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Beyond retirement migration: Older migrants, entrepreneurship, and Ageing Migration Paradox

The International Journal of
Entrepreneurship and Innovation

1–16

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DOI: 10.1177/14657503261422292

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Abstract

This paper explores the tension arising from the significant economic contributions of older migrants (aged 55 and above) and the concurrent social and fiscal challenges they face in host countries. These challenges include integration barriers, isolation, and risks related to family ventures. The “Ageing Migration Paradox” lies in the persistent marginalisation and undervaluation of their transnational knowledge and creative potential, which exacerbates demographic imbalances and societal inequalities. We apply a conceptual optimisation framework designed to maximise economic and social returns. The study integrates policy analysis with comparative case studies from Canada, Germany, and Sweden and our approach investigates the roles of older migrants in terms of labour-market participation, late-life entrepreneurship, social integration and innovative activity. To transform the AMP into opportunities for sustainable and inclusive growth, we recommend policy changes, including faster credential recognition, tailored entrepreneurial support, flexible work arrangements, language training, and international cooperation on pension portability and healthcare.

Keywords

ageing migration, entrepreneurship, transgenerational entrepreneurship, social integration, migrant innovation, migration policy, demographic ageing

Introduction

This paper examines the Ageing Migration Paradox (AMP), defined as the tension between the substantial economic contributions of older migrants (aged 55 and above) and the social and fiscal challenges they face in host societies, including integration barriers, isolation and family-venture risks. Previous studies have highlighted older migrants’ roles in labour markets (Rees, 2023; OECD, 2023) and their distinct challenges compared to younger cohorts, such as language constraints, credential non-recognition, and exclusion from social support systems (Ciobanu et al., 2017; UNDESA, 2020). Yet, their entrepreneurial role remains underexplored. The significance of this study lies in its relevance to global demographic shifts, where ageing populations and labour shortages in OECD countries amplify the need to harness the underutilised transnational knowledge, entrepreneurial intent and cultural capital of older migrants (Lassalle and Scott, 2018; Ratten, 2019).

Older migrants account for 6% to 12% of OECD migrant populations (Rees, 2023; OECD, 2023), yet their contributions remain under-researched, leading to a limited understanding of their human capital and potential increases in inequality. The

current debate on ageing migration centres on the paradoxical dynamics of older migration, particularly South-to-North flows, which address labour shortages while straining social services (Bastia et al., 2022; OECD, 2023). A burning issue driving this study is the inefficiency of policy outcomes: host countries overemphasise perceived burdens, for example, fiscal pressures from healthcare, while overlooking the innovative potential of transnational networks that foster diverse business ecosystems (Arrighetti et al., 2024; Zubair and Brzozowski, 2018).

This conversation is critical now due to accelerating global ageing (Bloom, 2020; de Haas et al., 2020; Liversage,

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2023), increasing rates of older migration, particularly, after the 2000s (Barrientos, 2009; Lopreite and Zhu, 2020), and the need for inclusive innovation in the face of populist narratives marginalising older migrants (Torres and Lindblom, 2021). Failing to address the AMP risk exacerbates demographic imbalances, labour shortages and social inequalities in ageing societies. Building on previous research on migration, which predominantly focuses on younger cohorts seeking economic opportunities or fleeing geopolitical events (Deschênes and Moretti, 2009; Horton et al., 2021; Vincent and Wale, 2017; Winter-Ebmer and Zweimüller, 1999), with older migrants historically viewed as marginal through lenses of family reunification or retirement (Bastia et al., 2022; Bolzman, 2021; Warnes et al., 2004). This reveals a research gap in the existence of a comprehensive model that unpacks the paradox's interplay between economic benefits (e.g. SME contributions) and social costs (e.g. isolation risks), particularly in the context of older migrants' 'haphazard' and household-driven entrepreneurship (Hack-Polay et al., 2020; Lassalle, 2018).

This gap results in overlooked challenges, such as credential non-recognition and family venture risks, hindering sustainable integration and innovation (Ram et al., 2017; Smith et al., 2024; Vershinina et al., 2019). By situating older migrants as active entrepreneurs rather than passive dependents, this study will help underscore the pressing need for policies that address integration challenges and harness the innovative potential of older migrant-owned SMEs, as well as the transnational networks that enable older migrants to facilitate collaborations and attract foreign direct investment (FDI). Existing evidence show that older migrants contribute economically by filling labour shortages in sectors such as healthcare (15% of caregivers in Germany; OECD, 2023) and by driving SME growth with efficiency comparable to that of native firms (Arrighetti et al., 2024). Others also note their motivations, including family reunification, retirement and economic opportunities (Hayes, 2021; King, 2024; Nicholson, 2018), and highlight increasing relevance in ageing OECD countries (Bastia et al., 2022; Ciobanu et al., 2020; King and Cela, 2023).

What is already known includes the shift from viewing older migrants as marginal to recognising their demographic impacts (Warnes et al., 2004; OECD, 2023), with contributions to care economies (Baldock, 2000; Cangiano and Shutes, 2010) and remittances supporting origin countries (Rapoport and Docquier, 2006; United Nations, 2024a). However, what remains unknown, or underexplored, is the assumption that older migrants are active entrepreneurs rather than passive dependents, the risks associated with family-run ventures (Hack-Polay et al., 2020), and policy frameworks to leverage their potential for transgenerational entrepreneurship. By linking ageing, migration and entrepreneurship, this study advances a more integrated understanding of the paradox. Thus, this article models the AMP to unpack its

implications for older migrant entrepreneurship and policy in ageing societies.

The remainder of the article is structured as follows. The second section explores the economic contributions of older migrants and the challenges they face. The third section contributes to the dynamics of social integration and isolation, and the fourth section reviews existing policy frameworks and their shortcomings. The fifth section presents a conceptual optimisation algorithm illustrated through OECD case studies. The sixth section proposes targeted policy recommendations, and the seventh section concludes.

The economic dimension of the Older Migration Paradox

Economic contributions of older migrants

This section explores economic opportunities through arguments on labour participation and entrepreneurship, integration, spending power and care support. Older migrants contribute to host economies by filling critical labour shortages in sectors like healthcare and supporting SMEs, countering common perceptions of them as primarily burdens on social services. For example, in Germany, they constitute 15% of caregivers (OECD, 2023) and support SMEs (Arrighetti et al., 2024). Despite the common, perhaps populist, perception that older migrants primarily impose costs on social services and healthcare, their economic contributions are highly diverse and warrant closer attention and appreciation in policy discussions (Radu et al., 2010; Torres, 2019). Thus, a significant economic contribution of older migrants is their role in filling labour shortages, especially in sectors experiencing high demand for skilled or experienced workers (McGrath, 2021). As many developed countries face ageing populations and declining birth rates, labour shortages have become critical, particularly in agriculture, education, healthcare and tourism (Almond et al., 2005; Henkens et al., 2008; Riekhoff and Liukko, 2024; Zimmermann, 1991). Older migrants, especially those with valuable skills and experience, can help alleviate these shortages by continuing to participate in the workforce or taking on part-time and seasonal work (Bastia et al., 2022; King and Lulle, 2020; Rogaly, 2003).

Their participation can support economic growth by maintaining productivity and preventing potential slowdowns, particularly in labour-shortage sectors. In addition, older migrants often bring a wealth of professional expertise and a strong work ethic, which can be beneficial in mentoring younger workers and transferring knowledge (Caponio et al., 2015). In developed countries' industries, such as healthcare, where experienced workers are particularly needed, older migrants play essential roles as caregivers, nurses, or support staff, thus reducing the pressure on social services and ensuring a more sustainable workforce (Torres, 2019). This contribution is an essential stabiliser in

countries experiencing significant demographic shifts towards an older population, as the presence of older migrants helps stabilise the labour market and meet the needs of a changing economy. Thus, older migrants positively address labour shortages and maintain economic stability in sectors experiencing high demand, particularly in ageing societies with declining birth rates. The presence of skilled older migrants in the workforce helps fill labour gaps and facilitates knowledge transfer and mentoring, thereby enhancing the adaptability and resilience of critical economic sectors.

Beyond workforce participation, older migrants stimulate economic development by frequently establishing SMEs, often through household-driven strategies that generate jobs and enrich local markets with diverse perspectives. Older migrants frequently engage in ‘haphazard entrepreneurship’ driven by household migration strategies and community ties (Lassalle, 2018). Their ventures generate jobs, contributing to a considerable amount (10%) of urban job creation in OECD regions (OECD, 2023), and enrich local markets with diverse perspectives. However, family-run SMEs may face challenges due to overdependence on ethnic markets, which is a risk for some older migrant entrepreneurs (Hack-Polay et al., 2020). Yet (migrant) SMEs, including those potentially led by older individuals, match native firms in terms of efficiency and profitability, leverage transnational skills for exports, and thus counter stereotypes of marginality (Arrighetti et al., 2024). Furthermore, these transnational networks enable (older) migrants to collaborate with multinational enterprises (MNEs) and promote inward FDI, thereby amplifying the economic impact of their SMEs. For instance, the cross-border connections of older migrants can bridge host and origin countries, encouraging MNEs to invest in local ventures or expand their operations through diverse supply chains. This not only boosts exports but also fosters innovation and job creation, particularly in ageing economies (Arrighetti et al., 2024; Barnard et al., 2019; Vlandas et al., 2021).¹

Many older migrants choose to self-employ or start businesses in host countries, creating jobs and stimulating economic growth. Lulle and King (2023) and OECD (2023) suggest that migrant entrepreneurs, including older migrants, bring unique perspectives, innovative ideas, and international networks that enhance the business environment. Their businesses can cater to diverse communities and foster economic inclusion by serving (both migrant and non-migrant) populations (Williams and Krasniqi, 2018). Moreover, older migrant entrepreneurs often focus on SMEs, either because they aspire to own a business or due to unemployment or limited other income options, which serve as drivers of economic growth in many countries (Baycan-Levent and Nijkamp, 2009; Stone and Stubbs, 2007).

The ‘economic behaviour of older migrants’, particularly their involvement in informal or necessity-driven entrepreneurship, can be analysed through intersecting theoretical lenses

that highlight both constraints and opportunities in ageing societies. Older migrants contribute to host economies through SMEs, often engaging in ‘haphazard entrepreneurship’ driven by household strategies (Lassalle, 2018; Smith et al., 2024). Family-run ventures may fail due to overreliance on ethnic markets (Hack-Polay et al., 2020), but successful ones match native firms in profitability and exports (Arrighetti et al., 2024), highlighting their role in innovation and economic inclusion. Older migrants also contribute to economic activity, accounting for more than 10% of urban job creation through SMEs (OECD, 2023). The economic behaviours of older migrants, particularly their engagement in informal or necessity-driven entrepreneurship, can be understood through several intersecting theoretical lenses. Neo-classical migration theory (Borjas, 1989) views migration as a response to economic incentives; for older migrants facing age-related exclusion from formal employment, informal self-employment becomes a rational adaptive strategy. Life-course theory (Elder, 1994) emphasises how significant life transitions, such as retirement, caregiving or widowhood, alter available resources and impact decision making, often rendering entrepreneurship a viable or necessary pathway in later life. Social capital theory (Portes, 2024; Zhou, 2005) emphasises the role of interpersonal and community networks in facilitating entrepreneurial activity, particularly in contexts where institutional support is limited or unavailable.

Together, these frameworks help to explain how ageing, migration, and informal labour intersect to create both constraints and opportunities for older migrants, often shaping their entrepreneurial trajectories in ways that differ from those of younger or native-born entrepreneurs. This perspective also provides a theoretical basis for understanding ‘haphazard entrepreneurship’, where business activity emerges informally, often through family-based or community-embedded pathways, in response to exclusion from (formal) labour markets or enterprise support systems. This underexplored intersection in the paradox highlights how the ventures of ageing migrants, often overlooked in broader migration studies, could mitigate social costs if policies address credential barriers.² In some cases, they may also bring capital and investment from their home countries, further boosting economic activity (Bastia et al., 2022). Their entrepreneurial spirit and resilience can serve as examples of the economic benefits of migration, challenging negative stereotypes often associated with older migrants (Klokgieters et al., 2020; Torres, 2026). Thus, older migrants stimulate economic development in host countries by founding SMEs, contributing to job creation and local economic growth, and enriching the business ecosystem with diverse perspectives and international networks.

In addition to entrepreneurial activities, older migrants bolster local economies through their spending power and economic integration, consuming goods and services and supporting families via remittances, thereby creating dual benefits for host and origin countries. Their spending power

impacts local economies, particularly in regions with large migrant populations (van Oorschot and Uunk, 2007). This spending flow supports local businesses and generates tax revenues. Furthermore, older migrants may bring pensions or savings from their home countries, increasing their purchasing power and contributing to economic growth and stability (Han, 2013). Their economic integration can also have positive effects, as older migrants often support their families financially in the host country and through remittances sent back to their origin (Rapoport and Docquier, 2006). Remittances are a significant source of income for many developing economies, contributing to poverty reduction, educational improvements and healthcare initiatives (Laferrère and Wolff, 2006; Yavuz and Bahadir, 2022; United Nations, 2024a, b). The economic contributions of older migrants thus have the potential to create a dual impact, benefiting both the host country's economy and the well-being of families and communities in their country of origin (Benhamou and Cassin, 2021; Gazeaud et al., 2023; Kolm, 2006; Kosnick et al., 2021).

Furthermore, older migrants play a crucial role in supporting the care economy, which encompasses both unpaid and paid caregiving activities, including childcare, eldercare and care for people with disabilities (Baldock, 2000; Cangiano and Shutes, 2010; Kilkey, 2023). Many older migrants, especially those motivated by family reunification, contribute to their families' well-being by providing informal caregiving services (Baykara-Krumme, 2008, 2017; Ryndyk, 2020). This informal care is economically significant because it reduces the need for formal caregiving services, which can be expensive and in limited supply (ILO, 2024). By contributing to the care economy, older migrants help alleviate pressures on social services and enable other family members, both migrant and non-migrant, to participate in the labour market (Amrith, 2023; ILO, 2024; Ryndyk, 2020).

The demand for such services is growing due to ageing populations in many countries, and older migrants can help meet this demand, especially in culturally and linguistically diverse communities. Their ability to provide culturally appropriate care is crucial, as it can significantly improve the quality of life for older adults who prefer caregivers who understand their cultural background and language (Foged et al., 2024). Thus, older migrants contribute not only to economic activity but also to the social well-being of their communities. Their contributions alleviate burdens on formal social services, enhance family well-being, and enable broader workforce participation by family members, particularly in ageing societies with diverse cultural needs.

Economic challenges and costs

Despite their significant economic contributions, older migrants face challenges that can limit their ability to integrate into the economy (Foged et al., 2024; Steinbach, 2018). These challenges include age discrimination, language barriers, a lack of recognition for foreign qualifications, and

health-related issues (Bastia et al., 2022; Dolberg et al., 2018; King and Lulle, 2020). The ageing migrant population may pose challenges, including increased demand for medical care, long-term support and social services (Hoang et al., 2020). These potential costs highlight the need for comprehensive policies that strike a balance between the benefits of older migration and the realities of supporting an ageing population as follows (ILO, 2024).

Increased demand for healthcare services. One cost associated with older migrants is the increased demand for healthcare services in host countries (Arora et al., 2018; Al Abed et al., 2014). As individuals age, their healthcare needs typically increase due to the development of chronic conditions, age-related diseases, and a general decline in physical health (Cela and Barbiano di Belgiojoso, 2021; Niaz and Nwagwu, 2023). Older migrants may have unique health issues stemming from premigration experiences, such as limited access to healthcare or exposure to conflict and trauma (Cela and Barbiano di Belgiojoso, 2021). The resulting demand for medical services, including primary care, specialist treatment and long-term care, places pressure on healthcare systems, which often struggle to meet the needs of ageing native populations (Kreindler, 2010). Additionally, older migrants usually face stigma as foreigners and encounter language and cultural barriers that can complicate access to healthcare and increase costs (Arora et al., 2018; Foged et al., 2024; Pot et al., 2020; Xie and Peltokorpi, 2024). For example, a lack of culturally appropriate care or language-congruent services may result in misdiagnoses or underutilisation of preventive healthcare, leading to more expensive emergency treatments or hospitalisations later. However, providing interpreters, culturally competent care, and tailored health services to older migrants can incur further costs for healthcare providers (Pot et al., 2020).

Social service expenses and long-term care. In addition to healthcare, social services and long-term care for older migrants can be expensive (Dwyer and Papadimitriou, 2006). Older migrants may increasingly require help with daily tasks, such as cooking, cleaning or transportation, especially if they lack family support in the host country (Warnes et al., 2004). Subsidised social services or direct financial assistance to cover the cost of home care or assisted living are frequent and can strain social welfare programmes, especially in countries with generous social safety nets, such as those in the OECD. Long-term care facilities may also experience increased demand from older migrants who cannot rely on family members for support. This situation is particularly pronounced for those who migrate without family or whose relatives are unable to provide adequate care due to work obligations or financial constraints (Conkova and van den Broek, 2024). The costs of subsidised care, including assisted living facilities, nursing

homes and home care services, can escalate as the migrant population ages.

Pension and social security implications. Older migrants may also burden pension and social security systems, especially if they qualify for benefits after a relatively short residency period (Han, 2013). In some countries, migrants had access to pensions and other retirement benefits even if they had not contributed to the social security system for an extended period (Dwyer and Papadimitriou, 2006) and create a disparity between the benefits received and the financial contributions made, potentially leading to funding challenges for public pension programmes (Dwyer and Papadimitriou, 2006; Han, 2013; Hinrichs, 2021). Moreover, portability, transferability, or a lack of pensions across borders can complicate the financial landscape. Older migrants who move between countries may benefit from multiple systems, which can strain the resources of their host countries (Holzmann, 2016). Addressing these complexities requires thoughtful policy design to ensure that pension systems remain financially sustainable while treating older migrants equitably.

Economic policy implications

The economic implications extend to healthcare costs, pension sustainability, labour market participation and social integration. Understanding and responding to these implications can help policymakers maximise the benefits of older migrants while minimising potential strains on public resources.

Healthcare and social service expenditures. One of the primary economic policy implications associated with older migrants is the potential increase in healthcare and social service expenditures. As individuals age, they typically require more medical care and long-term support due to chronic conditions, age-related illnesses and mobility issues. This can put pressure on healthcare systems and social services, leading to increased public spending (Hoang et al., 2020). Policymakers must address this by implementing preventive healthcare measures that target older migrants, promoting wellness programmes, and ensuring access to affordable healthcare services to manage costs (Kameraj et al., 2024). Investment in culturally competent healthcare and language services is also necessary to reduce barriers to accessing care (Bleakley and Chin, 2004; Pot et al., 2020).

Pension and social security systems. The implications for pension and social security systems are amplified in the case of older migrants. Many countries have pension eligibility requirements based on years of residency or contributions to the social security system (Cruz-Martínez, 2020; Kobayashi and Khan, 2023). Older migrants may qualify for pensions and other social benefits despite having contributed for only

a relatively short period, creating funding challenges for these programmes (Horn, 2023). Policymakers are considering reforms that strike a balance between fair access to benefits and financial sustainability. Options include adjusting eligibility requirements, implementing pro rata pension schemes based on contributions, and encouraging older migrants to work longer to reduce their reliance on pensions.

Labour market participation and economic contributions. Older migrants have a positive impact on the labour market, particularly in countries facing significant labour shortages (Scheve and Slaughter, 2001). Their skills and experience can help fill the gaps in healthcare, education and skilled trades (Holzmann, 2016). Policies encouraging the economic participation of older migrants, such as age-inclusive employment practices, vocational training and recognition of foreign qualifications, can help maximise their contributions. Incentivising older migrants to start businesses or invest in SMEs can stimulate economic growth and job creation (Yasin and Hafeez, 2023). By facilitating labour market integration, host countries can harness the economic potential of older migrants while reducing dependency on social benefits.

Housing and social integration. The social integration of older migrants also has significant economic policy implications, particularly for housing and community services. Older migrants may face challenges in accessing affordable housing due to language barriers, discrimination or limited financial resources. Ensuring that housing policies address the needs of older migrants can help enhance their quality of life and decrease their reliance on public housing assistance (Warnes et al., 2004). Community-based integration programmes, including language courses and social support networks, can facilitate the inclusion of older migrants, improving their ability to contribute and integrate into society (Phlix et al., 2022).

The social integration dynamics

Opportunities for social integration

Social integration has the potential to benefit both older migrants and host societies substantially, but not necessarily equally, fostering mutual enrichment and resilience. For older migrants, integration provides a pathway to address cultural and social differences, thereby enhancing their well-being through access to networks, services and a sense of belonging in the host country (Sand and Gruber, 2018). Integrating older migrants can enable them to actively contribute to their new communities by sharing their cultural heritage, values and life experiences, which fosters greater cultural diversity and social cohesion (Göttler, 2023). Host societies, in turn, benefit from the inclusion of older migrants, who bring diverse perspectives and expertise that enrich social

capital (Warnes et al., 2004). The presence of older migrants who are integrated into local communities can support multi-cultural understanding and intergenerational learning, as local communities gain insights from diverse cultural practices and worldviews. Additionally, socially integrated older migrants often experience improved health and well-being, which can reduce reliance on public services, benefiting the society (Cela and Barbiano di Belgiojoso, 2023).

Community organisations, family support and intergenerational relationships are essential in supporting the social integration of older migrants (Campbell et al., 2024). Local organisations often serve as the first point of contact, providing language classes, cultural orientation programmes and spaces for social interaction that allow older migrants to form meaningful connections (Lulle and King, 2023). Family members play a crucial role in easing the transition, offering emotional support and assistance with the new social and administrative systems (Nedelcu, 2023). This support system helps mitigate the sense of isolation that promotes participation in community life. Intergenerational relationships, whether within families or through community programmes, also facilitate integration by creating opportunities for older migrants to share knowledge and engage with younger generations (Guo et al., 2018). These relationships promote mutual respect, foster social cohesion and facilitate learning across age groups, ultimately supporting a tendentially harmonious and inclusive environment.

Barriers to integration and risks of social isolation

Older migrants encounter numerous challenges in adapting to new cultural and social environments, which can hinder their integration and increase the risk of social isolation (Johnson et al., 2019; MacInnes and Walsh, 2023). Language barriers are a primary obstacle, as limited proficiency in the host country's language restricts access to services, complicates daily interactions, and often leads to a sense of exclusion. Additionally, older migrants may find it challenging to understand and adapt to cultural norms that differ significantly from their own, leading to discomfort and confusion (Foged et al., 2024). Cultural differences, particularly in terms of social customs, can create feelings of alienation, as older migrants may struggle to find common ground with locals, leading to misunderstandings or even social withdrawal. Moreover, experiences of discrimination, whether overt or subtle, can exacerbate feelings of marginalisation, making older migrants reluctant to participate in community activities and amplifying the stigma of foreignness. This combination of language barriers, cultural misunderstandings and potential discrimination underscores the challenges that older migrants encounter in establishing social networks, cultivating a sense of belonging, and integrating effectively into their new environments.

Migration in later life can profoundly impact the psychological and emotional well-being of older individuals, with loneliness and homesickness among the most common

experiences (Johnson et al., 2019). Older migrants experience difficulty adjusting to the loss of familiar surroundings, social connections and routines, leading to disorientation and a longing for their home country. Homesickness is particularly pronounced among older migrants, as they often have strong ties to their cultural heritage, which can pose emotional challenges during the transition to a new country. The absence of close family members or friends can lead to prolonged loneliness, as older individuals often find it more challenging to establish new relationships or social circles. This isolation can increase vulnerability to depression and anxiety, impacting both mental and physical health. For many, these feelings are compounded by a sense of invisibility in the host society, where they may feel overlooked in policy discussions and community initiatives (Cela and Barbiano di Belgiojoso, 2023). Without targeted support and resources, the psychological burden of migration can undermine older migrants' quality of life, intensifying the risks associated with social isolation. In sum, social integration is not just a social good; it is essential for unlocking the entrepreneurial potential of older migrants. Without it, the economic potential of SMEs remains underused, and the paradox between contributions and costs worsens. These social and emotional challenges underscore the need for supportive frameworks, which are explored in the context of policy recognition and neglect in the fourth section.

The role of policy recognition and neglect

Building on the social integration and isolation dynamics explored in the third section, which highlight the emotional, psychological and community challenges that older migrants face, this section shifts its focus to the policy dimension. Here, we examine how policies can recognise and address these needs, transforming the paradox into opportunities for sustainable growth and inclusion. Unlike third section's emphasis on the lived experiences and barriers to social cohesion, this section analyses policy frameworks as actionable tools, evaluating their effectiveness, shortcomings and comparative applications across OECD countries. By consolidating policy discussions, we underscore the critical interplay between recognition (supportive measures) and neglect (gaps that exacerbate marginalisation), providing a foundation for the recommendations in the sixth section.

Policies that recognise older migrants' needs

Across various countries, several policies are tailored to the unique needs of older migrants, focusing on essential aspects such as healthcare, language support and legal assistance. Existing social policies and programmes designed to support older migrants vary widely across countries, reflecting different levels of commitment to

integration and social inclusion (Hoang et al., 2020). Many host countries have implemented language and cultural orientation programmes for older migrants (Conkova and van den Broek, 2024; Pot et al., 2020). For example, Canada's multicultural policies include specialised healthcare provisions that cater to linguistic and cultural preferences, which are crucial for older migrants who may face language barriers in accessing medical services (Safdar et al., 2023). Similarly, Sweden offers 'language cafés' and informal social spaces, enabling older migrants to improve their language skills and build local connections (Majlesi et al., 2023). Legal assistance programmes in countries such as Germany provide tailored support for older migrants, helping them navigate complex immigration laws and access social services. These policies underscore a commitment to enhancing the quality of life and integration of older migrants by addressing their immediate and long-term needs, fostering a sense of belonging and independence (Bialas, 2025).

Policies that cater to the specific needs of older migrants play a crucial role in mitigating the 'Older Migrants Paradox', which highlights the tension between their economic contributions and the perceived social and financial burdens they may impose. By providing targeted healthcare, accessible language programmes and legal assistance, these policies reduce dependency on social services, promote self-sufficiency and enhance the well-being of older migrants. For instance, accessible healthcare reduces reliance on emergency care, while language programmes help them integrate more effectively, enabling participation in community life and economic activities. This supportive infrastructure lessens social isolation and dependence on public resources, aligning the benefits of migration with the resources invested, thereby addressing the paradox and fostering positive integration outcomes.

Consequences of policy neglect

Adopting new policies without simultaneously expanding implementation capacities can gradually overburden the bodies responsible, negatively impacting overall effectiveness. However, when the needs of older migrants are neglected in policy frameworks, the consequences can be severe for society, affecting not only the migrants but also the broader social and economic fabric of the host countries. A lack of tailored healthcare worsens outcomes due to language barriers (Foged et al., 2024). Individuals may struggle to access essential services without adequate language support and legal aid, leading to social isolation and increased reliance on emergency services, which can strain already-overwhelmed healthcare systems. Yet, these programmes often lack adequate funding or accessibility, particularly for those with limited mobility or health challenges.

While some policies focus on family reunification and access to healthcare, they often fail to address the social and psychological needs of older migrants, such as combating isolation or providing spaces for meaningful engagement (Nicholson, 2018). Additionally, eligibility criteria for social services and pensions can vary, sometimes excluding older migrants who have not met residency requirements or whose qualifications are not recognised in the host country (McGrath et al., 2022). Overall, while policy frameworks exist to address aspects of older migrant welfare, these measures are frequently fragmented, underfunded or misaligned with the unique challenges faced by this demographic, underscoring the need for more comprehensive and inclusive policy approaches.

Developing policies that address the needs of older migrants often encounter significant political and administrative barriers. Politically, the needs of older migrants may be deprioritised as governments face pressure to address perceived more immediate issues, such as economic migration or youth employment. Additionally, public sentiment may lean towards restricting welfare benefits for migrants, making it politically challenging to propose inclusive, supportive policies. Integrating the needs of older migrants into existing welfare and healthcare systems requires interdepartmental coordination and increased funding, which can be challenging to secure. Bureaucratic inertia and limited budgets often hinder the implementation of comprehensive services, particularly in regions with strained public resources. Consequently, these barriers create gaps in policy frameworks that leave older migrants underserved and vulnerable, perpetuating the cycle of neglect and the adverse outcomes associated with it. Policy neglect, therefore, stifles entrepreneurial activity among older migrants, reinforcing the paradox by preventing SMEs from reaching their potential as engines of inclusive growth.

Comparative policy analysis

Canada's Multiculturalism Act provides healthcare and language training (Safdar et al., 2023), supporting haphazard entrepreneurship (Lassalle, 2018). Sweden's language cafes foster connections, aiding mainstream market entry (Arrighetti et al., 2024; Majlesi et al., 2023). In contrast, countries like the United States have fewer national-level programmes targeting older migrants, leaving much of the responsibility to local organisations and nonprofits, resulting in significant disparities in access to services. This comparison reveals that while some countries emphasise centralised support for older migrants, others rely more on decentralised, community-based initiatives, leading to varying levels of accessibility and integration. Despite some progress, significant policy gaps persist in comprehensively addressing the needs of older migrants.

A central area for improvement is the provision of culturally competent healthcare, which many countries lack at the

national level, resulting in barriers to service access and quality. Language and legal assistance programmes are another gap, especially in countries where services are decentralised or rely on under-resourced local organisations. Moreover, a few countries have structured programmes to support the economic participation of older migrants, such as job retraining or entrepreneurship support tailored to their skills and experiences. Addressing these gaps would require a cohesive, multi-sectoral approach that prioritises the unique needs of older migrants. This would ultimately reduce dependency on emergency services and foster their social and economic inclusion. This comparative perspective suggests that policies integrating social support with entrepreneurship opportunities are crucial for transforming older migrants from perceived fiscal burdens into active contributors through SMEs.

The intersection of economic, social and policy dimensions

Interdependencies and complexities

The AMP requires resolution to ensure economic sustainability and social cohesion in ageing societies. The contributions of older migrants, such as those in SMEs and caregiving, can help offset fiscal pressures if supported by coherent policies (Arrighetti et al., 2024). The algorithm (see equation (1) below) balances economic benefits (E_{OM}) and social integration (S_{OM}) against public service costs (H_{PS}), guiding policymakers to maximise contributions. ‘Solving’ the paradox means achieving policy coherence to enhance resilience and inclusion. Neo-classical Migration Theory explains the economic motives of older migrants (e.g. SME creation, Lassalle, 2018), while Life-Course Theory emphasises retirement migration (Nedelcu, 2023). Social Capital Theory emphasises integration through networks (Gilleard, 2020), while Diversity Management Theories support entrepreneurial inclusion (Reade et al., 2019).

To develop an illustrative algorithm for MNEs to address the AMP – that is, maximising the economic and social benefits of older migrants in host countries – it is necessary to define the variables. Key factors, economic contributions (E_{OM}), social integration (S_{OM}), public service use (H_{PS}), and MNE contributions (C_{MNE}), which serve as proxies for the host country’s openness, form the foundation of the model. Policy impact from home and host countries (P_{gov}) reflects regulatory influence.³

We consider:

- E_{AM} : Economic Contributions of Ageing Migrants
- S_{AM} : Social Integration Score of Ageing Migrants
- H_{PS} : Host Country Public Services Usage
- C_{MNE} : Contributions from MNEs in the Host Country

- P_{gov} : Policy Influence Factor (Home and Host Governments)

These variables align with theory: E_{AM} reflects Neo-classical motives, S_{AM} draws on Social Capital Theory and C_{MNE} ties to Diversity Management, as seen in migrant MNE efficiency (Arrighetti et al., 2024). The objective function aims to maximise economic and social contributions while minimising public service strain, thereby providing a balanced equation (Z) that represents optimal policy outcomes. Let’s then consider the objective function as follows:

$$\begin{aligned} \text{Max } Z = & w_1 E_{AM} + w_2 S_{AM} - w_3 H_{PS} + w_4 C_{MNE} \\ & + w_5 P_{gov} \end{aligned} \quad (1)$$

where w_1 , w_2 , w_3 , w_4 and w_5 are weights for each variable calibrated based on the host country’s policy goals. The following considerations ensure that each variable’s boundaries align with sustainable policies, such as social integration, economic viability, and public service budget limits. Thus, the algorithm has the following conditions:

- Social Integration (S_{OM}) depends on the availability of public services and community support.
- MNEs must align their investment decisions with those of the host country.
- Host country public services usage (H_{PS}) should not exceed the budgeted capacity.
- Economic contributions from older migrants (E_{OM}) must be sustainable.

By iteratively adjusting policy weights, our algorithm optimises variables, balancing economic and social benefits while minimising negative impacts on public services.

- Optimise for maximum E_{OM} and C_{MNE} , while minimising H_{PS} .
- Iterate solutions with policy adjustments in P_{gov} to balance the needs of both the home and host countries.

This adaptive step re-evaluates weights based on current outcomes, continuously fine-tuning the model to align with host-country policies and MNE contributions, that is, FDI.

- Recalibrate w_1 to w_5 based on real-time data and adjust MNE contributions C_{MNE} .

Analysis of how economic, social and policy factors influence the paradox. The model illustrates how economic, social and policy factors intersect in shaping the dynamics of the Older Migration Paradox. Economically, older migrants bring valuable skills and entrepreneurial potential to host countries, filling labour shortages and fostering innovation

Table 1. Economic contributions and social costs shaping the AMP across countries.

Country	Economic Contributions	Social Costs	Policy Influence
Canada	High SME creation, caregiving (OECD, 2023; Lassalle, 2018)	Moderate healthcare demand	Multicultural policies enhance integration (Safdar et al., 2023)
Germany	Skilled labour in healthcare (OECD, 2023)	High healthcare costs, regional disparities	Decentralised support risks SME failures (Hack-Polay et al., 2020; Bialas, 2025)
Sweden	SME contributions, cultural enrichment (Arrighetti et al., 2024)	Rising social service costs	Language cafes reduce isolation (Majlesi et al., 2023)

Source: Authors.

through SME creation. Their spending power and entrepreneurship support local economies, thereby reducing their dependence on public welfare by generating tax revenue. However, the economic contributions are offset by healthcare and social services costs for an ageing population, presenting a fiscal challenge for host countries. Table 1 illustrates how economic contributions (e.g. SMEs and caregiving) and social costs (e.g. healthcare) vary, shaping the AMP. Policies, as seen in Canada's support for haphazard entrepreneurship (Lassalle, 2018), mediate these dynamics, while Germany's gaps risk SME failures (Hack-Polay et al., 2020).

These countries were chosen for their contrasting approaches to migration and ageing – centralised integration (Canada), decentralised welfare (Germany) and community-based inclusion (Sweden) – which offer a comparative lens on entrepreneurial adaptation. Social factors are equally significant. The social integration of older migrants, as measured by community participation and social network support, positively impacts their well-being and reduces feelings of isolation. Policies that facilitate language acquisition, cultural programmes and access to healthcare enhance integration, enabling older migrants to make meaningful contributions to their communities. Nonetheless, without robust policy frameworks, social isolation and language barriers may intensify, placing additional strain on the host country's social services and highlighting the paradox that the success of integration directly impacts the host country's economy. Thus, a policy dimension plays a role in balancing these factors, as effective policies can amplify the contributions of older migrants while addressing potential demands on public services. Host countries implementing policies encouraging older migrants' economic participation and social integration can maximise their benefits while mitigating potential costs. Our model's conditions underscore the need for policy coherence, as fragmented or poorly implemented policies can exacerbate economic and social challenges, intensifying the paradox rather than resolving it.

Case studies that illustrate the complexities of addressing the paradox. A comparative look at Canada, Germany and Sweden highlights the complexities in managing the paradox. Canada's multicultural policies support haphazard

entrepreneurship among older migrants, facilitating the creation of SMEs (Lassalle, 2018; Safdar et al., 2023). Policies in Canada that emphasise multicultural integration through language programmes and social support services have enhanced the economic and social contributions of older migrants. These inclusive policies and community-based healthcare programmes have enabled Canada to capitalise on the entrepreneurial and cultural contributions of these migrants, addressing labour shortages while alleviating strain on public services.

Decentralised systems risk family-related SME failures, as seen in Hack-Polay et al. (2020) and Bialas (2025). Germany faces challenges in its decentralised system, where legal and healthcare assistance for older migrants varies significantly across states. While some countries offer strong support, others leave gaps that heighten social isolation and healthcare demands. These disparities underscore the challenges of balancing economic benefits with social service demands in a system where national policies do not consistently address the needs of older migrants, thereby intensifying the paradox.

In Sweden, 'language cafes' and community-based programmes help older migrants overcome linguistic and cultural barriers, thereby fostering social cohesion.⁴ Sweden's commitment to social integration and affordable healthcare creates a supportive environment for older migrants. However, as the demand for social services grows, Sweden faces fiscal pressure to sustain these programmes. This illustrates the balancing act required to harness the benefits of older migrants without overextending public resources. Canada, Germany and Sweden were selected due to their diverse policy approaches and significant older migrant populations (OECD, 2023). These cases illustrate how policy affects the AMP's variables (e.g. E_AM and S_AM), as shown in Table 2. This table links real-world country cases (Canada, Germany and Sweden) with the key variables from the conceptual model, economic contributions (E_OM), social integration (S_AM), public service usage (H_PS) and overall policy impact. It helps demonstrate how different policy approaches shape the AMP's dynamics in practice. Together, the algorithm and case studies demonstrate that addressing the AMP requires a dual focus: fostering older migrants' SMEs as engines of

Table 2. Policy cases and AMP variables.

Country	E_AM	S_AM	H_PS	Policy Impact
Canada	High (SMEs, Lassalle, 2018)	High (multicultural programmes, Safdar et al., 2023)	Moderate	Enhances contributions
Germany	Moderate (Labour, OECD, 2023)	Variable (regional gaps, Bialas, 2025)	High	Risks of SME failures (Hack-Polay et al., 2020)
Sweden	High (SMEs, Arrighetti et al., 2024)	High (language cafes, Majlesi et al., 2023)	Rising	Balances benefits/costs

Source: Authors.

innovation and inclusion, while reducing structural barriers that limit their economic and social participation.

Recommendations

Policy recommendations

Policymakers should consider tailored approaches that recognise the economic potential of older migrants while addressing their unique needs. Governments can enable older migrants to contribute effectively, especially in sectors facing labour shortages, by offering targeted support for skills recognition and age-inclusive employment. Implementing programmes that support flexible work arrangements, language training and sector-specific certifications can help bridge the gaps for older migrants with valuable expertise, enabling them to integrate into the workforce and contribute to enhancing the economic landscape. Additionally, by facilitating pathways for entrepreneurial ventures, particularly among SMEs, older migrants can bring innovative ideas, promote local economic activity and reduce their dependency on social services (Osili and Paulson, 2008).

Addressing older migration effectively requires robust international cooperation and shared frameworks that transcend national borders (Bastia et al., 2022). Countries could collaborate on agreements regarding pension portability and cross-border access to healthcare services, thereby reducing administrative barriers for older migrants and facilitating smoother transitions. International frameworks that encourage knowledge exchange, promote best practices for integrating older migrants, and facilitate coordinated support systems could help mitigate resource strains on host countries. Such frameworks foster mutual benefits, allowing migrants to maintain ties with their home countries while contributing to the economies and social structures of their host nations.

Best practices for social integration

Community organisations, nongovernmental organisations (NGOs), and local governments play a crucial role in facilitating the social integration of older migrants. Programmes that offer accessible language classes, cultural orientation

and legal support help older migrants manage new social environments (Foged et al., 2024). Community centres providing social activities and peer support groups can help alleviate isolation and foster connections among residents and fellow migrants. Additionally, collaborations with local governments to ensure the availability of affordable housing and health services can help create stable foundations for older migrants, allowing them to participate actively and comfortably in community life. Thus, building inclusive communities is essential for successfully integrating older migrants. Local governments can promote intercultural initiatives that encourage interaction between migrants and locals, such as intergenerational mentorship programmes and volunteer opportunities that bring diverse groups together. These efforts foster mutual understanding and combat stereotypes, helping older migrants feel welcomed and valued (Bastia et al., 2022). Encouraging inclusivity at the neighbourhood level through community-led initiatives and inclusive city planning helps mitigate social isolation and empowers older migrants to engage as active members of society.

Future research directions

To deepen understanding of the AMP, future research should adopt a more robust theoretical foundation and a more diverse methodological approach. Intersectionality Theory (Crenshaw, 1989) offers a powerful lens for examining how multiple identities – such as age, gender, race and migration status – intersect to shape the lived experiences of older migrants. For instance, older women migrants or racialised older individuals may encounter compounded disadvantages in accessing entrepreneurial capital, managing legal and pension systems, or gaining legitimacy in male-dominated or ethnocentric business environments (Essers and Benschop, 2007; Rodriguez et al., 2016). Exploring these layered exclusions can yield critical insights into the structural inequalities that constrain later-life entrepreneurship.

Social Identity Theory (Tajfel and Turner, 2001) can also be employed to investigate how older migrants negotiate belonging and legitimacy within host communities, diaspora networks and entrepreneurial ecosystems. Group-

based affiliations may influence their motivation to innovate, risk appetite or adaptive strategies in unfamiliar markets (Down and Reveley, 2004). Understanding how identity construction and perceived group membership shape entrepreneurial orientation can clarify the social underpinnings of economic integration. This can be reinforced with multi-level modelling, which is essential for situating it and tracing the evolution of ‘haphazard entrepreneurship’. Older migrants may initially engage in informal or necessity-driven ventures, such as home-based or family-embedded businesses. Still, they may transition towards formalisation or mainstream participation as their networks, health conditions or regulatory contexts change. Combining qualitative life-course narratives with quantitative data on business survival, well-being and policy exposure can illuminate these trajectories and the resilience strategies involved.

Future research should also explore the entrepreneurial ecosystems that enable or constrain older migrants. Key dimensions include the availability of age-inclusive incubators, intergenerational mentoring, targeted financing and culturally competent legal or tax advisory services. Drawing on the inclusive innovation literature (Foster and Heeks, 2013; George et al., 2012), scholars could assess to what extent existing systems genuinely serve ageing migrants or inadvertently privilege younger or native-born entrepreneurs. Mapping these support infrastructures will help identify institutional blind spots and equity gaps within the entrepreneurship policy landscape. Furthermore, analysing the phenomenon of older migrants in rural areas (Smith et al., 2024) or within the framework of institutional and family embeddedness proposed by Hack-Polay et al. (2020) can be expanded to explore the specific dynamics of older migrants’ family ventures, where cultural boundaries and family interference may worsen business underperformance or failure. For instance, longitudinal studies could investigate how ethnic behaviours in older migrant families, such as reliance on co-ethnic networks and cultural markets, interact with age-related factors, such as health transitions or retirement motivations, potentially amplifying the paradox’s social costs while limiting entrepreneurial scalability. Comparative analyses across OECD countries might explore interventions, such as tailored financial literacy programmes or intergenerational succession planning, to mitigate these risks and foster transgenerational entrepreneurship (Jaskiewicz et al., 2015). This line of inquiry would enrich knowledge on migrant business resilience, highlighting opportunities for inclusive policies that transform family embeddedness from a liability into a driver of sustainable innovation. In sum, a multi-theoretical, longitudinal and ecosystem-focused research agenda is vital to uncover the dynamics shaping older migrant entrepreneurship. This future work would not only advance the study of ageing and migration but also contribute to policy development in social inclusion, entrepreneurship and sustainable innovation, and help resolve misunderstandings about the dual roles of older migrants. By integrating these theories and

methodological approaches, future research can advance both AMP theory and practice, offering a (more) complete understanding of how older migrants’ ventures serve as engines of inclusive growth in ageing societies.

Concluding remarks

This article advances the ‘Older Migration Paradox’ by exploring the dual nature of older migrants’ roles in host countries. It underscores their substantial economic contributions, including workforce participation, entrepreneurial activities and community support, particularly in ageing societies. Concurrently, the article addresses the complexities of their integration, emphasising the pressures on social and healthcare systems. This study illustrates the importance of harmonising policies that support older migrants in sustainable resource management by synthesising economic theories, migration studies and policy cases.

Recognising the role of older migrants is essential to creating inclusive and sustainable migration policies. Older migrants bring valuable skills and life experiences, yet they often encounter integration challenges that can limit their potential contributions. Addressing the paradox with thoughtful policies fosters social cohesion, enhances economic resilience and alleviates long-term resource demands. Therefore, integrating supportive measures that address the unique needs of older migrants benefits this demographic and strengthens host societies, making them more adaptable and welcoming of diversity. Moreover, failing to address the paradox adequately risks perpetuating inequality and missing out on economic potential. For host nations facing demographic ageing, tapping into the skills and knowledge of older migrants offers a sustainable pathway towards achieving labour market stability and intergenerational solidarity. By adopting a comprehensive policy approach, host countries can mitigate healthcare and social service demands while fostering more inclusive and resilient communities.

A balanced approach to the paradox requires that policymakers recognise the strengths and needs of older migrants. Host countries can harness the benefits of older migration by implementing inclusive, adaptive policies while navigating potential challenges. Creating pathways for the economic and social integration of older migrants through initiatives such as skill recognition, language support and culturally appropriate healthcare ensures they can participate actively and reduce their dependency on social services. As countries grapple with the implications of demographic ageing, prioritising policies that address the needs of older migrants is imperative. Governments, private sector actors and community organisations must collaborate to establish frameworks that welcome older migrants and foster sustainable integration. This balanced approach will mitigate the paradoxical challenges and highlight older

migrants as vital contributors to the societal and economic landscapes of their host countries.

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Funding

The authors received no financial support for the research, authorship, and/or publication of this article.

Declaration of conflicting interests

The authors declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

Notes

- Such contributions are quantified in Equation 1 (detailed in Section 5) via the C_MNE variable, which represents MNE-related benefits stemming from these networks, helping to balance the AMP by maximising economic gains while addressing integration challenges.
- These businesses can range from family-run shops and restaurants to specialised services such as consultancy and real estate (Lulle & King, 2023). By creating jobs and generating income, older migrant entrepreneurs contribute to the local economies and provide opportunities for younger and non-migrant workers.
- The involvement of MNEs in this illustrative algorithm for solving the OMP is strategically justified in their unique position at the intersection of global demographics, labour markets, migration policies, and economic innovation. MNEs operate across borders, making them directly impacted by the considerable imbalance in the societies and economies of both home and host countries" that older migration exacerbates, as noted in Barnard et al. (2019). Persistent labour demand in developed economies, driven by structural transformations like ageing populations, is a primary driver of international migration (Žilinskaitė et al., 2025). Barnard et al. (2019) positions MNEs as "social actors" in migration dynamics, capable of influencing policies that address economic, political, and social imbalances. Integrating MNEs aligns with theoretical foundations, such as Neo-classical Migration Theory (economic maximization via migration) and Social Capital Theory (networks facilitating integration) (Bourdieu, 1986).
- Language cafes promote integration, facilitating mainstream market entry similar to that of migrant SMEs in Italy (Arrighetti et al., 2024; Majlesi et al., 2023).

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