



3rd Slovenia – Hungary Forum

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Panel: Silver eEconomy Development

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<http://eRegion.eu/Initiative>

Content – some questions

What is Silver Economy? Some definitions.

What is Silver eEconomy?

What should be done about the Silver Economy?

What is the EU Macro eRegion?

What is a prototype?

How is a prototype developed?

How can the *eRegion Portal* be used?

Who has interest in a joint development of a Silver eEconomy prototype in the next 12 months?

Facts & myths about the ageing worker

Mental and physical health on average begins to decline at 73, long after retirement age. **The myth that ageing worker health is insufficient is untrue.**

Ageing workers are on average as productive as young workers. Physical decline in age is compensated with experience. **The myth that productivity decreases with age is untrue.**

Higher employment of older workers is positively correlated with higher employment of the young. **The myth that the ageing worker reduces chances for young workers is untrue.**

Source: The Silver Economy as a Pathway for Growth. OECD & Global Coalition on Aging, 26 June 2014

https://www.oecd.org/sti/the-silver-economy-as-a-pathway-to-growth.pdf?utm_source=Bruegel+Updates&utm_campaign=c0b1d3d7c8-Blogs+review+08%2F04%2F2017&utm_medium=email&utm_term=0_eb026b984a-c0b1d3d7c8-278510293

OECD and Global Coalition on Ageing Recommendations

- Correct age related prejudices
- Support technological solutions
- Innovate financing models for the silver economy
- Create flexible career models and pensions
- Support older people in social entrepreneurship

**Policies and market solutions
have the potential to turn
the silver tsunami into silver lining**

Silver Economy Definition - European Commission

The Silver Economy economic opportunities are arising from the public and consumer expenditure related to population ageing and the specific needs of the population over 50. The ageing population can be divided in 3 groups, each with their own need-patterns: active, fragile and dependent.

The Silver Economy comprises a large part of the general consumer economy, but with considerable differences in spending priorities and patterns. The Silver Economy is driven both by the emergence of new consumer markets and by the need to improve the sustainability of public expenditure linked to ageing.

Source: Growing the European Silver Economy. Background Paper. European Commission, 23 February 2015

<http://ec.europa.eu/research/innovation-union/pdf/active-healthy-ageing/silvereco.pdf>

Silver Economy Definition - European Parliament

Silver Economy covers a host of different but interlinked strands; together these can improve the quality of life and inclusion in society and involvement in economic activity of the ageing population through developing innovative policies, products and services to meet their needs, bringing more growth and jobs.

The concept seeks to look holistically at ageing and the opportunities it presents, bearing on the future direction of a broad range of policies such as those on the built environment, 50+ employment, life-long learning, preventative healthcare, embracing of new technologies and using them to lower the costs of ageing and improve the lives of older citizens whilst simultaneously helping to boost the economy.

Source: The silver economy: Opportunities from ageing. European Parliament, July 2015.

<http://www.europarl.europa.eu/EPRS/EPRS-Briefing-565872-The-silver-economy-FINAL.pdf>

Silver Economy Definition – Memorandum on Silver eEconomy Development

Silver economy has to be defined and addressed holistically, attracting an array of stakeholders and not only older people. Silver economy will account for 5% of GDP by 2060 and there is every chance that silver market becomes one of the globally most important markets in the ageing society. Boosted by technological advances, silver economy will be meeting older people's needs, reaching out to all sectors of production, distribution and consumption of commodities and services.

Source: Cross-border eCollaboration in the eRegions & Slovenian Third Age University, June 8, 2016

<http://eregion.eu/8-6-2016-memorandum-on-silver-eeconomy-development>

Silver Economy Definition – New Brunswick's Silver Economy

The Silver Economy is defined as any sector of the economy that touches the aging population, which is almost anything. A lot of people immediately peg it as healthcare. Aging population isn't considered the old and decrepit, immobile. Everyone is a part of the aging population. It's very broad topic.

The aging population is usually portrayed in the media as an demographic tsunami along the lines as a problem that needs to be solved. We really want it to feel more like an opportunity for business. The province needs to start viewing the older demographic as a market.

It's a new way of thinking. We're conditioned to think of this as a health problem to be solved by the hospitalization process or the old age home process, not innovation. We've got to move that agenda.

Source:

Developing New Brunswick's "Silver Economy". By Cherise Letson, Associate editor and writer. Huddle – online business magazine. Huddle, April 18, 2017

<http://huddle.today/developing-new-brunswicks-silver-economy>

Silver Economy Definition - Components

- economic opportunities – growing silver market
- differences in spending priorities and patterns
- public and consumer expenditure large part of consumer economy
- ageing population and improvement of the lives of older citizens (50+)
- quality of life improvement
- preventative healthcare
- embracing new technologies to lower the costs of ageing (go digital)
- holistic approach to ageing
- improvement of the sustainability of public expenditure linked to ageing
- inclusion in society
- involvement in economic activity of the ageing population
- development of innovative policies, products and services
- life-long learning
- attracting an array of stakeholders and not only older people
- all sectors of production, distribution and consumption of commodities

What is Silver eEconomy?

eCommerce, eBusiness

eBanking

eSupply Chain

eProcurement

eHealth

eLearning

eTourism

eCulture

eGovernment

eMunicipality

Disaster eResponse

eCrime

eJustic

eDemocracy

eInclusion

Silver eEconomy

Recommendations on how best to stimulate an emerging Silver Economy while tackling the societal challenge of an ageing population

1. Support the technological and digital revolution of the healthcare sector
2. Support healthy ageing across the EU
3. Increase the focus on solutions for improved mobility for older people
4. Increase the active participation of older people in the labour market
5. Increase innovation of products and services targeted towards independent living of older people

Source: Growing the EU Silver Economy: a workshop on policy recommendations. European Commission, 8 March 2017

http://info.technopolis-group.com/silver_economy/Silver_Economy_Workshop_Programme_8-March-2017.pdf

ICT-Powered eRegion



eRegion

In the eRegion
business & government
organizations,
as well as individuals,
extensively use
eTechnologies
in order to support
their work

Opportunities & Needs for eCollaboration in Central Europe



Macro-Regions in Central Europe

Danube Region

Adriatic-Ionian Region

Alpine Region

Central Europe Region (in discussion)

Visegrad Group

The New Silk Road: 16 + 1 initiative

New Amber Road

**Slovenia & Hungary are on the Crossroads
of the New eSilk & New eAmber Roads**

Prototype as a Proof of Concept

A **prototype** is an early sample or model built to test a concept or process, or to act as a thing to be replicated or learned from.

Source: Wikipedia, <https://en.wikipedia.org/wiki/Prototype>

A trigger of a prototype development is a **problem** for which the stakeholders share interest in solving it.

A prototype is a basis for a **pilot** development.

A pilot is a basis for a **project** initiation.

A prototype is developed in a **short period of time at low costs**.

Prototype Types

Technological prototype

A prototype of a new technology for eSolution or eService.

Example:

A new web-based application collecting and providing data on available tourist guides in a city. New software.

Organizational prototype

A prototype of a **new** operational eSolution or eService in an environment, or an **already proven** eSolution or eService somewhere else tested in a **new** environment.

Example:

A web-based application providing data on available tourist guides in the cities implemented in one country now being tested in one city in another country. New e-service.

Prototype Development Process

What is a **problem**?

Who has the problem? (user - problem owner)

Develop a simplified solution to the problem – **the first version** of the prototype.

Let the user play with the prototype.

What is not good enough in the prototype?

Improve the prototype – develop **it's second version**.

Let the user play with the prototype.

What is not good enough in the prototype?

Improve the prototype – develop **it's third version**.

Done! The prototype is ready to be tested as **a pilot**.

Principles of ePrototype Development

Example: Food eSupply & eProcurement

- Usage of the eSolution is simple.
- The eSolution is in accordance with a need and a desire of its user.
- In the eSolution the required manual procedures are imbedded into the software allowing for the solution to be easily arranged by the user to fit with her/his current requirements.
- The paper documents are replaced by the e-messages.
- The organization is enabling the partnering organization an insight into data related to the common buying-selling process.
- Data provided by the organization can be used in the partnering organization without any additional manual data entry.
- Data standards and norms are accessible, unified and useful to all partnering organizations.
- Prototype development groups cooperate and share the experience gained.
- Prototype eSolutions are presented to the professional public.
- The [eRegion Portal](#) is exploited for a better eCollaboration.

Source:

Food eSupply & eProcurement Meeting. [Inter-Municipality Initiative: Cross-border eCollaboration in the eRegions & University Medical Centre Ljubljana](#). November 28, 2016

<http://eregion.eu/28-11-2016-food-esupply-eprocurement-meeting>

Design thinking as a process for problem-solving

Unlike analytical thinking, design thinking includes "**building up**" ideas, with few, or no, limits on breadth during a "brainstorming" phase. This helps reduce fear of failure in the participant(s) and encourages input and participation from a wide variety of sources in the ideation phases.

The phrase "**thinking outside the box**" has been coined to describe one goal of the brainstorming phase and is encouraged, since this can aid in the discovery of hidden elements and ambiguities in the situation and discovering potentially faulty assumptions.

Source: Wikipedia

https://en.wikipedia.org/wiki/Design_thinking#Design_thinking_as_a_process_for_problem-solving

eRegion Portal

<http://eRegion.eu>

The eRegion Portal may be useful in several aspects:

- contributing to increased efficiency of current business processes;
- assisting in bringing together researchers and developers in eRegion;
- supporting eCollaboration;
- promoting cross-border events: meetings, workshops, conference;
- supporting new business creation.

The [eRegion Portal](#) is powered by [SRC d.o.o. Ljubljana](#)

ICT-Powered eRegion



**Invitation
to a Cross-border
eCollaboration
in Silver eEconomy
Prototypes Development**



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Some references

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The digital silver economy: Issues and outlook. By Philippe Baudouin, Head of the Smart Territories Practice. IDATE DigiWorld, 24 January 2017, pp 62

<https://en.idate.org/product/the-digital-silver-economy>

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<https://ec.europa.eu/digital-single-market/en/blueprint-digital-transformation-health-and-care-ageing-society>

Key Issues for Digital Transformation in the G20. Report prepared for a joint G20 German Presidency/OECD conference. Berlin, Germany, 12 January 2017, pp 163

<https://www.oecd.org/g20/key-issues-for-digital-transformation-in-the-g20.pdf>

Why Digitize the Silver Economy? By Tina Riis, Cofounder, Daivai srl, Florence, Italy, November 23, 2016

<http://daivai.com/digitize-silver-economy>

Additional links are published at:

<http://eregion.eu/8-6-2016-silver-economy-development-meeting-ljubljana>