

SWOT Analysis report – Diputación Provincial de Teruel (Teruel Province)



This report has been elaborated by DEX S.A.

***The information and views set out in this report lies entirely with the author
and does not reflect the opinion of the European Union.***

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1. Introduction

The strategic objective of SILVER SMEs, co-financed by the Interreg Europe Programme of the European Commission, is to improve the implementation and delivery of Regional Policies for SMEs competitiveness by building on significant opportunities arising from the Silver Economy (SE). The SE can be defined as the economic opportunities arising from the public and consumer expenditure related to population ageing and the specific needs of the population.

In the framework of the project, the partners will focus on the opportunities for the development of SMEs to produce goods and products for the retired population (from 62yrs onwards), especially for those living in peripheral and rural areas. In order to do so, as one of the first deliverable, each partner should develop a +-homogenous SWOT Analysis to fully understand the Strengths, Weaknesses, Opportunities and Threats of each participating territory/country, in relation to the implementation of Silver Economy linked measures. The present SWOT Analysis covers thus the area of Teruel Province in Spain.

The Hincks Centre for Entrepreneurship Excellence of Cork Institute of Technology (CIT -Ireland) is the Workpackage leader for the SWOT research and also for the preparation of a composite overview of all the SWOT reports. This document is produced following the instructions, methodology and structure received by CIT.

1.1. Background

1.1.1. Territorial context

Teruel is a Spanish province located in the north-eastern area of the Iberian Peninsula. It is also the southernmost of the Aragonese region. Its capital is the city of Teruel.

The province of Teruel borders the provinces of Zaragoza, to the north, Tarragona and Castellón, to the east, Valencia and Cuenca, to the south, and Guadalajara, to the west. Geographically, it is found mostly in the southern area of the Iberian system.

The area of the province is 14 809 km² and its population of around 136 260 inhabitants (INE, 2016), of which a quarter lives in the capital.

The province of Teruel currently comprises 236 municipalities, most of them with a small population. The most important municipalities of the province, after the capital (Teruel), are Alcañiz, Andorra, Calamocha, Calanda and Utrillas.



Target territory. Province of Teruel. NUTS III



Country-level demographic map

1.1.2. Demographic context

With 2.93% of the national surface, Teruel has a population that represents only 0.29% of the national territory and 10.65% of the region of Aragon.

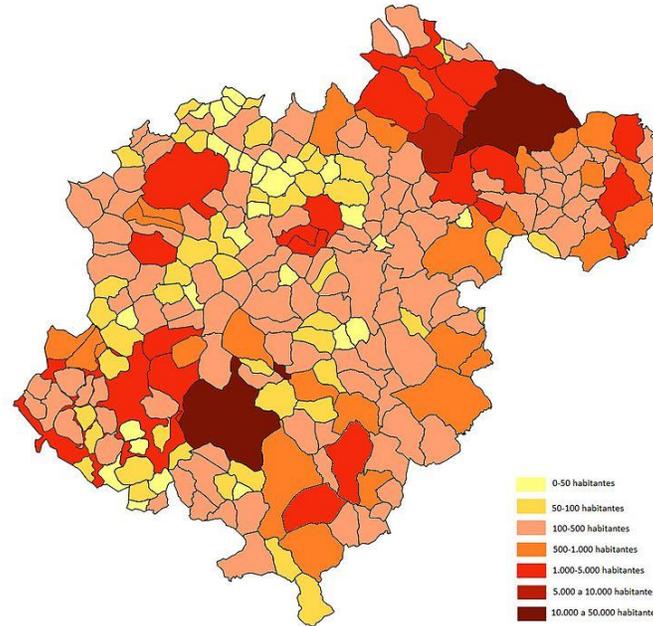
The province of Teruel has a high rate of depopulation. According to the National Institute of Statistics, **Teruel is one of the most unpopulated territories of Spain** (9.25 hab/km² in 2016) together with Soria (8, 74 inhab / km²). This index is very far from the average values of Spain and the European Union (92,33 inhabitants / km² and 116 inhabitants / km², respectively).

EVOLUTION OF THE POPULATION ACCORDING TO GEOGRAPHICAL SCOPE					
Geographical Scope	2012	2013	2014	2015	2016
Teruel	143.728	142.183	140.365	138.932	136.977
Aragón	1.349.467	1.347.150	1.325.385	1.317.847	1.308.563
Spain	47.265.321	47.129.783	46.771.341	46.624.382	46.557.008

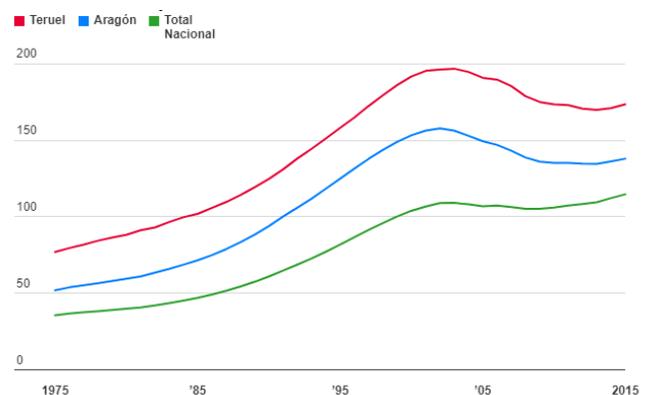
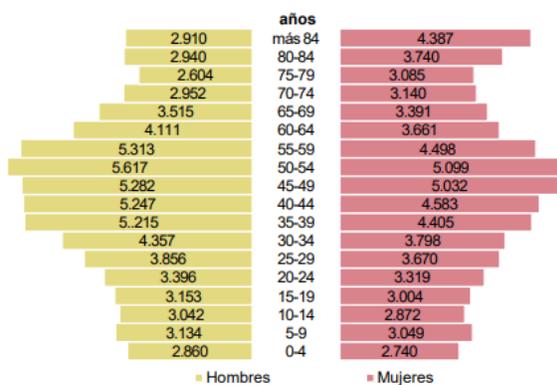
*National Institute of Statistics

In addition, in the last decades, the population of Teruel has significantly decreased (as shown in the table above). Moreover, the demographic characteristics of the province show another two remarkable features: ageing and rural exodus.

- **Ageing:** In 70 municipalities (30% of the total of the province) more than 40% of the population is 65 years old (Aragonese Institute of Statistics, IAEST, 2014). This generates an ageing problem that causes all these municipalities to be in a terminal situation, that is, they could depopulate imminently.
- **Rural exodus:** The growing territorial decompensation of Aragon, a region in which its capital continues to grow while the rest of the territory faces rural exodus.



The sparse population of Teruel capital (35.564 inhabitants) means that no municipality in the province exceeds 50.000 inhabitants. Teruel does not generate enough economic dynamism thus to boost the province. This makes Alcañiz (16.043 inhabitants) an important economic and demographic nucleus, that acts as capital in the north of the province, thus creating a kind of bicephaly.



Source: INE 2016. Population pyramid and Ageing Index

The structure by groups of age shows the clear aging population in the Province. The biggest population concentration corresponds to the 35-59 years old segments, which represents about 43% of the total, highlighting the two five-year groups of 45 to 54 years; these groups produce a widening that almost doubles the base of the pyramid. Also, older generations are more numerous

than the young ones: in 2016, there were more people registered over 64 years of age than under 25.

The aging of the population of the province of Teruel has reached its historic maximum: the provincial aging index (percentage represented by those over 64 years old over the population younger than 16 years old) stood at 172.05, a very high index considering that, at the national level, this index is 116.32, that is, for every 100 people under the age of 16 there were 172 over 64. This index continues increasing in Teruel and in Spain and it is foreseeable that in the next few years it will continue to rise as the most populous generations will soon enter the retirement age.

As far as the turnover index of the active population, or the relationship between the population close to retirement (60-64 years) and the population with a sufficient age to enter the labour market (20-24 years) is concerned, it stood at 115.74 (INE 2016). This means that there are not enough young people between 20 and 24 years old that could replace the population between 60 and 64 years old.

1.1.3. Economic context

According to the latest provisional data published by the INE, referring to the year 2014, the contribution of Teruel to National Gross Value Added (GVA) was 0.33% and 10.48% at the Aragonese GVA.

While the average weight of the **service sector** at national and regional level amounts up to 70.34% and 62.30% respectively, in Teruel this economic sector represents only the 56.64% of the provincial economy. These data show the slowness with which the tertiarization process in the province progresses. One of the reasons for the lack of service companies focused on the SILVER sector in Teruel is because there is a small market with a low purchasing power (the average pension in Teruel is 879.63 euros, almost one hundred euros less than the whole of Aragon and the average retirement pension in Spain amounts to 1,071.01 euros – INSS 2017), so most of the assistance services are carried out by the social services of public institutions and NGOs, Associations or Foundations.

The second sector with more weight in the Teruel economy is the **construction**, with 15.54% of GVA and above Aragón and Spain. The mining industry is in third place with 13.20%, well above the percentage that it represents in Aragon and in Spain. Next, the manufacturing industry, with a percentage that reaches 10.06% and the agriculture, last, with 4.56%, above the weight it achieves in Aragón and two more points than what it represents in Spain.

Additionally, the **tourism sector** is strategic and one of the most important in the economy of the province and with a great capacity for growth and employment generation. Its potential is so evident that in the last decade the hotel beds have grown by 38% (7.092 beds in 2017). The great problem of the province of Teruel, once again, is the depopulation, and this sector is one of the most important to settle population for its ability to create businesses and jobs in rural areas.

Tourism is transversal since it generates work in other sectors such as commerce, services, etc., but one of the major obstacles to the growth of the sector continues to be the improvement of communication channels and the public transportation. In fact, Teruel is the only provincial capital without a direct railway to Madrid.

1.2. SWOT Study methodology

The Regional (Local) SWOT analysis was undertaken by means of desk studies desk research supplemented by a series of highly qualitative focused interviews, based on a model provided by CIT and translated into Spanish.

The significant benefit of structured interviews is that while they provide standardized data, they also guarantee a much more qualitative set of responses.

Interviews, were carried out through call conferences. According to the common methodology, 20 interviews have been arranged and conducted in Teruel Province, distributed as follows:

- Regional SMES (5 interviews)
- Research Institutions/ Development Agencies (5 interviews)
- Social Partners (Social workers, NGOs, Foundations and elderly care groups (5 interviews)
- Policy Makers (5 interviews)

The interviewer uses an online dedicated analysis platform developed by CIT to upload the answers in English to a common platform. CIT generated ad hoc graphs including different values depending on the importance values of answers).

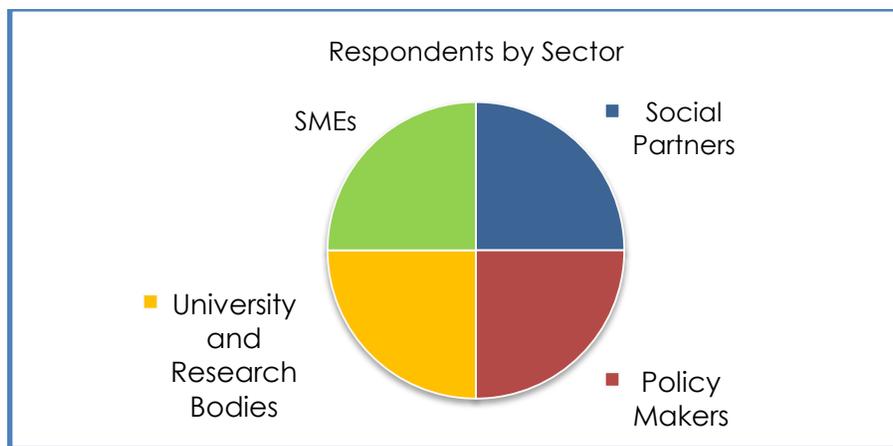
On completion of entries on the platform, CIT has prepared a statistical report collection and analysis exercise, supplied to Teruel Province.

2. Findings of the study

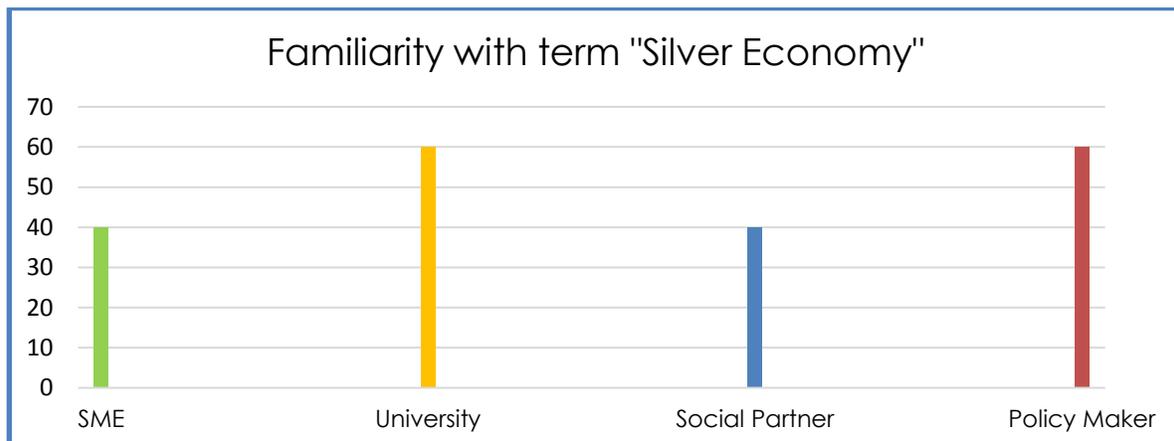
2.1. Q1 - Sectors represented by the respondents

As stated in the methodology and as shown in the graphic below, individuals from 4 different sectors participated in our study: 25% of the participants come from the SMEs sector, 25% from University and Research Bodies (university, research institution or a development agency), 25% are social partners (such as members of the general public, elderly care groups, press or other societal actors) and 25% represent a policy making institution (such as local or regional council, health authority, government department etc.).

It has to be said that one of the difficulties to carry out this study is the small number of SMEs dealing with Silver Economy in the region. In Teruel, most of the services delivered to older adults are provided by the Social Services of the public authorities.

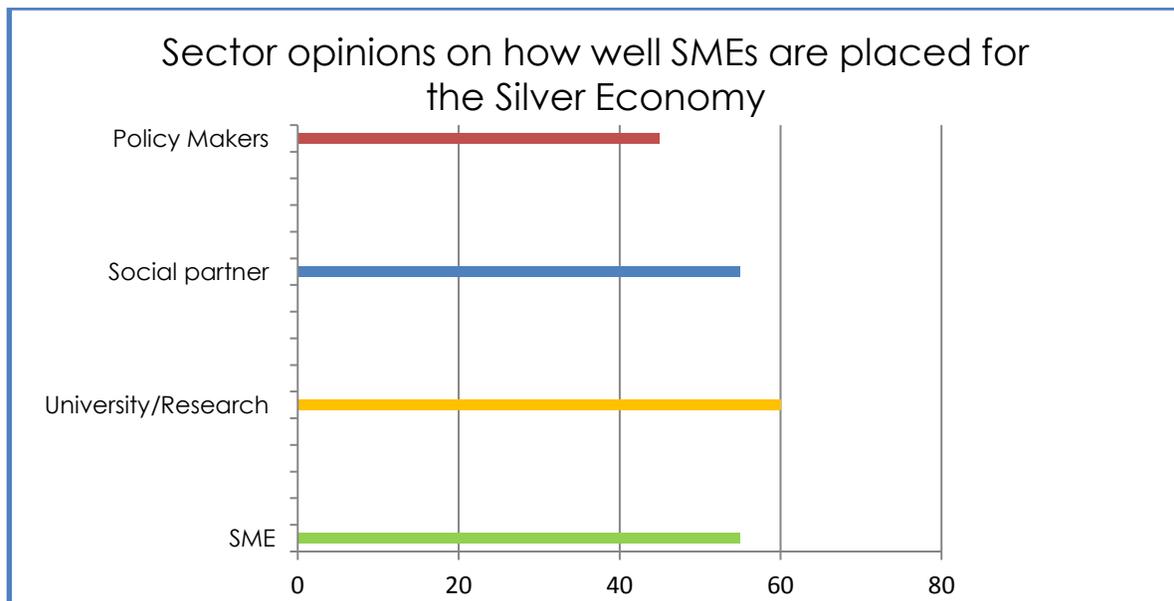


2.2. Q2 - Familiarity with the term "Silver Economy"



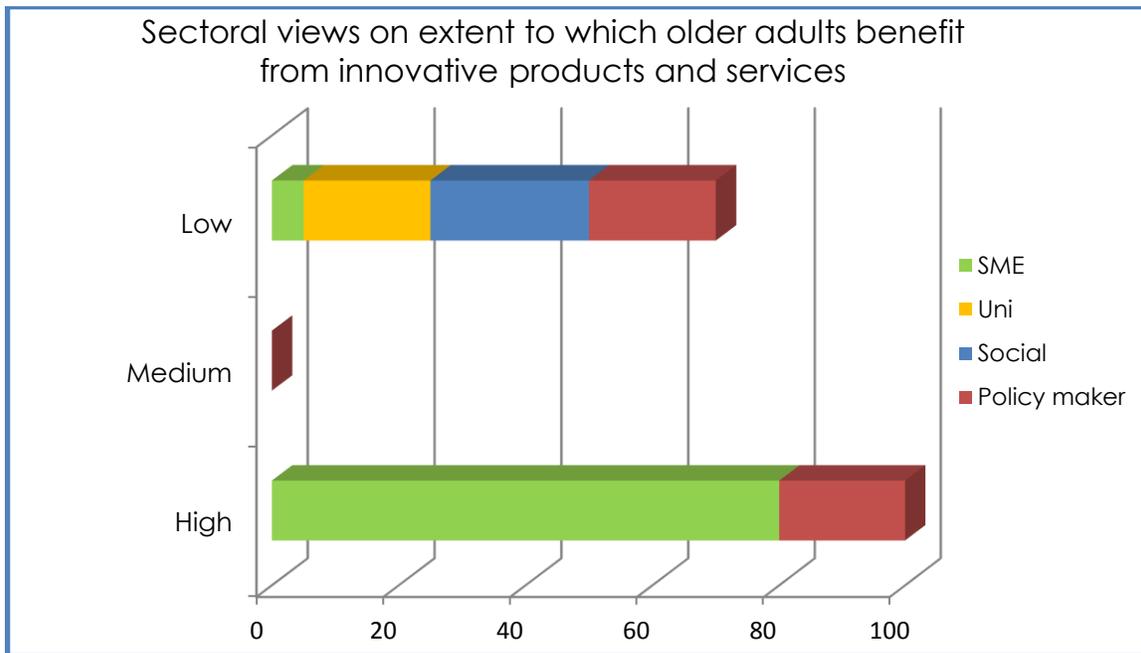
Here the survey outputs shows the levels of familiarity between the different sectors of the quadruple helix with the term Silver Economy. As shown in the graph above, SMEs and Social Partners are less aware than Policy Makers or University representatives. Since the services targeting older adults are mostly carried out by public administrations, the concept of Silver Economy is mostly perceived as an academic and/or public notion rather than as a market opportunity for the private sector.

2.3. Q4 - SMEs are well placed to develop new products and services targeted at the Silver Economy?



As seen in the graph above and according to the respondents, the region of Teruel has a medium potential to develop new products and services targeted at the Silver Economy. In fact, several respondents agreed on the fact that there is a lack of information/awareness on Silver Economy in the region, which may lead to a lack of preparation from the SMEs sector to enter the market. In Teruel, the Silver Economy is not yet seen as an opportunity.

2.4. Q5 - To what extent do older adults in your region benefit from innovative products and services



Most of the respondents agree that older adults do not generally benefit from innovative products and services: 70% of the interviewees say that older adults in Teruel benefit to little or no extent from innovative products and services. In fact, during the research and interviews developed to carry out the SWOT analysis, we have noticed that the number of SMEs providing innovative products and services to the elderly is very small. This could be due to the fact that the purchasing power of Teruel’s population is, as explained, quite low (the average pension in Teruel is 879.63 euros, almost one hundred euros less than the whole of Aragon, while the average retirement pension in Spain amounts to 1,071.01 euros – INSS 2017). For that reason, most of the assistance services focusing on older adults are carried out by the social services of public institutions and NGOs, Associations or Foundations.

The social partners, as the main suppliers of the target population, have a wider knowledge of the day-to-day services demanded by older adults. These social providers shared with us their concern on the difficulty to deliver high-quality and innovative services for the elderly in a social budget constraint situation.

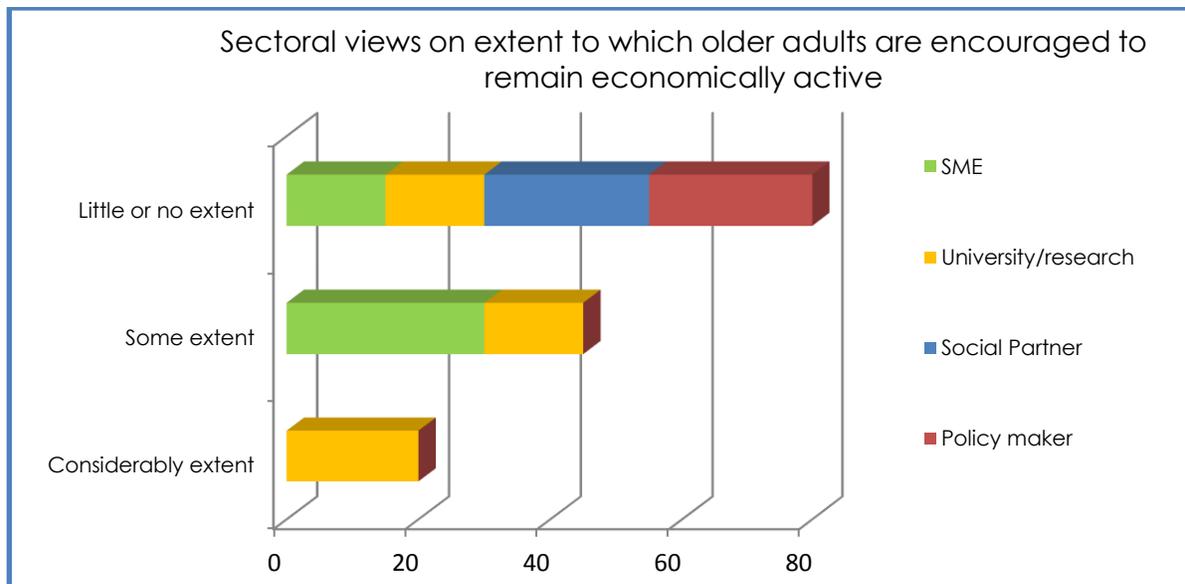
2.5. Q6 - To what extent do older adults in your region encouraged or facilitated to remain as active economic actors

80% of the respondents agreed on the fact that, in Teruel, older adults are encouraged to little or no extent to remain as active economic actors. One of the reasons given by the respondents is that, in the last decade of economic turmoil and public services shortcuts led to a growing economic support from the elderly members to their relatives to make ends meet.

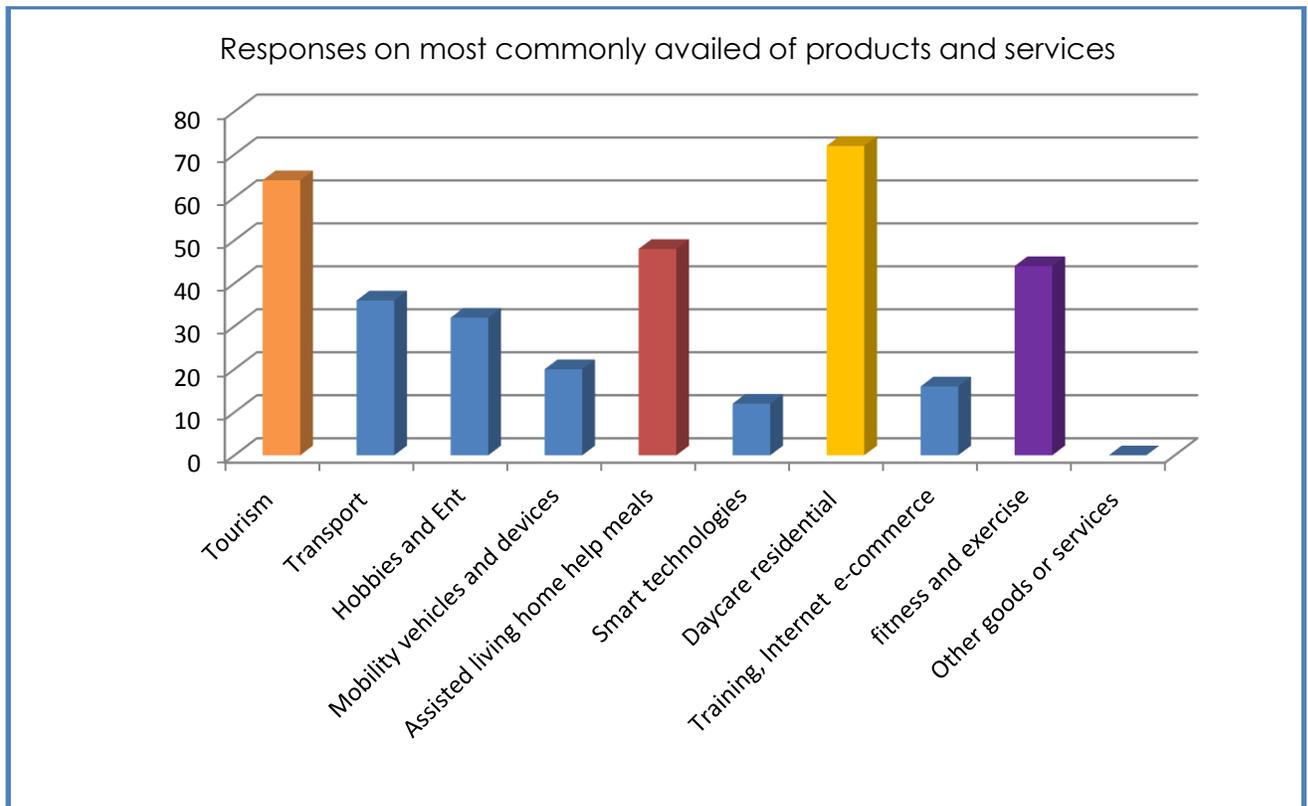
Also, in Spain, the policies to encourage retired people to keep developing payed professional activities do not allow, in most of cases, to receive a pension. This is one of the reasons why older adults cannot remain as economic actors.

Some respondents also affirmed that there is no economic sector orientated to the elderly, except from Tourism and Health Services.

100% of the social partners and policy makers (see graph below) believe that there is a huge potential for improvement in this matter, since they all agreed that the encouragement for older adults in the region was inexistent (or almost inexistent). Social partners and policy makers are the closest actors to the social institutions, so these answers reflect a need to improve or re-target the investments made by the regional government.



2.6. Q7 - Types of services most commonly availed of by older adults in the region



According to the survey, the services most commonly used by the elderly in Teruel are:

- **Daycare and residential services:** Teruel counts with, at least, 21 residences, managed by the IASS (Aragonese Institute of Social Services). It also counts with other Day Care/ Residential services, managed by private entities, since there is a lack of bed vacancies in public residences.
- **Tourism:** the Spanish National government, through the IMSERSO (Institute for Elderly people and social services), has its own Tourism Programme, which provides as a complementary service to the benefits of the Spanish Social Security System. It aims at providing stays to the elderly people in coastal areas and inland tourism, thus contributing to improving their quality of life, their health and the prevention of dependence. On the other hand, the IMSERSO tourism program contributes to the maintenance of employment and economic activity, mitigating the consequences that the phenomenon of seasonality in the tourist sector of the country produces in terms of employment. Tourism is transversal since it generates work in other sectors such as commerce, services, etc. but one of the major obstacles to the growth of the sector continues to be the improvement of

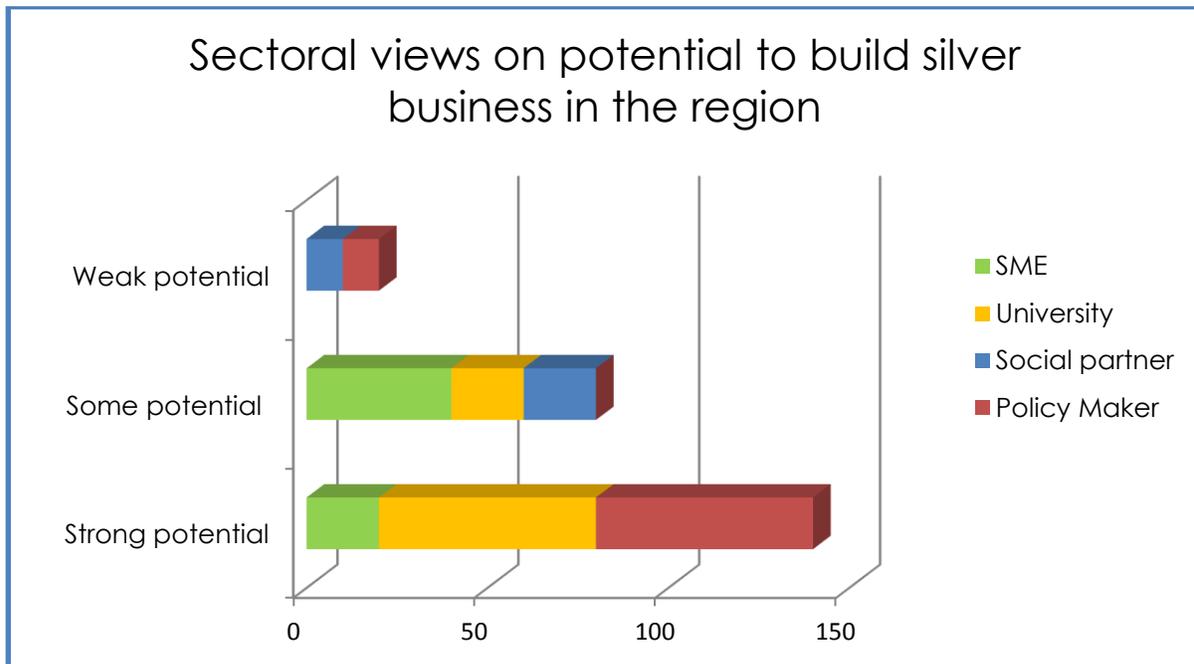
communication channels and the public transportation.

- **Assisted living (mainly Telecare):** Telecare is a home help service through the telephone, with immediate and permanent attention, with an effective response to any incident or emergency situation (injuries, illnesses, poisonings, accidents, fires, etc.). It is aimed at those elderly people who live or spend much of the day alone, and all those who suffer from any disease or any mobility limitation. Given the demographic characteristics of the province of Teruel - dispersion of rural nuclei, high level of ageing population, etc. the Provincial Government of Teruel (Diputación de Teruel) allocated a total of 280,800 € euros for the telecare service in their budget, and thus guarantees that 1,300 people continue to live at home, thanks to the security and company provided by this system.
- **Fitness and exercise equipment:** The Provincial Government of Teruel has installed in the majority of the parks of the region fitness and exercise equipment. This equipment is mainly used by the elderly, since they are the main visitors of the parks during daytime.

2.7. Q8 - Can enterprises participate in local familiarization/ training courses related to the growing opportunities in the Silver Economy?

Regarding the training on Silver Economy for SMEs in Teruel, **90 % of the interviewees** agreed that local familiarization and training courses should exist, in order to understand the growing opportunities of the Silver Economy. In fact, respondents not only think that the training could be possible, they think it is a need in order to change the current economic model of the territory (improving the knowledge of the private sector on Silver Economy would open a new niche of employment). But the problem, underlined by some of the respondents, is the question on who is going to invest on training and where, since the region, as explained in the introduction, has a great geographical dispersion.

2.8. Q9 – Ranking of the potential for SMEs in the region to develop new Silver Economy business opportunities.



75% of the respondents believe that SMEs in the region have some or strong potential to develop new Silver Economy business opportunities. In fact, in Teruel, 35% of the population is older than 55 and 21% of this population is 65 years old and they represent at least ¼ of the population. The ageing population in Teruel is growing, which offers great possibilities to develop new Silver Economy opportunities. The Silver Economy is closely linked to current trends in demographics. Older adults have particular needs, which will evolve with the current rapid rate of demographic change, constituting a large and growing segment in the consumer market, opening new areas for economic growth and employment as technological innovation enters the market place.

SMEs and entrepreneurs in the region need support in order to begin entering the market; and there is also a need to raise awareness among them, in order to identify the opportunities of the Silver Economy in the region.

2.10. Q11 - Are you aware of anything in the Silver SME sector which might be considered a good practice?

Most of the respondents were not able to identify any Best Practice. The 2 best practices identified were, as follows.

- ✚ **San Hermenegildo Residence cooperative model:** a non-profit cooperative model created by older adults to provide services to the elderly, mainly through the San Hermenegildo Residence. They (the elderly) have invested in a building, and have come together to set up a cooperative in which the services provided in the residence are chosen by them. The management of the residence, which has both apartments for the most independent and assisted rooms for the most dependent, is carried out through a team chosen by the cooperative. In summary:
 - It is a cooperative management model
 - There are two living groups: assisted and dependent
 - The choice of the services provided is based on the participation of all the members of the cooperative: the residents and the management team
 - Cultural activities are organized that promote the fact that older adults are active.

- ✚ **ATADI's project: Puerta Mediterráneo' residence.** This resource, designed in collaboration with the City Council of Mora de Rubielos, aims to respond to the residential and day needs of the dependent people of the Gudar-Javalambre Region. It is a complex that has a residence and day center for the elderly, and a residence and occupational and day center for people with disabilities.

2.11. Q12 - Does the region have Policy Instruments (programmes) specifically focussed on the Silver Economy?

Only 2 out of the 20 respondents were able to identify a Policy Instrument focused specifically on Silver Economy, which reflects the lack of information regarding the opportunities of this sector in the region. The two programmes mentioned were, as follows:

- ✚ **Activities' Programmes on the Promotion of Personal Autonomy and Prevention of Dependency, addressed to the members of the Senior Centres of the IASS, framed in the initiatives of the Active Ageing Programme and the CuidArte Programme, to be carried out between the months of October 2018 - May 2019.**

http://www.aragon.es/estaticos/GobiernoAragon/Organismos/InstitutoAragonesServiciosSociales/Documentos/convocatoria_envejecimiento_activo_cuidarte.pdf

The objective of these Programmes is to make available to the members of the Elderly Homes of the Aragonese Institute of Social Services activities that support and promote a positive and responsible approach to the ageing process, promoting their active participation and completing the activities that traditionally come developing in the centres, and betting on a basic nucleus of activities to develop in them, regardless of their size or location in the territory.

The activities included in this Programme are complementary to those promoted by the Governing Boards of the Centres themselves, and those carried out in collaboration with other entities. The Programme is co-financed by the European Social Fund within Axis 2: Promote the social inclusion, fight against poverty and any form of discrimination, SO 9.4.1: Improve accessibility for the most vulnerable people to health care services, social and guidance, training and education, including the elimination of stereotypes, of the Aragón ESF Operational Program 2014-2020.

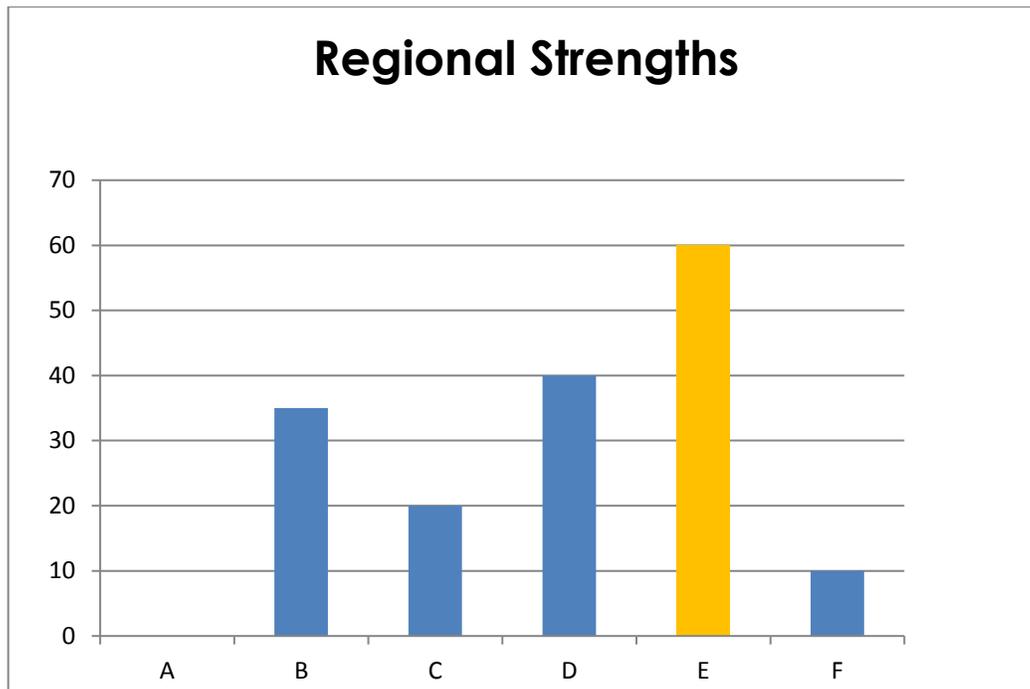
Strategy for the Attention and Social Protection for the Elderly in Aragon

http://www.aragon.es/estaticos/GobiernoAragon/Organismos/InstitutoAragonesServiciosSociales/Documentos/Estrategia_atencion_personas_mayores2.pdf

The 1st October 2018 a new programme was launched in the Region of Aragon, focusing on older adults. The Strategy involves the entire public health, entities and social services system, and aims to advance and improve the care offered to this sector of the population, propose new approaches that respond to the social needs of elderly people living alone as well as the promotion and assurance of good treatment. The strategy is structured in 4 general objectives:

- Enable older people to stay at home as long as possible, guaranteeing a good quality of life.
- Guarantee the well-being and the quality of life of people over-aged, detecting their needs and enabling means to be able to continue developing their life project.
- Promote coexistence spaces (neighbourhoods) and protection for the elderly in their proximity areas.
- Identify and assess in the territory the needs and resources that are available and promote inter-institutional coordination and collaboration.

2.12. Strengths



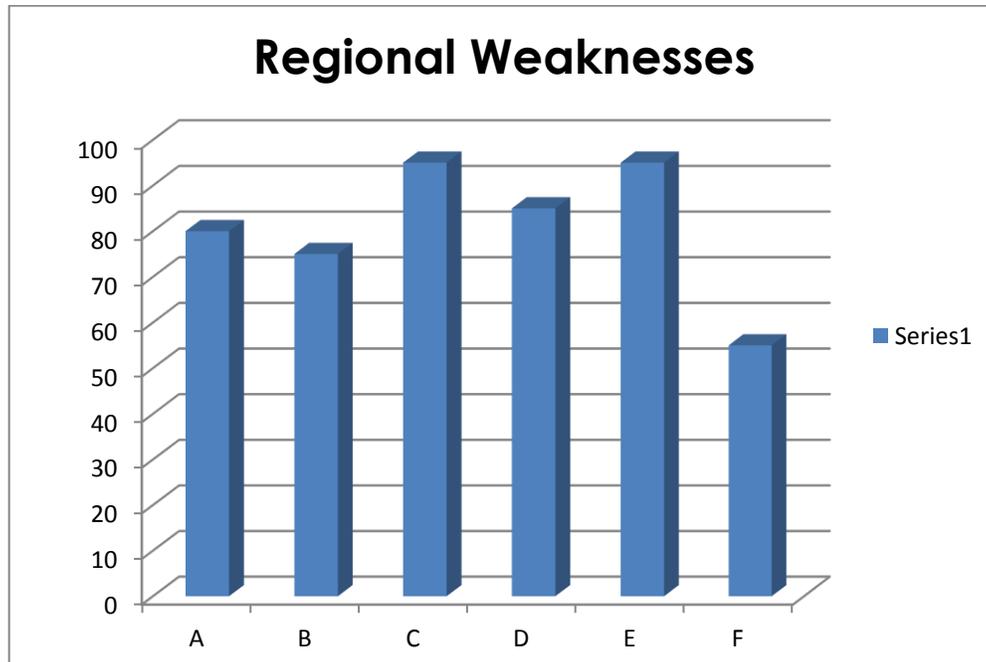
Categories						
a	Strong Research and development presence					
b	Suitable cohort of SMEs to develop physical products and services					
c	Suitable cohort of SMEs to develop online and digital products and services specifically for an aging population					
d	Positive environment and policy provision for active aging					
e	Positive encouragement for older adults to remain economically active (buying/selling/goods/services)					
f	Other please see comments					

As seen in the graph above, none of the respondents believe that the Province of Teruel has a strong Research and Development presence. An effort should be made through the Universities and Research bodies of the region in order to develop a wider knowledge regarding the Silver Economy. With accurate information, SMEs and entrepreneurs would be more likely to invest in this sector of the economy.

On the other hand, most of the respondents confirm that, in the region, there is a positive encouragement for older adults to remain economically active. However, as previously stated, it has to be reminded that the national legislation does not easily accept that retired people covering a pension can generate additional/complementary economic incomes.

The problem then, is not in the demand of goods and services for older adults, but their supply.

2.13. Weaknesses



Categories					
a	Apart from healthcare there is little or no 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 not generally interested in contributing to or participating in the economy				

Most of the given categories were seen, by the respondents, as regional weaknesses. Based on the kind of weaknesses provided by CIT, 90% of the interviewees agreed on the fact that SMEs are not generally focusing on the Silver Economy, and the 100% believes that older adults are not recognised as potential economic assets.

Once again, policy makers should make an effort in raising awareness among the SMEs in order to recognise the potential economic assets of older adults or the Silver Economy. The data also reflects the slow process of tertiarization of the Province of Teruel: 84% of the respondents believe that apart from Health Care, there is little or no policy focus on the economic aspects of older adults which means that there is a lack of services provided. As seen in Q12, there is a scarcity of Policy instruments dedicated to this sector of the population (there were only two Policy Instruments identified by the respondents, and both of them were created only in 2018).

2.14. Opportunities



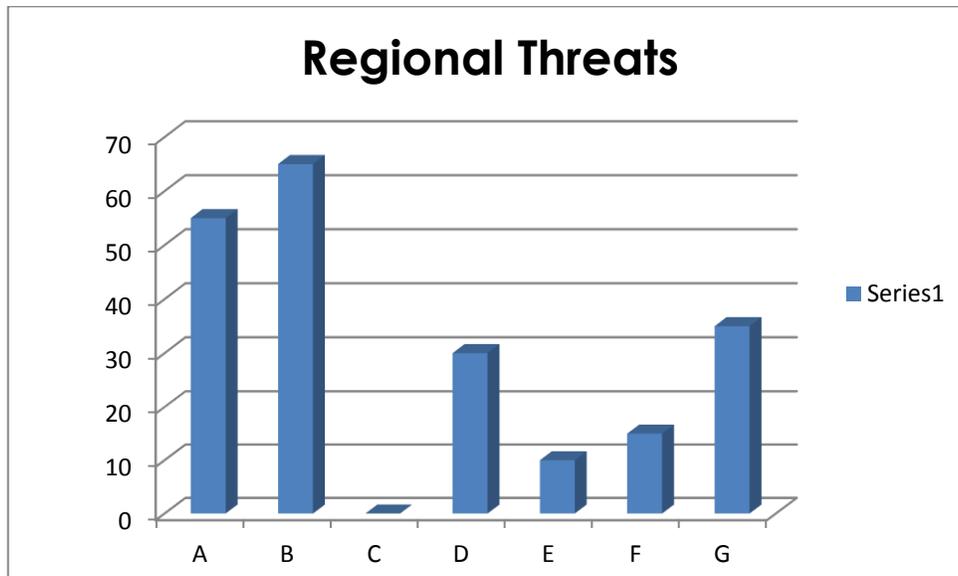
Categories							
a	Introduction of more proactive policies for Silver participation in the economy						
b	Familiarization for SMEs on the nature and size of the Silver market						
c	Developing a heightened research focus on the silver economy						
d	Greater involvement for older adults in leadership roles on active aging						
e	Increased focus on education and training for the whole population as they approach older age						
f	Enhance mobility for older adults through more public transport						
g	Other please comment						

All the given categories were seen as opportunities by the respondents of the questionnaire, making special emphasis in the Familiarisation for SMEs on the nature and size of the Silver market (100% of the respondents agreed) and Enhance mobility for older adults through more public transport (94.74% of the respondents agreed).

On one hand, and as seen throughout the whole document, SMEs are suffering a "marketing myopia", as they do not perceive this market as a business opportunity. Actually, there is a need to support the capacity building of the SMEs to unlock the potential of the Silver Economy in the region.

On the other hand, an effort should be made to improve the public transport of the region. Mobility depends on the infrastructure of roads and railways, and public transport in an unpopulated province like Teruel will continue to scarce if there is no decisive involvement of the public authorities. In fact, the population of Teruel is insufficient to generate on its own a sufficient movement of travellers that could make public transport sustainable.

2.15. Threats



Categories

- a Unsustainable dependency ratios
- b Failure to cope with health demands
- c Increased imports of products and services
- d Insufficient numbers in workforce
- e Potential Industry closures
- f Other with comments

The major threat identified by the interviewees was the failure to cope health demands, closely followed by the unsustainable dependency ratios, both of these categories being clearly linked to the ageing population of the Province.

Based on a recent study by the Adecco Foundation, Aragón is the sixth oldest community in Spain. Four decades ago, 52 people over 64 years old lived in it, for every 100 children under the age of fifteen; but over the years that number has increased and today there are 136 people over 64 years old for every 100 children under fifteen. Teruel is, without a doubt, the oldest province of the region. There, those over 64 years old now represent 24% of the population and there are 173 members of this age group for every 100 children under fifteen years of age.

According to a study carried out by the Adecco Foundation, if this trend continues, by 2052 it is estimated that, for each inactive person, there will be little more than one person working, which endangers the sustainability of the system. To curb these effects, and according to Adecco, "we

must make a firm commitment to senior talent", hiring those individuals over 45 years of age, in addition to stimulating the labour incorporation of the more inactive sectors of the population.

The big challenge is "to convince companies that recovering senior talent is a competitive advantage", since they are at the middle of their professional lives and have values such as experience, maturity or emotional control, which make them in highly competitive.

3. Conclusions

STRENGTHS	OPPORTUNITIES
<ul style="list-style-type: none"> - Encouragement for older adults to remain active - Strong mobilization of the citizens in collaboration with the social agents to raise awareness on the demographic and economic situation of the region (https://teruelexiste.info/) - Great offer of residential services for the older population - High supply of initiatives providing training courses for older adults in order to improve their occupational skills - Increasing number social enterprises to develop the rural areas of the region - Great tourism sector dedicated to the elderly 	<ul style="list-style-type: none"> - Awareness campaigns on the opportunities offered by the Silver market - Introduction of more proactive policies for Silver participation in the economy - Creation of new innovation services (ICT tools etc.) - Private and public support to active ageing initiatives - New companies to meet the needs of an emerging niche market/sector - Increased focus on education and training for the whole population as they approach older age. - An intergenerational approach for cultural activities
WEAKNESSES	THREATS
<ul style="list-style-type: none"> - Marketing myopia suffered by the SMEs in the region regarding the opportunities of the Silver Economy - Lack of focus from Research bodies on Silver Economy - Dispersion of the territory - Deficiencies in transport infrastructures - Older adults are not recognised as an active economic asset - Big gap between urban and rural areas in products and services available for “Silver” sector. 	<ul style="list-style-type: none"> - Clear ageing population - Demographic dispersion of the territory - Depopulation of the territory - Low purchasing power - Unsustainable dependency ratios - Failure to cope with health demands - Lack of young population - Outdated culture which considers retired people unlinked to economic activities (passive population). - Etc.

