

THE REGIONAL SWOT ANALYSIS REPORT:

COHESION REGION WEST

SLOVENIA

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1. REGIONAL DESCRIPTION

Regional description

Cohesion region **Zahodna Slovenija** (West Slovenia or SI02) is located between the Alps and it stretches across Karst area, partly across Dinaric Alps and ends at the northern part of the Mediterranean with 47 km long coast of the Adriatic Sea. In the Alps, there is the only national park in Slovenia, Triglav National Park (TNP), which covers an estimated 880 km². Two Pan-European transport corridors intersect at the capital of Slovenia, Ljubljana. The region has two major transport hubs in the country, international port of Koper and international airport Jože Pučnik near Ljubljana (Kohezijski e-kotiček, 2015).

Figure 1: Map of the cohesion region Zahodna Slovenija (West Slovenia)



Source: Replika, (n.d.)

Cohesion region West Slovenia covers an approximate area of 8.061 km² and groups 4 statistical regions Coastal–Karst, Gorizia, Upper Carniola and Central Slovenia with Ljubljana. Cohesion region West Slovenia includes 64 municipalities and is more developed compared to the other part of Slovenia called Vzhodna Slovenija (East

Slovenia). In Table 1 there are some main characteristic of all statistical regions of West Slovenia.

Table 1: Data of statistical regions of West Slovenia

English name / Slovenian name	Largest city	Area in km ²	Population (2016)	Number of municipalities
Central Slovenia / Osrednjeslovenska	Ljubljana	2.555	537.893	25
Coastal–Karst / Obalno-kraška	Koper	1.044	113.193	8
Gorizia / Goriška	Nova Gorica	2.325	117.931	13
Upper Carniola / Gorenjska	Kranj	2.137	203.654	18
Total		8.061	972.671	64

Sources: Statistical regions of Slovenia, 2018 and SURS, 2016

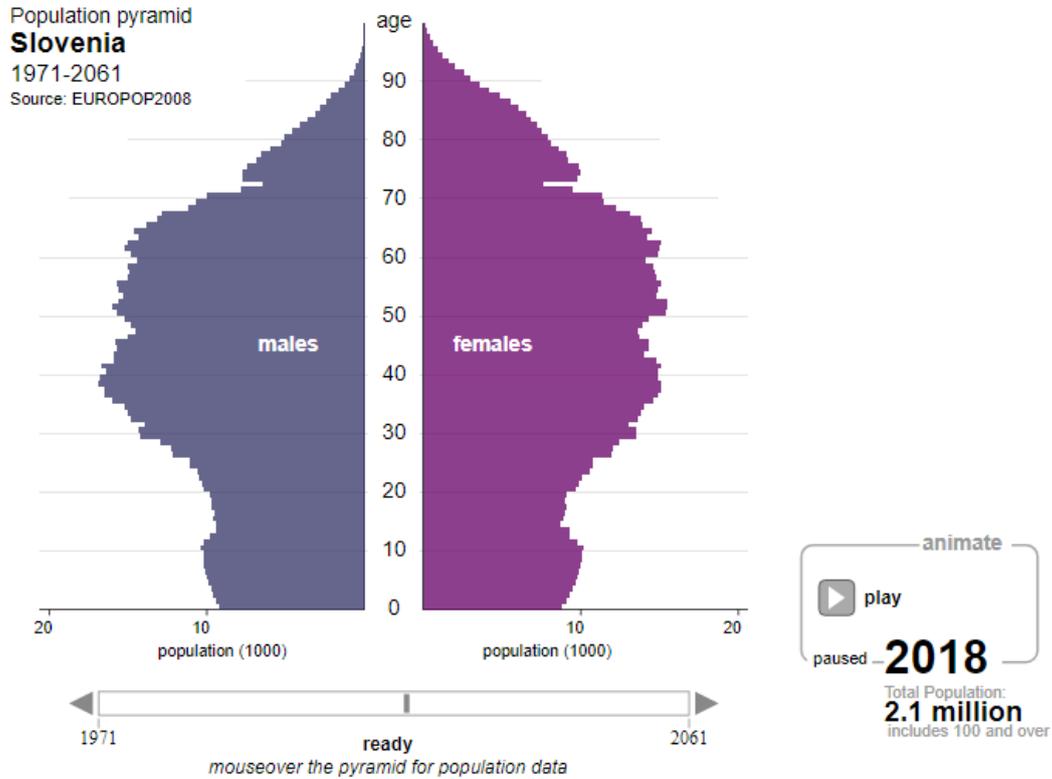
Regional population

West Slovenia has 977.163 **inhabitants** in 2018 (495.095 women and 482.088 men) which live in 385.505 (private) **households**. In the region, there is 69.743 foreign citizens 75,3 % from Former Yugoslavia, 15,3 % from European Union and only 9,4 % from other countries.

Most of the population has secondary education (26 %), finished high school or secondary vocational school (17 %), or higher education (19 %) (SURS, 2018).

Trends in the last few years show that the number of inhabitants in the region is increasing. Natural increase in 2017 was 948, which shows that number of live births is higher than the number of deaths (SURS, 2018). In the first half of the year 2018, there was 152.314 people between age 0-14, 637.606 people between age 15-64 and 187.343 people age 65 or more (SURS, 2018). Structure of population in Slovenia is presented in Population pyramid in Graph 1.

Graph 1: Population pyramid in Slovenia, 2018



Source: SURS, 2018b

In West Slovenia there is 15,6 % (Slovenia 15,0 %) people aged 0-14, 65,3% (Slovenia 65,6 %) people aged 15-65 and 19,2 (Slovenia 19,4 %) people aged 65 or more. There is 5,4 % (Slovenia 5,2 %) of people aged 80 or more. With the reference to the graph (Figure 2) and Statistical office Republic of Slovenia population pyramid of Slovenia in 2018 is very similar to population pyramid of West Slovenia in the same observed year (SURS, 2018).

In the Table 2 there are collected some main population indicators and dependency ratios.

Table 2: Indicators of West Slovenia year 2018

	Population density	Mean age /years	Ageing index	Age dependency ratio
Central Slovenia	232,4	41,8	113,5	51,7
Coastal–Karst	109,2	44,5	148,2	53,0
Gorizia	50,4	44,6	147,9	57,7
Upper Carniola	95,3	42,8	123,1	55,0
West Slovenia	124,6	42,7	123,1	53,3
Slovenia	102	43,2	129,2	52,5

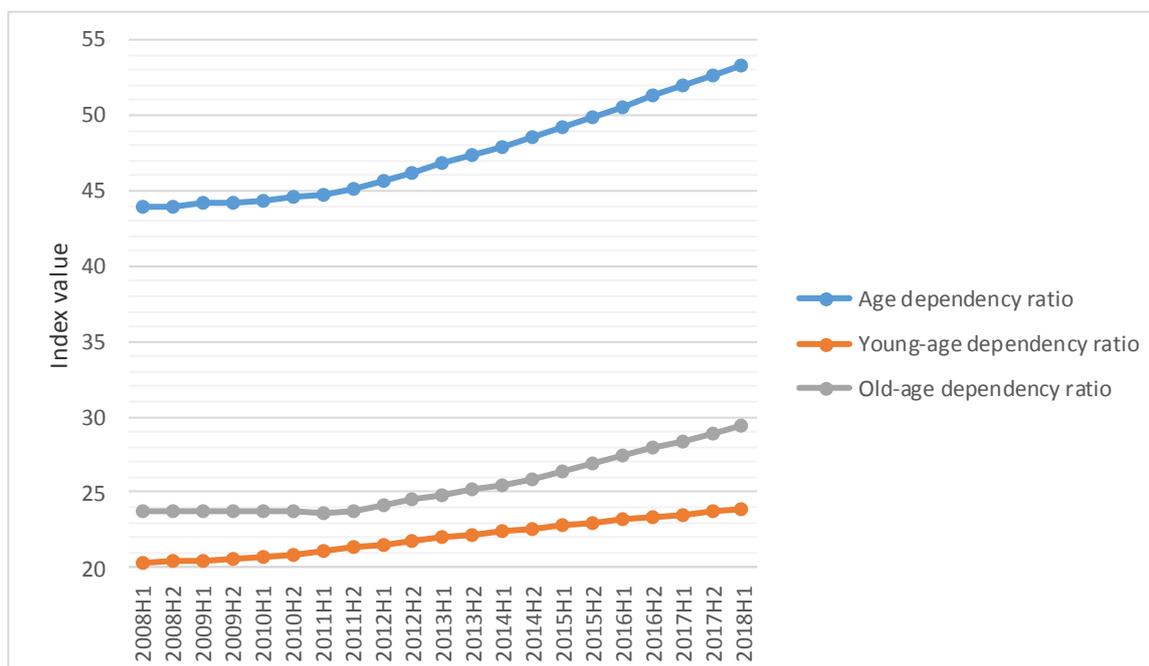
Source: SURS, 2016

According to indicators in Table 2, the lowest density in West Slovenia has Gorizia region caused by remoteness, distance from the main roads and undeveloped areas. On the other side, Central Slovenia has the highest population density, because of the biggest city, Ljubljana.

Population density in the West Slovenia in 2011 was 119,9, in 2018 is 3,9 % higher compared to 2011 as well as mean age, which was 41,1 in year 2008 and is 3,9 % higher in 2018 compared to 2008. **Ageing index** in the region in 2008 was 116,6, in 2018 is 5,6 % higher compared to 2008. Age dependency ratio in 2008 was 44,0, in 2018 is 21,1 % higher compared to 2008.

Overall, Central Slovenia has the most positive indicators; however, other 3 regions have really similar mean age, ageing index and age dependency ratios.

Graph 2: Dependency ratios in West Slovenia, half year, 2008 - 2018

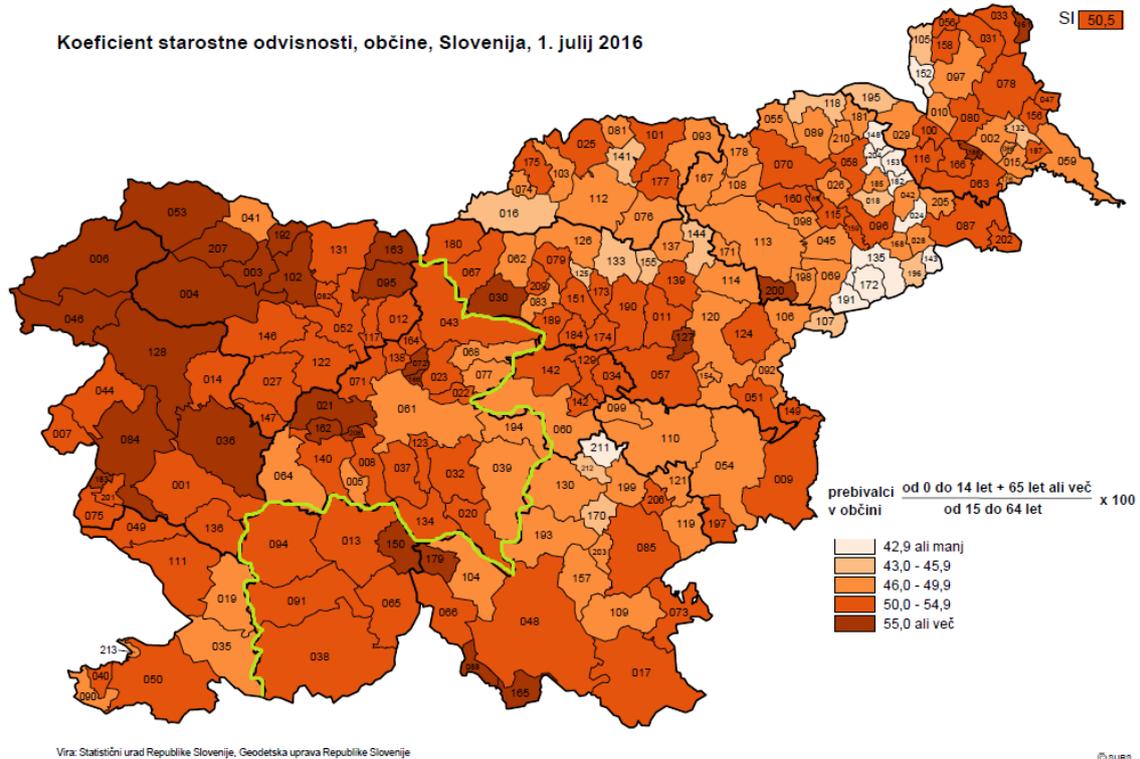


Source: SURS, 2018

With the reference to the Graph 2, **age dependency ratio** in West Slovenia in first half of the year 2008 was 44,0, 10 years later at the beginning of 2018 was 53,3. Consequently, burden on the productive part of the population to maintain the upbringing and pensions of the economically dependent people (0-15 and 65 or over) is increasing. How age dependency ratio is every municipality in Slovenia shows Figure 4 below.

Young-age dependency ratio in 2018 was 23,9 and is rising slightly less compared to old-age dependency ratio. Very important indicator is **old-age dependency ratio**, which is the ratio between the number of persons aged 65 and over, those who are economically inactive and the number of people aged 15-64. In 2018 old-age dependency ratio for West Slovenia was 29,4 and means that 29,4 inactive people depend on 100 people of working age (15-64).

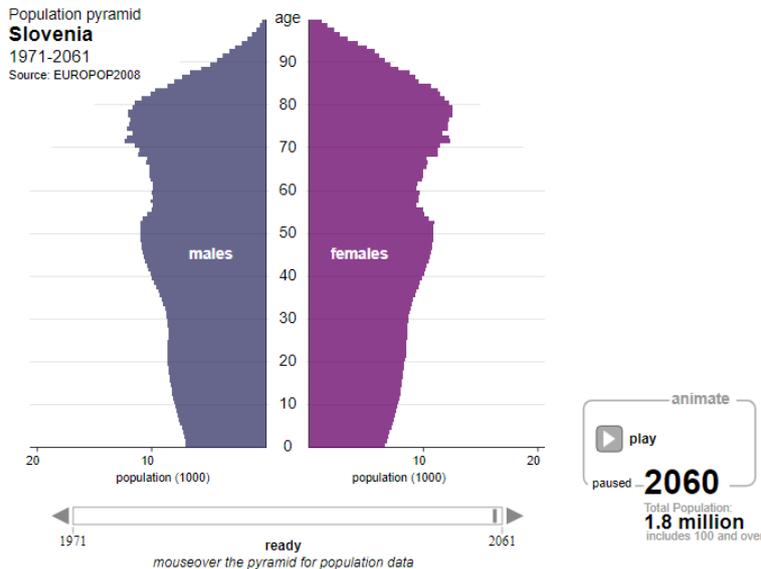
Figure 2: Age dependency ratio in Slovenia, 2016



Sources: SURS, 2016

According to Statistical office Republic of Sloveniacalculations of life expectancy in 2017, life expectancy is 83,9 years for women and 78,0 years for men (SURS, 2018). In January 2017 there was 18,9 % of Slovenian population older than 65. According to EUROPOP20131 predictions there will be one third of elderly population in Slovenia in 2060 (Umar, 2016, p. 4).

Graph 3: Population pyramid in Slovenia, 2060



Source: SURS, 2018b

Regional economy

Since there is no data available for cohesion region West Slovenia we have gathered data for each of statistic regions.

Central Slovenia is the economically most developed region; however, everything is very highly concentrated near the capital, Ljubljana, which is also cultural, educational, administrative centre of the country. Gross domestic product per capita is 26.418 EUR (it creates 37 % of national GDP), monthly net wage is 1.099 EUR (which is the highest between all statistic regions). Added gross value per employee is 39.880 EUR (Krožno gospodarstvo v regijah Slovenije OSREDNJESLOVENSKA REGIJA, 2017).

Table 3: Economic indicators of Central Slovenia

Indicator	
Number of enterprises	65.412
Tourist arrivals	820.621
Overnight stays	1.498.447
Unemployment rate %	6,5
Employment rate %	54,4

Source: Regije v številkah, 2018

Two-thirds of economy in **Coastal-Karst region** is generated by services (trade, hospitality industry and transport). Transport is particularly based on activities of Port of Koper, tourism is focusing on costal and spa tourism. Its natural features enable special agriculture crops (mostly olives trees and viticulture) (Wikipedia, 2018). Gross domestic products per capita is 16.537 EUR, monthly net wage is 1.011 EUR. Added gross value per employee is 36.400 EUR (Krožno gospodarstvo v regijah Slovenije OBALNO-KRAŠKA REGIJA, 2017).

Table 4: Economic indicators of Coastal-Karst region

Indicator	
Number of enterprises	13.855
Tourist arrivals	785.793
Overnight stays	2.384.693
Unemployment rate %	11,8
Employment rate %	50,7

Source: Regije v številkah, 2018

Main industries in **Gorizia region** are tourism, manufacturing (mostly for export to Italy, Austria and to Germany), agriculture with fruit growing and viticulture. Mostly, industry is concentrated near the biggest town in this statistical region, Nova Gorica. Gross domestic products per capita is 17.135 EUR, which is 91 % of GDP in Slovenia monthly net wage is 984,59 EUR. Added gross value per employee is 34.500 EUR (Krožno gospodarstvo v regijah Slovenije GORIŠKA REGIJA, 2017).

Table 5: Economic indicators of Gorizia Region

Indicator	
Number of enterprises	11.705
Tourist arrivals	340.846
Overnight stays	773.246
Rate of unemployment %	7,1
Employment rate %	51,9

Source: Regije v številkah, 2018

In the **Upper Carniola region**, there is a strong and diversified industry, crafts and tourism. The most important is production of electric machines and white goods. Gross domestic products per capita is 18.738 EUR (the second most high in Slovenia), monthly net wage is 998 EUR. Added gross value per employee is 37.270 EUR (the second most high in Slovenia) (Krožno gospodarstvo v regijah Slovenije GORENJSKA REGIJA, 2017).

Table 6: Economic indicators of Upper Carniola region

Indicator	
Number of enterprises	19.462
Tourist arrivals	946.194
Overnight stays	2.224.930
Unemployment rate %	6,1
Employment rate %	52,5

Source: Regije v številkah, 2018

Table 7 below shows work force in statistical regions of West Slovenia.

Table 7: Employment structure in statistical regions of West Slovenia

	Services	Industry	Agriculture	Total
Central Slovenia	69.7%	28.1%	2.2%	100.00%
Coastal –Karst	77.8%	20.7%	1.5%	100.00%
Gorizia	59%	37.8%	3.2%	100.00%
Upper Carniola	58.9%	39%	2.1%	100.00%

Source: Statistical regions of Slovenia, 2018

Percentages of employment structure by sectors is very similar in all statistical regions. Most people is employed by tertiary sector, followed by industry and few percentage of people working in agriculture. According to statistical data there was 110 434 entreprices in West Slovenia in the year 2016, mostly SMEs (SURS, 2018).

2. SWOT STUDY METHODOLOGY

The survey was conducted by means of a questionnaire, which was prepared by Cork Institute of Technology, Ireland. The 16-question survey was distributed to 20 people in the cohesion region West Slovenia known as kohezijska regija Zahodna Slovenija in Slovenian language.

The questionnaire was divided into 2 parts, where the first part of the questionnaire referred to assessment of the vibrancy of Silver Economy in the region and view to new economic opportunities for SMEs to provide products and services for older adults. The second part of the questionnaire was drawing a SWOT analysis, where interviewees needed to point out strengths, weaknesses, opportunities and threats of Silver Economy in cohesion region West Slovenia.

The Regional SWOT analysis supplemented by a series of focussed interviews, with 20 units. Respondents needed to represent SMEs, Social Partners, Third Level Educational and Research Institutions and Policy Makers. Since cohesion region West Slovenia is covering a wide area, the majority of the interviews were made by telephone, especially when we were looking for representative to satisfy the condition of having 5 respondents from each group.

3. FINDINGS OF THE STUDY

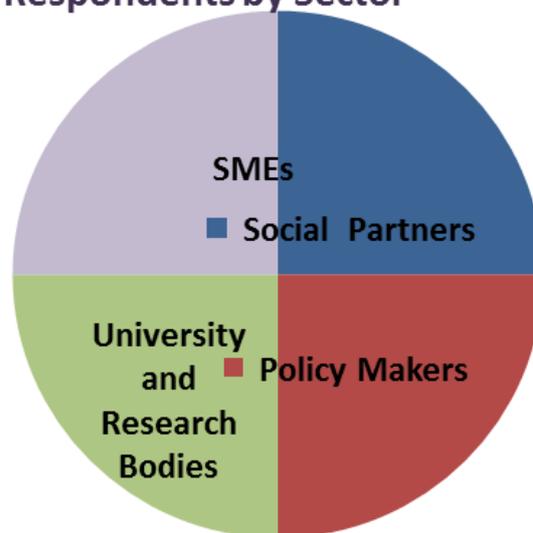
Question 1

The report contains the result of the survey, where we had 4 different sectors. Consequently, 5 respondents represented small and medium enterprises (SMEs); 5 respondents represented a university, research institution or a development agency («group of University and Research bodies»); 5 respondents represented social partners, such as members of the general public, elderly care groups, press or other societal actors («group of Social Partners») and 5 respondents were part of a policy making institution such as local or regional council, health authority, government department («group of Policy Makers»).

Overall, we have interviewed 5 respondents of each group, what gives exactly 25 % share to all 4 groups. The structure of respondents by **sector** can be seen in the Graph 4.

Graph 4: Respondents of the survey by sector

Silver SMEs Respondents by Sector

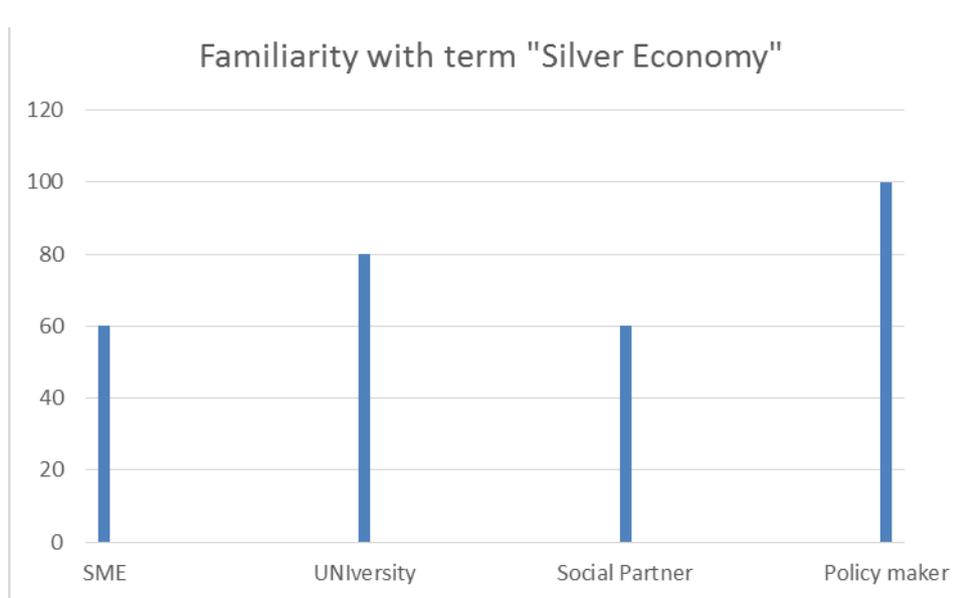


Source: CORK, 2018

Question 2

The second question in the survey asked respondents if they are familiar with the term ‘Silver Economy’. The result of the survey shows that 3 out of 5 respondents, who were part of the SMEs’ sector are familiar with term Silver Economy, (60 % of the group). Interestingly the same results showed up with the group of social partners such as members of the (general) public, elderly care groups, press or other societal actors where 3 out of 5 respondents expressed familiarity with term Silver Economy (60 % of the group). The majority of respondents (4 of 5), who were part of the university, research institution or a development agency know what is Silver Economy. All respondents of the group Policy makers replied that they know the term.

Graph 5: Familiarity with term Silver Economy by sectors



Source: CORK, 2018

Overall, with the reference to the chart in Graph 5 it was stressed that 15 out of 20 interviewees, which gives 75 % of respondents, are familiar with **term Silver Economy**.

Depending on our research group Policy makers are the most aware and familiar with the term Silver Economy, following up by University and research bodies. SMEs and Social Partners may be more aware of the term.

Policy Suggestions: Develop workshops and lectures to improve public awareness about the Silver Economy especially for SMEs and Social Partners. Workshops in all municipalities in the region.

Question 3

Third question in the survey was: What does the term ‘‘Silver Economy’’ mean to you?

By definition Silver Economy is »*the part of the economy that concerns Europe’s older citizens. It includes all the economic activities relevant to the needs of older adults, and the impact on many sectors. For example, health and nutrition, leisure and wellbeing, finance and transport, housing, education and employment*« (Smart Silver Economy, 2018).

The result of the survey referring to definition written above shows that 2 out of 20 respondents do not know what is Silver Economy or are mistaken when describing it. The other 18 respondents described it correctly. Large number of respondents expressed that Silver Economy are products and services related to seniors; economy, which satisfies needs of senior population.

Respondents mentioned most of the words from the definition, for example: *Silver Economy means adaptation of work environment; seniors who stay active and involved (on the labour market and in their leisure time); sharing knowledge; opportunities between generations, development of new products and ideas etc.*

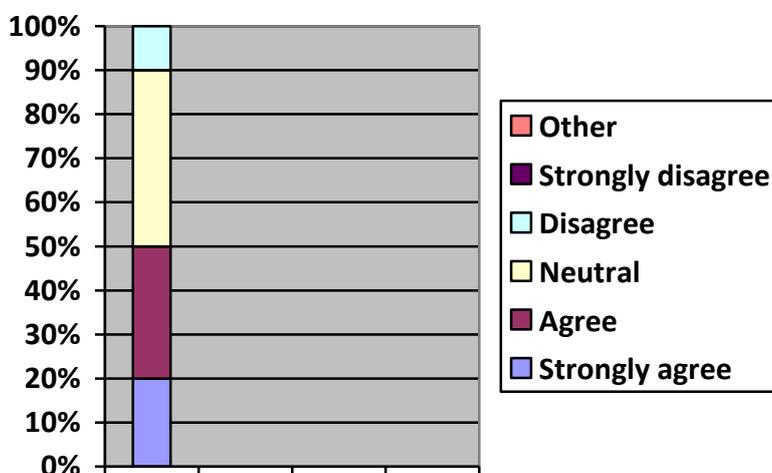
The best and most specific answer was: *Silver economy is a part of the whole economy, although it is connected with elderly people. The concept is including environment, lifelong learning, employment, health and well-being, usage of new technologies and ensuring quality life of seniors.*

According to the answers on the third question in this survey, 90 % of respondents defined the term correctly, although 25 % of respondents described the term very briefly and were not able to give an explanation that is more detailed.

Question 4

When asked about interviewees' agreement with statement "SMEs in our region are well placed to develop new products and services targeted at the Silver Economy" possibilities were given; »strongly agree«, »agree«, »neutral«, »disagree«, »strongly disagree« or »other«. Respondents needed to comment their chosen answer.

Graph 6: SMEs placement to develop new products and services targeted at the Silver Economy



Sources: PRC & CORK, 2018

Table 8: Results of the question 4

Answer	Number of respondents	Percentage
Strongly agree	4	20.00 %
Agree	6	30.00 %
Neutral	8	40.00 %
Disagree	2	10.00 %
Strongly disagree	0	0.00 %
Other	0	0.00 %
Total	20	100.00 %

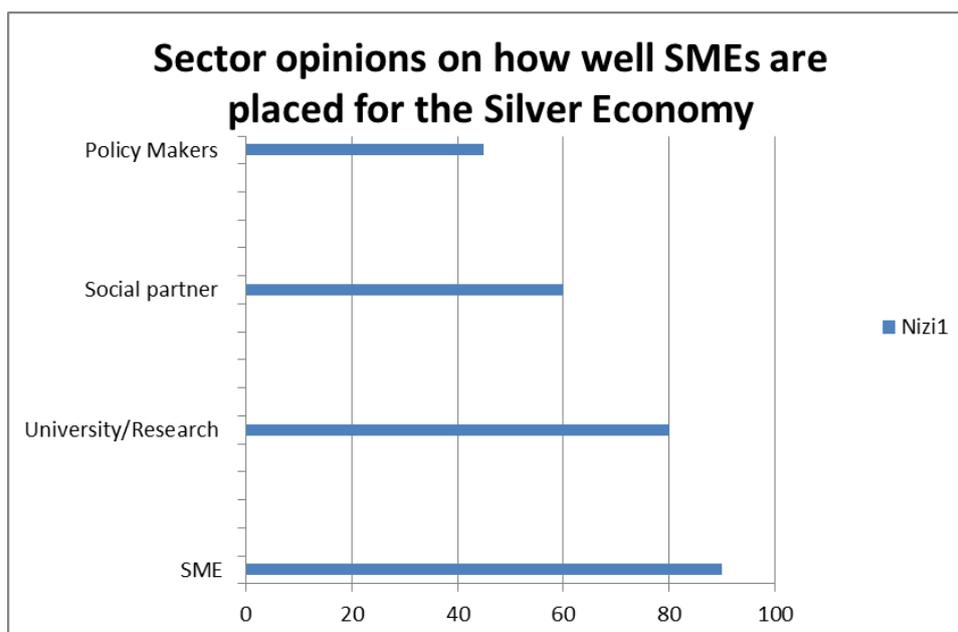
Sources: PRC & CORK, 2018

According to the Graph 6, 40 % of respondents expressed »indifferent opinion« about the positioning of the region for development of the Silver Economy. Most common justifications were; Silver Economy is a bringing many opportunities for the region, however Slovenian companies have not recognised the potential and local communities should do more to encourage SMEs.

Only 6 respondents out of 20 »agree« and comment that region is well placed. Undoubtedly, ageing of population is definitely a huge opportunity for the region, where some SMEs are focusing on products and services for seniors, but they could make a bigger progress.

Only 4 respondents out of 20 »strongly agreed« with the statement and the minority of respondents (10 %) disagree with the statement “SMEs in our region are well placed to develop new products and services targeted at the Silver Economy”. Those who disagree think that most of the workshops, trainings and calls are focusing on the young entrepreneurs not on seniors or Silver Economy as well as SMEs are mostly producing general products and services and there is a lack of support for SMEs.

Graph 7: Sector opinions about placement of SMEs



Resource: PRC & CORK, 2018

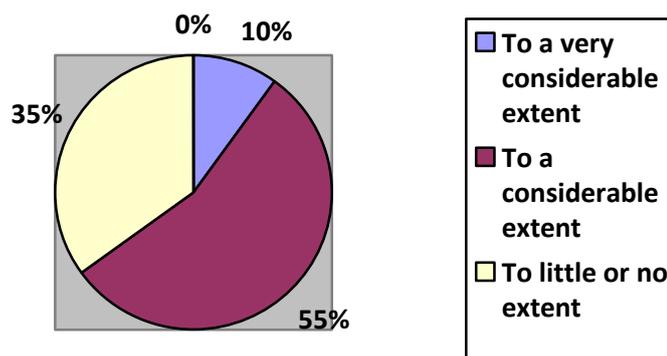
Overall, while 50 % of respondents think SMEs in region are well placed to develop products and services for Silver Economy, 40 % of overall respondents are neutral.

Question 5

The statement was »As the Silver Economy develops, providing products and services to improve the quality of life and promoting active economic engagements by older adults please indicate the extent to which older adults in your region benefit from innovative products and services.« In the survey, respondents had 4 options to choose their agreement to the statement above: »to a very considerable extent«, »to a considerable extent«, »to little or no extent« or »other«.

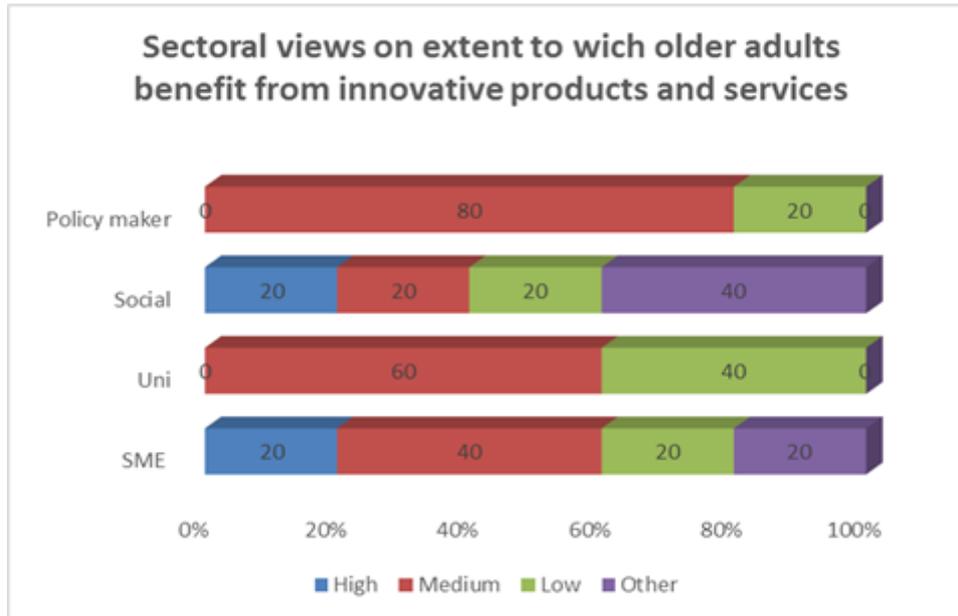
Most respondents 11 out of 20 (55 %) rated that older adults in the region have selected »considerable extent«. The result of the survey shows that 35 % of overall think that seniors in the region have little or no benefits from innovative services and products. Their answers were based on the opinion that there is a lack of some specific products or services for seniors.

Graph 8: How seniors benefit from innovative products and services



Resource: CORK, 2018

Graph 9: To what extent do older adults in your region benefit from innovative products and services



Resource: CORK, 2018

With the reference to Graph 9 it was expressed that group Policy makers thinks that older adults benefit a lot from innovative products, because 80 % of this group think older adults have some extent from innovative products and services. On the other side, members of the group Social partners and SMEs have very different opinion about this question. Surprisingly, 40 % respondents from the group University and Research bodies think seniors benefit to little or no extent.

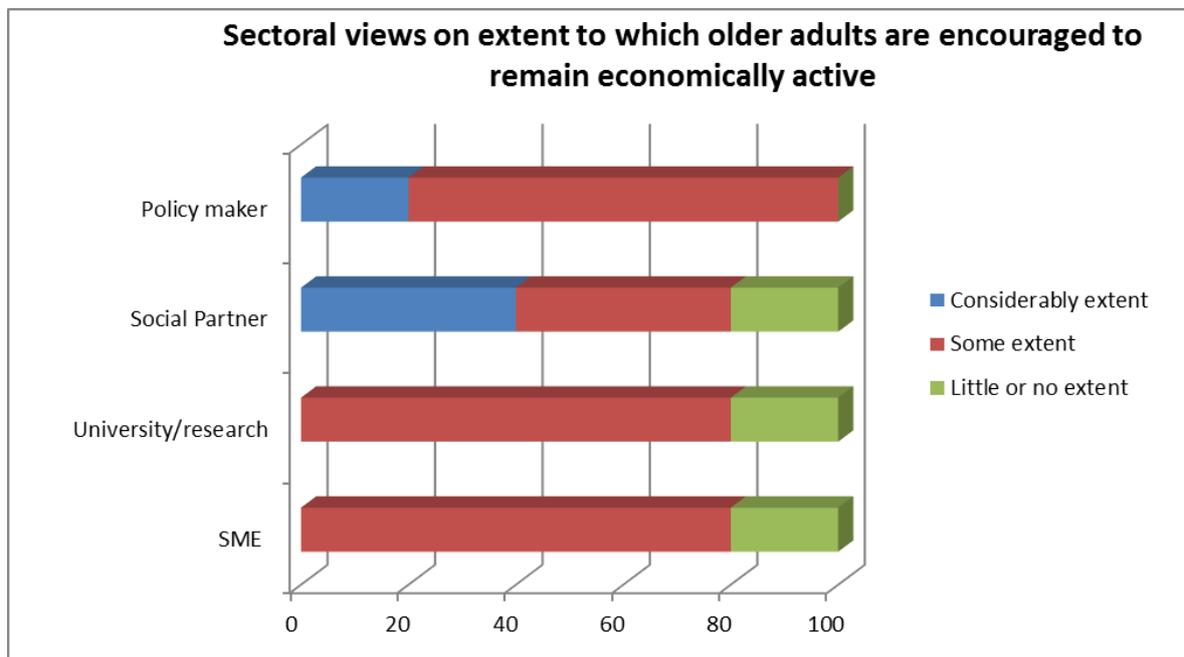
Overall, more than half of the interviewees agree that services and products in the region are benefiting life of seniors, but there is more space for development.

Policy Suggestions: More initiatives, subsidies and programs, with help of incubators and research organisations, NGOs, cooperation of municipalities and universities. Main goal is to encourage entrepreneurs to develop and create innovative products and services. Better promotion of these products, idea is to build a system to share information, for example: platforms for online purchase.

Question 6

When asked interviewees to what extent they think older adults in the region are encouraged or facilitated to remain as active economic actors with buying and/or selling goods and/or services. The ranking is based on an option of »to a considerable extent«, »to some extent« or »to very little or no extent«.

Graph 10: Sectoral views on activeness of older adults in the region



Resource: CORK, 2018

According to the Graph 10 respondents from group Social partners have very different view on extent to which older adults are encouraged to remain economically active. Group of Policy makers is the one, where 20 % of respondents think seniors remain very active and 80 % of respondents opinion is that seniors remain quite economically active. Interestingly, results of group University and research bodies are the same as results of SMEs, where most of the respondents (80 %) think seniors are quite active and only 20 % think there has little or no extent.

Overall, the results of the survey shows that 70 % of respondents agree that seniors in the region stay economically active but to some extent. The rest 20 % of overall think that they

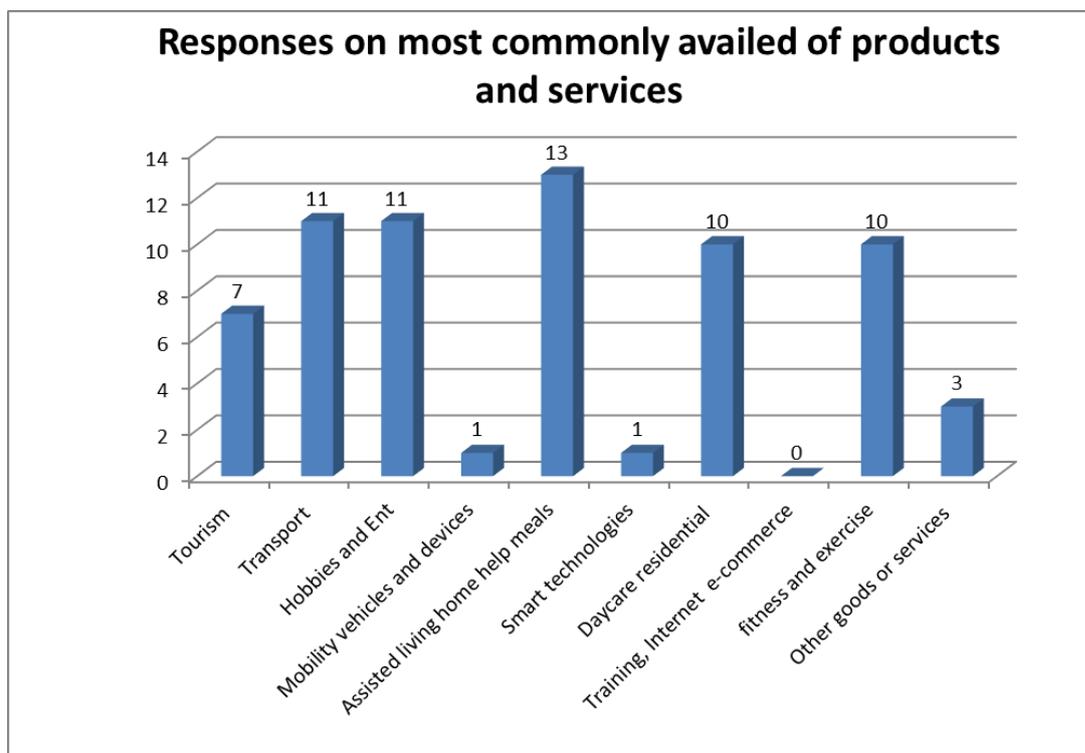
have little or no extent and only 10 % think seniors stay very active as economic actors with buying and selling goods.

Policy Suggestions: incentives for the inclusion of older people, policy making needs to address measures, how to avoid social exclusion, subsidies for purchase of necessities (products for assistance etc. Municipalities can co-finance associations to provide services for seniors at affordable prices. More incentives for seniors regarding start-ups, workshops, support to stay employed longer.

Question 7

We have asked respondents to select the types of services most commonly availed of by older adults in cohesion region West Slovenia. Respondents had option to choose more than one answer.

Graph 11: Most commonly availed products and services for older adults in the region



Resource: CORK, 2018

According to the Graph 11 respondents think that the most commonly available products and services in their region are Assisted living services-such as Home Help or meal deliveries, Transport and hobbies and entertainment, following Day Care or Residential Services and fitness and exercise equipment.

Respondents think that most uncommonly available products and services in the region are Training including Internet and online purchasing: SMART Technologies in the home including Internet of Things and Assisted Mobility vehicles and devices.

Overall, with the reference to the Figure 13; 6 out of 10 products and services are commonly available.

Policy Suggestions: Policy making in our region should focus on encouraging innovations on those fields, where there is a lack of products and services. Different kinds of incentives could help and increase very needed products and services especially in a field of Mobility vehicles and devices as well as Smart technologies. Co-financing, calls etc.

Question 8

When asked if Enterprises in the region participate in local familiarisation/training courses related to the growing opportunities related to the Silver Economy 40 % of respondents answered with »No«. 6 respondents (30 %) answered they »do not know« about enterprises' participation in courses related to growing opportunities and 25 % of respondents think SMEs participate in this kind of local familiarisations and training courses.

Overall, most of the respondents replied they think SMEs have no opportunities to participate in local familiarisation/training courses related to opportunities Slovenia. The most critical answer was that usually similar contents are offered and co-financed by different European projects, but there is no focused strategy or useful incentives, which would continue after the end of the project.

Policy Suggestions: Develop familiarisation and training courses for SMEs on the size and potential of the silver economy, identifying the potential for more goods and services to be developed in Slovenia. Tourism potential may additionally be a key market segment.

More cooperation with shareholders in Slovenia on the involvement of seniors in decision-making. Sharing of successful stories and good practices from abroad. Improvement of promotion for existing training courses- platforms.

Question 9

When asked respondents: »How would they rank the potential for SMEs in the region to develop new Silver Economy business opportunities? « The ranking is based on an option of »strong potential«, »some potential«, »weak potential«, »no potential«, and »other«.

The majority (60 %) of respondents indicated that SMEs have some potential to develop new Silver Economy business opportunities. Only 25 % respondents replied that SMEs have strong potential.

Overall, 85 % of respondents confirmed strong or at least some potential for SMEs regarding Silver Economy.

Policy Suggestions: Slovenia as a country should give more support to SMEs. The most common problems SMEs meet are difficulties due to rigid legislation and entry barriers s.

Question 10

We asked respondents, if there are local training courses that you are aware of for older adults to secure new occupational skills (e.g., for employment, volunteering, health/personal/well-being)?

The result of the survey shows that the minority of the respondents are aware and agree that there is a possibility for older adults to participate in variety of trainings, courses and lectures. Only a small number of respondents complained, there is not enough activities to gain new skills.

On at least 10 occasions, respondents mentioned Adult Education Centre and at least 6-times respondents mentioned Employment Service of Slovenia. However, most of the respondents highlight that Adult Education Centres and Employment Service of Slovenia are the only ones offering a wide range of content.

In region West Slovenia older adults can also be a part of program »Starejši za starejše« which is one of many options for volunteering and also gaining new skills. Respondents also stressed out that older adults have also few possibilities to develop new skills in Day-care centres and in activities of Retirement community associations.

Overall, opinion is that learning and acquiring new skills for older adults is accessible in the cohesion region West Slovenia.

Policy Suggestions: More focused activities, encouraging companies to educate and continue with investment into older employees. On the other side, to ensure knowledge transfer from seniors to younger employees. Cooperation between different organizations in Slovenia to offer different contents and to cover all needs, as well as improvement of promotion, and constant studies/research into, what older adults are looking for.

Question 11

When asked interviewees, if they are aware of anything in the Silver SME sector, which might be considered a good practice? (Answer could reflect international practices).

The results of the survey shows that 7 out of 20 respondents are not familiar with any good practices connected with Silver Economy. From the rest of the respondents we have highlighted following answers and examples of good practises with short description.

- *Co-residence of elderly people in Davča, Slovenia*

The owner of the farm close to Davča established the first household community for the elderly people in Slovenia. After 10 years of running pension Šoštar the owner Peter decided to offer his property to elderly people. Ex pension from the beginning of 2017

accepts approx. 8-10 seniors, who are still able to take care for themselves, and for a very reasonable price, they get their own room with toilet and a good company for many daily activities like groceries, cleaning, cooking, gardening and socializing. After publishing the advertisement in the newspaper, the respond was huge. However, coresidence like this one in Davča, is very unknown way of living in Slovenia (Kocmur, maj 2018).

Overall, realisation of the good ideas stops, because of the money and because meeting the standards.

- *Hiša dobre volje- Day-care centre*

Established 3 years ago in Miren, this October also in village Deskle, Hiša dobre volje offers comprehensive care for seniors as well as support for their relatives. It is an example of the good practice, because it provides integrated care for seniors (safe environment, as well as activities to improve quality of life and leisure activities, and to satisfy their basic needs). Every day the trained personnel prepare warm meals, animation, workshops, workout and exercises as well as basic care. The users can be independent seniors above 65 as well as those who need a bit more help during the day, but do not need fully assistance. The main goal of Hiša dobre volje is to make life of seniors more interesting, active and comfortable and on the other side also to help relatives (Hiša dobre volje, n.d.).

Overall, there are 2 similar facilities planned one in Municipality of Renče and one in Municipality of Nova Gorica.

- *Network for transport service Prostofer*

A combination of the Slovenian words for volunteer and driver, have created the name »Prostofer«, which is a network for organizing and providing free of charge transport service for seniors, who are not able to drive; their relatives cannot offer them transport or cannot afford to pay for bus or taxi service. Seniors, who are looking for a transport, call toll free number and the communication centre gives them contact information of

appropriate drivers from the list of volunteers. The user and the driver finalize the arrangements themselves.

Prostofer was also one of the finalists for Social Innovation in 2012. With this network, they would like to improve mobility, security and social inclusion of the elderly people (Kaj je Prostofer, 2015).

- *Program »Starejši za starejše« or Elderly for elderly*

In 2004, retirement experts and ex-workers of Slovenian Philanthropy and ZDUS (Zveza društev upokojencev Slovenije- Association of Pensioners of Slovenia) started creating the program, where seniors would help each other. Following program called Elderly for elderly was co-financed by Ministry of Work, Family, Social Affairs and Equal Opportunities. The main aim was to establish a system, where older volunteers could help other elderly people in their surroundings. All volunteers included in the program, go through a training, where they get to know, how to help seniors (information, assistance service etc.) (Program Starejši za starejše - Starejši za višjo kakovost življenja doma, n.d).

Very briefly with no specific explanation, a few of our respondents mentioned also pre-retirement courses of Slovenian Army; hotel Medic, who offers residence to seniors above 65; and Sopotniki, which is an organization for intergenerational solidarity with the aim to help elderly people to stay active in their social life with free transport service. Sopotnik is including Postojna Hrpelje, Kozina, Divača, Sežana from cohesion region West Slovenia.

Overall, examples above are examples of good practises, particularly in facilitating older adults to enjoy an active lifestyle..This is important in growing the demand side of the silver economy.

Question 12

When we asked our respondents, if the region or country have Policy Instruments (programmes) focussed specifically on the Silver Economy, 12 out of 20 interviewees answered that they are not familiar with any Policy instruments or programmes in Slovenia

related to Silver Economy. Interestingly, they pointed out that the awareness of public is low. However, Slovenia definitely has no instruments and programmes for SMEs regulating field of Silver Economy. A small number of respondents mentioned social inclusion strategy, social welfare programs.

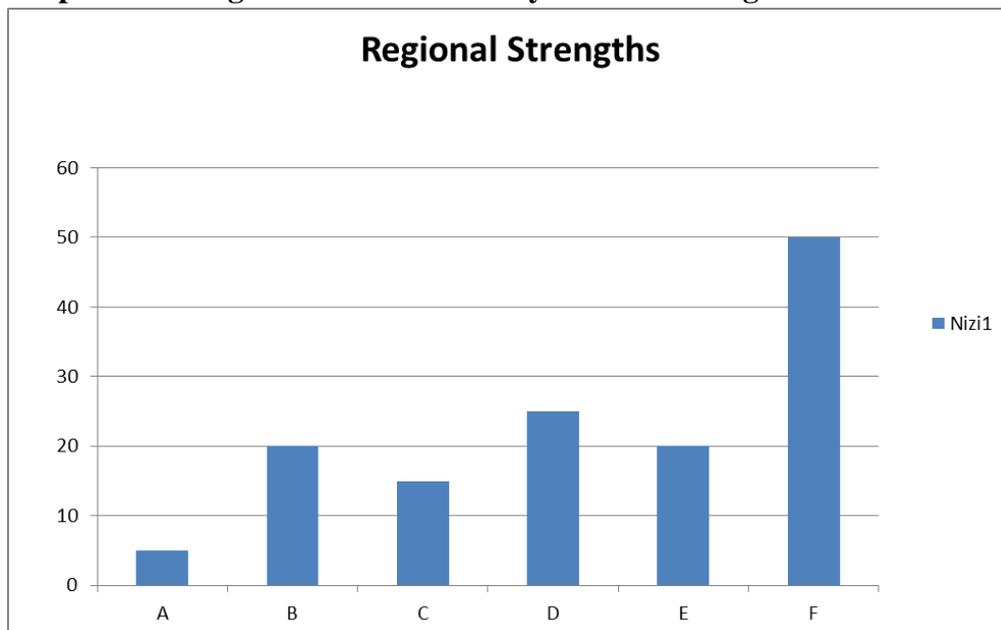
Overall, 60 % of overall cannot list Policy instruments or programmes in Slovenia, which are focussed specifically on the Silver Economy.

Policy Suggestions: Enhance of visibility of the programs and Policy instruments (for example: brochures, platforms with all information. Relate existing or new schemes to the potential of the silver economy with over €3 trillion annually in purchases in the EU.

Question 13

When asked, which of the following **strengths** they associate with the region in terms of growing the Silver Economy, the respondents could choose several answers.

Graph 12: Strengths of Silver Economy in cohesion region West Slovenia



Resource: CORK, 2018

Categories:

A - Strong research and development presence;

B - Suitable cohort of SMEs to develop physical products and services;

C - Suitable cohort of SMEs to develop online and digital products and services specifically for an aging population;

D - Positive environment and policy provision for active aging;

E - Positive encouragement for older adults to remain economically active (buying/selling goods/services).

F - Other.

In order to identify **strengths** of cohesion region West Slovenia the most frequently chosen answers were:

1. »The region has no strengths regarding Silver Economy growth«,
2. »Positive environment and policy provision for active aging«,
3. »Suitable cohort of SMEs to develop physical products and services«.

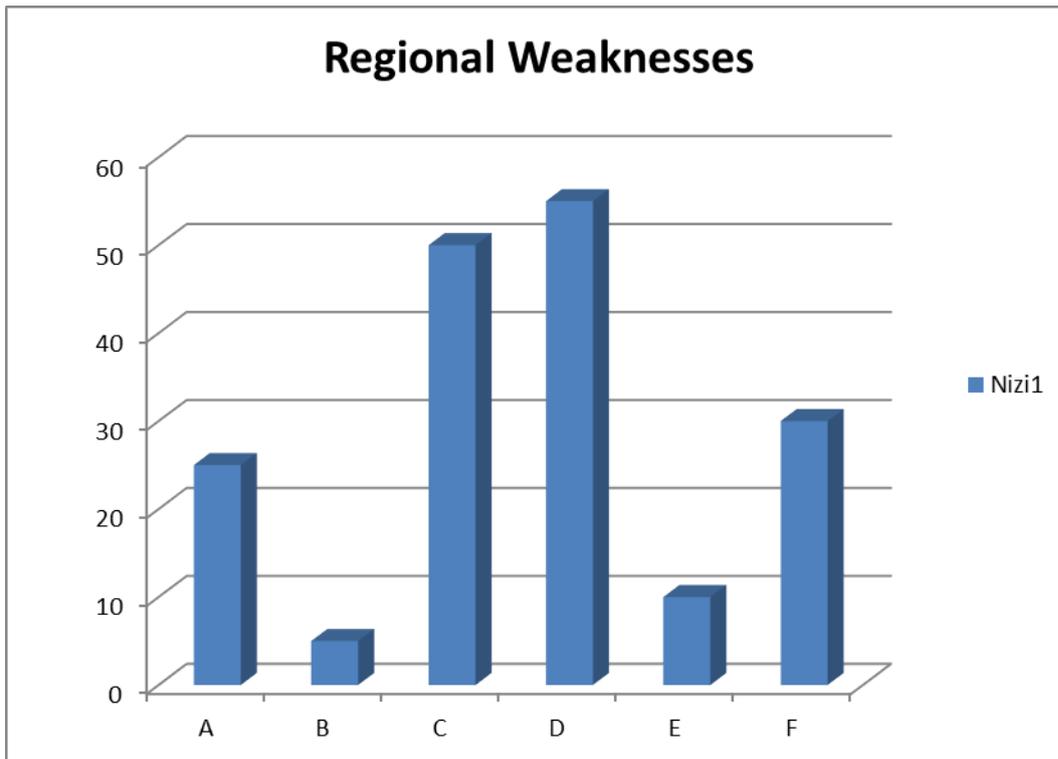
Overall, 8 out of 20 respondents of our survey claimed that they do not recognise any strengths of the region regarding Silver Economy. They think there is no strong research and they think there is a lack of development. The region, as well as Slovenia itself, is not offering positive environment or useful encouragements for SME. General opinion is that things need to be changed soon, starting with market research and good incentives to improve the situation.

According to Strategy of active ageing, strengths of the region are equal as strengths of Slovenia. For example: implementation of life-long learning Strategy, measures for active ageing, and activities of Employment Service of Slovenia (Strategija aktivnega staranja, n.d, p. 10).

Question 14

Question 14, was: »Related to the Silver Economy and all aspects of active and participative aging, please indicate what respondents view as regional **weaknesses**«.

Graph 13: Weaknesses of Silver Economy in cohesion region West Slovenia



Resource: PRC & CORK, 2018

Categories:

- A- Apart from Health Care, there is little or no policy focus on the economic aspects of older adults.
- B- There are few educational initiatives directed at older adults,
- C- Older adults are not recognised as a potential economic asset,
- D- SMEs are not generally focusing on the growing Silver Economy,
- E- Research Institutions are not generally focussing on the Silver economy,
- F- Older adults are generally not interested in contributing or participating in the economy.

In order to identify **weaknesses** of cohesion region West Slovenia the most frequently chosen answers were:

4. »SMEs are not generally focusing on the growing Silver Economy«,
5. »Older adults are not recognised as a potential asset«,
6. »Older adults are generally not interested in contributing or participating in the economy«.

Respondents in general claimed that the biggest problem, why SMEs in the region are not focusing on growing Silver Economy is because SMEs prefer more safe production, where their offer of services and products is not targeting a specific group but all buyers on the market. The second reason might be low income of seniors in Slovenia. Furthermore, quite high number of seniors in Slovenia are actually not even economic self-sufficient and have low purchasing power, which is also related to the answer »Older adults are generally not interested in contributing or participating in the economy«. Last but not least weakness of Silver Economy in the region is also in a fact that »older adults are not recognised as a potential asset« based on comments that seniors should get more important role in our society (their knowledge and life experiences are very valuable), many of them are facing social exclusion.

According to SWOT analyse weaknesses written in Strategy of active ageing in Slovenia are:

- Low education structure of seniors,
- an inflexible labor market regarding seniors,
- conditions to retire with the early age,
- negative attitude of the public regarding elderly people /seniors,
- an unfavorable tax policy (Strategija aktivnega staranja, n.d, p. 10).

Question 15

In question 15, we have asked respondents to identify **opportunities** for growing the Silver Economy sector in there region.

Graph 14: Opportunities of Silver Economy in the cohesion region West Slovenia



Resource: PRC & CORK, 2018

Categories:

- A- Introduction of more proactive policies for Silver participation in the economy
- B- Familiarisation for SMEs on the nature and size of the Silver market
- C- Developing a heightened Research focus on the Silver Economy
- D- Greater involvement for older adults in leadership roles on active aging
- E- Increased focus on educational and training for the whole population as they approach older age.
- F- Enhance mobility for older adults through more public transport
- G- Other

In order to identify **opportunities** of cohesion region West Slovenia the most frequently chosen answers were:

- »Greater involvement for older adults in leadership roles on active aging«,
- »Introduction of more proactive policies for Silver participation in the economy«,
- »Enhance mobility for older adults through more public transport«.

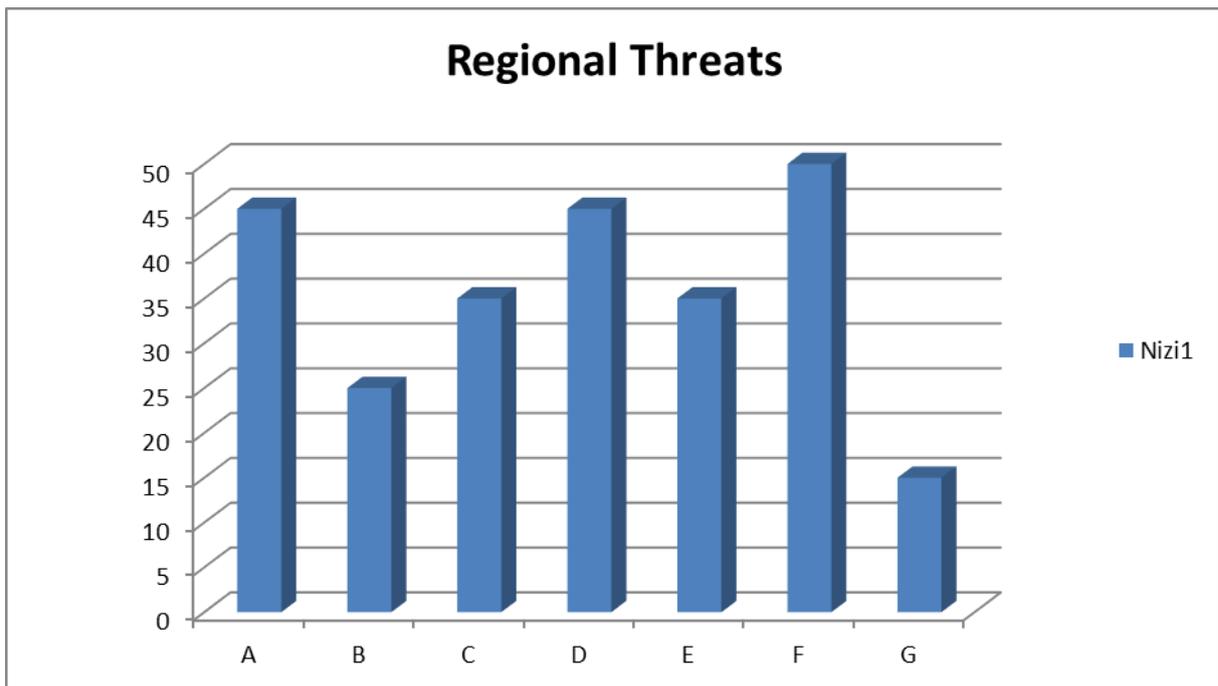
According to a SWOT analyse written opportunities in Strategy of active ageing in Slovenia are:

- senior entrepreneurship,
- development of social entrepreneurship,
- promotion of importance of the role of elderly people in our society,
- intensive investment in trainings of older adults,
- extension of years of service,
- intensive investment in lifelong learning and in to the competences of the elderly,
- active employment policy,
- tax relief for companies which are investing in senior personnel (trainings),
(Strategija aktivnega staranja, n.d, p. 10).

Question 16

In the absence of strong engagements with the Silver Economy, what are the threats to the regional economy in the context of the changing demographics to a considerably older population?

Graph 15: Threats of Silver Economy in the cohesion region West Slovenia



Resource: PRC & CORK, 2018

Categories:

- A- Unsustainable dependency ratios,
- B- Failure to cope with health demands,
- C- Potential Industry closures,
- D- Increased imports of products and services specific to the Silver Economy,
- E- Insufficient numbers in workforce,
- F- Insufficient numbers in the workforce,
- G- Other,

In order to identify **threats** of cohesion region West Slovenia the most frequently chosen answers were:

1. »Insufficient numbers in the workforce«,
2. »Increased imports of products and services specific to the Silver Economy«,
3. »Unsustainable dependency ratios«.

According to a SWOT analyse written in Strategy of active ageing threats in Slovenia are:

- Unmotivated employers, entrepreneurs,
- Long-term unemployment of seniors because of insufficient incentives,
- Social exclusion,
- A black market
- Financial burden for employers (Strategija aktivnega staranja, n.d, p. 10).

4. Summary, CONCLUSIONS AND OUTLINE POLICY RECOMMENDATIONS

Summary

Q1: In this survey, we have interviewed 20 people from 4 different sectors. There were 5 representors of each group (group of SMEs; University, research institutions or a development agency; group of Social partners, such as members of the general public, elderly care groups, press or other societal actors; and a Policy making institution such as local or regional council, health authority, government department etc). Although we had hard time firstly, because of unwillingness to participate in our survey, secondly, to manage the meetings. Due to mentioned reason, we have decided to make lots of the interviews by phone, otherwise we could not satisfy the conditions of enough interviewees.

Q2: Regarding the results of the question 1, when asked »Are you familiar with the term Silver Economy?« 15 out of 20 interviewees, 75 % of overall, answered that they are familiar with term Silver Economy. *Results show that SMEs and group of Social Partners could be more aware of this term.*

Q3: We have asked »What does the term Silver Economy mean to you?« The results of the survey show that most of respondents can define the term correctly, however their explanation is not very extended.

Q4: When asked respondents, how they agree with the statement »SMEs in our region are well placed to develop new products and services targeted at the Silver Economy« the results show that 50 % respondents agree that SMEs in the region are well placed to develop products and services of Silver Economy and 40 % of respondents are neutral.

Measures and policy making must be focused to encourage SMEs so they would recognize and take advantage of the opportunities offered by Silver Economy. Not only on a local level but also on a regional level authorities need to start with better cooperation and to make steps to improve pre-dispositions for SMEs in Silver Economy.

Q5: Half of the respondents think older adults in the region have considerable extent. On the other side 35 % think older adults have little or no extent. It seems that general opinion is very divided and according to comments, there is a lack of some specific products and services on the market.

Suggestions: to raise the extent of seniors policy making must offer more encouragements to help SMEs with development of these products.

Q6: The results of the question 6 show that 70 % of respondents agree that seniors in the cohesion region West Slovenia stay economically active but to some extent. The economic activeness of seniors depends a lot on their income as well as on their living environment. If we would like active ageing of seniors, we need to propose specific measures to Slovenian decision-making bodies.

Suggestions: Slovenia need to avoid social exclusion (for example: subsidies, co-financing). Policy makes need to offer more incentives on a field of entrepreneurship. New measures to encourage seniors to stay employed longer and to remain more active on the labour market in retirement. According to M. Zupančič Slovenia has strong unexploited potential of senior workforce but our legislation will need to prevent discrimination and lower satisfaction of seniors at the workplace. D. Bohorič highlighted the importance of eliminating problems of temporary and occasional senior work (Lukič, October 2018).

Q7: Most uncommonly availed products and services in the region are Training including Internet and online purchasing: SMART Technologies in the home including Internet of Things and Assisted Mobility vehicles and devices.

Suggestions: Incentives and assistance for SMEs to increase very needed products and services on a field of Mobility vehicles and devices as well as Smart technologies. Cooperation with research centres, incubators and shared knowledge from qualified experts.

Q8: When asked if Enterprises in the region can participate in local familiarisation/training courses related to the growing opportunities related to the Silver Economy, surprisingly, 40 % answered that they cannot, and 30 % respondents indicated that they do not know. To make a step forward we need start looking for long-term solutions, all shareholders together with good cooperation with the target group.

Suggestions: Make a good market research and involve SMEs in familiarisations, trainings. Help with improvement of promotion for existing training courses.

Q9: The results of the question 9 show that 85 % of respondents confirmed strong or at least some potential for SMEs regarding Silver Economy. Obviously, the potential in cohesion region West Slovenia definitely exists however is hard to evaluate how strong it is, especially because different parts of the region are differently developed.

Suggestions: Support for SMEs and reduction of difficulties due to rigid legislation and entry berries. Since Slovenia does not offer a big market, incentives and measures need to address help, assistance with promotion to enter European markets or to offer products on a global level.

Q10: When asked respondents, if there are local training courses for older adults to secure new occupational skills, most of them indicated, there are some organized by Adult Education Centre and Employment Service of Slovenia or can be found in volunteering of seniors in different associations. West Slovenia has quite a lot of offer of trainings/courses.

Q11: When we have asked for any good practices in the Silver SME sector, which might be also international practices, 35 % of respondents could not list any. Some mentioned: Coresidence of elderly people in Davča, Slovenia; Hiša dobre volje- Day-care centre; Network for transport service Prostofer and program »Starejši za starejše« or Elderly for elderly. However, they have listed good practices in general, not for SMEs, so we assume that they are not well known to our respondents or general public.

Slovenia has no specific incentives, measures for SMEs in relationship to Silver economy.

Q12: Surprisingly, 60 % of overall respondents cannot remember or are not familiar with any Policy Instruments or programmes, which are focusing on SMEs together with Silver Economy. A small number of them mentioned social inclusion strategy, social welfare programs and Gibalni program za starejše ter program Starejši za starejše (Elderly for elderly people).

Policy instruments and programmes should be represented and promoted more.

Q13: Respondents opinion is that the cohesion region West Slovenia has two strengths »Positive environment and policy provision for active aging « and »Suitable cohort of SMEs to develop physical products and services«. Surprisingly, large number of interviewees think that region has no strengths regarding Silver Economy growth«.

Q14: Respondents opinion is that cohesion region West Slovenia has following weaknesses »SMEs are not generally focusing on the growing Silver Economy«, »older adults are not recognised as a potential asset«, »Older adults are generally not interested in contributing or participating in the economy«.

Q15: Respondents opinion is that cohesion region West Slovenia has following »Greater involvement for older adults in leadership roles on active aging«, »Introduction of more proactive policies for Silver participation in the economy«, »Enhance mobility for older adults through more public transport«.

Q16: Respondents opinion is that cohesion region West Slovenia has following threats: »Insufficient numbers in the workforce«, »Increased imports of products and services specific to the Silver Economy«, »Unsustainable dependency ratios«.

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According to statistical data, Slovenia will face a **huge demographic change** due to **ageing** of population. Slovenia **does not have a long-term vision** in the field of silver economy and is far behind after other European countries (Lukič, October 2018). The

challenge will need to address a whole range of **adaptations and changes** not only on a regional but on a national level. Ageing of population will affect **labour market, education system, public expenditures, housing, spatial and regional issues**. Cooperation between different ministries and policy authorities will be crucial to prepare appropriate policy provision and avoid societal problems along with maintain prosperity of a country with high level of living (Demografske spremembe ter njihove ekonomske in socialne posledice, 2016).

In order to implement Regional Policies to take advantage of the SILVER Economy derived opportunities to engage SMEs in growth and entrepreneurship spirit, policy makers will firstly need to find comprehensive solutions on all related fields, to ensure positive environment and suitable cohort for further development of entrepreneurship.

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Slovenian market (and EU) is definitely investigating **new products and services** for elderly people. Firstly, market needs to offer new devices to enhance the mobility of elderly people (state-of-the-art mobility). Secondly, different mobile- communication devices to call for help if needed and last but not least wide **social innovations** (to exchange skills, experience and knowledge). It is already clear that **affordability** of these products will be a big challenge for Slovenia due to low pensions, little savings, and longer life expectancy. With the reference to statistical data **at-risk poverty rate** in Slovenia is 16,1 % for persons aged 60 or more and 20,4 % for people aged 75 or more. In Slovenia there is 78.000 people aged 60 or more at-risk-of poverty. Average gross pension in Slovenia in June 2018 was 644,80 EUR (Mesečni statistični pregled junij 2018, 2018; Silver Economy- active ageing, 2015, p. 1-3; SURS, 2018). Seniors now more then ever before are looking for ways of earning **additional income**, which brings fostering collaborative economy and multigenerational cooperation so policy provision must remove all berries regarding occasional and temporary work of seniors in Slovenia. Older adults are the ones willing to accept also part-time jobs, offered especially by SMEs.

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There are plenty of opportunities arising with new silver economy, but SMEs are dealing with many basic difficulties. If SMEs strength is ability to **respond fast** to changes of market demands, one of the weaknesses is **high cost of marketing performances abroad**. Managers of SMEs can **react faster** since there is **absence of bureaucracy** in the company. But SMEs are usually facing the lack of experts, because they are not able to afford them. There is also a lack of time to identify resources and to use external sources for communication. When comes to **financing** SMEs have problems to get **enough capital** especially when comes to **risk-taking**. If we would like to increase innovations policy making must necessary address, how to avoid financial risk when launching innovations and how to **spread risks**. Economy of scale is another important barrier (inability to offer integral line production or system). **High-growth** enterprises often have difficulties **gaining external source of capital** and for managers to cope with high-growth. SMEs are facing high costs of **patent systems** for innovations, as well as high costs to satisfy all regulations (Mala in velika podjetja- prednosti in slabosti, 2012).

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Undoubtedly, measures and incentives need to support innovations (social and technological), and public sector needs to develop sense of urgency.

On the other hand, social innovation is offering new group of entrepreneurs-entrepreneurship out of necessity with lots of experiences. It was stressed that **bigger focus needs to be given to social innovations**, especially because SMEs who are offering social innovations on the market do not get enough support. Particularly, social innovations can be one of the most important steps for inter-generational links and start of more collaborative economy (Silver Economy, 2015, p.8).

According to Business Innovation Observatory, **policy changes are a must, as well as the change in the way of thinking**. Policy makers must pay more attention and need to **support** different innovations, social and technological solutions. It was indicated that

there is a huge need not only to develop, but also to put products on the European Market (Silver Economy- active ageing, 2015, p. 8).

It is recommend, to give more **financial and operational support** on the field of innovations, which would help to make companies more visible (European label for Silver Economy), **platforms** to make access for markets and dedicated financial instruments (Silver Economy, 2015, p. 9).

One of recommendations is also related to develop a sense of urgency in bringing products to the market. Several measures have been offered; **trained human resources** to assist companies, how to access the EU market (clusters and accelerators) and increase in research centres. The adjustment means not creating new instruments but to adjust already existing ones.

Networking is also one of possibilities, how to link industry actors. Commission could support the development of pan-European networks of all professionals with knowledge of active ageing. Certain networks exist but they are based mostly on researches and not so much on practice and sharing. Last but not least, recommendation is **adapt financing part** for example EU financial support for producers of active ageing. (Investment horizons, innovation vouchers, co-investment equity instruments).

If Slovenia would like to support culture of active ageing, it will need to **prevent social exclusion** (Silver Economy- active ageing, 2015, p. 1-3). M. Zupančič »*One of the substantial barriers towards improved inclusion of elderly potential in the labour market as well in the Slovene society remains the **existing mentality**, which still does not recognize the values of skills, experiences and therefore, potential of elderly*« (Age friendly services and products, an opportunity for social and economic development, 2012).

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Immediate policy recommendations involve:

- (1) Heightening awareness amount all stakeholders, but especially SMEs on the potential of the silver economy. Slovenia is geographically very well located to provide new products and services into major EU market places for silver economy growth. Disposable incomes of older adults in nearby EU Member States, such as Italy, Switzerland, Austria and Germany, should be identified as core silver economy opportunities for Slovenian SMEs;
- (2) Encouraging greater recognition within Slovenia of the potential of our own older generations to continue longer as active economic agents. Municipalities and voluntary groups may have important roles in this regard.

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