The Silver Economy in Asia-Pacific: Key takeaways from the Track A

The consumption base of the Silver Economy:

- **SE consumption by older persons in AP is already enormous & growing** - AP is the most dynamic silver market in the world

- **Silver markets are about much more than health & care:** market opportunities in the SE in AP include a wide range of sectors, though to date care & health sectors have tended to dominate the discussion. It will be vital to diversify the sectoral focus of SE to realize its full potential for older people & businesses – though diversification may happen gradually

- **SE markets are highly diverse across & within AP countries** and the market remains highly concentrated to date, with 80% of market in China, Japan and Korea. Market development also needs to be inclusive of rural populations, women & others beyond richer senior segments

- **Market players in the region are still under-prepared** to service older consumers and fully realize the opportunities of the SE (Ageing Asia industry survey reports 2.8/5 readiness rating by business)

Silver Economy takeaways – going beyond consumption

- **The Silver Economy is about more than simply the consumption of older persons but is a whole ecosystem** - we need to go beyond the visible layer of senior consumption to include older persons active agents in society and producers of market and non-market value with secure sources of income across older age from their work, savings & public and private transfers

- Many people are already **working at older ages** in AP & health capacity to work at older ages is improving – **BUT** it is a question of giving older people opportunities & choices in the labor market & not simply having to work by necessity – as well as raising productivity & returns from work at older ages

- **Public pension & social assistance systems** are not yet providing financial security in old age for the majority of older persons in AP which lack contributory pension coverage of a large "missing middle" of informal workers & have often modest social pensions – this remains a serious constraint to growth of the SE and its inclusiveness. But innovation is happening (e.g., China, India, Thailand) & needs to continue

- As technology & AI become ever more embedded in goods & services, increasing the **digital inclusion & literacy** of older persons will be critical – with suitable guardrails

- **There is a crucial role for governments** in providing a supportive policy framework, incentives & guardrails to accelerate the growth & sustainability of the SE. A number of countries in the region have policies which are doing this & provide lessons for others (e.g., China, Korea, Singapore, Thailand, ASEAN SE framework)



While the business & economic opportunities of the SE are exciting for AP economies, the ultimate purpose of the SE is empowerment of older persons, not merely viewing them as a market segment – this requires co-design of products and services by older people with industry

Four sessions, one shared message

*Progress must be judged by how **technology improves older persons' lives, strengthens their agency**, and **protects their dignity.***

B1 · Bridging the digital divide

Access is not capability; the goal is agency. Those furthest behind sit where age, gender and place intersect. Fund human support; keep offline services open.

B2 · AI for healthy ageing and care

Risk detection, remote monitoring and care coordination show promise, if backed by evidence of safety, affordable delivery and integration into daily care, not added workloads or isolation.

B3 · Technology and older workers

Flexible work and continued learning, if training is accessible and workplaces adapt. Older women and informal and agricultural workers are easily overlooked; the goal is decent work with social protection.

B4 · Ethics, governance and rights

Who controls personal data? How is consent obtained? Who is accountable when harm occurs? Older persons must shape these systems, including the right to decline; older people's rights impact assessment turns principles into practice.

New this year: **AI and emerging technologies**, and **ethics, governance, and rights**.

Connect the agendas

Policies that link digital inclusion, health and care, and employment, rather than treating them as separate tracks.

Implement locally

Across a diverse region, implementation must reflect local languages, resources, and institutions.

Work with older persons

Governments, businesses, researchers and civil society develop inclusive standards, strengthen evidence and share lessons across countries, together with older persons.

Finance both

Financing must sustain useful technologies and the human support that makes them work.

Older persons should be able to shape the technological changes affecting their lives.
That is central to building a society for all ages.

Sustainable Caring Societies: Sessions

- C1 : Sustainable Financing for Long-term Care (LTC)
- C2: Challenges of Governance for LTC Policy
- C3: Person-centred long-term care Service Delivery
- C4: Adequate and Professional Human Resources

Key points

- Joint participation by governments, markets, and families has become a fundamental strategy to provide LTC. Accurately identifying care needs and selecting appropriate care arrangements are essential to the effective organization and delivery of care services.

- Diversified financing channels provide an institutional safeguard for the financial sustainability of LTCI systems. Differentiated payment mechanisms, determined jointly by disability severity, service delivery models, and economic circumstances, improve the efficiency with which care funds are utilized.

- LTC system is a complicated system requiring the participation of governments, markets, society, and families. Encouraging local governments to take initiative and exercise autonomy, regulating and supporting market forces provide services, and empowering families addressing mismatches between care supply and demand are essential works of the system

- Establishing professional training systems for care workers and clear career development pathways in the care sector is urgent and important. Key strategies for addressing workforce shortages include attracting more young people to care work, creating opportunities for older workers to transition into the care sector, and enhancing the professional competence and caregiving skills of family caregivers.

- AI has played a significant role in identifying care needs and organizing and managing care services. Frontline care, however, remains primarily delivered by care workers and constitutes a complex and highly demanding form of physical and emotional labor.

Future ways

- How can Asia-Pacific countries leverage their cultural and institutional strengths to address the care needs of older adults with disabilities?
- How can we empower people with disabilities and provide care support that upholds their dignity and is delivered with compassion?
- How can we address inadequate funding and shortages of professional care resources in less-developed regions?
- How can we incorporate age- and gender-sensitive perspectives to identify and mobilize potential pools of caregivers?
- How can technology be better harnessed to improve the organization and management of care services and alleviate the pressures on frontline caregivers?

Age-Friendly Societies: Summary – From Policy to Practice

Moving from siloed policies to interconnected, whole-of-society action.

- **D1 (Cities & Networks):** Policy only counts when it reaches the street. Requires whole-of-government action, four-generation urban design, and sustained networks.
- **D2 (Community Power):** Older people are contributors, not just recipients. Community-based organizations like OPAs are the engine of inclusion.
- **D3 (Digitalization & AI):** Technology must serve societies, but can not replace them. The link between ageing, AI, and productivity is real—but inclusion, literacy, and governance must be designed in from the start.
- **D4 (Challenging Ageism):** Changing narratives and better measures of ageing are practical strategies. Markets and institutions must be audited for ageist assumptions.

The Shared Vision & New Perspectives

- **The Shared Vision:** Interdependent Longevity Societies. Turning the reality of longer lives into an opportunity across Asia and the Pacific.
- **The Core Interdependence:** Economic, technological, social, care, and environmental responses to ageing are deeply interconnected.
- **Cities need communities**; communities need digital inclusion; inclusion needs an end to ageism

The Way Forward:

- Whole-of-government action (mandating locally, designing for 4 generations).
- Whole-of-society action (CBOs as partners, investing in intergenerational programming).
- **Continued regional and international cooperation** (south-south exchange, cross-country evaluation).

Is population ageing coming of age?

Eduardo Klien

Lead Convenor, HelpAge International



Three iterations of population ageing

- **Ageing as crisis - *Perplexity***
  - Ageing framed as a burden, a problem, a challenge
  - *About older people alone*
- **Ageing as opportunity - *Reactive***
  - Far more positive: longer lives, older people as contributors
  - Some pushback? Demographic, economic, social realities?
  - *Intergenerational relations*
- **Ageing as reality – *New Paradigm***
  - Simply the new paradigm; a new reality we must adapt to
  - Holistic, whole person approach
  - *Intergenerational equity & justice; life-course*

Reactive responses and standalone policies

- *Raise the fertility rate*
- *Raise the pension age*
- *Reform health systems*
- *Invest in LTC…*



Integrated solutions for changing societies as a whole, as they age



Health; the economy; social perceptions



Social inclusion; income security; Long-term care



Health and care; work in later life; sources of household Income; market dynamics



Active and productive ageing; climate change and population ageing; communities and ageing societies; technology and ageing; social protection and ageing societies; caring societies



Silver economy; technology, artificial intelligence, and population ageing; sustainable caring societies; age-friendly societies

Silver economy	Extracting income; OP as consumers	Co-production; economic reorientation; inclusive labour markets; IG equity
Tech & AI	Digital divide, literacy	AI; health; robotics; ethics & governance; inclusion; productivity
Sustainable caring societies	LTC	People-centred; human resources (life-course); service delivery; governance
Age-friendly societies	OPAs, ageism	Age-friendly cities; dispelling ageism; community power

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How do we turn longer lives into better lives?
… and better lives into stronger societies?

*'Demographic ageing is not something that will happen **to** societies; it is something that societies will **shape through the choices they make today**. The question, as always, is **what kind of society we wish to become**'.*

Bhula-Or and Sawang (2026, 9)

Building a better world one new partnership at a time

Macau 2001



Indonesia 2024



Hangzhou 2026



“Caminante no hay camino, el camino se hace al andar”

Traveler, there is no path ahead, the path is made by walking