# Beyond Lifespan to Healthspan Quality

## **UniCredit Longevity Index**

Spotlight on Europe



unicreditgroup.eu

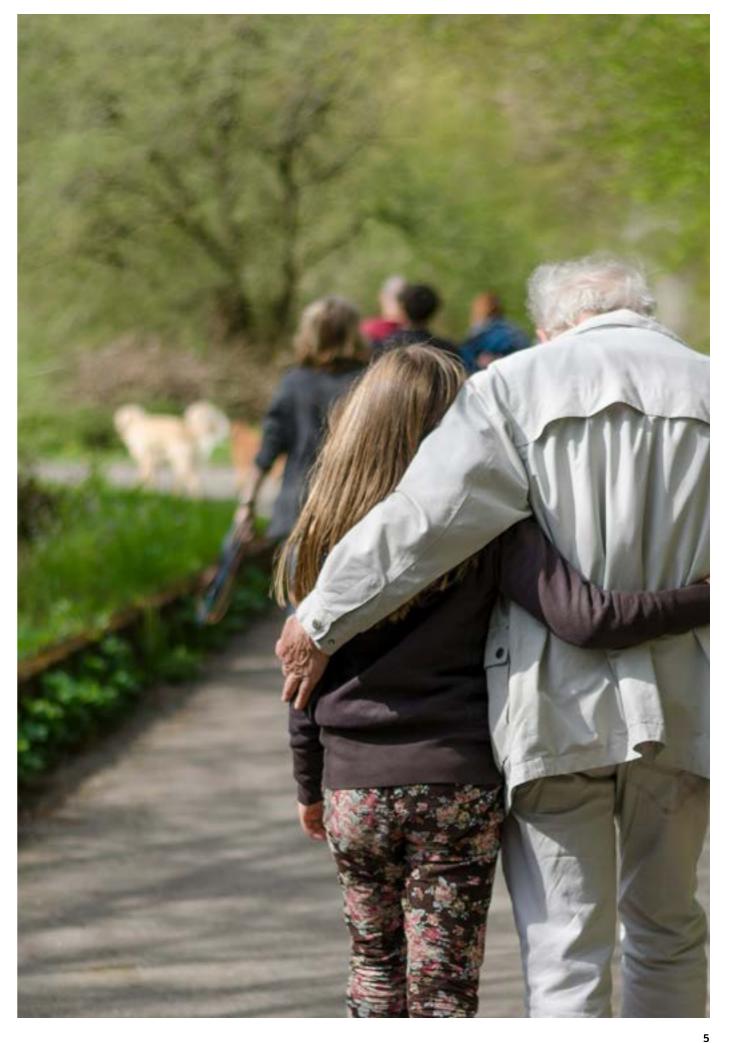


# Contents >>>

Execu	tive Summary	Pages 6 - 7	
Depth & Breadth: A Manifesto for Life		Pages 8 - 27	
•	Austria	Pages 28 - 37	
•	Bosnia and Herzegovina	Pages 38 - 47	
•	Bulgaria	Pages 48 - 57	
•	Croatia	Pages 58 - 67	
•	Czechia	Pages 68 - 77	
•	Denmark	Pages 78 - 87	
•	France	Pages 88 - 97	
•	Germany	Pages 98 - 107	
•	Greece	Pages 108 - 117	

•	Hungary			
•	Italy			
•	Romania			
•	Serbia			
•	Slovakia			
•	Slovenia			
•	USA			
Recommendations				
References				

Pages 118 - 127
Pages 128 - 137
Pages 138 - 147
Pages 148 - 157
Pages 158 - 167
Pages 168 - 177
Pages 178 - 187
Pages 188 - 189
Pages 190



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As the world experiences significant demographic shifts, the Longevity Index is an essential tool for understanding and navigating the complexities associated with population ageing and demographic change.

vecutive Summa

This index serves as a tool that assesses how a country supports health longevity through its policies and investments. Developed through comprehensive research, the Longevity Index synthesizes global data and offers a nuanced and holistic view of the elements that influence healthy ageing.

The index is built upon the Social Determinants of Health (SDoH) framework and evaluates how countries support longevity and wellbeing through four key areas: Individual Behaviour, Medical Care, Physical Environment, and Social Circumstances. Each country has an overall score alongside ratings for each area, highlighting strengths, weaknesses, and areas for improvement.

For example, Denmark, is ranked best performing in the Longevity Index due to the country's strengths broadly across Individual Behaviour, Physical Environment, and Social Circumstance. Notable achievements include the country's progress in renewable energy sourcing and government digitalisation. Furthermore, Denmark's policies offer strong support to its older citizens, with comprehensive healthcare and financial security measures, such as multi-tiered pension schemes and accessible housing options.

The index also highlights an area for improvement within Medical Healthcare. The ability to identify weaknesses such as these can help countries address gaps stopping them from achieving optimal longevity.

The Longevity Index does more than just evaluate national performances; it acknowledges the unique challenges each nation faces in shaping a healthier, longer-living population.

By identifying factors which affect the longevity of a country's citizens, the index provides businesses with essential insights into the implications of an older population. The questions raised are invaluable: What does the new 100 year life mean for my industry? How can my organisation respond to these changes? What new opportunities might emerge?

For businesses, the Longevity Index offers a clear strategic advantage. By evaluating national policies, investments, and preparedness to support healthy longevity, it enables companies to align their decision-making processes, investment strategies, and long-term plans with a future that increasingly centres on longevity. Organisations can leverage this information to position themselves at the forefront of a longevity-driven economy, making informed choices that not only enhance their competitive edge but also contribute to the broader goal of fostering healthy ageing for all.



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# Depth & Breadth: A Manifesto for Life

### The world is experiencing a profound demographic change that is already radically transforming our economies and societies.

We are both witnesses and actors in this change: never before in human history have five generations systematically shared the opportunities and resources offered by our planet and our societies. By 2050, the total number of individuals aged 65 or older will almost double globally, reaching 1.6 billion. This number will be 2.1 billion if we consider people aged 60 or older. Imagine: this is a population equal to that of Africa and Europe today combined: a macro-continent of older people.

This change is not simply a statistical phenomenon, one that was predicted by demographers. This is a phenomenon that will redesign labour markets, social institutions, political choices, and financial systems worldwide. Added to this is the sharp decline in fertility rates globally, particularly acute in developed economies. Areas that once had fertility rates well above replacement level have seen drastic declines in the last seventy years. Western Europe, which in 1950 had an average of 2.5 births per woman, now struggles with a rate of just 1.4. China has fallen from nearly 6 children per woman to only 1.0. Even traditionally high-fertility regions like Latin America have fallen below replacement level, dropping from 5.9 to 1.8 children per woman.



babies born in the EU in 2023. Approximately a decrease of 14.8% compared to 2013, 4.3 million births. The fertility crisis illustrates the crucial importance of pursuing the goal of healthy longevity for the population. With the decreasing number of younger workers entering the workforce, economies are called upon to implement new strategies to fuel and sustain a country's economic growth, innovation and prosperity.

Just as for addressing climate change, to which the ongoing demographic revolution is closely intertwined, it is imperative to imagine new tools to interpret the multidimensionality of the context, we need to develop new solutions capable of adapting to what appears to be not only humanity's greatest achievement – living longer – but also now its greatest challenge. Conventional indicators of economic prosperity and age demographic structure, in fact, appear increasingly inadequate to decipher and address the multiform possibilities of population longevity. Successfully navigating this future, both near and distant, requires innovative approaches to understand and measure the determinants that can impact an individual's longevity trajectory and develop new levers of financial resilience appropriate to the course of life.

This increasingly appears as a sinusoid rather than a curve: if in the past we relied on a "U" model where the mid-life crisis was at the centre of a linear life trajectory based on the phases of study, work, retirement, we should start imagining a periodic and oscillatory pattern with 'crests and valleys' that repeat in increasingly compressed sequences thanks to the sharing of experiences and information accelerated by ongoing technological progress. In a longer healthy life, remarrying in old age, starting a new educational or work path after what we currently consider "retirement age," systematically reprogramming one's investment landscape in light of advances that will impact our length of life, could and should become the norm rather than the exception.

However, encapsulating the concept of longevity only in terms of length of life is an error in perspective. Life is also, above all, about what happens in the breadth of those sinusoids to which the social system must respond. The relationship between demographic resilience and economic security is profound and bidirectional. The European poverty map clearly shows that there are significant disparities between regions, and in some regions poverty levels exceed 35%.

This lack of economic security and future prospects undermines personal freedom and choice, social belonging, demographic growth, and life satisfaction, the very substance embodied in the ELI index that we propose as a key to understanding the dynamics that underpin the promise of a longer life. The resulting vicious cycle threatens both individual wellbeing and social resilience. Financial institutions play a crucial role in interpreting fears and desires and designing products and services capable of ensuring inclusive economic growth, and that promote objective financial security and subjective wellbeing. It is only by improving the economic opportunities and future orientation of our societies that we can establish the preconditions for demographic sustainability and social prosperity.

For years we have measured success in ageing primarily using average life expectancy at birth as a reference unit, a measure that, although fundamental, reveals little or nothing about the quality of the years we have been able to add to our life trajectory or the systems that support them. Average life expectancy at birth is a fundamental tool for measuring an ageing society, but it is not suitable for interpreting the dynamics of the longevity society we are rapidly transitioning into, a society that seeks to exploit the advantages of a longer life by changing the modes of ageing.

So, what are the dimensions that will influence our life expectancy in light of a profoundly changed society, negatively influenced by those same indices that characterise its wellbeing? What are the impacts of new potential risk factors governed by lifestyles? Are we only interested in living longer, or living happily and healthily for longer? What sense would it make to live twenty years longer and not be able to enjoy this incredible achievement of humanity? Can we, therefore, try to imagine new prospective readings that allow us a critical and constructive, social and political reading, to help us identify where we can more quickly direct our choices and develop more precise and targeted solutions? The Longevity Index (LI) and the Empowered Living Indicator (ELI) are new ways of understanding the multiform system of conditions that favour longer, healthier, more productive, and fulfilling lives.

The Longevity Index (LI) provides a comprehensive assessment of the extent to which nations promote healthy longevity by implementing policies and investing in four main areas: Individual Behaviour, Medical Care, Physical Environment, and Social Circumstances. By considering these interconnected elements, we gain useful knowledge about the structural conditions that enable or hinder healthy ageing among different populations.

Beyond this systemic approach, the Empowered Living Indicator (ELI) offers a more personal perspective on wellbeing by assessing emotional satisfaction, personal autonomy, social connections, and life satisfaction. This indicator recognises that the subjective experience of ageing is as important as objective measures of health, thus providing useful information on whether people feel empowered to meet their fundamental needs.

Together, these indices offer an advanced understanding of how well different countries are positioned to help their citizens live happy, healthy longer lives. They highlight both current strengths and possibilities for improvement, thus providing a strong basis for policymakers, businesses, and financial institutions to innovate and build more stable structures for future prosperity.

This report is the first in a series of documents developed by UniCredit and designed to help build resilient longevity economies, one that empowers individuals, strengthens financial security, and redefines the role of financial institutions to support a world where people can live their lives to their fullest potential, both individually and socially.

By accepting this challenge, it is possible to transform demographic change from its current status as an impending crisis into a source of exceptional social and economic opportunity and progress.

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# The Architecture of Longevity

The Longevity Index serves as a powerful tool to evaluate how well countries support their citizens in leading healthier, longer lives.

Built upon the Social Determinants of Health (SDoH) framework, this index draws from global data sources to paint a detailed picture of national performance across key areas essential to longevity and wellbeing.

The index is structured around four core categories:

- Individual Behaviour
- Medical Care
- Physical Environment
- Social Circumstances

All nations are measured using a group of indicators across key domains that together provide an advanced perspective on the determinants contributing to healthy longevity.

Individual Behaviour explores the lifestyle and habits of a country's population, including nutrition, substance use, and overall health. These behaviours are essential in shaping both public and personal health outcomes. Countries where citizens engage in healthy activities and experience high levels of wellbeing tend to report better health outcomes and increased longevity.

The Medical Care category explores the complexity of a nation's healthcare system, including expenditure, access to services, and the specific health challenges its population faces. These indicators show how a country supports its people in achieving and maintaining wellbeing. A robust health system, accessible to everyone, plays a critical role in ensuring that health needs are met across all stages of life.

The Physical Environment category, considers variables such as climate, housing quality, and neighbourhood facilities. Key factors include access to essential resources like clean water and sanitation, along with the broader impact of air pollution and extreme weather events. Countries that protect green spaces, maintain low pollution levels, and ensure adequate housing are better positioned to help their populations age healthily and sustainably.

Social Circumstances examines the financial challenges and life stressors individuals face, as well as factors related to economic productivity and human capital development. When citizens are offered opportunities without unnecessary restrictions or burdens, they are more likely to live healthier, happier, and longer lives. This category also evaluates how effectively a society creates conditions that allow individuals to fulfil their potential, free from social constraints that may affect health outcomes.

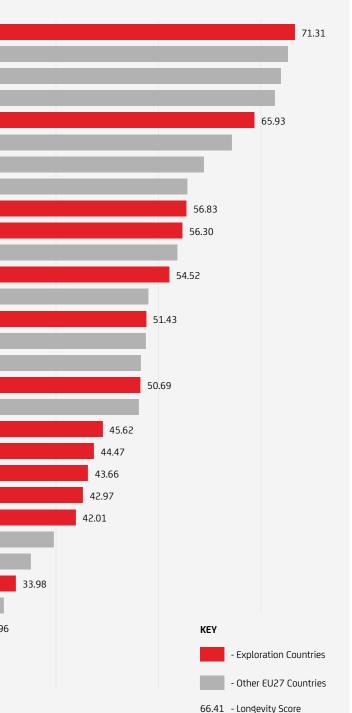
By providing insights across each category and subcategory, the Longevity Index offers a comprehensive analysis of how well countries are supporting healthier, longer lives.

This tool is a valuable resource for policymakers, businesses, scientists, and public health officials working to design environments that enable long and fulfilling lives. Each country is assessed according to these indicators, and composite performances are compared, resulting in a score out of 100, referred to as the Longevity Score.

We have also introduced the Empowered Living Indicator (ELI) to offer a more personal view of wellbeing. This indicator captures emotional fulfilment by measuring how citizens reflect on their lives. It highlights key areas such as personal liberty and the quality of social relationships, enhancing our understanding of overall life satisfaction. The ELI provides important insight into whether citizens feel empowered to meet some of life's most fundamental needs.

#### Complete ranking of all countries

Denmark Sweden Finland Netherlands Germany Ireland Belgium Luxembourg Austria Slovenia Malta USA Spair Italy Estonia Cyprus Czechia Portugal France Greece Croatia Hungary Slovakia Poland Lithuania Bulgaria Latvia BIH 28.96 25.85 Serbia 22.03 Romania



Executive Summary
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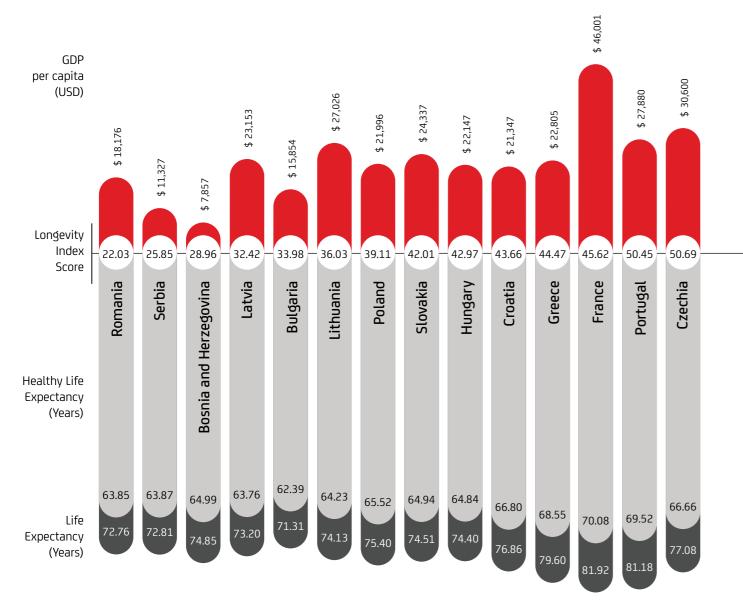
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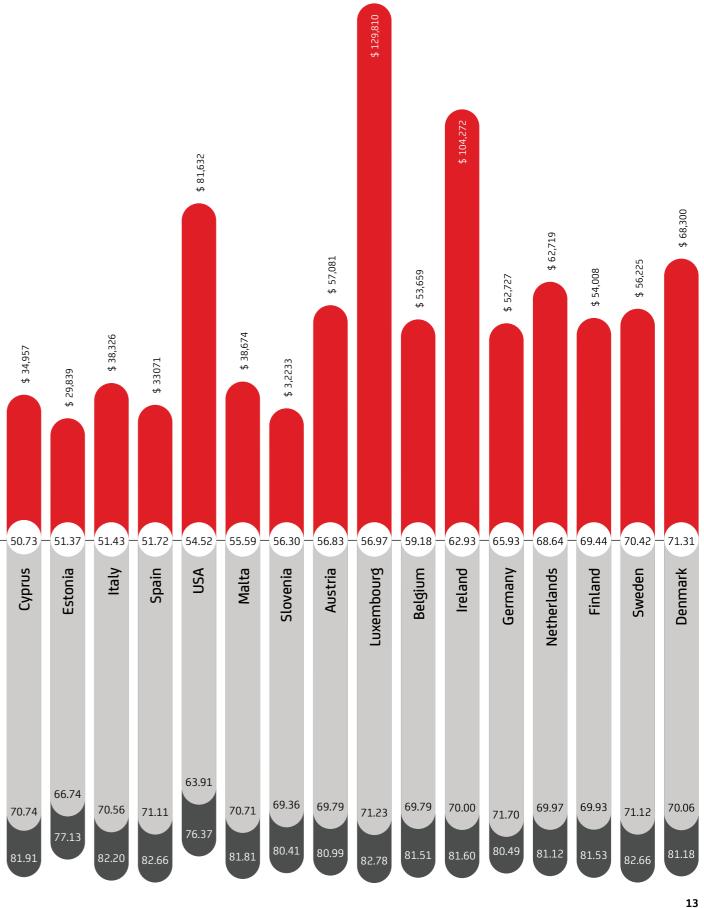
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## Economic Lens

This view compares countries ranked by Longevity Index scores, showing GDP per capita (red bars), Longevity Index values (white circle), and life expectancy metrics (bottom grey sections). The visualisation highlights the relationships between economic prosperity and health outcomes across European nations and the USA. These figures have been rounded up to the nearest dollar.





#### Executive Summarv

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## Life, **Measured Differently**

At UniCredit, we strongly believe that longevity is not just about living longer - but living better. And our mission is to empower our clients and communities to progress.

The Empowered Living Indicator (ELI) that we have developed measures this crucial "width" dimension of life. While our Longevity Index (LI) combines multiple socio-demographic structural data, the ELI explores and evaluates those aspects that translate into how we measure life in its most intangible yet decisive dimensions not only for an individual, but for the social context in which they live: happiness, satisfaction, freedom, and social connections.

Extensive literature and evidence has been developed on the subject, and we recognise how these dimensions are typically based on individuals' self-assessment and therefore subject to contextual and extemporaneous variables. Nevertheless, a body of recurring and global data has emerged on dimensions such as happiness, which has allowed us to develop an aggregate index. The ELI is built on four pillars that evidence consistently shows to be fundamental to human prosperity:

- >> Emotional contentment: Direct measures of day-to-day happiness
- >> Life satisfaction: Overall assessment of one's life circumstances
- >> Personal freedom: The ability to make meaningful choices
- >> Social support: Having reliable relationships during challenging times

These factors take on new significance in our changing demographic landscape. With five generations now sharing societal resources and new life patterns emerging (multiple careers, lifelong education, relationships in later life) financial and social systems must adapt accordingly. For financial institutions, the implications are clear. Traditional retirement planning based solely on financial security is insufficient. Our clients need solutions that interpret the width of life and enhance their freedom, support their relationships, and contribute to their overall satisfaction through all life stages: from fulfilling dreams to maintaining them over an extended

time horizon. Our data reveals compelling insights. Nordic countries like Denmark and Sweden excel in both longevity infrastructure and quality of life. Other nations show notable gaps, indicating opportunities for targeted improvement in social and financial wellbeing.

The gap between LI and ELI scores in many countries highlights a crucial truth: economic development and healthcare alone cannot guarantee wellbeing. When designing services for longevity, we must address both the objective foundations of health and the subjective elements that create the meaning for which that life should be lived. For individuals, families, and communities planning for longer lives, the ELI serves as a reminder to invest not just in financial security but also in relationships, freedoms, and experiences that bring fulfilment and social satisfaction, and benefit this dimension we define as Brain Capital.

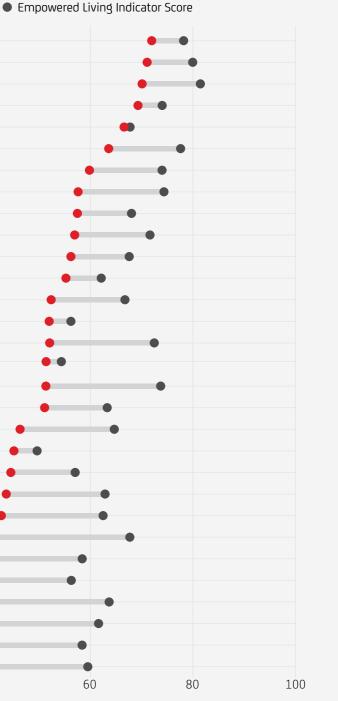
Brain Capital is foundational for healthy longevity, happiness, and intergenerational wellbeing. As a concept, it represents our collective cognitive, emotional, and social capabilities that drive innovation, resilience and wellbeing. Given increasingly complex global challenges, investing in and building Brain Capital requires systematic approaches from early childhood through to older adulthood with education systems, workplace policies and community structures playing vital roles in nurturing skills (such as critical thinking, empathy, stress management) that are crucial for thriving in rapidly changing environments. The return on investment in Brain Capital manifests in reduced healthcare costs, increased productivity, stronger social bonds, and greater individual fulfilment, all creating a virtuous cycle that benefits present and future generations.

At UniCredit, we are committed to developing financial solutions that support not just longer lives, but wider ones, helping transform demographic change from a challenge into an unprecedented opportunity for human prosperity and economic growth.

#### Comparison of Longevity Index and Empowered Living Indicator Scores

Longevity Index Score Denmark Sweden Finland Netherlands Germanv Ireland Belgium Luxembourg Austria Slovenia Malta USA Spain Italy Estonia Cyprus Czechia Portugal France Greece Croatia Hungary Slovakia Poland Lithuania Bulgaria Latvia BIH Serbia Romania 0 20 40

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#### Executive Summary

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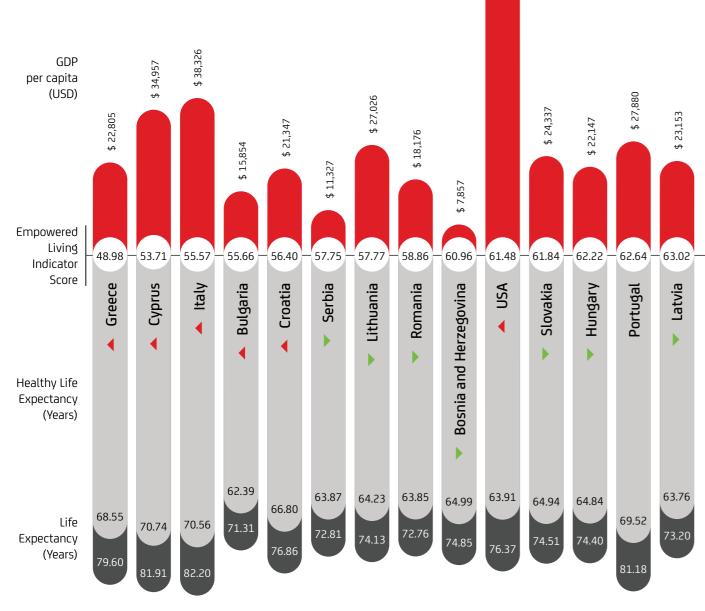
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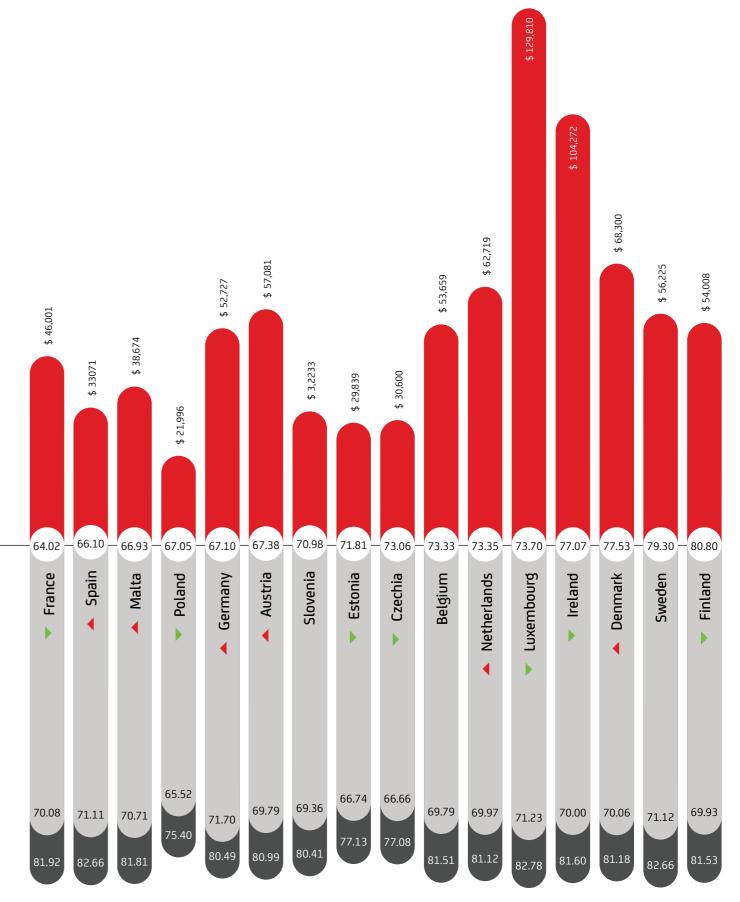
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## Economic Lens

#### ◀ ► Position in comparison to Longevity Index Ranking

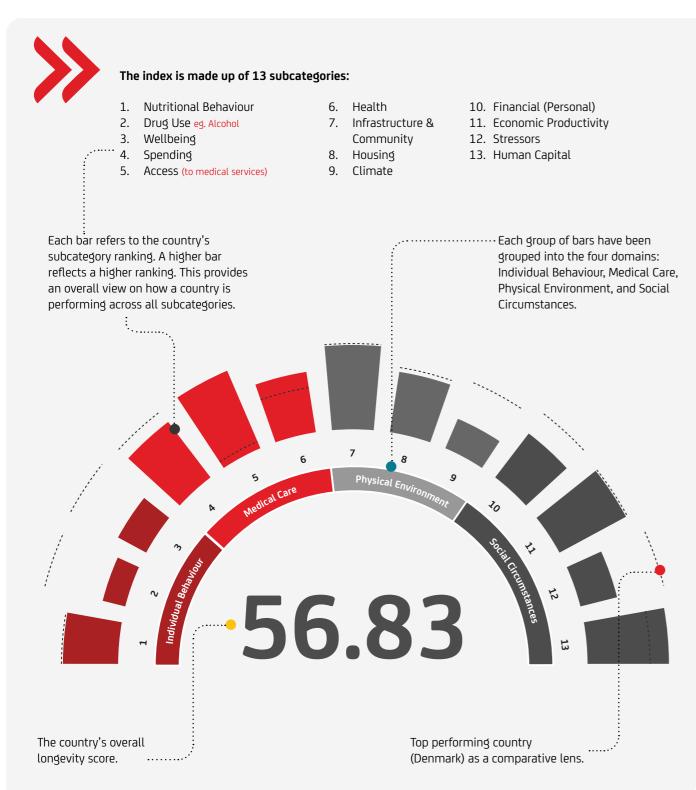
This view compares countries ranked by their Empowered Living Indicator (ELI) scores from left to right. For each nation, it displays GDP per capita (red bars), ELI scores (white circle/ up/down arrows comparing to Longevity Index rankings), and life expectancy metrics (bottom grey sections). The visualization highlights the complex relationship between economic prosperity, life expectancy, and quality of life across European countries and the USA. These figures have been rounded up to the nearest dollar.





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### Understanding the Index



 At its centre, the overall longevity score represents the country's collective performance across four domains: Individual Behaviour, Medical Care, Physical Environment, and Social Circumstances. This score offers an aggregated view of how well-positioned a country is to support long and healthy lives for its citizens.

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- Each of these four domains are further broken down into 13 subcategories, providing a detailed view of the specific areas where a country excels or can improve. These subcategory scores help to paint a nuanced picture of how a nation addresses different aspects of healthy ageing and longevity.
- Scores within the index range from 0 to 100. However, no country scores at either extreme, as a score of zero would imply universally poor performance across all indicators, a standard that no country would be expected to meet. Similarly, a perfect score of 100 is unlikely, as even the best-performing countries have areas that can be further improved. This range illustrates that while countries may be well-equipped to support healthy ageing, there is always potential for growth and development in each of these areas.
- A dashed line has been added to provide a comparative lens of the top performing country Denmark.



#### Limitations

Whilst this index provides a valuable snapshot of national wellbeing, it's essential to recognise certain limitations in the data's scope and timeliness. Rather than representing a country's performance within a specific year, the index brings together sets of data gathered across various timeframes. Due to inconsistencies in data collection frequency and availability, some data points span multiple years, from as early as 2019 up to 2023.

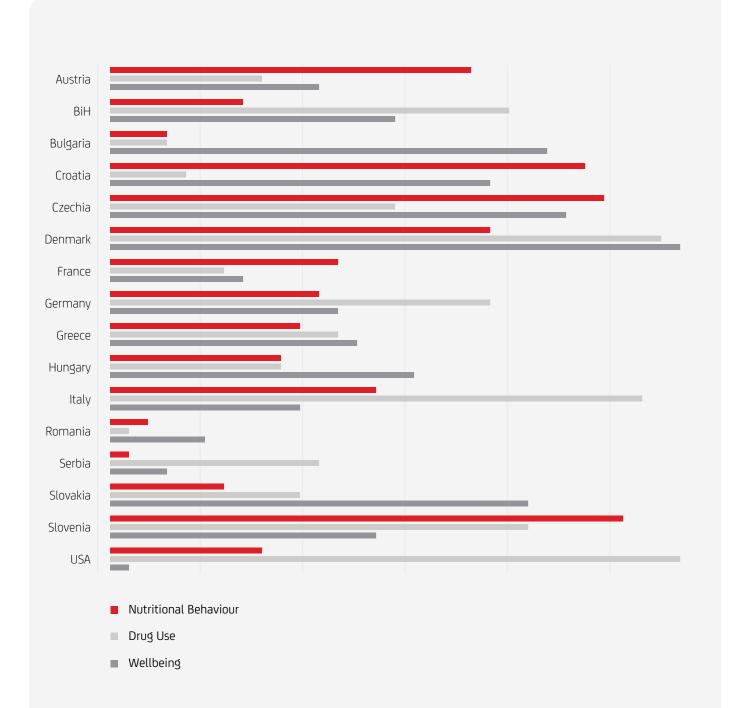
The global pandemic, which profoundly impacted nations worldwide in 2019 and beyond, adds another layer of complexity. The social, economic, and health effects of COVID-19 may not be fully captured in this index, particularly for countries where the latest post-pandemic data has yet to be updated. Consequently, the index may not fully reflect shifts in wellbeing and resilience that emerged during and after the pandemic.

These limitations underscore the need for rationale interpretation, as the index offers a broader, long-term view rather than a precise annual performance indicator. Continued efforts to improve data consistency and timeliness will be imperative for future editions, enabling a more accurate, realtime reflection of each country's progress and challenges.

#### Executive Summary

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### Individual Behaviour



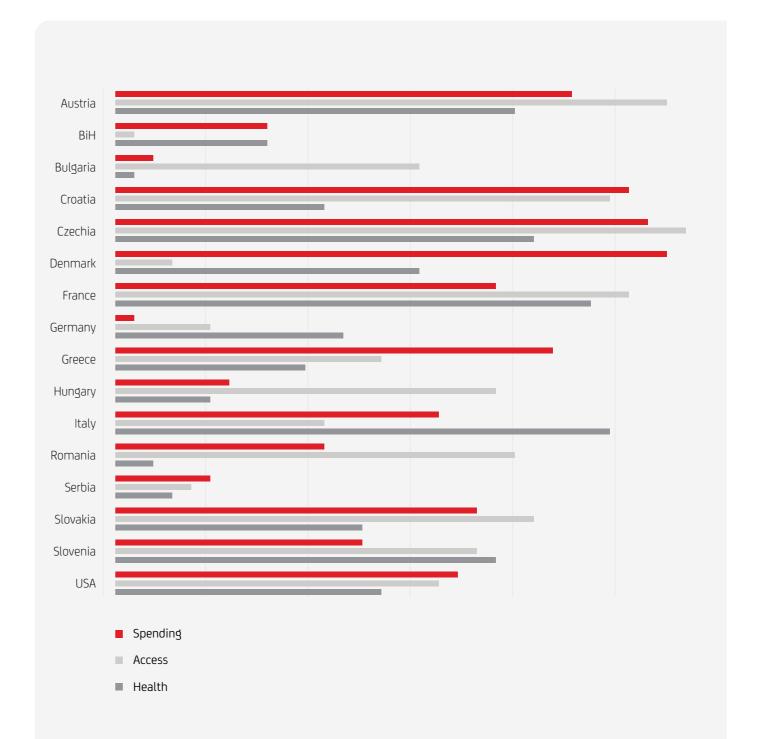
## Medical Care

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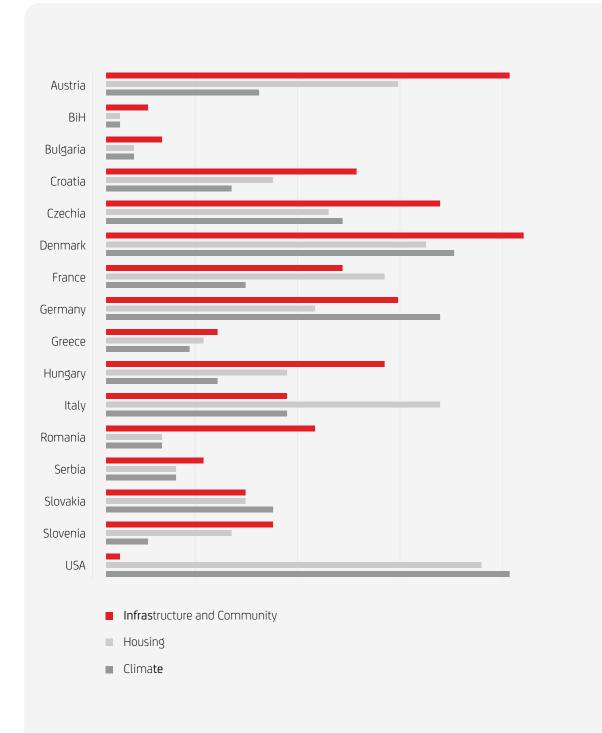
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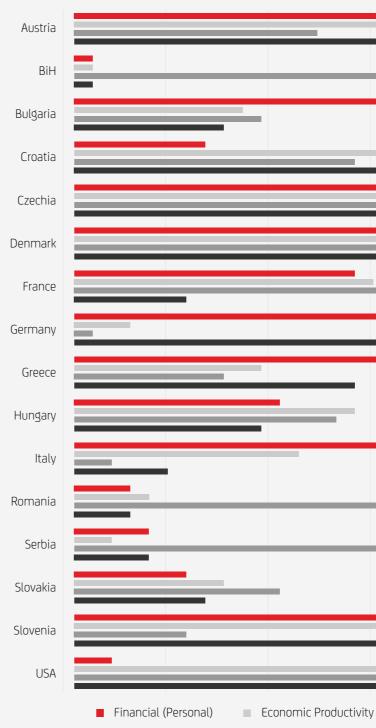
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## Physical Environment



### Social Circumstances



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#### Executive Summary

### Beyond Lifespan to Healthspan Quality >>>

As more people reach lifespans of a century or more, it is essential to ensure that these years are spent in good health. Supporting healthy ageing goes beyond merely extending years, it is about maximising quality of life and enabling self-sufficiency for as long as possible. Achieving this requires a close examination of the diverse factors influencing health and wellbeing throughout life. While our index captures numerous indicators across different domains, essential areas remain challenging to measure with current tools and data collection practices. Addressing these gaps is vital to fully understand how well countries are positioned to support healthy ageing.

#### The Need for Comprehensive Data and Insights

For policymakers, public health professionals, and governments, capturing these unmeasured aspects would provide invaluable insights into the conditions and resources that support, or hinder, population health and longevity. Without this data, we lack the complete picture necessary for informed and effective decision-making that promotes longterm societal wellbeing. Targeted policy development in these areas demands attention and investment in measurement and monitoring to assess how well a country supports its citizens across the life stages.

#### Health Systems and Approaches to Care

Examining health systems offers insights into a nation's priorities in ageing support. Is healthcare spending directed at addressing root health issues, taking a holistic approach, or investing in prevention? How is the budget distributed across long-term care, rehabilitation, diagnostics, and preventative measures? Health literacy is also critical, do citizens know how to care for themselves, recognise symptoms, and know where to seek help? These factors are crucial for evaluating a nation's support for healthy ageing but often go unmeasured.

#### Physical and Mental Health Factors

**12 Billion** working days are lost every year to depression and anxiety.

Brain Capital - encompassing the knowledge, skills, and cognitive resilience developed from an early age has significant implications for individual and societal productivity. Mental health remains underreported, with many lacking adequate support or treatment, leaving substantial gaps in data. Additionally, factors like sleep quality and sexual wellbeing, which are increasingly recognised for their impact on both physical and mental health, are often overlooked in health assessments, despite being essential for overall quality of life.

#### Socio-Cultural Wellbeing

Socio-cultural wellbeing, including work-life balance, social connections, and leisure quality, requires better data. Relationships, cultural participation, and voluntary activities contribute significantly to fulfilment and purpose but are difficult to quantify. Similarly, capturing feelings of optimism and life satisfaction presents a challenge, yet these factors are essential to understanding emotional and psychological health at a population level.

#### Economic Stability and Inclusivity

Economic stability plays a key role in healthy ageing. Factors such as personal debt, housing affordability, disposable income, and early-life opportunities, shape financial security throughout life. A nation's ability to integrate immigrants into the economy and support their long-term stability also measures social inclusivity and resilience, which are



important for overall societal health.

#### Environmental and Infrastructure Influences

Environmental factors and infrastructure significantly impact quality of life and public health. Metrics such as noise pollution, access to public transport, traffic congestion, and exposure to extreme weather, influence a population's ability to live healthily and sustainably, yet these are often inadequately tracked. Understanding the differences between rural and urban environments is crucial, as resources and risks vary significantly, influencing quality of life and longevity.

#### A Call to Action for Comprehensive Measurement Tools

As our understanding of healthy ageing evolves, the need for a comprehensive, nuanced perspective becomes clear. For an index to truly reflect the conditions that support long, healthy lives, we must expand our measurement tools to capture these critical factors. This is not just a technical challenge but an essential call to action. By investing in monitoring and understanding these often-overlooked areas, we can lay the groundwork for more informed policies and initiatives, ensuring lives that are not only long, but rich in health and opportunity for future generations. DFU

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### **Introducing** the qualitative research

Understanding the elements that contribute to a country's health and longevity goes beyond simply looking at rankings. While the index provides a broad snapshot of how each nation performs, it is essential to explore the underlying factors and dynamics that drive these outcomes.

Each country's unique context - its policies, societal values, and structural challenges - plays a critical role in shaping the health and longevity of its population.

By examining each country individually, we uncover deeper insights that illustrate the motivations, experiences, and obstacles affecting the lives of the population. This analysis provides a clearer picture of the, 'why' and 'how' behind the ratings, helping to identify best practices that could serve as inspiration for other nations facing similar issues or challenges.

These countries have been explored through the lens of the Longevity Index domains. These can be identified by the following icons.



### Social Circumstances

Additionally, a review of national policies offers valuable insight into a country's commitment and approach to promoting healthy ageing. These policy indicators highlight each country's focus areas and reveal strategic efforts made to address the diverse factors impacting health and longevity. With these insights, we can better understand how countries are positioned to support their citizens and where further improvements may be beneficial.

This report is based on data and policies in place as of and around November 2024. It does not account for any changes in the political landscape, legislative updates, or policy shifts that may occur after this date. Therefore, the findings and conclusions presented may not reflect developments or adjustments made beyond this timeframe.



# Austria

A Manifesto for Life

**Population:** 8,967,982 GDP (millions of USD): 516,034 Total fertility rate: 1.317 Average age:

Life expectancy:





- Austria is well-positioned for trade as it borders six other EU countries.
- To encourage engagement in the country from an early age, Austria lowered their voting age to 16.



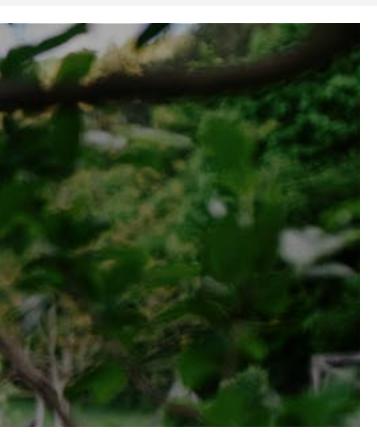
Austria has been affected by severe flooding and drought, resulting in a cost of €2 - €3 billion in 2021 caused by damage and a loss of crops.<sup>1</sup>



In the economic sphere, initiatives such as the Bundesschatz retail savings product and Vienna's housing support for low-income families demonstrate Austria's dedication to financial inclusivity and social welfare. These policies are designed not only to provide immediate economic relief, but also to build a more stable and equitable future for all Austrians.

On the environmental front, Austria is laying the groundwork for a sustainable future with the Federal Constitutional Law on Sustainability, which enshrines ecological responsibility at the national level. Additionally, a significant investment in modernising rail infrastructure underscores Austria's commitment to reducing its carbon footprint, while promoting efficient and eco-friendly transportation options. This dual focus on legal framework and infrastructure investment marks Austria as a leader in sustainable development within Europe.

Socially, Austria emphasises equality and public health, championing gender parity and proactively addressing emerging health risks. The country's tobacco control measures illustrate a forward-



looking approach to safeguarding public health, particularly as Austria contends with rising tobaccorelated health challenges.

Austria's strengths are bolstered by its strategic location in Europe, which enhances its role in international trade. However, the country faces pressing challenges, such as frequent severe flooding, a worrying rise in obesity among young men, and significant health risks associated with tobacco consumption.

These issues present Austria with opportunities to further strengthen its policy framework by enhancing tobacco regulations, expanding educational accessibility, and improving flood defences to mitigate environmental risks.

Forward-thinking initiatives, such as intergenerational housing projects and the integration of artificial intelligence in workforce development, reflect Austria's innovative spirit in promoting a resilient society. Through these projects, Austria not only addresses immediate social needs but also envisions a future where every citizen, across generations, can lead a healthy and fulfilling life.

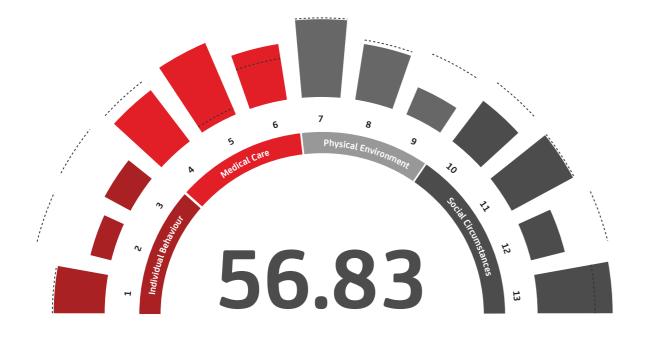
### Austria **C** Longevity Index

A Manifesto for Life

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Longevity Index Ranking: 9th Empowered Living Indicator Ranking: 11th





#### Individual Behaviour

#### 1. Nutritional Behaviour

- 2. Drug Use
- 3. Wellbeing
- 4. Spending

Medical Care

5. Access

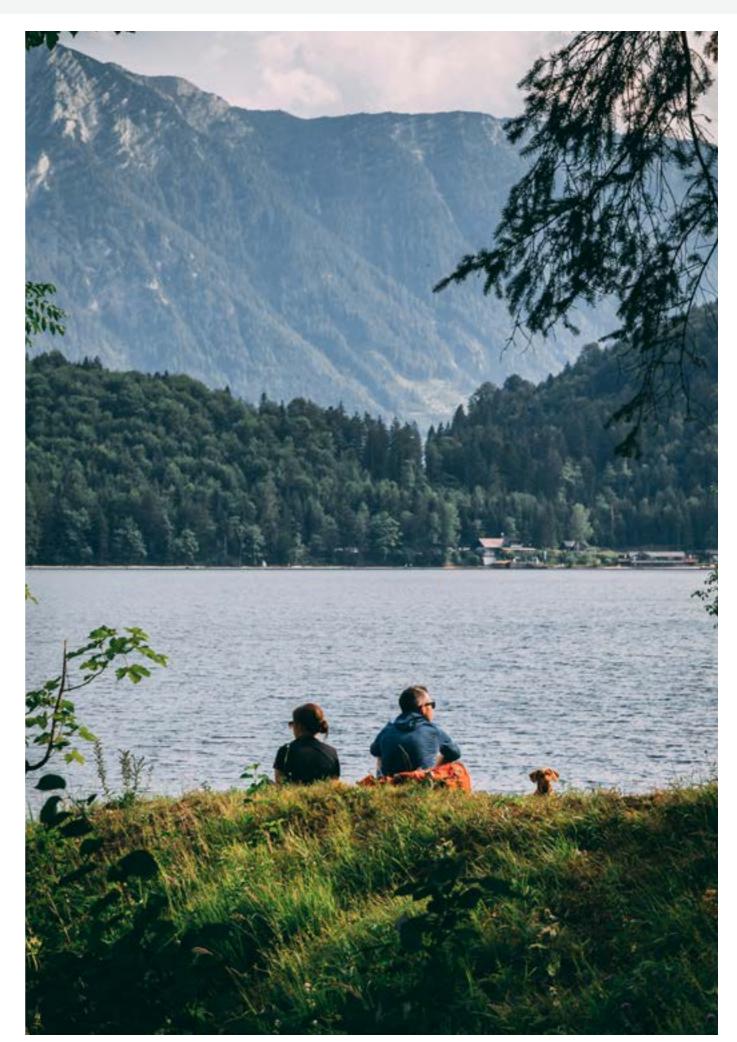
6. Health

### Physical Environment

- Infrastructure & Community
   Housing
- 9. Climate

#### Social Circumstances

- 10. Financial (Personal)
- 11. Economic Productivity
- 12. Stressors
- 13. Human Capital



Executive Summary



### Austria 🚍 **Policy Driven** Indicators

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### **Economic**

Austria offers several financial support measures aimed at strengthening economic stability and social welfare. The Bundesschatz is a new retail savings product introduced in April 2024<sup>2</sup>, allowing individuals to purchase Austrian government securities directly from the Treasury. Terms range from one month to ten years with a minimum investment of €100.

In Vienna, the Eigenmittelersatzdarlehen (Own Funds Replacement Loan) supports low-income households with housing costs. For residents moving into subsidised apartments, the City of Vienna covers part of the construction and basic cost contributions through this loan. This is repaid semi-annually over 5, 10, or 20 years.

The Wochengeld (Maternity Benefit) provides financial support during maternity leave, based on net earnings from the three months prior to leave. It covers eight weeks before and after delivery, extended to 12 weeks for premature births, multiple births, or caesarean sections, with additional benefits if employment is medically restricted before or after the maternity protection period.



Austria's commitment to sustainability is embedded in its Federal Constitutional Act on Sustainability, Animal Welfare, Environmental Protection, Securing Water and Food Security, and Research, which outlines principles like the precautionary approach, 'polluter pays', and prevention of environmental deterioration.

The ÖBB (Austrian Railway), fully state-owned, has launched a €6.1 billion investment programme to modernise rail infrastructure by 2030.<sup>3</sup> This will provide 330 new trains and over 100,000 upgraded seats. It was reported that ÖBB operated entirely on renewable energy, transporting 447 million passengers in 2022. The Green Finance Agenda (GFA) aims to build a sustainable financial sector, mobilising capital for climate protection, managing climate risks, and enhancing transparency. Key initiatives include the Green Finance Alliance, Green Investment Hub, and Austria's first Green Bond, all supporting climatefriendly investments and sustainable economic growth.



Austria's social policies include a strong commitment to gender equality and public health initiatives. The Gender Equality and the Empowerment of Women and Girls policy aims to ensure compliance with international and national gender equality standards within Austrian Development Cooperation. Key objectives include implementing the EU Gender Action Plan III, collaborating with civil society and other development partners, and supporting the gendertransformative goals of the Sustainable Development Goals (SDGs), particularly Goal 5, to promote equality and empowerment for all women and girls.

In public health, the Ordinance of the Federal Minister of Health and Women's Affairs on the Authorisation of Novel Tobacco Products (NTZulV) establishes a legal framework for approving new tobacco products in Austria. This ordinance also introduced a dedicated assessment body to oversee and evaluate novel tobacco product applications, enhancing regulatory control over emerging tobacco products in line with public health priorities.

### Austria 🚍 **Case Studies**



A Manifesto for Life

#### Individual Behaviour 2 3D Printed Vegan Food<sup>4 5</sup>

Austria's latest dietary regulations have suggested that citizens eat less meat and increase their portions of plantbased proteins to three a week.

Austrian company, Revo Foods has opened the world's largest 3D printed food factory in Vienna. It can produce up to 60 tonnes of 3D printed food a month and specializes in plant-based alternatives. Their aim is to improve nutritional quality of food, environmental sustainability and offer an alternative to meat farming.



#### **Physical Environment** KlimaTicket Ö<sup>6</sup>

Austria introduced the KlimaTicket Ö which allows citizens to travel by rail, and on all public transport in a specific area, for one year and for a fixed rate. The ticket was promoted as being an initiative which would help the country reach the Paris Climate goals. In the first half of 2024, over 44,000 KlimaTickets were sold, which was nearly an increase of 50% in the same period the year before. This evidences the initiatives increasing popularity amongst Austrians, with 80% buying another KlimaTicket after their first purchase.





Wohnen für Hilfe

experiences of the project.

### Individual Behaviour

# (Intergenerational Housing Project)<sup>7</sup>

Since 2020, Austria has run an intergenerational housing project to promote and facilitate university students living with older individuals. The initiative hopes to bring mutual benefit to both parties in the form of, support for the older participant and free or reduced accommodation for the involved student. Alongside the practical elements, companionship and intergenerational interactions are also a driver, with participants reporting positive

### Austria 🚍 **Threats and Opportunities**

2

Austria faces a considerable threat from smoking with tobacco causing 20.1% of death and disability. Youth smoking, among those aged 14-17, is high, with 25% regularly taking part in the activity.8

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**Opportunity:** Strengthen tobacco laws and increase the smoking age from 16 to 18. Consider the removal of cigarette vending machines, which are still popular in Austria.

It is becoming increasingly common that vacancies in

the health sector cannot be filled. About 8,000 of the

current 30,000 employees will retire by 2030.9

Watch this space: The health associations of the federal states are trying to counteract the current

of nurses and young doctors.

and future labour shortage of specialists with various

measures, including greater investment in the training

### 3

Whilst significant work and funding has been focused on flood defence, Lower Austria suffered significant damage in 2024. Approximately 2,000 people in the area were forced to leave their homes, with some previously affected by two other floods in the last 20 years.<sup>10</sup>

Opportunity: Learn from Vienna's forward-thinking and proactive design of flood defence in the 1960s and consider the flood risk in urban design happening now.

 $\checkmark$ 

Only 19% of the population have University degrees. This is below the EU average of 30.9%.<sup>11</sup>

Opportunity: Whilst Austria has an education system which is more focused on vocational education, there have been suggestions that Austria's early tracking system is also an attributing factor. Can Austria explore and learn from countries that offer degree apprenticeships blending practical training with a university degree?

### 5

6.

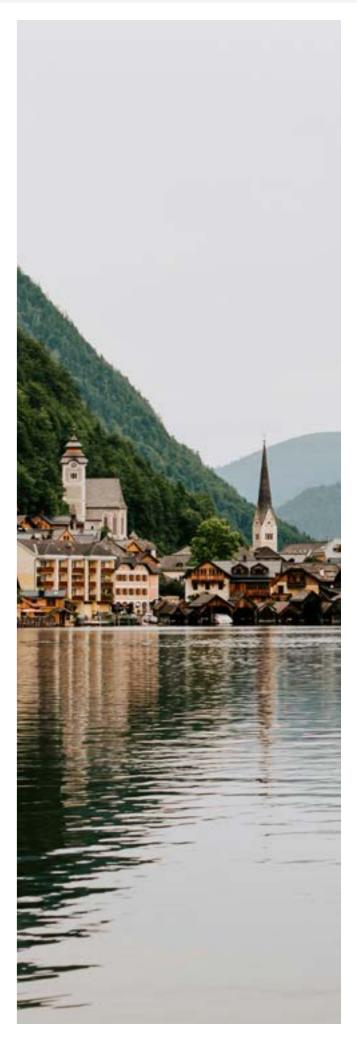
Social mobility in Austria lags behind many other OECD countries, despite relatively low income inequality.<sup>12</sup> This can be attributed to - amongst other factors - low educational mobility that some argue is exacerbated through Austria's student tracking system.

Opportunity: Austria's system of placing pupils into education tracks based on their performance from age ten has been found to limit the opportunities available to individuals and can be linked to their socioeconomic background at that age. Removal of this system would provide equal opportunity to pursue vocational and academic routes.

There is an increasing trend of obese and overweight young men in Austria. In 2018, over a quarter of those who were taking part in their army physical examination were classed as being medically unfit or partially unfit to take part in military service.<sup>13</sup>

Watch this space: Austria has established the Austrian Obesity Alliance, which hopes to improve individual treatment by reestablishing obesity as a chronic condition.





# **Bosnia** and Herzegovina

**Population:** 3,798,671 GDP (millions of USD): 27,055 Total fertility rate: 1.486 Average age:

Life expectancy:

### STRENGTHS

- Bosnia has one of the lowest adult obesity rates in Europe.
- Family and neighbourhood networks are strong in Bosnian culture.



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- The country is divided with two ruling entities Republika Srpska and Bosnia and Herzegovina. This means that there can be differing regulations and adds complexity when changes are to be made.
- Bosnia has 13 separate health ministries and 12 public health insurance funds, each with its own specific rules. Therefore, treatments covered by public insurance in one part of Bosnia may not be covered in another

Bosnia and Herzegovina (BiH) has made notable progress in fostering health and longevity through a range of targeted economic, environmental, and social policies, however there remains significant room for improvement. Economic measures like F Trade Zones and incentives for foreign investment are bolstering stability, while income regulations and generous maternity benefits highlight Bosnia commitment to social welfare. Further efforts to streamline and expand these initiatives could enhance their overall impact.

Environmentally, Bosnia has set ambitious goals under the ESAP 2030+ and Climate Change Adaptation Strategy, aiming to reduce emissions and increase protected land areas to align with EU standards. These steps demonstrate Bosnia's dedication to environmental sustainability, yet challenges such as air pollution and urban sprawl indicate areas where policy enhancements could drive greater change.

In the realm of social policy, Bosnia's comprehens tobacco regulations and smoking restrictions are commendable steps towards public health.

Investments in 17 Healthy Ageing Centres and 74 communitybased mental health centres further reflect Bosnia's focus on accessible healthcare for all ages.

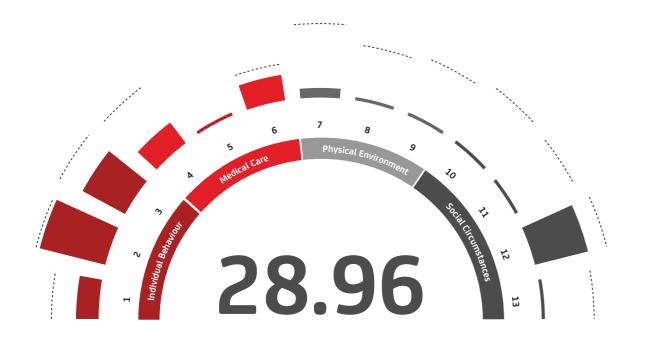


ר ל	Expanding these services and improving rural healthcare access could strengthen the country's healthcare landscape and better serve its ageing population.
ree	
t	Infrastructure and housing initiatives, including the Corridor VC road project, are improving connectivity
'S	and quality of life in urban areas. Still, upgrading poorly insulated housing and addressing the effects of a complex governance structure are ongoing needs.
	Challenges such as high youth emigration and limited air quality data persist, indicating opportunities for Bosnia and Herzegovina to enhance data collection, strengthen regulations, and nurture a supportive environment for young people.
sive	Whilst Bosnia and Herzegovina has laid a solid foundation through these policies, a focus on refining and expanding these measures can help the country progress toward a healthier and more sustainable future.

### Bosnia and Herzegovina 📢 Longevity Index

Longevity Index Ranking: 28th Empowered Living Indicator Ranking: 22nd





#### Individual Behaviour

#### 1. Nutritional Behaviour

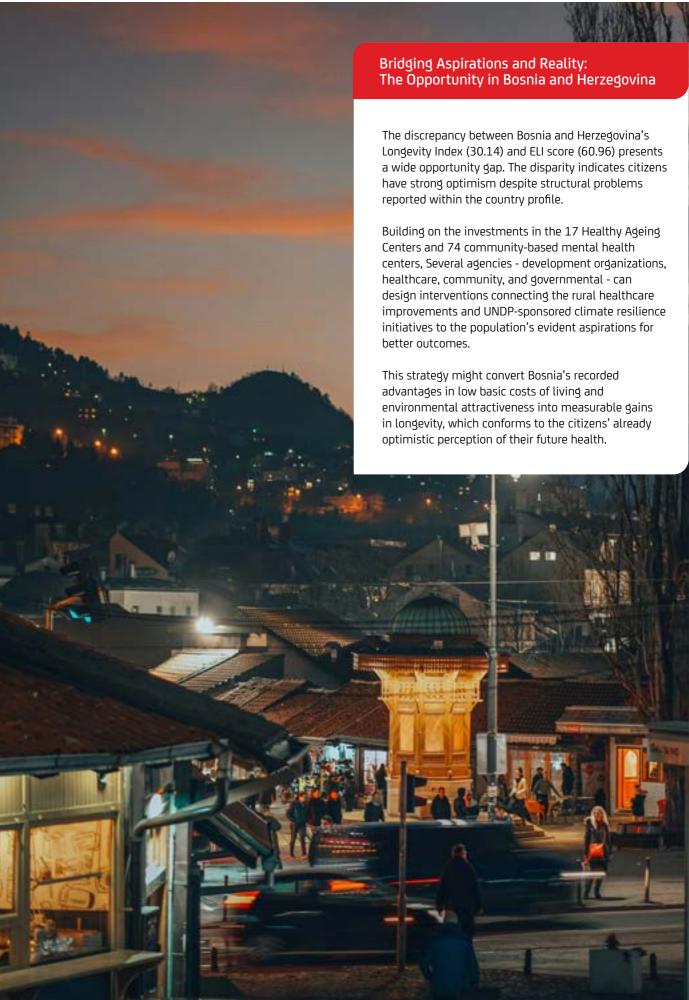
- 2. Drug Use
- 3. Wellbeing
- 4. Spending

Medical Care

- 5. Access 6. Health
- 7. Infrastructure & Community 8. Housing
  - 9. Climate

Physical Environment

- Social Circumstances
  - 10. Financial (Personal)
  - 11. Economic Productivity
  - 12. Stressors
  - 13. Human Capital



### Bosnia and Herzegovina 📢 **Policy Driven Indicators**

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Bosnia and Herzegovina has four Free Trade Zones located near major economic hubs, which are exempt from VAT and customs tariffs, which facilitate unrestricted foreign trade. The country also offers favourable conditions for foreign direct investment, granting foreign investors the same rights and obligations as domestic investors, thereby attracting more international capital. Additionally, Bosnia and Herzegovina has promising income regulations, with the national minimum wage increasing if the cost of living rises by more than 5% over the previous three months. Expectant mothers are entitled to a full year of paid maternity leave, further enhancing social welfare.



Bosnia and Herzegovina has implemented several initiatives aimed at strengthening its environmental policies and aligning with EU standards. The Bosnia and Herzegovina Environmental Strategy and Action Plan (ESAP) 2030+ is a comprehensive policy document that outlines environmental goals and key activities up to 2032, aiming to enhance the country's environmental framework as part of its EU integration efforts.<sup>14</sup> In line with promoting sustainable transportation, a government programme launched in 2022 offers subsidies for electric and hybrid vehicles, providing BAM 10,000 for electric cars and BAM 5,000 for hybrids.<sup>15</sup>

Additionally, the 2020-2030 Climate Change Adaptation and Low Emission Development Strategy<sup>16</sup> focuses on reducing greenhouse gas emissions, adapting to climate impacts, transitioning to low-emission development, and aligning with EU climate policies. Bosnia and Herzegovina is also working to expand its protected land area, doubling it from 2% to at least 4% of the national territory. Local government representatives and NGOs are actively involved in promoting the benefits of conservation, such as cleaner air and water, and have organised events to raise public awareness on the importance of protecting natural spaces.



Bosnia and Herzegovina has introduced a series of policies to regulate tobacco use and protect public health. The Law on the Control and Restricted Use of Tobacco, Tobacco Products, and Other Smoking Products, effective from 5 May 2023<sup>17</sup>, establishes a comprehensive smoking ban in most enclosed public spaces, public transport, and workplaces. Additionally, the Ordinance on Conditions for Special Smoking Areas<sup>18</sup>, which took effect on 31 May 2024, outlines specific conditions for creating designated smoking rooms in compliance with the broader smoking ban.

In terms of packaging, the Rules on the Marking of Packages of Tobacco Products, in force since 5 September 2011<sup>19</sup>, mandate clear labelling on cigarette packs. These labels must display state-approved health warnings as well as information on tar, nicotine, and carbon monoxide content. Bosnia and Herzegovina's policies reflect a commitment to public health by restricting smoking in public spaces and enforcing stringent packaging regulations.



### Bosnia and Herzegovina 📢 **Case Studies**

A Manifesto for Life



#### **Medical Care** ₩-Healthy Ageing Centres<sup>20</sup>

Bosnia and Herzegovina has 17 Healthy Ageing Centres (HACS) based across the country. These day centres provide a space for older adults to socialise and take part in activities such as exercise, creative arts, cooking, computer and language skills.

University College London studied the effect HACs have on participant's lives and compared members to nonmembers. They found that those who attended would have a greater number of healthy years after 60, 1.9 for men and 0.8 for women.



### Medical Care Community Based Mental Health Centres<sup>21</sup>

Bosnia and Herzegovina has experienced a sharp increase in mental disorders over the past 20 years, with some attributing this rise to the aftermath of the Balkans War.

The country now has a network of 74 communitybased mental health centres. These centres are staffed by multidisciplinary teams who provide an integrative approach to the 3.8 million people they service.





with other countries.

Bosnia and Herzegovina have invested in technology to monitor and react to changes on the roads. The aim of this project is to reduce the number of traffic-related deaths, which is currently higher than the EU average.

### **Physical Environment** Corridor VC Road and road safety<sup>22</sup>

A new road connecting Hungary to the Adriatic Sea, will run the 366km from the north to the south of Bosnia and Herzegovina. This will improve travel connections for citizens and trade

### Bosnia and Herzegovina **()** Threats and Opportunities

## 1.

2

and floods.

Significant numbers of young people plan to leave the country and move elsewhere, with the main reason being the inability and/or difficulty in finding employment.

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This loss of young people will affect the country's fertility rate and exacerbate the complexities that come with an ageing population.

**Opportunity:** Many countries have faced similar problems, and Portugal has recently suggested tax breaks for young people in their 2025 budget to avoid a 'brain drain.'<sup>23</sup>

BiH has been impacted by extreme weather in recent

blackouts. Crops were also damaged in 2021 during a

heatwave. The projected impacts from climate change make BiH increasingly vulnerable to natural hazards:

droughts, heat waves, heavy precipitation, landslides,

Watch this space: In 2021 Central Bosnia Canton

joined the Making Cities Resilient 2030 (MCR2030)

initiative which hopes to share experience and best

practice to reduce the risk of natural disasters.<sup>24</sup>

years, including a heatwave in 2024 which caused

## 3

Most of the housing stock in Bosnia and Herzegovina, especially in urban areas, consists of pre-fabricated multi-storey apartment buildings that are typically of low quality, poorly insulated, and poorly maintained.

**Opportunity:** The 'Decarbonisation of Residential Sector in Bosnia and Herzegovina' project ran from 2021 to 2024 aiming to improve the energy efficiency of residential buildings, as the average energy consumption is over five times more than in other comparable EU equivalents.<sup>25</sup>

### 4.

Heart Disease is the main cause of death and can be partially attributed to poor lifestyle choices. In 2016, cardiovascular diseases were responsible for 'approximately half' of reported deaths in Bosnia and Herzegovina.<sup>26</sup>

**Watch this space:** Roughly 40% of citizens smoke, impacting greatly on public health.<sup>27</sup> The Federation of Bosnia and Herzegovina brought in stronger smoking laws in 2023, which banned smoking in enclosed public spaces, transport and in workplaces.<sup>28</sup>

# 5

Average learning outcomes are lower than in other countries, with many students leaving education without learning the basics.<sup>29</sup>

**Opportunity:** BiH currently doesn't collect enough data to gain a full understanding of the teaching and learning taking place. Consequently, it is difficult for policy makers to know where the weaknesses are and how to resolve these. Sufficient information collection could help government make targeted and data-led decisions.

### 6.

There is a historical problem with ambient air quality in several urban areas of Bosnia and Herzegovina.

**Opportunity:** In 2022, just 0.01% of cars were electric in the country.<sup>30</sup> Other countries have increased uptake by improving EV infrastructure and promoting the purchase of electric vehicles. An improved public transport system and wider use of EV cars could improve the air quality in urban areas.



# Bulgaria 🗲

A Manifesto for Life

### **Population:** 6,782,659 GDP (millions of USD): 101,584 Total fertility rate: 1.749 Average age:

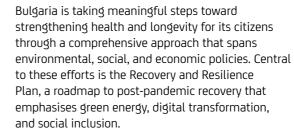
Life expectancy:



- In the Global Innovation Index 2023, Bulgaria ranked third among uppermiddle income countries.<sup>31</sup>
- Bulgaria has thousands of libraries • and chitalishtes, cultural centres located across the country, including small villages. They provide books and newspapers but also a space for adult education, creative arts and debate.



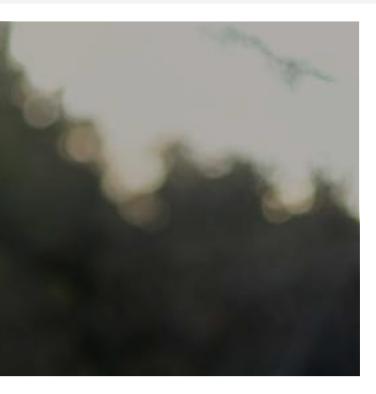
- 25% of the population are not • connected to a wastewater network.<sup>32</sup>
- Bulgaria has some of the greatest • income inequality in the EU.33



Working in tandem with the National Development Programme BULGARIA 2030, these initiatives aim to guide Bulgaria's transition to a circular, low-carbon economy, built on resource efficiency and ecoinnovation. Key environmental goals target reducing coal dependency, expanding renewable energy, and protecting biodiversity, with innovative projects like the Addit.tech platform and the 'Books for Trash' initiative promoting waste reduction and sustainable practices.

Social policies are also a priority, with a focus on public health and educational inclusivity. Tobacco sales are regulated under Decree No. 89, and financial assistance through the Social Assistance Act supports vulnerable populations. In collaboration with UNICEF, Bulgaria is addressing infant mortality through home visiting programmes, highlighting a commitment to early childhood health and family support.

Economically, Bulgaria leverages its low tax rates and incentives for youth employment to attract foreign investment, while anti-corruption measures and a push for digital transformation enhance economic resilience. Bulgaria's cultural heritage and strong female representation in STEM fields showcase its unique strengths. However, there



remain substantial challenges, particularly in basic infrastructure and socioeconomic equality.

A key area where Bulgaria must intensify its efforts is in the development of essential infrastructure.

Currently, 25% of the population is not connected to a wastewater network - a critical gap that poses risks to public health and environmental quality.

Investing in modernised wastewater infrastructure would not only improve living standards but also reduce pollution and support Bulgaria's environmental goals.

Moreover, Bulgaria struggles with some of the highest levels of income inequality within the European Union, highlighting a pressing need for policies that bridge socioeconomic divides. Initiatives like the Youth Health Programme and the Trees in Cities challenge demonstrate Bulgaria's dedication to encouraging a resilient and inclusive society. However, addressing income disparities and enhancing basic infrastructure will be pivotal to achieving long-term societal wellbeing.

As Bulgaria continues on its path to sustainability and inclusivity, investing in foundational infrastructure and tackling economic inequality will be essential. These efforts will not only support the country's health and longevity goals, but also create a more balanced and resilient society for all.

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### Bulgaria 🥃 Longevity Index

Longevity Index Ranking: 26th Empowered Living Indicator Ranking: 27th





#### Individual Behaviour

#### 1. Nutritional Behaviour

- 2. Drug Use
- 3. Wellbeing
- 4. Spending 5. Access

6. Health

Medical Care

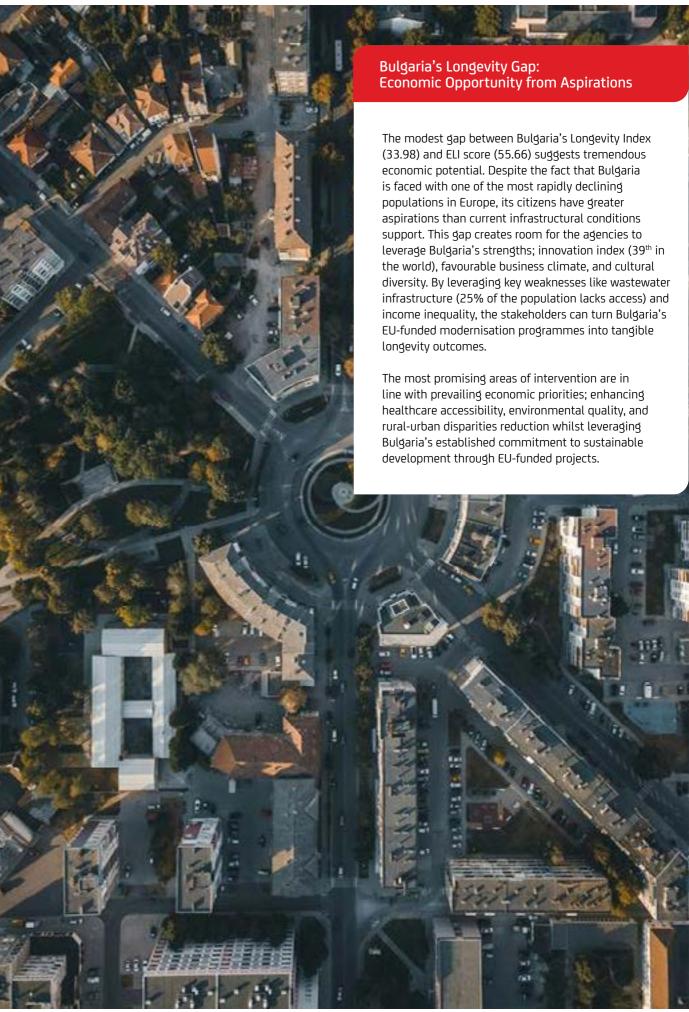
### 7. Infrastructure & Community

8. Housing 9. Climate

**Physical Environment** 

### Social Circumstances

- 10. Financial (Personal)
- 11. Economic Productivity
- 12. Stressors
- 13. Human Capital



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### Bulgaria **Policy Driven Indicators**

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Bulgaria has introduced economic policies to boost social resilience, growth, and welfare. The Minimum Income Scheme Reform raises income thresholds and improves support targeting, aiming to expand coverage before 2025.<sup>34</sup> The Recovery and Resilience Plan promotes digital transformation, SME support, and green energy, while encouraging job creation and skills development to enhance competitiveness.<sup>35</sup>

With one of the EU's lowest tax rates at a flat 10% for corporate and personal income, Bulgaria attracts foreign investment and boosts disposable income. The Employment Promotion Act<sup>36</sup> incentivises hiring unemployed youth under 29, with added support for those with disabilities.

Additional initiatives include anti-corruption reforms, industry parks for SMEs, and investments in healthcare and education infrastructure, particularly in remote areas. These policies indicate Bulgaria's commitment to economic resilience and the welfare of its citizens.



Bulgaria's commitment to environmental sustainability is central to its Recovery and Resilience Plan, which promotes green energy, digital transformation, and social inclusion to drive post-COVID-19 recovery and align with the EU's green, digital future goals. The National Development Programme BULGARIA 2030 complements this with a focus on creating a circular, low-carbon economy through material efficiency, eco-innovation, and sustainable consumption practices, supporting the UN Sustainable Development Goals.<sup>37</sup>

Key initiatives include phasing out coal, cutting power sector emissions by 40% by 2025, and investing €1.5 billion in renewable energy and storage. Over €1 billion is allocated to energy-efficient building renovations, with €533 million supporting electric rail and zero-emission public transport. Additionally, €15.6 million is dedicated to biodiversity conservation. With 57.5% of recovery funds directed towards climate goals, Bulgaria demonstrates a strong commitment to environmental sustainability and a green transition.



Bulgaria has implemented social policies supporting vulnerable groups. Decree No. 89 (2016) expanded tobacco regulations, while inclusive education laws ensure accessibility for learners with special needs.<sup>38</sup> The Social Assistance Act aids low-income families with rent, heating, and basic support.<sup>39</sup> The Recovery and Resilience Plan targets healthcare, education, and inclusion for vulnerable groups, alongside a €270 million investment in rural connectivity and €319 million for digital skills. However, a recent ban on discussing 'non-traditional sexual orientation' in schools has raised inclusivity concerns.

CZE

### Bulgaria 🔵 **Case Studies**



### Social Circumstances Bulgarian Centre for Women in Technology<sup>41</sup>

Bulgaria has a history of women working in STEM fields, with 51% of the country's scientists and engineers being female.<sup>40</sup> The Bulgarian Centre for Women in Technology (BCWT) provides networking opportunities and skill development for individuals in the fields. They also aim to encourage the next generation of women by highlighting potential career routes.



#### **Physical Environment** Books for Trash<sup>42</sup>

In 2010, Bulgaria's plastic recycling rate was 40.1% but improved to 50.6% by 2021.43

Since 2010, the country has revised their Waste Management Act, which gives responsibilities to each municipality to separate their waste.

A smaller initiative, 'Books for Trash', has been running since 2013 and collected over 80 tonnes of plastic waste in return for tens of thousands of books given to citizens.





children as well as support any caregivers. development.

### Social Circumstances

### Home Visiting Service for Maternal and Child Health<sup>44</sup>

The Government collaborated with UNICEF<sup>45</sup> to provide a home visiting service, allowing for vulnerable expecting and new mothers could get tailored support from qualified professionals. The aim of the initiative was to improve the health and development of young

In the Silven area - involved in the initial trial - 66% of the child population was reached and cases were identified where children were at risk of poor nutrition and had difficulties with

A Manifesto for Life AL J

### Bulgaria 🔵 **Threats and Opportunities**

Bulgaria has one of the highest mortality rates and is the only country with a growing cancer mortality rate.

2

**Opportunity:** Bulgaria currently does not have a colorectal cancer screening programme and first began seeing an increased uptake of the HPV

An increase in spending on preventative healthcare and waiving out of pocket costs for these treatments may improve uptake.

### 3



Bulgaria has the third highest death rate in the world caused by air pollution.

**Opportunity:** The country's capital Sofia, is part of an initiative called the 'Trees in Cities' Challenge. The aim is to plant trees to improve resilience from climate change. The city has planted 20,000 trees through the programme. This could be rolled out to other urban areas which are affected by Bulgaria's reliance on coal.46

vaccination in 2024.

There are high levels of younger people smoking, drinking and using cannabis. In 2019, 15% of 10–14-year-olds smoked, and in 2018 27% of 11-year-olds had drunk alcohol and 25% of 15-yearolds had used cannabis.47

Watch this space: The Youth Health Programme, used social media to promote positive messaging about healthy lifestyles and to discourage smoking. It reached 46,000 people directly and 600,000 through wider activities. It is too early yet to understand the impact of this initiative. 48

Bulgaria has a high level of energy poverty, with 27.5% of households unable to keep their homes adequately warm.49

Watch this space: Bulgaria has investment to enact a national scheme for energy efficiency renovation of residential, public and commercial buildings. This should result in the renovation of at least 3.6 million m2 in residential buildings. The aim is to achieve a minimum of 30% primary energy demand savings and implementation is planned to be completed in 2026.

# 5

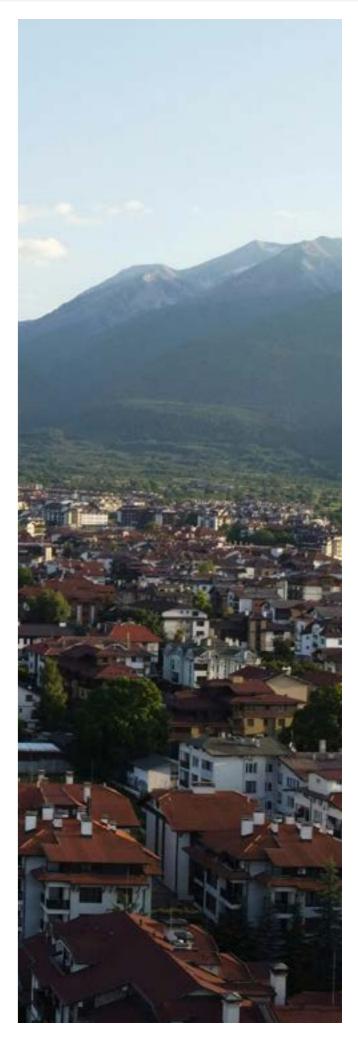
Almost half of Bulgarian 15-year-olds lacked basic skills in reading, mathematics or science.<sup>50</sup> It is believed that socioeconomic factors play a significant role in educational attainment in Bulgaria, with the move to a market - oriented economy resulting in wealth inequality.

**Opportunity:** This is evident through access to resources as roughly 20% of Bulgarian youth live in households that cannot afford a computer or internet access and 40% live in rural areas.<sup>51</sup> Bulgaria could replicate Croatia's policy of providing students with laptops to achieve parity in educational resources.

6.

Tourism in Bulgaria has increased overall, but there has been a decline in visits from their own citizens.<sup>52</sup>

Watch this space: Italy introduced the 'Bonus Vacanze' initiative, offering families with incomes up to €40,000 contributions of up to €500 to spend on domestic tourism accommodation.



# Croatia 🥌

A Manifesto for Life

Population: 4,150,116 GDP (millions of USD): 82,689 Total fertility rate: 1.468 Average age:

Life expectancy:

### STRENGTHS

- 80.2% of adults (aged 18+ years) are physically active and achieve the recommended activity levels. 53
- Croatia adopted the Euro in January 2023.

### WEAKNESSES

- Croatia is among the lowest-ranked EU countries for gender equality.54
- 21.35% voter turnout in the 2024 European Elections.55

Croatia is implementing a range of strategic policies cultural sector, incentives for film and TV production to strengthening economic stability, promoting are positioning Croatia as a vibrant hub for creative environmental sustainability, and enhancing social industries, attracting international projects and wellbeing. A major milestone in these efforts boosting the economy. Additionally, the launch of was the adoption of the Euro in January 2023. Telecordis, a telemedicine centre, aims to improve Accompanying reforms in public sector wages healthcare access for rural communities, addressing and tax reductions reflect a strong commitment a key healthcare gap. to alleviating financial pressures on households, providing greater economic stability to citizens. Addressing workforce shortages is another priority

### Croatia's anti-inflation measures are another pillar of this approach, aiming to bring down the inflation to 2.2% by 2025.

Energy security has also taken centre stage in Croatia's policy agenda. As part of the EU's REPowerEU Plan, Croatia is investing in projects to reduce energy dependence and boost renewable energy production. Environmental commitments are ambitious, with a target of reducing CO<sup>2</sup> emissions by 45% by 2030. This is supported by renewable energy quotas focused on solar and wind power. The country's Climate Change Adaptation Strategy, which extends to 2040, emphasises a dedication to longterm environmental resilience, a pressing need in light of extreme heat challenges, especially in areas like Osijek.

On the social front, Croatia has introduced progressive public health and cultural initiatives. Stringent tobacco control measures aim to reduce smoking rates and improve public health. In the



- with the government issuing more foreign work permits and offering scholarships and salary increases for future STEM teachers to build a skilled domestic workforce. Furthermore, targeted programs aim to tackle rising rates of childhood obesity and underage drinking, reflecting Croatia's commitment to preventive health for younger generations.

Despite these advances, Croatia faces persistent challenges. Gender inequality remains an issue, and the country is seeing a concerning rise in childhood obesity rates. High emigration rates among young professionals are also impacting Croatia's talent pool and future growth prospects. However, these challenges present opportunities for Croatia to invest in talent retention programs, enhance suicide prevention efforts, and improve the quality of education across the board.

Croatia's policy initiatives reflect a comprehensive, balanced approach to building a healthier and more resilient society. By addressing both immediate needs and long-term goals, Croatia is laying the groundwork for sustained wellbeing and growth, positioning itself as a forward-thinking nation committed to the prosperity and health of its citizens.

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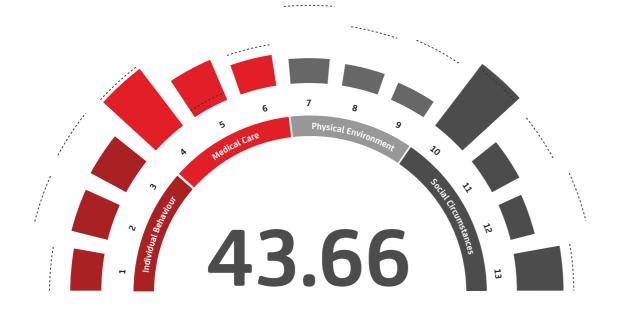
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### Croatia 🍣 Longevity Index

Longevity Index Ranking: 21st Empowered Living Indicator Ranking: 26th





#### Individual Behaviour

#### 1. Nutritional Behaviour

- 2. Drug Use
- 3. Wellbeing

### Medical Care

- 4. Spending 5. Access
- 8. Housing 6. Health 9. Climate

### Physical Environment

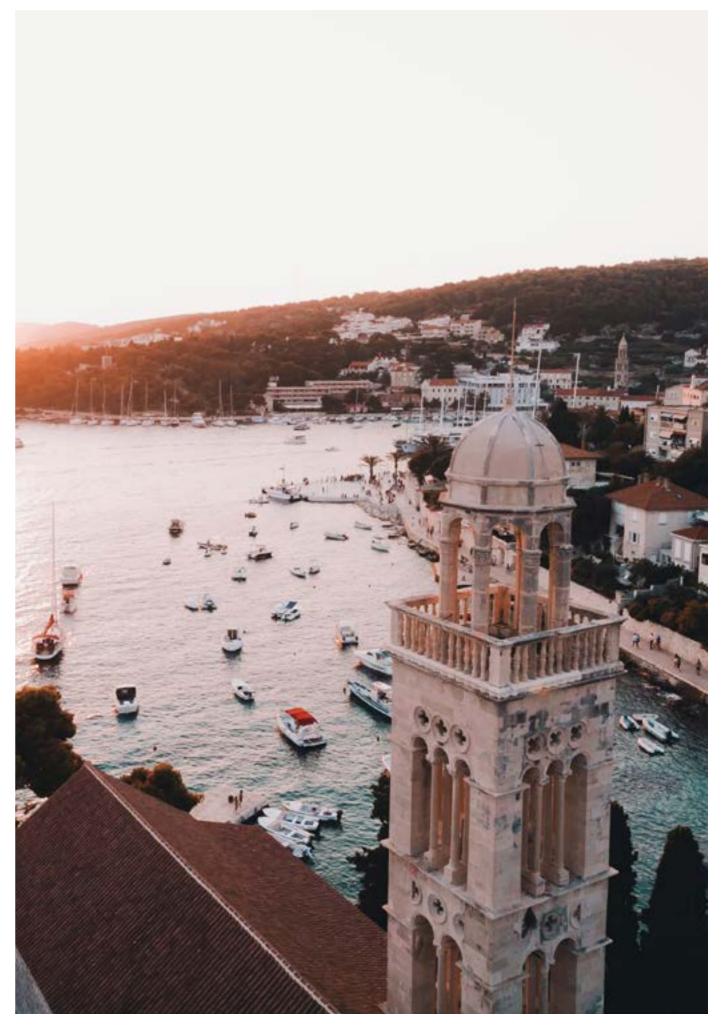
- 7. Infrastructure & Community

### 10. Financial (Personal)

11. Economic Productivity

Social Circumstances

- 12. Stressors
- 13. Human Capital



SVK

#### Executive Summary

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A Manifesto for Life

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### Croatia **Croatia** Policy Driven Indicators



Croatia has recently made significant changes to its economic policies, beginning with the adoption of the Euro as its official currency on 1 January 2023. The government is implementing a comprehensive public sector wage reform, which is expected to increase wage spending. In January 2024 a tax reform was introduced that reduces direct taxes, aimed at alleviating financial pressures on households.<sup>56</sup>

To tackle inflation, Croatia has set policies to reduce the inflation rate from 8.4 percent in 2023 to an anticipated 3.5 percent in 2024 and 2.2 percent in 2025. Additionally, in response to energy market disruptions caused by Russia's invasion of Ukraine, Croatia has joined the EU's REPowerEU Plan, which focuses on energy resilience and reducing dependency on Russian energy imports<sup>57</sup>. These policy changes reflect Croatia's efforts to stabilise the economy, manage inflation, and strengthen energy security.



Croatia is taking decisive steps to cut its carbon emissions and promote renewable energy as part of its environmental strategy. The country has set a goal to reduce CO<sup>2</sup> emissions by 45 percent by 2030 compared to 1990 levels, with a specific target of a 16.7 percent reduction for non-ETS (Emission Trading System) sectors by 2030, relative to 2005 levels.<sup>58</sup> This ambition is backed by the Decree on the Quotas for Incentivising the Production of Electricity from Renewable Energy Sources and Highly-Efficient Cogeneration, introduced in May 2020, which sets quotas for government-sponsored incentives.<sup>59</sup> Under this scheme, a total of 2,265,000 kW is allocated to renewable energy projects, with 1,075,000 kW earmarked for solar power and 1,050,000 kW for wind power. Feed-in tariffs are available for smaller facilities with a connection power of up to 500 kW, while larger projects are eligible for premium tariffs, encouraging growth across the renewable energy sector.

Additionally, Croatia has put forth a Climate Change Adaptation Strategy, extending to 2040, with long-term goals reaching to 2070.<sup>60</sup> This comprehensive plan outlines adaptation measures to mitigate climate change impacts and prepare for future challenges, demonstrating Croatia's commitment to sustainability and climate resilience.



Croatia has introduced social policies to boost public health, education, and social welfare with a focus on healthy ageing. Law No. 45/2017 restricts tobacco use, particularly among youth, through mandated health warnings and limits on harmful ingredients, in line with EU and WHO standards.<sup>61</sup> Education initiatives focus on adult learning to develop digital and green skills, while active labour market policies aim to increase employability.

Additionally, Croatia supports deinstitutionalised, communitybased long-term care for older adults and vulnerable groups. The National Plan for Fighting Poverty and Social Exclusion targets reducing the population at risk of poverty from 720,000 to 600,000 by 2030, reflecting a commitment to social inclusion and resilience.<sup>62</sup> Together, these measures promote a healthier and more inclusive society across all ages.



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### Croatia 🤹 **Case Studies**



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### **Physical Environment** Osijek, Europe's death hotspot<sup>63</sup>

The heat in Osijek was found to be accountable for more deaths than any other European city in the last 20-year period. There has been no direct action or investigation in reaction to this finding.

It is said that heat-related deaths can be attributed to extreme temperature but also exacerbated by pre-existing conditions and obesity, with Croatia having the largest share of overweight and obese population in Europe.



#### **Social Circumstances** Film and TV Location

Croatia introduced rebates for film and television production in 2012. This enabled production companies to save money and made Croatia an attractive prospect for location filming. Croatia also provided an extra 25% rebate if a crew filmed in a less developed area.<sup>64</sup>

The greatest success story for Croatia was Game of Thrones, who filmed extensively around the country and brought in €180.7 million to the economy.<sup>65</sup>





Rural Croatia<sup>66</sup>

of three weeks. 67

### **Medical Care**

# Telecordis, telemedical diagnostics for

Previously, patients living with chronic conditions, or vascular diseases had to travel to general hospitals much further afield to attend medical appointments and receive cardiological examinations, with waiting lists lasting up to five months or more. Since it opened in July 2023, the Telecordis telemedical centre has reduced wait times to an average

#### Executive Summary

A Manifesto for Life AUT

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### Croatia 🤹 **Threats and Opportunities**

2

There is a shortage of workers in Croatia and although employment has increased, it is still below the average for the EU.68

Watch this space: Croatia has significantly ramped up the issuance of work permits, with over 20,000 permits being issued monthly to foreign workers as of 2024.<sup>69</sup> This is a response to labor shortages across various sectors, particularly in construction and tourism.

Childhood obesity rates are rapidly increasing, with

35% of children (between the ages of 8-9) classified

**Opportunity:** Amsterdam is an example of successful policy implementation which reduced childhood obesity. After three years of their Healthy Weight

Approach initiative, there was a 12% reduction in the

levels of overweight and obese children.<sup>71</sup> This was

the number of water fountains, providing cooking

also given in the first 1000 days of a child's life.

classes, sports centre memberships, and subsidised activities for lower income families. Extra support was

achieved by banning fruit juice in schools, increasing

as overweight or obese.<sup>70</sup>

### 3



In 2023 the Croatian emigration rate was the second highest in Europe.72

Since EU accession, hundreds of thousands of skilled, young, and highly educated workers have left for better-paid jobs in more developed EU countries.



Opportunity: Croatia could follow a similar model to Greece who provide reduced tax rates for returning citizens for the first seven years of Greek residency.

Croatia records higher death rates from suicides than the average rate for EU member states. In 2019, the suicide rate in Croatia was 11.3/100,000 inhabitants, while in 2021 it was 15.1/100,000 inhabitants, with an increase among the 15-19 age group.<sup>73</sup>

Opportunity: Croatia could follow a similar approach to Austria who implemented a comprehensive national suicide prevention strategy called SUPRA (Suicide Prevention Austria) that has shown promising results in reducing suicide rates.<sup>74</sup> Suicides have fallen from 16.3 to 14.6 per 100,000 since its implementation in 2012. 75

## 5

There is a national shortage of teachers in STEM subjects and in 2023, the minimum salary for a secondary teacher was 24% less than the OECD average.76

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Watch this space: The government has suggested what they may do to address this shortage, including introducing a scholarship system for students studying to become STEM teachers and increasing salaries to make the profession more competitive by 2026.

### 6.

According to the data of the European Health Survey for 2019, Croatia is among the first five countries in terms of daily consumption of alcoholic beverages. Underage drinking is also high in the country in comparison to other EU countries.<sup>77</sup>

**Opportunity:** The legal drinking age in Croatia is 18 for purchasing alcohol, but there is no minimum age for consumption. It has been found that there is a link between minimum legal drinking age and prevalence of alcohol abuse in later life.78



# Czechia 🍉

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**Population:** 10,837,890 GDP (millions of USD): 330,858 Total fertility rate: 1.448 Average age:

Life expectancy:

### STRENGTHS

- Czechia has the lowest unemployment rates in Europe at 2.6% in 2024.79
- The country was ranked 12th safest globally in 2023.80



- Due to the country's historical communist regime, where free expression of opinion was not allowed, the country faces a low uptake of participation in youth organisation and political participation.<sup>81</sup>
- Severe weather conditions have resulted in negative financial impact for the country, with previous years droughts causing an estimations of €500 million worth of damage.<sup>82</sup>

Czechia is setting a bold and comprehensive agenda Socially, Czechia is advancing public health and to enhance health, sustainability, and quality of welfare through policies aimed at reducing tobacco life for its citizens, charting an ambitious path and alcohol consumption, addressing key health towards becoming one of the European Union's top risks. The Transport Policy for 2021–2027 is another step forward, aiming to create a cleaner, more performers. accessible transport network for all. Additionally, a comprehensive welfare system - including child Economically, the nation has and housing allowances - supports families and set its sights high, with a goal vulnerable populations, promoting inclusivity and social stability.

### to rank among the top ten EU countries in GDP per capita by 2040.

This ambitious objective is supported by robust anti-corruption measures aimed at strengthening transparency, accountability, and good governance, laying a stable foundation for long-term prosperity and growth.

In the realm of public health, Czechia has made mental health support a priority with its 1221 mental health helpline, which offers round-the-clock assistance in both Czech and English for individuals in crisis. This service provides critical support and reflects a growing recognition of mental health as a cornerstone of overall wellbeing.

On the environmental front, Czechia is reimagining its urban landscape through policies like the Urban and Active Mobility Concept 2021-2030 and the National Energy and Climate Plan (NECP). These initiatives prioritise reducing emissions, expanding renewable energy, and promoting sustainable transportation options, aligning Czechia closely with EU climate targets. The emphasis on active mobility is reshaping cities to be more pedestrian and cyclist friendly, encouraging citizens to adopt greener forms of transportation.



Czechia's strengths include a low unemployment rate and high safety rankings, making it an attractive place to live and work. However, the country still faces notable challenges. Youth engagement in political and social life remains limited, highlighting a need to involve younger generations more actively in the country's development. The financial impact of severe weather events continues to pose risks, as does the strain of overtourism in popular destinations, like Prague, which affects both infrastructure and local communities.

These challenges also present unique opportunities, such as; addressing air quality concerns, increasing funding for education, and encouraging the adopting of electric vehicles. Innovative projects, like the world's first 3D-printed playground and new incentives for electric car purchases, demonstrate Czechia's commitment to forward-thinking solutions that improve health, sustainability, and quality of life.

Through these initiatives, Czechia is positioning itself as a leader in sustainable development, innovation, and public welfare. By addressing both immediate and long-term needs, the country is creating a healthier, more resilient society and building a legacy of growth and wellbeing for future generations.

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### Czechia 🦕 Longevity Index

Longevity Index Ranking: 17th Empowered Living Ranking: 8th





#### Individual Behaviour

#### 1. Nutritional Behaviour 4. Spending 5. Access

- 2. Drug Use 3. Wellbeing
- 6. Health

Medical Care

Physical Environment

#### 7. Infrastructure & Community 8. Housing

9. Climate

### Social Circumstances

- 10. Financial (Personal)
- 11. Economic Productivity
- 12. Stressors
- 13. Human Capital



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## Czechia Policy Driven Indicators



Czechia has implemented an ambitious economic strategy aimed at elevating the country into the top ten EU nations in terms of GDP per capita by 2040. This strategy is designed to ensure long-term sustainable growth and competitiveness in a rapidly evolving global market. The plan focuses on strengthening Czechia's position internationally while safeguarding economic stability for future generations.<sup>83</sup>

In addition, the Czech government has introduced an Anti-Corruption Strategy for 2023-2026, which targets four key areas: an independent executive branch, transparency and open access to information, efficient management of state assets, and the development of civil society. This strategy is supported by a detailed Action Plan for 2023-2024, which outlines specific measures to address each priority area, reinforcing the government's commitment to integrity and transparency.<sup>84</sup>



Czechia's environmental policies focus on sustainable urban mobility and energy efficiency. The Urban and Active Mobility Concept 2021-2030 promotes Sustainable Urban Mobility Plans (SUMP), cycling infrastructure, and traffic rule amendments to enhance active transport options and safety for vulnerable road users, with a Communication Plan to shift public and political attitudes.<sup>85</sup>

The National Energy and Climate Plan (NECP), launched in 2019, aligns with EU targets to reduce greenhouse gases, increase renewable energy use, and improve energy efficiency. Key goals include energy savings in public sector buildings, reducing energy intensity, and achieving annual consumption savings.<sup>86</sup> These initiatives aim to create cleaner, more sustainable cities and contribute to the EU's climate goals.



Czechia has implemented a series of social policies to advance public health, social welfare, and sustainable development. Act No. 379/2005 on Measures to Protect Against Damage Caused by Tobacco Products, Alcohol, and Other Addictive Substances aims to mitigate health risks by restricting consumption and limiting public exposure.<sup>87</sup> The Transport Policy for 2021–2027, with a focus extending to 2050, prioritises a sustainable and decarbonised transport system that supports social cohesion, public health, and resource sustainability, aligning with global climate objectives.<sup>88</sup>

In welfare, State Social Support provides a range of benefits, including allowances for parents, children, childbirth, funerals, and housing. Eligibility largely depends on residency status, with immediate access for EU citizens upon registration.<sup>89</sup> These policies show Czechia's commitment to a healthier, more inclusive society, supporting both environmental goals and social stability.

#### Executive Summary

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## Czechia Case Studies



## Medical Care 1221 mental heal<sup>90</sup>

The 1221 mental health helpline in Czechia offers crisis support for individuals facing emotional distress, relationship issues, job loss, and other life challenges. Designed to provide guidance, particularly during difficult times like the COVID-19 pandemic, the helpline is accessible 24/7 in both Czech and English, serving a diverse audience, including expatriates. While it does not provide emergency services or medical prescriptions, it connects callers with trained professionals for essential guidance. Annually, the helpline assists over 15,000 people, underscoring its importance as a vital support link between those in crisis and mental health resources.



## Social Circumstances LEGO<sup>91</sup>

The LEGO Group established its factory in Kladno in 2000 and has grown to employ approximately 3,500 people as of 2023.

In 2022, the factory achieved zero waste to landfill status indicating that over 99% of waste is reused or recycled.





Since 2010, there has been a steady increase in enrollment at Elementary Art Schools in Czechia, rising from approximately 235,000 pupils in 2010/11 to over 254,000 in 2019/20.

This growth can be partly attributed to initiatives like the "Week of Artistic Education and Non-Professional Activities," organised annually since 2013 by the National Information and Consulting Centre for Culture (NIPOS). Supported by the Ministry of Culture and the Ministry of Education, Youth and Sports, this event features over 200 activities each year. It actively promotes cultural participation, highlights the importance of art education, and fosters interest in non-professional artistic endeavors, driving increased engagement in the arts.

## Individual Behaviour NIPOS Promotion Week<sup>92</sup>

#### Executive Summary

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## Czechia Threats and Opportunities

## 1.

In 2019 the life expectancy to Czechs dropped by two years to 77.4. This is largely due to residents' diets, and alcohol and tobacco consumption.<sup>93</sup>

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**Opportunity:** Nearly half of the population does not eat a daily serving of fruits or vegetables. To improve the diets of young people the country's Ministry of Education is implementing changes to prioritise healthy and balanced meals. This includes adapting school meal practices to meet modern dietary preferences and nutritional standards as the previous guidelines are outdated.<sup>94</sup>

## 3.

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The Czech Republic was the last EU country to bring in a smoking ban, creating a large tobacco industry. This sees 33% of those aged 15 - 24 regularly smoking, and over 17,600 tobacco related deaths annually.<sup>96</sup>

**Watch this space:** A successful approach to counter smoking has been to increase the tax, and therefore cost, of products. In Czechia, tax on tobacco products has increased by 10% in 2024 and will further rise by an additional 5% each year from 2025 through 2027.<sup>97</sup>

## 2.

There are low levels of funding available for Czech Republic Universities and institutions are arguing that without additional support they will be unable to meet the educational demands and needs of their growing number of students. This would affect teaching quality and staff retainment.<sup>95</sup>



**Opportunity:** In the USA, many universities are part of public-private partnerships. This relationship supports research project funding, infrastructure development, and innovation initiatives. Partnerships with private industry could provide Czech universities with monetary support without placing the entire burden on public funding. It could also aid in developing targeted educational programs that focus on the demands of the employment market.

4.

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Prague has experienced significant challenges due to overtourism. The city has a population of approximately 1.3 million but hosts roughly 7.4 million tourists each year. This influx results in a ratio of 6.3 tourists per resident and has increased noise pollution and cost of living due to the increasing number of holiday lets.<sup>98</sup>

**Watch this space:** The government has suggested regulations to limit short-term tourist accommodation such as caps on the number of days properties can be rented out and requiring property owners to register their rentals with local authorities. The aim of these new rules is to ultimately reduce unreported rentals, which account for 40-70% of listings.<sup>99</sup>

Additionally, a 'Night Mayor' has been appointed to oversee nightlife activities and ensure compliance with noise regulations.<sup>100</sup>

## 5.

The EU has criticised the Czech Republic for consistently exceeding air quality limits, with the EU threatening to fine the country in 2015 if there was no significant sign of improvement. In 2018 an infringement case was brought against the country for air pollution.<sup>101</sup>

**Opportunity:** Germany has launched various programs aimed at improving energy efficiency in buildings, including substantial financial incentives for retrofitting homes with better insulation and modern heating systems. The "KfW" program provides low-interest loans and grants for energy-efficient renovations, which have led to a significant reduction in energy consumption and emissions from residential heating.<sup>102</sup>

## 6.

There is resistance from the Czech public to purchase electric cars, with the country having the highest ownership of diesel and petrol cars compared to any other EU country.<sup>103</sup>

**Watch this space:** From 2024, as part of the "Electric Mobility Guarantee" initiative, CZK 1.65 billion has been allocated to support purchases of electric cars. For individual buyers, this means a contribution of CZK 200,000 for the purchase of a single electric car, or CZK 300,000 for the purchase of heavier electric vehicles.<sup>104</sup>



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# Denmark +

Population: 5,973,136 GDP (millions of USD): 404,199 Total fertility rate: 1.511 Average age:

Life expectancy:

## STRENGTHS

- In 2022, renewable energy sources produced 81.4% of Denmark's domestic electricity supply, up from 71.9% in 2021.105
- Denmark is ranked top in the world for • their government digitalisation.<sup>106</sup>



The number of hospital beds has reduced from 4.64 to 2.52 per 1,000 people, in 1997 and 2021 respectively.107

SKIPPERKROEN

Denmark's per capita consumption emissions are amongst the highest in the world.108

Denmark is setting a global standard in building a society that supports its citizens across all stages of life.

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With a strong commitment to sustainability, Denmark sourced 81.4% of its domestic electricity from renewable sources in 2022, emphasising its leadership in green energy.

The nation also ranks at the top in digitalisation, showcasing an advanced infrastructure that promotes accessibility and efficiency in everyday life.

However, Denmark faces its share of challenges, including high per capita emissions and inaccessible healthcare access. Despite these obstacles, Denmark remains dedicated to enhancing quality of life through innovative solutions that bridge sustainability, health, and inclusivity.

Leading the way in corporate sustainability, electronics Corti is pioneering AI technology in emergency care, enabling healthcare professionals to detect critical conditions more quickly and accurately, potentially saving countless lives.

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Health-tech company Meanwhile, the innovative app Be My Eyes connects visually impaired users with volunteers around the world, offering real-time support and promoting independence.

These advancements are fueled by Denmark's progressive economic policies, which fund universal healthcare, comprehensive eldercare, and pensions, ensuring financial security for citizens at every age. Social policies emphasise inclusivity, across education and access for those living in remote locations. Denmark's approach to urban planning further complements these efforts—affordable housing initiatives, green energy infrastructure, and sustainable city layouts are making Danish cities some of the most age-friendly and environmentally conscious in the world.

Through its holistic approach to sustainability, health, and social inclusivity, Denmark is crafting a high-quality, age-friendly society, that not only improves the lives of its citizens but also serves as a model for longevity and wellbeing on a global scale.

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## Denmark **()** Longevity Index

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Longevity Index Ranking: 1st Empowered Living Indicator Ranking: 3rd





#### Individual Behaviour

### 1. Nutritional Behaviour

- 2. Drug Use
- 3. Wellbeing
- Medical Care4. Spending

5. Access

6. Health

### Physical Environment

- Infrastructure & Community
   Housing
- 9. Climate

### Social Circumstances

- 10. Financial (Personal)
- 11. Economic Productivity
- 12. Stressors
- 13. Human Capital



#### Executive Summarv

## Denmark 🛟 **Policy Driven** Indicators

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Denmark's economic policies create a supportive environment for healthy ageing and longevity. The country's progressive tax system funds essential social services, including universal healthcare, eldercare, and pensions, promoting financial security and accessible support for all citizens.<sup>109</sup> Its "flexicurity" model combines flexible employment with social protections, while lifelong learning programmes encourage workforce adaptability, helping individuals remain active and secure in the job market.110

Denmark also provides a multi-tiered pension system with flexible retirement options, allowing individuals to gradually retire while staying financially stable.<sup>111</sup> Additional policies supporting SMEs offer opportunities for older individuals in entrepreneurship.<sup>112</sup> Investment in affordable housing ensures safe, accessible living spaces for retirees,<sup>113</sup> while sustainable development initiatives promote cleaner, healthier environments, contributing to a high quality of life and wellbeing as citizens age.<sup>114</sup>



## Environmental

As part of its commitment to healthy ageing and longevity, Denmark has implemented a range of environmental policies aimed at improving the health and wellbeing of its citizens. These policies focus on reducing pollution, promoting sustainability, and creating cleaner, more liveable cities.<sup>115</sup> Denmark has been a global leader in renewable energy, investing heavily in wind power to reduce reliance on fossil fuels and lower greenhouse gas emissions. This transition to cleaner energy not only addresses climate change but also contributes to cleaner air, which benefits public health.<sup>116</sup>

In addition, Denmark has implemented strict regulations on waste management, emphasising recycling and reducing waste sent to landfills.<sup>117</sup> The Danish government encourages sustainable practices in urban planning, prioritising green spaces, cycling infrastructure, and public transport to reduce pollution and encourage active, healthier lifestyles.<sup>118</sup> Through these environmental policies, Denmark seeks to develop healthier, more sustainable communities, supporting the overall health and longevity of its citizens.



Denmark is taking proactive steps to ensure healthier and more inclusive communities through targeted education, healthcare, and social policies. Investments in education, such as the allocation of DKK 45 million in 2024<sup>119</sup> to improve digital skills, reflect the country's focus on preparing its workforce for a tech-driven future.

Additionally, initiatives to enhance accessibility for students with disabilities demonstrate a strong commitment to inclusivity and equal opportunities in higher education. In healthcare, Denmark is expanding telemedicine and strengthening IT systems to improve access, particularly for remote populations, while also addressing workforce shortages and resilience through proposed structural reforms. Denmark's social policies supporting healthy ageing are comprehensive and targeted. Universal healthcare provides accessible medical services for all, with a focus on preventative care and chronic disease management for older adults.<sup>120</sup> Comprehensive eldercare services, including home care, nursing homes, and assisted living, enable seniors to age in place with dignity.<sup>121</sup>



#### Executive Summarv

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## Denmark 🛟 **Case Studies**



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Corti, a Danish health-tech company, uses AI to support healthcare professionals by providing real-time assistance and automating documentation during consultations. A major success includes its integration into Copenhagen's emergency services, where it improved detection of critical conditions like cardiac arrests. With \$60 million in Series B funding, Corti is expanding globally, now assisting about 100 million patients through partnerships with healthcare providers and public safety agencies in Europe and the U.S. Its AI enhances clinician workflows and improves patient outcomes across diverse medical settings.



### Individual Behaviour Be My Eyes<sup>123</sup>

Be My Eyes, founded in Denmark in 2015 by Hans Jørgen Wiberg, is a mobile app that connects visually impaired people with sighted volunteers through live video calls for help with everyday tasks. By 2024, the app had over 7.6 million volunteers, supporting users in more than 150 countries and 180 languages.

In Denmark, Be My Eyes has greatly improved independence and quality of life for visually impaired individuals, helping them read labels, identify objects, and navigate spaces more confidently, reducing the need for in-person help. This innovation highlights Denmark's strong commitment to accessibility and social innovation, strengthening its role as a leader in technology that supports people with disabilities.





Kalundborg, a Danish town of 16,000, is now a key production site for Novo Nordisk's weight loss drug Wegovy, with over 58 billion Danish Krone invested—nearly equivalent to Monaco's GDP. Investment amounts to just under 2.8 million Danish Krone per resident, yet Kalundborg faces challenges like a large influx of commuters, creating traffic issues known locally as the "Novo Queue", below-average school performance, high childhood obesity rates (in the top 5% nationally), and low incomes, with many families relying on factory jobs or benefits.

Novo Nordisk plans to add 1,250 jobs to the existing 4,500, crucial for Denmark's economy, which recorded -0.8% growth without the pharmaceutical sector in 2023. A new highway and school upgrades aim to ease congestion and attract more residents.

## Social Circumstances

#### Executive Summary

A Manifesto for Life AUT BIH

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## Denmark **()** Threats and Opportunities

1.

2.

Denmark's immigrant population, now 14% of the total, faces integration challenges impacting employment, education, and social cohesion.<sup>125</sup> Only 55% of non-Western immigrants are employed, and 60% have completed upper secondary education, both significantly lower than Danish-origin rates. Language barriers affect 30% of immigrants, and 10% live in highly segregated neighbourhoods, limiting interaction with the wider community. Additionally, 25% feel excluded from Danish society, highlighting the need for strategies to improve integration across these areas.<sup>126</sup>

**Opportunity:** Canada's successful immigrant integration, aided by targeted language and skills training and the "Pathways to Prosperity" initiative, offers a model for Denmark. Denmark could adopt similar localised programs to enhance workforce entry, community-driven support, and workplace inclusivity for its immigrant population.

Copenhagen's GDP per capita is 25% higher than in rural areas, reflecting economic disparities. This imbalance leads to depopulation, limited job opportunities, and reduced access to services in rural regions, affecting social cohesion and economic growth.

**Opportunity:** Encourage investment in rural industries, such as sustainable agriculture, ecotourism, and renewable energy. For example, Germany's "Regional Innovation Strategies" incentivise industries to locate in rural areas, boosting local economies and providing jobs. Denmark could implement similar strategies to stimulate local industries and retain talent in rural communities.

## 3.

Denmark's ageing population is leading to a declining workforce and increased pension pressures. As of 2024, approximately 20% of Danes are aged 65 or older, a figure projected to rise to 27% by 2050. This demographic shift results in fewer working-age individuals supporting a growing number of retirees, potentially causing labour shortages and reduced economic productivity. Simultaneously, the increasing number of retirees places significant strain on the pension system, which may necessitate adjustments such as raising the retirement age or increasing taxes to maintain sustainability.<sup>127</sup>

**Opportunity:** Providing education and training opportunities for older adults can keep them engaged and adaptable in the workforce. For example, Finland offers continuous education programs for seniors, helping them acquire new skills and stay active contributors to the economy.

4.

The Lynetteholm project in Copenhagen aims to build an artificial island for 35,000 residents and provide flood protection. However, it faces concerns over its environmental impact, including high CO<sup>2</sup> emissions and potential disruption to the Baltic Sea's water flow. Local mayors also worry about increased traffic and financial strain on nearby communities, leading to legal challenges and calls for more environmental assessments.<sup>128</sup>



**Opportunity:** Schedule ongoing environmental assessments, as California's Delta Tunnel Project did, to adapt to ecological concerns in real-time.

## 5.

Approximately 15% of Danish children and adolescents are diagnosed with a mental illness before the age of 18, with this number increasing over the past 20-30 years.<sup>129</sup>

**Opportunity:** Headspace Denmark, established in 2013 and inspired by Australia's Headspace model, offers free, anonymous counselling to individuals aged 12-25. As of 2024, it operates 19 centres nationwide, with plans to expand to ten more over the next two years.

6.

Denmark's household debt stands at 172.18% of gross income as of 2023, reflecting a long-standing trend influenced by high living costs, extensive mortgage borrowing, and a strong culture of homeownership. While this marks a gradual decline from past peaks, Denmark remains one of the most indebted countries globally, leaving its economy sensitive to interest rate changes and economic downturns.<sup>130</sup>

**Opportunity:** Denmark's high household debt, largely due to mortgage borrowing, could be addressed by adopting South Korea's approach of loan-to-value (LTV) and debt-to-income (DTI) ratios. These measures limit borrowing based on property value and income, helping South Korea reduce debt and lower economic vulnerability—strategies that could also benefit Denmark.



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Population: 68,374,591 GDP (millions of USD): 3,030,904 Total fertility rate: 1.639 Average age:

Life expectancy:

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France

STRENGTHS

WEAKNESSES

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- France has the lowest percentage of overweight and obese individuals in Europe.131
- By 2034, the tourism sector is expected to contribute 310 billion to their economy.<sup>132</sup>
- Air quality in France ranked 71st out of 98 countries.133
- France allocated less than 2% of its total current health expenditure to preventative care in 2023, less than the EU average of 3.1%.134

France is launching an ambitious policies to promote environmental sustainability, economic resilience, and social welfare, all with a focus on enhancing long-term health and longevity. Leading the charge on environmental goals, initiatives like the French Energy Transition Law and the National Low Carbon Strategy set ambitious targets to cut greenhouse gas emissions by 2030 and reach carbon neutrality by 2050. These efforts are reinforced by substantial investments in rail infrastructure to reduce reliance on road transport, as well as urban greening projects that aim to transform public spaces into healthier, more vibrant areas while further reducing carbon emissions.

On the economic front, France is encouraging sustainable investment through innovative programs like the Climate Future Savings Plan, aimed at empowering young citizens to invest in eco-friendly initiatives. Additionally, targeted funding for earlystage startups is fostering a culture of innovation. driving job creation, and supporting green technologies that align with France's climate goals.

In the social sector, France is working to expand affordable housing options, including student and 'intermediary' rentals that cater to a broader income range, helping to address the high demand for affordable living spaces. Homelessness prevention initiatives and telemedicine platforms such as Doctolib are improving healthcare accessibility, particularly in underserved rural regions where healthcare services can be scarce. These reforms emphasises France's commitment to health equity, ensuring that all citizens have access to essential services and a supportive living environment.

While France enjoys strengths such as relatively low obesity rates, the country still faces challenges.



## Air quality remains inconsistent across regions, and preventive healthcare spending has yet to catch up with rising healthcare needs.

Additionally, the country is seeing an increase in sexually transmitted infections (STIs), which points to the need for enhanced public health initiatives. Opportunities for improvement include addressing 'medical deserts' by increasing healthcare staffing in rural areas, strengthening sex education programs to combat STI rates, and implementing stricter regulations on tobacco and vaping to reduce usage rates.

France is also turning its attention to tourism-related emissions, with efforts to make the tourism sector more sustainable and mitigate its environmental impact. In light of declining birth rates, the government is exploring support measures for reproductive health and family benefits, aiming to create a more supportive environment for families and to bolster the country's demographic resilience.

Together, these initiatives reflect a holistic approach to France's environmental, economic, and social challenges, building a foundation for a healthier, more sustainable future. By addressing current issues and investing in the wellbeing of future generations, France is solidifying its commitment to fostering a long-lived, healthy population while adapting to the demands of a changing world.

#### A Manifesto for Life Executive Summary

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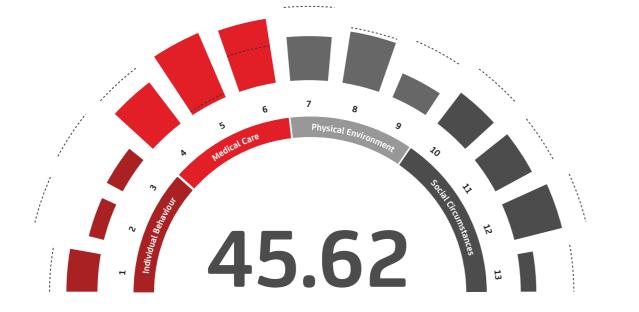
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## France () Longevity Index

Longevity Index Ranking: 19th Empowered Living Indicator Ranking: 16th





#### Individual Behaviour

### 1. Nutritional Behaviour

- 2. Drug Use
- 3. Wellbeing

## Medical Care

#### 7. Infrastructure & Community 4. Spending 5. Access

- 6. Health
- 8. Housing 9. Climate

**Physical Environment** 

### Social Circumstances

- 10. Financial (Personal)
- 11. Economic Productivity
- 12. Stressors
- 13. Human Capital

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Executive Summary A Manifesto for Life

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## France () Policy Driven Indicators

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In 2022, France introduced a ban on remote sales of manufactured tobacco products, prohibiting sales even when the purchaser is located outside of France, to reduce and control tobacco product availability within mainland France and its overseas departments.<sup>135</sup>

In July 2024, France launched the Climate Future Savings Plan, an investment scheme exclusively for individuals under 21, with gains and capital gains exempt from income tax and social security contributions.<sup>136</sup> Additionally, new budget laws are set to inject an extra €500 million annually into French startups, offering tax incentives for those investing in early-stage companies to stimulate growth and innovation.<sup>137</sup>



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In 2023, France announced a €100 billion investment over 16 years to improve and modernise the country's rail infrastructure, aiming to enhance daily travel efficiency and reduce carbon emissions.<sup>138</sup> The French Energy Transition Law, adopted in 2015, set ambitious goals to cut greenhouse gas emissions by 40% by 2030 and by 75% by 2050.<sup>139</sup> As part of this law, the National Low Carbon Strategy was developed as a roadmap toward achieving carbon neutrality by 2050. This strategy is expected to create 300,000 to 500,000 jobs by 2030 and provide investment aid to support households through the transition.<sup>140</sup>

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To address housing issues, the government has launched several initiatives under a  $\notin$ 9.2 billion investment project. Social landlords have acquired over 45,000 housing units from developers, while an additional  $\notin$ 500 million has been allocated to create "intermediary" rental homes with rents 10-15% below market rates. Additionally, there is a commitment to develop over 65,000 housing units, including student housing and accommodations near employment hubs.<sup>141</sup>



France's international strategy on basic education for 2024–2028 focuses on five main priorities: promoting inclusive and equitable education up to secondary levels, improving access to and attainment in education, addressing gender inequality within education, supporting education systems in crisis and at risk, and enhancing the governance and financing of education systems.<sup>142</sup> In addition, France's Global Health Strategy includes measures to improve healthcare services and overall public health. This includes requirements for health warnings on packaging for smoking, vaping, and other tobacco products.<sup>143</sup>

France is also committed to combating homelessness through prevention initiatives, targeted interventions, and support for organisations working to address the issue.

#### Executive Summary

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## France () **Case Studies**



### **Medical Care** Ŷ Village Landais<sup>144</sup>

Landais Alzheimer, in south-west France, is a village dedicated to the care of Alzheimer sufferers. It was built in 2020 and funded partly by the villagers and the regional government. The village was built to replicate the 'outside world' and allow residents to preserve their autonomy.

It was one of only two dedicated facilities when it opened and is the only one to be part of a research project. A team from Bordeaux University monitor the village and the effect of the environment on residents. The team describe the early results as being 'quite promising' with improvements seen in the 'brain and also the behaviour'.



#### Individual Behaviour Parc Rive de Seine<sup>145</sup>

Roughly 43,000 vehicles a day used to drive on the expressway which ran alongside the right side of the Seine. It is now traffic-free after Paris decided to pedestrianise the 3.3km of road in 2016.

This decision is part of Anne Hidalgo's, Paris' mayor's plan to reduce traffic in the capital's centre and reduce the effect of pollution on Paris' residents.

There are plans to continue this pedestrianisation by making a further 100 hectares traffic-free by 2030.





Introduced in 2017, Nutri-Score is a front-of-pack labelling system designed to help consumers quickly assess the nutritional quality of food products through a simple colour and letter code. Ranging from green 'A' (healthiest) to red 'E' (least healthy), it evaluates products based on both positive (e.g. fibre, protein, fruit/vegetable content) and negative (e.g. sugars, saturated fats, salt) nutritional factors.

Developed by French public health authorities, Nutri-Score has since been adopted by several European countries and is endorsed by the World Health Organisation as an effective tool to promote healthier food choices and combat diet-related diseases.

## Individual Behaviour

#### Executive Summary

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## France () Threats and Opportunities

1.

In France, GPs currently choose where they want to work, rather than where the population needs require. This leads to an uneven distribution of staff, with more choosing to work in more developed urban areas rather than rural.<sup>147</sup>

**Opportunity:** Incentives to work in less developed areas, such as free accommodation and financial rewards, have not previously encouraged medical staff to move. Longer term, France could further explore mandating young doctors work in these 'medical deserts' as part of their studies. In the shorter term, tasks could be delegated to nurses and pharmacists to allow citizens to be treated faster.

## 3.

Whilst the proportion of the population who smoke has decreased, in 2021 6.7 percent of those aged 18 - 75 regularly vape, a steady rise since 2014 when it sat at just 5%.<sup>149</sup>

**Opportunity:** France could align with The European Commission's recommendations to ban cigarettes, e-cigarettes and heated tobacco products from outdoor areas. These were published as part of the EU's Beating Cancer Plan in September 2024, with an aim to create the first 'Tobacco-Free Generation'.<sup>150</sup>

4.



2

In 2017, 10% of households in the poorest fifth of the population experienced catastrophic health spending, mostly driven by outpatient medication ad products such as prescription glasses, hearing aids and dentures.<sup>148</sup>

**Opportunity:** The WHO suggests exempting these groups from making patient contributions and 'phasing out retrospective payments'.

In 2018, 89.3 million visitors to France accounted for 118 million tonnes of CO<sup>2</sup>, with 77% of this coming from transport.<sup>151</sup>

**Opportunity:** In 2023 an electric bus model was unveiled with the implementation to begin during the Paris 2024 Olympic Games. France could explore rolling these vehicles out focussing on tourist heavy areas, to help reduce CO<sup>2</sup> emissions.<sup>152</sup>

## 5.

Like some other European countries, France is struggling with STI rates, with chlamydia and syphilis rates increasing by 16% and 110% respectively since 2020. Lack of universal sex education could be an attributing factor as around 25% of schools have none in their curriculum.<sup>153</sup>

RUI

**Opportunity:** In 2021 France made condoms free for 18–25-year-olds to help reduce STIs. However, a study showed that the main reasons why young people do not use condoms were 'trust in partner', 'each having tested for HIV' and discomfort wearing a condom, which suggests that just supplying male condoms will not stop increasing numbers.<sup>154</sup> France could mandate sex education to teach safe sex to reduce rising STI rates.

While France has a fertility rate of 1.7 children per woman, which is one of the highest in Europe, it is still below the rate required to sustain the population. This imposes an enormous financial strain on social security as well as the overall economy. France has been a demographic exception in Europe for a long time, maintaining higher birth rates than its neighbours. Despite this relative success, France has not been spared the general European trend of decreasing births <sup>155</sup>

6.

**Watch this space:** France is suggesting fertility tests for 25-year-olds as well as reformed maternity leave, which would be shorter but pay better.<sup>156</sup>



# Germany

Population: 84,119,100 GDP (millions of USD): 4,456,081 Total fertility rate: 1.441 Average age:

Life expectancy:

## STRENGTHS

 In Germany, the unemployment rate was 3.3% in May 2024, which is among the lowest among all OECD countries.<sup>157</sup>

Second

 In the most recent elections for which data are available, voter turnout in Germany was 76% of those registered. This figure is higher than the OECD average of 69%.<sup>158</sup>

### WEAKNESSES

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Germany is lagging in digitising their government.

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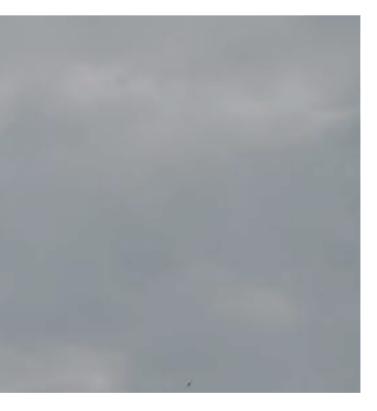
Since 2018, Germany has been the slowest-growing economy in the G7 – expanding by 0.4% a year on average.<sup>159</sup>

With a commitment to sustainable growth, social inclusion, and community wellbeing, Germany is actively working to create an environment that supports healthy ageing and longevity. Through a broad policy framework spanning environmental, social, and economic sectors, Germany aims to enhance the quality of life for its citizens and secu a sustainable future.

Germany's strategic location at the heart of Europ combined with its diverse landscapes—from the Bavarian Alps to the North Sea coastlines reinforces its role as a leader in industry, technolo and sustainability. Leveraging these advantages, Germany's environmental agenda is driven by ambitious initiatives such as the Climate Action La and the National Hydrogen Strategy, highlighting the country's commitment to reducing emissions and advancing renewable energy solutions. These policies not only address climate change but also promote energy independence and innovation in green technology.

In the social sphere, Germany is focusing on publi health, social equity, and inclusivity.

Initiatives like the establishmen of Senior Citizen Offices aim to keep older adults engaged and active in their communities, a crucial step given Germany's ageing population.



l	Other projects, such as 3D-printed housing developments, address the demand for affordable, sustainable housing, blending environmental and social goals to improve quality of life.
,	
ure	On the economic front, Germany's post-pandemic recovery strategy emphasise resilience and digital transformation. This push toward digitalisation supports workforce and improves access to essential
pe,	services, contributing to long-term societal health and productivity.
ogy,	Nevertheless, Germany faces notable challenges, including gender pay disparities and a rising incidence of tobacco-related health issues. The
aw	healthcare sector is under strain from workforce shortages, and dietary habits also pose health
5	risks. Additionally, there is a need to improve
2	public transport accessibility to ensure that all
)	citizens, including older adults and individuals with disabilities, can navigate public spaces conveniently and safely.
ic	By proactively addressing these gaps and championing innovative solutions, Germany is
	shaping a future that promotes healthy ageing and
nt	longevity, serving as a model in Europe for how economic vitality, environmental responsibility, and societal health can come together to improve lives.

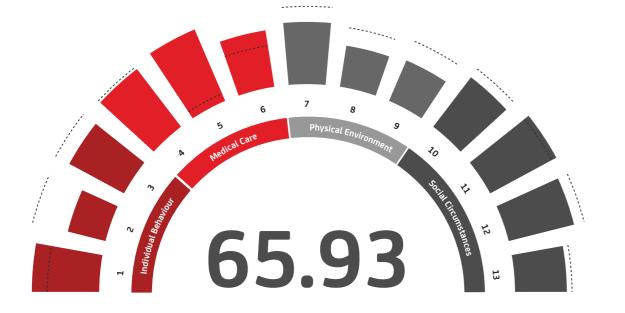
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## Germany **–** Longevity Index

Longevity Index Ranking: 5th Empowered Living Index Ranking: 12th





#### Individual Behaviour

2. Drug Use

3. Wellbeing

1. Nutritional Behaviour

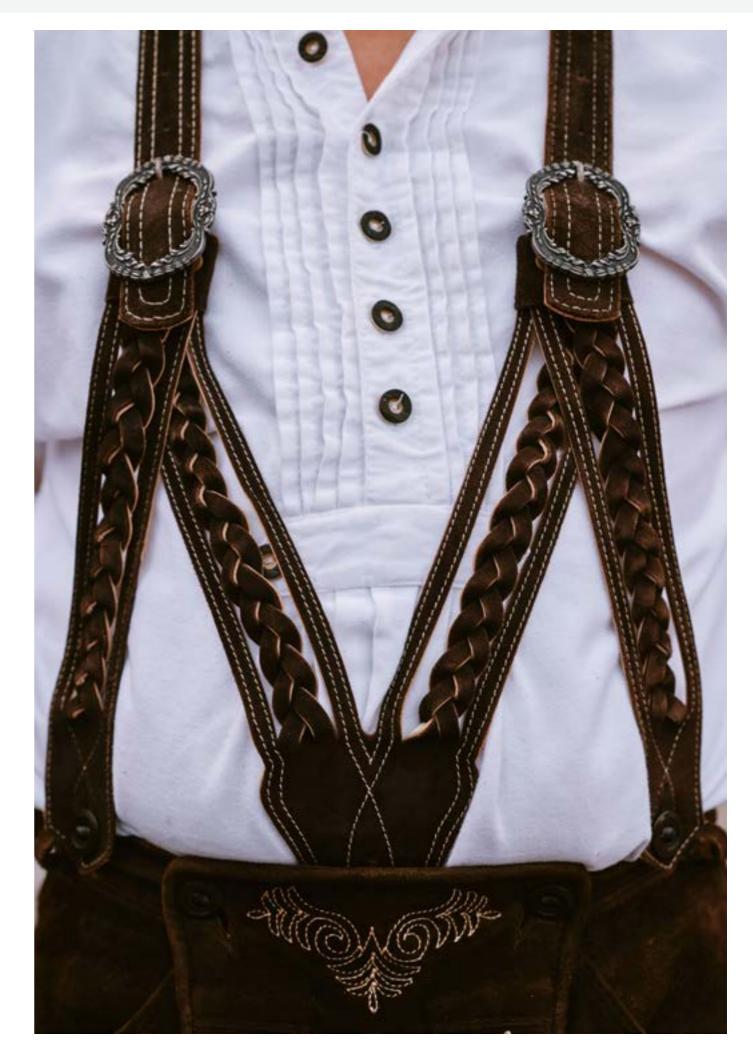
#### Medical Care

## al Care Physical Environment

- 4.Spending7.Inf5.Access8.Ho
- 6. Health
- Infrastructure & Community
   Housing
- 9. Climate

#### Social Circumstances

- 10. Financial (Personal)
- 11. Economic Productivity
- 12. Stressors
- 13. Human Capital



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## Germany Policy Driven Indicators



Executive Summarv

Introduced in 2020, the German Recovery and Resilience Plan (GRRP) prioritises post-pandemic recovery for the country. The main objectives focuses on climate action and energy transition, and digitalisation of the economy and infrastructure. It includes a national digital education initiative, infrastructure modernisation, and digitalisation efforts, with an aim to make data a fundamental resource for future economic activities. The plan also seeks to develop a national education platform to ensure quality and data protection.<sup>160</sup>

Further economic initiatives released as part of the 2025 budget looks to support flexible working hours, incentives for employing older workers, simplification of public procurement laws, and improvements in pension schemes.<sup>161</sup> The initiative also aims to encourage foreign recruitment with tax incentives to maximise their returns.



Germany is advancing ambitious environmental goals through the reformed Climate Action Law, targeting a 65% reduction in greenhouse gas emissions by 2030 and aiming for climate neutrality by 2045.<sup>162</sup> Supporting this, the Climate Action Programme 2030<sup>163</sup> and the

National Hydrogen Strategy drive CO<sup>2</sup> reduction efforts and incentivise eco-friendly technologies, especially within the transport and climate sectors. The hydrogen strategy aspires to make Germany a global leader in hydrogen technology by 2030, strengthening the country's commitment to sustainable energy and green innovation. Together, these initiatives form a strong framework for long-term environmental sustainability.<sup>164</sup>



Social policies address public health and social protection, through the Protection of Young Persons Act and tobacco control regulations. The Protection of Young Persons Act safeguards youth from dangers in public spaces and regulates media consumption<sup>165</sup>, while the Federal Non-Smokers Protection Act restricts smoking in public areas to reduce secondhand smoke exposure. The Tobacco and Related Products Act controls tobacco advertising, promotion, and packaging, through strict packaging and labelling requirements. <sup>166</sup>



#### Executive Summary A Manifesto for Life AUT

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## Germany 🛑 **Case Studies**



### Physical Environment 3D-printed social housing<sup>167</sup>

A German firm, Peri 3D Construction, is in the process of developing an apartment building Lünen, North Rhine-Westphalia. It is believed that the three-storey building will be Europe's first example of a 3D-printed social housing scheme. In recent years Germany has struggled to meet its social housing target of 100,000 homes built each year and in 2023 only 49,000 were constructed. 3D printing is found to create less waste and can build homes in less than time than traditional methods.



#### Individual Behaviour 2 Senior Citizen Offices<sup>168</sup>

In 2014, more than 45 percent of people aged between 50 to 64 engaged in volunteer work, and 34 percent of people aged 65 and older.

There are approximately 500 senior citizen offices across Germany. These offices facilitate voluntary work, social engagement, and provide support for daily living challenges faced by older adults.

Senior Citizen Offices are responsible for 2.5 million hours of volunteering each year.





environmental activists.

# **Physical Environment** Tesla Gigabit Factory<sup>169</sup>

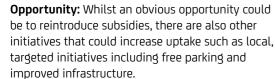
It is estimated that 500,000 trees have been felled to build Tesla's new Gigabit factory in Berlin. This loss is the equivalent to 13,000 tonnes of CO<sup>2</sup>. Whilst the factory supports the building of electric vehicles, the site has been controversial in Germany and protested by

### impacting sales growth and delaying the transition to cleaner transportation. This policy challenges manufacturers to sustain demand and risks slowing progress toward environmental targets, though future recovery is expected as EV technology becomes more cost-competitive.<sup>173</sup>

In Germany, removing subsidies for electric vehicles

(EVs) in 2023 slowed EV purchases. Without financial

incentives, many consumers find EVs less affordable,



Around 80,000 doctors in Germany are over the age of 60. Many doctors express concern that when they retire, finding a successor to their practices will be difficult. Currently there are not enough graduates to replace the number of those retiring so foreign staff would help the system.<sup>175</sup>

Watch this space: In the past decade, the number of international doctors in Germany has doubled from 30,000 in 2013 and now make up 12 percent of the healthcare workforce. Germany have implemented the Skilled Immigration Act which means that skilled professionals from countries outside of the EU can enter Germany whilst their qualifications are being formally recognised.

### Some tobacco-control laws differ between states within Germany; for example, laws on smoking in public places vary from weak regulations in some states to full smoking bans in all public institutions in

others

**Opportunity:** Rationalisation of tobacco-control laws and establish national minimum regulations which each state should adhere to.

which have significant barriers to safe mobility and access.

Until recently, Germany has lacked national regulation to ensure accessibility in buildings and transportation,

RUI

Watch this space: New legislation in 2013 set the goal of barrier-free public transportation by 2022, but many areas have not met this target, for example

85% of Berlin's subway stations are step-free and the older fleet of trams are still without step-free access. Work is ongoing to replace older trains with newer

models which will provide step-free access.<sup>176</sup>

**Threats and Opportunities** 

AUT

# Germany 🛑

A Manifesto for Life

Executive Summarv

Germany's gender pay gap was 18 percent in 2023, which is notably higher than the EU average of 13 percent.<sup>170</sup> Women are more likely to work part-time than men, at 47 percent and 9 percent respectively, and these roles often carry lower wages. <sup>171</sup>

Watch this space: The "Act on the All-Day Support of Children of Primary School Age" was passed in 2021. This will gradually introduce a legal entitlement to all-day care for all children of primary school age from the school year 2026/27.172

## 3

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High levels of sugar consumption in their diet Second highest in the world in 2015, with the average German consuming 102.9g of sugar daily.174

**Opportunity:** In Germany, manufacturers have been encouraged to lower the sugar levels in drinks voluntarily: This has had little effect to date. On average, manufacturers have reduced the sugar content of soft and energy drinks by a mere 2%. Countries with tiered sugar taxes have fared better. The UK, for example, saw the sugar content in soft drinks fall by an average of 29% in the first three years.

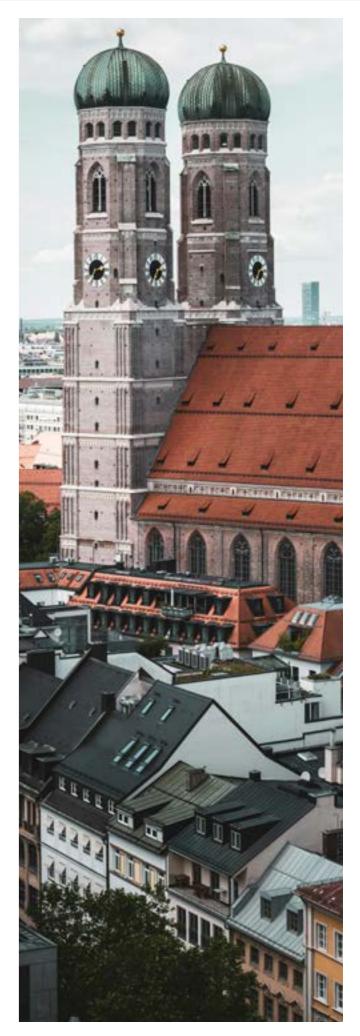
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# Greece 🚔

**Population:** 10,461,091 GDP (millions of USD): 238,206 Total fertility rate: 1.334 Average age:

Life expectancy:

## STRENGTHS

- Tourism increased from 9.5 billion in 2010 to 20.5 billion in 2023. Tourist Tax: Introduced a new climate resilience fee aimed at funding recovery efforts from climate-related disasters like wildfires and floods.<sup>177</sup> This tax is expected to generate up to €300 million in additional revenue in 2024.178
- Greece benefits from their geographical location with long coastlines, high economy trading & tourism. Greece boasts one of the worlds largest merchant fleets.

### WEAKNESSES

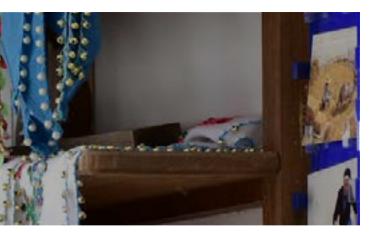
- High dependency on imported energy 81.4% imported in 2020.17
- In 2023, Greece had a record breaking heatwave lasting 16 days. This extreme weather event contributed to the EU's largest ever wildfire when an area twice the size of Athens went up in smoke between July and August that year.180



Greece finds itself at a pivotal moment, charting a course toward resilience, sustainability, and longevity. Positioned strategically in the Mediterranean with a vast coastline and thriving tourism and trade sectors, Greece has effectively harnessed its geographic and economic strengths. Tourism, a cornerstone of the national economy, has seen remarkable growth, with revenue nearly doubling from €9.5 billion in 2010 to €20.5 billion in 2023. Recognizing the environmental pressures associated with its booming tourism sector, Greece has introduced an innovative climate resilience tourist tax, projected to generate €300 million in 2024. This fund will support recovery efforts from climate-related disasters, including wildfires and floods, which have increasingly impacted the region.

Greece's recent policy initiatives reflect a robust commitment to environmental sustainability, social welfare, and economic growth. In a proactive move to address rising temperatures, Athens made history in 2021 by becoming the first EU city to appoint a Chief Heat Officer. This role focuses on tackling extreme heat by raising public awareness, implementing risk reduction strategies, and creating urban cooling solutions such as 'pocket parks'- small green spaces that improve urban liveability and help mitigate the heat island effect.

## Another major urban improvement project - a new metro line scheduled for completion in 2029 - is anticipated to significantly reduce traffic congestion and pollution in Athens, cutting daily CO<sup>2</sup> emissions by an estimated 318 tonnes and eliminating over 50,000 car trips.





Social inclusion and accessibility are central to Greece's vision for the future. In 2023, the country expanded its Seatrac system, providing wheelchair access to beaches in 287 locations nationwide. Funded with €15 million from EU and national sources, this initiative is designed to make Greece's famous coastline more accessible to people with disabilities, promoting inclusive tourism and boosting the economy.

Greece is also investing in its future through a focus on innovation and entrepreneurship. 'Elevate Greece,' a digital platform launched in 2020, supports the nation's start-up ecosystem, offering visibility, financial assistance, and developmental resources to emerging businesses. With 882 registered start-ups, Elevate Greece reflects the country's recovery from the 2008 economic crisis and its growing prominence in the Innovation Index, positioning Greece as a rising hub for technology and creativity in Europe.

Despite these strides, Greece faces formidable challenges. Its heavy reliance on imported energy, which accounted for 81.4 percent of its energy needs in 2020, leaves the country vulnerable to global energy fluctuations. Additionally, climate resilience is an ongoing concern as Greece grapples with increasingly severe weather events. In 2023, a record-breaking 16-day heatwave led to the largest wildfire in EU history, ravaging an area twice the size of Athens and highlighting the urgent need for more robust climate adaptation strategies.

As Greece moves forward, balancing its strengths in tourism and innovation with proactive climate action and social inclusion, the nation is demonstrating a commitment to building a sustainable, resilient future. These initiatives not only enhance Greece's appeal as a global destination but also lay the groundwork for long-term wellbeing and economic stability for its citizens, underscoring the nation's resolve to thrive in the face of both environmental and economic challenges.

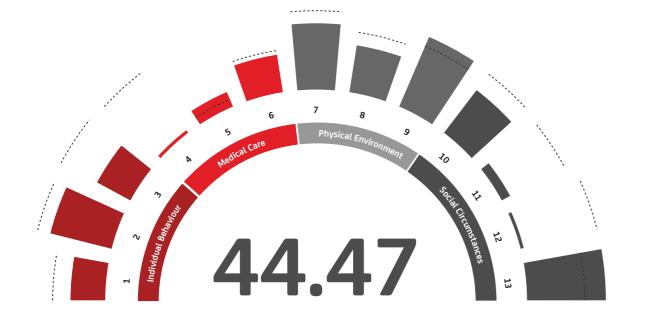
Executive Summary	A Manifesto for Life	AUT	BIH	BGR	HRV	CZE	DNK	FRA	DEU
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## Greece 👙 Longevity Index

Longevity Index Ranking: 20th Empowered Living Indicator Ranking: 30th





#### Individual Behaviour

#### 1. Nutritional Behaviour

- 2. Drug Use
- 3. Wellbeing

### Medical Care

5. Access

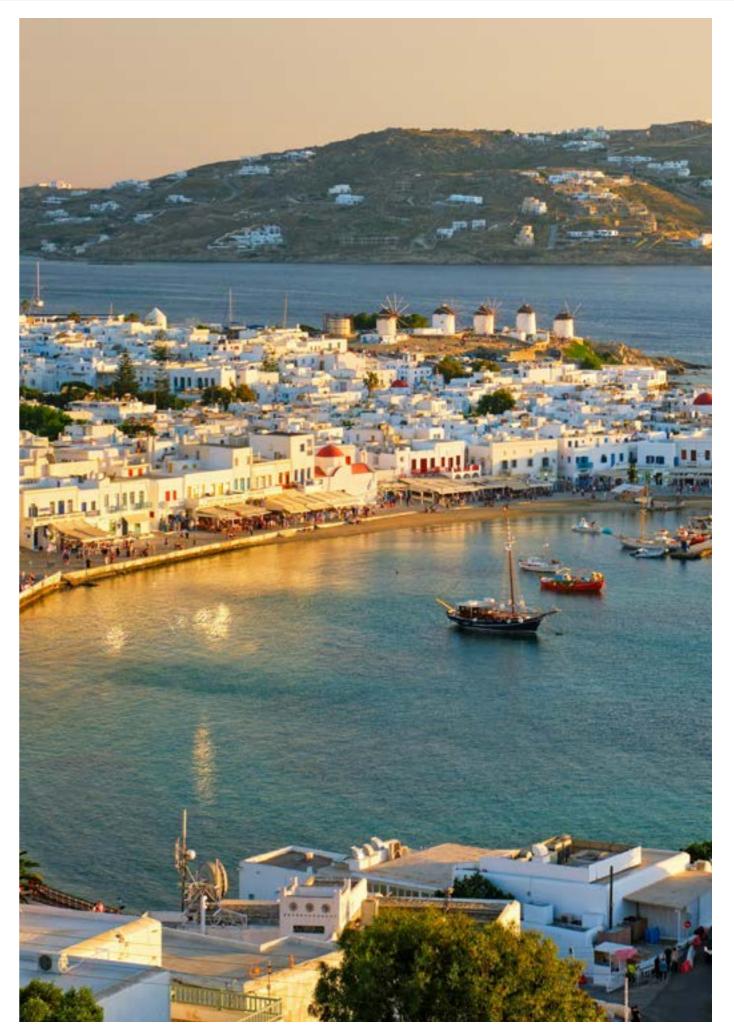
6. Health

### **Physical Environment** 4. Spending

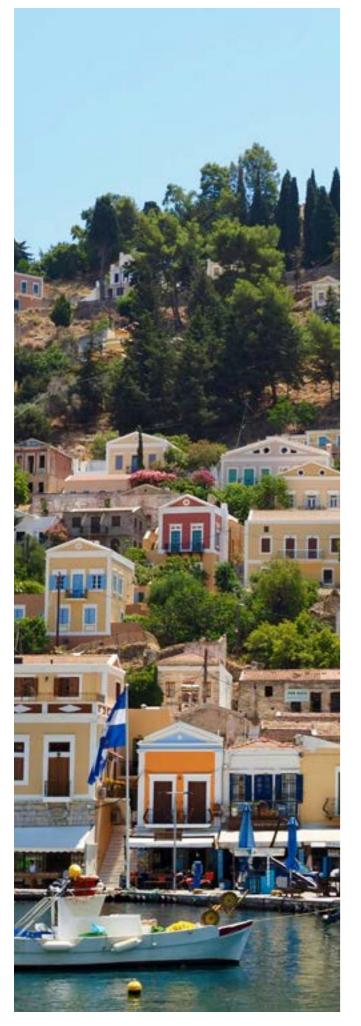
- 7. Infrastructure & Community 8. Housing
- 9. Climate

#### Social Circumstances

- 10. Financial (Personal)
- 11. Economic Productivity
- 12. Stressors
- 13. Human Capital



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## Greece **Policy Driven Indicators**



## Economic

Greece is pursuing a transformative economic policy through its "Greece 2.0" National Recovery and Resilience Plan, which goes beyond recovery to introduce structural reforms aimed at reshaping the nation's economy, technology, institutions, and societal attitudes. By promoting innovation and modernisation, Greece 2.0 seeks to build a more adaptable and resilient economic foundation.<sup>181</sup>

Additionally, Greece has enacted VAT reductions to relieve consumer financial pressures and promote cultural and wellness activities. As of July 2024, a permanent 13 percent VAT rate applies to essentials like coffee, tea, and taxi services, with reduced rates on transport, fitness centres, dance schools, zoos, and selected art items. A special 6 percent VAT rate is also in place for cinemas, theatres, and concerts. These tax cuts support local businesses and make leisure and cultural activities more accessible, strengthening Greece's economy and social fabric.<sup>182</sup>



Greece is prioritising sustainable mobility to enhance urban health and longevity. The 2020 'EV Law' established a framework for e-mobility, further strengthened by the 2022 National Climate Law, setting ambitious targets for electric and low-emission vehicles.<sup>183</sup> This regulatory support is driving a shift towards cleaner transportation, reducing pollution, and fostering healthier cityscapes.

The 2021-2030 Bus Fleet Renewal Plan adds around 1,500 eco-friendly buses to Greece's public transit system, aligning with the EU clean vehicle standards and offering a sustainable transit option.<sup>184</sup> Under the Sustainable Urban Mobility Plan (SUMP) law, Greece is also modernising public transit, encouraging cycling and walking, reducing car dependency, and improving safety and accessibility.<sup>185</sup> By incorporating advanced technology for logistics and parking, these initiatives collectively create sustainable, safe, and accessible urban environments that promote the wellbeing and longevity of citizens.



Greece's social policies focus on ensuring inclusive access to health, education, and community welfare, aiming to support the long-term wellbeing and longevity of its citizens. Free education, spanning early childhood through compulsory schooling (ages 4–15), is constitutionally guaranteed.<sup>186</sup> Recent reforms, such as the introduction of 10,000 new teaching positions and the implementation of digital platforms, are enhancing learning outcomes and preparing students for active participation in society. Initiatives like 'Stopbullying.gov.gr' and the 'E-parents' app further contribute by improving school safety and fostering parental engagement.<sup>187</sup>

Healthcare policies focus on preventive care, mental health, and elder services. Local programs work to reduce inequalities and encourage active ageing, helping individuals maintain physical, social, and emotional wellbeing as they age.

#### Executive Summary A Manifesto for Life AUT C7F DNI

## Greece 👙 **Case Studies**



## **Physical Environment** Chief Heat Officer for Athens<sup>188</sup>

In 2021, Athens became the first country in the EU to create the role of Chief Heat Officer. The position's role is to find ways to reduce heat by finding ways to cool the city and improve awareness of risks.

One of the initiatives has been to create 'pocket parks' around the city to make it cooler, provide more green space and therefore improve quality of life for residents.



## Physical Environment Measures to reduce urban traffic in Athens<sup>189</sup>

A new metro line is expected to be completed in Athens in 2029. The addition to the city aims to reduce pollution in the city populated by over 3.6 million people.

It is expected that on a given day 'around 340,000' people will use the new line and car journeys will fall by over 50,000.

It has been estimated that CO<sup>2</sup> emissions will fall by 318 tons per day.





According to Innovation index, Greece's innovation performance has improved markedly since the economic crash in 2008. Alongside other initiatives, the Greek government launched Elevate Greece in 2020, a digital database of start-ups in the country.

and geographical regions.

The aim of the initiative is to formally identify new businesses and offer support to develop and grow. The online site provides visibility for start-ups as well as providing financial and business development support. Currently 882 start-ups are part of the registry across a variety of industries

## **Threats and Opportunities**

Executive Summarv

Greece currently spends approximately €1 billion a year on pro-child initiatives; however, the country had a record low number of births in 2022.<sup>191</sup>

A Manifesto for Life

AUT

What this space: New policies were implemented to counter what was described by their prime minister as a 'ticking time bomb'. These included tax relief for new parents and daycare vouchers.<sup>192</sup>

## 3

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The housing cost overburden rate for urban and rural areas is 31 and 24.7 percent respectively and measures the share of the population living in a household where total housing costs represent more than 40 percent of disposable income.<sup>195</sup>

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What this space: There is a scarcity of social housing, which combined with low average wages has created high overburden rates. Greece has recently announced support for those in the rental market but could look to improve their social housing stock by increasing investment.196

## 5



Greece has some of the lowest average annual wages Greeks earn €25,826 per year on average, much less than the OECD average of €46,670.<sup>199</sup>

RUI

Watch this space: Greece has been increasing the national minimum wage, which should continue if done responsibly. Investing in innovation, which they are already doing, should also have a positive impact on wages.

Greece has approximately 4.9 practicing doctors and 3.8 nurses per 1,000, which is lower than many EU countries, with the EU average for nurses being 8.6. Greece has one of the highest levels of selfreported unmet medical needs in the EU, with approximately 10 percent of households unable to access necessary healthcare services due to costs or other barriers.193

**Opportunity:** Greece could gain inspiration from Norway who now have one of the highest patient to nurse ratios in the EU. They implemented their Competency Lift 2020 plan and focused on increasing education opportunities for those currently in and hoping to move into nursing.<sup>194</sup>



Several islands, including Leros, Sifnos and parts of Crete and Kefalonia, have previously declared states of emergency over water shortages.<sup>197</sup>

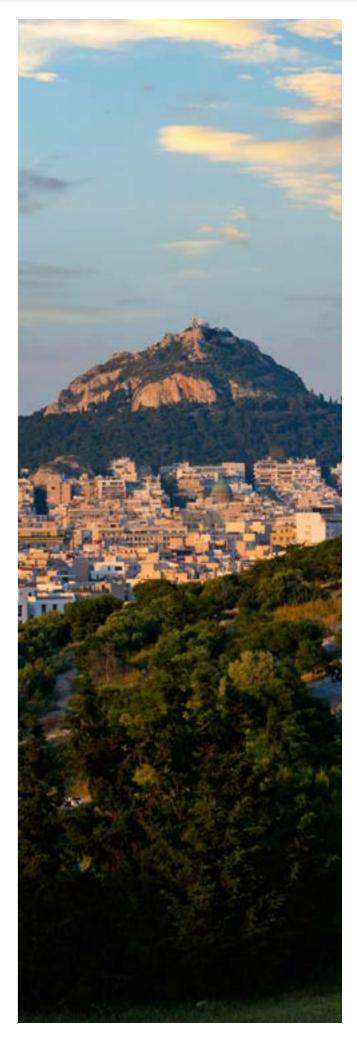
Watch this space: Greece announced in September 2024 a new package of support to address their ongoing water crisis. They are investing €5.9 billion which includes 200 million assigned to water desalination, 50 million specifically assigned to the islands.198

## 6

Multigenerational households are a common practice in Greece, often grandparents live with their children or grandchildren to be cared for.

The use of care homes and longer-term care facilities have traditionally been looked down upon, resulting in a third of the population estimated to be an informal carer in 2016.

**Opportunity:** The number of women in employment has risen since the economic crisis, with 41.9 percent of women making up the workforce in 2008 to 45.2 percent in 2023.<sup>200</sup> There is a greater need to expand more formalised care, which could be provided through investment in Greece's KAPI and KIFI initiatives, which offer care for elderly people.



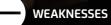
# Hungary

**Population:** 9,855,745 GDP (millions of USD): 212,389 Total fertility rate: 1.486 Average age:

Life expectancy:



- Hungary is in the top 3 EU countries for solar energy generation. In 2022, 20.2% of the country's came from renewable sources.<sup>201</sup>
- Healthcare is free to anyone who needs it, universal healthcare covers 100% of the population.



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- Hungary's house prices have increased • 173% from 2015 to 2023.202
- In 2023, nearly a quarter of children were at risk of poverty and social exclusion, an increase of 6.3% from 2022.203

Hungary is navigating a complex landscape, balancing its strengths in renewable energy and universal healthcare with pressing challenges in social inequality and economic strain. With a strong commitment to sustainable energy, Hungary ranks among the EU's top three countries for solar energy production, achieving 20.2 percent of its energy from renewable sources in 2022. Universal healthcare provides all citizens with access to essential medical services, supporting public health and enhancing wellbeing across the nation.

However, Hungary faces significant social challenges, particularly with high mortgage rates and a worrying rise in child poverty.

## In 2023, nearly a guarter of Hungarian children were at risk of social exclusion, marking a 6.3% increase from the previous year.

Recognising these issues, Hungary has rolled out policies aimed at driving sustainability, promoting social inclusion, and enhancing cultural access, in line with the country's vision for long-term health and resilience.

Environmental education is a cornerstone of Hungary's efforts to instill sustainable values in the younger generation. The Green Kindergarten Network - established to teach sustainable practices to young children - has achieved impressive results, with 30% of the country's kindergartens earning Green status since the programme began in 2006. By embedding



environmental awareness early on, Hungary is laying the foundation for a more eco-conscious future. In the realm of cultural education, the Lázár Ervin Programme, launched in 2019, offers primary students in grades one to eight access to enriching cultural experiences, including theatre, music, and wildlife exhibitions. This initiative is designed to develop an early appreciation for the arts and cultural heritage, providing young Hungarians with opportunities for personal growth and creative engagement.

Hungary is also innovating in the field of dementia care with a unique program at the Open Air Museum. Through reminiscence sessions that utilize cultural heritage and sensory experiences, dementia patients are encouraged to recall memories, aiding in cognitive stimulation and slowing mental decline. This initiative, which is accessible to all citizens regardless of residency status, also provides valuable support to caregivers, helping reduce their stress and improve the quality of care. In 2022, the program received €12.3 million in funding, followed by €8.4 million in 2023, demonstrating Hungary's commitment to accessible, compassionate dementia care.

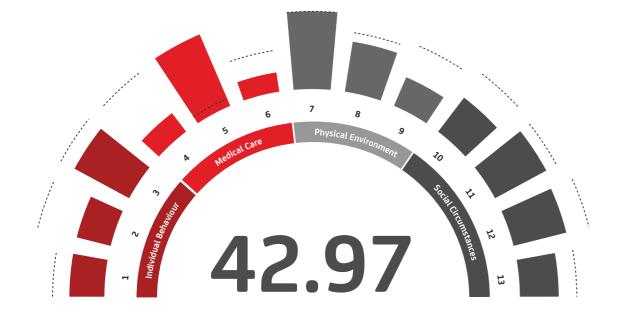
As Hungary seeks to build a future of resilience and inclusivity, these initiatives reflect a comprehensive approach that addresses both environmental and social needs. By advancing policies that promote sustainability, cultural enrichment, and public health, Hungary is striving to create a society that prioritizes both long-term wellbeing and a strong sense of community, even amid ongoing economic and social challenges.

Executive Summary	A Manifesto for Life	AUT	BIH	BGR	HRV	CZE	DNK	FRA	DEU	GRC	HUN	ITA	ROU	SRB	SVK

## Hungary 🚍 Longevity Index

Longevity Index Ranking: 22nd Empowered Living Indicator Ranking: 19th





#### Individual Behaviour

#### 1. Nutritional Behaviour

- 2. Drug Use
- 3. Wellbeing

### Medical Care

4. Spending

5. Access

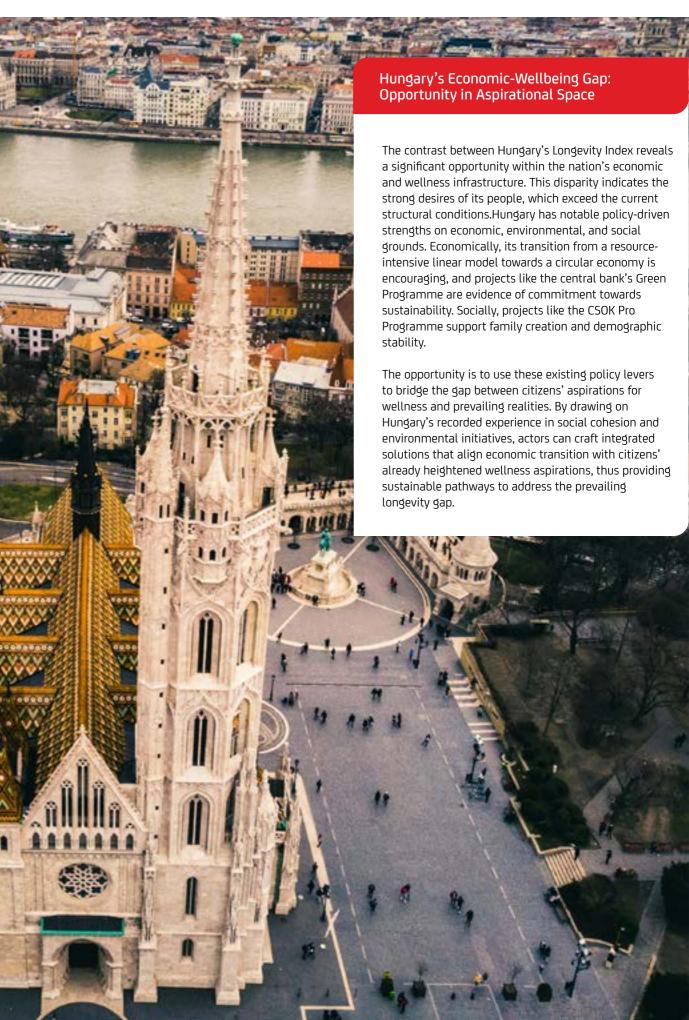
6. Health

### Physical Environment

- 7. Infrastructure & Community 8. Housing
- 9. Climate

#### Social Circumstances

- 10. Financial (Personal)
- 11. Economic Productivity
- 12. Stressors
- 13. Human Capital



## Hungary **Policy Driven** Indicators



Hungary has introduced economic policies to streamline trade, strengthen resilience, and support sustainable growth.

The Import One-Stop Shop (IOSS) simplifies VAT declaration on low-value imports (up to €150), reducing administrative burdens for businesses and enabling smoother EU-wide distance sales.<sup>204</sup> In response to the pandemic's impact, Hungary's National Recovery and Resilience Plan focuses on economic stability and sustainable development, emphasising green infrastructure and digital innovation to prepare for a more digital and eco-conscious global economy.<sup>205</sup>

Additional policies include tax incentives for sustainable investments and digital upskilling initiatives, encouraging businesses to adopt green practices and equipping workers with essential digital skills. Collectively, these efforts underline Hungary's commitment to a resilient and sustainable future.



Hungary is advancing its environmental agenda with policies focused on sustainable transport and green finance. A key initiative, the Green Bus Programme, seeks to modernise public transport by cutting emissions and promoting eco-friendly travel. Funded by emissions trading scheme (ETS) auction revenues, the programme has so far supported the purchase of 135 electric buses and 4 self-propelled trolleybuses, as well as the installation of 148 charging stations, paving the way for cleaner urban mobility.<sup>206</sup>

In the financial sector, the Central Bank of Hungary (MNB) introduced its Green Program in February 2019 to address climate-related risks and encourage sustainable financial practices. This program aims to expand green financial services, build expertise in sustainable finance, and lower the environmental impact of the financial sector.<sup>207</sup> Through these initiatives, Hungary is driving both environmental resilience and a more sustainable economy, contributing to a healthier, greener future for its citizens.



Hungary is implementing a range of social policies focused on education, family support, and urban sustainability to promote wellbeing and resilience. The Pannonia Scholarship Programme allows master's and doctoral students to study abroad with credit recognition at home, expanding career and academic opportunities.<sup>208</sup> The updated Vocational Education and Training (VET) Strategy aligns skills training with market demands, modernising schools and offering incentives to prepare students for competitive careers.<sup>209</sup>

Family support initiatives include the CSOK Plus Programme, which offers housing loans to families committing to raise children, and new Family Support Benefits, providing up to 65,000 HUF monthly for childcare, meal costs, and support for home creation and self-employed parents.<sup>210</sup> The Budapest Mobility Plan enhances public transport in the capital, upgrading connections and vehicles for a more sustainable urban environment.<sup>211</sup> These policies collectively reinforce Hungary's dedication to social resilience, economic growth, and the long-term wellbeing of its citizens.



#### Executive Summary A Manifesto for Life AUT RGE C7F DNH FRA DFL HR\

## Hungary 🚍 **Case Studies**



### **Physical Environment** Green Kindergarten Network<sup>212</sup>

The Green Kindergarten Network initiative was devised to increase knowledge of sustainable living in young children.

Through a mix of direct and indirect methods, children are taught about the impact non sustainable practices as well as suitable alternatives.

Since 2006, 30% of kindergartens in Hungary have gained the Green Kindergarten title.



#### Individual Behaviour Lázár Ervin Programme<sup>213</sup>

Hungary's Lázár Ervin Programme, initiated in 2019, provides primary school students in grades 1-8 with access to various cultural events, such as theater, dance, circus performances, classical music concerts, and wildlife exhibitions, once per school year.

There are no social status or residency requirements for eligibility. The program's budget was HUF 4.8 billion (EUR 12.3 million) for 2022 and HUF 3.3 billion (EUR 8.4 million) for 2023.





dementia.

Through cultural heritage and multi-sensorial reminiscence sessions, the museums is supporting dementia patients to connect with their past and recall and trigger long-term memories to slow down the diseases decline.

The sessions have also been found to support caregivers reducing the stress they face and provide them with tools and resources as they continue to support their loved ones.

## **Medical Care** Hungarian Open Air Museum<sup>214</sup>

Open Air Museum in Hungary provides Reminiscence Sessions for those who suffer with

126

being the most common forms of cybercrime.<sup>216</sup> Watch this space: In August 2024, a Cyberfraud Act was passed to prevent cyberfraud activities. Could Hungary also look to educate their citizens of all ages the dangers of cybercrime and the importance of

Cyber-dependent crime is a growing criminal market

in Hungary, with a recent report suggesting under

60% of respondents are not at all/not very informed about the risks of cybercrimes. The frequency of data breaches has quadrupled in a few years, with malicious software infection and ransomware attacks

Hungary has an ageing healthcare workforce, a fifth of doctors are approaching retirement age. There is also a large number of healthcare professionals moving to other European countries. This ongoing staff crisis has resulted in hospital departments closing due to lack of resource.<sup>217</sup>

> Opportunity: Healthcare professionals are opting to move to western European countries with better pay and working conditions. Could Hungary explore how they can improve areas in healthcare to better support the healthcare professionals?

5

6.

Since the mid-2010s, the Hungarian government has introduced a long line of policies offering grants and loans to parents and would-be parents. Those who have, or pledge to have, children, are eligible for a baby grant of 10 million HUF (roughly five years' minimum wage). Families who choose to have three or more children can access especially generous tax breaks and highly subsidised mortgages.

**Opportunity:** The policies in place provide citizens with more confidence in having children, however these benefits and social support are restricted to heterosexual couples with the expectant mother aged 40 or below, and either party needs to be in employment. Could Hungary look to expand this to be more inclusive so that all couples have the same opportunity?

Research funding at Hungarian universities was cut in 2022, as the Council of the European Union believed that standards relating to transparency and freedom were not being met by the country. This resulted in uncertainty for academic researchers, with a survey finding that 40 percent of academics had been affected.<sup>218</sup>

**Opportunity:** Develop alternative sources of funding through private enterprise, whilst ensuring that academic integrity remains. A successful example of this is BMW and the Technical University of Munich. The car manufacturer partnered with the institution and invested millions to conduct research into autonomous driving.

Hungary has extended the use of the Mátra Coal Power Plant from 2025 to 2029 due to delays elsewhere as they look to phase out energy powered by coal.

**Opportunity:** It is reported that the decommissioning

of the Mátra Coal Power Plant is based on a gas-

fired replacement project which is set to become

Hungary 🚍 **Threats and Opportunities** 

A Manifesto for Life

AUT

Executive Summarv

While a quarter of Hungary is situated on floodplains, making it vulnerable to flooding, the country has been facing unprecedented challenges in recent years due to climate change. Climate change is increasing flood risks as patterns shift, bringing more rain in winter and causing earlier snow melts, as evidenced by the Danube bursting its banks in January 2024. In response, Hungarians have been actively developing

### Watch this space: As part of a national plan, reservoirs to retain flooding and store water for future dry periods are being built, these are expected to be

innovative approaches to water management.

completed by 2050.<sup>215</sup>

reporting these crimes?

## 3

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C7F

operational 2027. Could Hungary explore other renewable energy alternatives?

 $\checkmark$ 

DNH

DFU



A Manifesto for Life

Italy

ORGANIC FOOD

SVK

## Population: 60,964,931 GDP(millions of USD): 2,254,851 Total fertility rate: 1.198 Average age:

Life expectancy:



- Italy has extensive and accessible public transport links both within and between cities. People are less inclined to use national flights due to cost comparison.
- Life expectancy has increased to 82.2 years.<sup>219</sup>

······



Funding in healthcare has reached a 17-year low.<sup>220</sup>

Currently, 21.4% of terrestrial area of Italy is designated as protected areas, which is below the EU value of 26.4% (2030 EU target of 30%).<sup>221</sup> In the marine waters of Italy, protected areas coverage is currently only at 6.87% (EU 12.1%).<sup>222</sup>



Italy, renowned for its stunning coastlines, and job creation. Concurrently, healthcare budget majestic mountains, and iconic islands, is taking a reforms aim to improve accessibility and efficiency multifaceted approach to promote sustainability, within the public health system, enhancing service delivery for all citizens. public health, and economic growth across environmental, social, and economic sectors. Italy's approach to healthy ageing and community Environmental policies, such as the FER2 Decree, are driving Italy's transition to renewable energy wellbeing combines innovation with traditional through advanced technologies like offshore wind values. Programs like Technogym's AI-driven health farms and floating solar installations. Additionally, assessment system promote preventative healthcare tax incentives aimed at encouraging electric vehicle by providing personalized wellness insights, while the remote worker scheme in the village of Ollolai adoption reflect Italy's commitment to reducing emissions and combating climate change. offers digital nomads an opportunity to live and work in rural Italy, rejuvenating local communities. These In the social sphere, Italy's National Health Service initiatives highlight Italy's commitment to increase (Servizio Sanitario Nazionale, SSN) ensures universal creative, community-centered solutions.

In the social sphere, Italy's National Health Service (Servizio Sanitario Nazionale, SSN) ensures universal healthcare coverage, with the Essential Levels of Assistance (LEA) guaranteeing access to key medical services.

To support young Italians and first-time homebuyers, financial assistance programs have been introduced, reflecting a commitment to social equity and stability in housing.

Italy's economic policies place a strong emphasis on supporting small and medium-sized enterprises (SMEs), the backbone of the Italian economy. Individual Savings Plans (Piani Individuali di Risparmio, PIRs) are designed to encourage investment in these businesses, driving innovation



However, Italy still faces significant challenges in its journey towards sustainability and inclusivity. Recent cuts to healthcare funding and inconsistent environmental protections reveal areas where further investment is needed. Regional disparities in healthcare access remain a concern, especially in the south, as do low exercise rates among adults and persistent barriers in the job market for young people.

Italy's policy efforts also address a range of emerging issues, including extreme heat, low fertility rates, high housing costs, and regional healthcare inequalities. These policies emphasises Italy's determination to create a sustainable and inclusive society that supports the long-term health and longevity of its people. By tackling both current and future challenges, Italy is building a resilient framework aimed at ensuring a better quality of life for generations to come.

Executive Summary	A Manifesto for Life	AUT	BIH BGR	HRV	CZE	DNK	FRA	DEU	GRC	HUN	ITA	ROU	SRB	SVK
Italy () Longevity Index Ranking Empowered Living Indic	§: 14th	9X				Score .57								
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Individual Behavio			nysical Environmer			<b>cumstances</b> cial (Personal	,						in a	. 10
2. Drug Use 3. Wellbeing	naviour 4. Spe 5. Accu 6. Hea	ess 8.	Housing	community		omic Producti sors			CI			i.		5





## Italy () Policy Driven Indicators

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## Economic

Italy promotes national growth through Individual Savings Plans (Piani Individuali di Risparmio, PIRs), to encourage Italians to invest in small and medium-sized Italian companies. By directing private savings towards these enterprises, PIRs aim to strengthen local businesses and support the self-financing of Italy's national economy.<sup>223</sup>

Additionally, the 2024 healthcare budget reforms focus on increasing resources for healthcare services, aiming to boost both accessibility and market efficiency across the country.<sup>224</sup>



The FER2 Decree (FER - Fonti Energetiche Rinnovabili/. Renewable Energy Sources) promotes renewable energy production using innovative technologies, that focus on high-cost installations. It supports sectors such as biogas, biomass, solar thermodynamic, geothermal, offshore wind, floating solar, and marine energy.<sup>225</sup> Italy also incentivises electric vehicle adoption through offering a five-year exemption from the annual ownership tax for electric vehicles from the date of their first registration. At the end of the initial period, electric vehicles benefit from a 75 percent reduction in the tax rate compared to equivalent petrol vehicles.<sup>226</sup>



In terms of social policies, Italy's National Health Service (Servizio Sanitario Nazionale, SSN) provides universal healthcare coverage to all citizens and residents. Since 2013, EU citizens can access free cross-border healthcare in Italy, while temporary non-EU visitors must pay for any treatment received. <sup>227</sup>The Essential Levels of Assistance (LEA) defines the essential services and benefits that the SSN must provide to citizens, either free of charge or with a participation fee, funded through general taxation.<sup>228</sup>

Additionally, Italy's First-Time Home Guarantee Fund offers financial support for first-time homebuyers by providing a state guarantee of 50 percent on mortgages up to  $\leq$ 250,000. With a total fund budget of  $\leq$ 670 million, this initiative can support mortgages with a combined value of up to  $\leq$ 12–15 billion, helping to make housing more accessible and affordable specifically for Italians younger than 36 years old.<sup>229</sup>

#### Executive Summary A Manifesto for Life AUT CZE FRA DFU BGR HRV DNK GRC HUN ITΔ RIF

## Italy () **Case Studies**



#### **Physical Environment** Bici Bolzano<sup>230</sup>

Bici Bolzano is a bike sharing initiative in Bolzano to improve public transport. Users are allowed to rent bikes for a maximum of 3 hours for €1 per hour. Stations are set up all around the city making it an accessible alternative to public transport or driving and a great option for tourists to explore the city.



## Individual Behaviour Smoking Ban<sup>231</sup>

In 2021 Milan banned smoking within a 10m distance of other people, this includes bus and tram stops, parks, sport grounds, children play areas, stadiums, and cemeteries.

Following this, Turin has also placed an outdoor smoking ban in 2024, and by 2025 the smoking ban will be extended to all public areas or areas for public use.





ROU

**Medical Care** 

to receive care.

older population.

SVK

## Casa della salute<sup>232 233</sup>

In Forlimpopoli, a small medical centre offers healthcare services to the local community from a team of general practitioners, specialists, and nurses. Checkups and personalised care are offered, giving older adults an alternative to travelling to hospitals outside of their towns

Italy is aiming to build 1,038 community health homes by June 2026. The aim is to reduce the number of non-urgent hospitalisations and ensure there is an accessible service to their

## Italy () **Threats and Opportunities**

AUT

A Manifesto for Life

Executive Summary

The standard of treatment throughout Italy is inconsistent, largely due to their decentralised model with most power devolved to regions. A bill in June 2024 was approved by government which sees even more power passed to regions, likely to exacerbate the health inequality seen today. For instance, public hospitals in Italy's northern and central regions are known to offer higher standards of care than those in the south.<sup>234</sup>

Opportunity: Could Italy place criteria's that need to be met at a minimum to aim towards standardising care across the country?

## 3

 $\checkmark$ 

In Italy only 26.7% of the adult population are found to take part in exercise that involves a slight increase in breathing or heartrate (aerobic physical activity), compared to the European figure of 44.3%.<sup>235</sup>

C7F

DNI

DFU

Watch this space: The National Prevention Plan (PNP) 2020-2025 in Italy is a strategic framework aimed at promoting health, reducing health inequalities, and preventing chronic diseases through coordinated actions across regions, focusing on healthy lifestyles, physical activity, and public health policies

Graduates are faced with barriers caused by employers favouring those with experience. This makes it difficult for graduates to secure work and in 2022 the rate of recent graduates in full time employment stood at 65.02 percent. A mismatch of skills taught, and skills required in the labour industry are also present.

**Opportunity:** Could Italy explore providing more work experience or training opportunities for students? Increase in graduate opportunities? Could Italy work with industry to ensure universities reflect courses that are required in the country?

In July 2024, the Italian Ministry of Health placed red alert heat warnings to 12 cities due to extreme heat. In recent years the number of extreme heat weather has increased and caused a large number of wildfires resulting in fatalities in the country.<sup>236</sup>

**Opportunity:** Could Italy appoint a Chief Heat Officer similar to Greece to explore how best to manage extreme heat, and what mitigations can be placed?

## 5

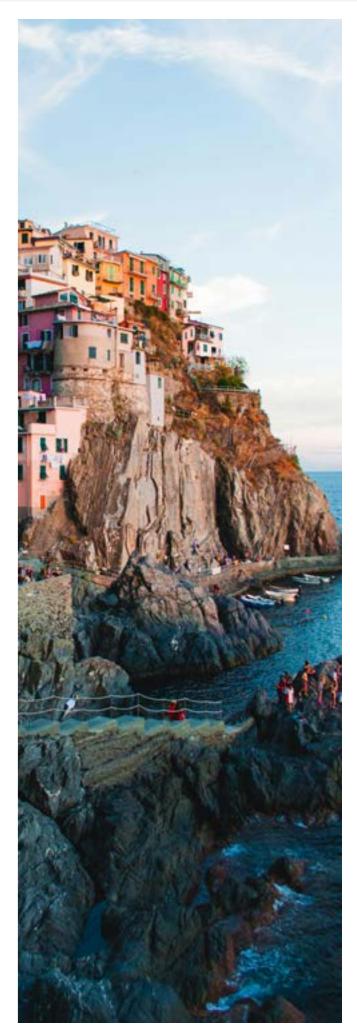
6.

In Italy, young people are often faced with high rental prices or difficulty securing a mortgage, making it difficulty finding their own place to live. University students are often faced with long commutes as they struggle to find appropriate and affordable accommodation near university, with limited university accommodation that is typically reserved for those from low-income families or those with a disability.

Watch this space: The government has stated they are investing €660m to create new university accommodation.<sup>237</sup> Whilst this will support a portion of the population, could Italy standardise and develop a more regulated rental market?

Italy has the lowest fertility rate, where the rate dropped to 1.2, and in 2022 some parts of Italy has a fertility rate below 1 at 0.95. There are several different reasons for the continuous decrease if fertility rates including financial as well as change in norms and attitudes.<sup>238</sup>

Watch this space: With a change in behaviour and an increase in average age for first time mothers, there is only a limited areas that can be improved to provide a more secure economy for citizens to consider starting a family and having children. Could Italy look to explore how best to support the economy with a shift in population age breakdown?



# Romania ()

**Population:** 18,148,155 GDP(millions of USD): 351,003 Total fertility rate: 1.713 Average age:

Life expectancy:

### STRENGTHS

- WEAKNESSES
- Citizens rate 7.5/10 for satisfaction on the amount of leisure time.<sup>239</sup>
- Access to free education is guaranteed by Article 32 in the Constitution of Romania.<sup>240</sup>
- Only 23% have tertiary education and this is nearly half of the EU's 2030 target.241
- Only 57% of the population is connected to a public water supply.<sup>242</sup>

Romania is navigating a unique path, balancing its strengths in leisure satisfaction and access to free education with significant challenges in public service provision and educational attainment. With a high leisure satisfaction score of 7.5 out of 10 and a constitutional guarantee of free education under Article 32, Romania supports a quality of life that prioritizes relaxation and learning.

However, only 23% of Romanians hold tertiary qualifications—far below the EU's 2030 target—highlighting a need for improvements in higher education access and attainment.

Only 57% of the population has access to public water services, revealing critical infrastructure gaps that impact public health and quality of life.

Romania is taking meaningful steps in health, environmental sustainability, and public awareness to address these challenges and drive positive change. The NutriPortia program, for instance, provides parents with guidance on balanced meal portions, helping to instill nutritious eating habits



among children and promote healthier lifestyles from an early age. In the realm of education and environmental awareness, Romania's first Green School, located in Buzău, serves as a model for sustainable practices. This pioneering institution uses solar energy and a rainwater collection system to power heating, plumbing, and irrigation, reducing its carbon footprint and operational costs. With over 2,000 students, the Green School develops environmental stewardship and hands-on learning about sustainability.

Innovative urban initiatives are also emerging, with the city of Cluj-Napoca leading in recycling incentives. Through an advanced sensing system, residents can exchange recyclable bottles for public transport vouchers, encouraging both recycling and the use of eco-friendly transit options. This program aims to create a cleaner, greener city and serves as an example of how technology can drive sustainable urban practices.

Romania's initiatives across health, education, and environmental awareness highlights the country's commitment to creating a sustainable, healthy future for its citizens. Romania is working to address service gaps, enhance educational outcomes, and promote environmental awareness, reflecting ongoing efforts toward resilience and long-term development.

Executive Summary	A Manifesto for Life	AUT	BIH	BGR	HRV	CZE	DNK	FRA	DEU	GRC	HUN	ITA	ROU	SRB	S
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## Romania () Longevity Index

Longevity Index Ranking: 30th Empowered Living Indicator Ranking: 23rd





#### Individual Behaviour

#### 1. Nutritional Behaviour

- 2. Drug Use
- 3. Wellbeing
- Medical Care 4. Spending

5. Access

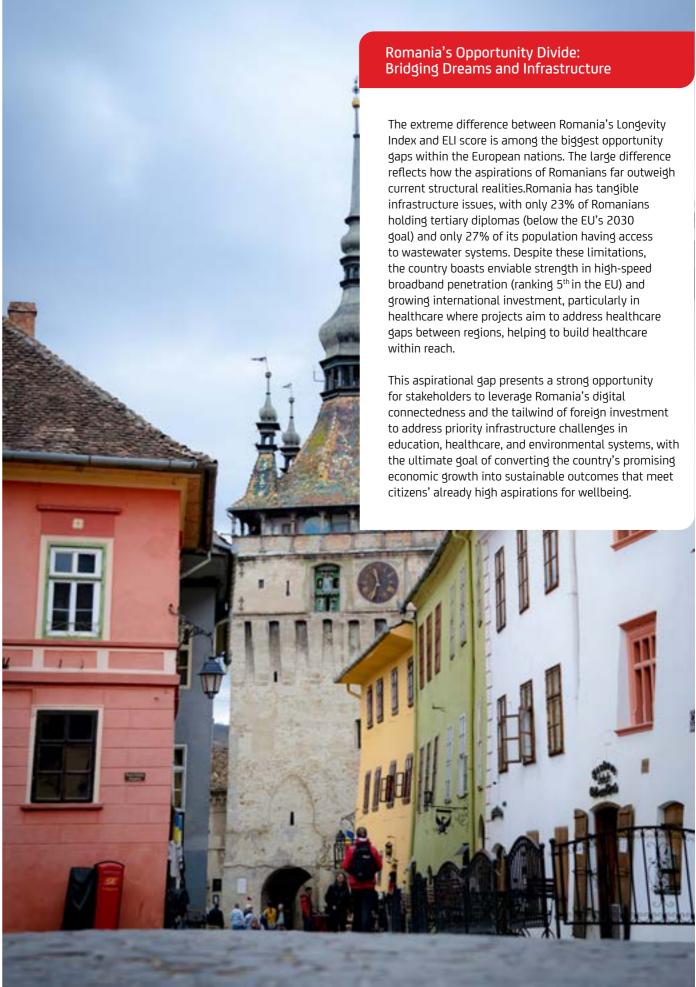
6. Health

### Physical Environment

- 7. Infrastructure & Community 8. Housing
- 9. Climate

#### Social Circumstances

- 10. Financial (Personal)
- 11. Economic Productivity
- 12. Stressors
- 13. Human Capital



#### Executive Summary A Manifesto for Life AUT BIH BGR HRV CZE DNK FRA DEU GRC HUN ITA

## Romania () Policy Driven Indicators



Romania is taking strategic steps to address skill shortages and promote sustainable investment, with an eye on long-term economic resilience. The "Keep Up Programme," backed by the European Social Fund+ (ESF+), equips employers with training in emerging technologies, aiming to bridge skill gaps and boost Romania's competitiveness in the tech landscape.<sup>243</sup>

Further bolstering economic growth, Romania's State Aid Scheme dedicates 2.25 billion lei (€450 million) to support large-scale projects with eligible costs over 50 million lei. With financing agreements set through 2026 and payments extending from 2025 to 2032, this scheme focuses on driving advanced technology and industrial expansion.<sup>244</sup> Together, these initiatives underline Romania's commitment to strengthening skills, driving technological advancement, and securing a more resilient, future-ready economy.



Environmental

Romania is advancing its environmental agenda with initiatives that support urban sustainability and long-term climate resilience. The M100 Mirror Mission aligns with the EU's Mission 100 Smart and Climate-Neutral Cities by 2030, assisting Romanian cities in their transition towards climate neutrality. Initially focused on the selected cities of Cluj-Napoca, Bucharest (Sector 2), and Suceava, M100 also supports other cities aiming to reduce emissions and adopt sustainable practices, fostering a nationwide shift towards a greener future.<sup>245</sup>

Additionally, Romania's Afforestation Scheme, part of the national recovery and resilience plan, represents a €500 million investment aimed at promoting forest development on agricultural land. Running until 2026, this scheme provides support for landowners to establish new forests, contributing to biodiversity conservation and enhancing the country's climate resilience. By creating new forested areas, Romania seeks to mitigate climate impacts while promoting sustainable land use for future generations.<sup>246</sup>



Romania is rolling out social policies to reduce disparities, improve health, and promote physical activity. With World Bank support, Romania is bridging educational gaps between rural and urban schools, aiding 3,350 schools with high substitute rates, introducing an early warning system for atrisk students, and enhancing teacher training. Programmes like Hot Meal in School, We Care, and School after School aim to support equitable learning outcomes.<sup>247</sup>

To promote physical activity National Agency for Sports through the Sports for All programme - encourages inclusive sports for young people and those with special needs. Events like the annual BEACTIVE European Sports Week is a key element and has been running since 2015.<sup>248</sup> In healthcare, Romania is modernising its infrastructure with a €1.6 billion investment, supported by the European Investment Bank's PASSA programme and the Ministry of Health, to build three regional hospitals aimed at improving healthcare quality and resilience.<sup>249</sup>





#### Executive Summary A Manifesto for Life AUT CZE FRA DFU RIF BGR HRV DNK GRC HUN

## Romania () **Case Studies**



#### Individual Behaviour NutriPortia<sup>250</sup>

Nutriportia is a simple tool parents and guardians can refer to and use their guidelines in the required proportion for children's meals, ensuring they are nutrition's and diverse in food groups.

This tool is just one of many resources available to ensure children adopt better nutritional behaviours and knowledge from a young age.



#### **Physical Environment** Green School<sup>251</sup>

Romania's first green school in Buzău provides services through renewable energy such as solar panels and rainwater. The school utilises the rainwater collection to heat the school, for their plumbing system as well as fire safety system, and to irrigate the onsite greenhouse.

There are over 2,000 pupils that attend the school, and are taught more about the environmental protection, and sustainable consumption through classes and the operations of the school. It is reported that the schools carbon emissions and running costs have also been reduced as a result.





RUI

15 recyclable bottles.

With strict requirements and adopting sensing technology, if the containers fit within the required criteria, a voucher is provided. This initiative has been supporting the city in increasing recycling as well as the use of public transport.

## **Physical Environment**

Cluj-Napoca, a Romanian city, has been offering vouchers worth two bus trips in exchange for

#### Executive Summary A Manifesto for Life AUT BIH BGR HRV CZE DNK FRA DEU GRC HUN

SVK

## Romania () Threats and Opportunities

## 1.

Alcohol consumption in Romania is one of the highest in Europe. In 2020, 42% of adults (15+ years) reported epsiodes of heavy drink in the past month.<sup>253</sup>

**Opportunity:** Whilst the legal minimum age for purchasing and drinking alcohol is 18 in Romania, there is limited enforcement. Could Romania explore ways to reduce the accessibility of alcoholic beverages for the younger population?

### 3.

 $\checkmark$ 

 $\checkmark$ 

Most high schools are in urban areas; because of this many rural school children, who are then required to commute to school, end up abandoning school.<sup>254</sup>

**Opportunity:** Could Romania invest in a transport network that provides free journeys for school children to get to school? In the longer term could Romania explore home style teaching within community centre's close to rural areas to increase the accessibility of education?

Whilst Romania continues to have high levels of medical graduates, migration still poses a threat as many of these graduates choose to work elsewhere. As a result, there is a low doctor/nurse to population ratio.<sup>255</sup>

**Opportunity:** It is reported that a key frustration that drives the migration of health workers is due to the challengers and barriers faced that prohibits them to provide high quality care. Could Romania look to invest money into their healthcare system to improve the workplace environment?

In Romania, more than 5 million people are living in poverty - 30 percent of them are children.<sup>256</sup>

**Opportunity:** Could Romania look to invest into their housing stock, providing more suitable housing? There is an opportunity to learn from other European Union members on projects they have implemented in developing homes better suited to the population that have low running costs.

## 5

In Romania, 300,000 people are diagnosed with Alzheimer's. There is a growing concern of underdiagnosis with the country having a low rate of detection rate of approximately 10-15%, Currently, the country does not have a National Dementia Strategy.<sup>257</sup>

**Opportunity:** Could Romania develop a strong plan to support those who are living with Dementia and/ or are caring for somebody that is. It is estimated that at least one million people will have a change in their quality of life due to this.

6.

The housing stock in Romania faces several key challenges, they are low quality and deteriorating due to lack of maintenance. It is reported that more than 10,000 blocks of flats were built over 40 years ago and currently are in need of urgent repair. Nearly 8.5 million people have no bath or shower, or access to running water.<sup>258</sup>

**Opportunity:** The process of obtaining a building permit consists of over 24 procedures and takes an average of 260 days. Could Romania explore how they can expedite the process, to streamline and digitise where possible?



## Serbia 🧶

Population: 6,652,212 GDP(millions of USD): 75,187 Total fertility rate: 1.5 Average age:

Life expectancy:



- Life expectancy in Serbia has continued to increase since 2000, reaching 76.1 years in 2017, but it is still below the average of European Union countries.<sup>259</sup>
- Education basic enrolment is over 95%, closing the education attainment gap between socio economic backgrounds.<sup>260</sup>

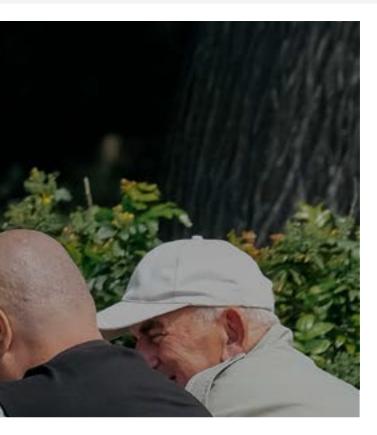


- Following the changes to a market based economy and 20 years of armed conflicts. Emerging from a prolonged period of conflict, the country has the largest number of refugees and internally displaced people in Europe making up almost 10 percent of the population.
- About one-fifth of the population remain outside the health care system.261

Serbia is on a journey toward enhancing health, sustainability, and economic resilience, making strides in several areas while navigating significant challenges. Life expectancy has been steadily increasing, reaching 76.1 years in 2017, although this still falls short of the European Union average. As the country addresses the legacies of past conflicts and its shift to a market-based economy, Serbia also hosts the largest population of refugees and internally displaced persons in Europe - nearly 10% of its total population. Access to healthcare remains a critical issue, with approximately one-fifth of citizens excluded from the system.

In education, Serbia has achieved a remarkable milestone, with over 95% of children enrolled in basic schooling, effectively bridging gaps in educational attainment across socioeconomic backgrounds. Serbia's appreciation for its natural resources and rich cultural heritage is exemplified by destinations like Sokobanja spa, celebrated for its therapeutic mineral waters since 1873, and known for promoting both wellness and local tourism. The nation is also embracing sustainability through innovative projects, such as the creation of ecogyms and urban photo-bioreactors, which raise environmental awareness while promoting health.

Despite these advancements, Serbia faces notable challenges, particularly in retaining skilled professionals. Brain Drain is an ongoing concern, with many talented individuals seeking opportunities abroad, leading to manual labour shortages. Health challenges are equally pressing, as high smoking rates, increasing obesity levels, and mental health



issues such as dementia affect significant portions of the population.

Additionally, housing affordability remains an issue, with average home prices more than 17 times the average annual income, placing home ownership out of reach for many.

Serbia has demonstrated its commitment to addressing these issues through recent innovations. In 2023, the country opened its first eco-gym in Vršac, constructed using repurposed river materials. Meanwhile, Sokobanja spa's mineral waters are now being redirected to heat local schools, reducing reliance on fossil fuels and highlighting a creative approach to sustainable energy use. Another noteworthy development is the deployment of Liquid3 photo-bioreactors in urban areas, which help reduce CO<sup>2</sup> emissions, filter air pollutants, and provide practical community benefits like USB charging stations.

Serbia's approach to promoting health, sustainability, and social resilience highlights its efforts to enhance the wellbeing and longevity of its citizens. By exploring both achievements and remaining challenges, a clearer picture emerges of the nation's work toward a sustainable and resilient future.

## Serbia 🧖 Longevity Index

Longevity Index Ranking: 29th Empowered Living Indicator Ranking: 25th





#### Individual Behaviour

#### 1. Nutritional Behaviour

- 2. Drug Use
- 3. Wellbeing
- Medical Care

4. Spending

5. Access

6. Health

#### Physical Environment

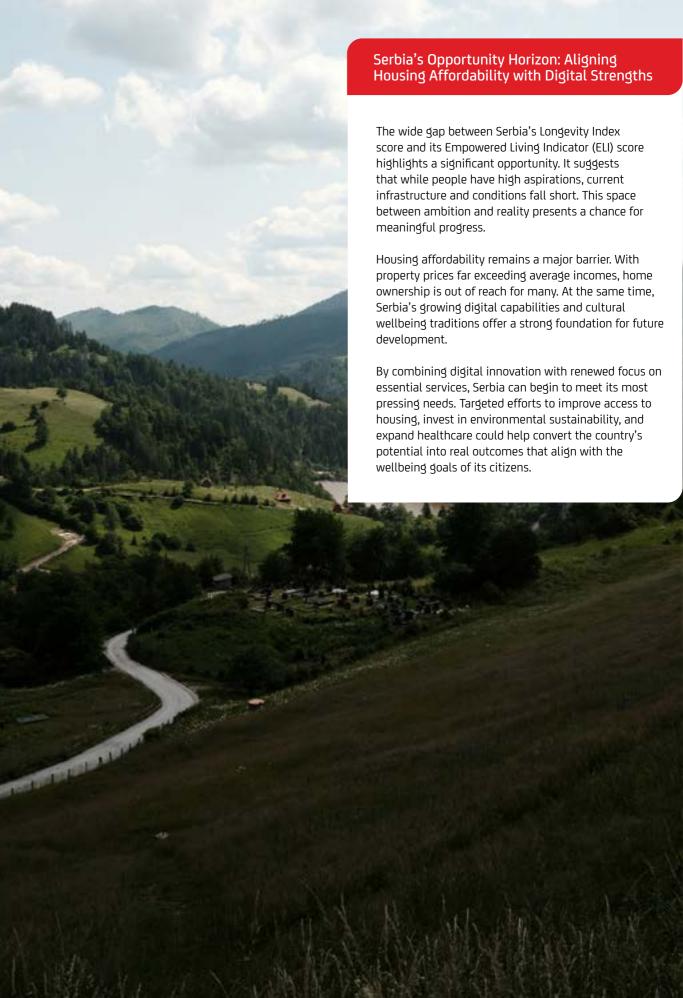
- 7. Infrastructure & Community 8. Housing
- 9. Climate

#### 10. Financial (Personal)

11. Economic Productivity

Social Circumstances

- 12. Stressors
- 13. Human Capital





## Serbia **Policy Driven Indicators**



### Economic

Serbia's economic strategy focuses on sustainable growth, investment, and fiscal stability, with foreign investment bolstering its manufacturing and export sectors. After strong growth of 7.4 percent in 2021 and a steady 2.3 percent in 2022, Serbia aims to maintain low inflation and stable growth, targeting a per capita income over \$9,000.<sup>262</sup> Key initiatives, like the 'Leap into the Future -Serbia Expo 2027,' drive public and private infrastructure investment with an ambitious GDP investment goal of 27 percent by 2027.<sup>263</sup>

Industrial expansion and job creation are priorities, with early 2024 data showing a 7.9 percent increase in industrial production.<sup>264</sup> Fiscal responsibility is further supported through tax reforms and improved management of state-owned enterprises, reducing public sector risks.<sup>265</sup> Together, these policies reinforce Serbia's commitment to economic stability, sustainable growth, and an investmentfriendly environment.



Serbia is aligning its environmental policies with the EU Green Deal and the Green Agenda for the Western Balkans, adapting the EU's climate strategy to meet regional needs.<sup>266</sup> Through the 'EU for Green Agenda in Serbia' programme, Serbia receives targeted support for its green transition, helping the country meet EU environmental standards. In 2024, the UNDP selected 23 projects to accelerate this transformation, focusing on reducing greenhouse gas emissions, mitigating pollution, and promoting efficient resource use. Supported by €1.6 million from the EU and Switzerland, these projects aim to improve air quality, a critical issue for Serbian urban areas.<sup>267</sup>

Furthering these efforts, the EU and Serbian government launched an €8 million initiative in January 2022, implemented with additional backing from SIDA (The Swedish International Development Cooperation Agency) and the EIB (European Investment Bank). This programme promotes decarbonisation, pollution reduction, biodiversity conservation, and sustainable agricultural practices, embedding circular economy principles into Serbia's environmental framework.<sup>268</sup> These initiatives highlight Serbia's commitment to environmental sustainability, aligning the country with European standards and supporting a cleaner, healthier future for its citizens.



Serbia is advancing social policies to boost job quality, social inclusion, and mental health support, aiming for sustainable development and improved wellbeing. A 2024 partnership with the EU focuses on building local industries in sustainable raw materials, battery value chains, and electric vehicles, aligning with the EU's New Growth Plan for the Western Balkans. This initiative seeks to create high-quality jobs along the EV supply chain while upholding rigorous environmental and social standards.<sup>269</sup>

The €27 million EU Support to Social Housing and Active Inclusion Programme (EU SHAI) enhances access to dignified housing for vulnerable groups, including Roma, women, and youth leaving care, promoting social inclusion.<sup>270</sup> Additionally, Serbia's National Youth Strategy (2023-2030) prioritises mental health, particularly for young people, with programmes encouraging healthy lifestyles and mental wellbeing.<sup>271</sup> These policies collectively reflect Serbia's commitment to building an inclusive and resilient society.

## Serbia 🧖 **Case Studies**



#### **Physical Environment** Sokobanja Spa<sup>272</sup>

The Serbian spa Sokobanja is well-known for the healing properties of the mineral waters, due to its unique geographical location, rich in oxygen and ozone. The first medical treatment in the spa was carried out in 1873.

In 2023, it was announced that the mineral water used for medical treatment will be redirected to heat two local schools, supporting the drive to lower air pollution in the country by replacing fossil fuel boilers.



#### Individual Behaviour Environment – Eco-Gym<sup>273</sup>

In June 2023, the first eco gym in Serbia was opened at the city lake in Vršac. The gym comprises of 12 exercise machines made from materials that once floated down from the Sava River, to raise awareness of reducing waste.

Serbia currently has a total of three eco gyms, with plans to use the same material for children's playgrounds and dog parks.





Serbia's first photo-bioreactor, installed in urban areas, uses microalgae to reduce CO2 emissions and increase oxygen production.

Operated through its own solar panels, Liquid3 also allows citizens to benefit from a USB charging point and bench, removes particuate matter and heavy metal particles from the air as well as being able to operate during the winter months.

#### **Physical Environment**

Executive Summary A Manifesto for Life AUT BIH BGR HRV CZE DNK FRA DEU GRC HUN ITA RC	CZE DNK FRA DEU GRC HUN ITA ROU	SRB
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## Serbia <a><br/> **Threats and Opportunities**</a>

1.

Serbia is facing a challenge in retaining skilled workforce, who are increasingly emigrating to the west. This is impacting supply chains as businesses are unable to meet demands due to workforce shortages, especially in areas such as painting and car mechanics.

**Opportunity:** An increase in workers from abroad is supporting the industry - the younger population is not interested in training or furthering education in these areas. Could Serbia look to increase the awareness of careers in these skilled jobs and remove the negative stigma associated?

### 3.

13 percent of the Serbian population aged 65 and over - approximately over 160,000 people - have dementia. Only 4 percent are prescribed appropriate pharmacological treatment.<sup>275</sup>

**Opportunity:** The Red Cross Serbia was part of a project which saw the implementation of innovative community care centres (I-CCC) in locations in Serbia, Austria and Montenegro to support Dementia patients and their families. Can Serbia look to increase this implementation of community care centres to support the country in increasing preventative, diagnostic and care factors?

4.

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In Serbia, 37 percent of adults are current smokers, with a similar prevalence observed between men and women (39 percent and 36 percent, respectively).<sup>276</sup>

**Opportunity:** Whilst there are some location bans in Serbia, indoor smoking is still allowed in some hospitality premises with designated smoking areas. This increases the exposure of all citizens to secondhand smoking. Could Serbia widen the ban to all indoor locations? The existing housing stock in Serbia is insufficient to meet housing needs, they are often overcrowded and largely unaffordable. A large number of properties are reported as empty. The average housing prices have been found to be more than 17 times an average annual income.<sup>277</sup>

Watch this space: In 2019, Serbia's first housing co-operative in 20 years was established - Pametnija Zgrada (Smarter Building).<sup>278</sup> Bringing more accessible homes to individuals through co-ownership. There is still improvement to be made and opportunities for co-operatives to be established or partnerships to help Pametnija Zgrada grow.

## 5.

6

Only 18 percent of people in Serbia seek help from mental health specialists - despite 4.1 percent of the total population experiencing depressive symptoms, and high rates of emotional distress among young people, with 10.8 percent of students reporting frequent low mood and 21.9 percent feeling nervous at least once a week.<sup>279</sup>

**Watch this space:** UNICEF are supporting the government to identify key gaps in current support services available and are keen to raise awareness on the importance of mental health protection.<sup>280</sup>

23.9 percent of adult women and 23.6 percent of adult men are living with obesity.<sup>281</sup>

**Opportunity:** Could Serbia follow examples set out in other countries to support healthy eating? For example the Nutri score system originating from France, to help educate citizens on nutritional value.



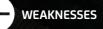
## Slovakia 💼

**Population:** 5,563,649 GDP(millions of USD): 132,794 **Total fertility rate:** 1.56 Average age:

Life expectancy:



- Service industries is an important part of Slovakia's economy, contributing more than two-thirds of the total GDP. 282
- Only 2.7 percent of population have reported unmet health needs.<sup>283</sup>



- 27 percent of gross adjusted disposable income in Slovakia is spent on keeping a roof over their heads, this is above the OECD average of 20 percent.<sup>284</sup>
- In 2021, only 0.12 percent of the country's GDP was spent on health prevention, the lowest in Europe.<sup>285</sup>



These efforts not only contribute to climate resilience but also create new job opportunities in the green energy sector, benefiting local communities and reducing environmental impact. Socially, Slovakia is investing in programs that aim to improve education, healthcare access, and community engagement. The 'Coaches at School' program, for example, brings professional sports coaches into schools to promote physical fitness and mental wellbeing among young people. Additionally, educational reforms are transforming traditional teaching methods to prioritise interactive and practical learning, developing curiosity and critical thinking skills in students. Healthcare policies are addressing regional disparities, particularly in underserved areas, to ensure that all citizens, including marginalised groups, have access to quality healthcare services. Nevertheless, Slovakia faces persistent challenges. The country is contending with severe housing shortages, with many high-rise buildings from the 1970s in urgent need of repair, as well as delays in building permits that hinder the development of new housing. Regional disparities in healthcare continue to impact rural populations, while gender employment gaps and the growing prevalence of obesity highlight the need for further social reforms. Slovakia is also focused on improving dementia care and tackling gender inequalities that were exacerbated during the COVID-19 pandemic, particularly in terms of caregiving responsibilities and workforce participation. Slovakia's approach, blending progressive policies

Slovakia is actively forging a path toward a resilient, inclusive, and sustainable future, confronting significant social, economic, and environmental challenges to enhance the health and longevity of its citizens. Through a range of targeted policies, Slovakia envisions a society where economic stability, high-quality education, environmental stewardship, and social wellbeing are within reach for all, setting the stage for long-term national growth and wellbeing. Economically, Slovakia is committed to building social inclusion and sustainable development, as seen in initiatives like the Act on Social Economy and the allocation of substantial EU funding. These measures are designed to stimulate job creation, empower local communities, and promote environmentally friendly economic activities that align with Slovakia's climate goals. By investing in social and green economic policies, Slovakia is building a foundation for a robust, inclusive economy. Environmental sustainability is a key priority for Slovakia, with the country setting ambitious emissions reduction goals and prioritising renewable energy sources. Cutting-edge projects like the InoBat battery cell factory, which positions Slovakia as a leader in battery innovation, and GA Drilling's geothermal with innovative projects, reflects their commitment energy technologies, are to building a more sustainable and equitable future. By addressing immediate challenges and planning helping to shift the nation's for long-term resilience, Slovakia is positioning itself as a society that supports healthy ageing, economic energy sector away from fossil inclusivity, and environmental sustainability for fuels. generations to come. Through these concerted efforts, Slovakia is taking meaningful steps toward a healthier, more equitable, and resilient nation.



## Slovakia 🌚 Longevity Index

Longevity Index Ranking: 23rd Empowered Living Indicator Ranking: 20th





#### Individual Behaviour

#### 1. Nutritional Behaviour

- Drug Use
- 3. Wellbeing
- Medical Care

Spending
 Access

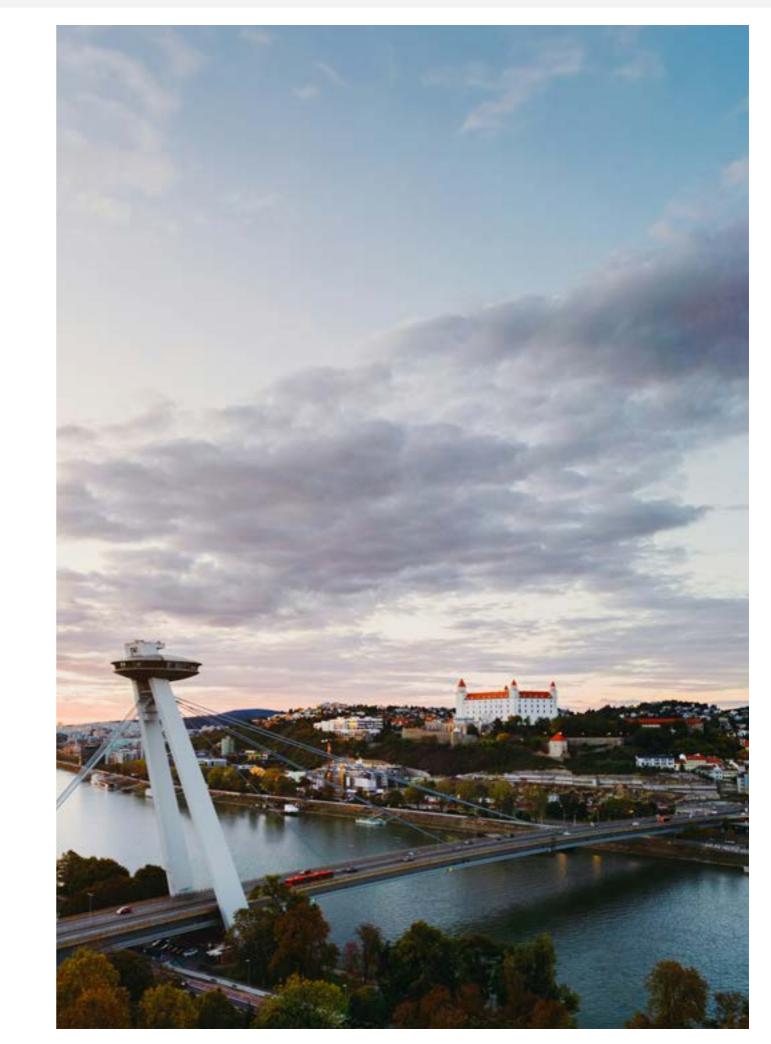
6. Health

#### Physical Environment

- Infrastructure & Community
   Housing
- 9. Climate

#### Social Circumstances

- 10. Financial (Personal)
- 11. Economic Productivity
- 12. Stressors
- 13. Human Capital



# Slovakia <br/> Policy Driven<br/> Indicators



Slovakia has implemented a range of economic policies to boost social inclusion, support sustainability, and enhance resilience in the face of demographic and environmental challenges.

The Act on Social Economy and Social Enterprises (112/2018), introduced in 2018, supports the social economy by providing a framework for social enterprises.<sup>286</sup> By 2022, Slovakia had 540 registered social enterprises, creating over 6,000 jobs, with a majority filled by people from disadvantaged backgrounds.<sup>287</sup> Additionally, under the Recovery and Resilience Plan, Slovakia is set to receive €6.4 billion from the European Union until 2026 to aid its climate and digital transitions, with €2.4 billion expected in 2024 alone, equating to nearly 2 percent of its GDP.<sup>288</sup> In response to a rapidly ageing population, the government is also focusing on fiscal consolidation to ensure long-term fiscal sustainability.<sup>289</sup>

Furthermore, Slovakia is implementing policies to meet ambitious energy targets for 2030 and 2050, aiming to improve energy security and drive energy savings across industries and residential areas, supporting a greener and more resilient economy.<sup>290</sup>



Slovakia is actively pursuing environmental policies to support healthier living conditions and align with EU climate goals.

Under its "Greener Slovakia" strategy<sup>291</sup>, the country aims to cut greenhouse gas emissions by 55 percent compared to 1990 levels by 2030<sup>292</sup>, with specific targets of a 43 percent reduction in emissions-trading sectors and at least a 20 percent reduction in others from 2005 baselines.<sup>293</sup>

Slovakia is also committed to achieving climate neutrality by 2050. To fund these efforts, the government is considering a Green Fiscal Reform, shifting taxes towards polluters under the 'polluter pays' principle and phasing out subsidies for environmentally harmful practices, such as domestic lignite mining.<sup>294</sup> Despite this progress, Slovakia still faces challenges in air pollution, waste management, and biodiversity conservation as it works towards its sustainability targets.



Slovakia has introduced several social policies aimed at promoting inclusion and support for young people and vulnerable groups.

The Act No. 282/2008 provides a framework for funding youth work, non-formal education, and voluntary services, ensuring that young people have access to resources that foster social inclusion.<sup>295</sup> In education, Slovakia adopted a Strategy on Inclusive Education in 2021, alongside an amendment to the Education Act, which introduced inclusion into the legal framework. This amendment also outlined a system of counselling and support staff to assist students with diverse needs.<sup>296</sup>

Additionally, Slovakia's social enterprise sector is expanding, creating employment opportunities and contributing to the economy. In 2022, registered social enterprises provided over 4,300 jobs, with new registrations steadily increasing, signalling the sector's growing role in social and economic inclusion.<sup>297</sup>



## Slovakia 🌚 **Case Studies**



#### **Physical Environment** InoBat<sup>298</sup>

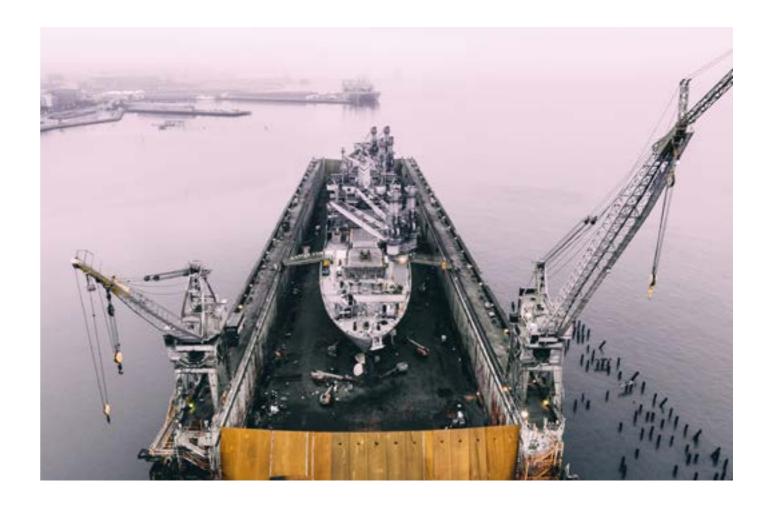
InoBat, based in Voderady and the first battery cell factory in Slovakia, has been pivotal in changing Voderady from assembly to becoming a centre of innovation. As Europe's fifth country capable of producing certified battery cells, the company has been developing educational and requalification practices to provide local employees with the required skills, creating a new highly specialised profession within Slovakia. The new processes will be implemented in the planned battery plant which has raised €1.2 billion which is estimated to employ more than 1,500 employees.



#### Individual Behaviour Trenéři ve škole (Coaches at School)<sup>299</sup>

In 2021, it was estimated that only 11.4 percent of children aged 15 or younger had sufficient activity levels.

Trenéři ve škole" (Coaches at School) is a program introduced in 2018 to bring professional sports coaches into primary school physical education. The initiative aims to encourage children's love for movement, improve physical and mental health, and develop motor skills through diverse, engaging activities. Coaches work with teachers to ensure inclusive participation, without recruiting for specific sports. By 2024, the program has reached over 260 schools, involving 500 coaches and benefiting around 50,000 students across Slovakia.





Slovakia based GA Drilling has two patented drilling technologies that could increase the availability of geothermal energy from 3 percent to 70+ percent globally.

## **Physical Environment**

A cleaner alternative to coal, gas or oil, geothermal energy would produce only one sixth of the carbon dioxide generated from a natural gas power plant.

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## Slovakia <br/> <br/> Threats and Opportunities

## 1.

Public spending on education is amongst the lowest in Europe with poor monitoring seen in higher education, and low levels of quality seen within teaching.<sup>301</sup>

**Watch this space:** Following a decline in skills and performance of Slovak children, a curriculum reform is being implemented. Historically, most of the classroom teaching and learning styles were based around memorisation with teachers speaking 80 percent of the time, however this is now moving to more interactive, practical and discussion-led teaching. This allows children to have the space to be more curious and practice their skills.

## 3

The housing shortage is one of the most severe problems affecting the country. Many high-rise housing estates dating from the 1970s are badly in need of repair. Whilst almost all housing units in towns and cities are supplied with electricity, water, and bathrooms, housing in some rural areas are considerably inferior.<sup>302</sup> Building permit procedures are a key factor within administrative inefficiencies in the country meeting the demand for supply. In 2019, to obtain a building permit it took an average of 300 days.<sup>303</sup>

 $\checkmark$ 

**Watch this space:** Can Slovakia explore how they can increase efficiencies in supporting the economy to meet the demand required for housing stock? The Slovakian State Housing Programme defines a list of national housing priorities up to 2030 to address national challenges faced.

There are regional disparities regarding the quality of

and access to healthcare. In 2017 it was reported that

the Roma community in Slovakia face inequal access

to healthcare, largely due to much of this community

living in more rural areas where they suffer from

a limited number of medical personnel. The Roma

community are also often faced with discrimination.

Lower income households are often faced with high

cheaper or free alternative medications. 305

medicine charges due to the lack of knowledge around

4

Almost half of all deaths are linked to behavioural risk factors. Of these deaths, 26 percent are related to a poor diet. The prevalence of obesity in Slovakia has been on an upward trend since the 2000s.<sup>304</sup>

**Opportunity:** With a culture that enjoys good food, promoting how to enjoy nutritionally well-cooked food is important. It is reported that national Slovaks consume over 200% of their recommended red meat intake. Can Slovakia also increase education on the impact an unbalanced diet can have on an individual's health?

**Opportunity:** Can Slovakia ensure all medical professionals are trained on diversity and providing care to all levels of socioeconomic individuals?

## 5.



Watch this space: Unequal childcare, high prevalence of reduced hours as well as larger share of household chores are a few factors seen in driving the gender inequality, especially during the Covid-19 pandemic. More research is needed in this area to understand the key factors and address this gap effectively.

6.

Slovakia currently does not have a national dementia strategy, increasing the chances of missing a diagnosis and ineffective support guidance for those living with dementia and loved ones who are supporting them. The prevalence of dementia in Slovakia is estimated to have been 1.15% in 2018, increasing to 2.59% by 2050.<sup>307</sup>

**Opportunity:** Can more support be given to organisations such as Slovenska Alzheimerova spoločnost, who are dedicated to helping individuals with the condition, to ensure everyone receives the care and support required and that it is equal across the country?



## Slovenia 🖨

Population: 2,097,893 GDP(millions of USD): 68,217 Total fertility rate: 1.576 Average age:

Life expectancy:

### STRENGTHS

- Slovenia is amongst the top countries in improving child poverty rates, they are currently the second lowest child poverty rate at 10 percent (Denmark 9.9 percent).<sup>308</sup>
- 80.9 percent of adults aged 18 64 and 75.2 percent of adults aged 65 -75 achieved sufficient physical activity levels in 2021.309



- Culturally, informal care is the common adopted model - families typically provide care for older adults. However there is still a lack of support and provision to support this demographic.310
- In recent years Slovenia has seen several extreme weather events, in 2023 flooding across the country caused damages as high as €9.9 billion <sup>311</sup> and in 2024 hailstones the size of golf balls caused significant damage to buildings, vehicles and infrastructure.<sup>312</sup>



Slovenia is embracing a comprehensive approach to elevate the health, longevity, and overall wellbeing of its citizens, strategically implementing policies across economic, environmental, and social spheres. As an ageing population presents new demands, the Slovenian government is advancing fiscal reforms aimed at bolstering financial stability and securing the sustainability of vital public services for years to come.

Environmental initiatives highlight Slovenia's commitment to sustainable growth, with ambitious goals to cut greenhouse gas emissions, expand renewable energy sources, and protect the country's rich biodiversity.

On the social front, Slovenia is focused on strengthening worker protections, enhancing opportunities for youth, and ensuring adequate pensions for older adults, all guided by a commitment to equity and social inclusion.

These policies are not just theoretical but are being put into practice through innovative, communitycentered projects. The SLOfit health monitoring system, one of the world's first national systems to track physical development in children, is providing critical data for policymakers to improve youth health and support physical development. Meanwhile, Ljubljana, Slovenia's capital, has gained international recognition for its green initiatives, transforming the city into a model of urban sustainability with pedestrianised zones, extensive bike paths, and beekeeping programmes that promote ecological balance.



Despite these advancements, Slovenia faces considerable challenges.

Flood resilience has become a pressing issue following recent extreme weather events, including devastating floods and hailstorms that inflicted severe damage on infrastructure.

Regional disparities persist in health and economic opportunities, with some areas experiencing lower access to healthcare, lower GDP, and higher suicide rates, particularly among younger people. These regional inequalities highlight the need for targeted support to ensure all citizens benefit from Slovenia's progress.

Slovenia's evolving policy landscape is setting the groundwork for a more resilient and inclusive society. By addressing critical issues such as climate adaptation, social welfare, and public health, the country is positioning itself to meet both current challenges and future needs. As Slovenia continues to innovate, its highlights how a nation can strive to support a healthy, sustainable, and equitable future for all citizens.

## Slovenia 🖕 Longevity Index

Longevity Index Ranking: 10th Empowered Living Indicator Ranking: 10th





#### Individual Behaviour

#### 1. Nutritional Behaviour

- 2. Drug Use
- 3. Wellbeing
- Medical Care4. Spending

5. Access

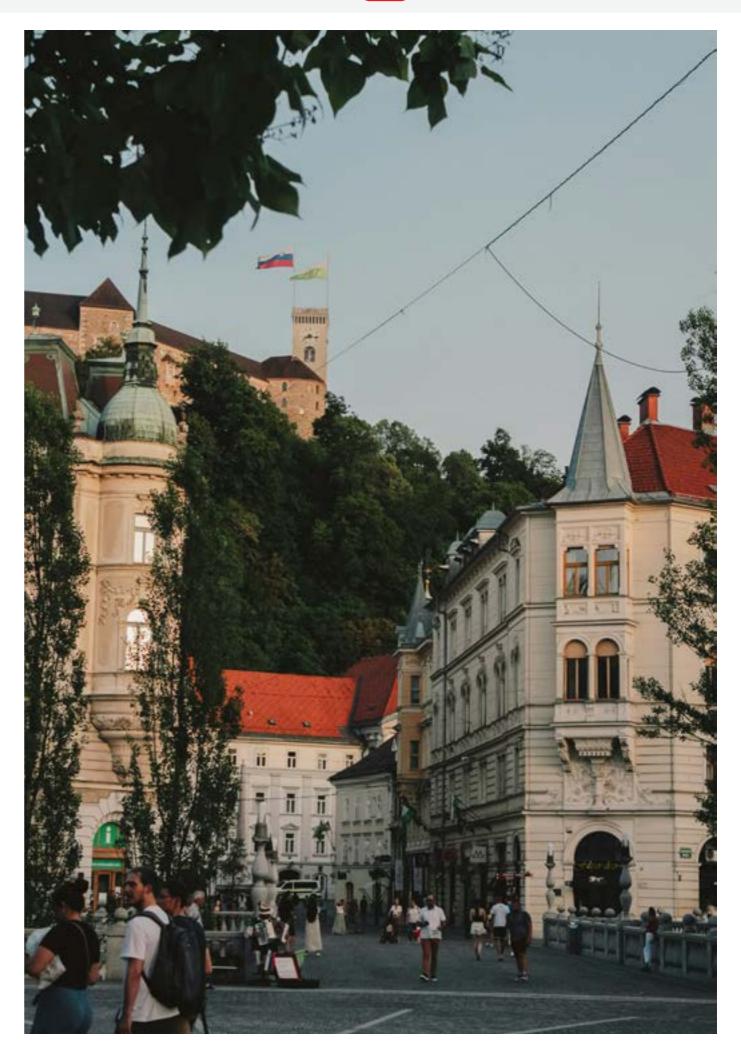
6. Health

#### e Physical Environment

- Infrastructure & Community
   Housing
- 9. Climate

#### Social Circumstances

- 10. Financial (Personal)
- 11. Economic Productivity
- 12. Stressors
- 13. Human Capital





## Slovenia 🖕 Policy Driven Indicators



### Economic

Slovenia is making substantial economic adjustments to strengthen its financial resilience and address challenges related to an ageing population.

The country is shifting to a new Medium-Term Fiscal-Structural Plan, replacing the previous annual Stability and National Reform Programmes.<sup>313</sup> This transition aims to create more stable, long-term fiscal management. In 2024, Prime Minister Robert Golob has labelled it a "year of reforms," with plans to implement major changes across health, education, administration, judiciary, and fiscal systems to tackle ageing-related costs, particularly pensions.<sup>314</sup>

To support public finances, Slovenia introduced public bonds with a state-guaranteed annual interest of 3.4 percent, encouraging citizens to invest and contribute to the capital market.<sup>315</sup> Additionally, public investment is projected to rise by 0.5 percentage points of GDP, reaching 5.8 percent in 2024, reflecting the government's commitment to sustained economic growth and stability.<sup>316</sup>



Slovenia is committed to addressing climate change through a range of environmental policies focused on emissions reduction, renewable energy, and biodiversity conservation.

By 2030, the country aims to cut greenhouse gas emissions by up to 36 percent from 2005 levels.<sup>317</sup> This target aligns with the objectives outlined in Slovenia's National Energy and Climate Plan, which include decarbonisation, improving energy efficiency, ensuring energy security, enhancing the internal energy market, and boosting investment in innovation for decarbonisation and energy efficiency technologies.<sup>318</sup>

Additionally, Slovenia has set a goal to achieve a 27 percent share of renewable energy in its final energy consumption by 2030.<sup>319</sup> Recognising the link between climate change and biodiversity loss, Slovenia is also working to address both issues simultaneously, integrating sustainable development practices to protect its natural environment while pursuing its climate objectives.<sup>320</sup>



Slovenia has introduced several social policies to support its citizens, focusing on pensions, worker protections, and youth inclusion. Recent amendments to the Pension and Disability Insurance Act aim to improve pension adequacy and encourage older adults to remain in the workforce.<sup>321</sup>

Protections for foreign workers have also improved, with 2015 legislation strengthening their rights.<sup>322</sup> Slovenia's commitment to social rights is evident in its 1999 ratification of the Revised European Social Charter, adopting 95 out of 98 provisions into domestic law.<sup>323</sup> In January 2020, the minimum wage was raised to €700 per month, with further increases proposed by major trade unions.<sup>324</sup>

For young people, the National Programme for Youth (2013– 2022) addresses poverty reduction and social inclusion in areas such as employment, education, housing, and health.<sup>325</sup> These policies reflect Slovenia's dedication to social equity and support for all citizens.

## Slovenia 🦢 **Case Studies**



#### **Physical Environment** iOwood<sup>326</sup>

A patented technology, iQwood has developed a smart system for construction that does not use adhesives or other chemicals to build a wooden wall.

The systems allow for flexibility in the design and installation, is a longer lasting alternative, boasts exceptional fire safety and insulation, are earthquake resistant and are environmentally friendly.



#### **Physical Environment** Ljubljana<sup>327</sup>

Ljubljana, which held the European Green Capital title in 2016, has implemented many successful green practices. Its city centre is pedestrianized, covering 12 hectares, and features a free Kavalir electric car service for visitors. The city boasts over 300 km of cycling paths and 72 bike rental stations. More than 46 percent of Ljubljana is covered by native forests, with over 40,000 trees planted since 2010, earning it the City of Trees Award in 2023.

Additionally, Ljubljana is known for its beekeeping, with over 4,500 beehives housing up to 180 million bees. Honey plants are cultivated throughout the city to support these bees, preserving their heritage and raising awareness of their ecological importance.





Established in 1987, the SLOfit programme is one of the world's first national systems for surveillance of the physical and motor development of children and young people. It is currently used alongside a web-based application to promote physical activity, as well as access fitness reports to monitor and evaluate health risks and physical development.

longer.

#### Individual Behaviour

With annual monitoring, in more than half of the entire population in Slovenia, near real-time analysis can be carried out to provide valuable data to policy makers and decision makers ensuring funding is spent where it is needed most to support children growing healthily for

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## Slovenia <br/> Threats and Opportunities

## 1.

Flooding in 2023 caused damage which cost €6.7 billion, 11 percent of Slovenia's annual GDP. The flooding affected a large proportion of the infrastructure in Slovenia including rivers, roads and railways.<sup>329</sup>

**Opportunity:** Could Slovenia explore how they can mitigate risks of flooding by ensuring maintenance of floodplains and forests as well as reservoir dams?

## 3

Slovenia is reportedly amongst the countries with the highest consumption of alcohol, 43 percent of adults drink hazardously.<sup>331</sup> Annually, an average of 927 people die as a result of the harmful effects of alcohol use on health and in traffic accidents caused by drunk drivers. It is reported that over 25 percent of Slovenian 15 year-olds consume alcohol at least once a week.

**Opportunity:** Could Slovenia regulate the access and promotion of alcoholic drinks? Making it less prominent in the lives of young people and the public in general?

## 2

There has been a decrease in real estate sales by up to 30 percent in 2023, however property prices are increasing by 6.3 percent, with bank lending rates also increasing.<sup>330</sup>

**Opportunity:** Increasing property prices and lending rates creates a poor environment for citizens to purchase real estate. Can Slovenia create a better product offering to encourage individuals to purchase properties? Co-ownership models or multigenerational mortgages? Regions with higher suicide rates are found to also have lower GDP, lower education levels, high unemployment, poverty, and poorer mental health in their young people.<sup>332</sup>

**Opportunity:** Can Slovenia support these regions better, providing more support to address the longstanding issues faced? Providing community centres with mental health support, and youth support to enhance opportunities.

## 5

In 2024, the European Parliament elections only saw a 41.8% turnout. Although much higher for the 2022 Parliamentary elections, this is still low.<sup>333</sup>

**Opportunity:** Only those who are receiving care, in hospital or in a care home, have the option to vote by post. Early votes are available but at select polling stations. To increase the voter turn out percentage, can Slovenia widen postal votes to all who opt in, allowing for advance voting and an increase in turnout?

## 6.

According to a study published by the Slovenian National Institute of Public Health in 2019, the prevalence of edentulism (total tooth loss) among older adults in Slovenia was approximately 12%, suggesting problems with long term dental care in the country.<sup>334</sup>

**Opportunity:** Can Slovenia take inspiration from Japan who started the '8020 campaign' in 2000, where they encourage people to keep at least 20 of their own teeth by the age of 80? Over the course of the campaign, the percentage of people achieving that '8020' goal has grown fivefold, from around 10 percent to around 50 percent.





Life expectancy:

USA



- In 2021 USA spent 3.46% of its GDP on Research and Development, in \$, the highest across the world.335
- School attainment has increased from 7.7% in 1960 to 37.7% of those aged 25+ having graduated from college or another higher education institution.336



TITTT

- 8.2% of the population are uninsured and without medical insurance, impacting the Hispanic and black population the most.337
- In 2022, Americans travelled approximately 4.3 trillion passenger miles using cars, trucks, and motorcycles – the most dominant form of transport.338

The United States of America is a complex nation with significant achievements in health, economic development, and social progress, alongside persistent challenges that shape its approach to healthy ageing and longevity.

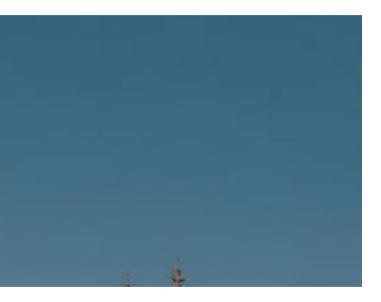
One of USA defining strengths is its unwavering commitment to innovation. As of 2021, USA. led the world in Research and Development investment, allocating 3.46% of its GDP to drive technological and scientific advancements. Educational attainment is another positive development: over a third of adults aged 25+ hold a college degree or higher-a remarkable rise from just 7.7 percent in 1960. These advancements position the U.S. as a global leader in knowledge and innovation, essential components for addressing the nation's evolving health and social challenges.

However, significant social and environmental issues persist, casting a shadow over these achievements. Roughly 8.2 percent of Americans remain uninsured, with Hispanic and Black populations disproportionately affected by gaps in healthcare access. This lack of coverage represents a barrier to achieving equitable health outcomes, particularly as the nation grapples with increasing rates of chronic conditions.

Environmental sustainability also poses a substantial challenge.

USA's reliance on personal vehicles resulted in 4.3 trillion passenger miles traveled in 2022, exacerbating air pollution - a health risk linked to an estimated 63,600 deaths in 2021.





Yet, the nation is embracing innovative solutions to combat these issues. The forthcoming Brightline West high-speed electric rail system, expected to connect Las Vegas and Los Angeles by 2028, promises to reduce emissions and offer a cleaner, faster transportation alternative, reflecting a growing focus on sustainable infrastructure.

Public health challenges are equally pressing. Projections indicate that obesity rates could rise by 40 percent by 2050, with over half of adults at risk of cardiovascular disease by the same year. These alarming statistics emphasises the need for coordinated national action on lifestyle-related health issues. Socioeconomic factors, such as rising housing costs and limited access to mental health care, further emphasize the necessity of creating accessible, inclusive support systems.

USA has implemented various programmes to address these disparities. Initiatives like the Supplemental Nutrition Assistance Program (SNAP) provide crucial food support for low-income families, offering a lifeline to many Americans. However, barriers to accessing nutritious food and high-quality healthcare persist, highlighting the importance of expanding these programmes to fully support the health and longevity of the population.

Through its continued focus on innovation, commitment to expanding healthcare access, and early steps toward sustainable infrastructure, the USA is striving to improve the wellbeing of its citizens. As the nation moves forward, addressing these health, environmental, and social challenges will be key to building a resilient and inclusive society for current and future generations.

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USA



# USA **Second Second Seco**



USA has introduced a series of economic policies designed to bolster financial stability, address inequality, and invest in critical infrastructure. The 2024 Budget Proposal by the Biden administration, set out to reduce the federal deficit by \$3 trillion over the next decade.<sup>339</sup> This ambitious goal reflects a commitment to sustainable public finances, aiming to enhance economic resilience and provide a stable foundation for communities nationwide.

In parallel, the Infrastructure Investment and Jobs Act (IIJA) of 2021 allocated \$1.2 trillion toward modernising the country's transportation systems, broadband networks, and utilities.<sup>340</sup> By investing in these essential areas, the IIJA seeks not only to drive economic growth and job creation but also to ensure that communities across the U.S. have reliable access to the services necessary for their wellbeing.



## Environmental

USA has enacted recent environmental policies to combat climate change and promote healthier living. The 2022 Inflation Reduction Act (IRA) commits substantial funding to reduce greenhouse gas emissions and invest in renewable energy, aiming to lower pollution and create healthier communities. The EPA's 2024-2027 Climate Adaptation Plan further strengthens climate resilience, focusing on protecting vulnerable populations by creating robust, adaptable environments.<sup>341</sup>

Additionally, the Methane Emissions Reduction Programme targets methane leaks in the oil and gas sector to improve air quality.<sup>342</sup> Together, these initiatives highlight USA's commitment to a cleaner, healthier future for its citizens.



USA has recently introduced social policies to promote healthy ageing and longevity, focusing on financial relief, accessible healthcare, and family support. In 2024, the Biden administration's student loan forgiveness scheme offers up to \$10,000 in debt relief for eligible borrowers, easing financial strain that can impact wellbeing.<sup>343</sup>

Enhancements to the Affordable Care Act (ACA)<sup>344</sup> and increased subsidies through the American Rescue Plan Act (ARPA) have made healthcare more affordable for low- and middle-income individuals, expanding access to essential services.<sup>345</sup> The ARPA's expanded Child Tax Credit further supports families by providing monthly payments, helping reduce child poverty and financial pressures.<sup>346</sup>



## USA **Studies**



#### Physical Environment Brightline West<sup>347</sup>

50 million annual trips occur between Las Vegas and Los Angeles with over 85 percent of these trips occurring by car.

Brightline West is a high-speed passenger rail system, geared to begin transporting up to 9 million one-way passengers from 2028. With a fleet of all electric trains with zero emissions, the trains can reach speeds of 200mph, getting passengers to their destination twice as fast as driving. This project is set to create 1,000 permanent jobs, 35,000+ construction jobs, \$1 billion in tax revenues and over \$10 billion in economic impact.



#### **Physical Environment** Fytted<sup>348</sup>

Textile waste in the US has grown dramatically in recent decades, increasing 80% by weight between 2000 and 2018.

To reduce waste through returns USA-based AI-driven body measuring platform Fytted launch a virtual fitting room app to help shoppers try on over one million items of clothing from over 600 fashion brands, including Free People, Lululemon and J. Crew. The app allows users to preview how clothes will look on them before purchasing.

It is reported that each return can cost a company between \$25 - \$30. According to Fytted, their tool has reduced returns by over 40 percent.





The Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps, is a federal assistance program in the United States that provides financial support for purchasing food to low-income individuals and families.

SNAP benefits are issued via an electronic benefits transfer (EBT) card, which can be used at authorised retailers. The scheme aims to alleviate hunger and improve nutrition, with eligibility based on income, household size, and other factors. SNAP also includes provisions for nutrition education and support services to help participants make healthy food choices. During the Covid-19 global pandemic, an emergency allotment was made available to provide families with a boost to alleviate some of the hardships faced.

#### **Individual Behaviour**

#### (Supplemental Nutrition Assistance Program)<sup>349</sup>

Executive Summary A Manifesto for Life AUT BIH BGR HRV CZE DNK FRA DEU GRC HUN ITA ROU	SRB	SVK
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## USA Threats and Opportunities

USA is currently the world's second-largest emitter of carbon dioxide, preceded only by China.<sup>350</sup> Air pollution is one of the biggest environmental issues in the USA with 63,600 deaths<sup>351</sup> attributable to Air Pollution in 2021. Burning fossil fuels for heat, electricity and transportation are the main factors contributing to a high emission rate.<sup>352</sup> Whilst the USA has enforced the Clean Air Act at a federal level, it is up to each state to decide and implement strategies on how they achieve and meet the requirements of the Act.353

Watch this space: Whilst there has been an increase in solar and energy storage and adoption of EV's, there is still improvement to be seen. In 2023 82 percent of USA's primary energy source was from fossil fuels.

Median house prices are now six times the median income, up from a range of between four and five two decades ago.<sup>354</sup> This is mostly drive by an increase in demand and lack of supply, as people are living longer healthier lives.

**Opportunity:** Governments in a number of other countries have subsidised housing built and made available for students. Could USA explore having subsidised housing available for students and young professionals for a set period of time, giving them an early advantage?

### 3

4.

In 2024 it was reported that more than one in five US adults live with a mental illness, and over one in five younger person (ages 13-18) have had a serious mental illness at some point in their life. Only half of the people living with a mental health condition receive treatment and in 2021 around two-thirds of Americans with a diagnosed mental health condition and health insurance, were unable to access treatment. This is largely down to an access issue to trained medical professionals and outdated databases.355

**Opportunity:** There has been a lack of review in reimbursement rates for mental health professionals providing treatment through health insurance. They are typically under reimbursed compared to colleagues in the medical/surgical profession. This has resulted in a gap in the number of professionals and available appointments. There is also a lack of mental health professionals in more rural areas in USA. Can USA advocate for mental health professionals to receive equal remuneration for their services and incentivise individuals to practise in rural areas?

More than half of US adults will have cardiovascular disease by 2050<sup>356</sup>, if the crisis goes unaddressed. It is currently the leading cause of death but according to a report by American Heart Association, just over half of the survey respondents are not aware of this fact.

**Opportunity:** Can America increase the education around cardiovascular diseases, the signs and symptoms, causes and preventative lifestyle changes? Increasing educational campaigns at all ages could significantly increase awareness.

## 5

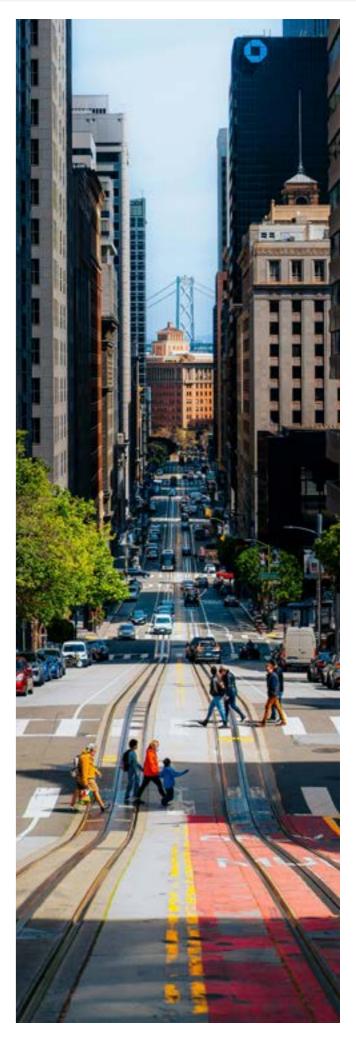
61 percent of people on SNAP claimed that the cost of healthy foods was a barrier, 30 percent time to prepare, 19% transportation to the grocery store, 18 percent distance to grocery store.<sup>357</sup> Higher demand, supply chain and labour shortages caused by global challengers are the main factors driving prices up<sup>358</sup>. Additionally, obesity rates in the USA are expected to increase by 40 percent in adults by 2050.359

Opportunity: Whilst USA offers SNAP to low-income households to help towards food costs, there is still a noticeable gap in knowledge in preparing healthy nutritious meals. Historically high school students have had access to Home Economics classes, however as this class has become optional the uptake and interest has diminished along with it. There is an opportunity to embed this course more into the school curriculum, providing an opportunity to ensure that individuals are taught the importance of nutrition, how to cook nutritious quick healthy meals, amongst other important life skills outside of health.

6.

Even before the Covid-19 global pandemic, there has been a steady decline in average math and reading scores for the average 13-year-old. In the recent National Assessment of Education Progress, also known as the nation's report card. 13-year-olds received the lowest math test scores since 1990.<sup>360</sup>

Watch this space: Libraries as well as school libraries across the country have faced cuts, with less funding and many closing in states such as Texas and Oregon. School libraries play an important role in a child's development and more funding needs to be redirected back to them.



#### Executive Summary A Manifesto for Life AUT BIH BGR HRV CZE DNK FRA DEU GRC HUN ITA ROU SRB

## Recommendations

#### Key Considerations for Businesses

1. Mature Markets for Longevity Innovations

Countries with high Longevity Index scores often represent fertile ground for developing and adopting advanced healthcare and longevity-ready innovations. However, entrenched procurement and commissioning processes may pose barriers to rapid adoption. Educating policymakers and key stakeholders is essential to overcome these challenges.

2. Opportunities in Public-Private Partnerships

Collaborative healthcare infrastructure presents a ripe area for innovation, particularly around addressing barriers such as data confidentiality and sharing. Public-private partnerships could be instrumental in driving systemic change while delivering societal value.

#### 3. Redefining Products and Services for Longer Lives

With 2.1 billion older consumers projected by 2030, businesses face a pressing need to adapt or reimagine products and services to meet evolving needs and aspirations. Beyond ageing populations, innovations targeting through-life health and wellbeing hold transformative potential, catering to a total addressable market of 9 billion people globally.

#### Financial Services and Insurance

In the financial sector, the implications are profound. A world of longer lives necessitates a radical overhaul of financial products, emphasising sustainability across a century-long lifespan. This includes developing savings and borrowing instruments, investment and insurance products, and retirement solutions tailored to support individuals, governments, and businesses in managing longevity-related financial challenges.

#### **Business Evaluation**

The Longevity Index takes a step further by correlating longevity scores with market opportunities, offering businesses a unique tool to evaluate readiness for demographic shifts. This methodology enables organisations to:

- Assess adaptive capacity and innovation readiness.
- Map technological, product, and service innovation potential.
- Integrate social responsibility metrics into strategic planning.

#### **Recommendations for Businesses**

To capitalise on the Longevity Index framework, businesses should:

1. Conduct Comprehensive Market Analysis Leverage the Longevity Index to identify market opportunities and adapt to regional differences in demographic dynamics.

2. Develop Cross-Generational Strategies Create products and services that bridge generational gaps, fostering healthy longevity while addressing the needs of diverse age groups.

3. Invest in Research and Development Focus on innovations tailored to older populations, while ensuring scalability for broader health and wellbeing markets.

4. Foster Flexible Organizational Structures Build adaptive teams and workflows to co-design and co-develop solutions in collaboration with end users and stakeholders.

5. Embrace User-Centric and Interoperable Design Prioritize technology and service solutions that are intuitive, interoperable, and focused on "longevity as a service."



#### From Challenges to Opportunities

The Longevity Index is not just a diagnostic tool but a strategic ally for businesses navigating an era of demographic upheaval. By aligning organisational goals with the principles of healthy longevity, companies can lead the charge in shaping a future where longer lives become synonymous with prosperity, innovation and wellbeing.

Executive Summary	A Manifesto for Life	AUT	BIH	BGR	HRV	CZE	DNK	FRA	DEU	GRC	HUN	ITA	ROU	SRB	SVK
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By combining these diverse sources, the Longevity Index presents a robust, multidimensional perspective on global health and wellbeing, offering insights to guide effective policymaking and cross-country comparisons. Within the profiles, each country's population and GDP data are sourced from the CIA World Factbook, offering consistent and reliable baseline metrics for analysis.

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Executive Summary	A Manifesto for Life	AUT	BIH	BGR	HRV	CZE	DNK	FRA	DEU	GRC	HUN	ITA	ROU	SRB	SVK
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Recommendations

205

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## A Note on LLMs

We use large language models (LLMs) as a tool to enhance our creative and analytical work. These systems help us tap into a vast pool of global information, uncovering patterns and connections that might otherwise go unnoticed. They're more than a research tool - they're part of our process for sparking ideas, challenging assumptions, and refining original thinking. Importantly, we don't rely on them for cookie-cutter content. Instead, we use them as a springboard for critical thinking, ensuring every insight is carefully evaluated and tailored by your expert team.



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