

# Unlocking the potential of silver economy in the Nordic Region

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# Summary

This report focuses on the concept of the silver economy, which has emerged as a response to population ageing in Europe in recent years. The silver economy refers to all economic activities linked to older age groups. The concept is based on the notion that many older people continue to make valuable economic and societal contributions after retirement, and that older citizens can provide significant economic and societal benefits, particularly if they are healthy and active. This report examines policies and initiatives to promote the silver economy and the closely related concepts of healthy ageing, active ageing and age-friendliness. The report seeks to uncover what are the preconditions for expanding the Nordic silver economy, and how cross-border collaboration can help enhance the potential of the silver economy in border regions.

The prerequisites for expanding the Nordic silver economy seem to be relatively good compared with many other European countries. For instance, life expectancies are generally high by international comparison, and the Nordic countries fare comparatively well according to several measures on health, well-being, activity, employment and societal participation among the older population. The general trend also shows that employment rates are increasing among older age groups, which seems to be connected to the pension system reforms that have been implemented in several countries. However, there are still various barriers and challenges that will need to be overcome for making society more inclusive for senior citizens, which itself is vital for fully tapping into the potential that older people can offer. For instance, ageism and age discrimination is a challenge, which negatively affects older people and hinders their participation in society and in employment. Tapping into the potential of the silver economy requires changing the perception of population ageing, which also includes overcoming outdated stereotypes of older people.

Promoting health and activity in older age can be seen as a cornerstone for strengthening the silver economy. Making society more age-friendly and appreciating and activating the aspirations of senior citizens is central. One way of mobilising the potential of the silver economy could be to improve the transfer of skills and expertise between younger and older generations of workers. Also, promoting education and training to improve the digital capabilities of older people is key not only for extending working careers, but also for enhancing well-being and their independence. The silver economy is also about acknowledging the role of older people as consumers, which brings potential for new types of products and services. This seems to be the case especially in rural areas where population ageing is often most expressed and where seniors constitute an increasingly important consumer base.

Population ageing has gained increased policy attention in many Nordic regions and municipalities. This includes the border regions of Trøndelag (Norway) and Jämtland Härjedalen (Sweden), studied in this report, where numerous policy initiatives have been launched as a response to population ageing. Many of these initiatives can be seen as contributing to strengthening the silver economy, although the concept itself does not figure on the policy agendas in these regions. The findings suggest that there is currently little cooperation between municipalities over the Norwegian-Swedish border regarding policy action toward age-friendliness. In general, it seems that there could be potential for more shared learning where especially the smaller, more rural and sparsely populated municipalities could draw inspiration from the larger municipalities and tailor their approaches to their needs. Particularly for smaller municipalities, stronger cooperation, also over the national border, could be a means of pooling resources and finding new synergies in dealing not only with the challenges of population ageing, but also with the potential opportunities that it may bring.



# Sammanfattning

Denna rapport fokuserar på begreppet "silvrekonomi" som har uppstått som en följd av den åldrande befolkningen i Europa under senare år. Silvrekonomi syftar till all ekonomisk verksamhet som förknippas med äldre åldersgrupper. Begreppet grundar sig på idén att många äldre fortsätter att bidra till ekonomin och samhället även som pensionärer och att seniorer utgör värdefulla resurser i synnerhet om de är friska och aktiva. Rapporten studerar policy och initiativ för att främja silvrekonomi och relaterade begrepp så som aktivt och hälsosamt åldrande samt "åldersvänlighet". Syftet är att utforska vilka förutsättningar det finns för att stärka den nordiska silvrekonomi och hur gränsöverskridande samarbete kan främja silvrekonomi i nordiska gränsregioner.

Förutsättningarna för att stärka den nordiska silvrekonomi verkar vara relativt goda jämfört med många andra europeiska länder. Exempelvis är den förväntade livslängden i Norden relativt hög internationellt sett och de nordiska länderna klarar sig väl enligt olika mått på hälsa, välmående, aktivitet, sysselsättning och social delaktighet bland seniorer. Den generella trenden visar även att sysselsättningsgraden bland äldre har ökat under senare år, vilket verkar vara kopplat till reformer av pensionssystemen som införts i flera länder. Dock kvarstår ett antal hinder och utmaningar som måste undanröjas för att göra samhället mer inkluderande för de äldre. Exempelvis utgör ålderism eller åldersdiskriminering ett hinder mot äldres deltagande i samhället och arbetslivet. För att uppnå den fulla potentialen av silvrekonomi krävs att vi ändrar vår uppfattning om åldrande samt överger föråldrade stereotyper om seniorer.

Att främja hälsa och aktivitet bland äldre kan ses som en grundförutsättning för att förstärka silvrekonomi. Att göra samhället mer åldersvänligt och att värdesätta och fånga upp äldres aspirationer är centralt. Ett sätt att främja silvrekonomi kunde vara att stärka kunskapsutbytet mellan yngre och äldre. Vidareutbildning på jobbet och kurser för pensionärer inom digitala verktyg blir allt viktigare för att förlänga yrkeskarriärer samt att främja äldres arbetsförmåga, välmående och självständighet.

Silvrekonomi handlar även om att se potentialen hos seniorer som konsumentgrupp, vilket medför möjligheter för nya typer av produkter och tjänster. Detta gäller framför allt på landsbygden där befolkningen åldras i rask takt och där seniorer utgör en allt viktigare konsumentgrupp.

Frågor om åldrande har fått ökat fokus i nordiska regioner och kommuner under senare år. Detta gäller även gränsregionerna Trøndelag (i Norge) and Jämtland Härjedalen (i Sverige) som studerats i denna rapport, där en rad initiativ med fokus på äldre har lanserats. Flera av dessa initiativ bidrar indirekt till att förstärka silvrekonomi trots att själva begreppet silvrekonomi inte syns på den politiska dagordningen. Dock visar studien att det för tillfället finns relativt lite samarbete mellan kommuner över den norsk-svenska gränsen i frågor som rör åldrande och åldersvänlighet. Här finns potential för mer utbyte av erfarenheter där framför allt de mer glest befolkade landsbygdskommunerna skulle kunna inspireras av större kommuner och anpassa deras tillvägagångssätt till sina egna behov och förutsättningar. I synnerhet för mindre kommuner kunde starkare samarbete, även över den nationella gränsen, vara ett sätt att samla resurser och skapa synergier för att hantera inte enbart utmaningarna som åldrande medför utan även dess möjligheter.

# 1. Introduction

Population ageing is a major demographic trend in the Nordic Region. This can be seen in all the Nordic countries, where there is a growing number of people in older age groups along with a shrinking number of young people (Stjernberg, 2020). The general trend indicates that population ageing will continue throughout the Nordic Region during the decades to come (Sánchez Gassen & Heleniak, 2019). This means that it will be increasingly important to anticipate these changes and plan for population ageing at different levels of society. In response to these demographic changes, population ageing sits high on the policy agenda in the Nordic Region as well as more broadly in Europe and globally.

Population ageing is generally perceived as a challenge that will result in greater economic and societal demands. It is a challenge especially from the perspective of a diminishing labour force (OECD, 2019). Another challenge is that there is a growing proportion of people who are approaching the final years of their lives, when health impairments and health-care needs increase, while there simultaneously is a decreasing share of people in younger age groups who could provide such care and support. However, population ageing may also provide various opportunities owing to its untapped potential. This is reflected in a shift that has occurred in the way that policies concerning ageing are framed. Population ageing has traditionally been viewed as a challenge that will result in greater economic and societal burdens. However, policies on ageing are increasingly also focused on the opportunities that an older, but also healthier, population may bring.

This report focuses on the concept of the *silver economy* that has emerged as a response to population ageing in Europe in recent years. It refers to an economy that is linked to older citizens, including products and services that they purchase and the further economic opportunities for society that such spending generates (European Commission, 2015). The idea of the silver economy is based on the notion that many older people continue to make valuable economic and societal contributions after retirement, and that older citizens can provide significant economic and societal benefits, particularly if they are healthy and active. According to the OECD (2014), realizing a silver economy as a pathway for growth requires critical public policy changes as well as a profound cultural shift. Promoting health and an active lifestyle among older people is now increasingly seen as important by politicians and policymakers, both for improving economic productivity and competitiveness and for increasing well-being and inclusion while minimizing the risk of social isolation. Against this backdrop, the notion of a silver economy is now increasingly promoted as a way of dealing with population ageing in Europe, along with the more established concepts of *healthy ageing* and *active ageing*.

This report examines policies that promote the silver economy and other related concepts such as healthy and active ageing in the Nordics. The following key questions are addressed:

- *What are the preconditions for expanding the Nordic silver economy?*
- *What are the key elements for uncovering the potential of the silver economy?*
- *How can cross-border collaboration enhance the potential of the silver economy in border regions?*

This report is based on desk research and interviews. The research material consists of research and policy reports, statistics as well as semi-structured interviews conducted with various local and regional actors from the regions of Trøndelag, in Norway and Jämtland Härjedalen, in Sweden (see references for list of interviewees).

The report is structured as follows. In chapter 2, the focus is on defining the silver economy and other key concepts addressed in the study. Chapter 3 examines population ageing trends and what characterises the diverse older population in the Nordics. The focus in chapter 4 is on the type of policy actions that have been taken at the global level, European level and in the Nordic countries to deal with population ageing and to promote silver economy. Chapter 5 addresses the key aspects for uncovering the potential of the silver economy, including the main challenges and opportunities relating to population ageing. Chapters 6 and 7 take a closer look at what

types of policy actions toward silver economy have been taken in the regions of Trøndelag and Jämtland Härjedalen. Finally, chapter 8 concludes with a discussion about the main findings concerning the future potential for expanding the Nordic silver economy.

## 2. Key concepts

The *silver economy* refers to all economic activities linked to older age groups, and the concept is based on the idea that population ageing not only brings about challenges but also various opportunities. Older people are considered to offer substantial economic and societal benefits. The older population has been referred to as an “overlooked demographic” whose needs remain largely unmet (European Commission, 2015). However, in recent years, opportunities related to the older population have become more widely acknowledged, both in EU-level policies as well as in the different European and Nordic countries (European Commission, 2014). In this context, there is a strong belief in the potential of technologies and social innovations and cross-cutting solutions for improving the health and well-being of older people (Silver Economy final report, 2018). There has also been growing recognition that while the silver economy represents consumption that serves the needs of older people, there are many indirect effects that provide opportunities for both older and younger generations (Cylus et al., 2019).

The silver economy is driven by the emergence of new consumer markets and by the need to improve the sustainability of public expenditure linked to population ageing (European Commission, 2015). The European Commission has been central in promoting the silver economy concept, as Europe is considered well placed to benefit from the emergence of new market opportunities that population ageing might bring. This is because not only does Europe have one of the fastest-ageing populations in the world; there is also large public sector involvement in many countries. Here, public funds can be used effectively to foster new markets and enhance growth potential (European Commission, 2015).

The silver economy is founded on the notion that a healthy and active older population offers vast economic and societal benefits. This resonates with policies dealing with population ageing more broadly where the promotion of health and well-being has become one of the main objectives. The World Health Organization (WHO) in particular has played a central role in promoting the theme of population ageing on the global policy agenda since the 1990s. Two closely related concepts promoted in these policies are *active ageing* and *healthy ageing*, which have become prominent in ageing policies worldwide.

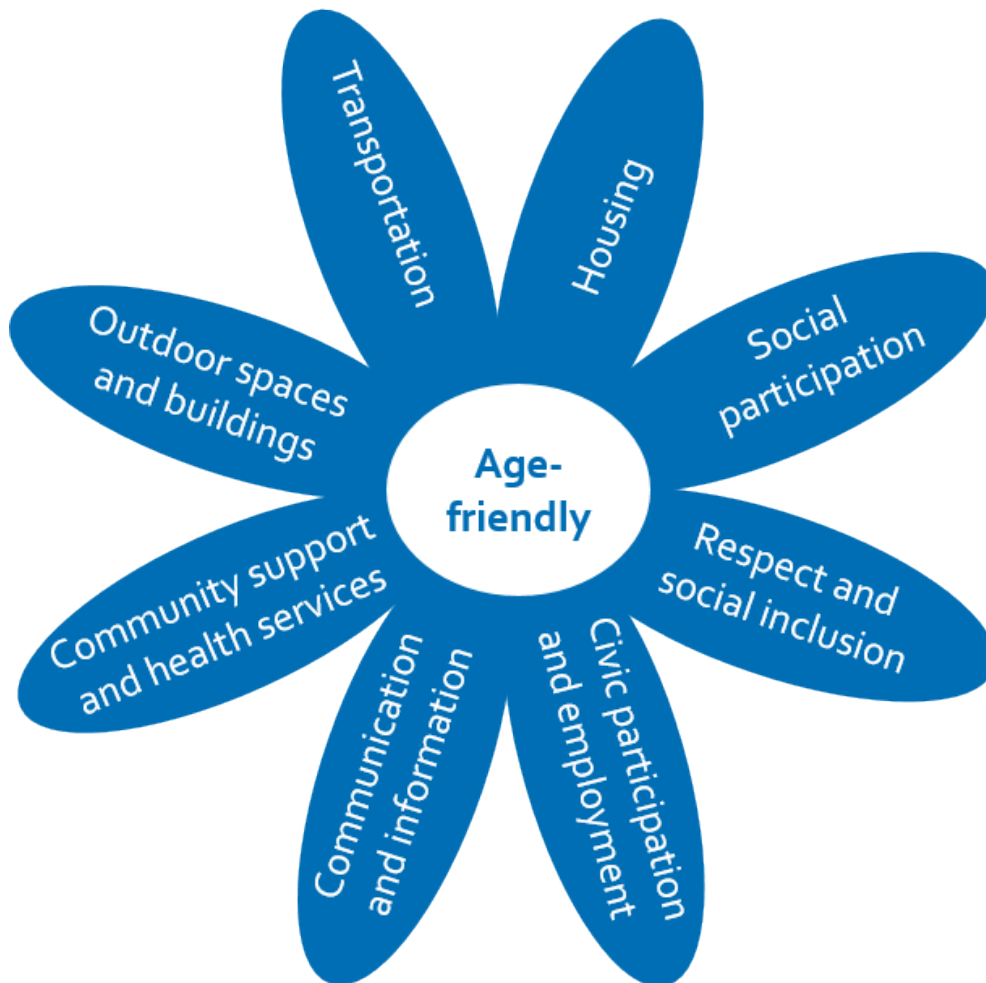
Active ageing is defined by the WHO (2002) as the process of optimizing opportunities for health, participation and security in order to enhance the quality of life as people age. In the WHO framework for active ageing, “active” refers to continued participation in social, economic, cultural, spiritual and civic affairs. It is also emphasized that ageing policies should embrace a life-course perspective, meaning that it is crucial to acknowledge that earlier life experiences influence how individuals age. Interdependence and intergenerational solidarity are important components of active ageing, as people age within the context of others.

Similarly, *healthy ageing* refers to the process of developing and maintaining the functional ability that enables well-being in older age (WHO, 2019). Health and well-being in older age are affected by numerous factors, including income and educational level, ethnic background, physical activity and dietary habits, family situation and housing arrangements (WHO, 2002). While poverty means increased risks of poor health and disabilities in all age groups, older people with low incomes are particularly vulnerable. They are less likely, for example, to have access to nutritious food, adequate housing and health care than their peers with higher socio-economic status. Overall, health status in older age is to a great extent determined by earlier life events. This means that the best way to ensure good health for senior citizens is by promoting health and activity throughout their lives.

Another concept linked closely to the idea of active and healthy ageing is *age-friendliness*. Age-friendliness has become central in ageing policies worldwide. This concept is used particularly in the context of age-friendly cities and communities, which can be defined as places that foster active and healthy ageing (WHO, 2015). Central to the idea of planning for an age-friendly community is adopting an integrated approach where different policy and planning domains are considered in unison (see Figure 1). This means, for instance, considering housing in connection to outdoor spaces and the rest of the built environment. It could also be planning transportation services and infrastructures so that they enable social, civic and economic participation, and



well-being throughout life (WHO, 2007). From the perspective of improving the employability of older people, the principle of age-friendly workplaces has emerged as a way to enable more seniors to extend their working careers by better adapting workplace structures to the needs of older workers (European Commission, 2015).



**Figure 1. Eight domains of age-friendliness (adapted from WHO, 2007).**

A concrete initiative to promote age-friendly policies was the establishment of the WHO Global Network for Age-friendly Cities and Communities (WHO, 2019). This network was created to support cities and municipalities that seek to become more age-friendly, and all members of the network have pledged to promote active and healthy ageing by taking measures to improve the quality of life for their older residents. In 2020, this network consisted of more than 1,000 members from 41 countries, including 13 Nordic municipalities from each of the five Nordic countries. Among these municipalities are Levanger and Trondheim in the Norwegian region of Trøndelag, and Östersund in the Swedish region of Jämtland, discussed more in-depth in chapters 6 and 7.

The abovementioned, closely connected concepts can all be considered central for tapping into the potential of the silver economy. In response to the trend of population ageing and concerns of a shrinking workforce, promoting activity and health in older age is increasingly seen as vital for enabling older people to participate more actively in society and the labour market, while also having a positive impact on well-being (Silver Economy final report, 2018). Policies to promote

healthy and active ageing, which has intrinsic value in itself, such as preventing or delaying care dependency, will also indirectly, through enhanced health and functional ability, help tap into the potential of older generations (Cylus et al., 2019). Hence, for understanding the preconditions and readiness for expanding the Nordic silver economy, this report pays attention to policy action dealing with these different but closely connected concepts.

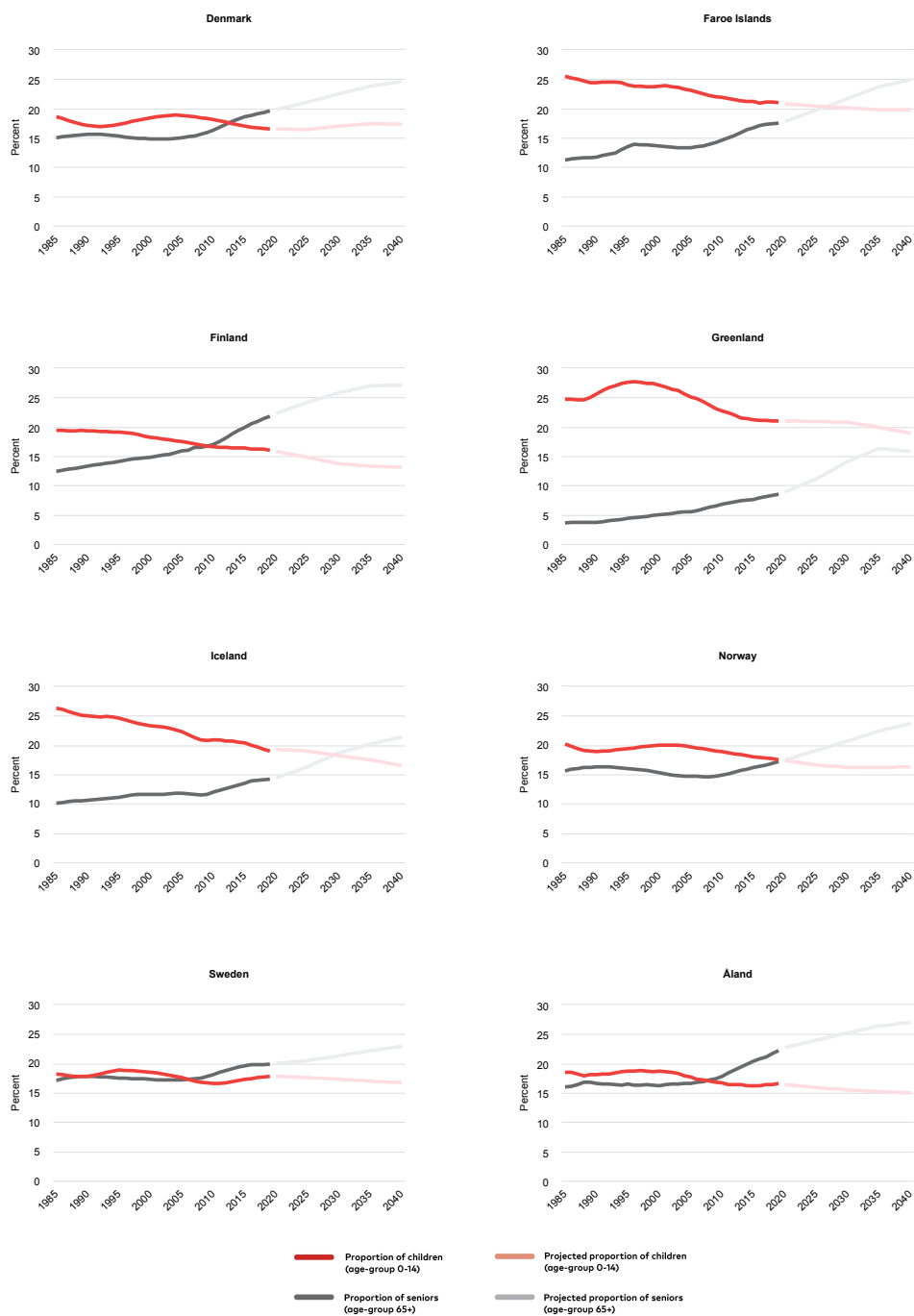
# 3. Population ageing and the older Nordic population at a glance

This part examines population ageing trends in the Nordic region as well as what characterizes the diverse older population in the Nordic countries. The purpose is to uncover a picture of the Nordic population in terms of health, activity and participation in society and the labour market, as a way to understand the preconditions for strengthening the Nordic silver economy.

## 3.1. Population ageing trends

Over the past few decades, there has been a noticeable change in the population age structure in the Nordic region. Figure 2 shows how the proportions of children (aged 0–14) and older people (aged 65 and over) have changed between 1985 and 2019 as well as the projected development until 2040. A general increase in the proportion of people in older age groups along with a decrease in the proportion of people in younger age groups can be seen throughout the Nordics. Nevertheless, the magnitude of population ageing varies significantly within the region. In 2019, older people outnumbered children in Denmark, Finland, Sweden and Åland. The percentages of older people and children are currently similar in Norway, but the proportion of people aged 65 and over is projected to surpass that of children within the next few years. While having a noticeably different development from the rest of the region, Iceland, the Faroe Islands and Greenland, which currently have proportionately fewer older people than children, are also witnessing an ageing of the population structure. For instance, in Iceland, the ratio of people aged 65 and over to the working-age population is expected to double during the next 40 years (OECD, 2019).

A diminishing labour force is one of the key reasons for the emergence of the concept of the silver economy on the European policy agenda. Projections by the OECD (2019) indicate that some European countries will see a more than 30% decrease in the working-age population (20–64) between 2020 and 2060. While the number of people in core working ages is expected to increase in the Nordic region overall (Sánchez Gassen & Heleniak, 2019), projections indicate divergent lines of development for the Nordic countries. Among the Nordic countries, Finland and Iceland are expected to see a decrease of 9% and 1%, respectively, in people of working age during the next 40 years (OECD, 2019). By contrast, Denmark, Sweden and Norway are projected to see an increase of 2%, 6% and 16%, respectively.



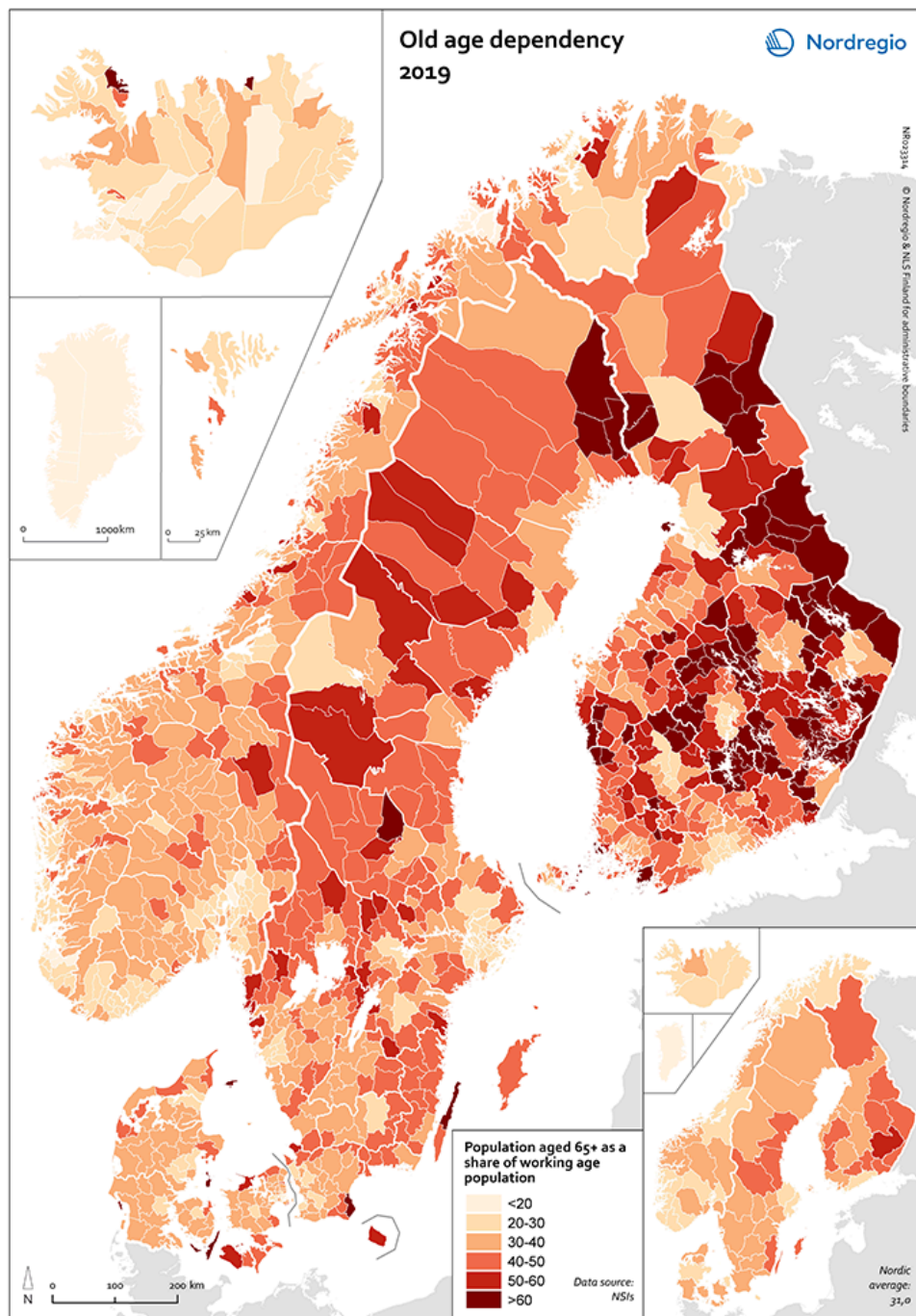
**Figure 2. Changes in the proportions of children (aged 0–14) and older people (aged 65 and over) of the total population, 1985–2019 and projections to 2040.**  
**Source: Nordic statistics (2019a).**



These changes in the population age structure can be linked to several parallel developments. Firstly, the baby boom generation (born ca 1945–1955) has reached the age of 65 during the past decade. This is a major driver of demographic change, as the decade following the Second World War was characterized by historically high birth rates in Finland, Iceland, Norway and Sweden, and to some extent in Denmark (Van Bavel & Reher, 2013). Secondly, people now live longer than before, which also contributes to a growing number of people in older age groups (Christensen et al., 2009). This is an important factor, especially as average life expectancies in the Nordics are high by international standards, and life expectancies are expected to increase further during the decades to come (OECD, 2019). Thirdly, birth rates have dropped over the past few decades in almost all the Nordic countries. For example, in Finland, they are now historically low (OSF, 2019), which has also contributed to an upward shift in the age structure of the Nordic population.

However, while population ageing can be seen throughout the Nordic region, there are considerable differences in the magnitude of population ageing that has occurred in different parts of the region. Map 1 shows differences between Nordic municipalities based on their old-age dependency ratio in 2019, i.e. the ratio of the number of persons aged 65 and over to the number of persons aged 15–64. The municipalities with the oldest population age structures are coloured dark red in the map. There are especially many Finnish municipalities, particularly in the northern, eastern and central parts of the country, that stand out and have proportionately high shares of people in the older age groups. Among the 50 municipalities with the highest old-age dependency ratios, 44 are in Finland. Also, in Sweden, there are relatively many municipalities with comparatively old population age structures. In contrast, municipalities with low old-age dependency ratios can be found especially in Iceland and Greenland, but also in Norway.

The general pattern shows that rural areas typically have noticeably older population age structures than urban areas in the Nordic region. Table 1 shows the old-age dependency ratio in 2019 by country and municipality type. In 2019, the average old-age dependency ratio in all rural municipalities was 41.5% compared with 26.6% in urban municipalities. This urban–rural divide is especially noticeable in Finland, Sweden and Denmark, as well as, to a lesser extent, in Norway, and somewhat in Iceland. A study by Sánchez Gassen & Heleniak (2019) shows that while the old-age dependency ratio increased in urban regions throughout the Nordics between 2007 and 2017, population ageing has been clearly more pronounced in rural regions. The same study also shows that the intensity of population ageing is expected to be noticeably greater in rural than in urban regions also until 2040.



**Map 1. Old-age dependency ratio in 2019.**  
**Map by Oskar Penje, Nordregio.**

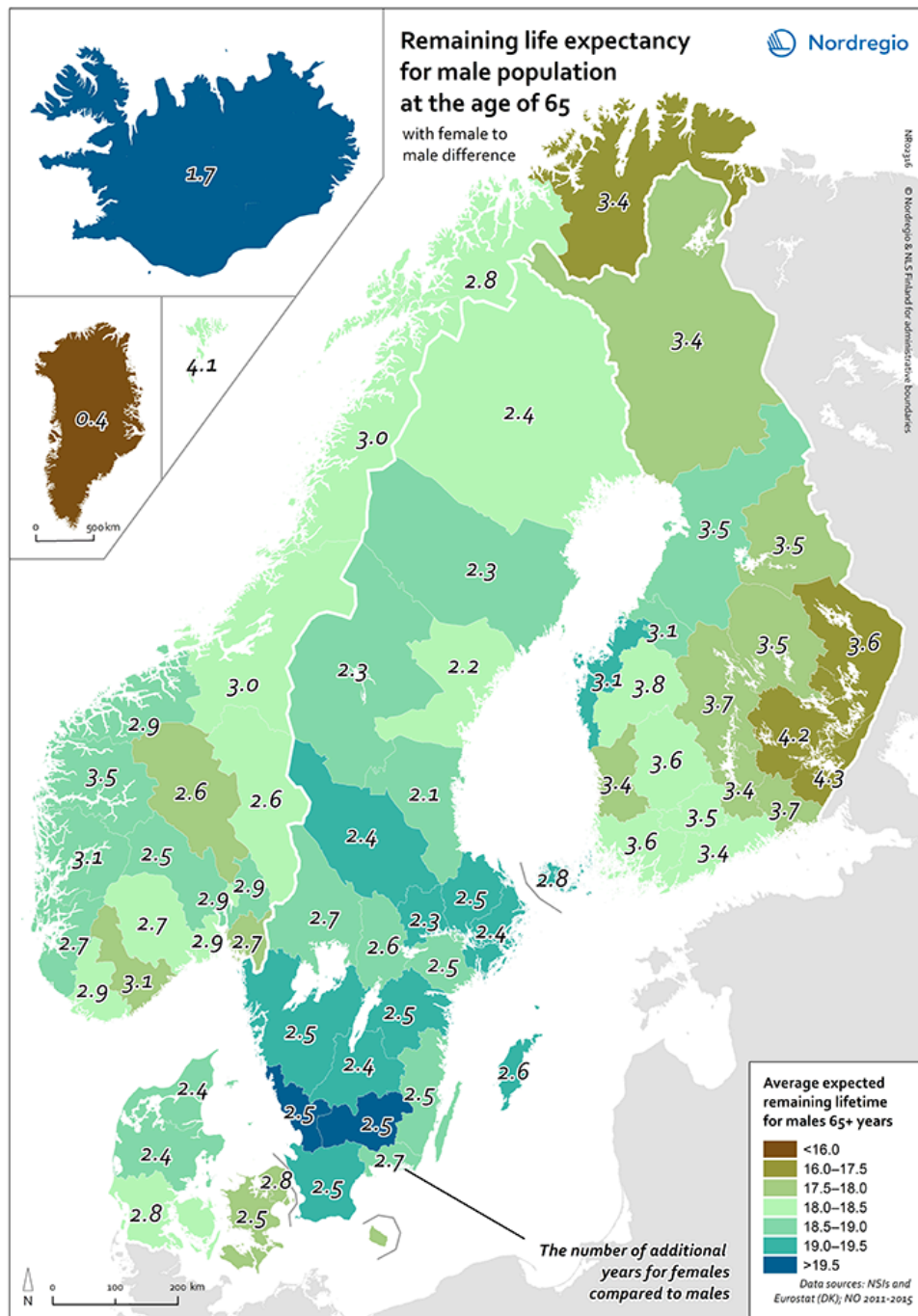
	Rural	Intermediate	Urban	Total
<b>Denmark</b>	41.6	35.0	27.5	36.8
<b>Finland</b>	52.6	40.8	28.7	49.5
<b>Iceland</b>	27.1	19.7	24.5	26.5
<b>Norway</b>	35.3	29.8	25.6	33.9
<b>Sweden</b>	45.1	37.3	26.0	40.3
<b>Faroe Islands</b>	32.2	X	X	32.2
<b>Greenland</b>	12.4	X	X	12.4
<b>Åland</b>	47.4	37.3	X	46.8
<b>Nordic Region</b>	41.5	35.3	26.6	39.1

**Table 1. Old-age dependency ratio 2019, averages by country and municipality type (in percentages).**

**Data source:** Nordregio calculations based on NSIs.

## 3.2. Health, activity and participation in older age

From the perspective of strengthening the conditions for a silver economy, factors such as health and activity as well as social and economic participation in older age are central elements. It is noteworthy that life expectancies among the Nordic population are generally comparatively high by international comparison. In the five Nordic countries, life expectancies have increased by between 8 and 11 years since 1970 (OECD 2019a). Life expectancies are also relatively high for older age groups. Map 2 shows that in most Nordic regions, 65-year-old men still have around 18 to 20 years left to live, while women the same age expected to live two to three years longer than men. Life expectancy at 65 is the highest in Iceland, where men are on average expected to live for an additional 19.6 years compared with 21.3 years for women. The most noticeable regional differences within the countries can be seen in Finland and Norway, where average remaining life expectancies at 65 differ by around two years between regions. Common for all Nordic regions is that women generally live longer than men. This gender difference is especially noticeable in Finland, where women at the age of 65 are on average expected to live three to four years longer than men in all regions, while in Denmark, Norway and Sweden, this difference is between two and three years in all regions. Future projections suggest that life expectancies will continue to increase. In all five Nordic countries, both women and men at age 65 are projected to live four years longer in 2060 than at present (OECD, 2019).



**Map 2. Remaining life expectancy for male population at the age of 65, with female-to-male difference (additional years for women compared with men are displayed as figures on each region).**

Map by Oskar Penje, Nordregio.



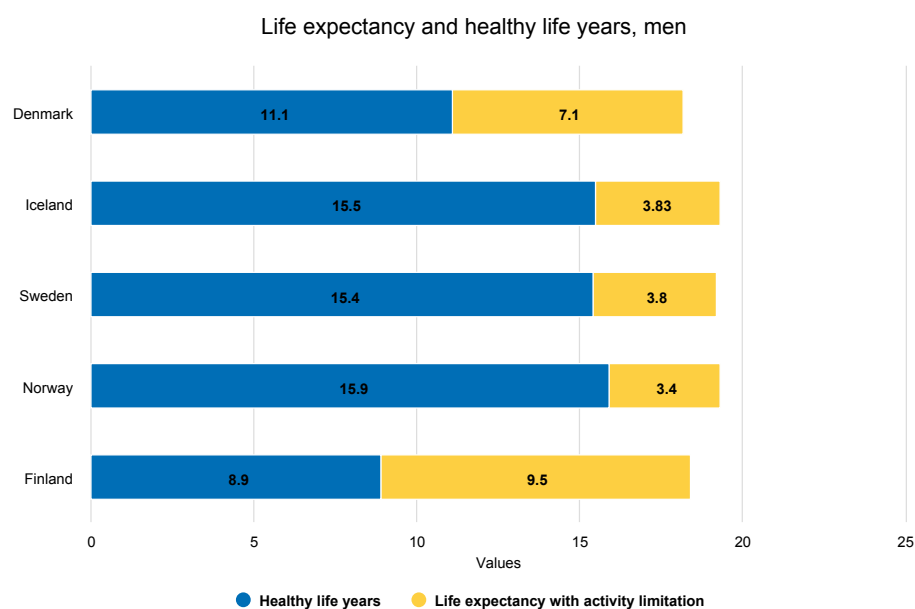
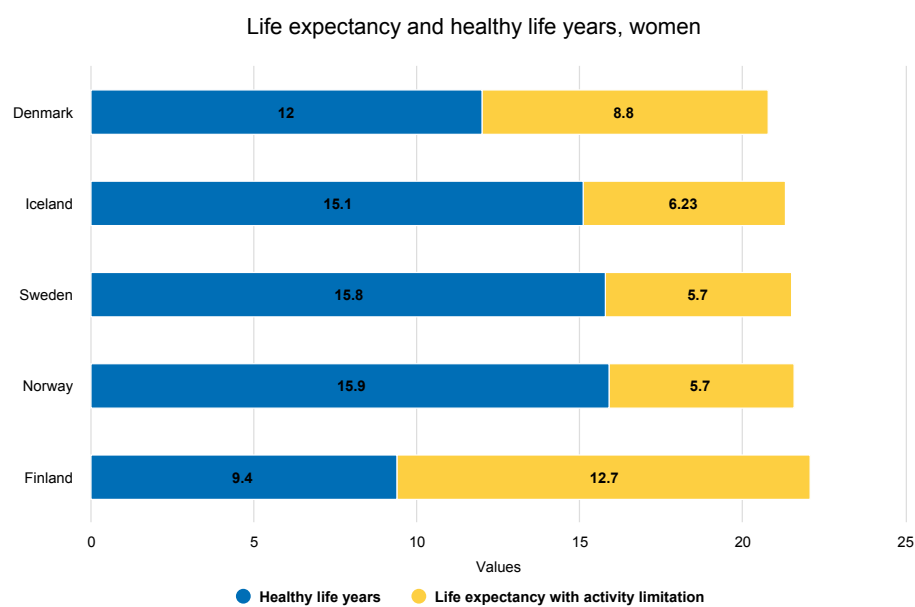
The older population does not comprise a homogeneous group. Rather, they can be divided into three groups: active, fragile and dependent, each with their own specific pattern of needs (European Commission, 2019). In terms of health, there are large individual differences and people age at different rates depending on genetic conditions, dietary and living habits, along with a wide range of external factors (NOMESCO, 2017). Nevertheless, there is a strong correlation between age and disability. For instance, in Europe overall, 44% of people aged 65–74 report a disability compared with 60% in the age group 75–84, and 70% in the age group 85 and over (European Commission, 2015). One of the major concerns about population ageing is that health-care spending will increase during the coming decades. However, according to Cylus et al. (2019), chronological age itself is not the main reason for higher health-care spending in older ages. Instead, related factors such as proximity to death and poor health are more important determinants of health spending. In relation to this, maintaining activity into older age becomes even more important. Nonetheless, while the proportion of people aged 65 and older is increasing in the Nordic region, many older people retain independence and continue to live in their own homes up to a relatively high age. According to a report by the Nordic Medico-Statistical Committee (NOMESCO, 2017), it is only approximately at the age of 80 that the proportion of older people who live in special accommodations in the Nordic countries exceeds 10%.

When referring to the older population in the Nordic region, the diversity of this group should be acknowledged. Especially the youngest members of the age group 65 and over and those who are entering retirement age generally have relatively many healthy years left. Eurostat has developed an indicator named Healthy Life Years (HLY), which estimates the number of years that people can expect to live with good health or without disability after the age of 65 (NOMESCO, 2017). While differences in overall life expectancy for the population at age 65 are not that significant when comparing the five Nordic countries, differences in healthy life years are far greater (Figure 3). In Iceland, Norway and Sweden, both men and women aged 65 can expect to have around 15 remaining healthy years of life, which are clearly the highest numbers in Europe. In Denmark, men and women at this age are expected to have 11 to 12 healthy years left, while the corresponding figures in Finland are around nine years for both men and women.

Similar observations can be drawn based on OECD statistics on the self-reported health of people aged 65 and over, which measures people's overall perception of their own health, including both physical and psychological dimensions. For instance, around half of all respondents in this age group in Finland rated their health as fair, bad or very bad, compared with around one-third in Norway (OECD, 2019a). The corresponding share for respondents in Denmark, Iceland and Sweden was around 40%. While cross-country comparisons of perceived health status should be done with caution<sup>1</sup>, these indicators nevertheless suggest certain noticeable differences in health in older age among the Nordic countries.

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1. There are two main reasons for this. First, people's rating of their health is subjective and can be affected by cultural factors. Second, there are variations in the question and answer categories used to measure perceived health across surveys/countries (OECD, 2019a).



**Figure 3. Life expectancy with activity limitation and healthy life years at 65, by gender (women above, men below), 2017 (or nearest year).**  
**Data source: OECD (2019a).**

Health and well-being of older people are affected by a wide range of other factors such as income and educational level, ethnic background, physical activity and dietary habits, family situation and living and housing arrangements (WHO, 2002). While poor people of all ages face increased risks of ill health and disabilities, older people with low incomes and low levels of education are particularly vulnerable and are less likely to have access to nutritious food, adequate housing and health care than their peers with higher socio-economic status (WHO, 2002). Household structure also plays a role, as older people who live alone generally have lower health status than those who live with someone else (Jönsson, 2019). Overall, health status in older age is to a great extent determined by earlier life events, which means that the best way to ensure good health as people become older is by preventing diseases and promoting health throughout the life course (WHO, 2002).

In a European comparison, Nordic countries fare comparatively well according to several measures on health, well-being, activity and societal participation. In terms of life satisfaction, it is noteworthy that older people in Europe are generally more positive than middle-aged people regarding how they appraise their life as a whole (Eurostat, 2020). In general, life satisfaction tends to decrease in middle age as people move toward retirement, after which life satisfaction tends to stabilize for older people, at least until when, and if, they become frail or suffer from disability or disease. Among European countries, the highest levels of life satisfaction among older people are reported in the Nordic countries (Eurostat, 2020).

Promoting healthy and active ageing are central ambitions in ageing policies throughout Europe, and in relation to this, the Nordic countries report relatively high rates of activity and participation in older age. For instance, among countries in Europe, the older population in the Nordic countries are among those who spend the most time on physical activity per week (Eurostat, 2020). Also, participation rates in education and training among older people in the Nordic countries are among the highest in Europe. Both in the age groups 55–64 and 65–74, Sweden, Finland, Denmark, Iceland and Norway are among the countries with the highest shares of people who report participating in formal and non-formal education. In the Nordic countries, it is particularly older women who actively participate in education or training (Zaidi, 2014). This is of relevance, as adult education and training can be considered key to improving the employability of older people (Silver Economy final report, 2018), and the notion of third-age learning can be considered central for expanding the silver economy (Zaidi, 2014).

Considering the silver economy, technology and digital literacy among older people are important, especially as society is expected to become increasingly digitalized. For example, the internet provides numerous ways for older people to communicate with family and friends, while online shopping and banking can be convenient especially for older people with reduced mobility (Eurostat, 2020). Welfare technology and digital solutions in health care also offer considerable potential in terms of different distance-spanning solutions, which may benefit particularly older people living in remote and sparsely populated areas (Andersson et al., 2019). As ICT skills are increasingly important in many jobs, digital literacy can be considered central for improved employability of older workers. In terms of digital literacy in older age groups, the Nordic countries are among the top-ranked according to several measures. For instance, while more than two-fifths of the EU population aged 65–74 had never used a computer according to survey results in 2017, the corresponding rates were 18% in Finland, 11% in Denmark and only 5% in Iceland, Norway and Sweden (Eurostat, 2020). The five Nordic countries are also among the top-ranked in Europe in the rates of older people who report having above basic overall digital skills.

### 3.3. Employment in older age

Increasing economic and labour market participation is central to the ambition of expanding the silver economy. Especially as average life expectancy is increasing, it has become recognized that most people approaching retirement need to work longer so that a workforce shortage can be avoided, but also to reach the same level of pension income as earlier generations. From the individual's perspective, financial reasons are typically the main reason for working longer at older age. However, it is noteworthy that almost one-third of the people in the EU who received a pension and continued to work cited non-financial reasons, such as job satisfaction, for

continuing to work (Eurostat, 2020).

Among the key rationales behind pension reforms that have been implemented in European countries are safeguarding the sustainability of pension systems and public finances, and implementing labour market reforms designed to keep older people at work for a longer time, thereby reducing the number of early exits from the workforce (Eurostat, 2020). In the Nordic countries, reforms have been carried out in Finland, Norway and Sweden to realize a higher level of financial stability in the pension systems as a response to future demographic and financial challenges. Also, in Denmark it has been decided to reform the state pension system, so that retirement age will be gradually increased from 65 to 67 between 2019 and 2022 (NOMESCO, 2017). In Iceland, the aim is to increase the retirement age from 67 to 70 years, although it remains unclear when this change will be implemented (Viðskiptablaðið, 2017).

Common to the Nordic pension systems is that all citizens have a legal right to a guaranteed, minimum pension, and that the size of the pension depends on earlier occupational income (NOMESCO, 2017). In addition, there are also various forms of private pension schemes to supplement the state pension. Age and other conditions for gaining access for the various compensation systems vary between countries, but the basic condition under which a person can be granted a basic pension in the Nordic countries is that he or she must have had citizenship for at least three years, while receiving a full basic pension requires that the person has been a citizen for at least 40 years (NOMESCO, 2016). One of the key reasons for working longer is to increase financial security in old age, as older people who delay their retirement will earn more money and may accumulate additional pension rights (Eurostat, 2020).

The time when a person starts to draw retirement pension is important for the size of the pension. In Denmark, Finland and Sweden, the normal retirement age<sup>2</sup> was 65 for both men and women in 2018, while the corresponding age in Iceland and Norway was 67 (Table 2). The normal retirement age is the official age at which an individual can retire with a full pension (Cylus et al., 2019). However, as shown in Table 2, the average effective labour market exit age<sup>3</sup>, when people actually enter retirement, differs somewhat from the normal retirement age. In all the Nordic countries except Sweden, women on average exit the labour market before the normal retirement age, and this difference is most noticeable in Norway and Denmark. Men on average enter retirement later than women in all the Nordic countries. This shows that while the statutory age for leaving the labour market is between 65 and 67 in all the Nordic countries, the actual exit age differs quite noticeably between countries, but also between genders.

	Men			Women		
	Effective	Normal	Gap	Effective	Normal	Gap
<b>Iceland</b>	68.1	67.0	1.1	65.9	67.0	-1.1
<b>Sweden</b>	66.4	65.0	1.4	65.4	65.0	0.4
<b>Norway</b>	66.1	67.0	-0.9	64.1	67.0	-2.9
<b>Denmark</b>	65.1	65.0	0.1	62.5	65.0	-2.5
<b>Finland</b>	64.3	65.0	-0.7	63.4	65.0	-1.6
<b>EU-28</b>	64.0	64.3	-0.3	62.3	63.3	-1.0

**Table 2. Average effective age of labour market exit and normal retirement age in 2018. Data source: OECD (2019).**

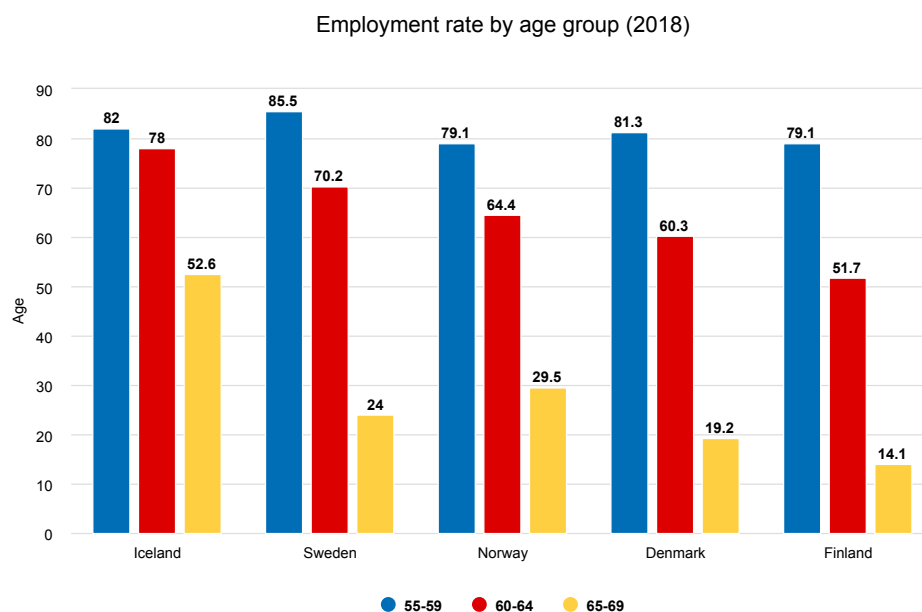
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- The normal retirement age is defined as the age of eligibility for all mandatory components of the pension system in 2018, assuming labour market entry at age 22 and an uninterrupted career (OECD, 2019).
  - The average effective age of labour market exit is defined as the average age of exit from the labour force for workers aged 40 and over (OECD, 2019).



Figure 4 shows the employment rates in the Nordic countries for people aged 55–59, 60–64 and 65–69 in 2018. In this comparison, Iceland stands out and has considerably higher employment rates in the age group 65–69, which accords with the fact that people in Iceland generally stay in employment the longest. At ages 65–69, nearly 53% of the population in Iceland were employed, compared with around 30% in Norway, 24% in Sweden, 19% in Denmark and 14% in Finland. The general situation in most European countries is that employment rates are higher among older men than among older women, and this is also the case in the Nordic countries. However, Finland is an exception, where more women than men in the age group 60–64 were employed in 2018 (Figure 5).

One of the aims of the pension system reforms that have been implemented in the Nordic countries is to extend working careers. Figure 6 shows that the general trend in most of the countries is that employment rates have risen in the older working age groups during recent years. For instance, in Finland and Denmark, the employment rate among people aged 55–64 increased from 52.7% to 66.8% and from 59.5% to 71.3%, respectively, between 2005 and 2019. In Finland, where the employment rate of older people increased during the entire 2000s, over 40,000 people have returned to employment after retirement, either as employees, entrepreneurs or consultants (Jämsén & Kukkonen, 2017). This reflects the general trend in Europe more broadly, where the rate of people aged 55 years or older among the total number of persons employed in the EU countries increased from 11.9% to 20.2% between 2004 and 2019 (Eurostat, 2020).

It should be considered that in most of the Nordic countries, the majority of the employed population aged 65 and over are in part-time employment (see Table 3). This rate was the highest in Sweden (71.4%) and Finland (68.2%) in 2019, while around half of the population in this age group were in part-time employment in Norway (53.2%) and Denmark (52.4%). Iceland stands out from the other Nordic countries in this regard, as the majority of employees were in full-time employment, and only 35.6% were working part-time. According to employment by sector, the agriculture, forestry and fishing sector was the largest employer of older people in Europe overall, and this is also the case in Finland, Iceland, Norway and Sweden for people aged 55–74 in 2019 (Eurostat 2020).



**Figure 4. Employment rate by age groups (55–59, 60–64 and 65–69) in the Nordic countries in 2018. Data source: (OECD 2019).**

Employment rates for men and women aged 60–64 (2018)

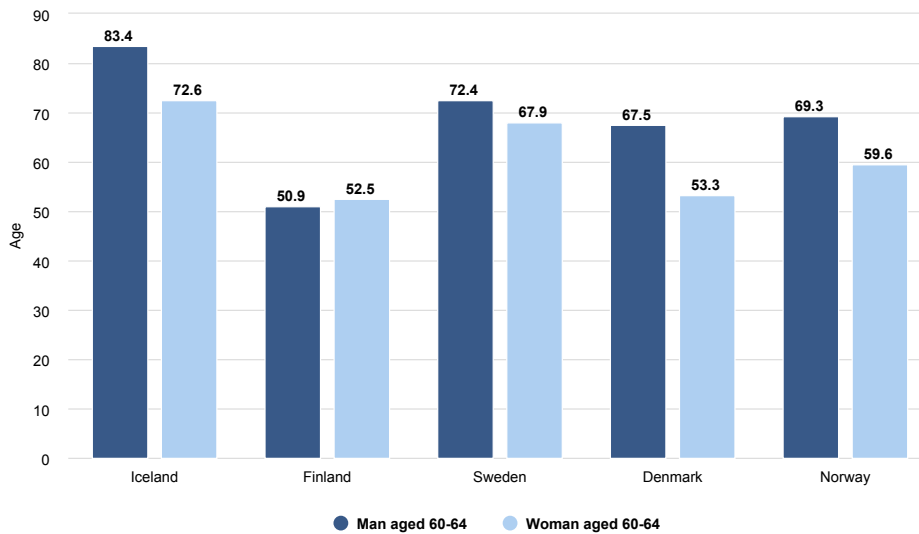


Figure 5. Employment rates for men and women aged 60–64 in the Nordic countries in 2018. Data source: OECD (2019).

Changes in employment rate of older workers aged 55–64 between 2005 and 2019

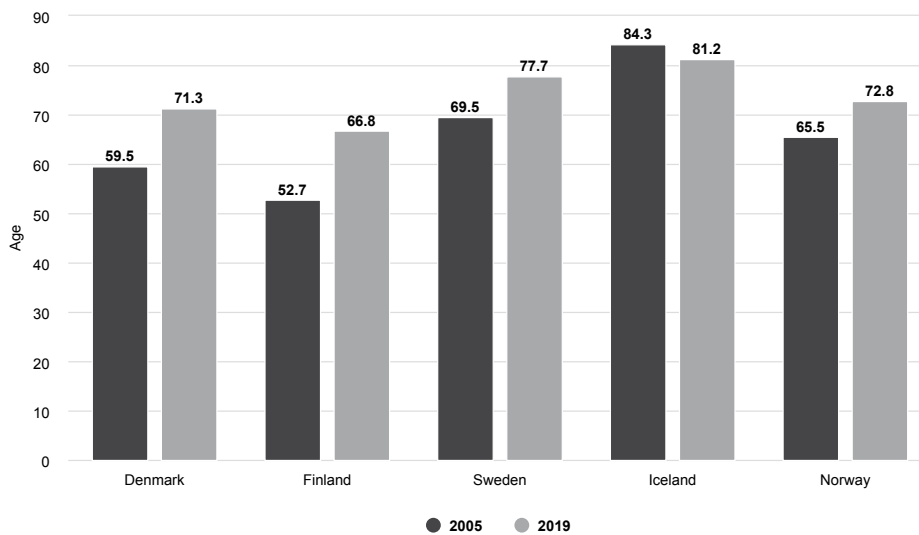


Figure 6. Changes in employment rate of workers aged 55–59 in the Nordic countries between 2005 and 2019. Data source: Eurostat (2020).

	2010	2019
<b>Denmark</b>	58.4%	52.4%
<b>Finland</b>	65.4%	68.2%
<b>Sweden</b>	70.5%	71.4%
<b>Iceland</b>	34.3%	35.6%
<b>Norway</b>	56.0%	53.2%

**Table 3. The rate of part-time employees among the employed population aged 65 and over. Data source: Eurostat (2020a).**

### 3.4. Income and poverty

Table 4 shows how disposable incomes of people in older age groups differ from that of the population as a whole, as percentages of the average total population income. In Iceland and Norway, people aged 66–75 have slightly higher disposable incomes than the total population, while in Sweden, this age group has nearly average incomes. What is noticeable in all countries is that incomes drop further into older age, and that people aged over 75 have considerably lower incomes than the age group 66–75. This decrease in income is most pronounced in Sweden, where average disposable incomes drop from around 97% to 68% of total population incomes from age 66–75 to over 75, respectively.

These income differences are also reflected in the relative poverty rates among older age groups. In accordance with the previously discussed observations, poverty rates among the population aged 65 and over are clearly the highest in Sweden, where 11.3% of the people in this age group had a disposable income under half of the national median in 2016 (OECD, 2019). The corresponding shares were 6.3% in Finland, 4.3% in Norway, 3.0% in Denmark and 2.8% in Iceland. This can be seen in connection with the observation that income inequality in the age group 65 and over is clearly the highest in Sweden, where it has also increased significantly more than in the other Nordic countries since the mid-1990s (OECD, 2019). In terms of income, older women are generally at greater risk of poverty than older men in nearly all countries (Eurostat, 2020). This is due to older women often having had shorter working careers and lower wages than men, which in turn is reflected in lower pensions and a disproportionate share of poverty among older women in all Nordic countries (OECD, 2019).

	All aged over 65	Age 66–75	Aged over 75
<b>Iceland</b>	94.3	100.5	84.7
<b>Norway</b>	91.6	101.1	77.0
<b>Finland</b>	83.2	90.5	73.1
<b>Denmark</b>	80.9	86.2	72.7
<b>Sweden</b>	85.5	97.0	68.1

**Table 4. Disposable incomes of older people in 2019, as percentages of total population incomes. Data source: Eurostat (2019).**

Strengthening the inclusion of older age groups in different areas of society is widely considered to be a precondition for expanding the silver economy. One of the questions in the Eurobarometer Active Ageing (2012) survey was how large of a role the respondents think that people aged 55 and over play in the country in politics, the economy, the local community and their families. Answers for the five Nordic countries show that respondents generally consider older people to play a major role in these different areas. For instance, regarding participation in the economy, between 76% and 81% of respondents in all five countries thought that people aged 55 and over play a major role in the economy, which were among the highest percentages among countries in Europe. Also, regarding participation in politics, the local community and family roles, the Nordic countries had among the highest rates of people who think older people play an important role in these different areas. This is reflected in the Active Ageing Index (2019), which is a tool for measuring the untapped potential of older people from the perspective of active and healthy ageing, and where the Nordic countries are among the highest placed in Europe.

Overall, based on the previously discussed characteristics of the senior Nordic population concerning health, well-being, activity and societal participation, it would appear that the preconditions for strengthening the Nordic Silver Economy are relatively good compared with many other European countries. Nevertheless, there are undoubtedly still numerous barriers and challenges that will need to be overcome for making the labour market and society more inclusive for the older population, which is fundamental for fully tapping into the potential that seniors can offer.

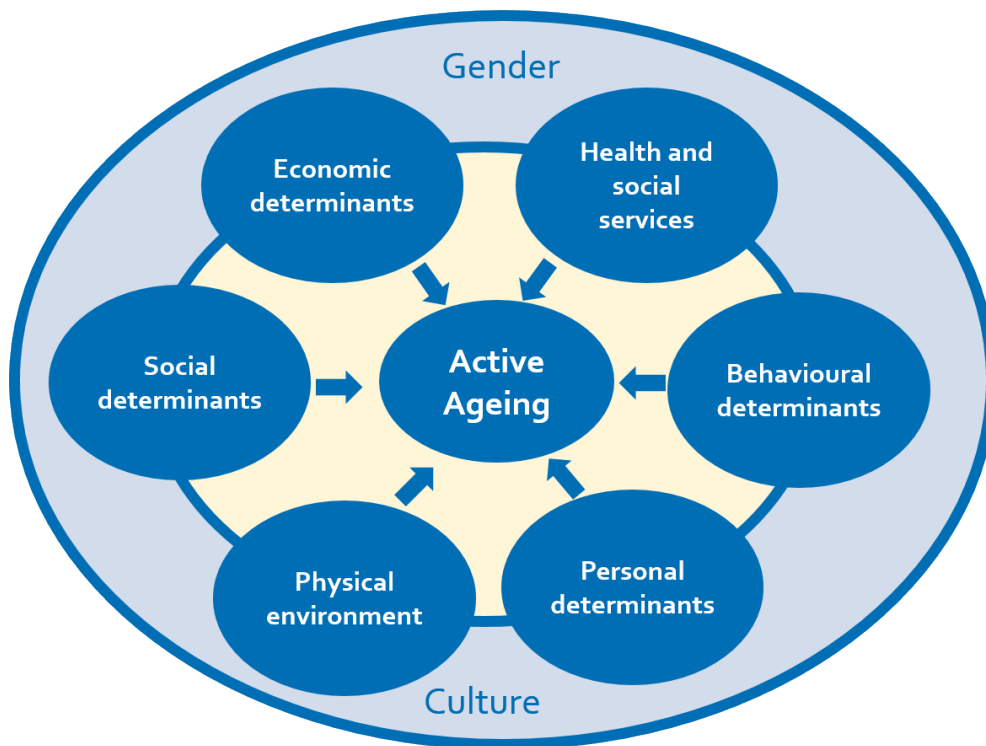
## 4. Policy action to promote the silver economy

Population ageing is an issue that is increasingly addressed at virtually all levels of decision-making and planning, ranging from the global level to more local communities. The focus of the following is on what type of policy actions have been taken at the global level, European level and in the Nordic countries to deal with population ageing and to promote the silver economy. Examining the policy landscape at different territorial levels is relevant, as policies at different levels often seem to mirror each other. Global-level initiatives often appear to influence policy actions occurring nationally, but also more locally in regions and municipalities. In addition, many countries also have numerous national policies concerning ageing, which to a great extent also influence policy actions taken at more local levels.

### 4.1. Global policy action

Population ageing has gained increased political attention globally in the past few decades. The WHO has described population ageing as one of humanity's greatest triumphs, but at the same time it is a global challenge that will place increased economic and social demands on all countries (WHO, 2002). The WHO has stated that population ageing requires policy action internationally, nationally, regionally and locally, and that failure to deal with this challenge will have socio-economic and political consequences everywhere. As previously discussed, among the main concerns are that population ageing is leading to a shrinking labour force, which will bring about challenges to pension, social and health-care systems (OECD, 2015). This means that the main challenge is not population ageing as such, but rather other types of societal challenges that stem from these demographic changes.

The WHO has played a pivotal role in promoting policies that deal with ageing and health. This has to a great extent influenced and guided policy action concerning population ageing and the silver economy throughout Europe, including in the Nordic countries, regions and municipalities. One particular policy document that has steered policy actions on ageing during the 2000s is the WHO Active Ageing Policy Framework published in 2002 (WHO, 2002). Six key determinants of active ageing are identified in this framework, namely economic, behavioural, personal, social, health and social services, and the physical environment (see Figure 7). Economic determinants relate to factors such as income and employment; behavioural determinants include physical activity, healthy eating, and alcohol and tobacco use; and personal determinants include factors such as biology and genetics. Determinants of the social environment include features such as education, social support, violence and abuse, whereas determinants related to health and social service systems include health promotion and disease prevention, long-term care and mental health services. Finally, determinants connected to the physical environment include attributes such as safe housing, clean water and air, and fall prevention. The emphasis on acknowledging the importance of a wide range of different factors has become central in policies that deal with ageing and the silver economy.



**Figure 7. The main determinants of Active Ageing (adapted from WHO, 2002).**

The OECD is another organization that has been actively engaged in promoting policy action concerning the challenges and opportunities of population ageing. The OECD report *Ageing in Cities* (2015) provides policymakers with insights and tools for addressing the challenges that population ageing presents. This report stresses that ageing societies should not be viewed simply as societies for older people, but as places where all generations can enjoy a good quality of life. Unlike many other potential challenges, such as financial crises or natural disasters, ageing trends and their impacts are easier to predict. This means that it is possible to prepare for future demographic changes. It is also emphasized that ageing policies should not only be about responding to the needs and opportunities of today, but also about anticipating the future population structure, and the economic and social pathways for a smooth transition. While ageing policies traditionally have framed population ageing as something that will result in considerable challenges and problems, this report also stressed the notion that this demographic trend will also present various opportunities for society (see Table 5).

Challenges	Opportunities
<ul style="list-style-type: none"> <li>• Change in local revenue.</li> <li>• Ageing population, leading to a decrease in the labour supply.</li> <li>• Increased public spending for health and social care.</li> <li>• Infrastructure and physical environments need to be redesigned to increase well-being.</li> <li>• Social isolation resulting from a reduced social network.</li> <li>• Accessing services and jobs will become more difficult for older people.</li> <li>• Housing affordability poses challenges for the quality of life for all generations.</li> </ul>	<ul style="list-style-type: none"> <li>• Innovations and new technologies could be harnessed to maintain the autonomy of older people.</li> <li>• New business models and investment strategies could be explored to bring innovative technologies to the market.</li> <li>• The need for remodelling the existing housing stock could stimulate the housing market.</li> <li>• The integration of information communication technologies (ICT) could be pursued in various policy fields, particularly the health sector.</li> <li>• Older people could be encouraged to fill a gap in volunteer work in their communities.</li> <li>• The demographic transition could influence public trust in government and citizen engagement.</li> </ul>

**Table 5. Key challenges and opportunities related to population ageing (adapted from OECD, 2015).**

Although the report from the OECD (2015) does not mention the term silver economy, increasing the engagement of older people in the labour market and in social activities is considered highly important, especially in Europe, where mobilizing senior workers is necessary for dealing with a diminishing labour supply. The OECD report stresses that older generations can be an important resource in the job market, and that providing lifelong learning possibilities and flexible work environments for an older workforce are central for tapping into this potential. It is argued that it is important for older people to remain active members of society and their local communities, as this can help improve their quality of life and minimize the risk of social isolation. This can be done, for instance, by providing training for new jobs and skills and by promoting entrepreneurship or providing opportunities for volunteer work that can help older people stay active while strengthening intergenerational linkages in communities.

The UN report World Population Policies 2013 (UN, 2013) provides an overview of how governments worldwide view the question of ageing and to what extent policy actions dealing with ageing have been taken. The report shows that more than 90% of governments in Europe considered ageing to be a major concern in 2013, and that in dealing with population ageing and the financial unsustainability of pension programmes, many governments are modifying these programmes and introducing mandatory fully funded pension schemes. In other countries, measures have included increasing the statutory retirement age, eliminating incentives for early retirement, reducing benefits and encouraging more women to enter the labour force. The report states that 80% of countries in more developed regions had either changed the statutory retirement age or reformed their pension system, or taken both measures, in the preceding five years.



The perception of population ageing as a global challenge can also be observed in numerous global policy initiatives to enhance long-term sustainability. It is widely reflected in the 17 Sustainable Development Goals of Agenda 2030, where population ageing is strongly linked to several of the goals such as ending poverty, good health and well-being, gender equality, decent work and economic growth and reducing inequality (Agenda 2030, 2018). For example, in relation to the goal of ending poverty, special importance is given to providing older workers with access to education or vocational training to maintain their employability so that they can remain in the workforce for a longer time, as well as to changing employers' attitudes toward the value and contributions of older workers (WHO, n.d.). Another example is the Decade of Healthy Ageing (2021–2030), an initiative launched by the WHO in 2020 to bring together older people, governments, civil society, international agencies, academia, the private sector and other actors to improve the lives of older people, their families and their communities (WHO, 2020).

## 4.2. Policy actions at European level

Among all continents in the world, population ageing is most significant in Europe. Consequently, several policy initiatives have been launched at both the European level as well as in individual countries to deal with the question of ageing. In the European Union, the European Commission has played an important role in creating political awareness and providing support in dealing with challenges concerning ageing, and especially in promoting the silver economy concept.

An early reference outlining the silver economy in Europe was the 2005 Bonn declaration by the Silver Economy Network of European Regions. This declaration stated that older people expect new and innovative products and services for greater equality, and that appropriate innovative actions can result in growth and new jobs that can improve the competitiveness of Europe and its regions (EPRS, 2015). In the following year, the European Commission's (2006) policy document "The demographic future of Europe – from challenge to opportunity" emphasized that population ageing can represent a good opportunity to enhance the competitiveness of the European economy. Although this document did not make specific use of the term silver economy, it nevertheless mentioned that European companies should take advantage of the conditions following the demographic change. If acted on, this could mean new markets for goods and services, especially those that respond to the needs of an older consumer base. Ageing policies have increasingly come to emphasize the notion that an ageing society not only brings challenges but also various opportunities for the creation of jobs and growth in Europe in connection to the silver economy. These aspects were highlighted in the 2007 European Council resolution on the "Opportunities and challenges of demographic change in Europe," stressing the need to promote active participation of older people, including volunteer work, and the economic prospects ('the silver economy') created by the growing demand of older people (European Commission, 2014a).

During the past decade, several European initiatives have influenced policies concerning ageing in Europe. A key initiative is the European Innovation Partnership on Active and Healthy Ageing (EIP on AHA), launched in 2011. This was the first European Innovation Partnership (EIP), where a wide range of relevant actors at EU, national and regional levels from across different policy areas were brought together to handle a specific societal challenge. The purpose of this partnership was to promote healthy and active ageing as well as the long-term sustainability and efficiency of the health-care and social support systems, and one of its main concrete objectives was to increase the average healthy lifespan of EU citizens by two years by the year 2020 (EIP on AHA, 2019).

Another related initiative, the EU Covenant on Demographic Change, was launched in 2015 to engage local and regional authorities and other relevant stakeholders in developing age-friendly environments that support active and healthy ageing. This initiative was based on gathering local, regional and national authorities, along with other stakeholders, who commit to cooperate and implement evidence-based solutions to support active and healthy ageing. The importance

of local and regional authorities is emphasized, as they are in many cases the most relevant actors for implementing measures in policy areas such as social services, health-care, education and training, entrepreneurship, labour market, infrastructure and transport (EU Covenant on Demographic Change, 2015).

Another example is the Active and Assisted Living (AAL) programme, aiming to improve the quality of life of older people and to strengthen the business opportunities in the field of healthy ageing (AAL n.d.). Through this programme, funding is provided for projects that work towards creating market-ready digital products and services for older people. Each project consists of small and medium-sized enterprises, research bodies and end-user organisations and they address a number of issues, such as management of chronic conditions, social inclusion, access to online services, mobility, management of daily activities, and support from informal carers. (AAL n.d.)

In the policy initiatives pursued by the European Commission, that are relevant for the silver economy, one focus area is creating new markets and economic drivers for low-season senior tourism (European Commission, 2015). As will be discussed in Chapter 7, silver tourism has received attention in the region of Jämtland Härjedalen, where senior tourists are seen to constitute potential for enhancing the regional tourism industry. Other focus areas promoted by the European Commission include renovating housing to be better suited for independent living, as well as ensuring accessible and high-quality care systems and promoting a life course approach to social protection systems and services. There is also emphasis on supporting the development of new skills and entrepreneurship for meeting the needs of an ageing population. In relation to this, one of the goals is to create voluntary norms and quality labels for silver economy goods and service providers, which potentially could provide new market opportunities for various products and services (European Commission 2015).

The silver economy concept is less frequently used in policy documents than the more established terms active and healthy ageing. Nevertheless, the silver economy term has become more widespread during the last few years. The European Commission's first policy paper specifically focused on the topic, titled "Growing the European Silver Economy" was published in 2015 (European Commission, 2015). This paper took a comprehensive approach to the silver economy, discussing the current situation as well as the possibilities and challenges for expanding the silver economy in Europe. Another key policy document on the topic, titled "Silver Economy," was published in 2018 (European Commission, 2018). The report was commissioned to support the development of a silver economy strategy for Europe, by fostering economic growth through a focus on technological and labour markets relevant to an ageing population and making use of the opportunities and tackling the societal challenge of demographic change. The most recent policy document from the European Commission, published as part of the first Global Silver Economy Forum held in Finland in 2019, was a brief outline of current and ongoing initiatives supporting the growth of the silver economy, as well as future programmes to support future actions on the topic (European Commission, 2019).

### **4.3. Population ageing and policy responses in the Nordic context**

In the Nordic countries, governments have launched various initiatives dealing with population ageing at the national level, as well as at more local levels. For instance, many regions and municipalities have taken actions to adapt to the challenges and opportunities arising from this demographic change.

The programme for the Swedish presidency of the Nordic Council of Ministers in 2018 states that, in light of an ageing Nordic population, it is crucial for sustaining Nordic welfare that more people obtain employment and that there are opportunities to remain in the workforce longer

(Swedish Presidency, 2018). Demographic change, including population ageing, is mentioned as one of the four key societal challenges in the Swedish Government's National Strategy for Sustainable Regional Growth and Attractiveness 2015–2020 (Regeringen, 2015). In Sweden, e-health is a topic which has gained a wide focus. For instance, the Government and the Swedish Association of Local Authorities and Regions are endorsing a common vision for eHealth up to 2025 (Vision for eHealth 2025, 2016). According to this vision, Sweden aims to be best in the world at using the opportunities offered by digitalisation and eHealth, thus making it easier for people to achieve good and equal health and welfare, and to develop and strengthen their own resources for increased independence and participation in society. In relation to this, counteracting digital exclusion is emphasized for instance in the Public Health Agency's policy handbook from 2018, focusing on how digital technology can help strengthen social inclusion among older people (Folkhälsomyndigheten, 2018).

Among the Nordic countries, Finland is witnessing the most significant population ageing, and even in a European comparison, Finland stands out with one of the oldest populations (ESPON ACPA 2020). An important milestone was the national policy document *A good society for people of all ages* (Hyvä yhteiskunta kaikenikäisille), focusing on how to prepare for population ageing and its consequences at different policy levels (Eduskunta, 2004). The importance of dealing with population ageing is emphasized also in the national strategy *Socially sustainable Finland 2020: Strategy for social and health policy*, where one of the aims is to promote older people's functional ability, independent living and active participation (Ministry of Social Affairs and Health, 2011). Promoting active and healthy ageing is a central aspect in several initiatives, including the ongoing Finnish social welfare and health care reform (THL, 2020). As emphasised in the eHealth and eSocial Strategy 2020 (Ministry of Social Affairs and Health, 2015), digitalisation is considered central not only for the renewal of the social welfare and health-care sector but also for allowing citizens to maintain their well-being and independence as they age. As part of creating a more age-friendly Finland, in 2020, the Finnish Ministry of Social Affairs and Health (2020) published quality recommendations for improving the quality of life of older people, aimed at decision-makers and managers in municipalities. Specifically related to silver economy, former Finnish Prime Minister Esko Aho has advocated that Finland needs to turn population ageing into an opportunity, and that this requires changing the mindsets and the fundamental set-up of the economic system (Financial Times, 2019).

In Norway, the government launched its strategy for an age-friendly society, *More Years – More Opportunities*, in 2016 to promote age-friendliness and active ageing and to better harness the resources offered by older people in terms of participation and contribution (Government of Norway, 2016). This strategy mentions the silver economy, defining it as 'a concept that covers several policy areas that can improve the quality of life, inclusiveness, and involvement of seniors in the labour force and other economic activities, through the development of new, future-oriented policies and new and innovative products and services' (Government offices of Norway, 2016, 40). The strategy also points to the silver economy as an avenue for senior entrepreneurship, and states that it will aim to improve the entrepreneurship opportunities for all age groups (Government offices of Norway, 2016, 41). The Silver Economy is also mentioned in relation to the development of rural areas in the Norwegian Official Report 2020: 15 (NOU) (Norges Offentlige Utredninger, 2020). With the increased proportion of seniors in rural areas, the development of welfare technology, but also other services and products may stimulate business development in their local communities. The recent focus in national commitments to ageing in Norway has been on the implementation of a quality reform in senior care including a focus on creating an age-friendly society (Ministry of Health and Care Services, 2018). In their reform 'A full life- all your life' (Leve hele livet), the Ministry of Health and Care Services list five main elements in the national programme for an age-friendly society. These elements strengthen the role of the individual in old age-planning, it emphasises municipal networks for knowledge and experience sharing and it relies greatly on trans-sectoral work and co-creation. The reform points to the key role of the local level in delivering good services for seniors.

In Denmark, government measures have been taken to deal with the expected labour market effects of population ageing. These include policies such as the 2006 Welfare Agreement and the

2011 Agreement on Later Retirement, seeking to promote longer working lives, reduce early retirement and the burden of an ageing population (OECD, 2015a). As in other countries, Danish health policies have increasingly shifted from a biomedical perspective focused solely upon disease prevention, towards a view of health as multifaceted and linked to wellbeing, and not only to absence of illness (Evans et al., 2018). Here, health promotion is a key focus and there have been numerous health-promoting initiatives conducted by health institutions such as the Danish Health Authority. A shift in focus also means that solutions that target the whole population have been replaced by policies that target certain specific groups, such as older adults, as a means of reducing health inequalities. The new approach to health promotion has a focus on empowering individuals to maintain well-being and good health (Evans et al., 2018). As in the other Nordic countries, there is an increasing focus on digital solutions within health-care. For instance, in the National Digital Health Strategy 2018–2022, titled “A Coherent and Trustworthy Health Network for All”, digitalization is promoted as way to boost health and the health-care system (Sundhedsdatastyrelsen, 2018).

In Iceland, one of the national policies dealing with population ageing is the Policy for Iceland's health services until 2030 (Government of Iceland, 2019). This health policy will be implemented by means of five-year action plans, which will be revised annually during the lifetime of the policy. Relatedly, the National eHealth Strategy 2016–2020 (2016) seeks to establish an integrated and interconnected health information systems to support the continuity of health-care delivery. In Iceland, increasing access for pensioners to the labour market has been prominent on the political agenda during recent years. For instance, the SA Confederation of Icelandic Enterprise has stressed that increased employment participation among seniors could help meet the expected labour shortage (Samtök Atvinnulífsins, 2007). Survey results have shown that almost 30% of seniors would consider working if it did not affect their pension from the State Social Security Institute (Agnarsson and Jóhannesson, 2007). Despite reappearing on the political agenda there are currently no changes regarding pension curtailment in sight. It has been stressed that increasing the participation of seniors in employment requires that workplaces and society are more inclusive and open, especially as older people often experience negative attitudes (Harðardóttir and Björnsdóttir, 2016). The State is stringent on this and after turning 70, people cannot continue working in the public sector (70/1996: Lög um réttindi og skyldur starfsmanna ríkisins). In contrast, people can work until the age of 80 in the private sector and postpone their pension, if both the employer and employee agree to this.

In many cases, more concrete policy actions to promote active and healthy ageing have been taken in several regions and municipalities, and many Nordic municipalities have started to develop and implement strategies and programmes toward age-friendliness. This means, for instance, adjusting their built environment and physical structures, public transport systems and housing stock to be more accessible for people of all ages and abilities, as well as taking measures to enhance social inclusion and participation (Jönsson, 2019). For instance, a total of 13 Nordic municipalities are currently members of the WHO Global Network for Age-friendly Cities and Communities, which means that they have formally committed to take action to promote healthy and active ageing. These cities are Esbjerg, Tampere, Turku, Reykjavik, Levanger, Oslo, Trondheim, Gävle, Gothenburg, Hallstahammar, Stockholm, Uppsala and Östersund (WHO, 2020). Other examples include Nordic Reference Sites within the EIP on AHA initiative, i.e. regions, cities, integrated hospitals or care organizations that have been recognized for their success in implementing innovative active and healthy ageing solutions. There are around 100 Reference Sites across Europe, including Nordic examples such as the Region of Southern Denmark, the City of Oulu, Region Norrbotten and the Stavanger Region European Office (EIP on AHA, 2019). Additionally, several other municipalities, including those that are not members of international networks, have also taken measures toward becoming more age-friendly. These examples show that policy actions to promote active and healthy ageing are being taken in very different types of contexts, ranging from rural municipalities to small and medium-sized towns and to the major Nordic cities.

The previously discussed policy measures illustrate that population ageing is a multifaceted issue that is being dealt with at virtually all levels of policy making and planning. The OECD (2015)

stresses that taking collaborative action is necessary when dealing with population ageing. There should be policy synergies between different levels of decision-making, and as many countries have national policies concerning ageing, these may play a role in coordinating policy actions between the central government and more local levels. Creating a horizontal governance structure is also important for avoiding policy silos, and the aim should be to bring together different policy sectors that are highly important for addressing the question of ageing, such as housing, urban infrastructure, public transport, employment and health care (OECD, 2015). It is also necessary to incorporate new actors in working toward more age-friendly societies, and in many cases non-public actors and stakeholders are centrally involved in implementing different policies. Finally, it is widely acknowledged that the planning and implementation of ageing policies should be centred around citizen participation. Active involvement of older people is vital, as successful policies tend to make use of older people's needs and opinions on how measures should be implemented.



**Couple walking in the park.**

Photo: Unsplash.com

# 5. Uncovering the potential of the silver economy

The focus in this part is on different aspects for uncovering the potential of the silver economy. The following will shed light on the key challenges and opportunities related to population ageing, how older people already contribute to economic and societal benefits and what is required for further tapping into the potential of older age groups.

## 5.1. Challenges and opportunities concerning population ageing

The reason for promoting the silver economy and other related concepts is essentially to harness the potential that population ageing may bring. The main objective that ageing policies should strive for, according to the WHO, is that people can age with good health and maintain independence and autonomy and remain active members of society for as long as possible (NOMESCO, 2017). Keeping people healthy and active into older age and empowering them to take an active role in managing their health is seen as something that will have a positive impact on quality of life, productivity, economic competitiveness and inclusiveness, while also reducing public spending (European Commission, 2019).

The main concerns about population ageing are linked to the expected effects that it will have on economic activity. Population ageing is raising concerns about how to cope with the expected greater costs of health and long-term care and over the economic implications of having comparatively fewer people at traditional working ages (European Commission, 2019). In response to these challenges, the adoption of various technological and digital solutions is regarded as something that can help transform the health-care systems, by increasing the quality of care, while also enhancing efficiency and offering new job opportunities for carers and technology developers (Silver Economy final report, 2018).

The genuine untapped potential in the labour market is yet to be fully recognized in Europe, according to the European Commission. While many older people are keen to work, although at different rates, they are not always able to do so in the current legal and physical environment (Silver Economy final report, 2018). As a result, many people end up leaving the workforce before their official retirement age. At the same time, there is a shortage of highly skilled workers in several sectors where older people could usefully contribute after retirement age. According to the Eurobarometer (2012) survey, a lack of opportunities to retire gradually, exclusion from training and negative perceptions of older people among employees were considered to be the main obstacles preventing people aged 55 years and over from working. Cylus et al. (2019) argue that while older workers have historically produced less economic output than younger workers, this perspective might be outdated and not necessarily reflect contemporary labour market realities. This is the case especially in jobs requiring less physical exertion, where older workers may benefit from additional years of experience. Also, the skills offered by older people are often very distinct and cannot always be fully replaced by younger workers. One way of mobilizing the potential of the silver economy could be to improve the transfer of experiences, skills and expertise between younger and older generations of workers (Zaidi, 2014).

From the perspective of improving the employability of older people, adult education and training are other key aspects. Skills training and education are central for promoting active ageing more broadly, and the longer people can participate in the labour market, the better their chances of remaining socially active after retirement (Zaidi, 2014). Adopting a life course perspective is essential for bringing sustainable improvements and making labour markets more age-friendly. It is important to look ahead, and, according to Zaidi (2014), the main focus should be on those who are now aged 45 to 50, and to introduce measures that will make them more

employable and productive as they age. Education and training measures should go beyond what is required for employability alone, as such measures can contribute to enhancing well-being in general but particularly the health and dignity of older citizens.

According to a report by the OECD (2014), there are three main myths shaping the policy dialogue concerning older workers. These are as follows: 1) the health of ageing workers is insufficient; 2) productivity decreases with age; and 3) the employment of ageing workers reduces job opportunities for younger workers. To debunk the first myth, the OECD report cites findings that show that mental and physical health on average begin to decline at 73, long after the common retirement age, while also arguing that this decline can be mitigated by continued physical and mental engagement. Concerning the second myth, studies conducted in manufacturing, insurance and chemical firms are cited, where ageing employees have been found to be on average as productive as younger workers. In response to the third myth, the so-called "lump of labour" fallacy is mentioned. In a cross-national comparison, higher employment of older individuals is found to be positively correlated with higher employment among younger age groups, i.e. countries with a high prevalence of early retirement generally have higher unemployment rates also among young people (OECD, 2014). Zaidi (2014) asserts that a well-functioning labour market that makes use of the full potential of older workers will create more jobs, both for older and younger people.

Cylus et al. (2019) stress that even if older workers were slightly less productive, which may be due to discriminatory practices and poorer access to training, they are still able to make a positive economic contribution compared with not working at all. Ageism and age discrimination are problems that negatively affect older people and hinder their participation in employment. Age discrimination in the labour market can occur, for instance, in the form of negative attitudes toward older workers by employers, regarding their skills or competence level; especially older women face particular challenges in employment because of their gender and age (WHO, 2020b). According to the European Social Survey, 44% of respondents from across Europe indicated age discrimination as a serious or quite serious problem, and this rate was even higher in several countries including Norway (61%), Sweden (51%) and Finland (47%) (Ageism in Europe, 2011). Similarly, results from the Eurobarometer survey on Active Ageing (2012) show that workplace age discrimination was the most widespread form of age discrimination in Europe, with one in five respondents having personally experienced or witnessed it. Among the Nordic countries, the share of respondents who reported that they had been discriminated against at work was the highest in Iceland (33%), followed by Denmark (26%), Sweden (21%), Finland (20%) and Norway (16%). In Iceland, overcoming age discrimination is on the political agenda. In the Autumn of 2020, Members of Parliament from all parties submitted a parliamentary resolution proposing the appointment of a working group to draw up an action plan against age prejudice (151/158. Tillaga til þingsályktunar um aðgerðaáætlun gegn öldrunarfordómum). It was suggested that the action plan would be prepared in close collaboration with stakeholders and should be submitted to the Minister of Social affairs no later than the autumn of 2021.

There are also structural challenges related to pension entitlements that, in some EU countries and situations, create disincentives for people to work longer (Silver Economy final report, 2018). For instance, in some European countries, older people may lose pension income if they continue to work. Another aspect is that in some cases, it is difficult for older people to work in ways that suit them and in jobs that are suited for their needs (Cylus et al., 2019). There is some evidence that flexible or partial retirement can enable and motivate older people to continue working up to and beyond statutory pension age. There is a belief that working lives can be extended beyond pension age via greater flexibility in retirement schemes that facilitate the postponement of retirement and enable the receipt of pension income to be combined with work (Eurofound, 2016). Survey results from across Europe showed that one-third of the population who had reached pensionable age would have wanted to continue to work (Eurobarometer, 2012). In this survey, the option of combining part-time work with a partial pension was cited as appealing by the majority (65%) of respondents in Europe, and Denmark, Finland, Iceland and Sweden were among the countries where this option was found to be most appealing.





**In preparation for teachers work.**

Photo: Unsplash.com

## 5.2. The societal contributions of older people

Although population ageing is often perceived negatively from an economic standpoint, and the potential of older people is still underutilized, seniors already now provide significant economic and societal benefits. Cylus et al. (2019) stress that many older people continue to provide positive economic and societal contributions through paid or unpaid work after retirement, even though the value of this unpaid work is often difficult to quantify and not always apparent in statistics. In the EU, Finland, Sweden and Denmark are among the countries with the highest proportions of volunteers among older age groups, where around a quarter of older persons were active in providing non-paid volunteer work (Zaidi, 2014). Many retirees are involved in various social activities, and especially many older women provide care to family members and grandchildren. For instance, the percentage of people aged 55 and over who provided care to elderly or disabled relatives at least once a week was amongst the highest in Finland (17% among women) among European countries (Zaidi, 2014). Also, studies from Iceland show that many senior citizens provide childcare and other forms of support for their families and others. In a study from 2016, almost three out of four seniors answered that they provide childcare, and grandparents are likely the most crucial link in informal childcare in Iceland (Harðardóttir and Björnsdóttir, 2016). If older people are able to provide informal care to dependent older people or care for grandchildren, adult children who would otherwise be providing care may be able to work in paid employment. This is an example of how older people provide benefits to society and the economy, which nevertheless remain largely unaccounted for in national statistics (Cylus et al., 2019).

Another aspect of the silver economy refers to the role of older people as consumers. The increasing number of older consumers represents a potential for new types of products and services, such as in personalized care and technological products that enable people to maintain their health and independence as they age (Zaidi, 2014). In particular, as new cohorts of retirees are expected to be wealthier than their predecessors, this may thus generate more and specialized demand in the economy. Although the hardship of poverty among the older

population should not be underestimated, many older people have substantial disposable income that remains untouched. While the average disposable income of the retirement-age population is usually lower than the average disposable income of all age groups, many older people have lower or no mortgages and substantial income in kind (Silver Economy final report, 2018). For instance, the population in Finland is at its wealthiest at the age of 65–74 (Jämsén & Kukkonen, 2017).

There are opportunities for businesses to develop new products, services and business models that will meet the needs of the growing ageing population (European Commission, 2015). One way of tapping into the potential of the silver economy is promoting the idea of age-friendly businesses. An age-friendly business takes into account older people as a growing segment of customers and reflects their needs in the products and services that are offered, in customer service and marketing (Jämsén & Kukkonen, 2017). It is important to anticipate the future needs of seniors and to tailor the products and services that they offer to meet these needs, as this is something that can benefit both the seniors as well as the profitability of the business. Especially in rural areas, where significant population ageing is taking place, it may be necessary for businesses to be more age-friendly and cater to the needs of older people. Jämsén & Kukkonen (2017) mention that in North Karelia, one of the most ageing regions in Finland, many businesses have started to put more focus on this consumer group, as their profitability may depend on how well they are able to meet the needs of the aged population.



**Voluntary work in art studio.**

Photo: Unsplash.com

### 5.3. Harnessing the potential of the silver economy

Uncovering the untapped potential of the silver economy requires changing the perception of population ageing. In conventional thinking, population ageing is often framed as a problem that will threaten national economies by decreasing productivity and increasing public spending (OECD, 2014). According to this perspective, older people are viewed as dependent and disengaged, or even as burdens on the system rather than as benefits to society. This is often reflected in mainstream policy frameworks, employee–employer contracts and social perceptions of ageing, which are largely based on outdated models and assumptions about the labour force, retirement and pensions. Instead, as argued by the OECD (2014), there is a need for a new outlook on ageing where older age groups can play an important part in contributing to economic growth and innovation. Similarly, Zaidi (2014) suggests that society needs to appreciate and activate the aspirations and potential of older persons, which requires making society more age-friendly and implementing institutional changes that facilitate realizing the full benefits of life expectancy gains and the potential of active and healthy ageing.

A prerequisite for a flourishing silver economy is an environment where people over 60 years of age can interact and thrive in the workplace, play important roles as consumers and lead healthy, active and productive lives (OECD, 2014). A precondition for this is to increase the social participation of older people, particularly in activities that are cooperative and mutually beneficial for all age groups. Zaidi (2014) claims that in promoting older people's social activity and participation, the single most important measure is to promote their self-motivation and self-worth.

With increasing life expectancy and the trend of population ageing, it may be necessary to increase the conventional duration of paid work to address the shrinking labour force. The European Commission has stated that increasing the number of older people in the workforce and making productivity-enhancing investments in human capital are central ways in which governments and businesses could boost economic growth and job creation (European Commission, 2015). However, it is important to do more than simply raise official retirement ages, as raising pension ages alone may simply divert some older people into other forms of state support for unemployed people or people with disabilities if they are not healthy enough to work productively (Cylus et al. 2019).

### 5.4. Key points for policy intervention

The European Commission (2019) emphasizes different aspects that are important for a sustainable silver economy. Firstly, it is crucial to support active and healthy ageing, especially among people aged 50 and over, to keep them in the workforce for as long as possible. It is also essential that key services, such as health care and social welfare support, keep pace with the needs posed by population ageing. In addition, it will be essential to achieve high levels of digital literacy among people in older age groups, and to consider how digital tools and solutions can be made fully accessible to these groups (European Commission, 2019). More generally, increasing independence and social inclusion of older people is considered to be a vital component for expanding the silver economy (European Commission, 2015).

The ability of older people to contribute meaningfully to society and the economy is dependent on a multitude of factors, many of which are amenable to policy intervention. Health and functional ability in older age is highlighted as important, as older people who are in good health require less care, are more able to engage in paid or unpaid work and accumulate greater asset wealth compared with older people with lower health status (Cylus et al., 2019). The OECD (2014) emphasizes a number of factors that are important for keeping older people in the workforce, including promoting work at an older age, encouraging age diversity at work and overcoming biases for employer reluctance to hire or retain older workers. Other aspects highlighted in the same OECD report include validating informal learning on the job, including

training and reskilling in ICT to keep ageing workers relevant, as well as support programmes that encourage better job prospects for all workers regardless of age.

Cylus et al. (2019) propose various policy options for decision-makers to respond to population ageing and improve the conditions for a silver economy. Firstly, policies to promote healthy and active ageing are mentioned as a way to delay the onset and progression of disease and care dependency. For instance, taking measures to encourage behavioural changes and promoting physical exercise can have significant health effects. Secondly, policies to support paid and unpaid work are mentioned as highly important. Among the measures proposed are more flexible working practices, such as part-time work and working from home, along with changes to the workplace environment that can help people remain in employment for longer and improve productivity. Thirdly, policies to promote cost-effective health and long-term care interventions through technological advancements and assistive technologies, such as telemedicine, digital memory aids and automated medication dispensers, can improve the cost efficiency of care (Cylus et al., 2019).

In particular, the potential of technology is often highlighted in policies to promote the silver economy. It has been estimated that the introduction of ICT and telemedicine alone can improve efficiency of health care by 20%, while ICT can also empower users of every age to better manage their health (EPRS, 2015). However, technology cannot replace the human dimension of caring, and there are some concerns about the loss of interpersonal relationships in the care sector that may be caused by increased adoption of technology (European Commission, 2015). More broadly, new technologies and digital tools can potentially support older people to continue to live active and healthy lives, which also enables continued engagement in the labour market. It is also believed that technological innovations can make older people more empowered with respect to looking after their health and make them feel more included in society, for instance by being able to continue to live and travel independently (EPRS, 2015).

Similarly, the European Commission (2018) offers five recommendations for how to promote the silver economy. In accordance with the previous point, the first recommendation is about supporting the technological and digital revolution of the health-care sector. The second recommendation concerns supporting healthy ageing across Europe. Here it is stressed that while there are numerous initiatives to promote healthy ageing, they are currently being taken on a rather small scale, scattered across different regions and municipalities. The third recommendation is about increasing the focus on solutions for improved mobility for older people. This refers to the need for a more supportive infrastructure, including accessible transport and mobility services, such as driverless cars and public transport for older customers. The fourth recommendation is related to increasing the active participation of older people in the labour market, by, for instance, overcoming various institutional barriers to lifelong learning that older people face. The fifth recommendation concerns increasing innovation of products and services targeted toward independent living of older people. (European Commission, 2018).

The silver economy covers a range of different but interrelated strands, which together can contribute to improving the quality of life and inclusion of older age groups in society and economic activity. Tapping into the potential of the silver economy requires innovative policies, products and services that meet the diverse needs of older people, and at the same time contribute to growth and new job opportunities (EPRS, 2015). It is widely considered important to approach ageing and the opportunities that it presents in a holistic manner, which means forming interlinkages between a wide range of policy areas. The important focus areas that require attention include work and employment, promoting healthier lifestyles, developing new and more efficient models of care, as well as making the built environment, mobility and housing solutions more age-friendly. Zaidi (2014) also emphasizes the importance of creating effective partnerships of key stakeholders, including the public sector, business sector and civil society organizations. The private sector, including innovative start-ups, have an important role, specifically in developing solutions in areas such as ICT for health, smart-home technology, transport and mobility (European Commission, 2015). In general, the European Commission (2015) states that developing innovative solutions has been heavily reliant on public procurement



by regional health and care authorities but stresses a greater need for private investment sources to support a scaling up of solutions.

The OECD (2015) stresses the importance of taking collaborative actions in dealing with ageing, highlighting three central aspects. Firstly, it is important to incorporate a wide range of actors in working toward more age-friendly societies, such as local residents of different ages, resident and neighbourhood associations, volunteer networks, research institutions and private companies. Secondly, there should be policy synergies between different levels of government, and particularly as many countries have national policies on ageing, this can be a useful way of coordinating policy action at national, regional and more local levels. Thirdly, creating a horizontal governance structure is important for avoiding policy silos. Instead, there is a need to bring together different policy sectors, such as housing, health care, built environment, public transport and employment, which all are highly important within ageing policies (OECD, 2015).

The central involvement of older people in designing and implementing policies and initiatives is often highlighted as an important precondition for creating effective ageing policies. A report from the Aging Readiness and Competitiveness (ARC) initiative presents different aspects concerning best practices in ageing policy innovation. This report (ARC, 2018) stresses that most successful programmes and policies are built on the direct engagement of users, not only limited to older adults, but also including their families and caregivers. The report states that effective policies recognize older adults as a vital and valued part of a community, with resources to contribute, not just needs to be met. The report also mentions that while national governments often set strategic policy priorities and dedicate funding, the most innovative programmes are created from the bottom up, through close engagement with local agencies, NGOs and individuals who are at the front lines of ageing.



**Working in retirement.**

Photo: Unsplash.com

## 6. Actions toward a silver economy in Trøndelag, Norway

This chapter examines what types of policy actions toward a silver economy have been taken in the Norwegian region of Trøndelag. The key interest is to explore how the promotion of the silver economy can be a way of dealing with the challenges and implications of population ageing, while also tapping into the opportunities that population ageing may bring. Together with the next chapter, focusing on the Swedish region of Jämtland Härjedalen, the interest is also to uncover how cross-border collaboration can be a way of enhancing the silver economy in the two border regions of Trøndelag and Jämtland Härjedalen, in Sweden.

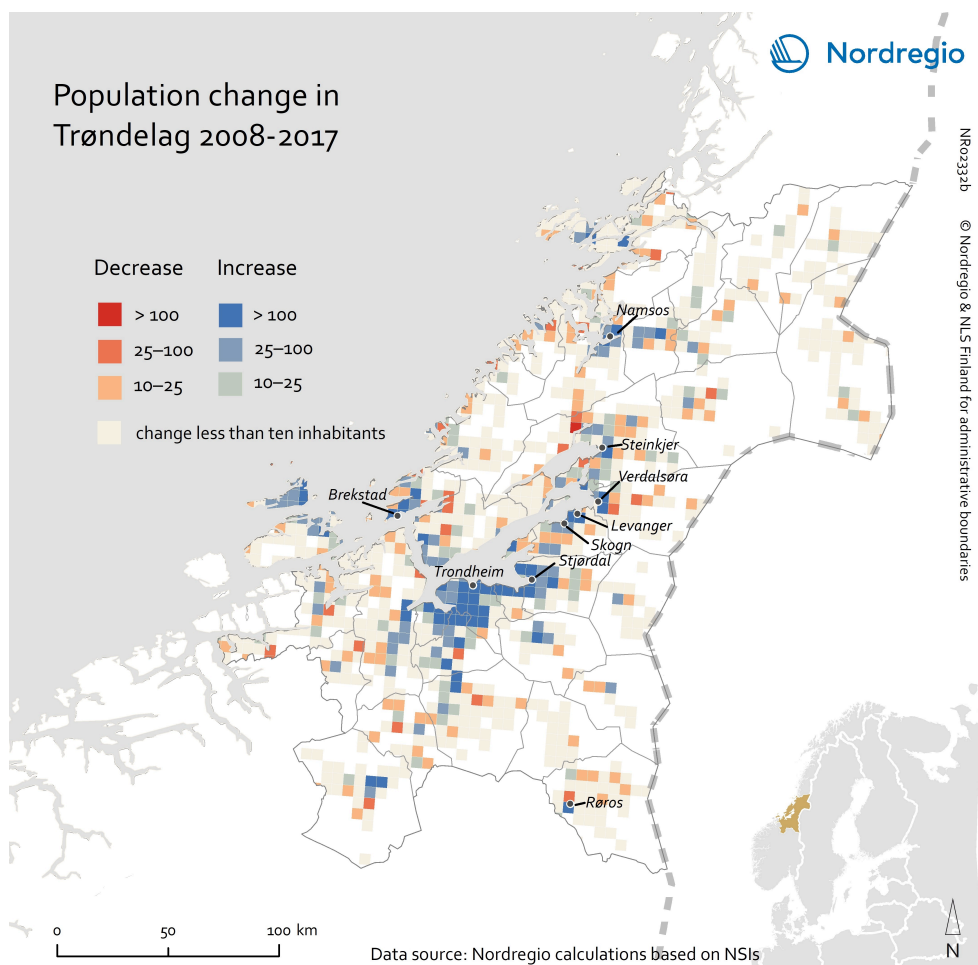
### 6.1. National commitments to an ageing population

In Norway, the silver economy is referred to in a number of key policy documents. As discussed in chapter 4, the silver economy is mentioned in the government's 2016 More Years – More Opportunities strategy for an age-friendly society in relation to welfare technology. In this strategy, the silver economy is defined as a concept that covers several policy areas that can improve the quality of life, inclusiveness, and involvement of seniors in the labour force and other economic activities (Government offices of Norway, 2016). The silver economy is also mentioned in relation to the development of rural areas in the Norwegian Official Report 2020:15 (NOU) (Norges Offentlige Utredninger, 2020). It is stated that with an increased proportion of seniors in rural areas, the development of welfare technology, but also various services and products owing to seniors' relative purchasing power, this may stimulate new business development opportunities in these communities. In their reform A full life - all your life (Leve hele livet), the Ministry of Health and Care Services (2018) lists five main elements in the national programme for an age-friendly society. These elements strengthen the role of the individual in old-age planning, emphasize municipal networks for knowledge and experience sharing and rely greatly on trans-sectoral work and co-creation. The reform points to the key role of the local level in delivering good services for seniors.

The Norwegian Association of Local Government (KS) network 'Age-friendly local communities' is a nationwide network that aims to provide information and to be a knowledge-sharing platform for municipalities across Norway. KS has additionally developed a handbook for developing age-friendly communities, to guide municipalities in their work (KS, 2020a). It states that the majority of the activities and measures need to be implemented on the lowest level possible, as neighbourhoods where people live, shop and meet are where the biggest impacts are felt. This would best be met by involving all stakeholders in dialogue for future municipal development, including senior councils, councils for persons with physical impairments and youth councils.

### 6.2. Silvering Trøndelag

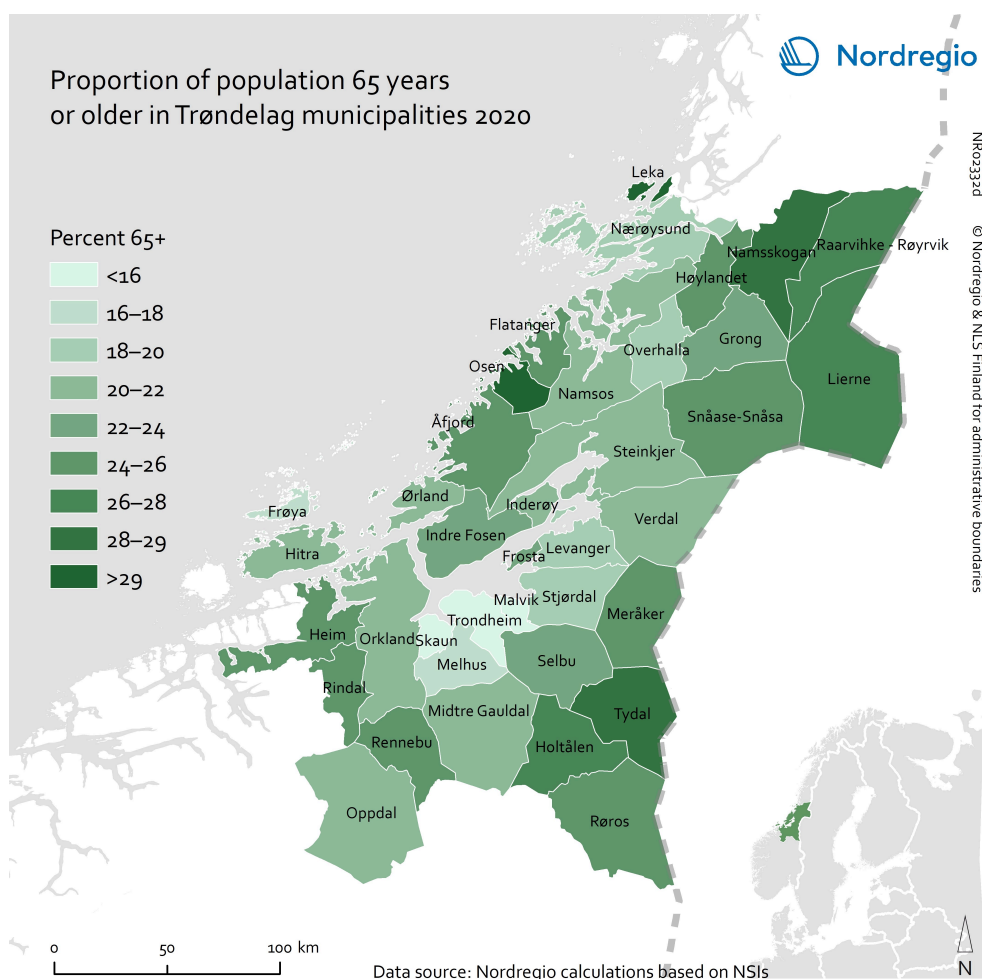
Trøndelag is a county in a growth phase, where a population increase has occurred since 2010 (9.4% increase, see Trøndelag Fylkeskommune & Fylkesmannen i Trøndelag, 2019), though there is a regional centralization tendency around regional centres. As shown in Map 3, the main urban centres have seen a noticeable increase in population between 2008 and 2017. There is also a positive trend for both employment and value creation, concentrated in peri-urban and urban areas. According to Trøndelag county's compilation of facts and figures (2019), 71.9% of employment growth is in the city of Trondheim.



**Map 3. Population change in Trøndelag at grid level (1,000 × 1,000 m).**  
**Map by Oskar Penje.**

Map 4 shows the proportion of people aged 65 and over in the municipalities of Trøndelag. Currently, the oldest population age structures can be seen in rural municipalities (e.g., Tydal, Namsskogan, Osen, Agdenes, Verran and Grong), whereas the proportion of older people is comparatively lower in the central municipalities such as Skaun, Trondheim, and Malvik. According to population projections, the population in Trøndelag over 80 years is to have increased by 59.9% in 2030 and by 112.6% in 2040 (Trøndelag Fylkeskommune & Fylkesmannen i Trøndelag, 2019).





**Map 4. The proportion of people aged 65 and over at municipal level in Trøndelag.**  
Map by Oskar Penje.

Municipalities are responsible for delivering the majority of all health-care services (Fylkesmannen i Trøndelag, 2019). With the national objective of co-creation, efficiency and improved services, participating in regional and national networks is important (Interview 1). As the state's representative in the region, the Trøndelag county governor is in charge of overseeing the implementation of the government's policies, and as a key collaborative partner for the municipalities in Trøndelag County. In relation to age-friendly societies, the county governor in Trøndelag is the main source for competence development, guidance and subsidy schemes, and will be an important supporter in the work connected to the aforementioned government quality reform. Aside from the two Trøndelag municipalities participating in the WHO's Global Network for Age-friendly Cities and Communities, none of the municipalities mentioned 'age-friendly society' explicitly in their documents in 2018.

In 2018, the county governor hosted a dialogue meeting on age-friendly local communities for Trøndelag's 49 municipalities (Fylkesmannen i Trøndelag, 2019). Access to competence and people seems to be the primary challenge for rural municipalities in the future, as rural municipalities will most likely see a reduction in jobs, outmigration of young people and an increasing proportion of old people (Fylkesmannen i Trøndelag, 2019; Norges Offentlige Utredninger, 2020). Finding ways to attract e.g., graduate nurses to rural municipalities, is salient. According to the county governor's figures, approximately 70% of graduate nurses state

that hospital employment is their first choice. By contrast, 21% say that municipal health-care services are their first choice (Fylkesmannen i Trøndelag, 2019). However, Holtålen municipality in the inland region of Trøndelag is a positive example of how to recruit young graduates to their municipal health-care services. Drawing on their excellent reputation regarding professional development and work environment, they have been able to attract graduate nurses to their municipality (Fylkesmannen i Trøndelag, 2019). Due to the general shortage of nurses, building on the momentum of welfare technology is key to supporting municipal health-care services.

Volunteering serves an important role, both for supporting key functions in society and for activating seniors. Across the municipalities in Trøndelag there are seemingly quite a few activities and opportunities for volunteering, and most municipalities are working actively on recruitment, some with more success than others (Fylkesmannen i Trøndelag, 2019). The issue of recruitment was mentioned in NOU 2020:15 (2020), as the likelihood of volunteering into old age increases when people were engaged at an earlier age. In general, the percentage of women in rural areas participating in volunteering activities is 10 percentage points higher than their urban counterparts. Rural women are also engaged in more organizations and spend more hours engaged in unpaid labour than urban women (Norges Offentlige Utredninger, 2020). Coupled with welfare technology, volunteering may serve an important role in meeting demands in rural areas in the future. These two components may also be fundamental to the development of a silver economy in such areas, as an organic starting point for further development and growth.

### 6.3. Actions and initiatives across Trøndelag

The silver economy concept remains largely unfamiliar to the municipal representatives consulted with for this project, but ensuring access to activities and initiatives that bolster seniors as invaluable resources to local communities is widely accepted. Although the majority of the measures in the municipalities in Trøndelag focus on the health aspect when considering actions for seniors, there are also many different public health – both physical and mental health – initiatives in the municipalities. These are organized by both the municipalities and the various volunteer groups and senior associations. The latter two need to be emphasized, as these activities are both by and for seniors. Activity buddies, inter-generational meeting spaces and 'buddy café' (kaillkafé) are some of the activities mentioned in the summary by the county governor of Trøndelag (Fylkesmannen i Trøndelag, 2019). For example, the kaillkafé combines the social aspect of baking and the joy of eating what has been baked together.

#### The Culture Cane - Den kulturelle spaserstokken

The 'Culture cane' (Den Kulturelle Spaserstokken) has been around since 2007 and has since 2015 been included in the county's budget for cultural activities by distributing funding across municipalities depending on the size of the population over 67 years old. This means that the municipalities are in charge of organizing and running the initiative. The idea behind the culture cane is to offer senior citizens better access to art and culture, through professional art and culture exhibitions and performances that take into consideration senior citizens' daily lives and situation. The artists are either connected to the local art, culture and performance scene, or that of the region.

#### Friskus AS: Digital activity platform

Friskus is a service that gathers all activities and volunteer opportunities in local areas in one space. Friskus AS developed this digital meeting space, including an interactive activity calendar, in collaboration with municipalities across the country and in Trøndelag, and with Innovation Norway (Friskus, n.d. b). The company offers an interdisciplinary collaborative platform for organizations; tools for monitoring and evaluation; coordination tools; and an easy and

accessible digital platform for inhabitants. Keeping the platform user-centric is the key objective of the platform, while combining it with a smart approach that takes into account the challenging and complex structures within which both public- and third-sector actors are operating (Friskus, n.d. a). Collaboration with participants from different areas including culture, the third sector, health care and sports has resulted in concrete actions and tools.

### **Foodie group - Matgledekorps**

The foodie group, or the Matgledekorps, in Trøndelag is a group that travels around to care facilities across the county to improve the quality of food served in such institutions. Good food and the added value of a good meal enhances the quality of life. Trøndelag is one of the main agricultural counties in Norway and has the opportunity to use locally sourced food – which is another positive dimension. The foodie group consists of professionals who help inspire and provide input on how to maximize the quality of meals and food for those living in care homes (Fylkesmannen i Trøndelag, 2019a). One local example is the Åfjord municipality in the coastal Fosen region in Trøndelag. Åfjord has introduced a concept focusing on the entire process from grocery shopping to making the food, setting the table and enjoying a meal. The concept is implemented by relying on user involvement, and emphasis is placed on nutrition (Fylkesmannen i Trøndelag, 2019a).

### **A hundred years in your own home - Hundre år i eget hjem (Melhus)**

The concept of 100 years in your own home has been introduced in Melhus municipality, south of Trondheim, in the Gauldalen valley. The concept is based on the idea that a citizen should get the help they need when they need it. This is to contribute to a sense of safety, and increased perception of self-care through achievements relating to everyday activities, all supported through a safety net with a one-stop shop to secure required services and help. It aims to encourage "more participation, more co-decision making and more freedom" (Fylkesmannen i Trøndelag, 2019).

## **6.4. Age-friendly Trondheim**

Cities are paving the way for age-friendly communities in Norway. Oslo took the lead by joining the WHO's network in 2014, and Trondheim followed shortly after. Since then, Trondheim's participation in the network has inspired other municipalities in Trøndelag to join. According to our interviews, Trondheim remains the main source of inspiration for the neighbouring peri-urban areas, such as Malvik. Of the 205,332 people living in Trondheim, approximately 14.6% are over 65 years old (Statistics Norway, 2020).

Trondheim municipality states in their planning document "Senior plan 2016–2026" that the demographic changes, coupled with new technology and the shift toward increased individual responsibility and involvement in municipal development, are supporting the idea of Municipality 3.0 (Trondheim kommune, 2016). Municipality 3.0 is "permeated by a positive attitude toward the individual," maintaining that each person is a resource and has something to contribute to society (Trondheim kommune, 2016, 8). This is supported by municipality's societal planning document, which emphasize achievements, participation and collaboration. Ensuring that people in older age groups get the services they need is important, but so is preventing isolation through togetherness and activities, as well as cultural and nature-based experiences. By 2020, Trondheim municipality was to be "a good city to grow old in" (Trondheim kommune, 2010, p.17).

Welfare technology is an important part of the municipality's work on age-friendliness. The

municipality's Program for welfare technology: Plan toward 2020 (2015) places the tech consumer at the centre of its plans. The objective is to ensure that consumers stay active, healthy and independent for longer, while ensuring a sense of achievement. The welfare technology programme is primarily geared toward technology as a safety-promoting measure (health and safety, social participation) and as a tool for personal achievement (being in charge of personal health) (Trondheim kommune, 2016). The COVID-19 pandemic has caused virtually all ongoing activities regarding seniors to come to a halt. However, digital platforms have emerged, and the interviewee from Trondheim municipality noted that seniors are active in taking advantage of what these digital tools may provide (Interview 2). According to the interviewee, the rapid adoption of digital tools may lead to increased digitalization in the work undertaken to achieve an age-friendly Trondheim. Furthermore, this may create room for the silver economy in the future.



**Age-friendly benches in Trondheim.**

Photo: Glen Musk/Trondheim kommune.

Since joining the WHO network, Trondheim municipality has appointed a coordination group to work with age-friendly policies. One of the missions undertaken by the coordination group is to extend people's working life beyond, for example, the contractual pension age of 62. According to an interviewee from Trondheim municipality, the coordination group focuses on information sharing at different gatherings, focusing on the size of the entitled pension at age 62 compared with what it could be after a few additional years on the labour market (Interview 2). Volunteering is also seen as an option, and the coordinating group has teamed up with various third-sector organizations to introduce this as a possible alternative. However, some of these volunteer organizations are struggling with recruitment.

The main focus of creating an age-friendly city has primarily been spatial planning and improvements to the physical environment. Adapting the cityscape to an ageing population has been supported by a meticulous mapping of areas that held greater proportions of older people. This includes the placement of benches at more regular intervals, improving cobblestone streets in Trondheim for better access to the entire city, and ensuring that the city's shortcuts were

accessible to older people. These shortcuts were equipped with handrails, benches, signposts, streetlights, etc. Age-friendly transportation is also important.

Age-friendly transportation in Trondheim drew inspiration from the successful implementation of age-friendly transportation in Gothenburg and Oslo, but similar services can also be found in, for example, Sauda municipality ('Hent Meg!'<sup>4</sup>) and Folldal municipality ('Smart transport i distriktene'<sup>5</sup>). The latter is a pilot project for age-friendly transport in rural areas. In Oslo, the concept is combining a door-to-door service with the ability for older people to socialize. A pre-booked pink taxi van picks up older persons across the city districts. The taxi driver is additionally trained specifically for providing age-friendly service, whether the person has mobility impairments, cognitive difficulties such as dementia, or other issues that old people might experience (ESPON ACPA, 2020). In Trondheim, age-friendly transportation is organized by public transport company AtB (A to B), and is a two-year pilot project. The service, called "67pluss," has been positively received by its users in Trondheim, according to AtB's website (AtB, 2020). The service operates in key areas of the city, including St. Olav's Hospital and neighbouring districts. There is also an opportunity to book door-to-door transportation service (AtB, 2020a).

Although the silver economy concept is not actively used nor integrated into Trondheim's strategies for an age-friendly city, efforts toward creating an age-friendly city are in place. Trondheim's age-friendly policies also emphasize the necessity of creating safe social spaces for its senior citizens. This includes spaces for inter-generational meetings and cultural activities, such as BABA, which gathers Norwegian seniors of all backgrounds to meet in a creative space and connect through cultural expressions (Aldersvennlig by, n.d.). In addition to public meetings in the municipalities, communication about the recent measures and activities in the municipality is important. In Trondheim municipality, the Health and Welfare Office has introduced a concept of "Waffles & Info" – a service located in a caravan offering waffles and coffee combined with information sharing and the opportunity to leave opinions and wishes with the information service operator. According to KS, the service has been used, for example, to identify where additional benches are needed in the local area as well as receiving other input regarding the overarching municipal plans (KS, 2020a). The caravan is placed in various locations and neighbourhoods.



**The Waffles & Info concept in Trondheim.**

Photo: Trondheim kommune.

4. Hent meg! – "Pick me up!". Sauda is a municipality in Rogaland county.

5. Smart transport i distriktene – "Smart transport in rural areas". Folldal is a municipality in Innlandet County.



## 6.5. Age-friendly Levanger

Levanger is situated between Trondheim and the county's administrative centre in Steinkjer in Trøndelag. Levanger was home to the former University of Applied Sciences in Nord-Trøndelag and has more recently become host to a Nord University campus. The municipality is home to 20,164 people (Statistics Norway, 2020a) and the proportion of older people (65+) is around 18.9% (Statistics Norway, 2020).

Age-friendly policies first emerged on the agenda in Levanger in 2016. According to an interviewee, it was a senior politician who first suggested the idea of becoming a member of the WHO network for age-friendly cities (Interview 3). National commitments to an age-friendly society also play a role in guiding policy documents. The notion that people should be able live a good life, live at home for as long as possible, and be able to participate in activities to counteract social isolation were acknowledged as important aspects of their municipal health-care plan in 2015 (Levanger kommune, 2015). Municipalities cannot rely on the government to help them solve problems concerning ageing. Instead, municipalities need to play an active role in planning for the future and start building capacity for handling emerging population challenges. According to an interviewee, the general tendency of centralization in Norway affects smaller municipalities. Even if Levanger is sizeable in a Norwegian context, centralization is still felt, the interviewee said (Interview 3). Centralizing services has an impact on, for example, the number of bus stops and their intervals – which in turn affects the relative ability of older people to move around their local area. Finding ways to remedy this is part of the work Levanger municipality will have to handle in the years to come.

Levanger municipality joined the WHO network in 2017, with 2019 marking the start of concrete work on developing an action plan (Interview 3). Levanger's participation in the WHO network shows a political commitment to creating an age-friendly city. The municipality also shows its commitment by using welfare technology and improving volunteer opportunities (Fylkesmannen i Trøndelag, 2019; Levanger kommune, 2020; WHO, 2017).

Aside from collaborating with Trondheim for developing ideas and shared experiences, Levanger is not collaborating on the topic with its neighbouring municipalities, but the collaboration with the volunteer sector in Levanger is becoming stronger. According to the County Governor's Office in Trøndelag, Levanger municipality has trained five volunteer contacts, who spend 20% of their time working on age-friendly measures. These volunteer contacts meet once per month with the municipal volunteer coordinator to further develop their work (Fylkesmannen i Trøndelag, 2019). One concrete measure implemented before the outbreak of the coronavirus pandemic was the development of an online platform with information about activities in the local community to incentivize the social participation of all age groups (see Friskus, n.d. a).

Enthusiasm for age-friendliness is key to ensuring that it remains an item of the municipal agenda. Despite its short time working on age-friendliness, the municipality has undertaken efforts to make the built environment more age-friendly and accessible. This included promoting universal design principles for improving town centre accessibility, but also transport and improved information sharing. Furthermore, the municipality hosted a public meeting with seniors to help broaden the municipality's perspective on the needs and improvements necessary for developing an age-friendly city. The intention to continue public meetings was disrupted by the pandemic, but the intention to use public meetings as a key tool for tailor-made policies remains (Interview 3). Although online platforms and technology could be important substitutes during the pandemic, our interviewee said that such tools are not expected to be adopted by all.

The silver economy does not figure conceptually into the current municipal plans. According to our interviewee, the concept nevertheless exists subtly in the actions described in the municipal plans. Here, it is particularly in relation to balancing the economic aspects of population ageing and the potential of investing in the ageing population (Interview 3). This is key for working to promote age-friendliness, and by extending the silver economy, as the municipality needs to find ways for its budget to balance with the expected increased expenditure in the health-care sector (Interview 3). According to our interviewee, the number of people aged 80+ will likely double in

the next 20 to 25 years. With the looming related challenges, our interviewee noted that very few municipalities seem to have addressed ageing in their municipal policies and strategies. With a booming economy, these issues have been considered as less urgent, and something to deal with in the future. However, with the pandemic and the recent increased focus on age-friendly local communities through, for example, KS' network, this may change.

## 6.6. Age-friendly Malvik

Malvik is a neighbour municipality to Trondheim city. It is home to 14,193 people, of which approximately 14% are over 65 years old (Statistics Norway, 2020; Statistics Norway, 2020b). The municipality has a strong industrial and agricultural history in Trøndelag, and is largely rural, but is, because of its connection to Trondheim, a commuter town.

The work connected to developing age-friendly policies in Malvik started with the publication of the recent quality reform for seniors, Report to the Storting 15 (Ministry of Health and Care Services, 2018). Based on the policy guidelines presented in the report, Malvik municipality became increasingly aware of its need to work on age-friendliness. Through public meetings on ageing in Malvik and conversations with Trondheim and Levanger municipalities, Malvik joined the newly network on age-friendly local communities organized by the Norwegian Association of Local Government, KS.

Connecting with the locals and taking stock of what they find important have been key to the strategic development of the action plan currently being formulated<sup>6</sup>. Involving the political level has been important for anchoring the work and going forward in the implementation process in a concerted way, and furthermore ensuring cross-sectoral work across municipal agencies. This includes the area and planning agency, healthcare and rehabilitation, culture, and housing services. According to the interviewees, working in collaboration with other sectors is rather new in the municipality, and it is already seeing positive effects, with one interviewee stating, "We are dependent on involving everyone to make our suggested actions a reality" (Interview 1).

So far, the municipality has been working on mapping and creating an overview of measures to be taken in the local community. Although no overall vision or goal has been formulated yet, the general expectation is that there should be a balance between concrete measures that are quickly acted on in the short term and longer-term visions. Actions surrounding better gritting during the winter months and investing in benches that can stay outside throughout the year are some of the first items on the list (Interview 1). The view toward creating age-friendly communities is changing not only the way the municipality is working with contractors, but also the way that they work with regard to ageing. Preventive measures such as home visits and house mapping are increasingly salient, as the responsibility for healthy ageing is shifting toward the individual level. The list of municipal measures is long and may be costly, but even so, the measures are seen as a way to prevent greater expenses in the future.

To the question of what characterizes an age-friendly municipality, the interviewees stated that it is a municipality that enables activity for everyone regardless of physical ability. Ease of travel and moving around in their local area, sufficient signage, access to information and digital tools carefully selected in an inclusive manner are all important aspects to keep in mind. Age-friendliness was furthermore pointed out as not being dependent on a specific age bracket, but rather should serve as a universal concept that includes all ages – which also means that participation in society should be facilitated, regardless of preconditions and abilities. Defining oneself as a senior citizen is not straightforward, and many are reluctant to embrace the idea of defining themselves as such.

The municipality has also actively taken steps to involve local organizations and associations, including user participation groups (brukerutvalg) and various senior associations

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6. The strategy launch is expected in the spring of 2021.



(pensjonistforeninger). The interviewees made it clear that seniors are a great resource, and that there is a lot of untapped potential in the silvering population. The concept of the silver economy may help break some barriers to enabling continued societal participation. Volunteering is an important part of social participation. Involving people across all ages and giving free rein to develop ideas and create demand for specific tools are also key to building a silver economy for the future. According to the interviewee from the senior council in Malvik, volunteering is a popular and important health-promoting activity.



**Senior culture show (EKM) in Malvik municipality.**

Photo: Marit Hammer/Malvik kommune.

Although the concept of the silver economy is not used in Malvik, there are many activities that are created by and for the municipality's senior citizens. One example is the local "Senior Culture Show" (Eldres Kulturmønstring - EKM) modelled on the nationwide "Youth Culture Show" concept (Ungdommens Kulturmønstring). EKM is a bottom-up initiative that has been running every year since 2011. The show programme stretches across one week, and includes art exhibitions, choir visits to local care homes, visits by authors at the local library, a quiz night with journalist Viggo Valle, and it ends with a grand finale on the Seniors' Day with a show put on by seniors in the House of Culture called Bruket in the municipality (poetry slam, musical or dance performances, etc.). As the Bruket culture house in Malvik is situated right next to the Malvik care centre (Hommelvik helsetun), it is easy for short-term patients at care centres and others to walk across the street to join the activities. While there is no upper or lower age limit to participating, the participants tend to be 55 or older.

## 6.7. Concluding remarks

Although neither of the municipalities in this case study is a rural municipality, they play an important role as first movers for creating age-friendly local communities in Trøndelag. Drawing on each other's experiences, it is clear that they can form a blueprint and serve as an inspiration for other more rural municipalities to follow. The role of national policies, such as the quality reform in the Report to the Storting 15 (Ministry of Health and Care Services, 2018), primarily

serve as a general framework to guide the municipalities in achieving the overall national goal. The shape and content of a municipality's approach to an age-friendly society beyond the necessary and mandated health and care services are up to the individual municipality, which tailors them to the local context. The newly established network for age-friendly local communities in KS, coupled with already-existing municipal plans and municipalities with experiences working on age-friendliness in Trøndelag are important resources for rural municipalities to use, in order to meet the government's expectations and policies.

Regarding the concept of the silver economy, it seems to be inferred rather than being an explicit objective for the municipalities. However, it is clear that there is potential across all three municipalities, such as targeted and strategic use of their third-sector networks, their commitment to welfare technology, user involvement and public consultations, for the purpose of creating a silver economy. Finding ways for older people to create demand for specific tools and services will be key. Combining these aspects can have positive effects for both the ageing population's self-perception and for the local community's attitude toward seniors in general.

## 7. Actions toward a silver economy in Jämtland Härjedalen, Sweden

This chapter focuses on the Swedish region of Jämtland Härjedalen and examines various policy initiatives that have been launched at the regional and municipal levels as well as certain private-sector initiatives with a silver economy focus. Together with the previous chapter, the main interest in these two case studies is to examine how the promotion of the silver economy can benefit sparsely populated regions that are facing noticeable population ageing, while also establishing how cross-border collaboration can be a means for enhancing the silver economy in these two border regions.

### 7.1. National strategies to address population ageing

Population ageing has gained increased policy attention in Sweden in recent years. An example is a Swedish government initiative that explores opportunities and challenges that ageing populations may bring. There have also been several investigations concerning changes in the pension system, as well as regarding a better-functioning health-care system, where there has been a strong focus on welfare technology (European Commission, 2018). These examples illustrate that there are ongoing policy initiatives to promote the silver economy, albeit without making explicit use of the term.

As discussed in Chapter 3, the employment rate of older workers is currently comparatively high in Sweden, the highest in the EU, and where the labour market exit age for both genders is also well above the EU average. Sweden has actively taken steps to raise the retirement age and prevent disability benefits from being used as a path toward early retirement and age discrimination (OECD, 2018). In 2007, tax incentives were introduced to encourage a longer working life and these have been extended several times since (OECD, 2018). This means that those who continue to work instead of drawing a pension earn more pension rights and receive more favourable tax deductions from the year that they turn 66, compared with those who retire earlier (Pensionmyndigheten, 2018).

A national strategic innovative agenda was published in 2014. The project was partly funded by Vinnova and created in a broad collaboration, where 30 organizations and companies took part, both from the public and private sectors (SP Sveriges Tekniska Forskningsinstitut, 2014). The creation of a long-term vision was aimed at responding to changing demographics and developing an age-friendly society. Housing, nutrition, health and mobility are the main priority areas emphasized in supporting individual independence. The agenda underlines that new approaches and constellations are needed within society and businesses to recreate efficient, reliable and sustainable social structures (SP Sveriges Tekniska Forskningsinstitut, 2014; European Commission, 2018; OECD, 2018). Welfare technology, in addition to existing technology, is seen as an essential factor to respond to the changing age structure. The silver economy concept is even mentioned at the end of the report where it is stated that the silver economy can help provide many new business opportunities but also help safeguard the welfare system (SP Sveriges Tekniska Forskningsinstitut, 2014). The basis of the agenda, implemented by Business Area Managers at SP, consists of previous work of the individuals involved, as described in a study carried out for the European Commission (2018). Several initiatives and projects were initiated following this agenda but a holistic approach was still lacking. Projects on fall prevention and food, nutrition, packaging and logistics are examples that have a direct connection to the agenda (European Commission, 2018).

During the years 2013–2017, the Swedish Public Health Agency ran a sub-website called the Senior Guide (Seniorguiden). It served as a national guide and platform to gather knowledge and provide inspiration to promote healthy ageing, primarily aimed at politicians, decision-makers, and civil servants who work at various levels within county councils or municipalities. The work was based on a government project (2010–2015) the goal of which was to develop a Collaboration Model for healthy ageing, which involved county councils, municipalities and the non-profit sector. While this platform was closed in 2018, part of the information has remained available on the sub-website Samverkansmodell or Collaboration (Folkhälsomyndigheten, 2020).



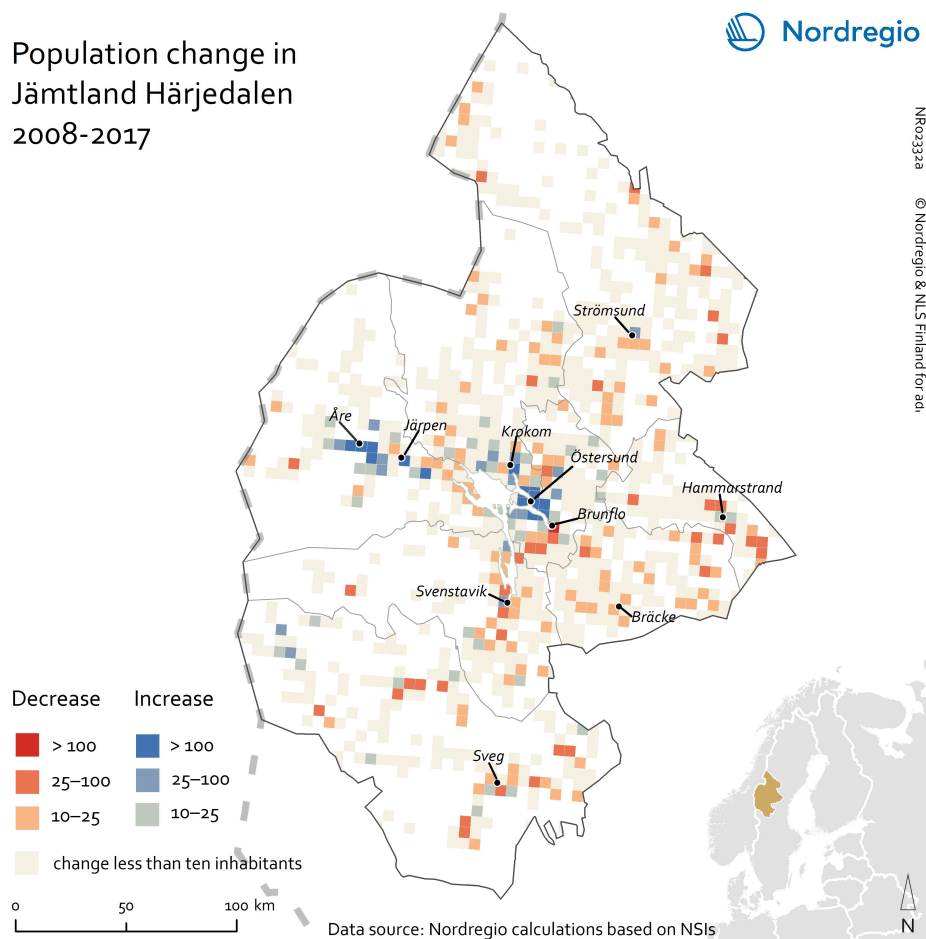
**Population ageing has received increased policy attention in recent years.**

Photo: Unsplash.com

## **7.2. Strategies to meet upcoming challenges on a regional and municipal level**

The Swedish region, Jämtland Härjedalen, covers 48,935 km<sup>2</sup> with 130,810 inhabitants across eight municipalities (Regionfakta, 2020). The region has eight municipalities with an unevenly distributed population. The administrative centre, Östersund, is the most populated municipality with 64,001 inhabitants, while the others have between 5,824 (Ragunda) and 14,966 (Krokom) inhabitants (Regionfakta, 2020). Map 5 shows that the region is undergoing an unbalanced population development, and while the main urban centres have seen an increase in population between 2008 and 2017, the more rural areas have witnessed population decrease. Unlike many other regions in northern Sweden, Jämtland Härjedalen does not have an extensive mining or processing industry. However, the region is rich in natural resources and natural areas, mountains, forests, lakes and mires. The largest economic sectors are in forestry, agriculture and tourism and the public service sector is of great importance (OECD, 2016).

## Population change in Jämtland Härjedalen 2008-2017

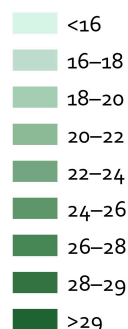


**Map 5. Population change in Jämtland Härjedalen at grid level (1,000 × 1,000 m).  
Map by Oskar Penje.**

Among the main challenges that the region faces are the ongoing demographic changes, including population ageing. The age distribution varies significantly in the region, as the percentage of the population aged 65 and over by municipality indicates (see Map 6). The proportion of this age group was higher in the region as a whole (23.5%) compared with the rate in Sweden overall (20%). Only Åre is below the national average (17.6%), while the two most populated municipalities, Östersund and Krokoms, are close to the national average. The percentage of people in the oldest age group in the other five municipalities in the region is above 28%. In four of these municipalities, the most senior age group (65 and over) is the largest age group.

Proportion of population 65 years or older, in Jämtland Härjedalen municipalities 2020

Percent 65+



0 50 100 km

Data source: Nordregio calculations based on NSIs

NR02332c © Nordregio & NLS Finland for ad.

**Map 6. The proportion of people aged 65 and over at municipal level in Jämtland Härjedalen.**  
Map by Oskar Penje.

Adapting to population ageing is an issue which has gained increased focus during recent years, even though the concept of the silver economy as such is currently not high on the agenda in the region. Nevertheless, with many sparsely populated areas, long distances and an ageing population, public services such as health care are a key challenge in the region. This includes the current and future shortage of health-care employees and increasing health-care costs (VälTel, 2020).

However, there are different initiatives linked to silver economy in different ways, and Jämtland Härjedalen has participated or taken advantage of different outputs from the national level or other regions. One example is "Better life for older people in poor health" (Bättre liv för sjuka äldre), a national initiative to improve care and nursing for older people with the poorest health in the country, running between 2010 and 2014. Since then, the region has introduced, "Safe and secure at home" ("Trygg och säker hemma"), a model for collaboration between municipalities and primary care. The purpose of the model is to find older people with fragility concerns at an early stage and to identify risks and needs through home visits. After that, measures and follow-up are planned to secure safe home environment circumstances. The goal is for seniors to feel secure with the health and other care provided (Region Jämtland Härjedalen, 2019). A few years ago, the aim was to join the Active Assisted Living Programme (AAL), a funding programme aiming to create better quality of life for older people as well as to strengthen opportunities in the field of healthy ageing technology and innovation. Jämtland worked with Västerbotten



preparing participation in the programme; however, Sweden withdrew from the programme at the last minute (Interview 4).



**The outdoors inspires intergenerational meetings in Jämtland.**

Photo: Roger Strandberg/Östersund municipality.

### 7.3. Östersund in the forefront

Östersund municipality, with almost half of the region's population and being the administrative centre, could be pointed out as a leader in the region when it comes to responding to the trend of an ageing population. In 2013, although having one of the county's youngest populations, Östersund still began to plan for the consequences of changes in the population age composition. The focus was on working toward an inclusive society, with emphasis on older people and those with disabilities. The intention is to strive for an inclusive community where all people have an opportunity to live healthy and independent lives based on their ambitions and abilities (Vård- och omsorgsnämnden, 2013).

A strategy was implemented by the Health and Social care committee in the municipality of Östersund to meet the future challenges. The strategy identified the following sub-areas:

- Health promotion and prevention for its clients that already have support measures
- Health promotion and prevention for client family members or nearest relations
- Creating health-promoting workplaces
- Recruiting care workers to counteract an expected reduction of staff
- Improving the utilization of labour resources and finding new ways to finance projects (Vård- och omsorgsförvaltningen, 2013)



**Östersund city hall.**

Photo: Göran Strand/Östersund municipality.

One step toward a more inclusive community was to apply for membership of the WHO Global Network for Age-friendly Cities and Communities (AFCC). The application letter from 2019 stated that the politicians in Östersund had decided to work long-term toward an inclusive and health-promoting community. Several projects were already ongoing with stakeholders within and outside the municipality, such as volunteer organizations and universities. These projects and actions include accessible and inclusive outdoor environments, accessible housing, individual and group-based health promotion, developments and implementation of e-health solutions (Letter of Commitment, 2019). The Östersund City Council has now entrusted the municipality's committees and administrations to work jointly making Östersund a more age-friendly place. A particular project has been initiated, from 2020 to 2022, with the aim of analysing the current situation within eight focus areas identified by the WHO. The focus areas are outdoor spaces, transportation, housing, social participation, social inclusion, civic participation and employment, communication and information, and community support and health service (Östersund municipality, 2020). These focus areas corresponding to the eight WHO domains of age-friendliness (see Figure 1 in chapter 2).

Different methods will be used to gather information and capture the citizens' perspectives (Östersund municipality, 2020a). In May 2020, a survey to analyse the situation in Östersund regarding the WHO focus areas was sent to 1,500 residents aged over 65 years old, of whom 69% responded. The results will be used as a basis for a multi-year action plan to improve circumstances. A clear majority of the respondents are full-time pensioners (89%), while some work part-time on an hourly basis. Some of the full-time pensioners perform unpaid work, such as volunteer work, are carers, participate in research projects, etc. The majority (68%) is not engaged in any form of voluntary work. However, 10% of the respondents (or 99 people) would consider volunteering. The other participants (32%) volunteer from several times a week to several times a year (Östersund municipality, 2020b).





**Adapting outdoor spaces for people of different ages and abilities is a central part of planning for age-friendliness.**

Photo: Göran Strand/Östersund municipality.

Another angle of the ageing society are relatives providing care or help to their loved ones on a voluntary basis. The National Board of Health and Welfare (Socialstyrelsen) estimated in 2012 that 1.3 million people in Sweden support or care for a relative, of whom 900,000 are of working age. Care or support can include various things such as personal care (e.g., help with hygiene and medication), help with shopping, washing, cleaning, transport, management of finances and mail, and assistance in contacting various authorities. Östersund municipality has an action plan to meet and support relatives who voluntarily perform care, acknowledging that long-term care can involve both psychological and physical strain.

The care that relatives provide offsets the burden on the welfare system, but it can also have various consequences for the person in question. Many reduce their working hours or even leave their jobs to care for their loved ones. In general, increased family caregiving has more significant financial consequences for women than for men in the form of lower incomes, weaker labour market positions, and lower future pensions. Other effects include social costs related to the work of caregivers (Vård- och omsorgsförvaltningen, 2020a; Vård- och omsorgsförvaltningen, 2020b).

## 7.4. Companies focusing on seniors

There are three recruitment agencies focusing on the recruitment of older workers in Jämtland Härjedalen, located in Östersund, namely Veterankraft, Veteranpoolen and Jämtland senioruthyrning AB. The first two named are companies with franchises across Sweden and the third is a local company. All are clear examples of initiatives to promote the silver economy by improving the preconditions for seniors to take part in the labour market. Veteranpoolen was the first one on the market and covers most of Sweden. Around 8,000 seniors with different competencies are registered in Sweden, and since its establishment in 2007, services have been provided to over 100,000 customers (Veteranpoolen, n.d.).

The branch of Veteranpoolen in Jämtland Härjedalen opened in 2015 and has grown steadily since, with 250 seniors currently registered. The company only recruits pensioners in Jämtland aged between 61 and 76 years, with an average age of 69 years. The operation is project-based, and focuses on areas such as cleaning, painting, building and gardening. The majority, or 60%, of the customers are private persons, and 40% are businesses. The aim is to reach an even share for a better distribution of projects over the year. Many seek extra help during the summer months, while November to February is a quieter period. The companies and the public sector tend to have more needs during the winter than private persons. They also have different jobs or tasks to offer, such as in nursing and teaching, while property maintenance is another common service that companies seek at Veteranpoolen.

Benny Ståhl, the office manager in Jämtland Härjedalen, describes the registered pensioners as fit, healthy and flexible and far from the image of older people that many may have. He describes his clients in the following way: "They are curious, social, positive and inspiring. They are the type of people who are participants in the labour market, and then suddenly pension age hits" (Interview 5). The majority of pensioners want to have assignments from time to time, meet people and socialize. Still, others have a low pension and need to take on some work to raise their income.

Initially, Veteranpoolen focused on the most populated areas in Jämtland Härjedalen, namely, Östersund and Åre, but the geographic coverage has increased over time. Still, an ongoing aim is to extend Veteranpoolen's operation in the more rural parts of the region. For Veteranpoolen to be operational in the whole region, it is important to have between 10 and 15 pensioners registered in each municipality due to long distances. This would enable adequate response to customer requests and the provision of necessary human resources. Otherwise, it is hard for the company to grow in the rural areas, as many of the tasks are small and do not justify travelling a long distance.

## 7.5. Silver tourism in Jämtland Härjedalen

Extending the tourism season by better understanding and serving the 55+ age group has received attention in Jämtland Härjedalen. In 2014, Jämtland Härjedalen, with other regions in North Sweden European Office, participated in the TOURage project to enhance the regional economy by means of sustainable senior tourism (55+) and to encourage active and healthy ageing in rural regions. The focus was more on developing senior-friendly destinations rather than tourism for pensioners. Referring to the 55+ age group as tourists who possess both purchasing power and leisure time itself constitutes significant market economic potential. (Rönnqvist, 2014).

The region was also the only one in Scandinavia with a representative in the European Union Low Season Initiative Board (EULSTIB). As part of this, tourism association Jämtland Härjedalen Turism (JHT) published a report in 2016 for the European Commission with policy recommendations on creating growth and reducing seasonal variation for the hospitality industry at the EU level. The report underlines the diversity within the age group (55+) identified by the European Commission as a market to reduce seasonal variation. It emphasizes instead the importance of the group's interests rather than age (Gydemo Grahnlöf, 2016; Gydemo Grahnlöf, 2016a).

## 7.6. Cost-effective health care important in an ageing region

With Östersund leading the work toward an age-friendly society, other municipalities in the region have an opportunity to follow the development. Good quality and cost-efficient health care and care for all inhabitants are especially important regarding the region's age structure. Digital solutions in health care and care provision hold great potential in rural and sparsely populated areas. To meet existing challenges, the region has become increasingly specialized in e-health. E-health hub "E-hälsocentrum" has been established, where digitalized mechanisms for the provision of health care have been developed in collaboration with various actors across the region (Cedergren et. al, 2021).

Distance-spanning solutions can be a way to accommodate the need for increased welfare services in sparsely populated areas, often dealing with strained economies. However, implementing and maintaining welfare technology and digital services is also dependent on employees and competences, one of the key challenges in the rural areas (Andersson et al, 2019). Different health-care services are offered via mobile or digital platforms, such as a stroke rehabilitation team, pacemaker control, respirator for use at home, high blood pressure monitoring through an app, a mobile mammograph centre and an ophthalmology centre.

A VålTel project called "Mixed Zone for welfare technology TestLab" that ran between 2016 and 2019, financed by Interreg Sweden-Norway, is an example of the ongoing development of welfare technology. Leading the project was the region of Jämtland Härjedalen, which shares a border with Trøndelag in Norway, making the initiative a clear example of how regions and countries can work together in developing solutions to future challenges. Another project, VålTel 2.0, Welfare Technology in the Nordic Green Belt, has been started and is based on the results of the first project.



**Combating loneliness is central to age-friendly policies.**

Photo: Östersund municipality.

## 7.7. Concluding remarks

The silver economy is a concept rarely used in discussions about the ageing population at the regional or municipal level in Jämtland Härjedalen. However, signs of the silver economy ideology are more noticeable in the private sector, with three recruiting companies focusing on recruiting seniors for different jobs, for private persons or companies. Tourism in the region has also paid attention to seniors as a key market group outside the primary tourist season, giving the industry an opportunity for greater income distribution throughout the year.

Apart from the abovementioned aspects, the focus has been more on age-friendliness rather than the silver economy. The demographic changes are dealt with through active ageing in various ways. Among regions, Östersund is at the forefront, with its current membership in the WHO's Global Network for Age-friendly Cities and Communities. Such memberships demonstrate that ageing populations and the need to respond are receiving increased attention. The situation in municipalities is being analysed. Different committees and administration have been entrusted to work jointly on making Östersund a more age-friendly place, where senior citizens' perspectives are taken into account in the progress.

Functional health care faces significant challenges owing to the region's ageing populations and receives the most attention. The health-care system is being reorganized and adjusted to better deal with the demographic changes and increased health-care needs. New means and mechanisms are introduced to provide adequate care across the region, including rural areas. To increase accessibility and efficiency and address the shortage of health-care staff, the focus has been placed on welfare technology and mobile services.

## 8. Discussion

This report has focused on the concept of the silver economy, which has emerged as a response to population ageing in Europe in recent years. The idea of the silver economy exemplifies a shift in narrative in terms of how population ageing is perceived. This means that instead of only preparing for negative expected effects of population ageing, there has been growing recognition that it is important also to consider how to best support and harness the various opportunities that older generations may bring. This report has examined policies and initiatives to promote the silver economy and the closely related concepts of healthy ageing, active ageing and age-friendliness in the Nordic region. The main focus has been on addressing the following key questions:

- *What are the preconditions for expanding the Nordic silver economy?*
- *What are the key elements for uncovering the potential of the silver economy?*
- *How can cross-border collaboration help enhance the potential of the silver economy in border regions?*

### 8.1. Preconditions for expanding the Nordic silver economy

Having a healthy and active older population is an important precondition for strengthening the silver economy. Overall, based on the characteristics of the older Nordic population, the prerequisites for expanding the Nordic silver economy appear to be relatively good compared with many other European countries. For instance, life expectancies among the older population are generally high by international comparison, and are expected to increase in all five Nordic countries in the coming decades. The Nordic countries also fare comparatively well according to several measures on health, well-being, activity, employment and societal participation among the older population. It should also be acknowledged that many seniors in the Nordic countries continue to provide contributions through different forms paid or volunteer work after retirement, although especially the value of unpaid work is often difficult to monetize. In addition, in terms of digital literacy and participation rates in education and training, the older population in the Nordic countries also ranks high in a European comparison. This is of relevance, as adult education and training and digital literacy can be considered key to improving the employability and competitiveness of older people on the labour market, but also to remain socially active after retirement (Zaidi, 2014). More broadly, these aspects are also important for enabling older citizens to be included in an increasingly digitalized society, which is one of the cornerstones of a sustainable silver economy. The general trend of rising employment rates among older age groups in the Nordic countries in recent years, which appears to be connected to the pension system reforms that have been implemented in several countries, is an indication that the preconditions for the silver economy seem to be improving.

Nevertheless, there are still various barriers and challenges that will need to be overcome for making society more inclusive for the older population, which itself is fundamental for fully tapping into the potential that seniors can offer. It is important to acknowledge that the older population does not comprise a homogeneous group; rather, it consists of people of different ages and abilities. In terms of health, there are significant individual differences, depending on a wide range of factors such as genetics, income, educational level, physical activity and dietary and living habits (WHO, 2002). In general, those who are socio-economically disadvantaged are most vulnerable and face a higher risk of ill health and disabilities. There are also noticeable gender differences, and, for instance, in terms of income, older women in all Nordic countries are generally at greater risk of poverty and have lower pensions than older men, usually due to having had shorter working careers and lower wages than men (OECD, 2019). One of the key



reasons for people to work longer is to increase financial security in old age, as older people who delay their retirement earn higher pensions and may accumulate additional pension rights (Eurostat, 2020). Nevertheless, as non-financial reasons are also a relatively common reason for continuing to work beyond retirement age, this underlines that the importance of work for many seniors goes beyond sheer economic benefits.

What is noticeable in all Nordic countries is that average disposable incomes drop further into older age, and people aged over 75 have considerably lower incomes than people in the age group 66–75. This decrease in income is most pronounced in Sweden, where poverty rates among older people and income inequality are noticeably higher than in the other countries. Evidently, poverty and disadvantage in older age can be a clear obstacle for tapping into the silver economy, and especially for creating a more inclusive society for older persons of different abilities. Health and activity in older age are important focus points in policies to promote the silver economy, and while the Nordic countries generally rank high on various indicators, there are nevertheless certain noticeable differences between the countries. For instance, in terms of the number of remaining healthy years of life at age 65, women and men in Finland have around six fewer healthy remaining years than their counterparts in Iceland, Norway and Sweden.

Another challenge is ageism and age discrimination, which negatively affects older people and hinders their participation in society and in employment. Age discrimination in the labour market can occur, for instance, in the form of negative attitudes toward older workers by employers, which especially older women face (WHO, 2020). This can be a barrier to the silver economy in the Nordic countries, as studies show that a noticeable share of people in all five countries have experienced discrimination at work due to their age. Tapping into the potential of the silver economy requires changing the perception of population ageing, which also includes overcoming outdated stereotypes of older people. As argued by Zaidi (2014), society needs to become more age-friendly, which requires implementing institutional changes that allow for the realization of the full benefits of increasing life expectancy and the potential of active and healthy ageing. Creating more age-friendly workplaces, where structures are better adapted to the needs of older workers, is one possibility for allowing more seniors to extend their working careers (European Commission, 2015). Also, providing greater flexibility in labour and retirements schemes, by combining part-time work with a partial pension, could be another way of enabling and motivating more people to work longer (Eurofound, 2016). This is especially the case as part-time work is considered an attractive option by many seniors in the Nordic countries, and most senior workers are currently in part-time employment (Eurostat, 2020). Statistics also show that agriculture, forestry and fishing is the largest employment sector for people aged 55–74 in Finland, Iceland, Norway and Sweden, which suggests that these types of jobs are an important source for the silver economy, especially in rural areas.

## 8.2. Key elements for uncovering the potential of the silver economy

Population ageing is an issue that is increasingly addressed at virtually all levels of decision-making and planning. In the Nordic region, national governments have launched various initiatives to address population ageing in parallel with actions being taken at more local levels by regions and municipalities to adapt to the challenges and opportunities arising from these demographic changes.

With rising life expectancy and more people in the older age groups, it may be necessary to increase the normal duration of paid work to deal with the shrinking labour force. However, while extending working careers is a key objective in all the Nordic countries, it is apparent that this should not merely be pursued by raising official retirement ages, as this may simply redirect those who are not healthy enough to work productively to other forms of state support (Cylus et al., 2019). One way of mobilising the potential of the silver economy could be to improve the

transfer of experiences, skills and expertise between younger and older generations of workers (Zaidi, 2014). This applies particularly to jobs that are less physically demanding, where older workers may benefit from having longer working experience, and where the skills offered by older workers are often very distinct and cannot always be fully replaced by younger workers. Promoting education and training to improve the digital capabilities of older people is key not only for extending working careers, but also for enhancing well-being and their independence. Digital literacy is important especially as various digital solutions are increasingly widespread in different areas of society. At the same time, it is important to ensure that the heterogeneity of older age groups is properly considered, and that different digital tools and solutions correspond with the abilities of the users, in order to counteract digital exclusion.

The silver economy is also about acknowledging the role of older people as consumers. As there is a growing number of older consumers, this brings potential for new types of products and services. Promoting the idea of age-friendly businesses, where the needs of older consumers are reflected in the products and services that are offered, may be one way of tapping into this potential. For instance, during the COVID-19 pandemic, many grocery stores introduced different opening hours for older customers and people in risk groups. A central aspect is also about creating demand, which requires that older people have the possibility to express their needs, for instance through public participation and user involvement. Here, it is crucial that businesses understand what the silver economy means and what opportunities a diverse group of older consumers may provide. In general, it seems important to anticipate the future needs of seniors and to tailor the products and services that are offered to these needs, as this can benefit both the seniors as well as the profitability of the business. This may be the case especially in rural areas, where population ageing is often most expressed and where the consumer base is increasingly composed of seniors.

More broadly, health and activity in older age can be seen as a cornerstone for strengthening the silver economy. While the concept of the silver economy is not yet widely established in the Nordic region, healthy and active ageing as well as age-friendliness are more commonly used in policies addressing population ageing. In response to concerns about population ageing and a diminishing labour force, promoting activity and health in older age are key for enabling older people to participate more actively in society and the labour market, while also having a positive impact on well-being. Policies to promote healthy and active ageing can have a positive impact on well-being and prevent or delay care dependency, but they can also indirectly, through enhanced health and functional ability, help tap into the potential of older generations. Making society more age-friendly and appreciating and activating the aspirations and potential of senior citizens is central for realizing the full potential of seniors, which requires enhancing social participation of older people. As argued by Zaidi (2014), promoting the self-motivation and self-worth of older citizens is perhaps the single most important measure for enhancing activity and participation in society. Overall, population ageing is a multi-faceted issue that requires a holistic approach to form interlinkages between a wide range of policy areas. This also calls for collaborative action where the design and implementation of policies to strengthen the silver economy are carried out in close cooperation with various actors ranging from the public sector to local residents of different ages, resident and neighbourhood organisations, volunteer networks, research institutions and private companies. An actor at a higher level can have a great influence by raising the issue and lead the way, like the WHO did when raising the issue of active ageing in the early 2000s.





**It may be necessary to increase the normal duration of paid work to deal with the shrinking labour force.**

Photo: Unsplash.com

### 8.3. Cross-border collaboration as a means to enhance the silver economy in border regions

Chapters 6 and 7 in this report have addressed the border regions of Trøndelag and Jämtland Härjedalen, in Norway and Sweden, focusing on what type of policy actions have been taken in these regions in response to population ageing and to promote the silver economy. The focus has been on various policy initiatives that have been launched at the regional and municipal levels in Trøndelag and Jämtland Härjedalen as well as on certain private-sector initiatives with a silver economy focus. The main interest in these two case studies has been to examine how the promotion of a silver economy can benefit sparsely populated regions that are facing noticeable population ageing and uncover how cross-border collaboration can be a means for enhancing the silver economy in these two border regions.

While population ageing has gained increased policy attention in Trøndelag and Jämtland Härjedalen in recent years, the concept of the silver economy does not figure as such into the policy agendas of the municipalities in either region. The clearest examples of the silver economy are the senior recruitment companies in Jämtland Härjedalen and within tourism in the same region, where senior groups are considered to be a valuable consumer group for a more sustainable tourism industry. Nevertheless, while there are few clear-cut examples where the silver economy is explicitly referred to, there are numerous initiatives to promote healthy and active ageing and the creation of more age-friendly environments. Many of these initiatives are examples where silver economy is not a clearly stated objective, but nonetheless can be seen as contributing to strengthening the silver economy more implicitly. Most of these initiatives have been launched during recent years, underlining the increased awareness concerning population ageing and its future challenges and opportunities.

The most populated municipalities, Trondheim and Östersund, are at the forefront regarding policy actions to promote age-friendliness in Trøndelag and Jämtland Härjedalen. It may be that the larger municipalities have more staff members and resources that can be allocated to developing policies and initiatives concerning ageing compared with the smaller municipalities. Based on the case study interviews, it seems that there could be potential for more shared learning where especially the smaller, more rural and sparsely populated municipalities could draw inspiration from the larger municipalities and tailor their approaches to their needs or establish cooperation or partnerships to combine forces. In many cases, there is no obvious reason why certain good practices from one of the larger municipalities could not be transferred to one of the smaller municipalities in the two cross-border regions.

One way of mobilizing the potential of the silver economy in Trøndelag and Jämtland Härjedalen could be to strengthen cooperation over the national border. The two case studies show that there is currently little cooperation between municipalities over the Norwegian-Swedish border regarding policy action toward age-friendliness. This is despite several municipalities on both sides of the border currently working toward becoming more age-friendly. Nevertheless, welfare technology is an area where cross-border collaboration has been more prominent.

Digital solutions in health care and care provision hold great potential, especially in rural and sparsely populated areas, and regional authorities have realized the benefits that cross-border cooperation might bring. In both Trøndelag and Jämtland Härjedalen, there is a focus on health care and the potential that welfare technology and different digital solutions might bring in addressing the challenges of competence matching and ageing populations. The two regions have worked together on these issues in the VålTeL project, financed by Interreg Sweden-Norway between 2016 and 2019. The focus of the project was on creating a cross-border innovation arena for businesses, municipalities and the regions to test, develop and evaluate different solutions for meeting different health-care and welfare needs (Cedergren et al., 2021). The key lessons learned were incorporated into a new Interreg project, VålTeL 2.0, which continues testing of local health care operations, seeking to provide stronger added cross-border collaboration across Swedish and Norwegian regions and municipalities. Another example of cross-border collaboration for healthcare provision in Jämtland Härjedalen and Trøndelag is a cross-border cooperation initiative between Funäsdalen Health-care Centre and Røros hospital

and Tynset hospital in Norway in 2019 (Cedergren et al., 2021). Through this collaboration, Swedish patients within a defined geographical area who are registered at Funäsdalen Health-care Centre can be received to the Norwegian hospitals of Røros and Tynset, which are situated closer to the where these patients live. This collaboration is a learning project, and it will be evaluated after three years.

Both examples show the potential of collaboratively producing knowledge and finding solutions to develop mutually beneficial systems to cope with the ongoing demographic changes. A similar cross-border approach could also be applied to other initiatives concerning the silver economy, where it could be advantageous to work to find solutions for dealing not only with the challenges of population ageing, but also with the potential opportunities that it may bring. Particularly for smaller municipalities, stronger cross-border cooperation could be a means of pooling resources and finding new synergies.



**The concept of the silver economy does not figure as such into the policy agendas of the municipalities in either region.**

Photo: Artūras Zelenkauskas

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# Interviews

**Interview 1.** Group interview with representatives from Malvik municipality

- Elise Margrethe Mathisen, Malvik Municipality
- Marit Hammer, Malvik municipality
- Silje Beate Sollien, ergoterapeut (occupational therapist)
- Harald Simavik, leder eldrerådet (chair of the senior council)
- Oda Marie Lian (student) (occupational therapist - apprentice)

**Interview 2.** Kirsti Buseth, Advisor, the Municipal Director's Office in Trondheim Municipality

**Interview 3.** Jon Ketil Vongraven, Advisor, Levanger Municipality Office

**Interview 4.** Group interview with representatives from Region Jämtland Härjedalen.

- Elsy Bäckström, Development Strategist, Region Jämtland Härjedalen
- Mikael Lilja, Responsible for the R&D unit, Region Jämtland Härjedalen
- Marie Sherman, Project Center Manager, Department of Research, Education and Development, Region Jämtland Härjedalen

**Interview 5.** Benny Ståhl, Office Manager for Veteranpoolen in Jämtland

**Interview 6.** Group interview with representatives from Östersund Municipality.

- Magnus Zingmark, Head of research and development on active and healthy ageing, Östersund Municipality
- Åsa Wallin, Project Manager for Age-Friendly Cities and Communities, Östersund Municipality

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# About this publication

## Unlocking the potential of silver economy in the Nordic Region

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