

Summary and Recommendations

Think Tank – The New 3rd Age



"If we don't involve the knowledge we already hold today about the future, and instead prolong the solutions of the past, we risk missing a lot of opportunities to make life in the third age even better in the future."

Foreword

The good life in the 3rd age

How do you want to live your life, if you live to 100?

People are living longer and longer, and towards 50% of the generation born today will live to see their 100th birthday. Although positive, this development will make new demands of how we live and work, how we arrange our homes, and perhaps in particular how we stay fit and healthy.

To understand these new demands and what they will mean for society, to mark its 100th anniversary, PFA established the Think Tank – The New 3rd Age. This publication presents the results of the Think Tank's work.

The purpose of the Think Tank – The New 3rd Age was to analyse, debate and submit recommendations for how people in Denmark can achieve the best possible life in the third age, up to the year 2040. This applies to housing and health, but also to how senior citizens can ensure the best possible transition from one type of working life to another, or to retirement.

The Think Tank has worked since the beginning of 2017. The development of the recommendations was based on the megatrends and future scenarios that will provide the framework for our lives in the future, as we live longer. This will give inspiration for how the individual, society's institutions and companies can stay abreast of this development, and also provide insights into how technological development can create new opportunities.

This summary of the Think Tank's work describes the purpose of the Think Tank, as well as the future challenges, while offering a number of recommendations for a good third life towards 2040. The aim is for decision-makers, organisations, companies, civil society and individuals to find inspiration in the report, and to address the future on this basis.

We hope you enjoy reading this publication!



Chairman of the Think Tank – The New 3rd Age,
Claus Kjeldsen, CEO, Copenhagen Institute for
Futures Studies



Vice Chairman of the Think Tank –
The New 3rd Age, Allan Polack,
Group CEO, PFA

The good life in the 3rd age

The purpose of the Think Tank is to create debate about and develop robust recommendations for *the good life in the 3rd age* towards 2040.

Introduction

In 2042, no less than 25% of the Danish population will be aged over 65². In order for as many people as possible to have a good life, a high standard of living and a good level of social welfare provision, we must rethink how we work towards the end of our working lives, and how we leave the labour market. There is also a need to reconsider the conditions for entering the third age in terms of how we live, cohabiting or as single persons, how we view health and staying healthy and, not least, how we achieve a quality of life that keeps us healthy and for longer.

When we reach the third age, this is a phase in our lives when many of us are about to leave paid employment in favour of retirement, but do not yet need elderly care (called the fourth age).³ This is a period in our lives when a lot of resources should be activated, for the sake of both the individual and society at large. These are resources which Denmark and its people need to activate, so that as many of us as possible can enjoy a good life in the third age.

A paradigm shift is needed in three areas:

- 1) Our perception of how we leave the labour market and take retirement.
- 2) How we reside and live in all phases of our lives.
- 3) How we view health and preventive measures.

Firstly, the inclusion of senior citizens in the workforce must be re-considered. A survey by Ældre Sagen (DaneAge Association) shows that one in three Danes between the ages of 50 and 89 would like to continue to work as long as possible.⁴ Today, most of us go from 37 to 0 weekly working hours almost from one day to the next. Yet instead of this abrupt change from working full-time to 20-30 years of retirement, many of us would like to still be part of the workforce. It is necessary to retain more third-agers in the workforce because, in economic terms, we need an expanding workforce in order to handle the rising costs of healthcare and other social welfare provision, just as many of us find that our networks and friendships in the workplace enhance our quality of life.⁵

¹ The Ageing Population: The challenges ahead, 2009, The Lancet, Kaare Christensen et al.

² Statistics Denmark population projection. Link: dst.dk/pukora/epub/Nyt/2010/NR219.pdf

³ Fakta om ældre i Danmark (Facts about the elderly in Denmark), 2017, Ældre Sagen (DaneAge Association).

⁴ Ældre Sagen's futures study 2015

⁵ Why Friends Matter at Work, 2017, HBR, link: hbr.org/2010/07/why-friends-matter-at-work-and.html og 7 Ways Friendships are Great for your Health, 2016, Livescience, link: livescience.com/53315-how-friendships-are-good-for-your-health.html

There is not just a need to reconsider how we leave the workforce, but also how we view both health and the healthcare system. The cost of healthcare is rising as a consequence of new, more costly forms of treatment, expensive medicine, an increase in chronic illness and multi-morbidity, and an increasing number of elderly people.⁶ One solution is to include prevention in every phase of life, so as to ensure a good life in the third age.

How we live and our homes will change. Today, many people live alone for shorter or longer periods of their lives, and many do not have children.⁷ This means that the closely-knit families of previous times, with children helping their parents with various major and minor tasks and problems as they grow older, is no longer a generic consequence of family patterns. We therefore need to re-consider how local involvement and new communities can be strengthened. Along the same lines, there is also a serious housing mismatch, with the elderly remaining in their homes for longer, instead of

moving into smaller homes or cohousing. In a community, people can help each other with things that were previously care taken of by family networks, and the community will also help to reduce loneliness.

Denmark and its population need to tackle the changes which the ageing of the population entails. How we act today will impact our future, and for this reason PFA has established the Think Tank –The New 3rd Age. The purpose of the Think Tank is to develop robust recommendations for *the good life in the 3rd age*.

The Think Tank has drawn up 33 recommendations, which are presented in this report.

⁶ Facts and figures about the healthcare system, 2017, Danish Regions, link: regioner.dk/sundheds/kvalitet-og-styring/fakta-og-tal-om-sundhedssystemet

⁷ Livsstile i det 21. Århundrede (Lifestyles in the 21st century), Copenhagen Institute for Futures Studies, member report 3/2014

Seven key challenges

Denmark is a society with a high level of welfare and good living conditions. It is also among the most digitised societies in the world, besides being well-equipped to exploit the enormous potential of digitisation and new technologies. In other words, Denmark and the Danes have good opportunities to create the framework for *the good life in the 3rd age* in the future. At the same time, the demographic development

and society's accelerating complexity present a number of challenges that can have a direct impact on our lives towards and in the third age in 2040.

Below is a list of the key challenges identified by the Think Tank. These challenges will affect Danish society and must be tackled in order to create the best possible framework for *the good life in the 3rd age* up to 2040:

Challenge 1: An ageing population requires us to rethink the welfare society

An ageing population requires continuous rethinking of the welfare system, while longer working lives entail re-consideration of the transition from employment to retirement.

Challenge 2: New family patterns need new types of networks

More and more Danes stay single for most of their lives, and many Danes choose not to have children, or to have only one child. As a consequence, social networks will increasingly be friendship-based, rather than family-based. In the future this will have a particular impact during later years of life, when people will not have the same degree of social security based on family ties as before.

Challenge 3: Work and the labour market are changing and this requires adaptability

Automation and the freelance economy mean that legislation and other frameworks must meet the need for flexibility, and that people must be ready to adapt in order to stay abreast of and fulfil the changing workforce demand. This creates a need for continuous skills development for the entire workforce, rethinking of education and lifelong learning, and the need for a more flexible working life.



Challenge 4: A robust workforce requires preventive measures

Psychosocial attrition can present an increased threat to keeping people in employment after they enter the third age. This creates a need to focus on strategies for prevention and retention in order to offset psychosocial attrition.

Challenge 5: Housing mismatch and living patterns in the third age

The existing housing stock does not live up to the requirements made by the ageing and urbanisation of the population, which results in a mismatch. In particular, the need for housing types and solutions that are adapted to the third age and single-person households will increase. This requires attractive alternative housing models and communities to be created on an appropriate scale, to support the future needs of people reaching the third age.

Challenge 6: Accelerating healthcare costs

Healthcare costs are accelerating as a consequence of increased demand from the ageing population, who would like to live longer and better lives, with continuously improved opportunities to treat more diseases. At the same time, the healthcare system is burdened by more chronically-ill and multi-morbidity (including dementia and lifestyle diseases) patients, whose longer lives will cost society more. This development will require changes to the healthcare system.

Challenge 7: Polarisation across several parameters

The polarisation of economic and social opportunities amplifies the differences in people's living conditions and workforce participation, which enhances the risk of increased marginalisation. Polarisation can arise on several fronts, including within the areas of employment, housing, education and healthcare. This challenges society's ability to tackle social marginalisation.



The Think Tank's recommendations

The good life in the 3rd age – Denmark up to 2040.

Different levels of society

The recommendations are addressed to several different elements of Danish society – society's institutions, civil society, companies and citizens. Some of the recommendations primarily call for action at an overall political level, while others encourage a change of attitude and action by individual citizens. Most of the recommendations apply to a range of levels in society and require concerted action to achieve the intentions of the recommendation.

The following levels play a special role in terms of following the recommendations to support *the good life in the 3rd age* towards 2040:

Political level – A number of recommendations call for concrete action at political level (state, regions and municipalities), in terms of setting the optimum political and legislative framework for people to achieve the best possible life in their third age.

Labour-market parties – With regard to the labour market and the transition to retirement,

the labour-market parties have a significant role to play. Their role is central to most of the changes in the labour market, including creating a good framework for a senior career.

Civil society – Volunteers, close relations and organisations play a key role in terms of quality of life and social relations, especially for those who have retired from the workforce. A strong civil society that has plenty of flexible opportunities for the individual, as well as research institutions to provide new knowledge, is vital to ensuring the best possible framework.

Business community – Private enterprises, including pension companies, play a major role in terms of supporting and developing new solutions and services focused on life in the third age.

Individual citizens – Several recommendations call for the necessary changes in people's attitudes in a world that both technologically and demographically will be different from today.

Recommendations

– The good life in the 3rd age towards 2040.

THE TRANSITION FROM WORK TO RETIREMENT

A good working life in the 3rd age and flexible retirement

1. Flexible retirement framework
2. Flexible part-time retirement models

Labour market and working life

3. Prevention of mental illness
4. Partnerships for better well-being

Entrepreneurship and savings

5. Investment in entrepreneurship
6. Attractive pension schemes for the self-employed

Education and skills

7. Rethinking the education system
8. Personal commitment to lifelong learning
9. Educational savings for a change of career

HOUSING AND SOCIAL RELATIONS

Attractive new housing models which match people's needs in different phases of their lives

10. More senior cohousing communities
11. New housing models for senior citizens
12. More inexpensive rental housing for senior citizens
13. Housing advice

Urban development and frameworks for communities

14. Senior citizens must be an element of urban planning
15. Cohousing and interest-based communities must be strengthened

Increased mobility to reduce loneliness and strengthen the economic basis

16. Mobility pool for senior citizens
17. Denmark must take the lead in the introduction of self-driving cars
18. More investments in the infrastructure of the future
19. Partnerships to develop innovative platform-economic models

HEALTH AND QUALITY OF LIFE

Prevention and better coordinated healthcare initiatives

20. More municipal health centres
21. Technology to support health in one's own home
22. Better diagnosing and coordination across illnesses
23. Expansion of prioritisation boards
24. Targets for prevention of lifestyle diseases must be expanded
25. Control paradigm must have greater focus on outcome

Volunteering, relations and quality of life

26. Better opportunities to engage in voluntary work
27. Healthcare professionals contributing to reducing loneliness

Welfare technology and telemedicine

28. Better and faster dissemination of welfare technology
29. Supplementary technological training of healthcare professionals

Rising healthcare costs

30. Greater transparency of healthcare expenditure

POLITICAL AND SOCIETAL FRAMEWORKS

Political and societal frameworks with an impact on the good life in the 3rd age

31. International knowledge-sharing network
32. Fast-track unit for deployment of new technology
33. Investigation of taxation challenges for the sharing economy

Recommendations

– Transition from workforce to retirement

A good working life in the 3rd age and flexible retirement

1. Flexible frameworks for retirement Legislation and other related frameworks must make it as easy and attractive as possible for senior citizens to opt to stay in the labour market after reaching the state retirement age.

- From 2008 to 2014, the number of senior citizens aged over 67 who were still active in the labour market increased by more than 30,000 to just below 85,000 in 2014.⁹
- 67% of the 60-70 year-olds who are still active in the labour market feel that work plays an appropriate role in their lives.¹⁰
- Better employment of senior citizens in the labour market must be stimulated by a general change of attitude among the population. The customary approach, with the expectation of an increasing salary and responsibility throughout one's career (the "career ladder"), should be replaced with an approach whereby it is more acceptable to take a reduction of salary and career responsibility in some phases of one's life, while achieving a higher salary and greater responsibility in others (a "career cycle").
- Even though Denmark already has a relatively good framework for a flexible transition to retirement, it would be worthwhile to develop more standardised, flexible models.

2. Flexible part-time pension models Flexible part-time pension models would allow senior citizens who have reached the statutory retirement age to have paid part-time employment while drawing their pension on a part-time basis, as they prefer. This would increase the individual senior citizen's opportunities for flexible retirement, and also make it more attractive for employers to retain senior employees in their workforce.

- Part-time pension models would give senior citizens greater flexibility and more co-determination in planning a suitable working life after reaching the statutory retirement age.
- There should also be easier and more flexible terms for pensioners to opt to rejoin the workforce after they have taken retirement.
- It is important that senior citizens' terms of employment do not make it less attractive for companies to hire senior citizens who have reached the statutory retirement age. The labour-market parties should investigate whether they have the best models.

⁹ Statistics Denmark and Analyse Danmark: survey for Ugebrevet A4 (2017). "Seniorer arbejder længere og nyder det" (Senior citizens are working longer and enjoy it).

¹⁰ Statistics Denmark and Analyse Danmark: survey for Ugebrevet A4 (2017). "Seniorer arbejder længere og nyder det" (Seniors are working longer and enjoy it).

Labour market and working life

3. Prevention of psychosocial disorders To ensure the best possible framework for retaining people in the workforce by extending their working lives, there must be greater focus on preventing psychosocial disorders such as depression, stress and anxiety. This must be supported by such measures as more research in this area, as well as focus on best practice in terms of how this is handled proactively in the labour market.

- In 2015, 2,868 Danes were awarded early retirement pensions due to psychosocial disorders (41.5% of all those awarded early retirement pensions).¹¹
- WHO predicts that psychosocial disorders will present a significant threat to labour market retention in the future and recommends a more coordinated and holistic approach concerning psychosocial strain at work¹².
- The reasons for psychosocial disorders are usually a combination of several factors. Work-life integration should therefore be a key focus area in the labour market, e.g. by establishing prevention or “early intervention” packages.
- There must also be more research into how to prevent psychosocial disorders before they arise.
- There must be open dialogue concerning personal circumstances, such as divorce, bereavement or age-related conditions that can affect an employee's performance at the workplace, without any stigmatisation.

4. Partnerships for better well-being Opportunities must be investigated to establish partnerships which further develop increased physical and psychosocial welfare, and prevent attrition, thereby ensuring that as few people as possible drop out of the workforce during their working lives.

- The workplace as a social community is a good place to work with prevention and resilience. A good working environment should be seen as an important factor in the prevention of psychosocial conditions.¹³
- As more and more people are awarded early retirement pensions due to psychosocial disorders, it will be in the interest of both the pension companies and the labour-market parties to investigate how they can form partnerships to develop solutions that can handle working environment challenges.
- It can be an advantage to rethink the physical workplace, so that it contributes to retaining senior citizens in the labour market to the greatest possible extent.

¹¹ Danish Health Authority (2015). “Sundhedsbyrden i Danmark” (the Healthcare Burden in Denmark).

¹² EU Compass for Action on Mental Health and Well-Being – Mental Health in the Workplace in Europe (2017)

¹³ Gallup (2016). “The Worldwide Employee Engagement Crisis”.

Entrepreneurship and savings

5. Investment in entrepreneurship A good framework must be created for pension companies' investment in senior citizens' entrepreneurship, to ensure entrepreneurs access to capital and a reasonable return for the pension companies.

- Entrepreneurship can make it easier for senior citizens to prolong their working lives.
- In recent years there has been a significant increase in the number of senior citizens who become self-employed and start their own businesses.¹⁴
- Pension companies' opportunities to support entrepreneurship – by making it possible to have a separate financing savings account, which can e.g. be used for entrepreneurship in the third age – should be investigated.

6. Attractive pension schemes for the self-employed Pension companies should develop attractive pension schemes for the self-employed and for freelancers, to ensure that this group save up more for their retirement.

- 37% of the self-employed in Denmark do not have pension savings, and it can be risky to safeguard one's retirement by investing in one's own business.¹⁵
- In cooperation with e.g. trade unions for the self-employed, co-working communities and other stakeholders, pension funds can investigate opportunities to develop more attractive pension schemes for the self-employed.
- On the basis of a recommendation from the Working Group on the self-employed in the unemployment benefit system, a political majority of the Folketing (Parliament) has decided that the unemployment benefit system rules must be more flexible, to make it easier to combine income from self-employment, salaried employment and payment for e.g. freelance work.

¹⁴ Confederation of Danish Industry (2017). "Tendenser på arbejdsmarkedet" (Trends in the Labour Market). Digitisation Panel, 6th Meeting, Appendix 2.

¹⁵ Virksom (2017). "Hver tredje selvstændig sparer ikke op til pension" (One in three of the self-employed do not have pension savings).

¹⁶ Government, Danish People's Party and Social Democratic Party (May 2017). "Aftale om et nyt dagpengesystem for fremtidens arbejdsmarked" (Agreement on a new unemployment benefit system for the labour market of the future).

Education and skills

7. Rethinking the education system To ensure that people's skills and qualifications are relevant for the labour market throughout their working lives, which are longer and more changeable, the higher education system must be re-considered so as to optimise real lifelong learning, including by e.g. using e-learning and other education technologies.

- In 2020, one third of the skills and qualification considered to be important today will be obsolete.¹⁷ In a complex and accelerating labour market, it is not appropriate for most of one's training to have taken place before one's first job, since in future skills will become outdated even more quickly.
- To make it possible to change career during one's working life, it must be possible to take supplementary short-term qualifying education programmes, whereby credit from work experience is part of the education programme.
- In 2017, online courses were already offered by the world's best universities (Massachusetts Institute of Technology, Harvard University, Berkeley University of California et al.)¹⁸. This free, qualified knowledge could be integrated better in our future working lives, in order to upgrade individual qualifications.

8. Personal commitment to lifelong learning If lifelong learning is to be a more integrated element of our working lives in the future, a change of attitude is needed: instead of skills development mainly being seen as an employee entitlement, it must also be viewed as an obligation for each individual employee.

- Lifelong learning increases people's ability to handle changing conditions towards the end of their career.
- Technology increases the availability of lifelong learning throughout our lives, including the third age, and incentives should be established for increased use of technology to support continuous skills development.

9. Educational savings for a change of career It must be possible for individuals to have educational savings accounts to support a change of career.

- One educational qualification for an entire working life over 50 years will not be sufficient to meet the changing conditions in the labour market.
- It should therefore be possible to set up an educational savings account, which might be privately financed, to facilitate lifelong learning and new career opportunities.

¹⁷ World Economic Forum (2016). "The Future of Jobs – Employment, Skills and Workforce Strategy for the Fourth Industrial Revolution".

¹⁸ www.edx.org

Recommendations – Housing and social relations

Attractive new housing models which match people's needs in different phases of their lives

10. More senior cohousing communities More senior cohousing communities should be built.

- According to Realdania, 80,000 senior citizens are interested in moving into senior cohousing communities. Realdania believes that this figure can increase to 144,000 towards 2040²².
- It is assessed that today there are around 7,000 senior cohousing communities.
- Senior cohousing communities can help to reduce loneliness and give a greater sense of community in the third age.

11. New types of housing for senior citizens We should experiment with alternative types of housing for senior citizens, to match the diverse life-phase needs in the third age as well as possible, e.g. "retirement villages" with integrated services and communities to combat loneliness, or residential complexes for senior citizens combined with student housing.

- Municipalities are encouraged to find suitable places to build these new types of housing, and to work with local plans which make these housing models possible.
- The existing housing stock generally does not match the requirements made by ageing and urbanisation towards 2040, and this will result in a mismatch. In particular, the need for housing models and solutions that are adapted to the third age and single-person households will increase. This requires attractive alternative housing models and communities to be created to a sufficient extent, to motivate citizens to change their living arrangements at the appropriate time.
- Housing solutions that focus on integrated services and communities can meet the demand for social interaction, combat loneliness and give senior citizens an easier life.
- To generate demand for alternative housing models, it is essential that these alternatives exist. It can be worthwhile for pension funds and private operators to develop alternative housing models such as "retirement villages" where a community and interaction with others can alleviate health risks such as loneliness, or residential complexes for senior citizens which are combined with student housing, to ensure a dynamic and community between the generations.

²² Realdania (2017). "Nye boligselskaber skal skabe livskvalitet hos ældre" (New housing companies to give quality of life to the elderly).

12. More inexpensive rental housing for senior citizens More inexpensive rental housing should be built and offered to senior citizens. This would give more senior citizens the opportunity to release equity in their owner-occupied homes and offset the challenge of senior citizens' access to bank loans, and thereby their opportunities to purchase new homes, being relatively limited.

- A survey by the Danish Consumer Council THINK and the Danish Association of Chartered Estate Agents (DE) shows that nine out of ten estate agents have experienced how senior citizens can find it more difficult to get home mortgages even when their finances and assets are sound.²³
- Some senior citizens also experience how they cannot release equity in their homes because they live in an area where the real estate market is stagnating, or the home's value has declined so much that they are technically insolvent.

13. Housing advice Pension companies, financial institutions and interest-based organisations should take greater responsibility by offering more targeted advisory services which present the opportunities and benefits of moving to a home which matches one's needs in a new phase of life.

- Senior citizens must receive information about alternative housing models which can inspire them to try out new and different ways of living in the third age. Advantages can include better personal finances, a home that is easier to maintain, and access to a social community which enhances their quality of life and combats loneliness.
- It is easier to move while you still have the resources to cope with this. If you wait too long, you may end up living in conditions that can result in an existence without dignity, and reduced quality of life.
- The civil society can also be a resource to help senior citizens to move. For example, the DaneAge Association's local unit in Aarhus has established a network of "moving buddies" who can help the elderly to move in good time.²⁴
- Advice from architects and engineers can also be an element of housing advice, as is the case in e.g. Norway.²⁵

Urban development and frameworks for communities

14. Senior citizens must be an element of urban planning To a greater extent, senior citizens must be an element of the urban planning of the future, so that public areas support an active life in the third age, as far as possible.

- Denmark is already in the world's top league with regard to ageing-friendly urban spaces. The Danish Heart Foundation's initiative to promote exercise, Hjertestierne (the heart trails)²⁶, the municipal Sund By (healthy city) network²⁷ and the Cykling Uden

²³ Danish Association of Chartered Estate Agents and Danish Consumer Council THINK (2017). "Ældre har svært ved at få boliglån" (Difficult for the elderly to get mortgages).

²⁴ Ældre Sagen (DaneAge Association) in Aarhus to the Danish Broadcasting Corporation (2013). "Flyttevenner hjælper ældre med at flytte i tide" (Moving buddies helping the elderly to move in good time).

²⁵ Husbanken (2015). "Boligrådgivning i kommunene – eksempelsamling for organisering av arbeidet med rådgivning om boligtilpassing i kommunene" (Housing advice in the municipalities – examples of the organisation of advisory services concerning adaptation of housing in the municipalities).

²⁶ hjertestier.dk/

²⁷ sund-by-net.dk/

Alder (cycling at any age)²⁸ association all support an active life for the elderly, which should be taken into greater account in the planning of the urban spaces of the future.

- A survey by the Ministry of Transport, Building and Housing shows that only 41 out of 2,153 senior citizens use locations focused on physical activity.²⁹ This means that there is potential to use urban space in a way that can increase incentives for activity in public areas.
- Activation measures in the urban space can focus on and promote sports and other physical activities that are important for a sense of community and fellowship in society, especially among senior citizens.³⁰

15. Cohousing and interest-based communities must be strengthened

Opportunities to find and join cohousing and interest-based communities must be strengthened and supported.

- Living as a community, with access to communal activities, increases opportunities to establish close relations with others and combat loneliness.³¹ Communities and relations in the third age can prevent loneliness in the fourth age. Today, loneliness already has a negative impact on 104,000 senior citizens.³²
- Technology must be used to support interest-based communities among senior citizens in the third age, e.g. by matching vacant premises and facilities with activities. An example is the “liquid space” app, which enables a freelancer to find available facilities. A similar app can be developed to generate an overview of municipalities' vacant premises that can be rented or borrowed, as the framework for communities, as in the case of Egedal Municipality.³³

Increase mobility to reduce loneliness and strengthen the economic basis

16. Mobility pool for senior citizens A “mobility pool” targeted at senior citizens should be established. It would increase mobility in the housing market and help senior citizens who wish to move, but find it difficult to sell their homes.

- Part of the national demolition pool could be converted to this mobility pool. It must be up to the individual municipality to assess the need, since there is great variation between municipalities.
- There is a clear trend for depopulation of rural districts, and people are moving to cities as a consequence of urbanisation and mini-urbanisation. Meanwhile, outlying areas will generally have an even higher ratio of elderly residents in the longer term.

²⁸ cyklingudenalder.dk/

²⁹ Ministry of Transport, Building and Housing (2011). “Byens Bevægelsesrum” (The City's Rooms for Movement).

³⁰ DIF/DGI (2017). “Bevæg dig for livet” (Keep Moving for Life).

³¹ Aktivt Ældretiliv (2015). “Ældre og ensomhed – Hvem, hvorfor og hvad gør vi?” (The Elderly and Loneliness – Who, Why and What Should We Do?).

³² Realdania (2017). “104.000 ældre føler sig ufrivilligt ensomme og tallet vokser” (104,000 elderly feel lonely and the number is rising).

³³ Egedal Municipality (2017) “WannaSport App”.

17. Denmark must take the lead in the introduction of self-driving cars

Denmark must be a pioneering country in using autonomous cars and buses, and must invest in deploying them as a future means of transport which, among other things, can meet logistical challenges for senior citizens.

- This will among other things require the legislative framework to be adapted to support this development.
- An analysis from the Copenhagen Institute for Futures Studies shows that autonomous cars have the potential to double the socially acceptable commuting distance to and from Copenhagen, and thereby connect 500,000 more people to the Øresund region without major infrastructure investments.³⁴
- Autonomous cars and other autonomous means of transport such as buses can enhance functionality and value in outlying areas, and offset negative consequences of urbanisation.³⁵

18. More investments in the infrastructure of the future Public and private investments in future-proof mobility solutions and supporting infrastructure must be increased as a key element of increasing mobility and reducing isolation.

- An action plan must be drawn up for how Denmark can be a pioneering country for mobility-promoting technologies, to reduce adverse immobility and also protect the elderly's wish to stay in their well-known surroundings.
- Public and private partnership models can support mobility solutions.

19. Partnerships must develop innovative platform-economic models Pension companies should look for opportunities to engage in partnerships in order to develop innovative platform-economic models.

- Partnerships with platform-economic companies can be a condition for reaping the benefits of the booming platform economy.
- Pension companies can e.g. play a facilitating role concerning sharing schemes for the latest welfare technological solutions, or targeted car-share solutions, to increase senior citizens' mobility.

³⁴ The Copenhagen Institute for Futures Studies (2013). "The Future Belongs to the City".

³⁵ Rambøll (2016). "Fremtidens mobilitet" Magasinet Deleby. Danish Architecture Centre.

Recommendations – Health and quality of life

Prevention and better coordinated healthcare initiatives

20. More municipal health centres Municipal health centres will ensure local coordinated initiatives across professional areas, promote the exchange of ideas between disciplines, and support the dissemination of the latest healthcare technology.

- Municipal health centres will support the local government reform's ambition to gather several different types of healthcare functions close to the municipality's residents.
- Municipal health centres will ensure a coordinating initiative across disciplines, improve the exchange of ideas between disciplines, and break down physical and mental barriers experienced by residents who require professional help.
- The health centres can invest in and share the latest technology, service functions, communal areas, etc. within the healthcare field.
- The fee system should be re-considered so that ordinary GPs no longer have an incentive to solely handle one problem for the patient per consultation.

21. Technology must support health in one's own home A service platform to support health in one's own home must be developed. It will support residents and healthcare professionals in telemedical diagnosis, treatment and monitoring.

- Telemedical solutions will help the healthcare system to observe, diagnose, treat, monitor and advise residents in their own homes.
- A well-functioning public platform can enable residents to monitor their own health and gain a better understanding of their illness.
- Even though telemedical solutions are cost-intensive, the solutions' focus on prevention can lead to savings based on more cohesive treatment, and residents can avoid unnecessary hospital appointments and admissions.

22. Better diagnosing and coordination across illnesses To reduce the costs related to chronically-ill and multi-morbidity residents, it must be ensured that patients are investigated and coordinated across illnesses more quickly.

- 80% of Denmark's healthcare expenditure is related to the chronically ill.³⁸ 10% of residents with one or more chronic illnesses account for 59% of the total expenditure on this group of residents.³⁹
- The national health profile for 2013 shows that 22.2% of all adult men and 28.8% of all adult women live with multi-morbidity (based on 14 selected diseases).⁴⁰ Chronic illness most often affects people over 65 years of age.

³⁸ Central Denmark Region (2013). "A National Population Study of the Co-Occurrence of Multiple Long-Term Conditions in People with Multimorbidity, Denmark".

³⁹ Statens Serum Institut (SSI), National sundhedsdokumentation og –IT (National healthcare documentation and IT) (2015). "Store udgifter forbundet med multisygge" (High Expenditure on Multi-Morbidity).

⁴⁰ VIVE (2014). "Danskernes Sundhed – Den Nationale Sundhedsprofil 2013" (Danes' Health – the National Health Profile 2013).

- The national health profile for 2013 shows that multi-morbidity is related to poor quality of life, poor mental health and impaired physical functional capability. Furthermore, people with multi-morbidity are at increased risk of being admitted and that this admission is of long duration.⁴¹
- There is a need for multi-disciplinary teams which coordinate across specialisations to ensure optimum treatment and avoid double medication, or medication with counteracting effects. Treatment of individual diseases can be connected to the treatment of other diseases.⁴²

23. Expansion of prioritisation boards Existing prioritisation boards in the healthcare area must be expanded to ensure greater transparency and optimum prioritisation in the future with regard to the treatment forms' effect versus the costs of the respective treatment.

- New forms of treatment and healthcare technological solutions are contributing to pushing up healthcare expenditure, so that it is important to identify which solutions create most value for the patient, and should be prioritised.⁴³
- Prioritisation boards such as the Danish Medicines Council's role is unclear with regard to the decision-making process for the prioritisation of healthcare expenditure. It would be worthwhile to arrive at a model for how the boards' qualitative knowledge can form the basis for transparency in prioritisation decisions.

24. Targets for prevention of lifestyle diseases must be further developed The existing national targets for the prevention of lifestyle diseases must be developed and followed up in order to reduce healthcare expenditure in the longer term. This could take place by setting concrete targets with regard to tobacco, alcohol, diet and exercise.

- Preventive healthcare has the potential to reduce healthcare expenditure in the long term. An example is the Danish Health Authority's anti-smoking campaign.⁴⁴
- Tobacco-related diseases are a primary healthcare cost and the additional public expenditure on smokers compared to non-smokers amounts to DKK 8.6 billion.⁴⁵
- In 2012, smoking led to 2.5 million days of absence from the labour market⁴⁶, which makes smoking an obvious focus area to reduce future healthcare expenditure.
- Awareness of own health and the need to prevent diseases should be strengthened.

⁴¹ VIVE (2014). "Danskernes Sundhed – Den Nationale Sundhedsprofil 2013" (Danes' Health – the National Health Profile 2013).

⁴² Forskningscenter for forebyggelse og sundhed, the Capital Region (2015). "Borgere med mere end én kronisk sygdom" (Citizens with more than one chronic illness).

⁴³ Sorensen, C. et al. (2013). "Medical technology as a key driver of rising health expenditure: disentangling the relationship".

⁴⁴ Danish Health Authority (2011). "Behandling af tobaksafhængighed – Anbefalinger til en styrket klinisk praksis" (Treatment of tobacco dependence – Recommendations for a strengthened clinical practice).

⁴⁵ VIVE (2016). "Offentlige udgifter til rygere er større end til ikke-rygere" (More public expenditure on smokers than on non-smokers).

⁴⁶ Danish Health Authority (2012). "Forebyggelsespakke Tobak" (Tobacco Prevention Package).

25. Control paradigm must have greater focus on outcome There must be a change in the healthcare sector's control paradigm, away from a system that rewards high "input" to a system which focuses on rewarding "outcome" in the form of quality and real value for the patient – a paradigm called Value-Based Health (see fact box)⁴⁷.

- Value-Based Health will help to keep people healthy and able to work longer.
- A shift away from one-size-fits-all solutions will allow for streamlining of the healthcare system and offer far more individualised and thereby more effective treatment. This is particularly necessary since people in the third age have varying healthcare needs.
- In Scotland, GPs are assessed on the basis of the quality of their work, and how many healthy patients they have, rather than the level of activity in their surgeries.⁴⁸

Volunteering, relations and quality of life

26. Better opportunities to engage in voluntary work Volunteer centres must be expanded and contribute to matching society's future resources and need for voluntary work.

- The 2016-2018 volunteer report shows that in March 2017, 40% of Danes aged 60-69 and 45% of Danes aged 70+ had taken part in voluntary work within the last 12 months.⁴⁹
- Existing networks of volunteers should be involved in creating new volunteer centres. There should be volunteer centres in every municipality. The centres should offer good premises, advisory services, courses and networking opportunities.
- A volunteer centre should supplement its physical set-up with an online presence, where people who are accustomed to using IT can also obtain knowledge and advice.
- The centres can also take the lead in promoting the use of new technological opportunities, such as apps and online platforms that make it easier to organise volunteers' activities.
- The centres should not take over existing, well-functioning voluntary work contributed by the civil society, but support, highlight, develop and promote volunteering and the activities of local associations.

⁴⁷ KORA (2016) "Alternative Styrings- og Afregningsmodeller for sygehuse med afsæt i værdibaseret styring – En kortlægning af regionale forsøg og ordninger" (Alternative control and billing models for hospitals based on value-based control – mapping of regional trials and schemes)

⁴⁸ Frede Olesen (2016). "Kan almen praksis lære af ny skotsk model?" (Can general practice learn from the new Scottish model?). Dagens Medicin.

⁴⁹ Center for Frivilligt Socialt Arbejde (2017) Tal om det frivillige Danmark – Analyse af befolkningens frivillige engagement – En del af Frivilligerapporten 2016-2018 (Centre for Voluntary Social Work (2017) Figures for volunteering Denmark – Analysis of the population's voluntary contribution – Part of the Volunteering Report 2016-2018).

27. Healthcare professionals must contribute to reducing loneliness Doctors, nurses and other healthcare professionals should play a greater role in identifying indicators of loneliness and actively disseminate opportunities for interest-based communities and voluntary work, in order to reduce loneliness.

- Even if loneliness is not a relatively significant problem in the third age, it does increase the risk of illness and early death. People who are lonely are far more often in contact with their doctor, home care service and public authorities.⁵⁰
- Voluntary work can be an important tool in making life seem worthwhile and establishing contact with other people. This has a positive effect on combating loneliness and its consequences, such as the accelerated development of dementia.

Welfare technology and telemedicine

28. Better and faster dissemination of welfare technology Denmark must take the lead in using and disseminating welfare technology through close cooperation between the private and public sectors by e.g. collating research results, best practice and approvals for new solutions in a national body and introducing a number of regional/local bodies to ensure dissemination and implementation in municipalities and regions.

- Telemedicine and welfare technology are not just a question of using technology. There are extensive social, political and organisational barriers preventing Denmark from reaping the full benefit of welfare technology. This means that greater focus on implementation is also required.⁵¹
- Today, knowledge of and decisions concerning welfare technology are distributed on many sectors such as government agencies, municipalities and universities, etc. Gathering research and decisions into one national entity can help Denmark to become a leader in using welfare technology, which will be necessary in order to meet the needs of the ageing population.⁵²
- The greater prevalence of welfare technology will have the effect that citizens can manage for themselves to a greater degree, and will feel less restricted in their everyday lives.
- For example, local centres for welfare technology under municipal auspices or as regional entities can be an element of disseminating welfare technology through infrastructure, development and the implementation of telemedicine and welfare technology solutions.

⁵⁰ Ældre Sagen (DaneAge Association) (2017). "Ingen ældre skal føle sig ensomme" (No elderly people must feel lonely).

⁵¹ Central Denmark Region (2015). "Strategi for udvikling af telemedicin i Region Midtjylland" (Strategy for the development of telemedicine in the Central Denmark Region).

⁵² The European Health Fund (2013). "Velfærdsteknologi, innovation, omsorg og læring" (Welfare technology, innovation, care and learning).

29. Supplementary technological training of healthcare professionals

Supplementary technological training of doctors and other healthcare professionals must support the best possible use of new technology. This applies to using available technology and to handling ethical challenges.

- The accelerating development within automation, digitisation, genetics, etc. will give an increasing need for supplementary technological training in the future.

Rising healthcare costs

30. Greater transparency of healthcare expenditure Greater transparency towards the population must be achieved regarding the costs of and consumption in the healthcare area, in terms of responsible behaviour and awareness of the need for prevention.

- By 2040, Denmark will not be able to afford all the many possible treatments available. This is one reason that it is important to ensure the transparency of the costs of healthcare services.⁵³

⁵³ Danish Regions (2015). "Pres på Sundhedsvæsenet" (A healthcare system under pressure).

Recommendations

– Political and societal frameworks

Political and societal frameworks with an impact on *the good life in the 3rd age*

31. International knowledge-sharing network An international knowledge-sharing network must be developed for public authorities and companies which research into and work with solutions focused on ageing and the third age.

- Ageing is an international phenomenon in society, and it must be easier to exchange ideas and solutions for handling the various challenges faced by an ageing society.
- A network on the lines of “Connected Smart Cities Network” and “100 Resilient Cities” would provide for knowledge sharing concerning successful initiatives and solutions, as well as the challenges of creating a framework for *the good life in the 3rd age*.

32. Fast-track unit for deployment of new technology A fast-track unit should be established, with the involvement of professional parties, for the rapid and well-considered deployment of new technology, including handling dilemmas related to ethics and the rule of law. The aim is to reap the benefits of data and the technological development, in order to increase quality of life in the third age.

- The unit must focus on such issues as reducing barriers to the dissemination of technological solutions, for example welfare-technological solutions, among the population.
- Data use, rights and security are key issues within the healthcare area, and must be addressed on a broad basis in an increasingly more digitised society.

33. Investigation of taxation challenges for the sharing economy The taxation challenges relating to the platform and sharing economy must be investigated further, so that this economy can support the future financing of the welfare state.

- The government's “strategy for growth through the sharing economy” has commenced investigation of the taxation of the platform and sharing economy as a first step in taking account of taxation aspects of the sharing economy.
- Taxation aspects of the sharing economy can present a threat to the financing basis for the welfare system as we know it today. A case in point is car share schemes, which all other things being equal will limit sales of new cars, and another is the taxation of services in the sharing economy.
- Increased pressure on the welfare system raises questions as to how welfare will be funded in the future, and how to ensure future welfare for society at large.

Members of the Think Tank – The New 3rd Age

The members of the Think Tank represent some of the most important voices in Denmark. They each contribute assessments of how Denmark will develop as a country, and how *the good life in the 3rd age* can and will develop for the Danish population.



Claus Kjeldsen, Chairman of the Think Tank and CEO of the Copenhagen Institute for Futures Studies

"If we don't involve the knowledge we already hold today about the future, and instead prolong the solutions of the past, we risk missing a lot of opportunities to make the future life in the third age even better."



Allan Polack, Vice Chairman of the Think Tank and Group CEO of PFA

"As a society, we need to rethink the transition from work to retirement. We must find more nuanced solutions, so that we don't just treat everyone according to their birth certificate."



Anne Skovbro, Director of Philanthropy (CPO) Realdania

"Attractive alternative housing models and communities must be created, to meet people's many different needs in the third age."



Aske Juul Lassen, PhD, Postdoc, SAXO Institute and Center for Healthy Ageing, University of Copenhagen

"We will live longer, and be healthier and more active in our old age. But we will also live with illness for many years, so we must also create good lives with chronic illness, and embrace how ageing is part of life."



Bente Sorgenfrey, Chairman, FTF – Confederation of Professionals in Denmark

"Attitudes towards age have changed. People don't feel old when they're in their 60s. But this has not had the same impact on the labour market."



Bjarne Hastrup, CEO, Ældre Sagen (DaneAge Association)

"Older people of today, and the future, are an enormous resource – more people have the wish and the opportunity to work longer and to get involved in voluntary work."



Ib Enevoldsen, Managing Director, Rambøll

"Society's understanding of the physical, social and economic framework, in strong interaction with the civil society, will be decisive for the individual good life in the third age."



Inger-Lise Katballe, former Director of Health, Municipality of Ikast-Brande

"It's vital to have more focus on robustness – mental health – as this will be very important, also in the third age."



Jacob Holbraad, CEO, Confederation of Danish Employers (DA)

"There will be many opportunities in the future. A flexible relation between work and education will be decisive."



Jesper Buch, entrepreneur and investor

"We need to disrupt and be innovative in every aspect. These will be the keywords towards 2040."



Jørgen Løkkegaard, Director, Center for Health and Human Interaction Technologies, Danish Technological Institute

"Welfare technology and telemedicine have the potential to ensure each individual greater autonomy, flexibility and a better state of health, and even quality of life – also in the third age."



Knud Romer, author and debater

"This is not just a question of effectiveness and optimisation at any price – we must not forget the human being and the human relations."

