

**Today's youth,  
tomorrow's senior citizens**

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# entrepren eurship

Those who invest in the Silver Economy are mining gold.

**'Ageing and threat are too frequently used in one and the same sentence. Ageing should be seen as an opportunity. Daring entrepreneurs with a vision know that the sky is the limit!**

Martin Eurlings, member of the Provincial Executive of Limburg, has been propagating the concept of Silver Economy. With vision and passion. With great confidence, he is handing over the sceptre to his successor, Herman Vreken.

*The hand that rocks the cradle rules the world.* An old saying that still holds true. And the hand that cares for the elderly will have a good future. That hand will be mining gold. There are no two ways about it. A prerequisite is that the business communities,

civic organisations, knowledge institutions and governments face the challenges and grab the numerous opportunities. They must join forces where possible. The province of Limburg is a pioneer in the Silver Economy, and would like to maintain its role as leader.

*Some things are inevitable.* The best way of dealing with inevitable situations is to make the best of them. One hundred and eighty thousand of Limburg's 1.1 million inhabitants are already older than 65. And the demographic figures aren't lying: ageing is on the increase. Reason enough to make this trend successful. The opportunities are plentiful. From fostering knowledge and craftsmanship to expanding our cultural hospitality. From a grant to a residential area for senior citizens. From easily accessible shops to suitable remote care.

*The time is ripe.* Martin Eurlings, the former deputy of Economic Affairs, did a good job promoting the Silver Economy. In Limburg, in Europe, in collaboration with neighbouring governments and organisations. The provincial government of Limburg has sown the seeds and will soon reap the yield. In terms of the internal holiday market, Limburg is still a strong number two. Active senior citizens are an important factor. The number of holidaymakers between the age of 55 and 65 has increased by some 40 per cent compared with 2005. The municipality of Beesel gave the go-ahead for the Bösdael housing estate in Reuver. Flats accommodating each phase of life and senior-friendly amenities prompted us to donate € 445,000.

*The seniors' economy is attractive.* And the provincial government provides financial aid. With pleasure! The creation of a virtual medical centre - remote care - received a financial injection of more than €100,000. Thirty thousand euros were pledged towards the furnishing of five model GP practices, including digital technology. And €430,000 were invested in the tourism sector to increase accessibility for people with a physical handicap. I would be very happy to see these initiatives supported by organisations that also see an opportunity in the seniors' economy.

*Abundant sources of inspiration.* During the conference *Silver Economy in Europe 2006* experts and enthusiastic participants brought a number of ideas and initiatives to the table. The conference was organised in collaboration with the sen@er network Silver Economy Network of European Regions. This brochure looks back at the topics that were discussed during the conference. But it also looks forward. A stimulation group headed by Martin Eurlings translates the results to Limburg's silver agenda and to practical solutions for businesses, and educational and regional prevention and health care organisations. In regional quality networks and in the international context of European regions, we are working hard to create the necessary conditions for a healthy and sustainable regional economy. But we can't do it without you. Are you interested in getting 'virtually' involved? Then take a look at [www.prvlimburg.nl](http://www.prvlimburg.nl)

**Herman Vrehen**  
**Deputy of Economic Affairs**

## For example ...

**Consumer market.** Reorganisation of shopping areas and public spaces • Vocational institutions create 'senior-friendly personnel' training course • Master classes in communication by professional associations • Experience exchange with people from the media, marketing and advertising • Win-win collaboration between entrepreneurs and seniors' organisations.

**Entrepreneurship.** Silver-market master classes for young entrepreneurs • Knowledge exchange with partners in Europe, the USA and Japan • Annual presentation of Silver Economy Award • Women aged 45-plus start a transport company to bring senior citizens to the theatre, cinema or museum • Greenwish support centre for sustainable and generation-aware entrepreneurship • Banks support senior citizens starting a company and entrepreneurs taking over companies • Spas offer an amusing course in health and well-being.

**Vitality.** Courses and nutrition projects in early education • Cooking programmes at schools • Mora from Limburg meets Jamie Oliver • Limburg is the first region to ban smoking in pubs and restaurants • The 50-plus age group is active in preventive youth welfare • Top hotels provide high-quality health care in combination with wellness • Supplemental remote care increases the quality of life of the chronically ill • Support for volunteer carers in the form of information and respite care • Prevent elderly women falling by offering power-training in fitness centres • Use of software to stimulate people with dementia • New methodologies in the form of video games.

**Housing.** Limburg is working on the first retirement community or district • Working visits to intergenerational residential estates in Germany • Innovative care technology through collaboration between electronics companies and regional care companies.

**Job market.** Design Jobs for the Future • Limburg is the first trial region for age management and the improvement of older employees' work ability • Collaboration of public and occupational health organisations by putting prevention on the agendas of companies, organisations and citizens • Turn reintegration companies into prevention companies • Insurance companies and pension funds tailor pensions to the needs of the mobile employee.

**Free time.** Design roadmaps for museums and theatres based on a visitor's policy for the active 50-plus age group • Develop the talents of the 50-plus age group in the area of music, dance, theatre and film • First multi-screen cinema in the Netherlands for baby boomers in Maastricht • May festival for the more mature culture-lover organised by a younger age group • Storytelling in Limburg cafes • Cultural 50-plus ambassadors stimulate new consumer groups.

### **Consider yourself invited**

*It starts with the idea, the inspiration and the ambition to make the regional economy generation-proof. It's about the purchasing power, brainpower and manpower of the 50-plus generation.*

*The province stimulates this with concrete plans, work programs and quality networks. Ambition calls for action and results.*

**'Until now, life has been nothing more than a warm-up. That's what senior citizens want to hear and feel.'**

Jean Paul Tréguer is the director of Senior Agency. Ten years ago he wrote his first book, Golden Rules of Senior Marketing. Since then, he's been heading a successful media company and travelling through Europe promoting the senior citizen market. 'It's not about loose dentures.'

**Future senior citizens have the feeling they're being taken seriously. They consume as if consumption is going out of style. And it's made easy for them, too. Adverts address them the way they want to be addressed. Busses, shops, restaurants and pubs - they all cater to their needs. It's the simple things that make life so pleasant. In Limburg, too. Especially in Limburg. Because Limburg invested in a senior-friendly way of doing business.**

CONSUM  
ER

# MARKET

## Consumer market | 1

### **Opportunities: Repackage services**

*The purchasing power of senior citizens is increasing.* Continually. Senior citizens contribute considerably to the economy. European, national, regional. They also have capital they want to spend. This makes the 50-plus age group an important target group. For retail as well as the banking and insurance, tourism and health care sectors, the real estate market, publishers, broadcasters and cultural organisations and event managers. Because the customer is king – and according to some advertisers even tyrant – their wishes and needs must be taken seriously. Something that is happening more and more.

*Money wants to be spent.* People borrow money until they're 45. They save between the age of 45 and 65: the proverbial nest egg. Then, when they reach the age of 65, they start spending again. More and more banks and financial institutions are responding to this behaviour. By extending their services, for example, with a special counter for senior citizens. By making it easier to use the internet, and stimulating its use. By understanding the relationship between senior citizens and their children and grandchildren. By creating special accounts for lifelong education. By providing investment opportunities in the care companies that are important for them. Banks seem to be the pioneers, because businesses and retailers seem to focus primarily on the youth.

*One should not make fun of customers.* Reason enough, for example, to change the tone of voice and target of adverts. Calendar age is relative. Today's senior citizens perceive their age ten to fifteen years lower than that of their peers in the past. Life used to start at forty, now it starts at fifty or even later. The fact that adverts are created by young, creative minds is a handicap. Young people simply cannot associate with an older target group. That is what leading experts in the area of senior marketing found. A good example can be found in the health-care product sector. After attempts to rejuvenate the Kneipp brand totally failed and turnover plummeted, the company changed its course. Kneipp now focuses fully on the 50-plus age group. Successfully.

*Senior citizens have the power.* Not only because of their wealth and social position, but also because they are joining forces as consumers. In the USA, there is even talk of a superpower: thirty-seven million people in the 50-plus age group have come together to create a lobby organisation: the AARP. Credit cards, pensions, student loans, health food, health care, medicines, accessibility of shops and



public space; all topics of studies and lobbying. The fight against misconceptions about the elderly gets constant attention.

Immediate benefit works. There and here. The Netherlands' largest seniors' organisation, Unie KBO, saw its membership grow by about 15 per cent because of medical insurance terms it had agreed. Agreements for phone and travel services are in the pipeline.

*Convenience is king.* For older people, too. Senior citizens' wishes can be taken into account when laying out and furnishing shops. They're a growing consumer segment with huge purchasing power. The German supermarket chain Edeka is leading the way with an award-winning approach. Ask older consumers first. Then, combine their wishes with those of parents with small children and then combine that with those of people with disabilities. And then redesign the shop – fairly simple activity - and train the staff. The result: clear signs, wide aisles, reachable shelves, shopping bags you can hang on your shoulder, magnifying glasses on a string, talking scanners for the visually impaired, buttons that enable you to page shop staff, and a reading table. The result: a 1000 per cent increase in customers in one week and 20 per cent more turnover per customer in the trial shop.

### **ACTIONS: Map and acknowledge the wishes of senior citizens**

*Customer loyalty is an art.* As is being a regional magnet for new customer groups. Entrepreneurs in different sectors should work together to obtain a good picture of the needs of the changing consumer market. The wheel doesn't have to be reinvented 10 times. The exchange of knowledge and cross-pollination are in everyone's interest. Umbrella business organisations and chambers of commerce have a leading role. Sectors with a clear interest are: retail, transport, catering, tourism and culture.

*Professional tone of voice.* Marketing, advertising and communication are important success factors. The creation of an expertise centre or network is a good start. A meeting point for designers and researchers in the area of journalism, culture, public relations, mass communication and advertising. Ad hoc and per topic, or more structural. Involving universities adds value. An initiating and stimulating role has been set aside for the provincial government and the regional business community.

*'It's not so much the age of the staff that matters, but how friendly and courteous they are.'*

ULRICKE STÖCKER,

EDEKA SUPERMARKET CHAIN, GERMANY

### **OPPORTUNITIES FOR: shopkeepers • interest groups • lobbyists • marketing agencies • market researchers • entrepreneurs • politicians • advertising**

#### **Good to know:**

- In Europe, people in the 50-plus age group own 75 per cent of the shares, 65 per cent of the savings, 60 per cent of the houses and 50 per cent of the cars.
- Only 8 per cent want to put money aside for their children, 55 per cent want to spend their savings on themselves and leisure activities.
- About half of the Dutch population is above the age of 50. The number of people in this group increases every two minutes.

- With a circulation of 1 million, the seniors' magazine 'Notre Temps' is the most successful monthly magazine in France. With a circulation of 300,000, the Dutch magazine 'Plus' is a successful second.
- Vocational training has a responsibility of teaching senior-friendly manufacturing and services.

*'The mortgage is paid, the children have flown the coop. Time for wealth. Real baby boomers want to spend their money, indulge.'*

MAXINE DE JENLIS,

DIRECTOR, BAYARD GROUP EUROPE, PUBLISHER OF SIX SENIOR'S MAGAZINES, INCLUDING THE DUTCH MAGAZINE PLUS

# entrepreneurship

## 'The youth caters for revolutions, the elderly for evolution'

Peter van Leeuwen, Managing Director Institutions, ING Bank Nederland. Responsible for the development of services and products for the public and health-care sector. 'Senior starters know what they're capable of.'

## entrepreneurship | 2

**Future senior citizens stimulate the economy. By asking for new products and services. By spending their money differently. Or by deciding to start a business at an older age. Their experience and their network are an advantage. They're fully capable of realising their ambitions. Entrepreneurs have a lot of opportunity in Limburg because the ground was prepared on time:**

### **Opportunities: Use experience and determination**

*Look out for new challenges.* Increasing ageing guarantees a new market. Fashion for the 50-plus age group. Software that slows down the effects of dementia. Transport for senior citizens. Spas. Fitness centres. Yoga schools. Travel. Healthy eating and drinking. And that's just the beginning. Health care is important. But there's also a place for designer glasses and Bluetooth hearing aids: compensation for the loss of functions is easily combined with style. In short: senior citizens are an important market. And businesses have to deliver the products and services. Good for the economy, for creativity and for the entrepreneurial spirit. Existing companies are shifting the boundaries. New companies are arising.

*Entrepreneurship is a real option.* The 45-plus age group is also showing an increasing interest in running their own businesses. A logical progression. They have reached an age at which they can and dare go for what they really want. In 2003, 29 per cent of the new entrepreneurs were older than 45. Older starters have a greater chance of succeeding than their younger peers. This is largely due to a well-considered start, money and a good network. Their experience enables them to read the market better. They already belong to networks and often start by working with other companies. Their businesses are usually smaller and less focused on growth. They know themselves well. Their ambitions are structured and form the basis of what they want to do with their life and their company. The investment level is relatively low. They generally opt for part-time entrepreneurship.

*Older entrepreneurs deserve trust.* An own business seems to be more and more a way of staying off benefits. Government measures stimulate this by enabling people to invest in their own business for 6 months without giving up their unemployment benefits but without having to apply for a job. Support could be better, though. For example, from banks. They play a role when determining the starters' return on investment. Age is a criterion. They also assess the health risks as higher. The viability of their companies and their will to continue working don't always tilt the balance. Good business premises would also help senior entrepreneurship. Small scale, flexible. In this respect, older starters do not differ much from younger starters. There is a need for shared business premises with amenities, affordable rents and flexible contracts.

*A challenge.* Not only for the new entrepreneurs, but also for the organisations that support entrepreneurship. For chambers of commerce, *MKB Nederland* and the numerous custom-solution organisations in the field of consulting and coaching. They can help remove thresholds and prevent pitfalls. And there are new opportunities for ex-employers. By continuing to use their expertise. Senior starters can, for example, be hired on a project basis. And what about successor problems? Partnerships enable older starters to warm up to taking over a company. This approach works well for small companies in particular.

*Financial services are shifting.* The number of new, small businesses is growing. And senior citizens are increasingly living from a combination of sources of money: salary, owner's income, savings and pension. With this development, the need for financial and administrative products increases. This means opportunities. For loans to starters. For new forms of pensions that enable entrepreneurs to withdraw and deposit money. For tax and real estate advice. For business mortgages. For personnel and business administration.

### **ACTIONS: Information and support**

*Awareness is the key.* Information about chances and opportunities is key to stimulating successful entrepreneurship. Coordination and the division of roles are necessary: between centres for work and income, chambers of commerce, employers' organisations and councils. But more is needed than just good information. There is also a need for a regional strategy and a network for coaching, educating and financing starting 45-plus entrepreneurs. It is obvious that this will incite knowledge institutions - universities, colleges and development organisations – to open their doors more readily. Not only for specific topics, but also for specific practical issues.

*Good help is half the work.* The hidden desire to start a company deserves an additional push. As does choosing innovative products and services. A, preferably annual, best-practices award is inspiring. Driver and auxiliary in one. Regional support for elderly starters is a must. For example, the entrepreneurs' skills, products and business processes need improving. Hence, quality needs improving. Public-private partnerships would be one way of boosting senior entrepreneurship. With seminars, master classes and innovation grants. But also more practical things such as a regional microcredit fund, the adaptation of zoning plans to combine private life and work, and shared business premises.

### **OPPORTUNITIES FOR: employers' organisations • job seekers • educational institutions • provincial government • chambers of commerce • banks • councils • development organisations**

#### **Good to know:**

- Sixty-three per cent of the working 65-plus population run their own businesses. Of the 50 to 64-year-olds, only 17 per cent run their own businesses.
- Limited investment. Almost half of the elderly starters started with less than €4,500. Only one in five had a start capital of €22,500 or more.
- Of the elderly starters, 77 per cent invest only their own money in the company. They only add money to supplement their own equity.
- At 93, Ms Schetters from Limburg is the oldest 'senior starter' in the Netherlands. According to the chamber of commerce, she has been running a golf course, a snack bar and a number of trampolines for two years. There's no denying that she's alive and kicking.

*No one wants to spend all of their time on the golf course. A lot of people would love to work until way beyond their sixtieth birthday. Different work, different working hours, a different balance between work and private life.*

**DOLF VAN DEN BRINK,**

FORMER MEMBER OF THE BOARD OF DIRECTORS ABN AMRO, EXTRAORDINARY PROFESSOR FINANCIAL INSTITUTIONS, UNIVERSITEIT VAN AMSTERDAM

*'50-plus women are bursting with creative energy. They don't let themselves be shelved after they've stopped working. They start a transport company to get elderly people to the theatre or the cinema. Or they start selling wine.'*

**MARY FURLONG,**

FOUNDER SENIORNET AND THIRDAGE MEDIA, PROFESSOR OF ENTREPRENEURSHIP, UNIVERSITY OF SANTA CLARA, CALIFORNIA

# 'Living like you're fifty until you're eighty or older. Happy and healthy. That is the reward for good conduct.'

Stephen Brown is founder and chairman of the Health Hero Network in the United States. His organisation is known as an innovator in the area of cost-effective health care solutions. Computerisation is the core business. 'Behavioural change is the key.'

## VITALITY

### Vitality | 3

Future senior citizens keep feeling younger. And it's visible, too. Of course the body doesn't always play along. But they take good care of themselves. They don't sit around twisting their thumbs. Neither literally, nor metaphorically. They've also learned to eat healthy. The government, health care companies and the business community have all laid a good foundation. Limburg's future senior citizens are able to live towards a vital old age.

#### **Opportunities: It starts with information and being informed**

*What's learnt in the cradle lasts till the tomb.* One cannot start living a healthy life too soon. Prevention works. Good information at school drives home the importance of balanced meals, sufficient exercise and personal hygiene. A healthy lifestyle pays itself back in the form of less cardiovascular diseases, cancers and depressions. Companies have every reason to keep promoting this awareness. By awarding employees for their healthy behaviour. By providing information and good food in company cafeterias. By encouraging active leisure activities, for example, as company outings or on the company's premises. And by addressing health issues with remedies or contributing towards a stay at a spa.

*Investment in health pays for itself.* Money spent on the vitality of an ageing population is an investment, not an expense. Addressing the main causes of sicknesses is paid back with interest. In Europe, for example, cardiovascular

diseases are the cause of half of all deaths: 1.9 million. Expressed in economic figures, this amounts to €10 billion spent on treatments and €64 billion spent on work absenteeism. Cancer affects millions of Europeans each year. Of the large amount spent on health care, 5 to 7 per cent is spent on cancer patients. In the end, some 1.7 million people die of cancer. Depression is an illness that is often overlooked. Some 25 million Europeans suffer from depression. The social burden: fifty-eight thousand suicides and €118 billion. Although the European Union has calculated that prevention pays itself back seven times, measures are still seen as an expense rather than an investment.

*Learning to live with limitations.* Ageing comes with ailments. Dealing with them is a lesson in life. Technology can help. To take timely action, limit the negative consequences and improve the future quality of life. Remote care has a future. People with chronic diseases for example, can be monitored via the internet and equipment: blood pressure, heart rate, pulmonary functions, blood sugar and so forth. This technology also enables patients to leave the hospital or treatment centre more quickly. Doctors, nurses and pharmacists process the information and can jump in if required. With advice, support or treatment. Well-recorded and analysed customer information can be the basis for the future health policy and better care. This technology must not be difficult to handle for the users. People must be able to communicate through the well-known television screen. The equipment must be able to communicate without hiccups. And a drawer full of remote controls is discouraging. Designing user-friendly tailor-made equipment is the next challenge.



*Care and well-being go hand in hand.* Providing services to an ageing population requires creativity and a broad approach. Medical and specialised help when necessary, well-being always. No one is waiting for an unnecessary or tiring drive to the hospital. Help and coaching through the internet can be a relief for the patient and the - slowly declining number of - doctors and caregivers. In addition, care needs to be brought closer to senior citizens. To areas in which they already live, relax and are active: care as part of more comprehensive living and wellness facilities. Natural and health spas are an interesting way of combining prevention, recreation and healing. In addition, spas could create an economic impulse as possible sources of health tourism.

### **ACTIONS: Start a pioneering collaboration**

*Many hands make light work.* The vitality of the ageing population is a prerequisite for a liveable region. More people remain employable. Less people need to use expensive forms of care and social facilities. This desired vitality can only become reality if educational, business and health care organisations take their role seriously and are prepared to collaborate.

*'The biological clock can be turned back. Today's 60-year-olds are seven years younger than those of a generation ago. Society and businesses need to revise their offer.'*

FRANS VAN DER OUDERAA,  
VICE PRESIDENT CORPORATE RESEARCH UNILEVER

*From cooking lessons to plunge bath.* Lifestyle information programmes in schools, companies and the media. Electronics companies that investigate the possibilities of the internet together with care organisations and develop user-friendly equipment. Housing associations and care organisations that are willing to use the equipment. Government and the organised business community that map out what an investment in active seniors means for the economy. Spas and tourist sectors that develop health packages. Insurers that - from both a social and a commercial interest - want to work with proven natural preventive and healing therapies. Limburg offers participating organisations a wide range of opportunities – now and in the future.

**OPPORTUNITIES FOR: hospitals • care organisations • spas • education • policy-makers • human resource consultants • insurance companies • general business community • electronics developers • tourist sector**

### **Good to know:**

- Europe is ageing fast: between 2000 and 2050, the average age will rise by 12 years from 37 to 49.
- Telemedicine is in development: less stressful, geared towards changing behaviour and targeted medical support.
- Investments in telemedicine can only be made for large user groups.
- As a border region, Limburg has the additional possibility of swapping spa patients and users: innovation and quality assurance are requirements.

*'European health care has a tradition of caring well for sick people. But little attention is paid to preventing sickness and absenteeism. Things can and must be done differently!'*

EBERHARD VOLGER,  
SCIENTIFIC DIRECTOR EUROPEAN HEALTH CENTRE FOR NATURAL REMEDIES

**'You don't want to be treated like a child. You don't want to have coffee at 10 in the morning because someone thinks you should.'**

Rob de Jong - Director TCN Property Projects. His company is inspired by the American Sun City and is pushing for a city for senior citizens in the Netherlands. Other stakeholders in the Initiatiefgroep Seniorenstad are Heijmans Vastgoed, Bam Vastgoed, ING Real Estate and Inbo. 'There's no such thing as a typical 55-plus person.'

# Housing

## Housing |

**Future senior citizens are an integral part of society. They are at the centre of society and that's the way they want to live, too. In houses that suit their needs. In neighbourhoods with suitable amenities. With remote care. Comfortably. And, most important, they want to remain in charge of their lives. This will be possible because Limburg has anticipated these future requirements.**

### **Opportunities: Take a good look at demand and technological developments**

*Senior citizens should be in control.* No two senior citizens are the same. But they all have one thing in common: the desire to remain independent. They want to take care of themselves for as long as possible. Live independently, that's the ideal situation. Technology can help achieve that. It is possible to get help or service at the press of a button. All of the domestic facilities and equipment can be activated from the easy chair or the home-trainer. Hospitals and doctors can diagnose and advise patients from a distance. Virtual meetings will soon be part of daily life.

*Alone no longer means lonely.* The fact that senior citizens want to live alone doesn't mean they want to be lonely. They need contact just like everyone else. And, at the end of a busy working life, they want to do fun things in their free time. In the United

States, this need has been moulded into a city concept: Sun City. Started as an opportunity to play golf, Arizona now has a fully-fledged living community with shops, restaurants, churches, swimming pools, libraries and workshops for hobbyists. Critics speak scornfully about a 'senior reservation', but real-estate developer TCN Property Projects is convinced that Dutch senior citizens would also feel at home in such an environment. The company already has the blueprints for a seniors' city with 1,000 to 2,000 residences. Inspired by Sun City.

*It can be different.* Less American. High-quality residential areas can coexist alongside older buildings. In the green. Places to meet and have fun, a cinema, a fitness centre, a theatre. A lot of good, quality care. Service agreements with GPs, dentists, nurses and physiotherapists. A district that will attract senior citizens like a magnet, especially the prosperous ones. But your passport doesn't have to say that you're 55+. Future residents, care organisations and insurance companies can play an active role in the creation and financing of such a district.

*No stigmas.* Seniors have been associated with decay and care for too long. Modern baby boomers are tired of this. They may need care when they're old and grey, but they certainly don't want to spend the whole day talking about it. They'd prefer to live in a comfortable environment. And receive the help they need without having to advertise it. This involves more than just remote care and monitoring. A good infrastructure that enables people to stay in touch with their social network is also needed.

**ACTIONS: Create partnerships to map out residential areas**

*Partners in policy.* The EU does not have a separate housing policy for the growing number of senior citizens. It is embedded in other policy areas. In the provincial governments and councils, spatial planning and housing are in charge of this topic. Existing official and unofficial market-driven and health care networks can support regional policy-makers. Periodically seeking advice from expert citizens through the internet is a genuine option. Promoting technological infrastructure is another of this policy's necessary spearheads. Such an infrastructure could help people with their hobbies and the creation of virtual communities. The internet can also prevent people being socially isolated. Stronger publicly initiated and funded partnerships can get solutions started.

*Demand-oriented building.* Councils and project developers can work together. Supported by a sophisticated provincial spatial planning policy. Governments and business communities look for opportunities together. For locations to give future senior citizens a good place to live. The wishes of the elderly must always be the starting point. First ask what they want and then put the urban developers, architects and accountants to work.

**OPPORTUNITIES FOR: spatial planning • building societies • councils • architects • province • project developers • senior citizens**

*'People see going to hospital as a punishment. But a stay in a wellness hotel feels good; check-up and treatment included.'*

GUUS BROOS,

MEMBER OF THE BOARD OF DIRECTORS ORBIS GROUP OF MEDICAL AND HEALTH CARE COMPANIES

*'People want to grow old, but they don't want to be old. And they certainly don't want to feel old. They want to remain in charge of their own lives. They want action.'*

ROB DE JONG,

DIRECTOR TCN PROPERTY PROJECTS AND MEMBER OF THE INITIATIVE GROUP SENIORENSTAD

**Good to know:**

- Sun City has been around for 47 years. Forty thousand people live there. They are all older than 55, and 136 people are older than 100.
- The Orbis group of medical and health care companies is running a trial project in Sittard with ten apartment complexes with remote care. Through the telephone.
- The following applies to the apartment complex: first comes housing, then service, then the activities. And then the care.
- In the seniors' city TCN Property Projects is building, 30 per cent of the apartments will be low-end, 40 per cent mid-range and 30 per cent high-end.

# job market

## job market| 5

**'Not only employees are capable of learning. Companies can learn too. Conscious learning is fruitful. For everyone.'**

Cathal O'Eegan – Head of Workplace Strategy, Irish National Centre for Partnership and Performance (NCP) -'Change is a daily given.'

**Future senior citizens feel wanted. They are not burned out, have not fallen into the career trap. They still want to work, on their terms. And companies and institutions are happy to use their services. These employees have seen new opportunities develop for seniors and know how to use them. This may mean slowing down the pace in some areas, and stepping it up in others. Limburg's employers have spent years focusing on employability. And will reap the benefits.**

### **Opportunities: Embed changing wishes and needs**

*It's all in the head.* In particular those of corporate and institutional directors and managers. They should focus more on keeping more senior citizens employed. A number of policy-makers have already changed their standpoint. They have an increasing sense of necessity. In ten or twenty years there may be too few hands and heads to do the work. In addition, the need for meaning and personal development doesn't simply disappear at the age of 60 or 62. It is not socially desirable to leave the potential, knowledge and expertise of senior citizens untapped. The trick is to distribute the right incentives and get the business community actively involved. This means that the right example has to be given.

*There is no cure-all.* And ageing has its own secrets. And so, with the years, the differences between people increase: intellectual, physical, mental, social. This increasing individuality deserves a place in the workplace. This is about things such as: using human capital, working conditions, mobility, responsibilities, education, exit policy and protection measures. Managers would do good to learn more about the

current and future age composition of their employees. But more important is insight into their personal development.

*Age management pays off.* It's not an expense, but an investment that is quickly returned three to ten times. Even a twentyfold return is possible. As is the case at some 40 per cent of Finnish companies. They now work with a scientifically tested collection of tools. The work ability index is the core of this system. The index shows how to keep employees healthy and employable. In fact, it is a cleverly developed questionnaire. Filling it in reveals if someone is on their way to receiving disability insurance or is still a vital employee. Collecting information from occupational doctors reveals bottlenecks in departments or divisions. The bottlenecks can concern tasks, careers, positions or working conditions. Management is provided with suggestions for interventions and investments.

*Sometimes it is frightening.* When companies see what they are spending their good money on, they are prepared to adapt their policy. That is also the experience of the Expertise Centre on Age and Life Course. That's why it developed a quick scan. The quick scan maps out the age groups for which social measures are in place and what they cost. For example: training, coaching, parental leave, child care, senior citizens' days and early retirement. The bulk of the money often goes towards older employees who will soon be leaving anyway. Smart is different. During the whole life course, investing in health, development, training and mobility produces a higher yield. Employees stay fit longer, are more balanced, are capable of carrying out their tasks and are prepared to continue working.

*'The 50-plus age group. Instead of investing in this group, a lot of companies spend money on them so they can leave the company. They focus primarily on younger employees. Because the older the employee, the less money is made available for training. It's so important that older employees as well have future prospects.'*

DORINDE BRANDS,

CONSULTANT EXPERTISE CENTRE ON AGE AND LIFE COURSE

### **ACTIONS: Create a feeling of urgency and use it**

*There is enough knowledge.* Expertise centres, job market analyses, scientific research in a number of disciplines, specialised consulting firms and a range of tools for the age-aware environment. Driving behavioural change can result in a new management style, more targeted occupational health care and more collaboration. Companies, knowledge centres and civil organisations can help shed light on the consequences of ageing. Solutions could then be developed in a strategic network and implemented.

*Linking ageing to innovation.* For the future of Limburg, it is important to focus on technology and market innovation. This has an impact on the way work is organised, on the employment terms and on the employment conditions. Regional representatives of sectors, trade unions and employers' organisations can all play a leading role. There is also a role for works' councils and staff representatives. Support from a variety of experts worked well in other regions and countries. Ireland is an example. Education and knowledge centres in Limburg can play a key role in the compilation and targeted distribution of information.

**OPPORTUNITIES FOR: businesses • health care organisations • expertise centres • civil organisations • trade unions • human resource managers • consulting firms**

### **Good to know:**

- Professor Juhani Ilmarinen indicates that two hundred companies of different types and sizes have adopted the Finnish age management methodology. The result: 50 per cent less absenteeism and 50 per cent more productivity.
- In the United States, 77 per cent of the 50-plus age group already plan to work longer.
- The number of workers in the 60-plus age group has increased in the last ten years by 60 per cent to 1.6 million. The growth was the highest for the 55 to 59 age group. Work participation for this group increased from 40 to 55 per cent.
- The number of people in the 65-plus age group increased slightly in the last decade. The workers in this group are relatively often independent. Sixty-three per cent are entrepreneurs, as opposed to 17 per cent in the 50 to 64 age group. The percentage of elderly workers will increase considerably in the coming years. Currently, 22 of 100 employees are older than 65. This percentage will slowly

increase until 2010. The expectation, however, is that the process will then accelerate: around 2040, the grey pressure will be about 43 per cent. Almost twice as high as now.

*'People will not want to work if the quality of the work and the workplace does not meet their changing demands. Work has to adapt to people, not the other way around.'*

JUHANI ILMARINEN,

PROFESSOR OF AGE MANAGEMENT AND WORK ABILITY AT THE FINNISH INSTITUTE FOR OCCUPATIONAL HEALTH



# 'Popcorn-eating adolescents no longer rule the cinemas.'

San Fu Maltha is a well-known Dutch film producer. He produced successful films such as 'Zwartboek', 'Phileine zegt sorry' and 'In Oranje'. He sees good opportunities for senior cinema-goers: 'They have an eye for quality.'

FREE  
TIME

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**Future senior citizens know how to enjoy. They spend their free time smartly. Sometimes in groups. But always with a personal touch. From church to pub. From ruins to resort. From music theatre to Maas ponds. From hikes to wellness centres. The offer in Limburg is rich. That's what the cultural, educational, recreational, health and tourist organisations focused on developing.**

## **Opportunities: Plan-based modification of the way people spend their free time**

*Seniors are mass consumers.* Some 80 per cent of the 50-plus age group go on holiday three times a year. And they're always looking for challenges: new destinations, new ways of travelling. And they're prepared to pay for a good product. And their free time is above average, making them a good target group for day tourism. Better focus on their wishes and purchasing pattern lays the foundation for new economic activities.

*And there is more than just boat trips up and down the Rhine.* The stereotype image that senior citizens are only interested in slow boat trips seems indestructible. But looking at their behaviour and lifestyle displays an increasing need for new ways of travelling. A more varied offering. Personalisation. Here too, individualisation is apparent. A lot of senior citizens prefer to do their own thing. From biking along a country path to hiring a sailing boat or a powerboat. With wine and picnic basket on board or attached to the carrier.

*A healthy lifestyle is very popular.* Senior citizens are also looking for ways to stimulate their physical, intellectual and spiritual well-being. Health and indulgence are part of a dream holiday. Preferably in a particularly beautiful natural setting. And with a nearby spa for relaxation. The individuality of the region and its natural products make it possible to strengthen the existing infrastructure of hotels and restaurants. And to introduce new wellness products that stimulate tourism.

*Remove thresholds.* Ageing comes with ailments. In the next decades, ageing will considerably increase the number of people with ailments. In the Netherlands, 1.7 million people have a physical handicap. In the European Union, 15 million people have a physical handicap. They like travelling just as much as anyone else. They want to participate in society as normally as possible. Spend their holiday in a normal environment. Relaxing, however, is a tad more difficult when you find out at your destination that your wheelchair doesn't fit through the door. Slightly larger bathrooms, wider doors, handles, higher seats; investments that quickly pay off.

*The trip starts on the electronic highway.* This is also increasingly true for senior citizens. For thirty years, *Maaskant Reizen* has been selling tours, excursions and city trips across Europe. More than 90 per cent of its customers are older than 50, and 70 per cent are older than 60. Half of the bookings are made through the internet. From home and fast. Three clicks get you where you want to be. Clear and simple. Of the total number of internet users in the Netherlands, 20 per cent are older than 50. And the percentage is increasing. The digital era also requires the recreation sector to revise its approach. Other means of communication, new information channels.

*There's a future in letting people get a whiff of culture.* Four out of ten people in the 50-plus age group state that they would like to go to the cinema more frequently. On average, they think 60 per cent of the films are interesting. But at the moment, the world of cinema doesn't reach more than 14 per cent of the 50-plus age group. Cinema doesn't seem to be part of the basic package. New audience acquisition strategies could change this. Comfort, transport and a cup of coffee are stimulating. Ambassadors who promote special films could be another stimulus. Or film information for the 50-plus age group: specially designed for the older viewers.

*'In terms of the silver market: don't listen to the gurus; listen to your parents and to the man or woman beside you in the train, and to yourself. Your target group is closer than you may think.'*

ALEXANDER VAN DE KERKHOF, DIRECTOR 50PLUSBEURS

### **ACTIONS: Combine natural and intellectual richness**

*Work together towards specific, targeted goals.* In Limburg, cultural, educational, recreational and tourist organisations need to really join forces. Starting with the knowledge that senior citizens are their most important buyers and a bridge to new generations. The emphasis is on the rapidly increasing diversity of older customers. Collaboration between spas can bring benefits at different levels. As a customer network. As a driver for research, innovation and marketing. New product/market combinations are possible by combining normal care with wellness and active exercising. There are also opportunities for health care organisations and hotels to develop and market products.

*New senior citizens, new ways.* The tourism, culture and recreation sectors are looking for suitable ways of promoting their products and services. Combining expertise seems to be a logical step. In an expertise centre or network. This encompasses extensive knowledge about senior citizens, the way they spend their time, their wishes, communication channels, points of interest and capabilities. The university, marketeers, communication agencies, training courses, newspapers, regional and provincial broadcasters: they can all take part.

### **OPPORTUNITIES FOR: spas • health care organisations • pubs and restaurants • tourist sector • cultural organisations**

#### **Good to know:**

- The Bealtaine festival is held in Ireland every year since 1996. Designed for everyone, but the programming is primarily geared towards the elderly. Last year no less than 40,000.
- The NBAV's accommodation guide *De Blauwe Gids* contains holiday destinations that are easy to reach for people with a physical handicap. In a short period, the number of accommodations in the guide increased from 18 to 180.

- Of all of the European countries, the Netherlands has the highest number of senior citizens that use the internet. In 2004, 54 per cent of the retired population was on line.
- Some films are appreciated by an older audience. Twenty per cent of the viewers of films such as Mona Lisa Smile and Lost in Translation were older than fifty. Forty-three per cent of the people who went to see Der Untergang, Deep Blue and Les Choristes were elderly.
- The 50-plus age group spends about €2.1 billion a year on recreational activities and holidays, and hence generates two-thirds of the travel sector's revenue.

*'In mass media, there is a gap between the reality and perception of older people.'*

SUE RUSSEL,

MEDIA COORDINATOR BEALTAINE FESTIVAL

# Inspirators

## during the second congress 'Silver economy in Europe'

**Martin Eurlings** – Former member of the Provincial Executive, portfolio Economic Affairs, province of Limburg, the Netherlands

*The silver economy - spearhead of politics in Limburg*

**Marion Gierden-Jülich** - Secretary of State for Generations, Family, Women and Integration, North-Rhine Westphalia, Germany

*Strengthen the regional silver economy*

**Mary Furlong** – Trendwatcher, founder of SeniorNet and ThirdAge Media, Professor of Entrepreneurship, Santa Clara University, California, USA

*Turning silver into gold*

**Juhani Ilmarinen** – Professor of Age Management and Work Ability, Finnish Institute of Occupational Health, Helsinki, Finland

*Age management is the best investment thinkable.*

**Stephen Brown** – President and CEO Health Hero Network Inc., Mountain View, California, USA

*Remote health monitoring and management*

**Dolf van den Brink** – Former member of the Board of Directors ABN Amro, extraordinary professor Financial Institutions, Universiteit van Amsterdam, the Netherlands

*Ageing and banking*

**Dick Sluimers** – Chairman of the Board of Directors of Stichting Pensioenfonds ABP, Heerlen, the Netherlands

*Longevity and pension reform – the silver perspective*

**Jean-Paul Tréguer** – Founder and President and CEO Senior Agency International, Paris, France

*Communicate with baby boomers and seniors*

**Ladan Manteghi** – President of AARP, Washington DC, USA

*Influence policy, society and the market*

**Maxime de Jenlis** – General Manager, Bayard Europa, Belgium

*Strategy for a successful publisher*

**Frans van der Ouderaa** – Vice President Corporate Research Unilever UK

*Age healthily from a consumer perspective*

**Maarten Janknegt** – Member of the Board of Directors, Siemens Nederland NV

*Care technology for the silver era*

**Don Schordje** - President Recreation Centres Sun City (RCSC), Arizona, USA

*Living in Sun City keeps you alive*

**Rory O' Connor** – Vice President Medical Affairs, Europe, Pfizer Pharmaceuticals Group, New York, USA *Health creates wealth: meeting the demands of an ageing population for innovative and high-quality health care*

**Peter van Leeuwen**– Managing Director ING Medinet, ING Bank the Netherlands

*Ageing society – new opportunities?*

**San Fu Maltha** – Film producer, the Netherlands

*A film producer's vision*

**Rob Beudeker** – Director Business Unit Personalised Nutrition, DSM Food Specialties, the Netherlands

*Personalised nutrition – important for the silver generation*

**Klaus Ruhnau** - Vice President Marketing Solution Management, Hartmann AG, Germany

*Valuing the 50-plus consumer*

**Guus Broos** - Member of the Board of Directors Orbis group of medical and health care companies, the Netherlands

*Prevention as challenge*

# Inspirators

## during the second congress 'Silver economy in Europe'

**Rob de Jong** - Director TCN Property Projects, the Netherlands

*Develop and build for seniors*

**Lutz Kubitschke** – Researcher Empirica, Germany

*Technology as condition and driver for the economic participation of senior citizens*

**Josephine Dries** - Researcher TNO, the Netherlands

*Scenarios for future independent living*

**Dorinde Brands** – Advisor, Expertisecentrum Leeftijd (Expertise Centre on Age and Life Course, the Netherlands)

*Life course policies in organisations: a quick scan*

**Cathal O'Eegan** – Head of Workplace Strategy, Irish National Centre for Partnership and Performance (NCPP), Ireland

*Ireland's National Workplace Strategy*

**Mike Sharrock** – Managing Director BP Netherlands

*Age as a part of diversity management*

**Norbert Wahl** – Director Sparkassen und Giroverband Rheinland-Pfalz, Germany

*Serving the silver economy*

**Frank Lierman** – Economist Dexia Bank, Belgium

*Building blocks for a sustainable approach to ageing in Belgium*

**Dick Knook** – Professor emeritus of Gerontology, University of Leiden, the Netherlands

*The future belongs to the seniors*

**Fini de Pauw and Bram den Ouden** - Members of the Board of Directors of Stichting Important Message, the Netherlands

*Travelling with a handicap*

**Richard Smits** – Director Maaskant Reizen, the Netherlands

*A world to win*

**Hans Jörg Schütz** - Film-Kommunikation, Germany

*Cultural entrepreneurs exploring the silver market*

**Sue Russel** - Media Coordinator Bealtaine Festival, Ireland

*Celebrating creativity at an older age*

**Rainer Fretschler and Michael Zirkel** - Institute of Work and Technology, North-Rhine Westphalia, Germany

*Creating a European network for health tourism*

**Eberhard Volger** – Scientific Director European Health Centre for Natural Remedies, Germany

*A new role for spas in Europe*

**Sjef van der Linden** – Head of the Division of Rheumatology, Department of Medicine, University of Maastricht, the Netherlands

*The Dutch market for spas*

**Alexander van de Kerkhof** - Director 50PlusBeurs, the Netherlands

*'50PlusBeurs': the world's largest communication platform*

**Pieter Paul Verheggen** – Motivation, organisation for market research, the Netherlands

*Adapting marketing and product strategies to the untapped silver potential*

**Ulrike Stöcker** – Edeka supermarket chain, Germany

*Older consumer in focus*

**Arno Heltzel** – Spokesman Seniors Association KBO, the Netherlands

**Paul Mulder** – Alliance Manager Zilveren Kruis Achmea, the Netherlands

*The big deal*

**Daniel de Levita** – SeniorWeb, the Netherlands

**Raquel Wanrooij** – Project Leader Customer Advice Rabobank Nederland, the Netherlands

*Supporting the silver economy – not just for the profit!*

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