

Collaborative Innovation and Development of the Silver Economy in the Guangdong-Hong Kong-Macao Greater Bay Area

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Abstract: This study aims to explore the current status, advantages, and challenges of the development of the silver economy in the Guangdong-Hong Kong-Macao Greater Bay Area. It also proposes collaborative innovation strategies to provide theoretical support and practical guidance for the high-quality development of the silver economy in this region. With the acceleration of global population aging, the silver economy has emerged as a new economic growth point in China. The Greater Bay Area, with its economic vitality, innovation capability, and policy support, has demonstrated great potential for development (development potential). This study analyzes the global trends and opportunities in the silver economy and explores pathways for regional coordinated innovation, considering the specific circumstances of the Greater Bay Area. Through collaborative innovation and institutional breakthroughs, the Greater Bay Area is expected to become a model region for the development of the silver economy, providing theoretical guidance and practical suggestions for the development of China's silver economy.

Keywords: Guangdong-Hong Kong-Macao Greater Bay Area; silver economy; population aging; regional collaborative innovation

1. Introduction

In the context of accelerating global population aging, the silver economy has rapidly emerged as a new driving force for regional economic development. The Guangdong-Hong Kong-Macao Greater Bay Area (hereinafter referred to as the "Greater Bay Area"), which encompasses Hong Kong, Macao, and nine cities in mainland Guangdong (Guangzhou, Shenzhen, Zhuhai, Dongguan, Zhongshan, Foshan, Huizhou, Jiangmen, and Zhaoqing), has become a frontier for the development of the silver economy with its high degree of openness, strong economic vitality, complete industrial chain, and powerful innovation capability.

The Greater Bay Area is one of the most economically vibrant and innovative regions in China. By the end of 2023, the permanent population of the Greater Bay Area exceeded 86.5 million, with a GDP surpassing 14 trillion-yuan, accounting for 11% of China's total GDP. Its economic output has surpassed that of the New York and San Francisco Bay Areas, ranking alongside the Tokyo Bay Area as one of the world's leading bay area economies. The Greater Bay Area not only stands out in total economic output but also boasts an impressive per capita GDP. The nine mainland cities in Guangdong have a per capita GDP of 140,000 yuan, while Hong Kong and Macao have per capita GDPs of 360,000 and 500,000 yuan, respectively. The Greater Bay Area holds a leading position in key areas such as finance, technology, and healthcare, providing a solid material foundation for the vigorous development of the silver economy.

However, while the Greater Bay Area's economy is experiencing rapid growth, it is also facing the challenge of population aging. By the end of 2024, the population of people aged 65 and above in the Greater Bay Area reached 11.8 million, accounting for 13.6% of the total population, which is close to the national average of 14.8%. It is projected that by 2035, the proportion of people aged 65 and above in China will exceed 400 million, accounting for 30%, and the proportion of the elderly population in the Greater Bay Area will align with the national trend, entering a deeply aging society[1]. Currently, the degree of aging varies significantly among the cities within the Greater Bay Area: Shenzhen, Dongguan, and Huizhou have lower aging rates(8.3% to 10%), relying on migrant labor to alleviate the aging pressures, but the medical demand of registered elderly people is surging; Zhongshan, Zhuhai, and Jiangmen have higher aging rates(14% to 16.7%),with prominent issues of left-behind elderly people, and some areas have an aging rate exceeding 20%; the proportion of the elderly population in Hong Kong and Macao is 20.9% and 14.7%, respectively(see Figure 1).This imbalance presents both opportunities and challenges for the collaborative development of the silver economy in the Greater Bay Area.

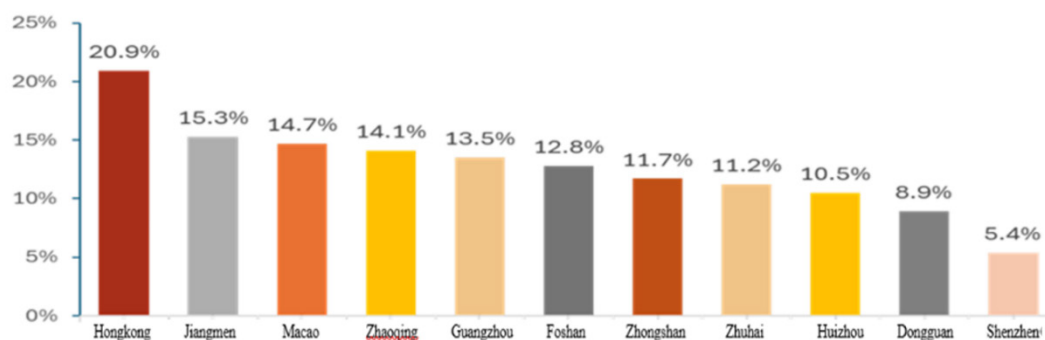


Figure 1. Proportion of the Elderly Population in Each City of the Greater Bay Area

In summary, not only do the cities within the Greater Bay Area have an uneven degree of population aging, but also the cooperation among Guangdong, Hong Kong, and Macao in the development of the silver industry faces numerous challenges. Therefore, how to fully leverage the advantages of the Greater Bay Area, overcome obstacles in development, and promote the high-quality development of the silver economy has become an urgent and important issue that needs to be addressed[2].

2. The National Strategic Positioning of the Guangdong-Hong Kong-Macao Greater Bay Area

The Greater Bay Area, as a key national development strategy, has strategic positioning that plays a significant guiding role in the development of the silver economy. In February 2019, the Central Committee of the Communist Party of China and the State Council issued the "Outline Development Plan for the Guangdong-Hong Kong-Macao Greater Bay Area," which clearly put forward four major strategic positions of the Greater Bay Area: a vibrant world-class city cluster, an international innovation and technology center, an important support for the "Belt and Road" initiative, and a demonstration area for in-depth cooperation between the mainland and Hong Kong and Macao. These strategic positions not only provide a clear direction for the overall development of the Greater Bay Area but also offer policy support and broad space for the development of the silver economy[3].

First, a world-class metropolitan area: building an internationally first-class elderly care and livable environment.

The Greater Bay Area is dedicated to creating a world-class, livable environment for the elderly and enhancing the overall quality of life by building a high-quality living circle. This strategic focus provides a solid foundation for the development of the silver economy, helping to attract more seniors to seek elderly care services and promoting the diversified growth of the elderly care industry. Specific measures include optimizing urban planning, increasing age-friendly facilities, improving the level of community elderly care services, and promoting the establishment of international standards for elderly care institutions.

Secondly, the International Science and Technology Innovation Center: Promote the innovation of smart elderly care and medical rehabilitation technology[4].

The Greater Bay Area has significant advantages in high-tech fields such as smart elderly care and medical rehabilitation. By developing smart health monitoring devices, telemedicine technologies, and smart elderly care communities, the region can enhance the technological quality of elderly care services and promote the high-quality development of the silver economy. Technological innovation not only improves the quality of life for the elderly but also reduces the cost of elderly care services and improves service efficiency. For example, as a science and technology innovation center, Shenzhen has many companies that have made breakthroughs in the field of smart health monitoring devices, providing technical support for the development of the silver economy.

Furthermore, an important support for the "Belt and Road" Initiative: promoting the internationalization of the silver industry.

As a key support for the "Belt and Road" Initiative, the Greater Bay Area actively promotes the internationalization of elderly care service standards and explores overseas markets. By enhancing the international competitiveness of elderly care services and attracting global resources and professionals, the Greater Bay Area can drive the global development of the silver economy[5]. This not only helps export advanced elderly care service technology and management experience but also strengthens the Greater Bay Area's influence in the global silver economy. For example, Hong Kong's extensive experience

in the internationalization of elderly care service standards offers valuable insights for other cities in the Greater Bay Area.

Finally, the Demonstration Zone for Deep Cooperation between the Mainland of China and Hong Kong and Macao: Exploring a new model of cross-border elderly care.

As a demonstration zone for in-depth cooperation between the mainland and Hong Kong-Macao, the Greater Bay Area actively explores new models for cross-border elderly care, achieving resource complementarity. By strengthening cooperation and leveraging the technological and management advantages of Hong Kong and Macao in elderly care services and healthcare, alongside the resources of mainland Guangdong cities, the Greater Bay Area can establish a cross-border elderly care service industry chain. This will provide elderly individuals with convenient and efficient cross-border elderly care services. Specific measures include establishing a cross-border elderly care cooperation mechanism, promoting mutual recognition of elderly care qualifications, and optimizing cross-border medical service procedures[6].

In summary, the national strategic positioning of the Guangdong-Hong Kong-Macao Greater Bay Area provides clear direction and vast opportunities for the development of the silver economy. The Greater Bay Area demonstrates enormous potential in silver economy development. This is achieved by building a world-class elderly care and livable environment, promoting innovation in smart elderly care and medical rehabilitation technologies, facilitating the internationalization of the silver industry, and exploring new models for cross-border elderly care. In the future, the Greater Bay Area should focus on further strengthen policy coordination and innovation. It should also enhance industrial collaboration and development, foster talent cultivation and exchange, and improve infrastructure construction. These efforts will help promote the high-quality development of the silver economy and make positive contributions to addressing the challenges of population aging, as well as achieving sustainable economic growth.

3. Demand Analysis of the Silver Economy Development in the Greater Bay Area

This study will analyze the market demand for the silver economy in the Greater Bay Area from the aspects of health care, living services, spiritual culture, and financial management[7].

3.1 Health Care Demand Analysis

Health care is one of the core needs of the elderly in the Greater Bay Area. As people age, their physical functions decline, and the incidence of chronic diseases increases, enhancing their dependence on medical services. Within the Greater Bay Area, Hong Kong and Guangzhou lead in medical standards, but the distribution of medical resources in other cities is uneven, making it difficult to meet the elderly's needs for nearby medical treatment. Moreover, there is a growing demand among the elderly for specialized medical services, particularly geriatric care and rehabilitation medicine. The elderly in the Greater Bay Area account for 70% of the demand for chronic diseases and 15% for specialized medical services.

Preventive health care is also an essential part of health care. An increasing number of elderly people realize the importance of "prevention is better than cure," and the demand for preventive medical services such as health management, medical check-ups, and nutritional consulting is continuously increasing, accounting for 10% of health care demand.

The demand for long-term care services is also growing rapidly. With the increasing number of elderly people, the issue of caring for disabled and semi-disabled elderly people is becoming more prominent. Statistics show that the number of elderly people in the Greater Bay Area requiring long-term care services is growing at an annual rate of about 5%. The number of disabled elderly people has exceeded 1.8 million, and the trend towards smaller family sizes is exacerbating the caregiving gap. It is projected that by the end of 2025, the number of elderly people requiring long-term care services will exceed 2 million.

3.2 Living Services Demand Analysis

The demand for living services among the elderly in the Greater Bay Area is characterized by diversity and personalization. The specific content includes: First, home-based elderly care services. Influenced by traditional Chinese culture, more than 90% of the elderly in the Greater Bay Area wish to spend their later years at home, which requires the provision of more convenient and high-quality home-based elderly care services. Second, age-friendly home modifications. As people age, the elderly's requirements for the safety and comfort of their living environment increase. The market potential for age-friendly products such as smart homes and barrier-free facilities is enormous, accounting for 5% of the demand for living services. Third, high-end elderly care communities. In economically developed cities such as Guangzhou and Shenzhen, the occupancy rate of high-end elderly care communities continues to rise. These communities not only provide basic living care but also offer comprehensive services, such as medical care and cultural entertainment, accounting for 3% of the demand for living services. Fourth, elderly dining services. Healthy and nutritious elderly dining services are popular, accounting for 1% of the demand for living services. Lastly, elderly transportation services. With the increasing travel needs of the elderly,

elderly-friendly transportation services have become an important part of living services, accounting for 1% of the demand for living services[8].

3.3 Spiritual and Cultural Demand Analysis

With the improvement of material living standards, the spiritual and cultural needs of the elderly in the Greater Bay Area have become increasingly prominent. Elderly universities and community learning centers are popular, with course content expanding from traditional calligraphy and painting to a wide range of fields, such as computer skills and foreign language learning, accounting for 30% of spiritual and cultural needs. The elderly show a keen interest in participating in cultural activities, watching performances, and visiting museums. The demand for cultural participation is even higher among the elderly in Hong Kong and Macao, reflecting their desire to integrate into the mainland culture, with cultural participation accounting for 25% of spiritual and cultural needs. The elderly in the Greater Bay Area has greater travel consumption capabilities and a strong demand for high-quality, personalized travel products, which account for 20% of spiritual and cultural needs. The elderly hope to maintain social connections through various means to avoid loneliness, with travel consumption accounting for 15% of spiritual and cultural needs. An increasing number of elderly people hope to realize their self-worth through volunteer services, with volunteer services accounting for 10% of spiritual and cultural needs.

3.4 Analysis of Financial Management Needs

With the rapid economic development of the Guangdong-Hong Kong-Macao Greater Bay Area and the intensifying population aging, the demand for elderly financial management is becoming increasingly prominent. This study will analyze the demand for elderly financial management in the Greater Bay Area from the aspects of market demand, policy support, and the innovative practices of financial institutions.

3.4.1 Market Demand Analysis

Firstly, population aging and the demand for elderly care. By the end of 2023, the population aged 65 and above in Guangdong Province reached 12.66 million, accounting for 9.96%; in Hong Kong, the population aged 65 and above was about 1.7 million, accounting for 23%, while in Macao, the proportion was 14%. The overall trend of population aging in the Greater Bay Area is evident, with a large elderly population base and a strong demand for elderly financial products.

Secondly, the trend of non-elderly people planning for retirement in advance. In the Greater Bay Area, there is a noticeable trend of non-elderly individuals making early retirement plans. According to surveys, young people in the Greater Bay Area have a high level of interest in elderly finance, but there is a phenomenon of insufficient understanding and weak purchasing motivation. This indicates a certain degree of supply and demand mismatch in the elderly financial market.

Lastly, cross-border elderly care needs. With the advancement of the integration process of the Greater Bay Area, cross-border elderly care is emerging as a growing trend. A large number of elderly people from Hong Kong and Macao relocating to the mainland cities within the Greater Bay Area to enjoy their retirement, creating strong demand for cross-border financial services. For example, some Hong Kong residents need to transfer funds from Hong Kong to the mainland in order to purchase property for retirement.

3.4.2 Policy Support and Market Potential

The Greater Bay Area has implemented a number of policies to support the development of elderly finance. For example, the People's Bank of China and eight other departments, jointly issued a "development plan" for elderly finance, which clarifies its scope and promotes the nationwide expansion of individual pension services. In addition, mainland cities in the Greater Bay Area are also actively exploring innovative practices in elderly finance, such as the Shenzhen Financial Supervision Bureau promoting insurance institutions to carry out "insurance + elderly care community" business. At the same time, the elderly finance market in the Greater Bay Area holds significant potential. It is predicted that by 2030, the scale of China's elderly finance market will reach 22.3 trillion yuan. As an economically developed area, the Greater Bay Area exhibits particularly strong demand for elderly finance products, highlighting its vast market potential[9].

In summary, although the elderly finance market in the Greater Bay Area has great potential, it also faces some challenges. For example, the mismatch between the supply and demand of elderly finance products is relatively prominent, and some consumers have a limited understanding of elderly finance products. In addition, there are significant differences in the elderly population structure across cities in the Greater Bay Area, and the legal and financial systems in Guangdong, Hong Kong, and Macao are not the same, it is not easy to do a good job in "elderly finance."

4. Collaborative Innovation in Elderly Care Policies in the Greater Bay Area

The medical systems and medical insurance policies of Guangdong, Hong Kong, and Macao each have their own characteristics, which restrict the convenience of cross-border medical treatment. First, Guangdong Province's medical

system is centered on basic medical insurance (employee medical insurance + urban and rural resident medical insurance), with the government providing outpatient and inpatient reimbursement services to insured people. In contrast, Hong Kong has a public-private parallel medical system, with public hospitals providing major

medical services, but with long waiting times, while private hospitals are expensive. Secondly, Macao adopts a fiscal subsidy-based medical security system, providing free or low-cost medical services to Macao residents, but its medical insurance system has not yet been fully marketized. Therefore, the differences in the elderly care systems and policies across Guangdong, Hong Kong, and Macao may lead to uneven resource allocation, inconsistent standards, and difficulties in social security docking.

4.1 Collaborative Innovation in Guangdong-Hong Kong-Macao Elderly Care Policies

With the advancement of the integration process of the Greater Bay Area, cross-border elderly care policies have gradually become an important measure to cope with population aging. There are significant differences in the elderly care systems, medical services, and social security among Guangdong, Hong Kong, and Macao. However, in recent years, local governments have made multi-level explorations in policy innovation, resource integration, and cooperation models and achieving certain progress. The main focus has been on cooperation in elderly care institutions, docking of social security, and sharing of medical resources. First, since 2014, the Hong Kong Special Administrative Region Government has subsidized eligible elderly people to stay in designated elderly care institutions in Guangdong Province (Shenzhen, Zhaoqing, Foshan). By 2023, more than 6,000 Hong Kong elderly people had participated in this program. Secondly, the Hengqin Guangdong-Macao In-depth Cooperation Zone has established elderly care communities that meet the social security system and living habits of Macao. By 2023, more than 7,000 Macao residents had purchased properties in Hengqin, with a higher proportion of elderly people[11]. In addition, Guangzhou Nansha District and Zhuhai Hengqin have integrated elderly people from Hong Kong and Macao into the local elderly care service system and providing community-based home elderly care services, enjoying the same benefits as local residents. In addition, the Guangdong-Hong Kong-Macao Greater Bay Area is exploring the "medical care and elderly care integration + smart elderly care" model. For example, Guangzhou and Shenzhen have piloted the establishment of exclusive medical institutions for Hong Kong and Macao and provided cross-border health management services through remote medical technology[10].

The core of elderly care services is not only living space but also sustainable medical security and social welfare support for elderly. At present, the governments of Guangdong, Hong Kong, and Macao have gradually promoted relevant docking efforts. For example, the "Elderly Medical Voucher" of the Hong Kong Special Administrative Region Government is applicable to medical institutions such as the Shenzhen Hospital of the University of Hong Kong, and some medicines from Hong Kong and Macao have entered the Guangdong market through the "Hong Kong and Macao Medical Devices and Drugs Pass" plan. There are more than 10 pilot hospitals for cross-border referrals in Shenzhen, providing diagnosis, referral, and rehabilitation care for residents of Hong Kong and Macao. Some areas in Guangdong have allowed eligible residents of Hong Kong and Macao to participate in basic medical insurance (employee medical insurance or urban and rural resident medical insurance), but the reimbursement ratio and service scope are still limited.

In summary, cross-border elderly care policies in the Greater Bay Area have made notable progress. In the future, through policy innovation, digital technology support, and coordinated governance by the three regional governments, the Greater Bay Area is expected to form a more convenient and efficient cross-border elderly care system that can meet the growing demands of the silver economy.

4.2 Breakthroughs in Cross-Border Medical and Elderly Care Qualification Recognition

With the acceleration of the integration process of the Guangdong-Hong Kong-Macao Greater Bay Area, cross-border medical treatment and elderly care qualification recognition have become an important elements in promoting regional coordinated development. In recent years, the Greater Bay Area has made significant progress in cross-border medical treatment and elderly care qualification recognition, offering more convenience and protection for residents. However, with an increasing number of Hong Kong and Macao residents choosing to retire in Guangdong, the advancement of this policy has become particularly urgent and important.

Firstly, Breakthroughs in Cross-Border Medical Policies. In recent years, the Greater Bay Area has made important progress in cross-border medical insurance usage. Residents of Hong Kong and Macao can now receive medical treatment at designated hospitals in Guangdong, significantly easing their lives in the region. However, the current policy still has some limitations. First, the coverage is limited, with cross-border medical insurance available only at a few designated hospitals, and the reimbursement procedure is relatively complex, which to some extent affects the widespread implementation and application of the policy.

Secondly, the implementation of the practicing physician registration system in the Greater Bay Area has paved the way for the mobility of medical professionals. The implementation of this system has not only promoted the rational allocation of medical resources but also injected new vitality into the medical integration of the Greater Bay Area. However, the limitations of the mutual recognition scope have also gradually emerged. At present, the mutual recognition of medical personnel qualifications is mainly concentrated in some professional fields, and the overall mutual recognition still needs to be further expanded to better meet the needs of medical integration in the Greater Bay Area[11].

Lastly, breakthroughs in elderly care qualification recognition policies. Hong Kong's "Guangdong Plan" and Macao's "Elderly Welfare Gold Plan" have made it more convenient for elderly people from Hong Kong and Macao to retire in Guangdong. The implementation of these policies has provided more options for elderly people from Hong Kong and Macao and has also injected new vitality into the elderly care service market in the Greater Bay Area. However, the strict application requirements and limited coverage have made it difficult for some elderly people from Hong Kong and Macao to enjoy the benefits of these policies. At present, the application requirements for cross-border pension collection are relatively strict, resulting in a relatively limited group of beneficiaries.

In summary, the breakthroughs in cross-border medical and elderly care qualification recognition policies in Guangdong, Hong Kong, and Macao have not only provided more convenience and protection for Hong Kong and Macao residents living in Guangdong, but also injected new momentum into the coordinated development of the Greater Bay Area. With the continuous improvement and advancement of policies, the medical and elderly care services in the Greater Bay Area will become more integrated, bringing more benefits to residents. This is not only a response to current needs, but also an investment in the future, laying a solid foundation for the sustainable development of the Greater Bay Area.

5. Hengqin Guangdong-Macao In-depth Cooperation Zone Construction-A Model of Collaborative Innovation

With the acceleration integration process of the Guangdong-Hong Kong-Macao Greater Bay Area, cross-border elderly care cooperation has become an important field to promote regional coordinated development. The "Overall Plan for the Construction of the Hengqin Guangdong-Macao In-depth Cooperation Zone " provides policy support for cross-border elderly care cooperation between Guangdong and Macao and serves as a demonstration model for the development of the silver economy. The successful operation of the Hengqin "Macao New Village" project provides an important pilot for elderly care for Macao seniors in the mainland and also offers valuable experience for cross-border elderly care cooperation in other regions of the Greater Bay Area.

Firstly, the policy innovation of the Hengqin plan. The Hengqin Cooperation Zone has successfully attracted Macao elderly care institutions and medical resources to establish through "access policy optimization." Specific measures include simplifying approval procedures, providing policy benefits, and establishing cooperation mechanisms. These measures have not only lowered the threshold for Macao elderly care institutions and medical resources to enter the mainland market but also improved the efficiency of resource flow and promoted the optimal allocation of elderly care service resources between the two places[12].

At the same time, the Hengqin Cooperation Zone has piloted the "old-age insurance docking" system to explore how Macao residents living in Hengqin can collect Macao pensions and enjoy some mainland elderly care benefits. Specific measures include facilitating pension collection, sharing elderly care benefits, and establishing policy docking mechanisms. These measures provide important support for cross-border elderly care.

The Hengqin Cooperation Zone allows professionals from Hong Kong and Macao (including nursing staff, doctors, etc.) to practice cross borders and has simplified the administrative approval process. The specific measures include mutual recognition of practice qualifications, simplifying approval procedures, and establishing cooperation platforms. These measures provide institutional guarantees for the integration of the elderly care industry in the three regions.

Secondly, the demonstrative role of the Hengqin plan. The Hengqin Cooperation Zone has established a Guangdong-Macao policy coordination mechanism to ensure the consistency and coherence of policies between the two places through regular meetings and policy coordination. This mechanism provides new ideas to solving problems such as insufficient regional coordination and inconsistent policy regulations.

The Hengqin Cooperation Zone has carried out a number of institutional innovation pilots in the fields of elderly care services, medical health care, and financial innovation. These pilots provide replicable and promotable experiences for other regions in the Greater Bay Area.

The Hengqin Cooperation Zone has established a mechanism for promoting and replicating the outcomes of policy innovations, facilitating the overall coordinated development of the silver economy in the Greater Bay Area through policy

publicity and experience sharing.

6. Conclusion

In summary, the construction of the Hengqin Guangdong-Macao In-depth Cooperation Zone has played an important demonstration in the development of the silver economy in the Guangdong-Hong Kong-Macao Greater Bay Area. Through measures such as access policy optimization, old-age insurance docking, and cross-border practice of professionals, the Hengqin Cooperation Zone has not only provided convenience for Macao (seniors) to retire in the mainland but also provided new ideas for the coordinated development of the silver economy in the Greater Bay Area. In the future, other cities in the Greater Bay Area can draw on the experience of the Hengqin plan and explore more institutional open measures in the fields of elderly care services, medical health care, and financial innovation in order to promote high-quality development of the silver economy. At the same time, it is also necessary to focus on the promotion and replication of policy innovation results, to foster the overall coordinated development of the silver economy in the Greater Bay Area and provide sustainable solutions to cope with the challenge of population aging.

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