerontopoles in France is a relatively recent development, with the first gerontopole being officially recognised in Toulouse in 2007, as the location for first gerontopôle in the country due to its wealth of resources, skills and significant care and research activity.

In 2010, the Bourgogne-Franche-Comté and Pays de la Loire gerontopôles were formed. They are focusing on four areas (research, innovation, territory and training) in order to address the challenges of ageing within a regional dynamic.

From July 2023, the Hauts-de-France region is setting up its gerontopôle, joining the nine French regions that have already done so. These structures bring together the following communities of players: those working in the field of care and support for the elderly at home, in towns and hospitals, those involved in research on ageing, industry, training and higher education, as well as regional institutions, local authorities and social protection groups. local authorities and social protection groups. Within the framework of the gerontopôles, they all find a framework for concerted action to support new large-scale projects to promote ageing well, tailored to the strengths and specific features of their region.

What to expect from a gerontopôle in Hauts-de-France? All gerontopoles share a dual core mission:

- ▶ First, it is about encouraging the emergence of new projects, born out of consultation and dialogue between the stakeholders. By virtue of their collective and multi-faceted nature, gerontopoles are designed to encourage the emergence of projects in the scientific, educational, health, organisational, economic and societal fields.
- ▶ The aim is then to coordinate actions and initiatives in the fields of regional development, research, care, the economy and training.

In addition to these fundamental contributions, the creation of a gerontopôle in Hauts-de-France will also enable the region to link up with other French gerontopôles in order to collaborate on common issues, drawing on the successful experiments of each, as well as raising its international profile through the organisation of large-scale projects, enabling new European collaborations.

2. SLOVENIA

Some Interesting Facts

The dynamics of aging in Slovenia is above EU average, illustrated very clearly through the demographic forecast of the share of seniors above 65 years in the country: from 18.4% in 2016, it is expected to reach 24.8% in 2030, and even 29.5% in 2060.

The government Office for Macroeconomic Research, UMAR, has prepared in 2016 an analysis on demographic changes and their economic and social consequences. The key economic impact of this intensive aging is the drastic reduction of the relationship between active and retired citizens: this has gone down over the last 20 years from 2.5 vs. 1 to 1.5 vs.1 – while the EU average is still 2 vs.1. Consequently the share of pensions, health care, and elderly care in Slovenian GDP - in 2013 being 18.9% (with pensions 11,1%) – is forecasted to grow by 2060 to 25.0% (with pensions to 15.3%).

In order to respond to these challenges, the Government has adopted the “Healthy Aging Strategy”, which defines the basic approaches for necessary changes. It opens new development prospects, and a fresh paradigm being able to respond to the new demographic situation – following the Madrid Political Declaration and International Plan of Action on Aging (2002 – and being established at the first UN Assembly on Aging, Vienna, 1982).

As in many countries attention to the aging process and issues of the seniors in Slovenia is not only limited to national government, and regional/local authorities, but strongly involves civil society, particularly the representatives of seniors.

Seniors represent 40% of all unemployed in Slovenia, which is relatively high, but actually many of those perform some activities – informally, and unregistered - mostly being paid in cash. This has to be taken into account when comparing the percentages of employed in 55 – 64 age group, presented below.

Percentage share of seniors employed (active) - Slovenia versus EU average:

Age group (years)	15-24	25-54	55-64
Slovenia	39.1	91.9	45.6%
EU average	41.7	85.7	60.6%

According to official statistics Slovenian seniors are – compared to EU average – in a position difficult to understand. On one hand, they are more exposed to risk of poverty, and save less for the old age (at least in the bank). However, there is a tradition of saving cash at home, which has been recently additionally encouraged by the governments’ irresponsible behavior versus private investors who illegitimately lost billions in their investment into public

corporations without being compensated. Another reason for such saving behavior are also the modest services at the financial market. At the same time, actually, more Slovenian seniors own their houses/appartements than at EU average.

Also, in Senior Employment Index, the Slovenian seniors are ranking among EU member states by the 4 criteria the following of the 27 positions:

- | | |
|-------------------------------|-----------|
| 1. Employment | 19 |
| 2. Participation in society | 16 |
| 3. Independent healthy living | 10 |
| 4. Enabling environment | 19 |

The favourable Slovenian position in independent healthy living is to be understood in view of the explanation from the points point (1) above.

Slovenian government deals with seniors through Ministry of Labour, Family and Social Affairs and Solidary Future - with the Directorate for Elderly and Deinstitutionalization – as well as Ministry of Health, which has a Department for Long-term Care.

Otherwise, the National Institute for Public Health is dealing with health and welfare issues of the elderly. An important impetus for Government engagement in the domain was made by the EU co-funded project AHA (2015-2016).

There are 22,000 seniors in Slovenia, receiving some type of care, and from them about 5,000 are being connected to the electronic surveyance system, in order to receive due attention in case of a fall or other emergencies. All this is funded annually at the level of 600 million to 1 bn € from the budget.

Systemic Background

Evaluating the evolution of the Slovenian social and elderly care's systemic background, it has to be stated that – started 30 years ago – when the country left socialist Yugoslavia, elderly care was organized rather favourably. By developing a market economy, this system came gradually under strong pressure, and important reforms had to be undertaken, bringing elderly in a less privileged position.

In 1997 the Programme of the Development of Elderly Care in the domain of Social Care to year 2005 was adopted, and it introduced gradual shift from institutional to care closer to home environment, introduction of private initiative (through concessions), and introduction of additional programmes of social care.

On that basis the National Active & Healthy Aging Strategy has been prepared and adopted in 2006 covering the period up to 2010. It was subtitled "Solidarity, Coexistence, and quality Aging of Population". It was to be followed by the implementation Action Programmes – to be adopted annually, which did not happen.

The second Slovenian Law on Longterm Care (ZDOsk) was adopted by Parliament on 9 December 2021, and due to change of government became subject of a referendum, having confirmed the current Government's proposal to introduce some changes into a revised law to be adopted early next year. The basic principle is that all citizens having valid public health insurance are also entitled to long-term care services. While this is expectedly enjoying public support, the Government claims that funding this requires some further clarifications still to be elaborated.

Faced with the need to reform the system inherited from socialist Yugoslavia, the Slovenian government has gradually adjusted the health and elderly care systems to the conditions of a market economy. Contrary to several countries going through the same experience, Slovenia managed to keep all citizens covered by the public or primary health insurance (since 2008 actually at 100% level – contrary to Poland with 26%, Czech rep. with 60%, and Greece with 36% of population). On the other hand, the average level of pensions is rather low, and many pensioners are living under strong financial pressure. Currently, pensioners are getting politically organized and are requesting the government to modernize the whole employment, social & medical care, and the system of pensions.

It is also important to refer to the contribution of youth organisations to strengthening inter-generational collaboration. In 2017 the 4 leading youth organisations have adopted an ambitious Agreement on Inter-generational Collaboration, and created an Inter-Generational Coalition of Slovenia.

On 26 June 2023 the Government has sent to the Parliament a new Law on Longterm Care, which is to be adopted before the end of the year, and will be gradually implemented in the next three years. According to Minister for Solidary Future, the law is addressing the issues of longterm care in a comprehensive and innovative way – benefitting all seniors, irrespective of their health and residence.

The key principle is, that all seniors are entitled to care services, which are accessible through Centers for social care, and that funding of the system is shared among all concerned. This means that – besides the budget – employers, as well as beneficiaries are going to contribute: employers 1% of respective gross salary, and the employee, as well as the pensioners each 1% of their salary/pension. On this basis every senior will be entitled to care services (living in a care home, or in his/her own home).

This is only an amendment to the law adopted a year ago, the only difference introduced now is extending the implementation timing for a year.

The Good Practice Cases

There are many programmes supporting seniors before retiring, and when they have actually retired, being supported by specialized associations at the national, regional and local level, as well as by the programmes established and operated by government departments.

The following two good practice cases are worth presenting:

(1) Association of universities for the third life period

Established already in 1984, and consisting of 55 “universities” in 53 places throughout Slovenia. It is a member and collaborates with 23 national, regional and global partners, active in the domain of training the seniors. The Association has currently over 20,000 students, and about 1,000 mentors and volunteers. The association is providing seniors with training in relevant areas of knowledge, competencies and skills – needed for their active and healthy lives after retirement. It also organizes its International Festival of knowledge and culture of elderly, where the results of the Association’s activities are presented.

While at the start funding was coming from within the organization, with some public support, now it is project-based and stable.

While initially the only Association’s activity was training of seniors, now it covers also a whole range of related activities:

- ▶ project work on local, national and international level;
- ▶ network of Slovenian universities for the third life period;
- ▶ training of mentors for education of seniors;
- ▶ counseling for active aging;
- ▶ inter-generational centers “You know, teach another person”;
- ▶ connecting seniors in the domain of education and culture;
- ▶ organized volunteering of seniors in public institutions;
- ▶ mentoring students;
- ▶ publications;
- ▶ specialized library.

The Association is active through the following 3 sections: University for third life period in Ljubljana, Slovenian university for the third life period, and the Institute for research and development of education.

Through its activities the Association is systematically enabling seniors for active and productive life, facilitating inter-generational collaboration, and raising awareness that the

seniors are today a valuable asset and a huge potential for each society – contrary to the stereotyped notion that they are useless and actually a growing burden to state budgets.

(2) Sopotniki Institute, free transport for the elderly

The Sopotniki Institute, Sežana («Fellow Travellers Institute»), is an intergenerational solidarity institution, set up to help seniors reintegrate into active social life by regaining mobility. Through intergenerational cooperation, it aims to prevent or break the isolation and loneliness of seniors, especially those from smaller, more remote areas, who hardly ever leave their homes due to distance, lack of a car, or poor transport links.

Free transport enables seniors to attend cultural events, visit friends, go to the doctor, the shops, etc. This not only prolongs their period of independence and living at home, but also enables them to make new acquaintances and friends, and maintain social contacts with the wider community. The dedicated vehicles are operated by volunteer drivers, warm-hearted individuals of different ages and professions. In Sopotniki institute volunteers are at the heart of the service, helping older people in a way that makes them feel accepted, supported and encouraged to have new experiences. That's why they go to great lengths to make sure volunteers feel comfortable at work: they train them properly before they start, provide them with all the equipment they need, cover any expenses they may incur, arrange insurance, and provide breakfasts, coffees and lunches on the day they work.

The service was launched in 2012 as an enthusiastic initiative by a small group of friends who set up a non-profit NGO, secured the funds to buy their first vehicle and "piloted" the service. Given the overwhelming response from the seniors, it quickly became apparent that they had addressed an existing problem and offered an appropriate response. From a modest start, the service is now used by over 5,000 seniors from 16 Slovenian municipalities, with over 270 volunteer drivers, using 19 dedicated service vehicles. In 2022, a total of 9,552 transports were provided.

The service relies on several sources of funding: the main source of funding is from the municipalities where the service is provided, followed by funding from local, national and European tenders, as well as donor and partner funding. The Sopotniki Institute involves a wide range of stakeholders in an innovative way: individuals using the service or volunteering to help, local authorities, the institutions most frequently used by seniors, and businesses.

The services of Sopotniki Institute go well beyond only transport. It provides its users with discount vouchers for purchases and services from local businesses which the seniors use regularly; all its vehicles are equipped with mobile bookshelves - mini-libraries where older people can find a book or magazine to help them overcome loneliness; and its "On the Road

to a Thousand Wishes" project fulfils older people's hidden desires for a day's travelling. For example, they recently granted the wish of a lady from the hilly hinterland of Krško to go to the coast and step into the sea for the first time at the age of 73.

The Sopotniki Institute is convinced that their model is effective by involving many stakeholders in the local environment, it lives on as a good example that many people want to support or join. The model is underpinned by advanced IT tools developed in-house, which provide a clearer overview of the quality of service delivery and contribute to its safety and transparency. They are convinced that they offer an appropriate response to the problem of mobility of seniors in rural areas, which can also be applied in other European areas.

Also, the following good practice cases are considered as very successful in Slovenia, and are therefore briefly presented below:

Study of Gerontology at Alma Mater Europaea, Maribor – is the only university in Slovenia where gerontology studies are offered at graduate, post-graduate and PhD levels. This is very important since successful dealing with seniors requires nowadays profound understanding of the process of aging and its implications for the seniors, and the society as a whole – including the role of Silver Economy.

Elderly friendly companies and the “Golden Thread” Awards – established already in 2007 by the newspaper “Daily” in collaboration with the University of Ljubljana and honorary sponsorship of the Ministry of Labour, Family, Social Affairs and Equal Opportunities. Recognition for good practice are awarded in three categories: Best Employer, Elderly Friendly Company, and Golden Experience.

Pre-Retirement Seminars by Ministries of Defense and Ministry of Interior

Introduced by the Ministry of Defense already in 2005, as military personnel face mandatory retirement already at the age of 55. From 2019 also administrative personnel can participate at these week-long seminars.

The indication of the success of these seminars is the fact that on average over 90% of the entitled seniors actually take advantage of this type of support. Initially the one-day seminars were organized in the premises of the Ministry - very soon they were extended and are taking a whole week – being held in two tourist resorts (Pokljuka in the Alps and Debeli Rtič on the coast).

SIMBIOZA GENESIS – a system of intergenerational cooperation, oriented to encourage and support seniors in lifelong learnings. Started in 2011 and now covering the whole territory of Slovenia. Activities by students teaching seniors how to use information technology are organized at ¼ of all primary and secondary schools in Slovenia.

Hidria Company - developed a comprehensive programme of knowledge transfer, making sure that every retiring employee has got a well-prepared successor. This is achieved through greater flexibility in the entire process of retiring: from introduction of youngsters, gradual retiring, adjustment of jobs, inter-generational cooperation.

Pre-Retirement support to employees in pharmaceutical company Lek, Ljubljana – with active involvement of the company Retiree Association the seniors approaching the retirement are supporting and advising their colleagues in preparations for retirement (using peer to peer counselling).

Program of addressing issues of elderly at Insurance company Triglav – is targeting its management personnel and the seniors, enabling them to put proper attention to the issues of aging among their staff and creating optimal conditions for good understanding and productive collaboration among older and younger generations.

3. IRELAND

The following section demonstrates the ageing population status in Ireland, the evaluation on current socio-economics and political environment, and some good practices and their contributions to the silver economy in Ireland.

Ireland - an Ageing Population

Ireland, a European country that is surrounded by the Atlantic Ocean, has a population of 5,123,536 in 2022 (Central Statistics Office, 2022a). Between 2016 and 2022, the two censuses results show the varied population growth across the country's 26 counties. Longford had the fastest growth rate which is over 14%, and Donegal, Kilkenny, Kerry and Tipperary had the lowest growth rate which is 5% (Central Statistics Office, 2022a). The total number of newborns has declined by 18.83% from 2008 to 2018 (Central Statistics Office, 2019). Based on the preliminary results for the Census 2022, the population of those 65 years and older has increased from 569,200 to 768,900 which shows a growth rate of 35.1% (Central Statistics Office, 2022a). Lower number of newborns and increasing number of ageing population may account for much of the change in the structure of Ireland's population.

In the last decade, the percentage of population 65 years and older in the total population has risen from 12.33% in 2013 to 15.08% in 2022. The cumulative percentage increase in the population for this age group was 35.1%, however the average level of cumulative percentage increase for EU 27 countries for the same age group is between 15% and 20% (Department of Health, 2022). The attention should also be paid on the health status for the ageing population in Ireland. According to The Healthy Ireland Survey, between 2017 and 2018, on average the respondents aged 75 and over have 6.4 General Practitioners (GPs) visits per year. Based on *The Healthy Ireland Survey 2018*, 26% of respondents in this age group have been admitted to hospital for treatment in the past year (Department of Housing, Planning and Local Government, 2019). In 2021, 48% of the population aged 65 and over have long-standing illness or health problem (Department of Housing, Planning and Local Government, 2019).

Based on a report conducted by Age Action Ireland, a charity that aims to support older persons to live independent and active lives, approximately 80% of those aged 65 and over are home owners and 5.3% of the population in this age group live in a communal establishment (O'Connor and Murphy, 2022). This age group is facing a different challenge on housing, even though having a place to stay is not a severe problem to them, having a dwelling that satisfy UN standard for housing adequacy is the real obstacle they are facing in their daily life. The same report shows at least 48% of older persons are living in dwellings that do not meet the UN standard, and half of dwellings they are living in have a relatively low Building Energy Rating.

The same report indicates that the number of people aged 65 and over employed in Ireland has risen from 64,000 in first quarter in 2016 to 100,900 in fourth quarter in 2022, which accounts for 3.92% of total employment in Ireland. This low level may be accounts for by the mandatory retirement age for public sector workers of 65, for those hired before April 2004. In 2021, the new retirement age has moved to 70 (Citizens Information, 2021).

The percentage of age-related expenditure to the Modified GNI in 2019 is as shown in the table below. Modified Gross National Income (GNI*) is an economic indicator that was designed for measuring the size of the Irish economy by excluding the depreciation on Intellectual Property, leased aircraft and the income of redomiciled public limited companies in Ireland (Central Statistics Office, 2022b). In 2019, Gross Domestic Product (GDP) in Ireland reached to €351.6 billion, compared to GNI* which was €213.7 billion (Central Statistics Office, 2020).

Age-related Expenditure to Modified GNI (GNI*) in 2019	
Pension	7.4%
Health Care	6.6%
Long-term Care	2.0%
Education	5.3%
Total Age-related	21.4%

(Department of Finance, 2021a)

Evaluation of Social-Economic and Political Conditions

The Irish government is actively working on tackling the coming challenges of an ageing population. In 2013, Department of Health published *National Positive Ageing Strategy* which aims to promote positive ageing to all age groups (Department of Health, 2013). Encouraging involvement in the local communities, providing support on their physical and mental health, supporting people to age in their own homes and local communities, and supporting research to advise on related policy responses, these four national goals were set to involve all stakeholder groups to participate in building an ageing friendly society (Department of Health, 2013).

In 2019 a joint policy statement, *Housing Options for Our Ageing Population*, was made by the Minister for Mental Health and Older People and the Minister for Housing and Urban Renewal. Five strategy objectives and six principles for housing the ageing population were stated in the policy statement. It aims to support older persons to live in their own homes and communities with dignity and independence (Department of Housing, Planning and Local Government, 2019). Additionally, developing a range of age friendly housing options is also one of the focuses in the policy statement.

In 2021, Department of Finance published a report, *Population Ageing and the Public Finance in Ireland*, which highlighted the challenges that Ireland is going to face in the next decades.

The projected old age dependency ratio is expected to increase from 24.2% in 2019 to 53% by 2070 (Department of Finance, 2021b). In the report, the increasing fiscal expenditure pressures is addressed and further structural reforms on the policy responses are required. Furthermore, *South-West Regional Enterprise to 2024*, raised awareness of the silver economy, and the potential purchasing power and market opportunities behind the silver customer group for the regional enterprises and new start-ups in Ireland (Department of Enterprise, Trade and Employment, 2022). The business and market opportunities exist not only in the healthcare sector, but also in other service sectors, such as tourism, finance, and housing. However, awareness across Europe of the value of an ageing population is at an early stage, with small and medium enterprises in particular reporting limited awareness of the potential value of providing goods/services to this growing market (McGuirk et al., 2022).

Through the policy statements mentioned above, attention has been drawn to the situation and challenges that the ageing population is facing, and will need to be tackled in the near future. Where there is a challenge, there is an opportunity. The opportunities associated with the silver economy to Irish enterprises are also indicated. The following good practice cases from different stakeholder groups in Irish society may shed light on the path to the ultimate goal for the silver economy.

The Good Practice Cases

The cases that are demonstrated below were identified from Silver SME projects, *Silver SME Conference 2020 Business Opportunities linked to Dependent Ageing Population*, which is part of an EU funded INTERREG project, and other media promotions on the actions taken for the older persons.

(1) Beyond the Trees Avondale

County Wicklow

Beyond The Trees Avondale, the first recognised age friendly tourism destination in Ireland, was established under The Wicklow Age Friendly Programme in 2022 (Age Friendly Ireland, 2022). This €19 million project was established with the collaboration between Wicklow County Council, Fáilte Ireland, Coillte project team and EAK Ireland, a unique new visitor destination was constructed for all age groups to access.

In a report that is published by Age Friendly Ireland, the needs of older persons were taken into account, and a diverse range of older persons were consulted for the development during the working process (Age Friendly Ireland, 2022). An age friendly walkability audit was completed in July 2022 in order to assess the age friendly features of Beyond the Trees Avondale. Positive findings and feedback were received regarding satisfaction with the footpath, entrance door, seating and other facilities.

A few age-friendly elements that Beyond the Trees Avondale contains are highlighted below:

- ▶ Parking spaces for disabled and older visitors (close to the entrance)
- ▶ Accessible toilet facilities
- ▶ Fully accessible and age-friendly Treetop Walk and Viewing Tower
- ▶ Age friendly signage
- ▶ Accessible trails which is also wheelchair user friendly
- ▶ Age friendly seating
- ▶ Concessions on ticket price for the visitors aged 65 or over.

Beyond the Trees Avondale provides the visitors a fully accessible Treetop Walk with only a few degrees of ascent or descent (Age Friendly Ireland, 2022). Also a sensory garden is designed for all age group visitors, especially to those facing sensory processing challenges.

In 2022, Beyond the Trees Avondale was included in WHO Global Database of Age-Friendly Practices (Age Friendly Ireland, 2022). It is also the first documented model in the database for establishing a tourism destination that is suitable for all age groups.

(2) Healthy Age Friendly Homes Programme

Age Friendly Ireland (AFI) is an organisation that is responsible for the national Age Friendly Programme (Age Friendly Ireland, n.d.). It supports the development of Age Friendly Programmes in 31 local authority areas, which involve a diverse range of stakeholders from other public authorities, education institutions, local communities and voluntaries, and private sector. Age Friendly Ireland has developed *The Age Friendly Towns Toolkit* which provides the resources and practical advice on building age friendly towns, villages and urban areas. After a decade of hard work, Ireland was officially recognised by WHO in 2019 as the first Age Friendly country in the world.

In 2021, in response to the policy statement, *Housing Options for Our Ageing Population*, the "Healthy Age Friendly Homes Programme" was established. It is a joint programme which is funded by Sláintecare and governed by Age Friendly Ireland on behalf of local governments (Department of Health and Age Friendly Ireland, 2022). It also involves local coordinators across nine pilot local authority areas across Lenister, Munster and Connacht. It aims to provide access to care closer to home, reduce the pressure on the healthcare system, shorten patient waiting times, and increase care accessibility. By March 2022, in Phase 1, 757 assessments were conducted, 958 home visits were made, and 2,162 supports on healthcare, housing and other areas were given to the older persons (Department of Health and Age Friendly Ireland, 2022). This programme is promoted and communicated on a national and international level, such as AFI International Webinar on Housing, Sláintecare Webinar, national newspaper, local newspapers in the nine pilot areas, and YouTube channel. The next step of this ongoing programme includes promoting and rolling out the services to 31 local authorities across Ireland.

The following **additional good practice cases** are also included considering their contribution to the silver economy ecosystem in Ireland.

(3) THE HomeShare

This is the first HomeShare programme in Ireland which was established in 2017 (THE HomeShare, 2020). It is a not-for-profit social enterprise that connects householders and home sharers. The householders are generally older persons or the people who need support. The home sharers are usually younger people who are working or studying, and not able to afford an accommodation. THE HomeShare helps them to find suitable matches and provide ongoing support and evaluation to ensure the arrangement is appropriate for both parties. The services and support that THE HomeShare provides allows the older persons to live in their own homes and communities with dignity and independence. The number of matches has increased from 6 in 2018 to 74 in 2021 (THE HomeShare, 2021). In 2022, 105 new matches were made (Cunningham and Sweetman, 2022). THE HomeShare was awarded by Excellence in Public Sector Homecare Services Support Award, and Republic of Ireland Prestige Awards in 2021 (THE HomeShare, 2021).

(4) ALONE

This is a national organisation that aims to support older persons to age at home with security and dignity, and to keep a strong connection with local communities. ALONE National Support and Referral Line not only opens to the older persons to access the services, but also can be assessed by professionals in the community services to refer people to access the services. It enables the older persons to receive medical and non-medical support to maintain and improve their physical and mental health. It also assists the older persons to use technology to maintain their social connection. Moreover, ALONE also provides alternative housing choices, and continued support for those who are facing housing challenges (ALONE, 2021).

In 2021, with the challenge of COVID-19 pandemic, ALONE has:

- ▶ Helped 9,178 older persons;
- ▶ Provided 60,794 visits;
- ▶ Made 165,740 calls to the older persons;
- ▶ Distributed 524 assistive technology devices, in partnership with Vodafone;
- ▶ Provided technological support to 704 older persons;
- ▶ Delivered 95 training sessions;
- ▶ Delivered 700 Christmas dinners.

(ALONE, 2021).

Behind these numbers, there were 121,588 hours of generous support contributed from the volunteers.

4. GALICIA - SPAIN

The phenomenon of aging is having serious implications for the economy, society, culture, family, values, health and well-being of the population. This will require significant government investments in the health and social welfare systems, so it is necessary to face this challenge with maximum efficiency. For this, it is necessary to carry out actions and interventions that allow us to put in place new models of social and health care to cope in an effective and sustainable way with this silent revolution that aging entails. Our Autonomous Community has one of the oldest populations in Spain. In Galicia, the average life expectancy is around 84 years, being 86 years for women and 81 for men according to data from the Galician Institute of Statistics (IGE-2020). The population over 65 years of age is more than 687,000 people, which represents a percentage that already exceeds 25% of the total Galician population. Likewise, in our community we must take into account other factors in relation to this revolution which means an increase in longevity, such as its important geographical dispersion, the rurality of our older population, and that currently more than 130 thousand live alone people over 65 years of age, which represents a much more important challenge if we want to manage in a more efficient way chronicity and care for people in a situation of dependency. In this sense, it is necessary to carry out a reorientation of the provision of services towards the needs of the person and the integration of the social and health system, responding in this way to the conditions of the population and the territory.

This obvious social reality, the constant diagnostic and therapeutic innovation in the health field, and the increase in chronicity mean a greater demand for social and health services, which implies problems in accessibility, equity, cohesion and financing of the public and private system, which force us to carry out a necessary reorganization of social and health care.

Adapting to the new demographic and epidemiological paradigm represents a crucial challenge for social and health administrations and institutions. It is essential to promote comprehensive and integrated care for citizens with socio-health care profiles, and for this it is key to place the person at the center of the system and offer them the most suitable resources for their needs at all times.

Currently, it is necessary to develop solutions that address the challenge of longevity with sufficient guarantees that allow the improvement of the quality of life and dignity. If we add to this situation the arrival of a generation of baby boomers +55, who will demand another approach them and offer them services and care, it is MANDATORY to reconsider:

- ▶ The care and long-term care model for the elderly;
- ▶ The approach towards active and healthy aging;
- ▶ Responsible technological innovation at the service of the sociodigital transformation of care to take full advantage of possible technological transformations and benefit all citizens, claiming the human factor that uses the technology for the common good.

Therefore, a new people-centered care model is needed in which heterogeneity is not homogenized, endowed with greater operability that combines a greater allocation of resources (places, specialized human resources) with better coordination. with health services.

From Galicia we are working in a general framework which aims to develop a comprehensive strategy of care economics, centered on the lifelong well-being of individuals, with technology as the fundamental pillar.

The objective is to revolutionize the healthcare and social care ecosystem in Europe by promoting active and healthy lifestyles among individuals aged 55 and above, with technology serving as the project's foundation. The goal is to enhance the quality of life, well-being, and independence of older adults, while also addressing the challenges associated with aging populations, such as heightened healthcare demands and limited resources.

The development of a new holistic approach to socio-sanitary care across individuals' entire lifespan is crucial, necessitating collaboration with key stakeholders in the ecosystem, including individuals over 55 years old, family members, and professionals. This collaborative effort aims to establish unified community criteria and standards for implementing services, ultimately leading to the creation of person-centered, proactive, and efficient care models.

To address these needs, we are focusing on promoting active and healthy living among individuals aged 55 and above. Technology plays a pivotal role in this endeavor, providing a solid foundation for the project. By leveraging technology, we aspire to enhance the quality of life of older adults while effectively addressing the challenges posed by aging populations, such as increased healthcare demands and limited resources, being the following keypoints addressed:

- ▶ **Set up of operational ecosystems:** regional ecosystems involving various stakeholders, including users, professionals, private stakeholders, and public administration. This objective contributes to the optimization of resources and the establishment of a comprehensive network of actors working together to improve care and support for individuals aged 55 and above.
- ▶ **Active and Healthy Living +55 Strategy:** co-creation in the ideation of services, products, and specialized training for promoting active and healthy living aims to enable citizens to access and use effective personalized prevention and healthcare plans.
- ▶ **New care model:** By engaging in co-creation processes to redefine care services and resources, such as telecare, co-living, co-housing, and residential options.
- ▶ **Identification, development and validation of technologies:** identifying existing technologies and developing necessary technologies to enhance the effectiveness of healthcare professionals and improve the delivery of personalized care and guidance.
- ▶ **Facilitating technology certification for enhanced innovation:** The validation process through living labs ensures that the technologies are relevant and effective, contributing to the optimization of resources and the adoption of evidence-based tools in healthcare settings

The Good Practice Cases

We present two good practices which comply with a concept of inclusiveness of all the population:

(1) Digital Competencies Workshops (Taller Competencias Digitales Atendo)

Introduction, genesis and dynamics of the case

The general objective of this workshop that we started with the Galician confederation of older people (COGAMA) is to provide the participants with the knowledge and digital skills necessary to use new technologies independently. We started 3 years ago in the city of Vigo with a computer management workshop, but from the first course they already began to show interest in mobile phone management and that is where we have focused on the following digital skills workshops.

The workshops are made up of groups of 15-20 seniors. In 2022 we have trained 100 people in Galicia in person and so far in 2023 we have trained 90 people. People from this community and users of these workshops are getting involved in the testing of technology and digital solutions through the Galician Health Cluster (CSG) Living Lab ITGALL.

Non-monetary benefits of the case for the elderly and the rest of society

The benefits of this workshop is that older people acquire the necessary knowledge to function efficiently in the digital environment, using practical tools for their day to day:

- ▶ Connect to a network with Internet access;
- ▶ Basic settings of the mobile device;
- ▶ Search for information in search engines;
- ▶ Photographs, selfies and gallery image management;
- ▶ Save information from a web page;
- ▶ Management of the contact list;
- ▶ Application download;
- ▶ Knowing the online communication tools;
- ▶ Communicate effectively through email;
- ▶ Use messaging applications for effective communication;
- ▶ Publishing content on social networks;
- ▶ Carry out procedures online, such as requesting a medical appointment or making a purchase;
- ▶ Knowing the applications that allow active participation in society.
- ▶ Other basic integrated utilities: Radio, clock, alarm and stopwatch; flashlight, calculator etc.

Status enjoyed by the case in the region/country – level of recognition at home and abroad

In the 3 years of collaboration with the Galician Confederation for the Elderly, only good things have happened. It is the main workshop chosen by the partners each year, and the one that receives the greatest participation. Every year their digital skills improve and the gap that hinders their participation and their social connection, decreases. The workshops generate a fantastic learning and teamwork environment, which promotes self-esteem while we respond to your concerns and personal challenges.

Expected or anticipated challenges for the case in the future

The challenges are to continue expanding the scope of the workshops and take them to more people throughout the Galician community, the challenges are to connect them with all the other generations and the challenges are for them to be the first-person protagonist of the changes that are coming. For this reason we are working with the groups in the testing of technological innovations that arrive through the ITGALL network and the experience of this year has been fantastic in terms of participation and involvement in the tests.

Who is to be credited for introducing, managing and supporting the case

ATENDO - Design & Execution of the workshops

COGAMA - Galician confederation of older people who seek the training they are interested in.

XUNTA DE GALICIA - Regional government of Galicia, who helps funding the training workshops which achieved the desired social impact.

Major problems having been overcome in launching and developing the case

The major difficulties are always the initial ones, it was the first time that such a practical digital skills workshop with mobile phones had taken place in the confederation. This disadvantage became an advantage, with the word of mouth generated by the satisfaction of the use and the independence generated from handling the mobile, and from there everything has been easier.

Impact and measurable results in terms of benefits for the elderly

The most powerful measurable impact and the one that has the greatest satisfaction effect on the elderly is the independence that comes from being able to handle oneself on a day-to-day basis - without having to call your daughter, grand daughter or friends for help. You feel that they bother you and that empowerment that comes from not depending on anyone to do business or to communicate with solvency is fantastic.

Level and stability of public funding

COGAMA receives public funding every year to promote active and healthy aging activities among its 5,000 members from all over Galicia.

(2) The I Feel method

This method was born with the purpose of making the world a place where there is greatness in growing old and dissatisfaction with the traditional model in geriatrics. The main objective is to focus on the seniors living in their own residence, respecting their life cycle and enhancing their capacity for self-determination. The methodology is designed to accompany existing residential organizations in defining themselves with their peculiarities, adapting to a new care mode. In addition, the methodology allows accompanying companies in the construction of a differential residential project, adapting to new care models. I FEEL Method personalizes projects by providing tools for the person to decide how they want to live, what they want to do, how and when they want to do it.

We understand that each person has a unique life cycle, and that at a certain moment this may change, or a need may arise due to changed biorhythm.

This methodology was developed in the Lleida Geriatric Center, being a pioneer in the transformation of the care model in 2021. The project focused on the Centre Geriàtric Lleida as a pilot test to create a viable, new model. The methodology consists of personalizing four areas: relational area, experiential area, structural area, and functional area. Each of the areas is constructed through different acts that allow framing a lifestyle respectful of "how each of the elderly wants to live", allowing unlearning functions and working with objectives, also complying with the regulatory framework.

With the application of the I FEEL Method, we have detected that the person chooses the best residential organizations for them and when to enter it. Their motivations for moving in have also changed, thanks to the methodological transformation.

The model aims to design coexistence units equipped with facilitating tools that respect the aesthetics of the home and enhance autonomy, the feeling of belonging, familiarity, reproduction of life options, and individualized routines. The project meets a basic need of residential services: to be prepared to accompany people in any of their phases and life cycles. To do this, the applied project takes as a reference the development of specialized coexistence units to accompany people in their different moments of the life cycle, enhancing their abilities and preferences.

An approximate total of fifteen hundred "gran edad" people who benefit annually from living with self-determination and in their own way, with the consultancy and executive advice of the IFEEL method, without counting the scalability of the second year. It should be noted that the number of "gran edad" people who benefit from the two hundred and fifty-three trainings given to different professionals in residences in Spain, understanding that each training is applied in an average of 3 residences (to simplify, assuming that each trained professional works in a residence with a capacity of one hundred places) and each residence has an average occupancy rate of 90%, then it could be estimated that the project benefits approximately six thousand eight hundred and forty-seven "gran edad" people in total (253 trainings x 3 residences x 90 places x 0.9 average occupancy).

Contribution of the case to Silver Economy, to innovation ecosystem, and to general socio-economic situation in the region/country

Considering the previous point, we add that the contribution of the project to the Silver Economy also considers the importance and presence of the new generation of silver adults, including those who are currently entering retirement age and in the near future, is constantly growing. It is expected that by 2050, the number of people over sixty-five years in Spain will reach 17.8 million, representing approximately 30% of the country's total population. Therefore, the potential impact of the project on the new generation of "gran edad" adults would be even greater. Imagine the proportion on a European scale.

The project was designed to address the arrival of the baby boomers, a more demanding generation that rejects traditional models of residence. I FEEL METODO has a beneficial impact on families, professional teams, and the dependency sector, because it works on life options. At the same time, it generates a tsunami effect by attracting interest from generations that are not directly related to the world of residences.

In addition, the applied methodology shows new models of care, which serve as references for universities, education, sectors of the economy, and society.

It should be noted that the project's methodology provides transformed residences with a disruptive and transparent communication area. This means that it combats the classic image of aging, attracting an increased interest in aging among a target audience that starts at twenty-five years (data collected by our company, from the project's marketing department).

Estimated annual expenditures and financial benefits of the case

The annual investment required to implement the transformative I FEEL methodology in a nursing home is approximately 300.000€ for consultancy and subsequent implementation. The investment varies depending on the characteristics of each nursing home, not necessarily exceeding the costs associated with managing a residential center conventionally.

For project maintenance, there are annual expenses of 25.000€

Non-monetary benefits of the case for the elderly and the rest of society

The great non-monetary benefits of the project are twofold: Firstly, generating new models of care that fit with current and upcoming generations, facilitating the evolution of transformed geriatrics organizations with life options capable of adapting to the new needs of the sector. Secondly, adding new value to the geriatrics and dependency sector, transforming the classic concept of residence into a respected and understood lifestyle concept with enthusiasm to be a part of it.

Finally, it should be noted that the methodology meets all the requirements of the new national agreements (in Spain) for models of care and attention, which makes the transformed residences aligned with the current and future regulatory framework.

Status enjoyed by the case in the region/country – level of recognition at home and abroad

Although the I FEEL methodology is relatively new (two years of public existence), it has gained recognition both nationally and internationally. At the national level, it has become known through the experience of the Centre Geriàtric Lleida, which was the first residence to apply the transformation in the entirety of the method. In addition, different congresses and events specialized in geriatrics and care for older people in Spain have featured the I FEEL methodology to talk about real new models of care, revealing the methodology as a reference in the Spanish geriatrics sector. On an international scale, the applied methodology has been visited by professionals from the United States and South America, being able to understand the transformation and possible application in American models.

In conclusion, the I FEEL methodology is gaining recognition nationally and internationally, and is becoming a reference in the care of seniors in residences. As more residences and geriatric organizations begin to apply it, it is likely that its recognition and dissemination will increase, achieving a variety of models and life options. This fact is vital because society evolves and needs to be accompanied by what represents and understands it.

Expected or anticipated challenges for the case in the future

Although the I FEEL methodology has proven to be effective, beneficial for the care of the "gran edad" people in residential settings, and validated, we are aware that there are some expected or foreseen challenges for its implementation and development in the future.

One of the main challenges is the economic cost and the need for adequate resources to implement the I FEEL methodology. This methodology involves personalized attention, which may require more human resources and a greater investment in training and material resources.

Another important challenge is the need to train the professional teams working in the transformed residences, promoting a cultural change in the way of understanding and caring for "gran edad" people. The methodology implies a change in approach, in which the "gran edad" person is the protagonist of how they want to be cared for, promoting active participation and self-determination. The challenge lies in the training. The project envisages a possible alignment with care education institutions, entering public-private education to prepare new professionals for the new care models.

In addition, the implementation of the I FEEL methodology may also require changes in regulations and norms for residential care. It may be necessary to adapt existing regulations to ensure that the rights and autonomy of "gran edad" people in residences are promoted.

Lastly, we find the challenge of internationalization. This challenge envisions increasing the project staff with specialists in the regulations and environments of the countries in which the transformative consultancy of care models would be executed. Each country, environment, and culture require the individualization of the method, being able to achieve and promote all the benefits of this methodology.

In conclusion, the implementation and consolidation of the I FEEL methodology in the future may face some challenges, but its application can significantly contribute to improving the quality of life of silver people living in residences, promoting a more humane and person-directed approach.

Who is to be credited for introducing, managing, and supporting the case: it is the GRANEDAD company

Major problems having been overcome to launch and develop the case

One of the most important problems that we have overcome in the creation and implementation of I Feel the Method is the fear of change. Whether due to caution or other reasons, the geriatric sector is anchored in a system that "protects the elderly" but leaves them without a voice or vote. Changing this mindset among the people who make up the human teams, and even among the residents and their loved ones (or families), has been one of the most difficult challenges we have overcome.

The most important thing is that once the change is generated, there is no turning back, and no one would go back to the old model because the benefits are more than evident.

Level and stability of public funding

Stability and adequate levels of public funding are fundamental to the success of any project, especially those aimed at positively impacting society and the economy of a country or region. In the case of this project, it is crucial to have sustained and adequate financial support to ensure its long-term viability and guarantee its positive impact on the community. Currently, the I FEEL methodology is supported by private funding, but it is essential for governments and public authorities to allocate sufficient economic resources for the implementation of new models of care in residential facilities, as in the case of this project. This includes the training and development of professional and human teams in these facilities. This is the best way to evolve and maintain innovation in the geriatric and dependency sector. Furthermore, public funding should be stable and predictable, allowing residential facilities to plan for the long term and ensure the continuity and evolution of their care model.

5. ACTIVE AGEING, INNOVATION AND SPORT

Introduction

The world is witnessing a significant demographic shift with the ageing population on the rise. This trend has given birth to what is known as the "silver economy" or the economy driven by the needs and preferences of the older population. As the silver economy continues gaining prominence across various industries, evaluating its position in the sport sector is essential. This evaluation aims to shed light on the opportunities, challenges, and potential benefits of targeting the older population as a significant consumer group within the sport industry.

To comprehend the significance of the silver economy, it is crucial to examine the demographic trends contributing to its growth. The ageing population is expanding rapidly, with individuals aged 60 and above projected to reach 2 billion globally by 2050. This demographic shift presents unique opportunities and challenges for various sectors, including sports.

The silver economy possesses substantial economic potential. Older adults tend to have higher disposable income, increased leisure time, and a desire to maintain active and healthy lifestyles. As a result, they represent a valuable consumer segment that can drive growth and revenue in the sport industry.

EU key policies on Sport and ageing population

The European Union (EU) has implemented key policies to promote sport and address the opportunities and challenges associated with an ageing population. The 2007 White Paper on Sport outlined the EU's vision and strategy, emphasizing the social and economic importance of sport, promoting physical activity, and ensuring good governance. Through the Erasmus+ Sport Program, the EU provides funding for various sport-related initiatives, including grassroots activities, a collaboration between organizations, and social inclusion efforts. Additionally, the annual European Week of Sport encourages people of all ages to be active and participate in sports activities. In tackling the silver economy, the EU promotes active ageing, employment and skills development for older workers, age-friendly environments, and research and innovation in the field. These policies reflect the EU's dedication to fostering physical activity while addressing the needs of an ageing population:

White Paper on Sport outlined its vision and strategy for sport in Europe. The paper emphasized the social and economic importance of sport and highlighted areas such as the fight against doping, promoting physical activity, and ensuring good governance in sport.

Erasmus+ Sport Program provides funding for various initiatives and projects related to sport, including grassroots sports activities, collaboration between sport organizations, and promoting social inclusion through sport.

European Week of Sport is an annual initiative that aims to promote physical activity and sport across Europe. It encourages people of all ages to be active and participate in various sports activities and events.

Active Ageing: The European Union promotes active and healthy ageing as part of its overall strategy for the silver economy. It encourages policies and initiatives that enable older adults to remain active, independent, and engaged in society.

Employment and Skills: The EU emphasizes the importance of maintaining older workers' employment and providing them with opportunities for continuous learning and skills development. It aims to address age discrimination and ensure the inclusion of older adults into the labour market, including the sport sector.

Age-Friendly Environments: The EU supports the development of age-friendly environments that cater to the needs and preferences of older adults. This includes accessible housing, transportation, healthcare, social services and sport/physical activity services that promote active and independent living.

Research and Innovation: The European Union encourages research and innovation in the fields of the sport and silver economy. It provides funding for projects that develop new products, services, and technologies to meet the needs of older adults and enhance their quality of life.

These policies demonstrate the EU's commitment to promoting sport and physical activity, as well as addressing the opportunities and challenges associated with an ageing population.

Understanding the connection between the silver economy and sport

The correlation between the silver economy and sport lies in the recognition of the growing population of older adults and the potential benefits that sport and physical activity can bring to their overall well-being. The silver economy refers to the market and economic opportunities associated with the ageing population. Sport, on the other hand, encompasses various physical activities, exercises, and organized competitions.

Active Aging: Sport plays a vital role in promoting active and healthy ageing. Regular participation in physical activities can help older adults maintain their physical fitness, flexibility, and cognitive abilities. It contributes to improved overall health, reduced risk of chronic diseases, and enhanced quality of life.

Social Inclusion: Sport provides opportunities for older adults to engage socially, build connections, and combat loneliness. Participating in sports activities can foster a sense of community, camaraderie, and belonging among older individuals. It creates platforms for interaction, teamwork, and shared experiences, thereby enhancing social inclusion and mental well-being.

Functional Independence: Engaging in sports and physical activities can help older adults maintain their functional independence. It improves mobility, balance, strength, and coordination, which are essential for performing daily tasks and reducing the risk of falls. Sport-

specific exercises and training programs tailored for older individuals can contribute to their overall physical capabilities and independence.

Economic Opportunities: The silver economy presents economic opportunities related to the needs and preferences of older adults. Sport-related industries, such as sports equipment, fitness facilities, and wellness services, can cater to the specific demands of this demographic. As the silver population grows, there is an increasing demand for age-appropriate sports products, programs, and services, leading to potential market growth and job opportunities.

Healthcare Cost Reduction: Encouraging older adults to engage in regular physical activity through sport can have positive implications for healthcare costs. Active individuals tend to have better health outcomes, lower healthcare utilization, and reduced dependency on healthcare services. By promoting sport and physical activity among older adults, the burden on healthcare systems can be mitigated.

Understanding the connection between the silver economy and sport allows policymakers, organizations, and businesses to develop strategies that promote active ageing, create age-appropriate sport programs and services, and tap into the economic potential of the ageing population. By recognizing the benefits of sport for older adults, societies can support their well-being, social inclusion, and independence while also harnessing the economic opportunities of the silver economy.

The Impact of the Silver Economy on the Sport Sector

Health and Wellness: One of the most significant drivers of the silver economy's impact on the sport sector is the increasing emphasis on health and wellness among older adults. Physical activity plays a crucial role in maintaining overall well-being, preventing chronic diseases, and enhancing quality of life. As a result, there is a growing demand for sport and fitness-related products, services, and experiences tailored to the needs of older adults:

Fitness Facilities and Services - Older adults are increasingly seeking fitness facilities and services that provide age-appropriate exercise programs, specialized equipment, and knowledgeable instructors. Gyms, wellness centers, and fitness classes specifically designed for older adults have emerged to meet this demand. These facilities offer tailored workouts, low-impact exercises, and strength training programs that promote physical fitness, flexibility, and cardiovascular health.

Sports Equipment and Apparel - Older adults engage in various sports and recreational activities, such as golf, tennis, swimming, and walking. This has led to a rise in the demand for sports equipment and apparel that accommodate the specific needs and preferences of older individuals. Companies are developing products with features such as ergonomic designs, enhanced support, and joint protection to cater to this market segment.

Wellness Tourism - Older adults are increasingly seeking wellness-focused travel experiences. Sport and leisure activities, such as golf retreats, hiking trips, and wellness retreats, are tailored to provide both physical activity and relaxation opportunities. This niche

sector of wellness tourism offers older adults the chance to engage in their favourite sports and pursue their health goals while enjoying travel experiences.

Technology and Wearables - The silver economy has spurred the development of technology and wearable devices that support older adults in their pursuit of health and fitness. Wearables, such as fitness trackers and smartwatches, can monitor heart rate, track physical activity, and provide feedback on exercise performance. These technologies allow older adults to monitor their health, set fitness goals, and maintain an active lifestyle.

Sport and Social Engagement - Sport serves as a means of social engagement and connection for older adults. Participation in sports leagues, clubs, and organized events allows them to meet like-minded individuals, build social networks, and maintain an active social life. This social aspect of sport contributes to the overall well-being and mental health of older adults.

Overall, the focus on health and wellness among older adults has generated a significant market for sport-related products, services, and experiences. The sport sector is responding to this demand by offering specialized facilities, equipment, travel experiences, technology solutions, and opportunities for social engagement. This intersection between the silver economy and the sport sector opens up avenues for innovation, business growth, and improved well-being for older adults.

Sport Participation: Contrary to stereotypes, older adults are actively engaging in sports and physical activities. Many individuals in this age group are seeking opportunities to participate in sports as both recreational and competitive activities. This trend has led to the development of specialized programs and events catering to the unique needs and preferences of older athletes:

Recreational Sports - Older adults are increasingly participating in recreational sports as a means of staying active, maintaining fitness, and enjoying leisure time. They engage in activities such as swimming, cycling, hiking, yoga, and group fitness classes. Recreational sports provide opportunities for older adults to engage in physical activity at their own pace, socialize with peers, and pursue their interests in a supportive and enjoyable environment.

Senior Sports Leagues and Events - There is a growing number of senior sports leagues, tournaments, and events catering to older athletes. These competitions allow older adults to participate in sports at various skill levels, from casual to highly competitive. Senior sports leagues are organized for a wide range of sports, including basketball, tennis, golf, volleyball, and track and field. Such events provide older adults with opportunities to showcase their skills, foster friendly competition, and form connections with fellow athletes.

Adapted Sports - Some sports have been adapted or modified to accommodate the needs and abilities of older adults. These adaptations consider factors such as reduced mobility, joint issues, or balance concerns. Modified versions of sports like football, tennis, golf, and badminton, featuring lighter equipment or adjusted rules, are gaining popularity among older athletes. These adaptations allow older adults to continue participating in their favourite sports and maintain an active lifestyle.

Age-Appropriate Training and Coaching - Recognizing the specific needs and requirements of older athletes, there has been a focus on providing age-appropriate training and coaching. Coaches and trainers who specialize in working with older adults develop programs that consider factors such as joint health, flexibility, and injury prevention. Training

regimens are tailored to accommodate individual fitness levels and goals, ensuring a safe and effective training experience.

The increased sport participation by older adults reflects their desire for an active and fulfilling lifestyle. The sport sector has responded by offering a variety of recreational opportunities, specialized leagues, adapted sports, and age-appropriate training. By recognizing and supporting the aspirations of older athletes, the silver economy has contributed to a more inclusive and vibrant sports landscape.

Active Aging Initiatives: Governments, organizations, and communities are recognizing the importance of promoting active ageing. As a result, there is a growing emphasis on providing access to sports and recreational facilities, promoting inclusive and age-friendly environments, and offering targeted programs and initiatives for older adults. These efforts contribute to the silver economy's influence on the sport sector by creating opportunities for increased participation and engagement:

Accessible Facilities - Governments and organizations are investing in the development and enhancement of sports and recreational facilities that are accessible to older adults. This includes modifying existing facilities to accommodate mobility challenges, providing proper signage, seating, and amenities, and ensuring safety measures. Accessible facilities enable older adults to engage in various sports activities comfortably and safely, fostering their participation and overall well-being.

Age-Friendly Environments - Communities are focusing on creating age-friendly environments that promote active ageing. This involves designing outdoor spaces, parks, and walking paths that are suitable for older adults. Age-friendly environments take into account factors such as lighting, seating areas, safety measures, and ease of access. By creating supportive environments, older adults are encouraged to engage in physical activities and participate in sports within their communities.

Targeted Programs and Initiatives - Many organizations and community centers are implementing targeted programs and initiatives tailored to the needs and preferences of older adults. These programs may include fitness classes, walking groups, cycling clubs, swimming sessions, and other sports activities designed specifically for older participants. Such initiatives provide a supportive and inclusive environment for older adults to engage in sports and physical activities at their own pace and comfort level.

Health Promotion Campaigns - Governments and organizations are launching health promotion campaigns that specifically target older adults. These campaigns raise awareness about the benefits of physical activity and sports participation for older adults' overall health and well-being. They provide information, resources, and incentives to encourage older adults to lead active lifestyles, showcasing the positive impact of sports on physical fitness, cognitive function, mental health, and social connectedness.

These active aging initiatives demonstrate the influence of the silver economy on the sport sector. By creating accessible facilities, age-friendly environments, targeted programs, and health promotion campaigns, societies are fostering increased sport participation among older adults. This not only contributes to their individual well-being and quality of life but also generates economic opportunities within the sport sector, catering to the specific needs and preferences of the aging population.

Challenges and Opportunities

Ageism and Stereotypes: Ageism and stereotypes surrounding older adults' capabilities and interests can pose challenges to effectively tapping into the silver economy within the sport sector. It is important to challenge these stereotypes and promote inclusivity by highlighting the diverse range of abilities and interests among older adults:

Dismantling Ageist Perceptions - Ageist beliefs can limit opportunities for older adults to engage in sports and physical activities. Common stereotypes portray older individuals as frail, inactive, and uninterested in sports. By actively challenging these perceptions and highlighting the diverse abilities and interests of older adults, it becomes possible to create a more inclusive and welcoming environment that encourages their active participation.

Recognizing Varied Capabilities - Older adults possess a wide range of physical abilities, skills, and fitness levels. It is important to acknowledge that while some older individuals may have limitations due to age-related factors, many are still capable of participating in various sports and physical activities. By providing adaptive programs, modifications, and appropriate coaching, older adults can engage in sports that align with their abilities and preferences.

Tailoring Marketing and Communication - Effective marketing and communication strategies are crucial for dispelling stereotypes and promoting inclusivity within the sport sector. Messages and imagery should reflect the diversity of older adults engaging in sports and highlight the benefits of participation, such as social connection, physical well-being, and personal fulfilment. By showcasing positive representations of older athletes, it becomes easier to challenge ageist assumptions and inspire broader participation.

Personalized Programming - Developing personalized sport programs and initiatives can help address the specific needs and interests of older adults. Recognizing the heterogeneity within the older population allows for tailored offerings that cater to different skill levels, fitness goals, and sport preferences. Offering a variety of options, including team sports, individual activities, and recreational programs, enables older adults to find activities that resonate with their interests and abilities.

Empowering Older Adults to actively participate in decision-making processes and program development is key to promoting inclusivity. Their input and feedback should be sought in shaping sport initiatives, ensuring they feel valued, respected, and included in the planning and execution of sport-related activities. This fosters a sense of ownership, enhances engagement, and contributes to the success of the silver economy within the sport sector.

By challenging ageism and stereotypes, the sport sector can create an environment that embraces the diverse abilities and interests of older adults. This not only promotes inclusivity, but also maximizes the potential of the silver economy by attracting and engaging a broader demographic.

Tailored Products and Services: Creating sport-related products, services, and experiences that meet the specific needs and preferences of older adults is essential. This requires a deep understanding of the target audience and incorporating adaptations to accommodate age-related physical limitations while providing enjoyable and fulfilling experiences.

Equipment and Gear - Older adults may require specialized sports equipment and gear that address their unique needs. This can include features such as ergonomic designs, lighter weights, enhanced grip, and joint support. Adapting equipment for older adults can improve comfort, reduce the risk of injury, and facilitate their active participation in sports and physical activities.

Training Programs - Developing training programs specifically designed for older adults is essential. These programs should consider the age-related physical changes and potential limitations of participants. Tailored exercises can focus on improving balance, flexibility, strength, and cardiovascular fitness, while taking into account joint health and injury prevention. Trainers and coaches who are knowledgeable about older adult fitness can provide guidance and support to ensure safe and effective training experiences.

Social Engagement Opportunities - In addition to physical benefits, older adults often value the social aspect of sports and physical activities. Creating opportunities for social engagement within sport programs is important. This can involve organizing group activities, team sports, or social events that encourage interaction, connection, and a sense of community among participants. Building social support networks can enhance the overall experience and motivation for older adults to engage in sports.

Skill Development and Coaching - Offering skill development programs and coaching for older adults can enhance their confidence and enjoyment in sports. Older adults may have different skill levels and varying experiences with sports, so providing opportunities to learn and improve is valuable. Experienced coaches who understand the needs of older athletes can guide participants in refining their technique, developing new skills, and setting achievable goals.

Event Experiences - Designing sport events and experiences specifically for older adults can contribute to their engagement and enjoyment. These events can feature age-appropriate competitions, recreational activities, and social elements. Creating an inclusive and supportive environment where older adults feel comfortable and celebrated can enhance their overall experience and encourage their continued participation.

By tailoring products, services, and experiences to the specific needs and preferences of older adults, the sport sector can effectively tap into the silver economy. Understanding age-related physical limitations, providing adapted equipment, developing specialized training programs, fostering social engagement, and creating enjoyable event experiences all contribute to making sports accessible, enjoyable, and fulfilling for older adults.

Technology and Innovation: Embracing technology and innovation can play a crucial role in unlocking the silver economy's potential within the sport sector. Utilizing advancements such as wearable devices, virtual reality, and online platforms can enhance accessibility, engagement, and convenience for older adults, facilitating their participation and involvement in sports:

Wearable Devices - Wearable technology, such as fitness trackers and smart watches, can provide older adults with valuable information about their physical activity levels, heart rate, and other health metrics. These devices can help monitor progress, set goals, and provide motivation for older adults to engage in sports and physical activities. Additionally, specialized wearables designed for older adults, such as fall detection devices or smart shoes with balance-assisting features, can enhance safety and confidence during exercise.

Virtual Reality - Virtual reality (VR) technology offers immersive and interactive experiences that can be tailored to the abilities and preferences of older adults. VR can provide simulated environments for sports activities, allowing older adults to engage in virtual sports, exercise routines, or explore new physical activities without physical limitations. It can also facilitate social connections by enabling older adults to engage in multiplayer VR sports games and interact with others from the comfort of their own homes.

Online Platforms - Online platforms and apps provide opportunities for older adults to access sport-related resources, connect with like-minded individuals, and participate in virtual sports communities. These platforms can offer online training programs, fitness classes, and sports challenges specifically designed for older adults. Online communities and forums can provide a space for older adults to share experiences, seek advice, and foster social connections with fellow sports enthusiasts.

Telehealth and Remote Coaching - Telehealth and remote coaching services enable older adults to receive personalized guidance, support, and training from professionals without the need for in-person visits. Through video calls, older adults can engage in virtual coaching sessions, receive feedback on technique, and access exercise programs tailored to their specific needs. This eliminates geographical barriers and enhances accessibility, particularly for those residing in remote areas or with limited mobility.

Gamification and Exergaming - Gamification techniques and exergaming (exercise-based gaming) can play sports and physical activities more engaging and enjoyable for older adults. Incorporating elements of competition, rewards, and interactive gameplay can motivate and encourage participation. Exergaming platforms and interactive fitness games can provide a fun and stimulating way for older adults to stay active and engaged in sports.

By embracing technology and innovation, the sport sector can tap into the silver economy by providing older adults with enhanced opportunities for participation and involvement. Wearable devices, virtual reality, online platforms, telehealth services, and gamification techniques can contribute to playing sports more accessible, engaging, and convenient for older adults, ultimately fostering their continued participation and well-being.

Conclusion

The silver economy's position in the sport sector is gaining traction as the aging population continues to grow and demand for sport-related products and experiences tailored to older adults' needs increases. The opportunities presented by the silver economy within the sport sector are vast, ranging from health and wellness initiatives to active aging programs and inclusive sport participation. However, challenges such as ageism and the need for tailored offerings must be addressed to fully capitalize on the existing potential.

The Good Practice Cases

(1) Project MiGio.Act: Mi Muovo, Gioco sono Attivo

Introduction, genesis and dynamic of the case. The snapshot of the Italian adult and elderly population taken by the PASSI Surveillance Systems for the period 2017-2020 reveals the need to adopt a National Plan that can see the Entities of Sports Promotion united in the fight against sedentariness and the promotion of healthy lifestyles, including healthy eating habits for the over-60s. It also emerges the urgency for the growth of a collective responsibility, shared between the country's citizens, public agencies and health care providers, that can highlight how physical activity is an indispensable and no longer suspendable element of adopting healthy habits.

The project called "MiGio.Act - I move, I play, I am active" has as its main objectives:

- ▶ Experiment with initiatives to promote access to physical activity towards the over-60s in the entire Italian territory, with a view to health, measurability and sustainability.
- ▶ Promote ongoing opportunities for the practice of physical activity and sports with a view to quality of life and of "healthy" aging for people over 60.
- ▶ Develop in sports practitioners the skills of promoting the provision of physical activity and sports as a driver of increasing the quality of life and spreading healthy aging of the population over 60.

Estimated number of seniors who benefited from the case.

In 30 Italian territories:

- ▶ No. of people over 60 participating in multi-sport open days: 13,500
- ▶ No. people over 60 participating in 6-month motor activity pathways: 1600
- ▶ No. people over 60 participating in residential multi-sport campuses: 2400
- ▶ Total no. of project participants: 17,500.

Contribution of the case to the Silver Economy, the innovation ecosystem, and the general economic situation of the industry.

- ▶ Experimentation with initiatives to promote access to physical activity to the over-60s throughout Italy, with a view to health, measurability and sustainability.
- ▶ Obtaining useful data and tools to open a discussion on the National Plan for the Dissemination of Motor Practice for the Over-60s.
- ▶ Collaboration between AiCS - as a national EPS including through its affiliated ASDs and SSDs - with local governments and health departments so that motor activity is promoted as a public policy and health tool.
- ▶ Physical activity and sports as instruments of public policy, which find places of expression not only within traditional sports infrastructures, but also in squares, parks, streets, neighbourhood or neighbourhood sports venues.

Estimated annual expenses and financial benefits of the case. Cost of a single 9-month program in an area intended for about 500 people over 60: 9500,00€

Non-monetary benefits of the case for the elderly and the rest of society.

Promotion of new consistent opportunities for physical activity and sports practice from a quality perspective of life and "healthy" aging for people over 60;

- ▶ Increased motor and physical practice hours of inactive people over 60
- ▶ Improved health and motor performance
- ▶ Increased opportunities for socializing
- ▶ Strengthening the role of EPSs and sports associations/societies in promoting sports as a tool for health and social cohesion.
- ▶ Development in sports practitioners the skills of promoting the provision of physical activity and sports as a driver of increased quality of life and the spread of healthy aging in the population over 60.

Status of the case in the region/country - level of recognition at home and abroad. Active in 30 Italian cities. Funded by Sport and Health Spa and recognized by the Department of Sport.

Planned or anticipated challenges to the case in the future.

- ▶ Design and test services that integrate sports and physical activity with culture, social tourism and the culture of environmental sustainability
- ▶ Promoting intergenerational exchange as a strategy for mutual enrichment and social cohesion Who should be credited with introducing, managing and supporting the case.
- ▶ AiCS as the lead agency coordinated 7 other Italian EPSs in the design and management of the project.
- ▶ Sport and Health spa allocates the funding that makes the trial possible.
- ▶ AiCS peripheral committees coordinate associations and sports clubs. The main problems overcome for the launch and development of the case. Achievement of the sedentary target

(2) Project "Together day after day"

Introduction, genesis, and case dynamics.

According to the ISTAT 2020 report, the Covid-19 pandemic has fallen on the most fragile people by grafting on a social situation characterized by strong and growing inequalities. The health emergency has contributed to the generation of a condition of social distress that is not exclusively identified with poverty, but which arises when a pre-existing situation of social

fragility is associated with emergencies or events, which destabilize the course of life and risk leading the person or family to impoverishment on both the economic and social fronts, generating or fostering paths of exclusion and marginality. In general, therefore, the outlined need concerns the promotion of a Generative Welfare, through the participation and strengthening of collaboration between formal and informal actors in the area (Third Sector in the first place, as well as schools, parishes, etc.) to support citizens in difficulty, maximizing the resources available to support people in various capacities assisted (social, economic difficulties, etc.).

To support this coordination trigger, the project uses a specific measurement tool (a kind of test) that is highly innovative and can measure coping skills of the pandemic emergency (in all its repercussions) of citizens.

The project called "Together day after day" has as its main goals:

- ▶ End all forms of poverty;
- ▶ Health and wellness: ensuring health and wellness for everyone and all ages;
- ▶ Making cities and human settlements inclusive, safe, durable and sustainable.

Estimated number of seniors who benefited from the case

The project has been implemented in 31 Italian provinces and involves activities aimed at engaging:

- ▶ youth (6-25 years old): 25 per provincial committee – TOTAL: 775;
- ▶ adults (25-65 years old): 25 per provincial committee – TOTAL: 775;
- ▶ seniors (+65): 15 per Provincial Committee – TOTAL: 465;
- ▶ social and welfare workers and professionals: 6 per provincial committee – TOTAL: 126;
- ▶ citizenship participating in local events: 150 per provincial committee – TOTAL: 4,650
- ▶ the total number of project participants is 6,791.

Case contribution to the Silver Economy, the innovation ecosystem, and the general economic situation of the sector.

- ▶ To increase the range of inclusion and participation opportunities for the most fragile individuals with a wide range of sports, social and cultural promotion activities in the area delivered directly and through affiliated Sports Promotion Associations, Cultural Associations and Volunteer Organizations;
- ▶ Increase collaboration with local services (social and social-health services, schools, parishes, etc.) from the perspective of Generative Welfare, thus through the co-construction of modalities of intervention and taking care of the most fragile individuals, identified through innovative tools;
- ▶ Promoting the participation and assumption of responsibility of the whole community in the management of community issues, thus considering each participant (both

recipient and contributor) as an active and valuable resource in facing difficult situations together.

Estimated annual expenses and financial benefits of the case

The budget provided for each Provincial Committee is €7,000.00.

Non-monetary benefits of the case for the elderly and the rest of society

- ▶ Increase opportunities for inclusion and participation for fragile individuals within the activities provided by AICS and collaborating entities (sports, cultural, environmental, volunteering...)
- ▶ Increase collaboration with local services with a view to generative Welfare, through the co-construction of modes of intervention and taking care of recipients, identified with innovative measurement tools;
- ▶ Promote the participation and assumption of responsibility of the whole community in the management of community issues;
- ▶ Activation of all mentioned actors (fragile individuals, local authorities, citizenship) as active roles that can provide resources and expertise with a view to shared responsibility (and not just requests/delegation to services).

Status of the case in the region/country - level of recognition at home and abroad.

Active in 31 Italian cities. Funded by the Ministry of Labor and Social Policy.

Planned or anticipated challenges to the case in the future.

- ▶ Continuation of the work to develop and implement a Generative Welfare, through participation and strengthening collaboration between the Third Sector and services that support citizens in need on the social and health fronts.
- ▶ Promote physical, cultural, environmental, recreational, and volunteer activities aimed at the inclusion in society of people +65 alone and/or with socio-economic difficulties.

Who should be credited with introducing, managing and supporting the case.

AiCS, as the lead agency, was responsible for training, coordinating partners and implementing the sports, cultural and environmental active citizenship activities.

Fictus (Italian Federation of Culture Tourism and Sports), as a partner, was responsible for identifying and organizing the activities, as a body that has consolidated and can provide multiple initiatives related to the cultural, tourism and environmental protection spheres over time.

The Ministry of Labor and Social Policy allocated the funding that made the project possible. AiCS provincial committees, sports associations and societies, and territorial social and health care services, which collaborated to carry out the activities in the various territories.

The main problems overcome for the launch and development of the case.

- ▶ Anticipate and identify situations of fragility that may also involve particularly at-risk segments of the population (minors, lonely elderly, dependent people in economically precarious situations, etc.), in order to intervene in solving the problem;
- ▶ Countering conditions of fragility and personal disadvantage in order to intervene in the phenomena of marginality and social exclusion;
- ▶ Development and promotion of sports as a tool for aggregation and social growth.

Measurable impact and outcomes in terms of benefits to the elderly.

- ▶ Involvement of people +65 in recreational, sports, cultural, environmental and volunteer activities aimed at social inclusion and where new relationships can be established.
- ▶ Counteract isolation, sedentariness, and marginalization of the elderly and lonely;
- ▶ Increased propensity for socialization activities by project participants;
- ▶ Opportunity for project participants to learn about all the services they can use to relate and socialize.

Level of stability of public funding.

Non-structural public funding issued by the Ministry of Labor and Social Policy.

Relative success of this case compared to other areas.

To make possible the involvement of people +65 in different types of activities by counteracting any form of marginalization and isolation due to socio-economic fragility, promoting social inclusion and the mental and physical well-being of participants.

Important lessons learned from the respective cases.

The pandemic from Covid19 has contributed to generating a condition of social distress that is not exclusively identified with poverty, but also with situations of social fragility, which have led to destabilizing the lives of many people, particularly the elderly, who have been among the "most at risk" players. This has resulted in conditions of isolation and marginalization for the +65 that have affected their mental and physical well-being. The Together day after day project, was precisely proposed as a tool to counter all the hardships caused by the health emergency and to encourage the reintegration into society of the most fragile individuals, involving them in sports, cultural, recreational and volunteer activities aimed at socialization and social inclusion. This process allowed those who were most isolated during the pandemic to start leading healthy lives again, both physically and mentally

6. ACCESSIBLE TOURISM

Accessible Tourism is based on a set of infrastructures, facilities and services that allow people with specific access requirements to enjoy travel for business, holidays and leisure time without obstacles or difficulties. Accessible Tourism is also inclusive tourism, in the sense that everyone should be treated equally, with the same opportunities and freedom of choice to enjoy the experience one desires.

More than a billion people globally are living with a disability, including about 130 million in the Europe Union. Ninety per cent of disabled travellers take at least one leisure trip per year. Seniors in Europe take 4 to 5 trips a year and, on average, these customers stay longer, they spend more than the average visitor on accommodation, tours and activities and they make more repeat visits. ([EC Study, Economic Impact and Travel Patterns of Accessible Tourism in Europe, 2014](#)).

However, travel and tourism present many obstacles for visitors with mobility, sensory and/or cognitive impairments. There can also be difficulties for people who have a long-term health condition, such as diabetes, high blood pressure or arthritis, as well as those who are frail or who may be allergic or intolerant to certain foods. Those with a temporary impairment and people who do not speak the local language can also face barriers which can affect their travel experience in a negative way.

All of these situations can be made easier by service providers who understand the challenges that guests can face – and make the necessary preparations and adjustments, so that they are able to welcome all customers. It is about improving services and their accessibility; it is about connecting all the services so that they can all be used equally by all visitors and easily, seamlessly, to guarantee people with specific access requirements and their families or friends a high degree of independence as tourists.

Until the last two decades, the tourism sector in European countries has generally overlooked the needs and desires of persons with disabilities and older persons with specific access requirements, offering limited choice of destinations and activities suited to them. Gradual improvements have taken place to develop a market for accessible and inclusive tourism offers. It is crucial to acknowledge that senior citizens, in particular, form a significant and rapidly growing part of this market. Research carried out for the European Commission (2014) and Travability, Australia (2022) as well as surveys by Open Doors Organization (USA) indicates that the accessible tourism market is expected to outpace overall tourism growth in the foreseeable future. Such projections highlight the importance of catering to the unique requirements of senior citizens who make up approximately 2/3 of this market.

Moreover, beyond economic considerations, there is a strong ethical imperative for national governments and tourism providers throughout the industry to ensure equal opportunities and

quality services for people with disabilities. Senior citizens, who often face age-related mobility and sensory challenges, deserve equitable access to information, communications, facilities, and activities. The UN Convention on rights of persons with disabilities (UNCRPD) article 30 confirms their right to equal access to tourism, sport and leisure. This requires an industry-wide commitment to access for all. Unfortunately, despite the recognition of legal rights to access in all EU Member States differing regulations, standards, and compliance persist, perpetuating economic, physical, informational and attitudinal barriers within the tourism industry.

While it is important to note that the apparent lack of interest from the industry may not stem from intentional discrimination, it is often rooted in a lack of awareness and understanding. Tourism providers may unintentionally overlook the needs of disabled people, focusing solely on visible disabilities, such as mobility impairments, while neglecting the requirements of individuals with hidden disabilities like deafness or autism. Furthermore, a lack of information, expert guidance and appropriate education or training may hinder providers' ability to make their environments, facilities and tourism experiences accessible. There are also concerns in the sector over potential costs, while there is little understanding of the potential return on investment. Crucially, the mainstream tourism sector speaks of "lack of demand" for accessible tourism, whereas the front-runner destinations and businesses are already reaping the financial benefits.

In addition to addressing industry challenges, it is crucial to recognise that many people with disabilities, including senior citizens, do not fully avail themselves of the existing accessible tourism opportunities. Data suggests that numerous individuals with disabilities either refrain from taking holidays altogether or limit their travels to short distances, avoiding extended stays and trips abroad (VisitBritain, 2018). This is unfortunate because there is much evidence that holidays offer positive sources of well-being, personal growth and life satisfaction for individuals, irrespective of their age or ability. Yet the perceived or actual lack of basic accessibility in infrastructure, transport and information remains a challenge for many persons with disabilities and senior citizens to embrace the opportunity to take holidays and become active participants in the tourism sector.

What are the pillars on which a quality experience in tourism for all is based?

Good access is essential to ensure the comfort, safety and well-being of every tourist throughout the tourism value chain. Information, booking, local transport, travel by air, rail, coach or by ship/ferry boat must be accessible. Accommodation, food and drink outlets, visiting attractions, participating in sports activities (or as a spectator), education, adventure, religious tourism – all these must be designed and made accessible for all customers.

Accessibility must be addressed in the design of tourism products and services, not only in terms of access to buildings, but also in information and marketing, transportation and customer care. Surveys of tourists with disabilities consistently show that staff attitudes and

behaviours play a powerful role in influencing, positively or negatively, the experience at a tourist destination.



Figure: The tourism value chain (ADAC)

Technological innovations have improved the possibility for travel and enjoyment of tourism. Information is easier to access and technical devices and smart environments make travel easier for many. Technological solutions can and will be applied to all parts of the accessibility chain and the fact that there are ever increasing possibilities for communication for every individual will no doubt change the awareness and practices concerning accessibility in tourism.

There is also the potential of “big data” from cities, regions and governments to reveal the trends, gaps and problems of accessibility. This is as yet a relatively untapped resource that can possibly improve our awareness of issues and open up for many new solutions for suppliers, service providers and visitors. Big data can also contribute to awareness-raising and practical possibilities for visitors to navigation, plan their trip, get help in an emergency and communicate – even in other languages. However, not all visitors – and especially seniors - are able to use smart devices. Mobile apps and Web-based information systems may also present access barriers if they are not designed in the correct way, that is - according to [Web Content Accessibility Guidelines \(WCAG\)](#).

Demographic change and the demand for accessible tourism

The tourism system must become accessible and inclusive, in particular because of the demographic changes which are influencing the market. Seniors (aged over 65) account for the largest part of the accessible tourism market in Europe, with around 65%, while persons under 65, with disabilities and/or long-term health conditions, make up 35%. Seniors account for over 50% of the total spending on tourism who have time and economic resources available, but who, after Covid, are held back by fears of poor health security in destinations.

Surveys of the travel behaviour of European citizens carried out by [Eurostat in 2019](#) showed:

- ▶ **Tourists aged 65 or over accounted for nearly 1 in 4 tourism nights** for private purposes spent by EU residents in 2019, while people aged 55+ accounted for 41 %
- ▶ **More than 50% of European residents aged 65+ did not participate in tourism** in 2019, compared with 30 % of people aged 15-64.
- ▶ **Senior tourists make longer trips**, preferably in their country of residence and staying at non-rented accommodation.
- ▶ **52% of persons over 65 travel for holidays and leisure**, while 37% travelled to visit friends and relatives. Only 3% travelled for business
- ▶ **Tourists 65+ accounted for nearly 1 in 4 (23 %) tourism nights for private purposes** spent by EU residents aged 15 or over (see Figure 3). This figure was close to the whole age group of 15 to 64 year olds (24 %).
- ▶ **18 % of the total number of EU residents who participated in tourism in 2019 were aged 65 years or over** while this age group represents 24 % of the total population aged 15+. The share of each of the other age groups in the tourist population was at least equal or higher to the share of the respective group in the total population.

However, there were major differences between countries. **In Sweden the share of the age group 65+ in the tourist population was equal to the share of this age group in the total population (24 %).** On the other hand, **in Bulgaria and Lithuania this age group amounted to less than 10 % of that country's tourist population**, while people aged 65+ made up respectively 25 % and 23 % of the total 15+ population.

During long domestic trips spent **at rented accommodation, the average daily expenditure of persons aged 65+ was nearly equal to the expenditure of people aged 15-64**, while for similar outbound trips the average expenditure was 4% higher for senior tourists.

Altogether, these statistics give a varied picture of the travel habits of older tourists, with a wide range of differences, in particular, between countries. The situation of seniors in Sweden compared to those in Bulgaria and Lithuania is just one example of differing travel propensity.

As concerns the reasons for not travelling, Europeans aged 65+ had very different reasons not to travel compared with other age groups. 47 % gave health as one of the main reasons, and this was the most frequently cited reason. Among the rest of the population (aged 15 to 64), only 12 % cited health. Furthermore, 35 % of persons aged 65+ showed no interest in travelling, while in the 15-64 age group, this figure was 20 %.

Interestingly, more than half (52 %) of the Europeans aged 15-64 who did not make tourism trips mentioned financial reasons, while only one out of three (33 %) persons aged 65+ cited financial considerations as a reason for not travelling. In this survey, Eurostat did not investigate **possible lack of accessibility** as a barrier to travel.

Another reason for not travelling may also be **lack of assistance or care services** at the destination. Care Tourism is a comparatively recent development, which is likely to increase with the increasing population seniors in Europe. This can include respite care, tourism packages including kidney dialysis and other forms for treatment and possible accommodation and nursing care in rehabilitation centres.

Also, long-term stays ("staycations") in holiday villages or apartments are popular with older tourists, especially in countries in the south of Europe.

Finally, Cruise Tourism is very popular among seniors, thanks to the total service that is offered, also with good accessible for wheelchair users and guests with mobility impairments in the most modern fleets. Cruise lines, for example, Costa Cruises based in Italy, are also working to develop accessible shore excursions in Mediterranean ports of call, in order to offer these experiences to all their passengers.

Restarting tourism with health, safety and accessibility

As the tourism sector is "restarting" and "regenerating" after the COVID-19 pandemic, special attention is being paid to health, safety and accessibility for all tourists. This is particularly important for senior tourists who may be more hesitant to start travelling again.

UN World Tourism Organisation (UNWTO) has published a document on [inclusive response for vulnerable groups](#) which a useful tool for tourism operators and the public sector. Normality, will be rather different from what we have known in the past. The need for social distancing, even if progressively reduced, will affect the offer and this could affect, more significantly, tourists with specific access requirements for many reasons: a loss of income and a possible loss of tourism offers for All, due to the reduced capacity of the tourism industry.

The recovery from the pandemic will be characterised by the search for new types of tourist experiences, with due regard for health The sustainability of the tourism offer has also

encouraged tourists and the travel industry in general to minimise their environmental and social impact. This includes initiatives on how to minimise waste, plastic consumption in hotels, opting for small groups, locally-guided tours and visiting lesser-known destinations and places. It is perhaps possible to look even further, through the concept of regenerative tourism: regenerative travel takes sustainable tourism one step further: while sustainable travel aims to offset the negative impacts associated with travel, regenerative tourism is about the active improvement of social conditions and environment of the host country.

Tourist destination managers have the task of bringing together tour operators and communities to build their offer together. A thriving tourist destination is a place where guests and communities are able to “give more” to each other by generating more well-being (economic, environmental, social). A community that chooses its own way of welcoming will be a more welcoming, inclusive and accessible community. It is a matter of dialogue with the destinations to define the product together and try to “leave a place better than how you found it”.

For senior tourists, there are many positive developments in the tourism sector, both regarding accessibility legislation, new standards and guidelines for suppliers, and improved practices in developing accessible products and services “for all” based on the principles of Universal Design.

7. ADAPTABLE HOUSING

Introduction

Generally, older people spend 70% to 90% of their time in their own home. Dwellings - and specifically the way they are designed - play an important role in their lives. Most older people want to remain in their own home, and a familiar environment is important in maintaining independence. Over time, the home environment must accommodate all the functions and demands of growing families with residents of different ages and abilities, including seniors who often acquire progressive health conditions or disabilities. This means that the dwelling should be easily accessed, and all its spaces and functions should be comfortable, safe and usable by all those who live there, regardless of their condition or abilities. Research suggests that many older people affected by health conditions or disability find it difficult to move around their home and use the facilities in comfort and with dignity.

The requirements of a dwelling's occupants can change as a result of accident, illness or ageing, giving rise to reduced mobility or increasing sensory loss. In order to meet these changing requirements, homes need to be both accessible and adaptable: accessible for both visitors and residents, and adaptable to meet residents' changing needs, both temporary and longer term.

Although these may be considered universal requirements for any habitation, the surprising fact is that the great majority of houses and apartments do not fulfil these requirements and they cannot be considered as "accessible" dwellings. There is very limited understanding among architects and designers of the residents' fundamental needs and there is a lack of education and expertise in the design of accessible dwellings.

More specifically, most architects and designers are not taught how to consider and implement the Universal Design principles in the housing design which also means considering that the potential residents of today will change and become old and they would like to continue living in comfort and safety in their homes which they are familiar and emotionally attached to. They should not be forced to move to a new house at a stage of life where they need relaxing, calm conditions.

In order to meet these changing requirements, homes need to be both accessible and adaptable: accessible for both visitors and residents, and adaptable to meet residents' changing needs, both temporary and longer term.

The use of the term "accessible", when applied to the built environment, often refers to disabled people's access or use of a building or space. In such cases the term "accessible" means that a disabled person can, for example, enter a building. Over the years, however, the term "accessible" has gained a broader meaning and is used as an umbrella term for everything

that has to do with making the built environment better suited to the needs of *people in general*, including older persons. In this sense, "accessibility" applies to everyone who encounters problems because of the way the built environment is designed.

"Accessible" as applied to housing means that a house can be approached and entered and used by everybody, without the need for physical alterations. Accessible housing includes "adapted houses", which have been specifically designed or altered to cater for disabled people or perhaps even for a single individual.

Adaptable housing

The term "Adaptable housing" refers to housing that has been designed through a Universal Design approach. This denotes a form of "flexibility" in housing design, which means the house is purposely designed in such a way that it can easily be altered at a later stage. Adaptable houses are not adapted from the start, but designed with flexibility in mind.

Building and adapting houses in this way is a flexible and preventive approach, as they can be changed to different needs of their residents whenever this is required. This will reduce the number of enforced moves by people who acquire a disability or any difficulty due to age related health conditions.

Instead of people adapting to the restrictions of their housing, the housing is adapted to suit the changing needs of people.

Adaptations for a specific target group or individual may be introduced at some stage in the future. Examples of such alterations include re-arrangement of bathroom installations, stair-lifts, changing kitchen cabinets, washbasins, etc.

General characteristics of adaptable houses are:

- ▶ they are ordinary dwellings, suitable for everyone.
- ▶ The design foresees and allows adaptations which can easily be made and usually at low cost, at a later stage, to serve the needs of people with various access requirements, including persons using a wheelchair.

Visitability

When referring to Adaptable housing, another perspective has also to be considered which is the "visitability" of houses. This indicates how important it is for everyone and more specifically for older people to live in houses which allow all their friends, some of whom may have various impairments or access requirements, to visit them. "Visitability" is also an important factor to consider regarding grandparents visiting their grown-up children as they may look after their

grandchildren on various occasions. This is quite common and happens often in some EU counties, such as the Mediterranean countries, which have a similar family culture.

Sustainability

The development of adaptable housing strongly contributes to sustainable development as the design solutions reduce the need for major renovation and re-modelling works when residents' requirements change over the years. It also reduces the needs to built more institutional buildings for senior care, therefore making more efficient use of the current housing stock.

Lifetime Homes

Under the same principles and understanding, a similar term and approach, known as "**Lifetime Homes**", was developed in the early 1990s by a group of housing experts in a few European countries. The term "Lifetime homes" means essentially the same as "adaptable homes", conveying the idea that people should be able to use their house throughout their lifetime. Lifetime Homes are ordinary homes incorporating 16 Design Criteria that can be universally applied to new homes at minimal cost.

Over the years this way of designing and building has become more formalised through the formation in the United Kingdom of the *Foundation for Lifetime Homes and Neighbourhoods*, consisting of Age UK, Town and Country Planning Association and Habinteg. It promotes the Lifetime Homes Standard and provides resources to other organisations seeking to implement the standard, whether through direct property development or through the formulation of policy and practice. The administration and technical support for Lifetime Homes is provided by Habinteg, who took on this responsibility for the Joseph Rowntree Foundation. The Lifetime Homes concept seeks to conform to five overarching principles, namely: Inclusivity, Accessibility, Adaptability, Sustainability and Good Value.

The Lifetime Homes Design Guide, was published in November 2011. The guide described the design requirements for accessible homes that should meet the differing and changing needs of households as they experience life events. The guide gave the technical specification and guidance on the Lifetime Homes Standard. The design guide would help provide design solutions that can meet the broadest range of housing need and would enable simple and cost-saving adaptations in the future. These inform and establish the functional basis for the statements of principle that have been introduced for each of the sixteen Lifetime Homes.

In February 2008, the UK Government launched 'Lifetime Homes Lifetime Neighbourhoods — a National Strategy for Housing in an Ageing Society'.

The strategy committed to ongoing research and development of the evidence based on Lifetime Homes, to support a review of policy in 2010 and an ambition to see all homes built to Lifetime Homes Standards by 2013.

Government also committed to promoting the take up of the standards in the private sector. One of the key issues facing the private sector is understanding the implications for size and cost of Lifetime Homes compliant house typologies, and also engaging in design from first principles (rather than re-designing existing typologies) in order to meet the standards most efficiently.

The 16 design criteria of Lifetime Homes Design Guide are listed below, with technical specifications where applicable. (Source: UK Government website)

Criterion 1 - Parking (width or widening capability)

1a – ‘On plot’ (non-communal) parking: Where a dwelling has car parking within its individual plot (or title) boundary, at least one parking space length should be capable of enlargement to achieve a minimum width of 3300mm.

1b – Communal or shared parking: Provide at least one parking space (or a greater number as determined by the Local Planning Authority), at least 3300mm wide x 4800mm deep adjacent to (or close to) each block’s entrance or lift core. Where some dwellings in a development are designated as “wheelchair housing”, any specific parking for such dwellings should be in addition to those provided in respect of this Lifetime Home Criterion. The access route between the parking and communal entrance (or in the case of basement parking, the lift core) should maintain a minimum clear width of 1200mm.

Criterion 2 - Approach to dwelling from parking (distance, gradients and widths)

The distance from the car parking space of Criterion 1 to the dwelling entrance (or relevant block entrance or lift core), should be kept to a minimum and be level or gently sloping. The distance from visitors parking to relevant entrances should be as short as practicable and be level or gently sloping.

Criterion 3 - Approach to all entrances

The approach to all entrances should preferably be level or gently sloping.

Criterion 4 - Entrances

All entrances should:

- a) Be illuminated;
- b) Have level access over the threshold; and
- c) Have effective clear opening widths and nibs as specified in the main document.

In addition, main entrances should also:

- d) Have adequate weather protection; and e) Have a level external landing.

Criterion 5 - Communal stairs and lifts

5a – Communal stairs: Principal access stairs should provide easy access regardless of whether or not a lift is provided.

5b – Communal lifts: Where a dwelling is reached by a lift, it should be fully accessible.

Criterion 6 - Internal doorways and hallways

Movement in hallways and through doorways should be as convenient to the widest range of people, including those using mobility aids or wheelchairs, and those moving furniture or other objects.

As a general principle, narrower hallways and landings will need wider doorways in their side walls. The width of doorways and hallways should conform to the specification within the main document.

Criterion 7 - Circulation space

There should be space for turning a wheelchair in dining areas and living rooms and basic circulation space for wheelchair users elsewhere.

Criterion 8 - Entrance level living space

A living room / living space should be provided on the entrance level of every dwelling.

Criterion 9 - Potential for entrance level bed-space

In dwellings with two or more storeys, with no permanent bedroom on the entrance level, there should be space on the entrance level that could be used as a convenient temporary bed-space.

Criterion 10 - Entrance level WC and shower drainage

Where an accessible bathroom, in accordance with Criterion 14, is not provided on the entrance level of a dwelling, the entrance level should have an accessible WC compartment, with potential for a shower to be installed.

Criterion 11 - WC and bathroom walls

Walls in all bathrooms and WC compartments should be capable of firm fixing and support for adaptations such as grab rails.

Criterion 12 - Stairs and potential through-floor lift in dwellings

The design within a dwelling of two or more storeys should incorporate both:

- a) Potential for stair lift installation; and
- b) A suitable identified space for a through-the-floor lift from the entrance level to a storey containing a main bedroom and a bathroom satisfying Criterion 14.

Criterion 13 - Potential for future fitting of hoists and bedroom / bathroom relationship

Structure above a main bedroom and bathroom ceilings should be capable of supporting ceiling hoists and the design should provide a reasonable route between this bedroom and the bathroom.

Criterion 14 - Bathrooms

An accessible bathroom, providing ease of access, should be provided in every dwelling on the same storey as a main bedroom.

Criterion 15 - Glazing and window handle heights

Windows in the principal living space (typically the living room) should allow people to see out when seated. In addition, at least one opening light in each habitable room should be approachable and usable by a wide range of people – including those with restricted movement and reach.

Criterion 16 - Location of service controls

Service controls should be within a height band of 450mm to 1200mm from the floor and at least 300mm away from any internal room corner.

Adaptable housing in European standards

The European Standard 17210:2021 "Accessibility and Usability of the Built Environment-Functional requirements"

In order to support EU policies on accessibility and ageing population, the Europe Commission issued a mandate to the European standardisation bodies, CEN and CENELEC to develop a new standard on accessibility and usability of the built environment. Within this standard, published in 2021, a specific clause on "Adaptable Housing" is included. The standard sets requirements for: Parking, Access from parking, Accessible routes to the main entrance and to dwelling entrances, Lifts and internal vertical and inclined lifting platforms in dwellings, Stairs in dwellings, Internal doors, Internal layout, Toilets and bathrooms, Kitchen, Equipment, controls, switches, post boxes, Outdoor spaces.

This standard is expected to have a positive impact across Europe on the development of Adaptable housing through a unified approach.

Adaptable housing policies, standards and examples of good practices

(1) "Housing Europe"- Adaptable housing and care at home

The European organisation of housing providers, "Housing Europe", formerly named "CECODHAS", highlights in its report, "Ageing Well At Home" that the majority of older people will generally live independently in their homes, whether rented or owner-occupied, for as long as they can. However, this may become unsustainable as people age, and require extra assistance or supports related to sickness or disability. Therefore, it is becoming more important than ever to create options for those with more complex supported housing and care needs to live in small-scale communities, which have been designed to meet their needs.

It is very important to think of housing as not just a dwelling but as a hub for the centralisation and delivery of health and care services, to allow people to age better at home. The French association Delphis provides innovation services for social housing companies, including a specific label called 'Habitat senior services', which aims to increase non-dependent elderly tenants' access to both adequate housing adapted to their needs and additional services.

Furthermore, many housing associations in the UK, for instance, offer 'independent living services'. For example, Curo is a housing association providing a range of supported accommodation and independent living services.

(2) UK. Standard BS 9266:2013 - Design of accessible and adaptable general needs housing. Code of practice

The British Standard BS 9266:2013 gives recommendations for the design of accessible and adaptable housing, whether in the form of flats or individual houses. It covers car parking, external access routes to blocks of flats or individual houses, common circulation areas in blocks of flats, circulation areas within dwellings, and the provision of key rooms and facilities. It is intended to be used for new dwellings that are designed to be accessible and adaptable. The recommendations can also be used for assessing the accessibility and adaptability of existing dwellings and, where practicable, as a basis for their improvement.

The standard does not cover the design of public buildings, which are covered in BS 8300:2009+A1. It does not cover purpose-designed wheelchair housing, purpose-designed housing for older people such as "extra care", "close care", "assisted living" etc., or other types of housing which include assistance or care facilities. It explains how, by following the key principles of inclusive design, general needs housing can be made sufficiently flexible and convenient to meet the existing and changing needs of more households, and so give people more choice over where they live.

The standard was developed, considering that the population of the United Kingdom, as in most of mainland Europe, is ageing, and its numbers increasing. In consequence, average household sizes have fallen, with the proportion of one- and two-person households increasing and that of three-, four- and five-person households falling.

The net result of these demographic trends is that the number of households in the UK is expected to grow by about 230,000 per year from 2013 until 2033. Furthermore, the UK Communities and Local Government department website states that: "As well as providing support for older people today, there is also the challenge of making sure that the right type of housing and support is available for future generations of older people".

It is not expected that the British Standard will automatically apply to all new homes, but local authorities will need to make informed choices about the mix of housing types and tenures that will be required over the coming decades. Housing providers will need appropriate tools to ensure that strategic decisions can be put into effect. It is expected that this British Standard will play a significant role in helping them to achieve their aims.

(3) Belgium

In Belgium, the Wallonia-Brussels Consortium CALA group, made up of non-profit organisations from the disability sector and players in the construction industry, Housing designers and Public authorities has developed a guideline for the construction of Adaptable Housing, to be used by architects, designers and building contractors throughout the region. In Wallonia and Brussels, quotas for adaptable and adapted housing are increasingly being

imposed. The guide helps designers to understand the standards and ensure their compliance with legal requirements.

This guide sets out the accessibility standards for creating adaptable and adapted housing, including a checklist of 10 criteria enabling designers to check that their project meets the listed criteria.

(4) Greece

In Greece, projects of Adaptable Lifetime Homes started to be introduced and developed in the Greek public sector housing programmes, which were carried out by the Social Housing Organisation (Workers' Housing Organisation, abbreviated as "OEK"). OEK's adaptable dwellings were designed to be more accessible, more flexible and also safer than the earlier ones, which had not been designed with accessibility and adaptability features. The quality of these houses was improved, meeting the varying needs of numerous changes of occupiers in the same home or the changing needs occurring through one family's lifetime from raising small children to accommodating a family member with a broken leg or with a permanent disability, having a grandmother to stay, or becoming frail in old age. OEK was also a member of the CECODHAS project, "Adaptable and Accessible Housing", which had been established by European Social Housing organisations with the objective of examining these design concepts and gathering examples of good practice from the social housing sector throughout Europe.

These programmes resulted the OEK Adaptable Housing Design Standard, which was applied in the design and construction of the Olympic and Paralympic Village, Athens 2004. The Olympic Village was built on land owned by OEK and after the Games period it became the largest social housing estate in the country, providing homes for about 10,000 residents.

(OEK was closed in February 2013 as part of the national austerity measures for the economic crisis in Greece. There is no longer a social housing sector in Greece.)

The Greek relevant legislation, inline with article 26 and paragraph 2 of article 27 of Law 4067/2012 (New Building Regulation - NOK) as amended and in force today, requires for all new residential buildings which have been built since and after **9/4/2012**, to ensure independent and safe horizontal and vertical access by people with disabilities to all external and internal common areas of residential buildings, as well as ensuring conditions **for easy conversion** of the houses into homes for future users with disabilities. This introduces the practice of designing and building adaptable housing in Greece, to some extent.

(5) Sweden

In Sweden, municipalities planning housing in residential areas are required to ensure that they meet the needs of elderly people. Accessibility requirements have been given greater prominence in legislation over the years. "Senior housing" is ordinary homes for people aged 55+ and sometimes for the over-70s, with accessibility as a priority. Some are newly-built

while others are regular homes that have been made more accessible as part of conversion or renovation work.

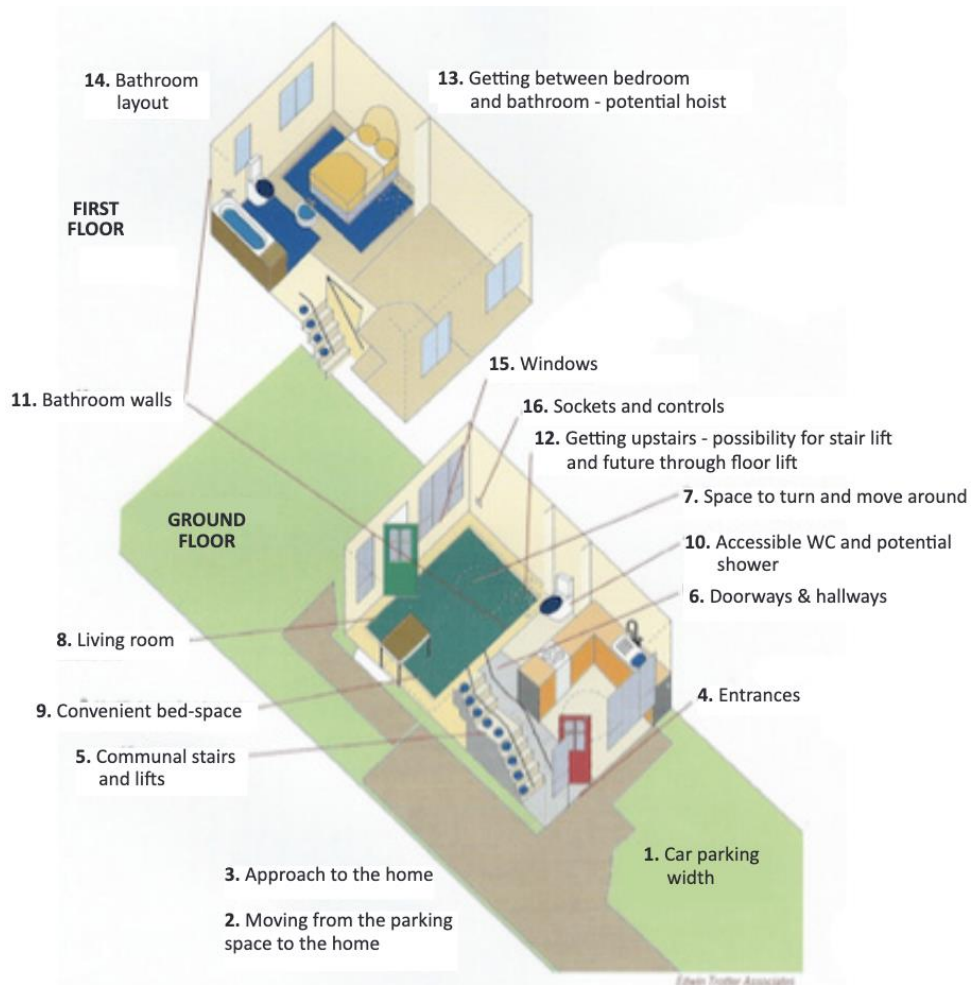


Fig. 1-2. Lifetime Homes Standards Diagram. Joseph Rowntree Foundation. © Joseph Rowntree Foundation

Figure: Lifetime Homes Standards, Joseph Rowntree Foundation

CONCLUSION AND RECOMMENDATIONS

1. SILVER ECONOMY - STATISTICAL FORECASTS FOR 2030 AND 2050

It is important to keep in mind the economic implications of the population aging process. Globally the number of seniors is expected to grow from 900 million in 2015 to 1.4 billion in 2030, and to 2.1 billion in 2050. This means in 35 years the growth index of 233 !

The table below tells us a lot. While the total population will grow between 2020 and 2030 for 41%, the seniors group (65+) will grow for 66% (and youngsters only for 38%). Another important feature is the growth of the consumer class: here the difference between children and young adults (shares of 53% and 63%) come in stark contrast compared to seniors with 76% in consumer class.

	2020	2030	Absolute change	% change	% of age group in consumer class (2030)	% of consumer class at total (2030)
Children (0-14 years)	728	1008	280	38%	53%	18%
Young adults (15-29)	858	1185	327	38%	63%	21%
Professionals middle (30-44)	890	1206	316	36%	69%	22%
Professionals old (45-64)	1000	1402	402	40%	76%	25%
Seniors (65+)	459	760	301	66%	76%	14%
TOTAL	3935	5561	1626	41%	66%	100%

Source: World Data Lab; Note: Consumer class is defined as spending \$11+ (2011 PPP) per person per day, which includes the Middle Class (\$11-110) and the Upper Class (\$110+)

In most societies the economic and intellectual potential of the seniors is strongly underestimated and consequently underutilised. On top of it, the basic human rights of seniors are not fully recognised and implemented. For the civilization of the 21st century this is **totally unacceptable and needs to be properly addressed.**

With expected increased urbanisation also in the future, an important challenge for building a happier society with over a third of senior members will also be how their specific needs are taken into account by the urbanists and architects. Though with many positive exceptions, this has often not been systematically included into the planning and design processes.

A survey conducted in 2021 by University of Brescia among 12,000 senior inhabitants in 83 European cities showed that senior residents of 50 cities replied they find their city a good place to live for elderly (80% and above satisfaction). In 23 cities the average satisfaction was between 60% and 75%, however, in 10 cities (including Paris, Rome, Athens, Naples, Ljubljana and Sofia) the seniors rated their satisfaction below 50%. »The Silver Economy in European Cities« Carolina Foglia, Maria L.Parisi, Nicola Potarollo, Brescia, 2022.

2. RECOMMENDATIONS ON SILVER ECONOMY SUPPORT INSTRUMENTS AND LESSONS FROM GOOD PRACTICE CASES

As the seniors are as interested in building a knowledge economy, as the other generations, they need to be highly active in major debates on building an appropriate Innovation Ecosystem to support the development of Silver Economy. They can expect several direct, as well as indirect benefits, starting from better access to the labour market, affordable medical and social care. Due to better understanding of the nature and implications of the ageing process, and increased budgetary resources, several instruments can be expected to respond better to specific needs of the seniors.

In the 2021 World Economic Forum's analysis of innovation that impact healthy ageing, the following eight segments of healthy aging have been singled out:

- ▶ Financial freedom and stability;
- ▶ AI and digital markers supporting early detection of diseases;
- ▶ Health status monitoring and connecting with healthcare professionals;
- ▶ Affordable healthcare;
- ▶ Addressing sensory decline;
- ▶ Stabilization of cognitive functioning;
- ▶ Connecting older adults on digital platforms;
- ▶ Mobility and transportation.

The quickly increasing **importance of AI** deserves additional comment, since it has great potential in practically all of the above listed segments (particularly numbers: 2, 3, 5, 6, and 7) – of course under condition of proper training and reducing the reservations and fear on the part of the seniors. As demonstrated in most advanced countries, proper development and application of AI has great potential to improve the seniors' quality of life, not only in terms of health and safety, but equally by enhancing the possibilities for continued professional engagement of seniors interested in doing so. As generally in the domain of ICT this offers a domain of well-balanced inter-generational collaboration, since here the youngsters are learning almost equally as the seniors.

The good practice cases presented in this Handbook undoubtedly demonstrate that **Silver Economy is a most appropriate answer to the challenges of population aging**, and that – with the right approaches and cleverly selected support instruments – very impressive results can indeed be achieved in turning aging of population into an important development potential.

Of course, this requires that public awareness of this potential is stronger than the outdated and erroneous ageist perceptions – still present today. And under these conditions the government should place sufficient priority to the challenges to be addressed by legislation and public programmes. Unfortunately, many people still remain – at least subconsciously – influenced by the old concept of population ageing being a problem of seniors only! Who else is more interested to achieve better awareness of the true nature of the ageing process than the seniors. Therefore, they are expected to contribute their share in overcoming, or at least reducing this problem.

It is difficult to understand that in our time and age seniors are still pushed from active life, in spite of their wisdom, economic strength, and actual share in taxes being paid. With the demographic pyramid turned around, modern societies largely fail to understand that they are **using only about half of their members' available brain power!**

Though being the most directly interested in the success of Silver Economy, the **seniors are generally not sufficiently active in politics**, and therefore their impact on legislation and policies addressing the respective problems is far too limited. Most politicians are not fully aware of what positive impact a vibrant Silver Economy could have, and therefore pay insufficient attention to this domain.

Also, the **academic community** (particularly unfavourably affected by forced retirement at the age of 65 – when many are still in best of their performance) is not as active in public debate, as it could and should be.

Unfortunately **the media also pays relatively little attention** to challenges of the ageing society, probably because their owners are not so much interested – though for the wrong reasons (i.e. underestimating the potential of Silver Economy and the intellectual power of the seniors).

Practically the most proactive are **seniors' associations and think tanks**, but even they usually do not utilize all the available channels and methods of lobbying to protect their members' legitimate interests. What could probably contribute to faster building of support for the seniors and the Silver Economy are activities supported simultaneously and whenever possible even jointly by young and elderly generations. These activities need to follow two directions: **demanding necessary changes**, and **educating the public** about the benefits of Silver Economy for the whole society.

Political involvement of seniors should not appear just as a fight for their own rights and benefits – which is difficult to avoid. It is highly recommended that seniors make an effort to present their involvement as an effort to address global issues of their society and economy – which is actually the case. When they will be able to present their concerns and proposals as win-win solutions, their chances to succeed will be strongly increased. And when talking to leaders of political parties, seniors' representatives should remind them of the **electoral potential of the elderly**, which is something they cannot afford to ignore.

Based on experiences evaluated at national and regional levels, the team of the project has recognized the focal points of the efforts to build a sustainable Silver Economy, supporting the Innovation Ecosystem. This is gradually being recognized, and within the project the following support instruments – addressing the issues of societal aging, and building Silver Economy – provided from local to international level, have been identified:

- ▶ Adoption of a Silver Economy Strategy – has been achieved by most European countries, which confirms increased awareness, but it usually still remains focussed on supporting the seniors, and less on building the potential of Silver Economy in domains of knowledge-based international competitiveness.
- ▶ Organising the government structures properly is very important. Most European countries have ministry departments and special agencies responsible for issues of elderly, but still only a few have an independent ministry for this policy domain.
- ▶ Governments in many European countries should make a better effort to secure needed care and health services to the elderly at acceptable quality levels, and under accessible conditions - particularly for economically weaker seniors.
- ▶ Several countries have extended the mandatory employment periods – usually for 2-3 years (which is insufficient, but politically sensitive), and importantly starting to introduce more flexibility for retirement (Japan going since 2021 with new legislation further than any other country).
- ▶ It is important that all regulations in domains affecting the elderly citizens, attempting to improve their economic status as pensioners, and facilitating their continued work (regulating the level of public pensions, tax treatment, securing care and health care, etc.) are being introduced in dialogue with seniors.
- ▶ In most European countries seniors are offered various kinds of training and education to prepare themselves for productive work in modern knowledge economy – emphasis

on ICT, marketing and management – with great contribution of civil society organisations, which is highly appreciated.

- ▶ Senior Expert Pools (17 operating currently in 12 European countries) offer good opportunities for seniors with relevant expertise to remain active by engaging in counseling – particularly to young companies unable to hire expensive professional consultants. Their activities deserve stronger public support.
- ▶ It is important to provide support and give awards for successful senior's SMEs (for example: the EU Silver Economy Award), and specialised accelerators (for example: Next Age, Ancona; AC75 Start-up Accelerator – Fondazione Marche).
- ▶ Support to initiatives and activities of seniors' associations and think tanks (e.g.: DEI Think Tank, Senior Executive Cannabiz Think Tank).
- ▶ Research and university courses on silver economy and gerontology – growing strongly.
- ▶ Raising public awareness of the positive impact of population aging and benefits of Silver economy for the society (Silver Day – Normandie, Gerontopole Seine Estuaire, 6th Awards Ceremony 21 Oct.2022)
- ▶ Accessible Tourism presents a »golden opportunity« for destinations and businesses, as the demographic ageing increases in Europe. Senior tourists make up 2/3 of this market, bringing economic benefits to those cities and regions that direct investment towards senior-friendly infrastructure, facilities, transportation and customer services across the whole tourism chain.
- ▶ National policies should adopt "ageing at home" policies and enforce the design and development of adaptable life-time homes. This will ensure that seniors, who may acquire age-related impairments or health problems, will not be obliged to change their home, when getting older but they will be able to continue living in their own homes independently, as far as possible and with comfort and safety in their homes. This contributes in multiple ways to their well being, to the general economy as it is minimizing the institutional costs

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