

# Interreg BSR OSIRIS

## PROJECT PERIOD 6

### GA 2.5 Baltic Sea Region Joint Action Plan for Capitalization of Silver Economy Opportunities

## REPORT

GA 2.5 Leader: **Aarhus Municipality**  
DENMARK  
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## 1. INTRODUCTION

### Project participants

In this work package PP10, Aarhus Municipality, Denmark was leading partner. PP2, Rihimäki Business Development Company (Finland), PP5, Lithuanian Innovation Centre (Lithuania), PP6, Riga Technical University (Estonia), PP8, Tallinn University of Technology (Latvia), and PP12, ITMO University, Saint Petersburg (Russia) were the partners who participated in all of the work – and all other Osiris partners (PP1, Häme University of Applied Sciences (Finland), PP3, Klaipeda Technical University (Lithuania), PP4, JSC Iamus (Lithuania), PP7, Connect Latvija (Latvia), PP11 VIA University College (Denmark) and PP13, Technopark Ingria (Russia) have participated in all of the policy workshops, and have commented and provided feedback to the Joint Action Plan.

### Objectives

The main output of GA 2.5 is the Baltic Sea Region Joint Action Plan. It is a joint strategic document that will evidence complementary assets and linkages between project regions. Practically the Action Plan is a programming document that establishes the measures that must be jointly implemented by project regions to use existing assets for capitalizing silver economy opportunities and enter global value chains.

The main beneficiaries of the Joint Action Plan are local, regional and national authorities of each project region and country. The Joint Action Plan indicates potential linkages and common actions that must be initiated in order to increase the capacity of innovation actors to exploit growth opportunities in silver economy sectors and to generate innovative products or services that are able to create economic growth and new jobs.

The Joint Action Plan comprises measures and projects or policies that should be implemented in the next 5 years after OSIRIS project ends in order to facilitate a smart specialization implementation for exploiting the Silver Economy opportunities.

The Joint Action Plan comprises tools that will permit the implementation of established measures, projects or policies using the Smart Silver Lab structure and OSIRIS main outputs - Innovation Program, Accelerator Program, Silver Financing Mechanism, Open innovation Toolkit etc.

In the project description it is stated that

- 1) Each public authority (national, local, regional) will prepare a shortlist with main measures and projects or policies that will be implemented as component of Baltic Sea Joint Action Plan. The shortlist will comprise at least 1 joint project gathering at least 2 regions/countries from OSIRIS regions and 1 region other BSR regions. Also, the shortlist will comprise minimum 2 actions that will be implemented in the next 5 years.

- 2) Memorandum of Understanding for implementing local, regional, national and transnational RIS3 projects/measures as described in the Action plan in correlation with each region/country shortlist;
- 3) A monitoring tool of agreed measures implementation will be developed
- 4) Each half year virtual meetings will be organized for assessing the progress in implementation of agreed and assumed measures, projects or policies;
- 5) Each year an Annual Report will be elaborated by public authorities presenting the status of Action.

In accordance with the managing authorities 4) and 5) have been changed to: ***each half-year virtual meetings will be organized by the Regional Management Committees and the Transnational Council (established during GA4.1), which will also elaborate Annual Reports presenting the status of Action Plan implementation in collaboration with RIS3 authorities.***

## 2. METHODOLOGY

### Summary of the GA 2.5 Methodology

The original work plan that was in the project description had to be changed in several ways due to the need to work online via Teams during most of the period, and due to the need to combine events when it was finally possible to have (partly) physical events in the autumn of 2021.

The original proposal included policy learning seminars in Latvia and Estonia and interregional learning seminars in Lithuania leading up to two virtual co-working meetings under the Silver Hub.

The work plan and some of the activities had to be revised completely, and in the end a lot of the work was done by virtual co-working before we could finally meet for an Osiris Transnational Event in Aarhus, Denmark, on the 6th of October with a Policy Workshop with online participation of the project partners that could not travel to Denmark. We had the second physical event at the Latvian Embassy in Brussels, Belgium on the 2<sup>nd</sup> of November with interregional Policy Workshop with partners and other attendants participating online and doing group work online. The presentation of the draft Joint Action Plan took place at the Osiris Final Conference in Hämeenlinna, Finland, on the 1<sup>st</sup> of December 2021.

### 2.1 Discussions about work plan and methodology

PP10 had to go through the originally proposed methodologies and plans to try to consider the changes in circumstances, the lack of probability that we would not have opportunities to meet in person until after the summer, that all the work had to be done online, and that there were other work packages that demanded focus in the beginning.

The partners agreed to start by identifying the assets, problems, and barriers in each region, on the basis of the work that had already been performed earlier in the project in previous WP2-deliverables, i.e. GA2.1 Market Report <http://osiris-smartsilvereconomy.eu/publication/the-silver-economy-market-report/> and GA2.2 Mapping Analysis Report <https://osiris-smartsilvereconomy.eu/publication/mapping-analysis-report/#>.

This information needed to be structured and analysed by the partners.

### 2.2 Matrix for analysis of Problems and Solutions

PP10 designed a matrix that all partners used to identify the problems and opportunities that had already been identified.

This matrix intended to analyse the issues in a more structured manner, and to point to actors and solutions for the identified problems. The matrix had several columns that should be filled in for each of the problems that the partners identified in their national part of the above-mentioned reports:

- Problem (What is the problem?)

- Reason (Why and to whom is it a problem?)
- Actor (Which of the quadruple helix actors could solve the problem?)
- Solution (How could the problem or barrier be removed?)
- Scope (Is the problem regional/national or transnational?)

Country:	RIS3 Priorities:				
Barriers to innovation and growth					
Problem (What is the problem?) Describe the nature of the problem	Reason (Why is this a problem?) Describe why and to whom it is a problem	Actor (Who is responsible?) Describe which of the quadruple helix actors could solve this	Solution (How could the problem be solved?) Describe suggestions to a possible solution (one or several)	Scope (Where is the problem located (Local/Regional/Transnational)?) Describe what level possible solutions need to be performed on (locally, nationally, or transnational)	

(For more details, see Annex C: Matrix of Problems and Solutions ALL)

## 2.3 Summaries and Conclusions

All partners identified and analysed the problems and barriers as they were stated by the quadruple helix representatives (Senior Citizens, Business, Academia and Public Authorities) of their country in the previous reports.

PP10 then created a summary and overview of all the matrices that were combined into one large excel-sheet.

The intention with this summary was to create an overview, but also to identify the similarities and the differences between the involved Baltic Sea regions. All identified problems and barriers were put in the same matrix.

Then problems and barriers were sorted by who was identified to have problem (first all the problems that were identified as being problems for the end users, then problems of the business helix, the academia helix and finally the public authorities (sometimes there are combinations of helixes because some problems can be identified as belonging to several helixes).

This resulted in a large list of problems, barriers, and suggestions to solutions – and in a list of common themes that could be derived from the general list of problems and barriers (See next page).

Themes		
Problem	For whom is it a problem and why	Possible solutions
Lack of digital literacy in seniors	Is a problem for the Seniors - as well as for Business and Public Authorities	Public Authorities should focus on providing education and help to senior citizens at a level that is suitable for them. Businesses should focus on the varied needs of senior citizens and provide adaptive interfaces. Senior citizens should be encouraged to become more digitally able.
Lack of financial means of seniors means that products are too expensive for them	Is a problem for Business because they need to lower prices in order to target senior citizens with their products	There are several options: make sure that senior citizens have more money (authorities); provide the necessary products for free or at a lower cost for seniors (authorities or companies); or decide to lower prices in order to target more seniors (companies).
Senior citizens do not know what kind of technologies are available	Need for information on the level of senior citizens to show what is possible	Authorities should make Information about technologies and possibilities available to seniors in a way that will help them
The market of seniors has low interest and a negative image	Because of the above mentioned problems, but also because Business does not know enough about the Silver Economy	The image of senior citizens as possible customers should be improved by providing information about the Silver Economy and its importance in the future.
Companies need more knowledge about the needs of seniors	Business should work together with end user organisations. Both in order to accommodate their products to seniors, and to identify needs that are not covered yet	End user organisations should make themselves more available to businesses who want to adapt or develop their products to their needs.
Companies need access to funding	Even though most countries have some kind of service that provides knowledge about ways of funding, there is a need for more information	Public Authorities and investors should provide more easily available and understandable information to innovators and SMEs There is also a need for courses on managements skills etc
Companies find procurement rules too difficult	EU legislation has to some extent made it difficult for smaller businesses and startups to participate in tenders	Public Authorities and EU should look at rules for tender and the framework of innovation programs and listen to some of the complaints of the innovators and small companies
Companies and academia have to cooperate more, and companies would like to have access to the knowledge that academia has	Business could gather very useful information about e.g. the needs of end users, and also about current status of research in relevant fields - and academia might gain new insights	Maybe there should be a place where companies and academia could meet and exchange and develop ideas that might turn into products that are needed
Public Authorities need ICT-skilled staff	Municipalities will have to have staff that is qualified to operate the new and emerging technologies	The status and perception of working in the public sector should be changed, and there should be focus on re-education of staff
Public Authorities should focus more on durability and applicability of products - instead of only focusing on price	Currently budgets and business cases that focus mainly on price and not end user satisfaction are used - this should change in some way	Public Authorities and EU should look at rules for tender that might focus too much on price and less on quality of life of end users and sustainability

PP10 presented the results of the full matrix to all partners in an online meeting with many discussions and explanations about differences and similarities between regions, and it was agreed to continue the work on the basis on this list of problems and continue evolving suggestions about possible solutions to the problems.

## 2.4 Interviews with RIS3-authorities

During the following period all the partners were in contact with their local RIS3-authorities and interviewed them about their plans for the future, based on a set of common questions:

General question

- Which policy related initiatives that are planned for the next 2-5 years?

Common themes from joint identification of problems

- Are there any initiatives planned in relation to improving the digital literacy of senior citizens – nationally or locally?
- Initiatives aimed at informing senior citizens about new technologies that are available.
- Initiatives in relation to directing more focus to the silver economy and to make it “sexier”?

- Which parameters will public authorities focus on when procuring services and products? Just price – or also on issues like durability or applicability and relevance.
- Are there any initiatives to make tendering in public procurement less complicated for start-ups?
- Any initiatives towards funding for new companies or informing them about funding opportunities?

And any national themes that might be relevant - based on the national matrix of problems and barriers.

## 2.5 Policy Workshop with regional presentations and interregional group

All partners reported their findings from the interviews in a template designed by PP10 (See Appendix D: All Presentations from Policy Seminar in Aarhus), and in the Policy Workshop (Oct 6th 2021 in Aarhus) the partners were assigned to different interregional groups to discuss and prioritize the different problems and various suggestions about strategies, and to come up with actions that could support each of the selected strategic propositions. Based on the results of the group work in Aarhus, PP10 then designed a template for each partner to use when contributing with the regional content of the Joint Action Plan. This template would provide the necessary details including goals, actions, programmes in support (identified in a previous WP2 report, i.e. GA2.4 Transnational Peer Review Mechanisms <https://osiris-smartsilvereconomy.eu/publication/report-transnational-peer-review-mechanism/#>) as well as financial instruments that could be utilized (identified in a previous WP5 report, i.e. GA5.1 Silver Financing Mechanisms in the Baltic Sea Region <https://osiris-smartsilvereconomy.eu/publication/silver-financing-mechanism-report/#>).

Template for Regional Action Plan that is part of BSR Joint Action Plan

Suggestion for regional strategies and actions in [country] (Look at your presentation for the 2.5 meeting in Aarhus and focus on most important issues!)					
Problem/opportunity for capitalizing of Silver Economy and entering the global value chain.	Strategy for solving the problem or taking advantage of the opportunity of Silver Economy	Goal of the strategy	Actions that should be taken to achieve the goal	Regional/national strategies and programmes to support the actions (see <a href="#">previous report 2.4</a> )	Financial instruments that could support the action (see <a href="#">previous report 5.1</a> )



All partners provided information in the template, and all the content was collected and put together by PP10 and converted into a first draft of the Joint Action Plan with suggestions for common and shared strategies and actions, as well as regional sections with suggestions for regional/national strategies and actions.

## **2.6 Policy Workshop with first draft content of Joint Action Plan**

At the meeting in Brussels (Nov 3rd 2021), the first draft of the Joint Action Plan was presented, and there was workshop with group work and discussions about missing aspects or features that should be part of the JAP.

The feedback resulted in slight changes to the structure and the content of the Joint Action Plan and led to the planning of online discussions about the Memorandum of Understanding that is mentioned in the project description.

The partners had some reluctance in the discussions about whether the Osiris project can oblige our Public Authorities and the future members of the Smart Silver Framework to perform any of the activities that we suggest, and whether we could set up Memorandum of Understanding for the partners who will work in the Smart Silver Lab.

The final agreement was that we have applied to change the wording of some of the descriptions of the outcome of the GA2.5. This has been approved by the Managing Authorities and is stated in the Introduction of this report.

It was also decided to create a draft Memorandum of Understanding that is non-committing and does not involve any financial commitments on anyone who will participate in the Smart Silver Framework.

The Draft Memorandum has been developed by using other existing memoranda as inspiration and by including what the involved partners thought might be relevant for the work with the Smart Silver Hub in the future.

This Memorandum of Understand should be discussed, amended, and agreed upon by the participants of the Smart Silver Labs. (See Appendix B: Draft Memorandum of Understanding for Smart Silver Framework).

## **2.7 Presentation of the revised Joint Action Plan at the Final Conference**

Since the Final Conference (Dec 1st 2021 in Hämeenlinna), the partners have been asked to provide suggestions about how one might measure and follow up on the suggested strategies and actions. These have been amended to each of the regional action plan suggestions.

### 3. CONCLUSION

In the work in GA 2.5 the Osiris project partners have created a Joint Action Plan for the Baltic Sea Region that would enhance the development of the Silver Economy in the partner countries and in the region.

The Baltic Sea Region Joint Action Plan for Capitalization of Silver Economy Opportunities is Appendix A of this report - and can also be used separately.

The project partners have analysed the strengths and weaknesses of all the involved countries based on feedback from the quadruple helix representatives (senior citizens, businesses and start-ups, academia, and public authorities) from all 6 countries.

These analyses have resulted in a list of problems and barriers that impede realization of the full potential of Silver Economy in each of the involved and across the region.

The Joint Action Plan presents a list of these problems – with suggestions to strategies and actions that could remove or minimize each of the identified obstacles. The project and the partners cannot tell any of the Smart Specialization Strategy responsible public authorities in each of the regions or the Baltic Sea Region in general how to do things or oblige them to heed the advice.

The Joint Action Plan for the Baltic Sea Region is a catalogue of ideas and suggestions to the authorities - and to the Smart Silver Framework that has evolved as another important part of the Osiris project. It is our hope that the authorities and the members of the network will take up the work from here and realize some of the strategies and actions that are listed in the Joint Action Plan.

## Appendix A: Baltic Sea Region Joint Action Plan for Capitalization of Silver Economy Opportunities

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### 1. Background

In the interviews and discussions with quadruple helix representatives (senior citizens, business and start-ups, academia, and public authorities) in all the regions in the Osiris project, and the subsequent analyses of the results, the project partners have discovered that there is great potential for innovation of products and services in Silver Economy.

#### 1.1 Regional Strengths and Opportunities

Assets, Capabilities and Competencies in the Baltic Sea Regions (From Osiris GA2.2 Mapping Analysis Report <https://osiris-smartsilvereconomy.eu/publication/mapping-analysis-report/#>)

##### Denmark

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RIS3 priority area “Growth Drivers” has a potential to grow by raising the level of positive attitude towards technology and the use of smart technology. The seniors want to be independent and manage themselves – the technology can help them with this.

## Estonia

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Two Estonian RIS3 priorities are emphasized: ICT and Biotechnology. One of the main challenges for Estonia's future is to adapt to significant demographic changes. Population decline and population aging are having a direct impact on Estonia economic competitiveness and the country's administrative capacity. The declining workforce is currently facing both the private sector (eg manufacturing) and the public sector (e.g. education and training) health system, social welfare, internal security).

## Finland

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Expectations of silver economy services and product manufacturers are directed towards the growth of services in the social services and health care sector - having an independent life for as long as possible, maintaining and developing vitality and functional ability, overall services, and utilising technology. These are at the top of identified needs of elders in Finland.

## Latvia

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Compared to the current plan of business and development activities in the fields of biomedical, medical technology, biotechnology services and information and communication technology services, more growth is expected in the development of innovative sectoral ICT hardware or software applications in the context of the senior economy and introduction of information security or quantum computers.

One of the key areas with the biggest growth potential is the development and implementation of mobile devices for monitoring vitally important health indicators.

Other areas identified as high-priority are integrated technologies or wearable devices to analyse health and wellbeing data, creating age-friendly environments, deploying smart house technologies both at care institutions and at home, personalised medical and nutrition recommendation applications based on the individuals' data, development of robots for the facilitation of sustainable and independent lifestyle, mobile seniors' education centres for training ICT skills and remote working.

## Lithuania

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Lithuania's Smart Specialization priority area "Inclusive and Creative Society" is directed towards promotion of R&D activities and innovation.

A potential business niche would be the creation and implementation of a personalized, age-oriented competency assessment and improvement system, which would include strengthening motivation to

act, learn and work, personal needs assessment, individual motivation, volunteering, volunteering support.

The priority area related to advanced applied technologies for personal and public health, is the greatest potential for developing silver economy is public health technology. There are several possibilities for cooperation and synergy between biotechnology, bio pharmacy and bioinformatics companies.

Highest potential for development of silver economy in the advanced medical engineering for early diagnostics and treatment priority area is the technology of disease modelling, medical informatics, and knowledge engineering; biomedical engineering, electronics and mechatronics and biomechanics; laser and ultrasonic diagnostic and therapy technologies; medical materials, rehabilitation, and nanomedicine technologies.

## Russia

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In the absence of Smart Specialisation Strategies, Russia uses a different kind of methodology with the chosen priorities being “Advanced ICT” and “Well-being”. Currently, the biggest strength of the Russian “silver” market is relatively low competition with demand significantly growing every year. Moreover, with the appearance of business incubators, networking events and coworking spaces, it became easier for people to build networks and relationships within their area of business.

All-in-all, in Russia there is right now a huge market potential, very high demand for social innovations and readiness of Russian Government to provide necessary funding to support different kinds of innovations.

### 1.2 Common Transnational Problems and Barriers

There are also problems and barriers that impede the development of the full potential of Silver Economy in the Baltic Sea Region.

From the interviews with all helix representatives in all the involved regions, and the subsequent analyses of commonalities and differences, the Osiris partners have identified some shared problems and barriers that are common in all (or most) of the involved regions.

The concept of Silver Economy not well known, or its potential is underestimated

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One common problem is that the concept of Silver Economy is not very well known in general or is not considered interesting or “sexy” by business and innovators. Businesses do not know that there is great potential, or they do not think there is potential. Though several EU reports and analyses have pointed out the importance and the potential of Silver Economy, there is still a need to provide national statistical data and methods of analysis that can be used to make the knowledge available

across all helixes in all regions. Particularly for the business helix which perhaps needs some eye openers that could change their focus – for the benefit of the companies as well as the seniors.

### Silver Economy is not a RIS3 priority

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In none of the involved regions Silver Economy is listed among the priorities of the Smart Specialisation Strategies. We suppose that is because all the authorities consider Silver Economy to be an aspect of any of the chosen priorities – that the idea is that Silver Economy permeates all the strategies in all the countries/regions. But the problem is that if you do not prioritize it specifically, it will never get the proper attention – it will just stay as a part of the areas of Health Care and Social Security. This means that businesses will not focus on Silver Economy unless they are already working with products targeted at elder care or health care.

### Public procurement rules

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Another barrier is that smaller companies and start-ups find it very difficult to tackle the EU rules of public procurement, and this means that innovations do not reach the intended customers – the seniors or the care staff. There is a need to have a look at the procurement rules and the way they are used by public authorities. An important issue is to not just focus on price, but to involve other important aspects like durability, applicability, and sustainability.

### Silo structure and silo thinking within the public sector

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An important aspect in relation to Silver Economy and seniors is that in general the needs and wishes of senior citizens are only dealt with at a governmental or regional level within the context of either the Health Sector or the Social Welfare system. This “silo thinking” is quite prominent in all regions, and it impedes horizontal thinking across sectors and does not have a holistic approach to senior citizens in all aspects of their life.

### Lack of information for senior citizens

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In all regions, the senior citizen representatives have stated that they need more information about what is available in terms of new technologies and services that they could benefit from using. Some senior citizens are quite reluctant when it comes to taking up new technologies – sometimes because they do not want to, sometimes because they have not tried it, and sometimes because they lack the digital skills that are necessary. There is a need to provide more information that senior citizens can use, and to show them and let them try relevant technologies.

### Best practice examples

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One very important aspect of the Osiris project is that project partners have discovered some best practice examples that could be promoted across all the regions. Learning from and adapting these

best practice examples could contribute to making Silver Economy more attractive, more effective, and inspiring, and to involve representatives from all four helixes (senior citizens, business, academia and public authorities) in the development of the Silver Economy.

These best practice examples will also contribute to our recommendations about future Smart Specialisation Strategies (RIS3 strategies) and actions that should be considered in the coming years to harness the full economic potential of the Silver Economy.

### **1.3 Regional Barriers**

The project partners have identified significant regional differences between the participating BSR regions.

#### **Digital literacy and access to digital services**

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There are significant differences between the regions, particularly when it comes to the level of digital literacy of the seniors in the partner countries and regions, but also when looking at the basic infrastructure, including internet access and use of digital technologies. When comparing the involved regions there are also substantial differences in the number of seniors who live in remote rural areas and do not have access to well-functioning public transport.

This means that each region has its own problems that need to be tackled with a regional strategy and action plans with proposals for possible future strategies to overcome the barriers, based on the local/regional/national circumstances and possibilities.

## 2. Common Problems and Barriers

This section summarizes and groups the problems and barriers that have been identified in the Osiris project, and comes up with recommendations for releasing the full potential of Silver Economy across the Baltic Sea Region

**2.1 Silver Economy is not considered interesting or “sexy” – or important for that matter.**

**2.2 The economic potentials of Silver Economy are not very well known.**

**2.3 The end users, the seniors, are often only considered within the context of Social Welfare or Health.**

### *Strategy*

Make the full economic and demographic potential of Silver Economy a prominent issue in the public dialogue in all regions, and ensure that a) businesses and other stakeholders see the potential, and b) Silver Economy is considered on the horizontal level in society

### *Goal*

Raising awareness of the meaning and potential of Silver Economy on a horizontal level, considering the senior citizens in all life and society aspects

### *Recommended actions*

- This should probably be considered as a common project involving all of regions that participate in the Smart Silver Framework, as well as other interested regions or countries in the Baltic Sea Region (countries that were not part in the Osiris project, like Sweden, Poland and Germany), and would involve making a detailed project description and application.
- One scientific task would be to establish a common statistical methodology that can be used to document the importance of Silver Economy in all regions. This includes aspects like age groups, numbers of seniors, financial potential, public expenditure etc.
- Create regional campaigns that use the documentation to promote Silver Economy at a horizontal level (not just within Social Welfare or Health) – but with the focus on making the business helix aware of the potential that Silver Economy might have for their idea or product.

### *Time Frame*

Once the common methodology has been devised, then each region will need a period to gather the local statistical information and analyse the regional potential. After that, then regional (or national) campaign must be designed and executed.

### *Estimated costs*

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#### *Involved actors*

It should involve academia representatives from all the involved regions, as well as public authorities (they might provide the necessary background data that should be used). Seniors and business representatives in the Smart Silver Framework should provide input.

### **2.4 The common EU rules for public procurement are considered very complicated and beyond the reach of SMEs and start-ups**

Public procurement rules often mean that it is “easier” for public authorities to just focus on price

#### *Strategy*

Make public authorities aware that the way in which public procurements and tenders are announced and decided very often means that only big companies can participate – public authorities should focus on several other aspects as well, and might also consider, for instance, a requirement that big companies must involve SMEs in some form.

#### *Goal*

To make other aspects like durability, sustainability, and diversity just as important for public authorities, and to find ways of involving other, smaller companies in the tenders.

#### *Recommended actions*

- Research for good practice examples in public procurement in the regions
- Promote best practice examples within public procurement as examples to follow in all regions

#### *Time Frame/Estimated costs/Involved actors*

It is hard to estimate the time frame or the costs on a transnational level, but the activities would have to happen on a regional basis, involving public authorities and business representatives – which would all be interested in having better procurement tenders.

#### *Regional Strategies and Programmes in support/ Possible financial instruments/Suggestions of how to assess and measure status*

The activities need to happen on a regional basis. Both the financing and the follow-up measures would have to be identified regionally– though the transnational Smart Silver Framework might play an important role in the knowledge sharing and best practice exchange.

## **2.5 Among seniors there is little knowledge about or interest in the possibilities of new technologies., or it is hard to get information about the possibilities**

## **2.6 There is little knowledge about the needs and wishes of seniors – in all the other helixes.**

### *Strategy*

Inform seniors about possibilities and get companies in contact with seniors who can explain their needs and wishes

### *Goal*

Getting more self-reliant seniors, and get more seniors involved in product development or improvement of existing technologies

### *Recommended actions*

- The Danish experiences with the DokkX-exhibition should be documented in a structured manner, that could be shared with partner regions as best practice examples which they can follow if they want to make use of the very good experiences and success that Aarhus Municipality has experienced.
- Make use of the regional Smart Silver Labs and the Smart Silver Hub to promote best practices within Silver Economy
- Make all the information on the Smart Silver Hub known to all helix representatives, and make use of best practice examples in all regions

### *Time Frame/Estimated costs/Involved actors*

It is hard to estimate the time frame or the costs on a transnational level, but the activities would have to happen on a regional basis, involving public authorities, business representatives, academia, and end users – which would all be interested in getting and spreading information about technologies and the needs of seniors.

### *Regional Strategies and Programmes in support/ Possible financial instruments/Suggestions of how to assess and measure status*

Again, this would have to happen on a regional basis. Both the financing and the follow-up measures – though the transnational Smart Silver Framework could play an important part in the knowledge sharing and best practice exchange.

### 3. Regional Problems and Barriers

Though there are similarities between the Osiris project regions, there are also some very important differences between the regions. These differences have sometimes meant that the project participants have found it hard to find common ground when trying to agree on strategies and ways of taking advantage of the Silver Economy potentials.

This means that the regional suggestions for strategies might be quite different, and the focus might seem very different depending on which region we are looking at.

As already mentioned in the introduction the main areas of difference are:

- 1) In many of the involved regions, seniors do not have the economic status or potential that they might have in other regions. (Estonia, Latvia, Lithuania and Russia)
- 2) In many of the involved regions, a large proportion of the population, including the seniors, lives outside the big cities in isolated rural areas with poor internet connection and with poor transport facilities. (Estonia, Finland, Latvia, Lithuania and Russia)
- 3) In many of the involved regions, seniors have poor digital literacy. This impedes the participation of seniors in societal activities and reduces the potential of Silver Economy in that region.
- 4) In some regions there is not enough knowledge among businesses and start-ups about the possibilities of receiving advice and funding – even though there exists a lot of guidance, there is a need to make it available in other ways.

#### Regional recommendations

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The following sections are divided by country and describe recommendations for regional strategies and actions that must be applied when taking into consideration the regional characteristics, problems, and possibilities.

Some of the recommendations are regional recommendations about problems and barriers that have been identified as common problems, but which will need a region-specific strategical approach.

### 3.1 Denmark

Regional barriers and recommendations for Denmark.

#### Background

The Smart Specialisation priorities in the Central Region of Denmark were “Growth Drivers” and “Smart Industry”. However, during the project period, the Danish Government has changed the Danish system and structure for Smart Specialisation Strategies and business development quite drastically. The responsibility has moved from the Central Region (they were Associated Partners, but stopped their participation in the Osiris project after the change) to the Danish Business Authority under the Ministry of Business Development

Now the Danish Business Authority has created the Board of Business Development which has regional offices that focus on the local business development. They intend to create seven so-called Lighthouses – one in each region, and each of them with their own regional priorities based on input from the municipalities in the region.

Their priorities are currently being commented. In the Central Region the main priority will be “Water technologies”. In the Capital Region the main priority is “Life Sciences and Health” – the one closest to Silver Economy, but not anything that seems to be a priority!

#### **3.1.1 Silver Economy is not a RIS3 priority and is not considered very interesting or “sexy” by the business helix**

##### *Strategy*

To make the potential and importance of Silver Economy known across all helixes, but with particular emphasis on business

##### *Goals*

To get more innovation and new products that are targeted at seniors and Silver Economy aspects

##### *Actions*

- Produce the data that support the importance of Silver Economy
- Create a campaign that focuses on the importance of the Silver Economy – targeted at all helixes, but focusing on Business

##### *Time Frame*

For necessary data collection: 3 months. For campaign planning and execution: 3 months

##### *Estimated costs*

Depends on the campaign size – if nationally it would cost more and involve more campaign media.

#### *Involved actors*

RIS3 authorities, regional and municipal authorities, and academia representatives.

#### *Regional Strategies and Programmes in support*

Make use of networks and platforms like CareWare, DokkX, Aarhus University Incubator, VIA Student Incubator and others to promote the information and make innovators more interested in Silver Economy

#### *Possible financial instruments*

It might be possible to get funding for a campaign through various funds, e.g. EGV Fonden, Velux Fonden or Nordea Fonden.

#### *Suggestions of how to assess and measure status*

Make a “user” survey among businesses and start-ups before the campaign, and measure changes by making a follow-up survey after the campaign ends.

### **3.1.2 The procurement rules are very difficult for SMEs and start-ups to handle – and often mean that only big companies will bid, and that municipalities focus on price, because that is the easiest**

#### *Strategy*

To get multi-faceted procurements that involve different aspects and improves the situation for SMEs and start-ups

#### *Goals*

To make procurement less focused on price and more focused on applicability, durability, and sustainability – and easier for smaller companies

#### *Actions*

- Find best practice examples of public procurement that take other aspects into account
- Make the best practice examples known to municipalities and other public authorities as an inspiration

#### *Time Frame*

Hard to estimate – probably around 1 year or more. Would involve some research and contacts to other municipalities (and companies).

#### *Estimated costs*

-

#### *Involved actors*

Municipality representatives as well as business representatives.

#### *Suggestions of how to assess and measure status*

The municipality should be able to follow up on the use of different aspects of procurement tenders other than just price – and should analyse whether there have been any changes after a fixed period.

### **3.1.3 Innovators and start-ups find it hard to locate the information about how to turn your idea into a product, how to start a company and how to export a product**

#### *Strategy*

To make it easier for potential start-ups and innovators to locate the information

#### *Goals*

To make the information available in many forms and on many platforms to suit different needs

#### *Actions*

- Analyse why the target group finds it hard to locate the information (because it is available - both nationally and regionally!)

#### *Time Frame*

A couple of months.

#### *Estimated costs*

Not very expensive

#### *Involved actors*

Academia representatives would perform the task. The analysis would involve targeting regional innovation advisory offices and start-up representatives through questionnaires – and the subsequent analyses of answers would be relayed to the advisory office organisations so that they might improve the way their information is presented to the targeted users.

#### *Suggestions of how to assess and measure status*

Follow-up questionnaires after a certain period, and after some changes and amendments have been made based on the feedback of the first questionnaires.

## 3.2 Estonia

Regional barriers and recommendations for Estonia

Two Estonian RIS 3 priorities are emphasized: ICT and Biotechnology.

### 3.2.1 Lack of digital literacy among senior citizens

*Strategy*

Estonian Digital Strategy 2030

*Goals*

Provide better connectivity (Infrastructure and Resources). Enhance the cyber security and awareness

*Actions*

- Separately focus on elderly and their needs to enhance the awareness and possibilities for senior citizens

*Regional Strategies and Programmes in support*

Welfare development strategies 2016-2023 and new 2023-2030

*Possible financial instruments*

State funding together with private sector (telecommunication companies)

*Suggestions of how to assess and measure status*

To measure the digital skills among senior citizens the metric from Estonian Digital Society 2030 strategy can be used. Moreover, the statistics about how many 65+ people have taken the digital literacy training offered by the public sector and how many have stable home-internet connection or mobile internet can show the difference in upcoming years, how well the strategy is working. Adding an annual self-testing opportunity for the seniors could also show how well the basic cyber security principles and overall skills have been remembered over time, also giving the possibility to re-learn where the test shows gaps in the knowledge.

### 3.2.2 Lack of interest from market operator organizations to develop products/services focused on senior citizens

*Strategy*

Estonia 2035 development strategy. Giving opportunity to elderly to fill the market gap themselves?

*Goals*

Enhance the cooperation and awareness regionally and transnationally. Create competitive market for (new) companies

#### *Actions*

- Hackathons (targeting seniors, not students) to support and mentor new business ideas
- Establish clear indicator that each year at least 2-5 new products/services should be created focusing on senior needs (to improve their daily life) – this could be monitored by Ministry of Finance together with Ministry of Social affairs.

#### *Regional Strategies and Programmes in support*

No good example available – has not been priority before

#### *Possible financial instruments*

EAS early-stage company/start-up support; The State Shared Service Center support for companies.

#### *Suggestions of how to assess and measure status*

Establish clear indicator that each year at least 2-5 new products/services should be created focusing on senior needs (to improve their daily life) – this could be monitored by Ministry of Finance together with Ministry of Social affairs.



### 3.3 Finland

Regional barriers and recommendations for Finland

RIS3 Priority: Age-friendly smart living environment

#### 3.3.1 There are no funding instruments targeted to innovation processes where the products/services are targeted to seniors.

##### *Strategy*

To create new instruments, grants etc. to this field and to target the existing funding and financing instruments to the above-mentioned purposes. By informing more efficiently on regional level about the potential of this end user segment, it might arouse interest among the financiers.

##### *Goals*

To financially enable innovative processes for the product and service development targeted to the seniors.

##### *Actions*

- To create new instruments and launch new grants, competitions with financial rewards, etc.  
To inform more about the potential business opportunities to the regional business actors.

##### *Time Frame*

Five years.

##### *Estimated costs*

-

##### *Involved actors*

Regional Council of Häme, The Enterprise Agencies in Häme Region.

##### *Regional Strategies and Programmes in support*

RIS3: Research and Innovation Strategy for Smart Specialisation (ends in 2021), Smart Häme (2021-2025)

##### *Possible financial instruments*

Existing funding instruments channelled by Ely Centre (development support for enterprises, EAKR and ESR funding instruments), new instruments targeted to Silver Economy by Business Finland, award of grants (institutions, associations, private companies, etc.)

##### *Suggestions of how to assess and measure status*

Ely Centre (Centre for Economic Development, Transport, and the Environment) could evaluate and list the new instruments on their website.

### 3.3.2 Seniors feel unsecure about living alone at home.

#### *Strategy a)*

To create new innovative housing possibilities, products and services for seniors that enable safe life for everybody: alarm devices, support people, communal living environments/housing, senior "circles" to take care of other seniors, service robots, pet robots, trained pets.

#### *Goals*

To enable safe life for everybody and various choices for how to live in one's senior years.

#### *Actions*

To inform about the different living options with devices that makes living easier and safer for seniors.

#### *Time Frame*

From now on

#### *Estimated costs*

-

#### *Involved actors*

Different senior associations, health care and social sector actors together with the municipal actors. Single-window services.

#### *Regional Strategies and Programmes in support*

RIS3: Research and Innovation Strategy for Smart Specialisation (ends in 2021), Smart Häme (2021-2025)

#### *Possible financial instruments*

Instruments by ARA, service vouchers, cooperative housing loans

#### *Suggestions of how to assess and measure status*

Regional Council of Häme could set down the goals and measure the results on a yearly basis.

#### *Strategy b)*

To create a virtual databank and info centre about the different housing possibilities as well as about the devices that support living at home, care homes or communal housing premises.

#### *Goals*

To make the living of senior citizens easier and safer, and provide more options for them, as well as enable the self-determination of the senior citizens.

#### *Actions*

To inform about different housing possibilities and where to get, buy or lease devices that makes living easier and safety. To make it possible to test different devices with the help of an expert.

#### *Time Frame*

From now on

#### *Estimated costs*

-

#### *Involved actors*

Municipalities together with regional housing and social sector institutions, enterprises and associations.

#### *Regional Strategies and Programmes in support*

RIS3: Research and Innovation Strategy for Smart Specialisation (ends in 2021), Smart Häme (2021-2025)

#### *Possible financial instruments*

Existing funding instruments channelled by Ely Centre (development support for enterprises, EAKR and ESR funding instruments), new instruments targeted to Silver Economy by Business Finland, award of grants (institutions, associations, private companies, etc.)

#### *Suggestions of how to assess and measure status*

The regional municipalities with the support of local business development centres could upload the info to the Digital Silver Hub and arrange local showrooms to present the innovations and devices targeted to seniors.

### **3.3.3 There is no training (or academical studies) concerning Silver Economy in Finland**

#### *Strategy a)*

To develop business training concerning silver economy and seniors as end users and entrepreneurs. To add information about seniors as end users / inhabitants for construction and architectural studies.

#### *Goals*

To add information about the potential of the silver economy and knowledge of the special needs of the target group.

#### *Actions*

To add new themes concerning silver economy to the existing business studies and create new courses and training concerning the theme.

#### *Time Frame*

Five years

#### *Estimated costs*

-

#### *Involved actors*

Educational institutions, R&D, municipalities, senior associations.

#### *Regional Strategies and Programmes in support*

Smart Häme (2021-2025)

#### *Possible financial instruments*

Funding instruments of different ministries in Finland

#### *Suggestions of how to assess and measure status*

The Regional Council of Häme could guide the local institutions to arrange at least one e-training course concerning Silver Economy.

#### *Strategy b)*

To develop existing studies with additional information about silver economy and the special needs of the seniors. To create new silver economy studies in cooperation with municipal and education actors.

#### *Goals*

To answer better to the challenges of the aging society and to turn the threats to the opportunities.

#### *Actions*

To spread information to the education stakeholders, and to create new trainings by using co-creative design thinking.

#### *Time Frame*

From now on

#### *Estimated costs*

-

#### *Involved actors*

Educational Institutions, R&D, Municipalities

#### *Regional Strategies and Programmes in support*

RIS3: Research and Innovation Strategy for Smart Specialisation (ends in 2021), Smart Häme (2021-2025)

*Possible financial instruments*

Different Ministries of Finland

*Suggestions of how to assess and measure status*

The Regional Council of Häme could guide the local institutions to arrange at least one e-training course concerning Silver Economy.

### 3.4 Latvia

Regional barriers and recommendations for Latvia

Two Latvian RIS 3 priorities are emphasized: “Advanced ICT” and “Biomedicine, medical technologies and biotechnology”

#### 3.4.1 Low level of ICT literacy, ‘cybersecurity woes’

*Strategy*

Open targeted training programs on ICT literacy for seniors

*Goals*

To increase the level of ICT literacy among seniors

*Actions*

- Targeted marketing campaigns on ICT literacy importance. Trainings for target groups (Seniors, employees, public authorities, business, NGOs) on ICT literacy.

*Time Frame*

Ongoing

*Estimated costs*

Based on agreed targets

*Involved actors*

Ministry of Education and Science, local authorities, business, NGOs, National Library, higher education institutions, etc.

*Regional Strategies and Programmes in support*

2021 – 2027 Digital transformation guidelines (Resp. ministry: Ministry of Environment protection and regional development of Latvia. (Note: no specific actions designed for seniors)

(<https://likumi.lv/ta/id/324715-par-digitalas-transformacijas-pamatnostadnem-20212027-gadam>)

2021 – 2027 Implementation of RRF financial mechanism’s investment 2.3.1.2.i. «The development of digital skills in enterprise»

Planned by Ministry of Economics: short-term specific and tailor-made learning courses, primarily addressed to Latvia’s regional level, for employees aged 45 – 64

*Possible financial instruments*

In the framework of available Recovery Fund Ministry of Economics is planning to invest 365 million € in development of IT infrastructure, digital skills, public and state IT systems development and, in addition 140 million € also for business digital transformation and improvement of digital skills.

(<https://www.em.gov.lv/lv/jaunums/uznemumu-digitalizacijai-un-digitalo-prasmju-uzlabosanaiparedzets-ieguldit-140-milj-eiro-no-eiropas-atveselosanas-fonda>)

(Comment: the horizontal approach applied to target broader audience)

*Suggestions of how to assess and measure status*

The number of marketing campaigns on ICT literacy based on the survey of providers.

Number of trainings for target groups (Seniors, employees, public authorities, business, NGOs) on ICT literacy based on the survey of providers.

The level of ICT literacy among seniors based on the survey conducted.

### **3.4.2 Access/Supply of innovative products/services/affordability [purchasing power]**

*Strategy*

Product and services innovation delivery to the target groups [Public authorities, business]

*Goals*

To create and deliver affordable products services to the seniors and their families, as well organizations involved in senior care

*Actions*

- Promotion of Silver economy opportunities among entrepreneurs.
- Inclusion of innovative products solutions in public procurement.

*Time Frame*

Ongoing

*Estimated costs*

Based on goals set and resources available

*Involved actors*

Ministry of Economics, Latvian Investment and Development Agency, business incubators, higher education institutions, organizations involved in senior care

*Regional Strategies and Programmes in support*

Diverse programs offered in Latvia and coordinated by Ministry of Economics to develop and supply innovative programs based on horizontal approach (note: no specific programs targeting companies to develop products for seniors).

Planned: Latvian Investment and Development Agency: programs for creation of innovative products and services with high value-added; inclusion-oriented life quality improving technologies (mobility &

security); «green» innovations, ICT solutions and digitalisation to modernize industries. (No: specific programs targeting SE development)

(<https://www.liaa.gov.lv/lv/search?q=INovāciju%20programmas>)

#### *Possible financial instruments*

At the municipality level: Almost every municipality organize larger or smaller funding programs for business start-ups in the respective municipality.

#### *Suggestions of how to assess and measure status*

Number of products and services created to the seniors and their families, as well organizations involved in senior care. Market survey.

### **3.4.3 Reluctance or lack of motivation or stimuli for seniors to acquire new knowledge**

#### *Strategy*

Incentives-based approach programs/Campaigns promoting Life-Long Learning for seniors; Public authorities (Local), Senior NGOs

#### *Goals*

To create desire for new knowledge and competence acquisition by seniors

#### *Actions*

- Marketing campaign on LLL for seniors as a target group.
- Development of 3rd age Universities

#### *Suggestions of how to assess and measure status*

Number of Marketing campaigns on Life-Long Learning for seniors based on the survey of parties involved.

The activities of 3rd age Universities based on the survey of providers.

#### *Suggestions of how to assess and measure status*

Number of Marketing campaigns on Life-Long Learning for seniors based on the survey of parties involved.

The activities of 3<sup>rd</sup> age Universities based on the survey of providers.



### **3.4.4 Lack of appropriate innovation ecosystem for creation and delivering innovation, Silver Economy innovation governance**

#### *Strategy*

Smart Silver Framework open innovation ecosystem concept, Smart Silver Framework, Smart Silver Laboratory [All QH Actors]

#### *Goals*

To create SE innovation ecosystem (e.g. based on Quadruple Helix approach, Smart Silver Labs, Smart Silver Hub).

To improve SE innovation system governance.

#### *Actions*

- Promotion of understanding of SE innovation ecosystem and its framework among QH actors, including Ministry of Welfare of Latvia, Ministry of Health of Latvia, Ministry of Education and Science., Ministry of Environment protection and regional development of Latvia and other actors, Municipalities, etc.

#### *Time Frame*

3 years

#### *Estimated costs*

EUR 150 000 min./yearly as administrative costs

#### *Involved actors*

QH actors, esp. public authorities through horizontal approach

#### *Regional Strategies and Programmes in support*

Ministry of Health of Latvia programme: ESF 2021-2027 planning period working program 4.1.2. SAM Enhancement of employees, employers and business adoption to the change, active and healthy aging, and healthy and well adapted environment to mitigate health risks

Ministry of Welfare of Latvia programme: ESF 2021-2027 planning period working program 4.3.3. SAM Improving access to employment for all jobseekers, especially young people, the long-term unemployed and disadvantaged groups, as well as the inactive, and promote self-employment and the social economy.

Planned: Ministry of Economics: Support of innovations to encourage raise of longevity of seniors; creation of new products and services; seniors' encouragement to start enterprise

#### *Suggestions of how to assess and measure status*

The level of understanding of understanding of SE innovation ecosystem and its framework among QH actors based on the survey.

Evaluation of SE innovation system governance: applied research based on mixed research methods both quantitative (survey) and qualitative (interviews).

#### **3.4.5 Weak/ fragmented co-operation amongst Academia and Business/Public authorities/Society (seniors)**

#### **3.4.6 Lack of co-ordination of co-operation among Quadruple Helix actors.**

##### *Strategy*

Market uptake programs [Public authorities/Academia]

##### *Goals*

To improve cooperation among QH actors to facilitate SE development based on the developed infrastructure: business incubators, clusters

##### *Time Frame*

Ongoing

##### *Estimated costs*

Using existing networks plus attraction of funding

##### *Involved actors*

Academy of Sciences, Higher education and scientific research institutions, public authorities, NGOs (business and senior representatives), business

#### *Suggestions of how to assess and measure status*

Evaluation of cooperation among Quadruple Helix actors involved in Silver Economy development (applied research based on mixed research methods both quantitative (survey) and qualitative (interviews)).

#### **3.8.7 Lack of marketing research on senior needs**

##### *Strategy*

Open calls for research on Silver Economy

##### *Goals*

To ensure availability of research results on demand for innovative products/services for seniors

##### *Actions*

- To organize public calls for research on Silver Economy

#### *Time Frame*

Ongoing

#### *Estimated costs*

Additional financing for research at EU medium level

#### *Involved actors*

Academy of Sciences, Higher education and scientific research institutions, Bank of Latvia, public authorities, NGOs (business and senior representatives), business

#### *Regional Strategies and Programmes in support*

There are different research programs on behalf of Ministry of Education and Science Council, INTERREG projects. (Note: there is no targeted research program on Silver Economy needs).

#### *Suggestions of how to assess and measure status*

Number of open calls for research on Silver Economy: market research

Availability of research results on demand for innovative products/services for seniors: market research

### **3.4.8 Lack of appropriate Life-Long Learning programs**

#### *Strategy*

Tailor-made Life-Long Learning programs for seniors (Public authorities/Academia/Senior NGOs; Employer's organizations)

#### *Goals*

To ensure availability of Life-Long Learning programs for seniors

#### *Time Frame*

Ongoing

#### *Estimated costs*

Based on agreed targets/identified needs and approaches

#### *Involved actors*

Ministry of Education and Science, local authorities, business, NGOs, National Library, higher education institutions, etc.

#### *Regional Strategies and Programmes in support*

Ministry of Welfare: Further implementation of Active Ageing Strategy for longer and better working life (adopted in 2016) (<https://epale.ec.europa.eu/lv/resource-centre/content/valdiba-apstiprinata-aktivas-novecosanas-strategija-0>)

Program planned for period from 2023.

#### 4.3.3.5. SAM Promoting longer and better working lives

4.3.3.1. SAM Improvement of skills and vocational qualification of the registered unemployed, jobseekers and people at risk of becoming unemployed

Ministry of Education and Science coordinates Life-Long Learning.

(Note: no specific programs designed targeting seniors.) 4.2.2. SAM Improve the quality, inclusion, efficiency and relevance of education and training systems to the labour market needs, including through validation of non-formal and informal learning, to support the acquisition of key competences, including entrepreneurship and digital skills, and to promote dual learning systems and apprenticeships.

*Suggestions of how to assess and measure status*

Availability of Life-Long Learning programs for seniors: market research

### **3.4.9 Design of overarching national 'Silver Policies' regarding healthy aging and better quality of life**

*Strategy*

To improve the horizontal view on Silver Economy

*Goals*

To design overarching policy through better cooperation of involved public authorities and other stakeholders

*Actions*

- To improve strategy of ageing in Latvia for prolongation and improvement of working life» by including other aspects, also regarding Silver Economy development.

*Time Frame*

3 to 4 years

*Estimated costs*

EUR 200 000 min./annually

*Involved actors*

QH actors, horizontal approach under initiative/monitoring of Cross-Sector Coordination Centre under Cabinet of Ministers, in close cooperation with Seniors Council under Ministry of Welfare

#### *Regional Strategies and Programmes in support*

Ministry of Welfare: Further implementation, regular monitoring, and update of Active Ageing Strategy for longer and better working life (adopted in 2016) regarding its 4 strategic components: employment; life-long learning, healthy ageing, social security. Submission of progress report to the Government on implementation of the strategy is planned in the 1st half of 2022.

#### *Suggestions of how to assess and measure status*

Development of overarching national 'Silver Policies' regarding healthy aging and better quality of life: market research

### **3.4.10 Lack of statistical methodology for identifying Silver Economy and its potential**

#### *Strategy*

To create Working Group for design of methodology

#### *Goals*

Methodology for Silver Economy statistics

#### *Actions*

- Appointment of Working Group

#### *Suggestions of how to assess and measure status*

Creation of WG: interviews with responsible parties

Existing statistical methodology for identifying Silver Economy and its potential: market research.

### 3.5 Lithuania

#### Regional barriers and recommendations for Lithuania

Lithuania's Smart Specialization priority area "Inclusive and Creative Society" is directed towards promotion of R&D activities and innovation.

#### 3.5.1 Low participation of seniors in labour market

##### *Strategy*

To make the potential of Silver Economy visible through the integration of business, science and culture, development of non-technological innovations and provision of services.

##### *Goals*

To create favourable conditions and provide opportunities for seniors to integrate into society, participate in social and political life, labour market, ensure their financial security and strengthen inter-generational relationship.

##### *Actions*

- To adopt workplaces for all age groups;
- To create a personalized, age-oriented competency assessment and improvement system.

##### *Time Frame*

Upcoming decade.

##### *Estimated costs*

Up to 500.000 EUR

##### *Involved actors*

All Quadruple Helix Actors- Government, Business, Academia and final beneficiaries.

#### Regional Strategies and Programmes in support

Lithuanian Skills Strategy Project, National Progress Strategy 2030, National Plan for Progress (NPP) 2021-2030, the Programme of Government 2020

##### *Possible financial instruments*

Incentives funded by EU structural funds with special focus on EU Social Fund and subsidies.

##### *Suggestions of how to assess and measure status*

Status of actions implementation will be measured by collecting data from National Statistic Department every year where indicators (such as number of employed people from 55-64, etc. could

be found). If some data would be unavailable or missing, questionnaire for employers will be prepared and used at national level using appropriate methodology.

### **3.5.2 Low state of health of seniors**

#### *Strategy*

To strengthen personal and public health aiming to rise life expectancy and promote activities which would increase healthy lifespan of seniors.

#### *Goals*

To develop and implement health care strategy with focus on prevention, prediction, personalization of patients and wide use of genomic, telemedicine and public health innovative technologies.

#### *Actions*

- To promote usage of telemedicine technologies in the field of public health technologies.
- To promote usage of information technologies in a field of medical engineering.
- To develop world-class highly advanced technologies.
- To support business and science cooperation.

#### *Time Frame*

Upcoming decade.

#### *Estimated costs*

Up to 500.000 Eur

#### *Involved actors*

All Quadruple helix actors- Government, Business, Academia and final beneficiaries.

#### *Regional Strategies and Programmes in support*

The Lithuanian Health Strategy 2014–2025, National Research programme “Healthy Ageing”

#### *Possible financial instruments*

Incentives funded by EU structural funds with special focus on EU Social Fund and subsidies.

#### *Suggestions of how to assess and measure status*

Status of action implementation will be evaluated by measuring indicators set and described in Lithuanian Health Strategy 2014-2025. If some information will be unavailable or missing, data from National Statistic department will be used using relevant criteria set for action implementation.

### 3.6 Russia

Regional barriers and recommendations for Russia (St. Petersburg)

In absence of Smart Specialisation Strategies, Russia uses a different kind of methodology. The chosen priorities of the country are “Advanced ICT” and “Well-being”.

**3.6.1 Even though the Russian and St. Petersburg governments are demonstrating their readiness to support the development of the Silver Economy, neither the government nor other major actors take the initiative to formulate strategies, programs and plans for its development.**

**3.6.2 After the recent increase in the retirement age, a gradual increase in the number of working people of retirement age continues and a stable state of the silver economy has not yet been achieved. This makes it difficult to assess the status and draw correct conclusions and development plans.**

#### *Strategy*

A comprehensive study of the changing needs of the silver age and the pursuit of their smart satisfaction within the framework of the harmonious development of the entire society and economy.

#### *Goals*

Improving the silver age’s well-being at a faster pace based on the adaptation of older people and new technologies to each other.

#### *Actions*

Selection and state support of organizations that coordinate and support efforts to adapt older people to active participation in social and economic life, on the one hand, and to involve various public and private companies providing tools for such participation and demand for this participation, on the other hand.

#### *Time Frame*

1-2 years for pilot projects

5-6 years to roll out the infrastructure and permanent practices

#### **Estimated costs**

100 million rub annually

#### *Involved actors*

The Government of St. Petersburg, Associations of pensioners, the Chamber of Commerce and Industry, the Union of Industrialists and Entrepreneurs, technoparks, start-ups



#### *Regional Strategies and Programmes in support*

It is necessary to initiate a separate state (regional) strategy for the development of the silver economy (involving the silver age in social and economic life).

#### *Possible financial instruments*

Initial government funding is required to support of the main actors, ensuring the coordinated efforts of public and private companies in the implementation of the action plan, which should become self-sufficient and sustainable.

### **3.6.3 The need to enhance the digital literacy of the seniors**

#### *Strategy*

Active aging including better user experience, trust, and interest for digital services, further career development opportunities.

#### *Goals*

Popularization of new technology, digital services, building trust to the digital world among seniors

#### *Actions*

Continue to provide seniors with specialized educational programs by the Comprehensive social service centres, libraries, specialized NGOs

#### *Time Frame*

0,5-1 years for pilot projects

5-6 years to roll out the infrastructure and permanent practices

#### *Estimated costs*

100 mln rub annually

#### *Involved actors*

Government, educational sector, EdTech businesses/start-ups

#### *Regional Strategies and Programmes in support*

The Federal Law "On Education in the Russian Federation", Digital Government platform, Digital transformation strategy of the science and higher education

#### *Possible financial instruments*

Free-to-users state-financed or business-financed courses, events, services

### **3.6.4 The need for more tailor-made products for seniors**

#### *Strategy*

New products and services of any kind with user patterns based on senior`s needs

#### *Goals*

Research, development, and optimization with minimum time to market

#### *Actions*

Provide entrepreneurship (SMEs) with funding and motivation to enter silver age markets.

#### *Time Frame*

1 year for preparation, market research and planning

1-2 years – time to market for new products (excluding healthcare sector)

3-7 years – time to market in healthcare and medical sector

#### *Estimated costs*

500 million rub of venture funding annually

#### *Involved actors*

Businesses, funding authorities

#### *Regional Strategies and Programmes in support*

Special calls for projects aimed at developing products for seniors among Funds, incubators, and accelerators

#### *Possible financial instruments*

Funding from research and technology entrepreneurship development Funds (State Innovation Promotion Fund, “Our future” Fund).

### **3.6.5 The need to build the silver age-friendly environment and community**

#### *Strategy*

To change the vision of the senior generation as non-active by providing communication opportunities and multi-age activities

#### *Goals*

To build an environment that encourages the development of multi-age communications

#### *Actions*

To organize a special social network/application to find volunteers in the same neighbourhood/building, who can help the seniors

*Regional Strategies and Programmes in support*

Action strategy in the interests of citizens of the elder generation in the Russian Federation until 2025 in St. Petersburg.

*Time Frame*

4-5 years

*Estimated costs*

1 billion rubbles if infrastructure construction will be involved

*Involved actors*

Government, business, local authorities, educational institutions

## Appendix B: Draft Memorandum of Understanding for the regional Smart Silver Labs

### Draft Memorandum of Understanding

Between

#### Stakeholders of the regional Smart Silver Labs

This Memorandum of Understanding (MOU) sets for the terms and understanding between the partners working within the Smart Silver Labs to promote Silver Economy in the Baltic Sea Region.

#### Background

The regional Smart Silver Labs (SSLs) are established for co-operation between innovation actors involved in Silver Economy and representing Quadruple helixes: businesses, academia (universities and research institutions), policy makers / public authorities / RIS3 national and regional authorities, and the senior citizens' organizations.

#### Purpose

The goal of the Memorandum is to set out a common framework for the Smart Silver Lab and the work for Silver Economy within the framework.

#### Areas of Collaboration

The focus is on learning and building capacity of SSL stakeholders. This can include the sharing of knowledge and lessons learned regarding organizational development and sustainability, sustainable finance, and initiatives. This can also include collaboration in sustainable strategies development as well as communications that will build public awareness and support for Silver Economy in the Baltic Sea Region.

#### Intellectual Property

The parties agree that any intellectual property, which is jointly developed through activities covered under this MOU, can be used by either party for non-profit, non-commercial purposes without obtaining consent from the other and without any need to account to the other.

All other intellectual property used in the implementation of the MOU will remain the property of the party that provided it. This property can be used by either party for purposes covered by the MOU, but consent will be obtained from the owner of the property before using it for purposes not covered by the MOU.

### **Annual Work Plans**

The parties will work with the other partners to create, implement, monitor, and evaluate annual work plans that identify specific objectives and activities of interest to all partners in the Baltic Sea Region. Within the context of specific projects, Partners will work with other partners to establish mutually amenable methods of coordination which will be included as part of the Work Plans mentioned above.

### **Reporting**

(Record who will evaluate effectiveness and adherence to the agreement and when evaluation will happen)

### **Funding**

The parties acknowledge and agree that this MOU does not create any financial or funding obligation on either party, and that such obligations shall arise only upon joint execution of a subsequent agreement or workplan (which shall include external funding and budget) that specifically delineates the terms and nature of such obligations and that references this MOU. Such subsequent agreements or workplans, and budgets, will be subject to applications of external funding for the purposes.

### **Duration**

This MOU is at-will and may be modified by mutual consent of the transnational management committee. This MOU does not need to be signed by all stakeholders of the Smart Silver Labs and is only intended as a memorandum that states the terms which all involved parties agree upon and intend to work by.

## Appendix C: Matrix of Identified Problems and Solutions

Country and RIS3 Priority	To whom is this a problem	Problem (What is the problem?) Describe the nature of the problem (and where it is stated)	Reason (Why is this a problem?) Describe why and to whom it is a problem	Actor (Who is responsible?) Describe which of the quadruple helix actors could solve this	Solution (How could the problem be solved?) Describe suggestions to a possible solution (one or several)	Scope (Where is the problem located (Local/Regional/Transnational)?) Describe what level possible solutions need to be performed on (locally, nationally, or transnationally (EU-))
Denmark (Region Midt) RIS3 Priorities: Growth drivers & Smart Industry	End users	End users need more accessible information about the different technologies and aids	It is hard for senior citizens to get an overview of the available technologies and to decide what they should use (or could receive from the authorities)	Local authorities	Municipalities should create centers or exhibitions where senior citizens could come with their problems and find appropriate solutions or guidance (this already exists in some of the larger cities (Aarhus, Aalborg, Copenhagen))	Locally

Estonia RIS3 Priorities: ICT	End users	DIGITAL LITERACY OF SENIORS Digital literacy	Elderly people need constant re-learning of ICT products to understand the complex systems and technologies. Free online courses and teaching points were used all over in Estonia 10-15 years ago but now there are less and less of these courses left. Libraries provide free access internet but not many people teach important cyber hygiene to elderly.	Government and private sector	Local municipalities could organize more access-points with teachers as it was done years ago. Private sector companies could do more demo days and let elderly people try the products to understand and give their honest feedback as some services are not used because they are frustrating to end-users.	Local
Estonia RIS3 Priorities: ICT	End users	Mental health	Senior citizens have difficulty of socializing, staying active, maintain relationships, they need communication with the rest of people to live with dignity and maintain mental health.	Government and society	To engage senior citizens more in normal active life, some hobby groups could be created so that they communicate with people of their age as well as with younger ones, some activities can be designed between kindergartens and elderly care organizations with this particular mission. Government at local and national level could organize excursions for them and most importantly create jobs for them, so that they would stay motivated to live an active lifestyle.	Local, national, transnational

Finland RIS3 Priorities:Age-friendly smart living environment	End users	Lack of home-based digital services.	Too few services available - this makes the prices higher, seniors do not know about options, and lack skills to use such services.	Business, policy makers, academia	Developing technologies, and developing home help services for the elderly.	nationally, transnationally
Finland RIS3 Priorities:Age-friendly smart living environment	End users	DIGITAL LITERACY OF SENIORS Seniors are not familiar with using digital devices and not keen on learning to use them.	Digitalization has developed fast and the present seniors are not taught to use digital services and smart devices.	All helixes	Seniors should learn to use digital services and devices at earlier age, rebranding digital services for elderly people, training, IT support for seniors (without charge or with moderate expences), perks for the families and other close relatives who could support / assist the elderly with their digital and IT skills, students to support and train elderly to use IT skills (perks, e.g. study points, pocket money etc.).	locally, nationally
Finland RIS3 Priorities:Age-friendly smart living environment	End users	Seniors feel insecure about living alone at home.	Seniors are afraid of sicknesses and having attacks while being at home alone, some are afraid of burglars.	Policy makers, business, academia, seniors	Alarm devices, support people, communal living environments/housing, senior "circles" to take care of other seniors, service robots, pet robots, trained pets.	nationally, locally
Finland RIS3 Priorities:Age-friendly smart living environment	End users	Lack of senior targeted platforms for taking part in problem solving	Too hard-to-use platforms.	Policy makers, academia, seniors	New easy-to-use platforms, branding, information, DSH.	locally, nationally, transnationally



		concerning themselves (seniors).				
Finland RIS3 Priorities:Age-friendly smart living environment	End users	How could seniors act as active citizens?	No information regarding the possibilities.	Policy makers, academia, seniors, business	More information about the possibilities, DSH, changing the attitudes of the employers: seniors could be valuable employee resource. We need a total rebranding of seniors and their activity in our society (e.g. entrepreneurs are working for long after their official retirement age).	locally, nationally, transnationally
Finland RIS3 Priorities:Age-friendly smart living environment	End users	Some seniors are living in remote locations	How to access services, lack of equality.	Policy makers, business	New ways to produce services, eCommerce, new devices, digital services, care robotics, drones, Siri, Amazon robotics.	locally, nationally
Latvia RIS3 Priorities: ICT	End users	DIGITAL LITERACY OF SENIORS Low level of cybersecurity literacy causing risks to Senior safety&security and overall wellbeing	Business: limits or damage added value of smart products and services incl. banking to Seniors	Public authorities, Business, NGOs	Public Authorities: opening targeted training programs to Seniors;	Public Authorities, regional and local level. Public Authorities could provide targeted programs for increasing cyberliteracy.Regional level authorities could facilitate cooperation between QH actors to increase cyberliteracy.

Lithuania RIS3 Priorities: Inclusive and Creative Society, Health Technologies and Biotechnology	End users	DIGITAL LITERACY OF SENIORS Poor usage of innovative technologies (Market Report, p. 17)	Technologies and innovation often requires some individual efforts so elderly people often have a psychological fear that technological innovations are very difficult to use and that they will never learn to do so.	Business sector and society could start solving this problem by educating seniors and providing mentoring, teaching, etc.	1) by developing new innovative technologies, adopt them to seniors usage- make simple design, simple operation, big letters, etc. 2) create tutorial for usage, use volunteers, social workers to educate seniors; 3) to involve social enterprises as a potential senior economy market player to various activities related to mentioned issues	This is a regional problem but solutions could be used transnationally
Lithuania RIS3 Priorities: Inclusive and Creative Society, Health Technologies and Biotechnology	End users	Inadequate infrastructure to implement new technological solutions (market Report p.17)	The deployment of certain technologies requires appropriate infrastructure, which older people often cannot afford due to a lack of finances, a lack of basic infrastructure (internet access, telephone line, mobile phone, etc.) or the lack of ability to ensure the reliable operation of technology	HEI, Government, business sector	Developing and mobilising platforms for health monitoring, control and prevention that provide healthcare providers with real-time information on patient behaviour; interactive application platforms that provide training, physical measurement, pain reduction, providing real-time analysis to users and clinicians; integration into one comprehensive package of services: quality and assurance of long-term care services, the package of daily social services and the	this is a regional problem but solutions could be used transnationally

					adequate qualification of social service providers.	
Lithuania RIS3 Priorities: Inclusive and Creative Society, Health Technologies and Biotechnology	End users	NEGATIVE PERCEPTION OF SENIORS Poor public perception of older people (Market report p.17)	Older people and their problems are not a state priority, silver economy is a single initiative of different groups of society, which does not have wide-ranging impact.	society, government	To set silver economy as a state priority; to introduce various range measures (financial, social, etc) for elderly as well as financial support measures for business to develop innovative solutions for seniors.	
Lithuania RIS3 Priorities: Inclusive and Creative Society, Health Technologies and Biotechnology	End users	Employment of seniors (market study p.22)	Retired elderly people often has a need to continue working not only because of money but to be useful and occupied	Business sector, Government	More attention should be paid to elders at work place with the focus on re-skilling; Strengthening informal education especially in suburb regions; should be consideration of introduction of special working conditions: part-time work, work at home, shift work, work organisation etc. Innovative	

					solutions could include the creation of flexible forms of work (job sharing, workplace learning), empowering older people and seniors to create innovative businesses, setting up senior business incubators, developing start-ups for seniors, etc.	
Lithuania RIS3 Priorities: Inclusive and Creative Society, Health Technologies and Biotechnology	End users	Mobility problems of seniors (market study p.22)	A large proportion of older people live in remote rural areas, have restricted mobility, rarely use public transport as it is not suitable for people with mobility issues, etc.	Business sector, Government	Providing services related to innovative IT solutions: Optimisation of public transport movement routes, Development of innovative public transport sharing/transportation platforms, and autonomous public transport.	
Russia RIS3 Priorities: ICT and wellbeing	End users	DIGITAL LITERACY OF SENIORS Low digital literacy (p. 28 2.1. Report)	Elder people don't have the access to the whole range of communication channels and other digital products or products which are promoted digitally through social media. They are lesser informed about opportunities and market offers and are lesser referred to as target audience.	at the level of governance and municipality there are a row of the educational programs for elderly people at the social services and libraries (that are located in every district of the city)	there are a number of educational programs at the Comprehensive social services centers, libraries, specialized NGOs,	the problem is nationwide in Russia, in the central regions and in the regions around large cities there are more opportunities to learn IT for a daily usage.

Russia RIS3 Priorities: ICT and wellbeing	End users	LACK OF PURCHASING CAPABILITY IN SENIORS Low purchasing capability of the majority of retirees in Russia (pp.13-14 2.1. Report)	Our society does not pay attention to the problems of aging, and our pensioners have low income.	Government, business	The development of technologies and their relatively low cost can significantly change the state of the problems of the elderly.	
Russia RIS3 Priorities: ICT and wellbeing	End users	The 85+ age group wanted the state and social workers to identify specialists who would help them (p. 18 2.1. Report)	Currently, such a function exists, but this is a paid service, and for pensioners daunting this additional expenditure.	Government, Associations, NGOs that are specialized on work with the elderly people		The problem exists at the local and national levels.
Russia RIS3 Priorities: ICT and wellbeing	End users	A larger percentage of respondents are not used for fitness or any kind of physical activity (p.17 2.1. Report)	Due to lack of time and energy/health	Government, business, society	The offer of fitness and wellbeing program and to change the perception of the old age as a time of inability, to invent forms of communicating with children and young people - to inspire elderly	The problem exists at the local and national levels.
Russia RIS3 Priorities: ICT and wellbeing	End users	Mostly respondents traveling once a year, and small part of respondents do not travel at all (p. 16 2.1. Report)	Due to lack of money and energy/health	Government, business, society	To offer at least virtual variant of travelling	The problem exists at the local and national levels.
Denmark (Region Midt) RIS3 Priorities: Growth drivers & Smart Industry	Business	The Danish procurement system is a significant barrier to the survival and growth of businesses	The procurement rules are tough to manage for companies	Government or EU (who decides the rules for procurement)	Public Procurement Act: (EU: Procurement Directive) - Above the Threshold The Tender Act - Below the Threshold	Nationally, but since the tender regulation is at EU level the efforts will have to be made at EU-level

Denmark (Region Midt) RIS3 Priorities: Growth drivers & Smart Industry	Business	The market is more focused on price than on durability and applicability	The procurement rules focus too much on price, and the budgets of the municipalities are "short sighted" and do no plan for many years	Municipalities/Regions/ Government (EU?)	Focus less on price of purchase, and more on quality and longevity of the specific product. If the product costs twice the amount of another product, but lasts twice as long and has a better quality, then the product is cheaper in the long run	Danish Municipalities should revisit the ways in which they compare products and announce procurement tenders - and they should also revisit budget rules to take into account the number of years a purchase might last.
Denmark (Region Midt) RIS3 Priorities: Growth drivers & Smart Industry	Business	Limited access to venture capital	This is a problem for companies in relation to growth	Business	Business should make more venture capital (or the knowledge about how and where to get it) available to start-ups	Nationally, internationally (international venture capital might be relevant)
Denmark (Region Midt) RIS3 Priorities: Growth drivers & Smart Industry	Business	General lack of entrepreneurial competencies	This is a problem for companies in relation to growth	Government, Ministry of Commerce/Regional authorities	Should be the focus of the educational sector - maybe even at primary school level. A subject at university level - teaching students entrepreneurial skills	Nationally
Denmark (Region Midt) RIS3 Priorities: Growth drivers & Smart Industry	Business	The Danish companies need to enter into export to be able to survive and grow	The Danish market is too small - and therefore there is a need for more support to companies to be able to go on the international market	Companies/Municipalities/Regions	To be able to export there are some Foreign Ministry economic support functions - but there is a need for other forms of support too. Maybe the SilverHub could be an active partner here?	Nationally, internationally

Denmark (Region Midt) RIS3 Priorities: Growth drivers & Smart Industry	Business	The companies would like more contact with end users in order to further develop their products	The product might not be what the end users would like to use, or it cannot be adapted to individual needs.	Companies/Municipalities/End user organisations	A solution could be that the end user organizations should be encouraged to participate - in a way that would make it easier for companies to recruit them for testing. (The Silver Hub might function as a source of contact) The companies should be more specific about what kind of input they need from whom - and should also take into account that there is quite a big variation of needs and wishes within a specific user group.	Local/Regional/National
Denmark (Region Midt) RIS3 Priorities: Growth drivers & Smart Industry	Business	The companies would like to have access to clients in municipalities	It may be very difficult to know who to contact if you want to present your products or idea, and if you want to have some way of co-operation with a local authority	Municipalities	The municipalities should focus on providing means and ways for businesses to contact them	For the municipalities there might be a few problems in this: 1) the main line of work and the limited number of employees as well as the need for efficiency does not allow for municipal staff to make themselves too available for company access 2) the companies need to be more specific about what the purpose of access is - they obviously want to sell products, but often this is not possible

						<p>within a short time frame.</p> <p>3) companies often do not respect the ways of communication, and try to influence staff who do not have the power to decide</p> <p>4) sometimes the decision makers are too far away from the staff that might benefit from the use of a product, or from the actual senior citizens that might use a product and gain independence from it.</p>
Denmark (Region Midt) RIS3 Priorities: Growth drivers & Smart Industry	Business	Joint venture co-operation between companies and municipalities would promote growth	Currently there are only few such co-operations.	Municipalities/Companies	More focus on OPI (Public-Private-Innovation) projects	Local/Regional/National
Denmark (Region Midt) RIS3 Priorities: Growth drivers & Smart Industry	Business	A need for strong, locally funded environments where start-ups can get relevant help	There are certain institutions that help innovators, but the innovators find it hard to locate them	Local and Regional Authorities for startup information and help	Local authorities should strengthen the level of information about the available possibilities. Maybe they think the information is already available, but if the startups find it difficult to locate the information, there is need for improvement	Nationally, regionally



Denmark (Region Midt) RIS3 Priorities: Growth drivers & Smart Industry	Business	More individual solutions to accomodate the differences in citizens' needs.	Often companies do not know the needs of senior citizens or think that they are all the same (but most of the time, needs and preferences vary as much in senior citizens as they do in all other citizens)	Companies/User organizations	Companies need to focus more on senior citizens, and on involving end users in their product development. For this, they need contact with end user organisations, and they need to acknowledge that senior citizens have different needs.	Locally and nationally
Estonia RIS3 Priorities: ICT	Business	NEGATIVE PERCEPTION OF SENIORS Lack of interest from market operator organizations to develop products/services focused on senior citizens	Silver economy is not yet in depth and widely understood. Even the market operator organizations lack interest, therefore, have no plans for developing more services and products in the future. At the moment, older people are mostly reached through lobbying, public media and social media channels rather than infotechnology that could be incorporated in their service.	Government, private sector and academia	The solution would be raising awareness of silver economy, its challenges and opportunities for the market operator companies so that they would find interest in developing their own product and services. In this case, both: public and private sector plus academia need to cooperate and help each other to understand how existing and potential resources can be used. Initiatives such as informative meetings, startup events where business ideas are dedicated to solving the problems of Silver economy might well educate and motivate market operators.	National

Estonia RIS3 Priorities: ICT	Business	Lack of products/services dedicated to needs of elderly people	Senior citizens have difficulty in managing household chores. Also, they face trouble in mobility - many of them live alone and are not able to drive from home to the place they need to go whether it is a hospital, pharmacy, grocery store... etc.	Government and private sector	More elderly-focused products and services have to be designed/ produced. This would require both: government and private sector to study and understand the requirements of this targeted market.	National and transnational
Estonia RIS3 Priorities: ICT	Business	High price of the novel product	Although there is a growing interest in innovative - high tech products, elderly people can not afford to buy them.	Government and private sector	Government could support elderly with higher pension and could also cooperate with a private sector in a way that as a result, companies produce quality product which would not be a subject of luxury for senior citizens.	National
Estonia RIS3 Priorities: ICT	Business	Difficulty to use produced high tech product	Complicated software and user interfaces make it harder for elderly people to learn how to use new product.	Private sector	Companies could engage senior citizens in designing process, that would have multiple benefit: citizens will be active and find purpose, they will improve their digital literacy and be less reluctant to use modern devices; companies will be able to produce product that will actually have use from a targeted sector.	National, transnational

Finland RIS3 Priorities:Age- friendly smart living environment	Business	Lack of cross industrial cooperation .	Lack of funding and financing instruments, lack of information.	Business, policy makers	Environmental sector and other business sectors, e.g. IT, tech and social and health sectors should cooperate more; lately some new funding instruments have been launched for this purpose (by Business Finland).	nationally, transnationally
Finland RIS3 Priorities:Age- friendly smart living environment	Business	Companies do not have enough business skills.	The business plans are insufficient, calculations are not done properly, no story behind the company/products, no testing or market analyses carried out in time or at all.	Business, academia	More business training already at elementary school and during other phases of education, more state supported trainings for entrepreneurs, supported coaching services, more supervision to companies from business development companies, more advertising about mentoring possibilities, business cooperation, seniors to test products and services, DSH as an information channel and networking platform.	nationally, transnationally
Finland RIS3 Priorities:Age- friendly smart living environment	Business	Sole proprietors have difficulties in accessing public funding.	No money, no development of services and products for the seniors.	Policy makers, business	New funding instruments.	nationally

Finland RIS3 Priorities:Age- friendly smart living environment	Business	EU funding is too complex and bureacratic for companies	Too much paper work, some challenging restrictions, e.g. it is difficult to cooperate across the different geographical borders	business, policy makers	Business sector is to be listened before writing new funding programs	transnationally
Finland RIS3 Priorities:Age- friendly smart living environment	Business	Companies don't get enough information about the needs of the seniors.	The information is scattered.	Business	Single-window services, more targeted information e.g. surveys regarding the needs of seniors, more cooperation between different helixes.	nationally, transnationally
Finland RIS3 Priorities:Age- friendly smart living environment	Business	Companies and municipalities have difficulties in finding qualified, educated personnel.	Social and health care sector has grown fast and there is a lack of people who are educated for these sectors.	Policy makers, business, academia	New technological solutions, targeted education for social and health care sector, seniors could have longer working careers, labour-based immigration, recruitment education, conversion training.	nationally, transnationally
Finland RIS3 Priorities:Age- friendly smart living environment	Business	Cities purchasing services through tendering, which means there is intense pressure to cut prices.	Municipalities are lacking money and are pressed to cut down prices, and the companies are pressed to deliver service with minimum expenses (quality).	Business, policy makers	More communication between municipalities and companies before tendering, increasing the use of automated and digital services, robotics; more budget available for purchases.	nationally, locally

Finland RIS3 Priorities:Age- friendly smart living environment	Business	There is no funding instruments targeted to innovation processes where the products/services are targeted at seniors.	Difficulties to point out the importance of developing products and services for seniors.	All helixes	Branding the importance of silver economy, new funding and financing instruments for the silver economy, silver innovation, silver innovation programs, nominating prizes for "silver product/services of the year" etc.	transnationally
Finland RIS3 Priorities:Age- friendly smart living environment	Business	NEGATIVE PERCEPTION OF SENIORS The image of senior service industry, especially digital services, is poor.	Senior service industry is considered as a low profit industry with a lot of bureacracy and legislation; it is also considered as a sensitive business field that is difficult to approach through social media and other marketing.	All helixes	Rebranding the industry	transnationally

Latvia RIS3 Priorities: ICT	End users Business Public Authorities	DIGITAL LITERACY OF SENIORS Low digital literacy level of Seniors	Business: limits delivery of products and services to seniors; Public authorities to access the relevant services, etc. Acquiring ICT literacy for Seniors challenging due to the: - lack of information about the availability of different courses organized by Public authorities; - lack of Seniors willingness to acquire ICT skills due to the labor market situation (employers belief that seniors in their majority are ICT unskilled); - lack of sufficiently ICT skilled workers as a problem for employers.	Public authorities, Municipality, Senior, Employer organizations	Public Authorities by providing funding for training programs; Municipality by encouraging Senior organizations to apply for projects;	Public Authorities, regional and local level. State could provide publicly to wider Seniors reach targeted programs for increasing digital literacy. Regional level authorities could facilitate cooperation between QH actors to increase digital literacy. Mobile education centres for educating seniors in ICT use and remote work.
Latvia RIS3 Priorities: ICT	Business	Most Seniors are characterized by consumer psychology and social passivity.	The paradigm of thinking and behavior of Seniors and Senior organizations themselves needs to be significantly changed. They need to stop feeling like ordinary consumers, but position themselves as active participants in the SE ecosystem.	Seniors and Senior organizations.	Cooperation between Seniors and Senior Organizations in a wide range of professional and territorial areas should be encouraged	At local, regional, national and transnational levels.
Latvia RIS3 Priorities: ICT	Business	Low purchasing power of Seniors	Business: limits smart products and services purchase by Seniors	Business	Segmentation of Seniors and value proposition diversification	Public Authorities, regional and local level. Public Authorities targeted support for seniors with health issues requiring wearing smart

						devices would be helpful in solving this problem. Regional and local level for providing necessary data about the seniors requiring smart devices.
Latvia RIS3 Priorities: ICT	Business	Lack of appropriate innovation ecosystem for creation and delivering innovation towards Silver Economy	All QH partners: Weak partnerships between QH partners for creating and delivering innovations	All QH actors	Establish SSL as a facilitator for QH partnerships	Public Authorities, regional and local level. SSL targeted activities on creation of innovations. There are barriers for establishing partnerships between QH actors and open innovation concept.
Latvia RIS3 Priorities: ICT	Business	Weak cooperation between academia and industry	Academia: limited resources and motivation	Academia, State, Business	Academia and Business: share best practices of academia and business cooperation	There is a challenges to establish targeted activities to reach out academia for knowledge transfer. Business could establish targeted activities to reach out academia for knowledge transfer on state, regional levels. transnational.
Latvia RIS3 Priorities: ICT	Business	Lack of competencies in Innovation management	Business: limited resources available	Public authorities, Municipality, Senior organizations	Cooperation and collaboration with QH actors to deliver training	Public Authorities, regional and local level. Providing LLL programs and targeted state support.
Latvia RIS3 Priorities: ICT	Business	Lack of competencies in market research on evolving needs of Seniors.	Business: limited awareness on diverse approaches to ensure innovation	Academia, Public Authorities, Business	Cooperation and collaboration with QH actors to deliver training	Providing LLL programs for increasing awareness on innovation and

						innovation management on state level.
Latvia RIS3 Priorities: ICT	Business	<p><b>NEGATIVE PERCEPTION OF SENIORS</b></p> <p>There are very few positive examples in the country about the involvement of seniors in the economy and about SE in general. We have to face the situation that the majority of the country's population, including at the level of public officials, does not have a basic understanding of the SE.</p>	As the SE is not positively perceived and promoted by the public sector, business does not show interest in activities that do not bring significant added value to them.	Public authorities, Municipality, Senior, Employer organizations	There is a need to gather and disseminate information on positive examples in the field of senior entrepreneurship. To provide support to entrepreneurs and senior organizations that have found ways and means to organize and improve cooperation.	At national, regional and local levels. At the same time, the main responsibility lies with state-level institutions. Other QH actors and the media should also be involved in this work.
Russia RIS3 Priorities: ICT and wellbeing	Business	<p><b>Difficulties for the start-ups in finding collaboration and partners (p. 37-38 2.1. Report)</b></p>	Business in the niche of products for silver generation hasn't built the networking community yet. There is a need of wider communication and engagement strategy.	Innovation support infrastructures, government support, funds, business angels	to support at the government level as well various organizations that are interested in improving people's quality of life. It is important to further develop the law on palliative medicine. To promote building ecosystems around the technoparks and incubators, accelerators.	The problem exists at the local and national levels.



Russia RIS3 Priorities: ICT and wellbeing	Business	Difficulties for the start-ups in finding finance or investors (p. 32 2.1. Report)	Because here it is very difficult investors do not trust such projects in our country. They do not understand the prospects of this area, plus we have poorly developed rehabilitation centers.	Innovation support infrastrures, government support, fonds, business angels	State organizational and financial measures for the implementation of developed and developed solutions, popularization of approaches, stimulation of employers.	The problem exists at the local and national levels.
Russia RIS3 Priorities: ICT and wellbeing	Business	Insufficient development of the industry of interaction with representatives of the "silver generation" in both the public and private sectors (p. 35 2.1. Report)	It's connected to low digital literacy of the elder people and the tendency to communicate digitally. That's why lots of messages doesn't reach the target audience.	Assocoations, NGOs that are specilized on work with the elderly people	Government support in the form of subsidies and grants. Social and medical services ready to implement the developed solutions EN masse. Collaboration is needed.	The problem exists at the local and national levels.
Russia RIS3 Priorities: ICT and wellbeing	Business	The silver economy market of private business companies in Russia is not big, still developing and focuses mainly on healthcare services (p. 26 2.1. Report)	While marketers dream of millennials with high salaries, there is a shortage of supply and low competitionin the niche of products and services for the elderly. It's a pronlem for customers (they don't get new products, government (the average quality of life for the elderly people doesn't grow) and for businesses (they lose opportunities in a promising niche)	Government could raise the social awareness about this market, describe business opportunities and find investors to boost the market. Business coul be more risky and creative and enter new market.	The most far-sighted entrepreneurs are already switching to an older audience. Those who create services that are maximally adapted to the needs of the elderly will be able to enter the new market of the future.	The problem is national in Russia, with better situation in big cities, which could be places for market growth and promote city brand through quality of life during the whole lifetime.

Russia RIS3 Priorities: ICT and wellbeing	Business	Lack of comprehensive work with representatives of the "silver generation" of both the state and private organizations (p. 35 2.1. Report)	These are problems which causes lots of smaller problems and shows low social awareness to the issues of the silver generation. It's also shows that social policy priorities also are diconnected from this audience.	Government, Associations, NGOs that are specilized on work with the elderly people	Work with the municipal and Federal administration, which decides on the introduction and development of services for the representatives of the "silver generation"	The problem exists at the local and national levels.
Denmark (Region Midt) RIS3 Priorities: Growth drivers & Smart Industry	Academia	Access to knowledge from universities should be easier for start-ups	It is difficult for a start-up to search for relevant knowledge from the universities because they do not know who to contact and how to find them	Academia/Universities	Universities (academia in general) should find ways of making knowledge available the startups.	Nationally
Denmark (Region Midt) RIS3 Priorities: Growth drivers & Smart Industry	Academia	GTS institutes should be the mediator between companies and research, but they are too expensive for SME's	The consultancy fees are outside the economic reach for SME's	Academia - GTS institutes	GTS institutes (research facilities) should look at their fees	Nationally
Denmark (Region Midt) RIS3 Priorities: Growth drivers & Smart Industry	Academia	The knowledge institutions state that there is a need for more long-term perspectives in order to plan future initiatives	Currently, institutions receive funding for a budget that reaches only one or two years into the future - to be able to plan initiatives that support innovation it is necessary to try to look 4-5 years into the future in budget.	Ministry of Science/Municipalities/Regions	The government needs to create a new way of funding or budgeting that takes long-term perspectives into account	Nationally
Finland RIS3 Priorities:Age-friendly smart living environment	Academia	There is no training (or academical studies) concerning silver economy in Finland	No information about senior economy	business	New trainings and studies to be added to the study programs	locally, nationally

Latvia RIS3 Priorities: ICT	Academia	State-funded lifelong learning programs are not intended for the development of senior entrepreneurship and for stimulating seniors to acquire new professional knowledge.	Many Seniors have lost faith in their own strength and do not consider it necessary and demanded for the Latvian economy. To a large extent, this situation has been facilitated by the public authorities' negligent treatment of Seniors as a resource inherent in the Linear Economy.	Public authorities, Municipality, Senior, Employer organizations	Programs that work with Seniors in different age and professional groups need to be purposefully developed and put into practice. As seniors approach, people should be offered a variety of options for continuing their lives and professional activities.	At national, regional and local levels. At the same time, the main responsibility lies with state-level institutions. Other QH actors should also be involved in this work.
Denmark (Region Midt) RIS3 Priorities: Growth drivers & Smart Industry	Public Authorities	Implementation (of new products) should be as sexy as innovation (cf Public/Private Innovation Projects (OPI))	The implementation of a product in a municipal institution is often underestimated and undervalued - as opposed to OPI-project where a new product is developed and is seen as very important for the municipality	Municipalities	Municipalities should put more emphasis on implementation as that is the best way to succeed	Locally
Denmark (Region Midt) RIS3 Priorities: Growth drivers & Smart Industry	Public Authorities	The implementation of technology into end users' lives should happen at an earlier stage, so they can adapt to these more easily	Often, the technology is not introduced until the senior citizen cannot function without it. The focus should be on getting acquainted with the technology gradually and before you become reliant upon it.	Municipalities/Government	Municipalities might focus on the introduction of some technologies before they are absolutely necessary. Maybe advising citizens who could afford it themselves to purchase a product.	Locally, nationally (at the level of information for senior citizens)
Denmark (Region Midt) RIS3 Priorities:	Public Authorities	Financial concerns are generally considered more than the lives and welfare of citizens	There are limitations to what you can receive for free because there is a financial budget for the municipality	Municipalities/Government	As there is no possibility for an unlimited budget, the focus should be on need - and those who can afford it themselves might have to	Nationally - there is a need to discuss whether the law should be changed so that those who can afford it must

Growth drivers & Smart Industry					pay themselves, partly or totally	pay in some way. But this is a tough issue since the all citizens pay taxes and expect to receive benefits for free no matter what their income is.
Denmark (Region Midt) RIS3 Priorities: Growth drivers & Smart Industry	Public Authorities	Caregivers need more communication and information when it comes to implementation of new technologies. Implementation is a challenge.	It is very important that the care staff are well informed and understand the importance of implementing a technology in a senior citizen's life.	Municipalities, Educational sector (and Business)	Municipalities should focus on the level of information for the staff - to ensure that they become important actors in the introduction of new technologies. This also means that there needs to focus on this in the education of care staff	Locally and nationally
Denmark (Region Midt) RIS3 Priorities: Growth drivers & Smart Industry	Public Authorities	Missing incentive structure for workers in the healthcare sector as an issue that impedes innovation. Management and staff receive no rewards for taking new technology into use – quite the contrary, as they experience loss of money and more hassle. (Mapping Analysis Report)	There may be some kind of resistance towards implementation because of lack of information, but also because the experience of the staff is that new technologies mean fewer staff.	Municipalities/Government	In their budgets, municipalities need to focus on ways to create incentive structures that enhance innovation - not just as a way of saving money, but as a way of improving work satisfaction and the lives of senior citizens.	Locally and nationally
Denmark (Region Midt) RIS3 Priorities:	Public Authorities	Lack of communication of the purpose, lack of reflection on the consequences of the technology, lack of	See above in line 20 and 21	See above in line 20 and 21	See above in line 20 and 21	See above in line 20 and 21

Growth drivers & Smart Industry		personal/human relations because the technology is alienating, lack of cooperation with the citizens (MAR)				
Denmark (Region Midt) RIS3 Priorities: Growth drivers & Smart Industry	Public Authorities	We need to learn more from previous experiences in order to work more effectively and we need more communication and information to all stakeholders about products, needs, possibilities and competences. (MAR)	Because the information is hard to locate, companies often start from scratch instead of basing their work on previous experiences that might save them work and help avoid mistakes or develop products that have already been developed and failed.	All involved actors (maybe except end users)	There is a need for some kind of national overview of successes and failures with the implementation of new technologies for senior citizens. All involved actors would benefit from the information about products that are already there, that did not work for some reason, that have been a success for specific groups of users etc.	Nationally
Estonia RIS3 Priorities: ICT	Public Authorities	Infrastructure and resources	ICT services need proper infrastructure which is affordable and accessible. As in the city there are many service providers and the price is defined by large amount of users then the infrastructure is not so well established in rural areas. This puts both the service provider (ICT business) and end-user (senior citizen) into hard situation. First one lacks motivation or sees the benefit to provide service in that area without proper	Government and private sector	Solution could lay in the different supports? Local municipalities could help building the high-speed internet connection that it could be possible to provide services. To promote the life-long learning and to support regional digitalisation the seniors could have discount on the services for them to have better accessibility.	Local and transnational?

			infrastructure and seniors lack of finance to pay for that.			
Estonia RIS3 Priorities: ICT	Public Authorities	Lack of awareness of Silver economy	Public organizations that are responsible on residents' healthcare and social services, are not well aware of Silver economy, therefore, policies set by them might not be reflecting the needs of the senior citizens.	Government and academia	Solution would be a strong cooperation between academia and public sector to enable knowledge sharing (through trainings, workshops, informative meetings and other events that are focused on the given topic).	National
Finland RIS3 Priorities: Age-friendly smart living environment	Public Authorities	Lack of accessibility and mobility in spaces.	Houses are old and lacking e.g. elevators, sufficient space, and have too many thresholds, steps etc.	Policy makers	Renovating old houses and building new accessible houses, new funding and financing solutions, collaboration between real estate owners and social and health care service providers.	locally, nationally, transnationally

Finland RIS3 Priorities:Age- friendly smart living environment	Public Authorities	Lack of age friendly environments.	Living environments could be dangerous (e.g. traffic, lack of winter maintenance etc.), there's not enough resting places or green or blue environments, there are low possibilities to social interaction, lack of bus stops etc.	Policy makers, business, academia	Cooperation between different helixes, planners should consider the needs of aging groups in environment planning and listen to the end users and researchers before making decisions.	locally, nationally, transnationally
Finland RIS3 Priorities:Age- friendly smart living environment	Public Authorities	Lack of support for seniors who want to live at home for longer.	There is a lack of human and financial resources.	Policy makers, business, academia	New technological solutions, targeted "lighter" education for social and health care sector, seniors could work longer in order to provide more hands to the social sector.	locally, nationally, transnationally
Finland RIS3 Priorities:Age- friendly smart living environment	Public Authorities	Our society is siloed	Multigenerational society.	All helixes	E.g. children, youth and seniors could act together in different occasions, multigenerational living, elderly people could work as educational assistants at schools, there could also be spare-grannies and grandpas for young pupils after school days etc.	locally, nationally, transnationally

Latvia RIS3 Priorities: ICT	Public Authorities	There is no unified policy and coordination in the field of Silver Economy (SE) at the national level.	Seniors are not perceived as a social group that can influence the country's economic policy. As a result, no funds are provided to promote their economic activity. work with seniors takes place at the level of separate ministries, other state and local government institutions without joint coordination of work.	Public authorities, Municipalities, Senior organizations	Cooperation and collaboration among NGO's and with other QH actors for coordination of they activities	At national, regional and local levels. At the same time, the main responsibility lies with state-level institutions.
Latvia RIS3 Priorities: ICT	Public Authorities	The State Employment Agency is under the Ministry of Welfare and not the Ministry of Economy	Seniors are perceived only as consumers and recipients of social benefits. They are not seen as Human Resource that are ready to do a sufficiently complex and professional job.	The Cabinet of Ministers, which should redistribute the employment function in such a way that the Ministry of Welfare is responsible for the social aspects of employment and the Ministry of Economics for employment strategy and planning. In that case, the SE could count on support as an important part of the economy.	Cooperation and collaboration among public organizations and with other QH actors for coordination of they activities	Public Authorities level.



Latvia RIS3 Priorities: ICT	Public Authorities	Municipalities are not interested in promoting senior entrepreneurship because they do not benefit from taxes paid by companies. It is more advantageous for them to create settlements where well-off residents live, including seniors, whose social taxes go to the local government budget.	Lack of incentives to promote senior entrepreneurship at regional and local level.	Public authorities, Municipalities, Senior organizations	The Cabinet of Ministers and other responsible state-level public organizations need to develop tools that may be of interest to regional and municipal level organizations to actively participate in creating a favorable business environment for seniors.	At national, regional and local levels. At the same time, the main responsibility lies with state-level institutions.
LithuaniaRIS3 Priorities: Inclusive and Creative Society, Health Technologies and Biotechnology	Public Authorities	Inadequate interinstitutional coordination of provision of social services (Market study p.22)	The lack of network of services for the elderlyInsufficient levels of professionals with an adequate medical knowledge in geriatrics, Understaffing in emergency medical services, Lack of timely health monitoring,proper disease prevention, lack of early diagnosis; Missing or overlapping functions of social service providers	Government	Integration into one comprehensive package of services, quality and assurance of long-term care services, the package of daily social services and the adequate qualification of social service providers. Innovative solutions to this problem may be related to IT solutions that will allow some social services to be transferred to the online space. As well as allowing new social businesses employing new innovative ways of delivering social services such as self-help platforms and smart housing solutions that allow older people to live	

					independently for as long as possible.	
Russia RIS3 Priorities: ICT and wellbeing	Public Authorities	Governmental financing often is considered as toxic (p. 30 2.1. Report)	Government financing is often bound to a lot of bureaucracy, but it's not even always true because lots of services is digitalised and done remotely.	Government, municipalities	To provide educational services how to apply for subsidies at the digital government platform <a href="http://gu.spb.ru">http://gu.spb.ru</a> . There is a center for support of the platform in each district of St.Petersburg. One can book an appointment and an operator will apply for a social service or subsidies	Taking into account the increasing life expectancy and raising the retirement age – this is one of the critical areas of the country's development.

Russia RIS3 Priorities: ICT and wellbeing	Public Authorities	High bureaucracy of the procedures to get governmental services including medical care (p. 22 2.1. Report)	Government services are often considered as bureaucratic and hard to get, but it's not even always true because lots of services is digitalised and done remotely. There is a need to inform elder people about that new qualities of government services (GosUslugi).	Government	The basic solution was to design and launch the digital platform that offers capabilities of electronic applying for subsidies, booking a visit to a doctor, to apply for accepting services from Russian Pension Fond, Traffic Police, Tax Office and so on, the platform unites a range of services from the government. The problem can be that elderly have a fear to use the platform by their own, for this reason there were launched a support services in all districts of St.Petersburg	The problem exists at the local and national levels. The platform operates differently in the regions of Russia. The range of the services can be less in the remote regions.
Russia RIS3 Priorities: ICT and wellbeing	Public Authorities	Low quality in public services (p. 25 2.1. Report)	These are system problems which causes lots of smaller problems and shows low social awareness to the issues of the silver generation. It's also shows that social policy priorities also are disconnected from this audience. Government, businesses don't even know what is needed,		Digital services and gadgets can open up a new world for older people, give them such opportunities to reach better quality of life	The problem exists at the local and national levels.

## Appendix D: Presentations from Policy Seminar in October in Aarhus

# 2.5 BSR Joint Action Plan

Input from [Denmark]

## Main problems identified in [Denmark] (As identified in the previous work)

List by importance for Silver Economy enhancement (copy and add slide if necessary)

Problem identified	Who has the problem	Solution / who solves
The procurement system is very difficult to handle	Companies/start-ups	More info and help for start-ups /Municipalities and Start-up Hubs Change in the EU procurement rules/EU-level changes
Focus on price rather than durability or suitability	Companies who try to sell and municipalities who acquire	Prioritize other aspects as equally important as price
Silver Economy is not a RIS3 priority in the Danish context and is not considered very "sexy"	All helixes	More info and more focus and campaigning
Senior citizens need more information about what technologies are available	Senior citizens/Municipalities/Companies	Try to use best practice examples to inspire other parts of the country?
Startups find it hard to locate the information on how to start a company or how to start exporting	Businesses/Municipalities/Policy makers	There already exists a lot of regional hubs where you can get help and information, but apparently the startups do not know.
There is a need for startups to get access to the knowledge of	Startups/Academia	Maybe some kind of official "office" that helps you locate the

## Future strategies and initiatives in [Denmark]

As identified in interviews with RIS3 authority

### Strategy themes

The Danish system and structure for RIS3 and business development has been changed quite drastically in the recent years.

The responsibility has moved from the Region (our Associated Partner) to the Danish Business Authority under the Ministry of Business Development

Now the DBA has created the Board of Business Development which has regional offices that focus on the local business development.

They intend to create 7 Lighthouses - one in each region, and each of them with their own regional priorities based on input from the regional municipalities.

Their priorities are currently being commented. In Region Midtjylland the main priority will be "Water technologies".

In the Capital Region the main priorities are on "Life Sciences and Health" - the one closest to "Silver Economy", but not anything that seems to be a priority!

## Insights, questions or recommendations from [Denmark]

Things that you think we should consider in our future work

### Insight/question/recommendation

**MOST IMPORTANT:** How do we make Silver Economy a priority - regionally and nationally?

What can we do to "improve" procurement rules in order to make it more feasible for smaller companies and start-ups to participate?

There are best practice examples that need to be highlighted and "marketed" to help end users and policy representatives see how to inform senior citizens about the existence of technologies and possibilities!

Even though there exist a lot of places to get help, the startups do not know it and find it hard to locate the information - KEEP INFORMING ABOUT AVAILABLE RESOURCES, but maybe in different ways!

More or less the same when targeting information exchange between academia and startups

Within municipalities introducing new technologies often lead to staff reduction etc - therefore the staff is sceptic.

More involvement of senior citizens in the development of product with individual adaptations - Smart Silver Framework should focus on this as well

## 2.5 BSR Joint Action Plan

Input from Estonia, TalTech, PP8

### Main problems identified in Estonia (As identified in the previous work)

Problem identified	Who has the problem	Solution / who solves
Lack of digital literacy	Elderly people	The Ministry of Economic Affairs and Communications
Lack of <u>awarness</u> of Silver Economy	Public sector	Strong cooperation between academia and public sector to enable knowledge sharing (through trainings, workshops, <u>informative meetings</u> and other events that are focused on the Silver Economy.
Lack of products/services dedicated to needs of elderly people	Elderly people - to help with managing household chores and mobility	Private sector and government

## Main problems identified in Estonia (As identified in the previous work)

List by importance for Silver Economy enhancement (copy and add slide if necessary)

Problem identified	Who has the problem	Solution / who solves
Infrastructure and resources	End-user and private sector	Ministry of economy and communication together with private sector companies
Lack of interest from market operator organizations to develop products/services focused on senior citizens	End-user, business, government, academia	Raising awar <del>ness</del> . Cooperation between ministries, univer <del>sities</del> , private sector and senior citizens

## Future strategies and initiatives in Estonia

Strategy themes	Actions planned	Aimed at
Welfare Development Plan 2023-2030	Independent coping of elderly people	Ages 60+
Welfare Development Plan 2023-2030	Increase financial wellbeing of elderly people (better workings conditions, longer active working year, equality in labor market)	Ages 60+
Digital Agenda 2020	Improve the digital literacy	Non-internet users

## Future strategies and initiatives in Estonia

Strategy themes	Actions planned	Aimed at
Estonian Health Insurance Fund development plan 2020-2023	Investments planned in disease prevention (cancer screening, mental health, health awareness)	Whole society, but mostly to see rise in the healthy life expectancy
Estonian Lifelong Learning 2021-2035 strategy	Give opportunities to learn digital skills and enhance competency. Training centers together with private company partners	16-74 y.o.
Estonian Digital Strategy 2030	Better connectivity (infrastructure and Resources) Cyber security and awareness	Whole country (by 2030 100% coverage in households and companies)

## Insights, questions or recommendations from Estonia

Things that you think we should consider in our future work

### Insight/question/recommendation

Local authorities knowledge the need to improve the silver economy as the population is aging, but currently focus on very narrow list of improvement plans and lack a comprehensive plan to develop silver economy

How to better involve local authorities to this project? How to share the results with local authorities? How to improve the cooperation with local authorities?

As the problems are very relevant, the amount of responses gathered from the public authorities in the election period is (negatively) surprising.



## 2.5

# BSR Joint Action Plan

Input from Finland

RIS3 priority: Age-friendly smart living environments

Leena Lemola 4.10.2021

## Main problems identified in Finland

Problem identified	Who has the problem	Solution / who solves
The image of senior service industry, especially digital services, is poor.	All helixes	Rebranding
Lack of support for seniors who want to live at home for longer.	Policy makers, business, academia	New technological solutions, targeted "lighter" education for social and health care sector, seniors could work longer <u>in order to</u> provide more hands to the social sector
Lack of home-based digital services.	Business, policy makers, academia	Developing technologies, developing home help services for the elderly.
Companies don't get enough information about the needs of the seniors.	Business	Single-window services, more targeted information
Companies and municipalities have difficulties in finding qualified, educated personnel.	Policy makers, business, academia	New technological solutions, targeted education for social and health care sector, seniors could have longer <u>working</u> careers, labour-based immigration, recruitment education, conversion training.

Problem identified	Who has the problem	Solution / who solves
Cities purchasing services through tendering, which means there is intense pressure to cut prices.	Policy makers, business	More communication between municipalities and companies before tendering
Seniors are not familiar with using digital devices and not keen on learning to use them.	All helixes	Digitalization has developed <u>fast</u> and the present seniors are not taught to use digital services and smart devices.
Seniors feel insecure about living alone at home.	Policy makers, business, academia, seniors	Alarm devices, support people, communal living environments/housing, senior "circles" to take care of other seniors, service robots, pet robots, trained pets.
Lack of accessibility and mobility in spaces.	Policy makers	Renovating old houses and building new accessible houses, new <u>funding</u> and financing solutions
Lack of age friendly environments.	Policy makers, business, academia	Cooperation between different helixes

Problem identified	Who has the problem	Solution / who solves
Some seniors are living in remote locations	Policy makers, business	New ways to produce services, eCommerce, new devices, digital services, care robotics, drones, Siri, Amazon robotics.
Sole proprietors have difficulties in accessing public funding.	Business, policy makers	New funding instruments.
There <u>is</u> no funding instruments targeted to innovation processes where the products/services are targeted to seniors.	All helixes	Branding the importance of silver economy
Companies do not have enough business skills.	Business, academia	More business training, business cooperation, seniors to test products and services, DSH as an information channel and networking platform.
Lack of cross industrial cooperation .	Business, policy makers	Environmental sector and other business sectors



Problem identified	Who has the problem	Solution / who solves
Lack of senior targeted platforms for taking part in problem solving concerning themselves (seniors).	Policy makers, academia, seniors	New easy-to-use platforms, branding, information, DSH.
How could seniors act as active citizens?	Policy makers, academia, seniors, business	More information about the possibilities, DSH, changing the attitudes of the employers: seniors could be valuable employee resource.
Our society is siloed	All helixes	E.g. children, youth and seniors could act together in different occasions, multigenerational living
EU funding is too complex and bureaucratic for companies	business, policy makers	Business sector is to be listened before writing new funding programs
There is no training (or academical studies) concerning silver economy in Finland	business	New trainings and studies to be added to the study programs

## Future strategies and initiatives in Finland

Based in the interview of Senior Advisor Minna Takala, The Regional Council of Häme (<https://www.hameenliitto.fi/en/>) on 25.8.2021

Strategy themes	Actions planned	Aimed at
green growth	Workshops, collecting data, funding, advising	local know-how, employment, and participation
Infrastructure	Cooperation between different stakeholders (Aalto + <del>Hamk</del> Design Factory), ecosystems, Business Parks.	local know-how, employment, and participation
digital literacy of senior citizens	eLearning Centre in <del>Kanta-Häme</del> , funding available for digital training	Improve these skills
informing senior citizens about new technologies	See: <a href="https://www.senioriverkko.com/">https://www.senioriverkko.com/</a> Technology for Elderly Centre: <a href="https://www.valli.fi/tyomuotomme/ikateknologiakeskus/in-english/">https://www.valli.fi/tyomuotomme/ikateknologiakeskus/in-english/</a>	Ongoing process
Focus to the silver economy and to make it "sexier"?	Nordic welfare state brand: high-quality public and private social and health sectors Business Finland, Ely-Centres and Chambers of Commerce, and Business Centres inform a lot of start-ups about the funding and financing possibilities. They also create new networks and development programs for start-ups with the support of bigger, already established companies.	Better business opportunities
Which parameters will public authorities focus on when procuring services and products? Initiatives to make tendering in public procurement less complicated for start-ups?	Tendering follows the EU, national and municipal rules. It is also possible for enterprises to attend the so-called technical discussions before tendering and to affect the criteria of tenders.	There is a lot of guidance available for enterprises to manage in the competitions.
Any initiatives towards funding for new companies or informing them about funding opportunities?	the SMEs can use the free services of regional business <del>centers</del> to apply to fund for the business development processes. They also support the new companies without charge in preparing their business plans and calculations.	<del>Startups</del> , companies to hire more people

## Age-friendly smart living environment

- ▶ The idea is to target the actions to all age groups, not only for seniors
- ▶ New projects like Meikä in Hämeenlinna City is targeting to improve the living conditions of seniors
- ▶ New open ecosystems
- ▶ 15.9.2021: Report: Safer, healthier and more environmentally-friendly apartments – and smaller
- ▶ Action Plan for Housing for older people 2020–2022

## Insights, questions or recommendations from Finland

Things that you think we should consider in our future work

### Insight/question/recommendation

To make it more clear why seniors should be segmented as an own customer / end-user segment

Theoretical knowledge is not enough – actions are also needed

Business training should handle also the silver economy

Seniors to work longer – how to motivate them?

Sole appropriator – how to support them better?

Startups vs. already established sme's / how to support both?

## 2.5

# BSR Joint Action Plan

Input from Latvia

## Main problems identified in Latvia (As identified in the previous work)

List by importance for Silver Economy enhancement (copy and add slide if necessary)

Problem identified	Who has the problem	Solution / who solves
Low level of ICT literacy, cybersecurity woes	Seniors/Publ. Auth./Bus.	Open targeted training programs for Seniors; Publ. Auth./Bus./NGOs
Access/Supply of innovative products/services/affordability [ <del>purch.</del> power]	Seniors/Business	Open targeted training programs for Seniors; Publ. Auth./Bus.
Reluctance/lack of motivation/stimuli for Seniors to acquire new knowledge	Seniors/NGOs[Senior] /Publ.Auth.(Local)/[Bus?]	Incentives-based approach programs/ Campaigns; Publ. Auth. (Local)/ NGOs[Senior]
Appropriate [lack of] <del>innov. ecosys.</del> for creation and delivering <del>innov.-&gt;SE/innov. governance</del>	All QH Actors	SSF open <del>innov. ecosystem concept-&gt;SSL</del> ; All QH Actors
Cooperation [weak] amongst Academia and Business/ <del>marketing research</del> [lack of] of Senior needs/ <del>innov.</del>	Bus./Academia	intensify market uptake programs; Publ. Auth./Academia
Appropriate [lack of] Life-long learning programs	<del>Publ.Auth.</del> / Academia/ NGOs[Senior]	Tailor-made Life-long learning programs; <del>Publ.Auth.</del> /Academia/NGOs[Senior]; Empl.org.
'Silver <del>Policy(ies)</del> '	All QH Actors	<del>Publ.Auth.</del>

## Future strategies and initiatives in Latvia

As identified in interviews with RIS3 authority (copy and add slide if necessary)

Strategy themes	Actions planned	Aimed at
«The elaboration of overarching strategy of ageing in Latvia for prolongation and improvement of working life»	Ministry of <u>Welfare</u> : plans to continue program: employment; parity-of-participation in social life; <u>independent</u> , healthy and secure lifestyle; capacity and healthy ageing friendly environment	Seniors
ESF action program «Growth and employment» 7.3.2.SAM «Extend the older age employees working capacity and employment retention»	Ministry of Welfare: Active Ageing	Seniors/Business
ESF 2021-2027 planning period working program 4.1.2. SAM «Enhancement of employees, employers and business adoption to the change, active and healthy aging and healthy and well adapted environment to mitigate health risks»	Ministry of Economics: support of innovations in order to <u>encourage</u> : raise of seniors longevity; creation of new products and services; seniors encouragement to start enterprise	Business/Seniors
EEA 2014 - 2021 period grants program «Business Development, Innovation and SMEs»	Latvian Investment and Development Agency: creation of innovative products and services with high value-added; <u>inclusion oriented</u> life's quality improving technologies ( <u>mobility &amp; security</u> ); «green» innovations, ICT solutions and digitalisation to modernize industries	Business/Groups at-risk of exclusion
2021 - 2027 planning period implementation of RRF financial mechanism's investment 2.3.1.2.i. «The development of digital skills in enterprise»	Ministry of Economics: short-term specific and tailor-made learning courses, <u>primarily addressed</u> to Latvia's regional level, for employees aged 45 - 64	Business

## Insights, questions or recommendations from Latvia

Things that you think we should consider in our future work

Insight/question/recommendation
Sharing experience on <u>Silver</u> economy statistics methodology
Sharing experience on best practices, 'success stories' of Silver economy development
Facilitating joint research on <u>Silver</u> economy, incl. case studies
'Silver policies'

## 2.5 BSR Joint Action Plan

Input from Lithuania

### Main problems identified in Lithuania (As identified in the previous work)

List by importance for Silver Economy enhancement:

Problem identified	Who has the problem	Solution / who solves
Poor usage of innovative technologies	End users (seniors):	Business sector and society could start solving this problem by educating seniors and providing mentoring, teaching, etc.
Inadequate infrastructure to implement new technological solutions	End users (seniors)	HEI, Government, business sector

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EUROPEAN UNION



## Main problems identified in Lithuania (As identified in the previous work)

List by importance for Silver Economy enhancement

Problem identified	Who has the problem	Solution / who solves
Poor public perception of older people	End users	Society, Government
Employment of seniors	End users	Business sector, Government
Mobility problems of seniors	End users	Business sector, Government

## Main problems identified in Lithuania (As identified in the previous work)

List by importance for Silver Economy enhancement:

Problem identified	Who has the problem	Solution / who solves
Inadequate interinstitutional coordination of provision of social services	Public Authorities	<del>Government</del>



## Future strategies and initiatives in Lithuania

As identified in interviews with RIS3 authority

Strategy themes	Actions planned	Aimed at
New RIS3 strategy	Action already taken: Health technologies and biotechnologies are one of four RIS3 priorities in LT	Prioritize silver economy and start preparing action plans and financial instruments for its implementation
Digital innovation hubs	Support services	Strengthening business and start-ups in silver economy area
Health and biotechnology Centre	Establishment of Health and biotechnology Centre	Strengthening business and start-ups in silver economy area

## Insights, questions or recommendations from Lithuania

Things that you think we should consider in our future work

Insight/question/recommendation
The development of the silver economy must become one of the main horizontal strategic priorities of Lithuania.
It is necessary to create Silver ecosystem involving science, research institutes, businesses, national and regional authorities and non-governmental organizations
It is necessary to prepare a National Demographic Strategy covering the economic, social and cultural aspects of seniors needs

## Insights, questions or recommendations from Lithuania

Things that you think we should consider in our future work

The strategy related to the reality of aging population should be focused on attitude towards an aging society change, not as a financial burden on the state and future generations, but as an opportunity to empower seniors to contribute to state welfare.

The implementation of the strategy must become an interinstitutional goal, to which both the public and non-governmental and private sectors should contribute.

The implementation of the strategy must be based on clear measures, the implementation of which should have clear financial sources.

Progress in implementing the strategy must have clear and transparent monitoring and publicity.

## 2.5 BSR Joint Action Plan

RUSSIA

## Main problems identified in RUSSIA (As identified in the previous work)

Problem identified	Who has the problem	Solution / who solves
Low digital literacy	Seniors	<ul style="list-style-type: none"> <li>There are several specialized educational programs by the Comprehensive social services centers, libraries, specialized NGOs (Government, business).</li> <li>The Federal Law "On Education in the Russian Federation" has been established recently. It formalizes and legally ensures the concept of lifelong education (Government).</li> <li>Financial assistance is provided in cases where the pension does not reach the subsistence level (Government).</li> <li>Technological development and constant reduction of technology costs on the way to wider usage can significantly change common elderly problems by making new solutions affordable (Government, Business).</li> <li>Tailored educational and training programs help seniors to develop additional sources of income, use their educational and labor potential in the interests of the country's economy, stay integrated into the life of society (Government, NGOs)</li> </ul>
Low purchasing capability of the majority of retirees in Russia		
A larger percentage of respondents have little physical activity		
Most seniors travel once a year, and a small part of respondents do not travel at all		

## Main problems identified in RUSSIA (As identified in the previous work)

Problem identified	Who has the problem	Solution / who solves
Difficulties for the startups in finding partners	Business	<ul style="list-style-type: none"> <li>To provide support for entrepreneurial communities at the government level, as well by various organizations that are interested in improving people's quality of life.</li> <li>It is important to further develop the law on palliative medicine and gather partners around the discussion.</li> <li>To promote building ecosystems around techno parks, business incubators, accelerators (Innovation support infrastructures, government, business).</li> </ul>
Difficulties for the startups in finding own finances or external financial support		
Weak communications with seniors in both the public and private sectors (Innovation support infrastructures, government, business)		

## Main problems identified in RUSSIA (As identified in the previous work)

Problem identified	Who has the problem	Solution / who solves
The silver economy market in Russia is quite small, still developing and focuses mainly on healthcare services	Business	<ul style="list-style-type: none"> <li>Government could raise the social awareness about the silver market opportunities, describe different niches and help to find investors to boost the market.</li> <li>Business could be riskier, more creative and enter new market (Government).</li> <li>The problems of the consumer market for the elderly have already been included in the priorities of the strategy of Russia, but the topic is disclosed one-sidedly - in terms of the effective arrangement of the geography and quality of retail outlets, while it is necessary to focus on the emergence of new products and services and their speedy entry to the market.</li> </ul>
Lack of comprehensive work with seniors both from the state and private organizations	Business	<ul style="list-style-type: none"> <li>Government, Associations, NGOs should unite their agendas to prepare projects that are specialized on work with the elderly people (Government).</li> <li>It is necessary to form a social value aimed at active interaction of relatives of citizens of the older generation, as well as society with citizens of the older generation, expressed not only in providing this category of citizens with services, but also in involving in active social life.</li> </ul>
Governmental financing often is considered as hard to get and toxic	Public Authorities	<ul style="list-style-type: none"> <li>To provide educational services how to apply for subsidies at the digital government platform <a href="http://gu.spb.ru">http://gu.spb.ru</a>.</li> <li>To develop more efficient and flexible supporting system and find the balance between harsh control and the outputs produced.</li> <li>To show the best cases and success stories on governmental financing and thus to build more trust in the society</li> </ul> <p>There is a center for support of the Governmental Services digital platform in each district of St. Petersburg. One can book an appointment and an operator will apply for a social service or subsidies (Government).</p>

## Main problems identified in RUSSIA (As identified in the previous work)

Problem identified	Who has the problem	Solution / who solves
High bureaucracy of the procedures to get governmental services including medical care	Public Authorities	<ul style="list-style-type: none"> <li>The basic solution was to design and launch the digital platform of Governmental Services (<a href="#">Gosuslugi</a>). The platform covers many functions: application for financial support, booking a visit to a doctor or social service, <a href="#">getting</a> information from the Russian Pension <a href="#">Fund</a>, paying the bills from the Traffic Police, Tax Office.</li> <li>The problem can be that elderly have a fear to use the platform by their own, for this reason there were launched a support services in all districts of St. Petersburg (Government).</li> </ul>
Low quality of public services	Public Authorities	<ul style="list-style-type: none"> <li>Digital services and gadgets can <a href="#">open up</a> a new world for older people, give them opportunities to reach better life quality (Business, Government)</li> <li>Digital platform used in Russia is very convenient, <a href="#">user-friendly</a> and multifunctional. Citizens can get most services remotely, but elder generation does not use it because of low digital literacy.</li> </ul>

## Future strategies and initiatives in RUSSIA

Strategy themes: better life quality, social inclusion.

Aimed at: promoting the employment of older citizens.

### Actions planned

Development of employment ~~counseling centers~~ for citizens of 50 years old and older; employment of older citizens senior citizens.

The provision of state services for vocational guidance ~~in order to~~ choose a field of activity (profession) of employment, social adaptation of the unemployed in the ~~labor~~ market and psychological support for the unemployed senior citizens.

Monitoring of compliance with the norms and rules of legislation on the protection of ~~labor~~ rights of workers of pre-retirement and retirement age.

Developing and disseminating leaflets for citizens of pre-retirement age on the protection of ~~labor~~ rights; the information about vacancies; holding specialized job fairs "For citizens 50+".

## Future strategies and initiatives in RUSSIA

Strategy themes	Actions planned	Aimed at
Better life quality, longevity, senior healthcare	Establishment of institutions - "Center for the organization of social services", <del>in order to</del> improve the quality and availability of social services for senior citizens.	Improving the quality of social services (social services, health care, education, culture, physical culture and sports, employment, etc.)
	Development of the city's geriatric services (by the end of the year it is planned to open 8 more geriatric offices and 2 geriatric departments)	Improving the quality of medical services
	Organization of elderly citizens vaccination against various infections	

## Insights, questions or recommendations from RUSSIA



### Insights / questions / recommendations

- The emerging demographic trends show us the aging of the population of the Russian Federation. There is a growing need to define new state and public goals and objectives in relation to citizens of the older generation and society.
- Communications between helix representatives are important. Quite a lot of solutions are being developed without due consultations with target audience.
- Communication quality is vital. All helixes have their own specifics. For example, government bodies tend to very formal communication, their representatives don't have any strong motivation to communicate more than neccessary with people from outside, unless their inner personal motivations, NGOs and SMEs are quite often overloaded and overwhelmed in order to survive and need a very cleary motivation to participate in any external activities.
- On the contrary, seniors don't like to be treated as "incapable" as they often are.
- At the same time, the Government introduces a lot of new possibilities for seniors, businesses and NGOs. Business and NGO do their job by offering crucial services and new products. A better communication would help to close the gap and make everybody's work more efficient.