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The summary of the doctoral dissertation

**Silver Economy as an Innovative Instrument of
Social Policy Towards Older People and Old Age**

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1. EXPLANATION OF THE SELECTION OF THE WORK THEME

Limiting the negative effects of population ageing is one of Poland's key development challenges at the beginning of the twenty-first century. The ageing process—a systematic increase in the proportion of old people¹ in a population that results from a decrease in births and mortality—is perceived as a threat or a development challenge, which is mainly related to changes in generational dependency. The key is the “age dependency ratio,” that is, a relation of the working-age population (18-59 years for women/18-64 years for men) to the post-working age population (60+/65+). It is recognized that the increase in this indicator is related to negative and conflicting changes in social relations concerning, among other things, loss of public finances stability, the growth of young people's taxes and health insurance premiums as well as differences in values and political preferences.²

According to the demographic forecast for 2014-2050, the number of people aged 65 and over may increase in Poland from 5.67 to 11.09 million (from 14.7% to 32.7% of the total population).³ This process will be accompanied by the so-called “double ageing,” that is, a rapid growth of participation of “old-old” (75-89 years) and “oldest-old” (90 years and more) in the seniors' population.⁴ Moreover, according to the results of this forecast, the population of Poland will systematically decrease from 38.4 million in 2013 to 33.9 in 2050.⁵ The burden on the working-age population of those in post-working age will increase from 29 per 100

¹ In this summary, the synonyms for “old people” are following notions: “older people,” “older adults,” and “seniors.” With reference to experts of the World Health Organization criteria, the old age usually begins at the age of 60 (S. Golinowska (ed.), *Raport o Rozwoju Społecznym. Polska 1999. Ku godnej aktywnej starości* [Social Development Report: Poland 1999: Towards a Dignified Active Old Age], UNDP, Warszawa 1999, p. 7). However, some of the publications and documents referred in this summary submit the concept of ageing and old age also to people 45/50+. Thus, their authors point to the need for early preparation of individuals and groups for activity in the last stage of life (e.g., P. Szukalski (ed.), *Przygotowanie do starości. Polacy wobec starzenia się* [Preparing for Old Age: Poles Against Ageing], ISP, Warszawa 2009).

² See M. Okólski, *Demografia zmiany społecznej* [Demography of Social Change], Scholar, Warszawa 2004, pp. 126-130; M. Okólski, *Demografia* [Demography], Scholar, Warszawa 2004, pp. 134-136, 144-149; A. Klimczuk, *Bariery i perspektywy integracji międzypokoleniowej we współczesnej Polsce* [Barriers and Prospects for Intergenerational Integration in Contemporary Poland], [in:] D. Kałuża, P. Szukalski (eds.), *Jakość życia seniorów w XXI wieku z perspektywy polityki społecznej* [Quality of Life of Seniors in the Twenty-first Century from the Perspective of Social Policy], Wyd. Biblioteka, Łódź 2010, pp. 92-107.

³ *Prognoza ludności na lata 2014-2050* [Population Projection for 2014-2050], GUS, Warszawa 2014, pp. 133-134.

⁴ In urban areas, 65+ population growth will be from 3.64 to 6.53 million, respectively (from 15.7% to 34.7% of the total population) and in rural areas from 2.02 to 4.56 million (from 13.3% to 30.2% of the total population). A number of people aged 80+ is expected to grow from 1.48 to 3.53 million (from 3.9% to 10.4% of the total population). “Double ageing” will not only lead to greater variation in the social category of older people, but also to the diversity of the needs and methods of solving their problems. See *Prognoza ludności na lata 2014-2050* [Population Projection for 2014-2050], *op. cit.*, p. 137; P. Szukalski, *Starzenie się ludności - wyzwanie XXI wieku* [Ageing Population: The Challenge of the Twenty-first Century], [in:] P. Szukalski (ed.), *Przygotowanie do starości* [Preparing for Old Age], *op. cit.*, p. 23.

⁵ See *Prognoza ludności na lata 2014-2050* [Population Projection for 2014-2050], *op. cit.*, pp. 110-114.

employed in 2013 to 75 per 100 employed in 2050.⁶ In conclusion, we need to highlight that ageing and “shrinking” regions and cities will need to stimulate productivity, better manage unused productivity and break the limited opportunity to mobilize creativity, develop attractive economic areas, and respond to the threat of fragmentation of public services and access to them.⁷

In planning activities for an ageing population, at least two basic concepts are considered: policy towards old age and policy towards older people.⁸ In the recent literature of the subject, also an ageing policy is proposed as “a system of actions aimed at solving or limiting problems related to the increase in the proportion of old people in society.”⁹ In practice, the three mentioned aspects of social policy should be implemented together and in many specific areas.¹⁰ In addition, these policies are multilevel, that is, they include different objectives, actions, and actors (international, national, regional, and local) as well as multisectoral. Design, implementation, and evaluation should take into account the activities of public sector entities (state, regional government, and local government), commercial sector (private companies, e.g., open pension funds, non-public health care institutions), non-governmental organizations sector (associations and foundations), and nonformal sector (families and mutual help in local communities).¹¹ There are also at least three principles (subsidiarity, the

⁶ The number of working age population will decrease from 24.3 million in 2013 to 16.5 in 2050. The ageing of the labor force will also reflect the increase in the share of people in the post-working age from 7.0 million in 2013 to 12.4 million in 2050. See *Prognoza ludności na lata 2014-2050 [Population Projection for 2014-2050]*, *op. cit.*, pp. 148-151.

⁷ See I. Katsarova (ed.), *Regiony wyludniające się: nowy paradygmat demograficzny i terytorialny. Studium [Shrinking Regions: A Paradigm Shift in Demography and Territorial Development. Study]*, IP/B/REGI/IC/2007-044 11/07/2008, Parlament Europejski, Bruksela 2008.

⁸ Policy towards old age and policy towards older people correspond to the division into the subjective and objective scope of solving social problems related to the population ageing. Policy towards older people covers considering the specific needs of the older population, while the policy towards old age refers to the characteristics of old age considered as one of the stages of life cycle related to the earlier stages (youth and adulthood). See B. Szatur-Jaworska, *Dwa aspekty polityki społecznej - polityka wobec ludzi starych i polityka wobec starości [Two Aspects of Social Policy: Policy Towards Older People and Policy Towards Old Age]*, [in:] B. Szatur-Jaworska, P. Błędowski, M. Dziegielewska, *Podstawy gerontologii społecznej [The Basics of Social Gerontology]*, ASPRA-JR, Warszawa 2006, p. 291; B. Rysz-Kowalczyk, B. Szatur-Jaworska, *Polityka społeczna wobec cyklu życia. Faza starości [Social Policy Towards the Life Cycle: Old Age Phase]*, [in:] J.T. Kowaleski, P. Szukalski (eds.), *Nasze starzejące się społeczeństwo. Nadzieje i zagrożenia [Our Aging Society: Hopes and Threats]*, Wyd. Uniwersytetu Łódzkiego, Łódź 2004, pp. 229-239.

⁹ P. Błędowski, *Polityka wobec osób starych – cele i zasady [Aims and Principles of Policy on Ageing and Elderly People]*, „Studia BAS”, 2/2012, p. 205.

¹⁰ Cf. B. Szatur-Jaworska, *Dwa aspekty polityki społecznej - polityka wobec ludzi starych i polityka wobec starości [Two Aspects of Social Policy: Policy Towards Older People and Policy Towards Old Age]*, *op. cit.*, pp. 293-294.

¹¹ Cf. P. Błędowski, *Lokalna polityka społeczna wobec ludzi starych [Local Social Policy Towards Old People]*, Oficyna Wydawnicza Szkoły Głównej Handlowej, Warszawa 2002, pp. 36-43, 178-188; A. Klimczuk, *Economic Foundations for Creative Ageing Policy, Vol I: Context and Considerations*, Palgrave Macmillan, New York 2015, pp. 61-72; R.R. Wacker, K.A. Roberto, *Community Resources for Older*

complexity of needs, and locality assessment) that are essential for the effectiveness of this social policy and which should be used by its stakeholders.¹²

A key strategic document for the discussed social policy is “Madrid International Plan of Action on Ageing” adopted in 2002 by the United Nations.¹³ This document is a set of commitments and management guidelines in the area of social policy towards old age and old people for individual UN member states. This plan has played a key role in promoting the idea of active ageing policy in recent years as well as solutions that are accessible to all people regardless of age, which is complementary to the concept of a “society for all ages” outlined in the mentioned plan.¹⁴ In addition, at the European Union (EU) level, the European Commission underlined the need to formulate “constructive responses” to the challenge of population ageing.¹⁵ In 2007, the concept of “silver economy” was defined as one of such answers. The EU Council called on the European Commission and the Member States to increase the active participation of older people, particularly through volunteering, and to create new markets within the “silver economy” linked to the growing demand for selected goods and services among older people.¹⁶ The EU Council Resolution also recommended the implementation of horizontal policies that would include interventions crossing the boundaries of sectoral policies (such as health, labor, education, economic and innovation policies), which coincides with the principle of mainstreaming ageing recommended by the UN that promotes inclusion of topics relevant for old age and ageing into main fields of public policy.¹⁷ Also in 2007, the European Commission published the report “Europe’s Demographic Future: Facts and Figures on Challenges and Opportunities,” which identifies

Adults: Programs and Services in an Era of Change, Sage Publications, Thousand Oaks 2014, pp. 17-22; P. Spicker, *Social Policy: Themes and Approaches*, Policy Press, Bristol 2008, pp. 17-26, 135-145.

¹² See P. Błędowski, *Lokalna polityka społeczna wobec ludzi starych [Local Social Policy Towards Old People]*, *op. cit.*, pp. 176-177; A. Klimczuk, *Public Policy: Ethics*, [in:] J. D. Wright (ed.), *International Encyclopedia of the Social and Behavioral Sciences*, 2nd edition, Elsevier, Oxford 2015, pp. 582-583.

¹³ *Report of the Second World Assembly on Ageing. Madrid International Plan of Action on Ageing*, United Nations, New York 2002.

¹⁴ See *Active Ageing. A Policy Framework*, World Health Organization, Geneva 2002; *Global Age-Friendly Cities. A Guide*, World Health Organization, Geneva 2007; *Ageing in the Twenty-first Century. A Celebration and a Challenge*, United Nations Population Fund, New York 2012; *World Report on Ageing and Health*, World Health Organization, Geneva 2015; *Ageing in Cities*, OECD, Paris 2015.

¹⁵ See *Zielona Księga „Wobec zmian demograficznych: nowa solidarność między pokoleniami” [Green Paper “Confronting Demographic Change: A New Solidarity Between the Generations”]*, Komisja Wspólnot Europejskich, Bruksela, 16.03.2005; *Sprostanie wyzwaniom związanym ze skutkami starzenia się społeczeństwa w UE (Sprawozdanie na temat starzenia się społeczeństwa, 2009) [Dealing with the Impact of an Ageing Population in the EU (2009 Ageing Report)]*, Komisja Wspólnot Europejskich, Bruksela, 29.04.2009; *The EU Contribution to Active Ageing and Solidarity Between Generations*, Publications Office of the European Union, Luxembourg 2012.

¹⁶ *Resolution of the Council of the European Union: “Opportunities and Challenges of Demographic Change in Europe” (6226/07)*, 22.02.2007.

¹⁷ *Mainstreaming Ageing*, United Nations Economic Commission for Europe, “UNECE Policy Brief on Ageing” 1/2009.

the silver economy as a concept related to “the combination of good supply conditions (high levels of education, R&D, responsive and flexible markets) and the growing purchasing power of older consumers offers a huge new potential for economic growth.”¹⁸ It has been pointed out that there is no precise definition of the silver economy, that there is no statistical data reflecting its development, and that it is not a single sector but rather a collection of products and services from many existing sectors.¹⁹ At the same time, it should be noted that this concept is sometimes used interchangeably with the narrower term “silver market,” which was developed in the early 1970s in Japan, in the context of increasing accessibility of facilities for older adults.²⁰ As pointed out by F. Kohlbacher and C. Herstatt, this market does not cover only products and services for older consumers, so it is important to avoid emphasizing the age of their users.²¹

Aspects of the dissemination of the silver economy in connection with the idea of intergenerational solidarity are also evident in the European Commission’s “European Innovation Partnership on Active and Healthy Ageing.”²² The documents published in the following years with EC recommendations in the area of the silver economy were mainly related to the initiation and further development of this partnership.²³

It may be recognized that the first direct mention of the silver economy in the Polish strategic documents appeared in 2009 with the government report “Poland 2030.” This document underlined that the silver economy refers to the active course of life in retirement as

¹⁸ *Europe’s Demographic Future: Facts and Figures on Challenges and Opportunities*, European Commission, Luxembourg 2007, p. 96.

¹⁹ See the similar definition proposed by P. Enste, G. Naegele, and V. Leve, *The Discovery and Development of the Silver Market in Germany*, [in:] F. Kohlbacher, C. Herstatt (eds.), *The Silver Market Phenomenon: Business Opportunities in an Era of Demographic Change*, Springer, Heidelberg 2008, p. 330.

²⁰ F. Coulmas, *Looking at the Bright Side of Things*, [in:] F. Kohlbacher, C. Herstatt (eds.), *The Silver Market Phenomenon...*, *op. cit.*, pp. v-vi.

²¹ See F. Kohlbacher, C. Herstatt, *Preface and Introduction*, [in:] F. Kohlbacher, C. Herstatt (eds.), *The Silver Market Phenomenon...*, *op. cit.*, pp. xi-xxv.

²² *European Innovation Partnership on Active and Healthy Ageing*, http://ec.europa.eu/research/innovation-union/index_en.cfm?section=active-healthy-ageing, 15.01.2017.

²³ Among the issues discussed in the publications of the European Commission were: stimulating economic growth and employment in the silver economy; promoting age-friendly environments in cities and municipalities/communities; stimulating social innovation and scaling best practices for active and healthy ageing; stimulating investment in innovation for active and healthy ageing; reform of funding mechanisms for research and development in ageing; digital transformation of health care and care services; and building a single market of digital innovation for active and healthy ageing. See *European Scaling-up Strategy in Active and Healthy Ageing*, European Commission, Brussels 2015; *Growing the Silver Economy in Europe: Background Paper*, European Commission, Brussels 2015; *Innovation for Active & Healthy Ageing: European Summit on Innovation for Active and Healthy Ageing, Brussels, 9-10 March 2015 - Final Report*, European Commission, Brussels 2015; *Blueprint Digital Transformation of Health and Care for the Ageing Society*, European Commission, Brussels 2017.

opposed to the “traditional model of deactivation.”²⁴ Then, in the project of “Long-term National Development Strategy 2030” it was assumed that construction of the silver economy requires first of all to build good living conditions for young people.²⁵ It was also recognized that this economy require: the creation of a model of seniors’ activity that will use their potential and prevent their exclusion; the security of the pension system; and institutional support for the long-term care.²⁶

The “National Development Strategy 2020” project has linked the silver economy with the challenges of improving social cohesion, high professional activity, and adaptability of labor resources.²⁷ These actions were further specified in the “Human Capital Development Strategy” where it was recognized that the implementation of the silver economy is supported by programs such as “Solidarity Across Generations,” “Mobility for Older People with Disabilities,” the development of lifelong learning, support for the social economy development and senior volunteering.²⁸ In addition, in 2013 “The Assumptions of the Long-term Senior Policy in Poland for the Period 2014–2020” were published.²⁹ The silver economy has been

²⁴ See M. Boni (ed.), *Raport Polska 2030. Wyzwania rozwojowe [Report Poland 2030: Development Challenges]*, KPRM, Warszawa 2009, pp. 17, 66, 276.

²⁵ The need to stimulate the openness of the second post-war baby boom (“digital”) to exchange with the representatives of the previous baby boom (“analog”) and increase the quality of social capital in these relationships was emphasized. The three approaches to the silver economy have been identified and merged, including: one-sided adjustment (projection of needs and incorporation of demographic change); comprehensive (preparation of a society to longevity through education policy, health policy, access to technology, high productivity, and new retirement solutions); and active preventive action (pronatalist policy and migration policy). See M. Boni (ed.), *Długookresowa Strategia Rozwoju Kraju. Projekt. Część I [Long-term National Development Strategy 2030: Project - Part I]*, MAiC, Warszawa 09.05.2012, p. 20; M. Boni (ed.), *Długookresowa Strategia Rozwoju Kraju. Projekt. Część II [Long-term National Development Strategy 2030: Project - Part II]*, MAiC, Warszawa 09.05.2012, pp. 120, 290; *Długookresowa Strategia Rozwoju Kraju 2030 [Long-term National Development Strategy 2030]*, KPRM, Warszawa 2013.

²⁶ *Długookresowa Strategia... Część I [Long-term National Development Strategy 2030: Project - Part I]*, *op. cit.*, p. 56; *Długookresowa Strategia... Część II [Long-term National Development Strategy 2030: Project - Part II]*, *op. cit.*, pp. 162, 170.

²⁷ *Strategia Rozwoju Kraju 2020. Projekt [National Development Strategy 2020: Project]*, MRR, Warszawa, listopad 2011, pp. 95, 97; *Strategia Rozwoju Kraju 2020. Aktywne społeczeństwo, konkurencyjna gospodarka, sprawne państwo [National Development Strategy 2020: Active Society, Competitive Economy, Efficient State]*, MRR, Warszawa 2012.

²⁸ *Strategia Rozwoju Kapitału Ludzkiego. Projekt [Human Capital Development Strategy: Project]*, MPiPS, Warszawa 01.08.2012, p. 39; *Strategia Rozwoju Kapitału Ludzkiego 2020 [Human Capital Development Strategy 2020]*, MPiPS, Warszawa 2013, pp. 31, 191-194.

²⁹ Senior policy was defined here as “all intentional activities of public administration at all levels and other organizations and institutions that carry out the tasks and initiatives that shape the conditions of decent and healthy ageing.” This concept can be considered as combining the features of the previously discussed and longer-functioning in the literature notions of social policy towards older people and social policy towards old age. See *Założenia Długofalowej Polityki Senioralnej w Polsce na lata 2014-2020 [The Assumptions of the Long-term Senior Policy in Poland for the Period 2014-2020]*, MPiPS, Warszawa 2013, p. 4; B. Szatur-Jaworska, *Polityka społeczna wobec starzenia się ludności – propozycja konceptualizacji pojęcia [Social Policy Towards Population Ageing: A Suggested Term Conceptualisation]*, „Studia Oeconomica Posnaniensia” 9/2016, pp. 7-27; E. Trafiałek, *Innowacyjna polityka senioralna XXI wieku. Między ageizmem, bezpieczeństwem socjalnym i active ageing [Innovative Senior Policy of the Twenty-first Century: Between Ageism, Social Security and Active Ageing]*, Wyd. Adam Marszałek, Toruń 2016, pp. 196-200.

identified as one of the five areas in need of policy intervention.³⁰ The goal of senior policy on the silver economy has been recognized as “supporting the development of effective solutions tailored to the needs and expectations of older adults.”³¹ Such a defined approach to the silver economy should be considered as much narrower than the interpretation of this concept disseminated by the European Commission.

In the Polish literature of the subject, the first analyses of the concept of the silver economy were presented by, among others, S. Golinowska,³² P. Szukalski,³³ E. Kryńska,³⁴ and A. Klimczuk.³⁵ At this point, it is justified to emphasize the observation of E. Kryńska that the concept of the silver economy “is not a theory based on sound scientific foundations, since it was not created in hermetic researchers’ laboratories—it is rather a bottom-up initiative to tackle the conventional approach to ageing modern societies of highly developed countries accepting and adapting to reality.”³⁶ The innovative features of this concept include the use of potentials (or capitals) of older adults, such as intellectual and income potential and the formulation of a positive economic strategy for the effects of population ageing.

The presented discussion suggests that it is possible to undertake an analysis of the silver economy as an innovative social policy instrument for older people and old age. The concept of innovation generally refers to new solutions that contribute to the development of activities of people and organizations.³⁷ Social innovations can be understood as new strategies,

³⁰ Other areas of senior policy include: health and independence; professional activity of people 50+; educational, social and cultural activity of older people; and intergenerational relationships. See *Założenia Długofalowej Polityki Senioralnej w Polsce na lata 2014-2020 [The Assumptions of the Long-term Senior Policy in Poland for the Period 2014–2020]*, *op. cit.*.

³¹ *Założenia Długofalowej Polityki Senioralnej w Polsce na lata 2014-2020 [The Assumptions of the Long-term Senior Policy in Poland for the Period 2014–2020]*, *op. cit.*, p. 45.

³² S. Golinowska (ed.), *Wyzwania Małopolski w kontekście starzenia się społeczeństwa. Podejście strategiczne [Challenges of Małopolska in the Context of an Ageing Population: Strategic Approach]*, Małopolskie Studia Regionalne, Kraków 2010; S. Golinowska, „Srebrna gospodarka” i miejsce w niej sektora zdrowotnego. *Konceptcja i regionalne przykłady zastosowania [“Silver Economy” And Its Place in the Health Sector: Concept and Regional Examples of Use]*, „Zdrowie Publiczne i Zarządzanie” IX/1/2011, pp. 76-85; S. Golinowska, *Srebrna gospodarka – ekonomiczny wymiar procesu starzenia się populacji [Silver Economy: Economic Dimension of Ageing Population]*, [in:] B. Szatur-Jaworska (ed.), *Strategie działania w starzejącym się społeczeństwie. Tezy i rekomendacje [Strategies for Acting in an Ageing Society: Theses and Recommendations]*, Biuro Rzecznika Praw Obywatelskich, Warszawa 2013, pp. 134-147.

³³ P. Szukalski, *Trzy kolory. Srebrny. Co to takiego silver economy? [Three Colours: Silver - What is the Silver Economy?]*, „Polityka społeczna” 5-6/2012, pp. 6-11.

³⁴ E. Kryńska, *W kierunku srebrnej gospodarki, czyli o potrzebie akceptacji nieuniknionych zmian demograficznych [Towards a Silver Economy: About the Need to Accept Inevitable Demographic Changes]*, „Biuletyn Forum Debaty Publicznej” nr. 12, Kancelaria Prezydenta Rzeczypospolitej Polskiej, Warszawa 2012, pp. 12-18.

³⁵ See point 6 of this summary.

³⁶ E. Kryńska, *W kierunku srebrnej gospodarki, czyli o potrzebie akceptacji nieuniknionych zmian demograficznych [Towards a Silver Economy: About the Need to Accept Inevitable Demographic Changes]*, *op. cit.*, p. 16.

³⁷ In a classic approach of J.A. Schumpeter innovation refers to: (1) introducing new or refining existing products; (2) introduction of a new or improved method of production; (3) opening a new market; (4) the application of a new method of sale or purchase; (5) the use of new raw materials or semi-finished products; and (6) the introduction of a new production organization. See E. Stawasz, G. Niedbalska, *Innowacje [Innovations]*, [in:]

concepts, products, services, and organizational forms to meet the needs that arise in the spheres of different sectors of the social system and in the social economy.³⁸ In addition, innovativeness can be understood as the characteristic of people and organizations, which means their ability to create and implement innovation and to engage in the mobilization of resources and skills needed to participate in these processes.³⁹ Furthermore, instruments of social policy are usually defined as means of action that “affect the behavior of the people to whom social policy directs its programs as well as those who act as their contractors or who create a social environment in which social policy programs are implemented.”⁴⁰

The concept of the silver economy can be considered as an innovative instrument because it departs from the focus on traditional, passive social policy instruments (such as financial and material benefits) to: (1) commercializing the fields of social policy (e.g., care, health care, and education); (2) expanding the range of available social services with the widespread use of new digital technologies; (3) shaping age-friendly environments (e.g., homes, offices, towns, and local communities); and (4) stimulating older peoples’ activity as citizens, employees, volunteers, innovators, entrepreneurs, consumers, and investors. The use of this instrument also affects (5) stimulating the opening of new markets for older adults and the ageing population, and (6) stimulating the integration of innovative solutions (technological innovation and social innovation) towards older people and old age. With reference to the considerations of R. Ervik and T.S. Lindén, we may assume that the silver economy corresponds to the dissemination of a horizontal approach to social policy towards older people and old age.⁴¹ In addition, as a recommendation formulated by international organizations, it is a programmatic idea (instrumental and cognitive), which is not intended to: (1) establish a completely new paradigm of social policy, (2) broadly consult the framework for action, or (3) refer to public moods and social acceptability. We can also risk the assertion that the concept of the silver economy is responding to a relatively limited interest in social gerontology

K.B. Matusiak (ed.), *Innowacje i transfer technologii. Słownik pojęć [Innovation and Technology Transfer: Glossary of Terms]*, Polska Agencja Rozwoju Przedsiębiorczości, Warszawa 2011, pp. 111-112.

³⁸ R. Murray, J. Caulier-Grice, G. Mulgan, *The Open Book of Social Innovation*, The Young Foundation, NES-TA, London 2010, p. 3.

³⁹ P. Niedzielski, *Innowacyjność [Innovativeness]*, [in:] K.B. Matusiak (ed.), *Innowacje i transfer technologii. Słownik pojęć [Innovation and Technology Transfer: Glossary of Terms]*, Polska Agencja Rozwoju Przedsiębiorczości, Warszawa 2011, pp. 119-120.

⁴⁰ Social policy tools can reinforce, weaken or modify behavior as well as stimulate new behaviors. Social policy instruments can also be divided into economic, legal, information, human resources, and environmental. See J. Supińska, *Polityki społecznej instrumenty [Social Policy Instruments]*, [in:] B. Rysz-Kowalczyk (ed.), *Leksykon polityki społecznej [Lexicon of Social Policy]*, ASPRA-JR, Warszawa 2002, p. 125.

⁴¹ Cf. R. Ervik, T.S. Lindén, *The Making of Ageing Policy: Framing, Conceptual Ambiguities and National Policy Developments*, [in:] R. Ervik, T.S. Lindén (eds.), *The Making of Ageing Policy: Theory and Practice in Europe*, Edward Elgar, Cheltenham, Northampton, MA, 2013, pp. 9, 16-17.

and social policy on issues related to combining the ageing population and technological change, including the dissemination of technical solutions to partially counteract labor shortages and integrate services from various specific policies.⁴²

2. OBJECTIVE AND PURPOSE

It is understood that the subject of social science research may be described as the creations of social, economic and political life with material qualities such as social communities and ideal qualities such as attitudes and opinions.⁴³ The study covered conceptual categories: the social category of old people, silver economy, innovation, social policy instruments, social policy towards older people, and social policy towards old age. These categories were analyzed together to recognize the determinants, recommended practices, objectives, and tasks in the field of silver economy. The subjects of research covered the entities of social policy towards old people and old age, in particular, divided into international, national, regional and local organizations, and into the public sector, the commercial sector, and the non-governmental sector. The study highlighted their role in regulating, implementing, and financing activities in the silver economy. In addition, the integration of social services, links of the concept of the silver economy with other economic systems relevant to social policy, and barriers and challenges in the implementation of the silver economy were also covered. In terms of territory, the study concerned Poland with international comparisons and best practice analysis at regional and local levels, with particular attention to urban areas.

In the social sciences, the aims of research can serve both for the scientific cognition of reality (descriptive function) and for the indication of possibilities for shaping and transformation the reality (normative function).⁴⁴ The basic purpose of this coherent thematic collection of publications under the doctoral dissertation was formulated as to **identify the characteristics of the silver economy as an innovative social policy instrument for older people and old age**. The detailed objectives are to recognize the determinants of the development of the concept of the silver economy, its conceptual scope and areas of activity, as well as to

⁴² See M. Bernard, J. Phillips, *The Challenge of Ageing in Tomorrow's Britain*, "Ageing & Society" 1/2000, pp. 48-49; A. Sixsmith, *Technology and the Challenge of Aging*, [in:] A. Sixsmith, G.M. Gutman (eds.), *Technologies for Active Aging*, Springer, New York 2013, p. 8; R. Ervik, *A Missing Leg of Ageing Policy Ideas: Dependency Ratios, Technology and International Organizations*, paper presented at the ESPAnet The future of the welfare state conference, Urbino, 17-19.09.2009, www.espanet-italia.net/conference2009/paper/15%20-%20Ervik.pdf [15.01.2017].

⁴³ J. Szumski, *Wstęp do metod i technik badań społecznych [Introduction to Social Research Methods and Techniques]*, Śląsk, Katowice 1995, p. 19.

⁴⁴ *Ibidem*, p. 21.

identify the silver economy models at national and regional levels. These goals are interrelated.

The study has helped to achieve the following theoretical and practical goals:

1. Identification of conditions, phenomena, and processes that led to the creation and dissemination of the silver economy concept.
2. Definition of the conceptual scope, areas of activities, and entities included in the concept of the silver economy.
3. Recognition of the relationship of the concept of the silver economy with the priorities and objectives of social policy towards the older people and old age at the international and national levels.
4. Identification of the links between the concept of the silver economy and other economic systems designed to respond to the challenges of ageing populations.
5. Determining the importance of the concept of the silver economy for the realization of multisectoral social policy.
6. Identification of the silver economy models in European welfare states.
7. Identification of barriers and challenges and best practices in the implementation of the silver economy concept.

3. MAIN THESIS

The main thesis of a coherent thematic collection of publications presented as the doctoral dissertation is as follows **the silver economy is an innovative instrument of social policy towards older people and old age. It is a strategic recommendation at the international and national level, which leads to a focus on the potential of ageing populations and the opening up of new markets for older adults and ageing populations. Institutionalization of the silver economy is based on disseminating the design and implementation of technological and social innovations that are accessible to all age groups.**

4. HYPOTHESES

Moreover, the hypotheses were also defined, that is, “detailed, verifiable expectations for reality, which result from a more general thesis.”⁴⁵ Hypotheses are also assumptions or guesses

⁴⁵ E. Babbie, *Badania społeczne w praktyce [Social Research in Practice]*, PWN, Warszawa 2007, p. 67.

that are made for a provisional purpose to identify or explain a identified research problem that required testing during the investigation.⁴⁶ The conceptualization of the research project included the adoption of the following research hypotheses:

1. The emergence and dissemination of the concept of the silver economy are in particular related to the transition from industrial societies and economies to postindustrial and knowledge-based societies and economies. The development of this concept as an instrument of social policy coincides with the growing demand for goods and services for older adults (verification during the works on publications 1, 2, and 6).
2. The concept of the silver economy concerns the construction of an economic system based on meeting the needs of ageing societies, focusing on the activities of social policy actors around the development and implementation of technological innovations (gerontechnology) and social innovation (verification during the works on publications 1, 5, 6, 7, and 8).
3. Internationally and nationally, the concept of the silver economy is linked to the practical application of the active ageing policy and the intergenerational solidarity policy (verification during the works on publications 1, 2, 3, 5, 7, and 8).
4. The concept of the silver economy is linked to the concepts of social and solidarity economy, creative economy, and knowledge-based economy (verification during the works on publications 2, 4, 5, and 6);
5. The concept of the silver economy can be seen as an instrument for implementing the assumptions of multisectoral social policy by stimulating the integration of services, cooperation and coordination of public, commercial and non-governmental organizations at all levels of social policy (verification during the works on publications 1, 5, 6, 7, and 8).
6. In European welfare states, one can see the emergence of at least four models of the silver economy: the liberal (liberal welfare regimes), coordinated (social-democratic and corporative), mixed/hybridized (familistic) and dependent (in transition) (verification during the works on publication 7).

⁴⁶ J. Sztumski, *Wstęp do metod i technik badań społecznych [Introduction to Social Research Methods and Techniques]*, op. cit., p. 48.

5. RESEARCH METHOD AND TECHNIQUES

Research for a coherent thematic collection of publications presented as dissertation was conducted based on the use of triangulation of data, theory, and methods. The concept of triangulation is to combine the use of various theoretical perspectives, research methods, and techniques as well as independent data sources.⁴⁷ An approach combining quantitative and qualitative methods was applied, allowing for a complete description of the analyzed phenomena and processes related to the concept of the silver economy and social policy towards older people and old age.⁴⁸ The first method allows us to estimate the intensity and range of phenomena. Second, to embed them in the context of contemporary social, political and economic conditions, to deepen observation and conclusions, and to recognize the subjectivity and competence of the investigated subjects and treat them as participants in the research process capable of contributing to the interpretation of social reality.⁴⁹

The basic qualitative research technique in the project was the analysis of the literature of the subject, in other words: research from secondary sources. All the eight papers in the collection include, in particular, the literature on the situation of older people, ageing processes, social policy towards older people and old age, the models of welfare states, and the management of services in social policy. Literature analysis was also concerned with the processes of formulating principles, directions, goals, and tools for implementation of social policy for older people and old age. This technique has allowed to clarify and define the basic concepts of the silver economy and the links between them. Literature analysis included study reports, case studies, best practices, institution websites and documents such as legal acts, strategies, programs, plans related to social policy towards older people and old age as well as taking into account international, national, regional and local levels.

The quantitative technique used in the project was an analysis of existing statistics. This technique served to capture attitudes, patterns of behavior, historical context, and basic

⁴⁷ Data triangulation in the project consisted of comparing the results of studies on older adults, the silver economy and social policy towards old age and older people in different populations and in different locations, including in the country and abroad. Triangulation of theory included the use of diverse theoretical concepts in the fields of social policy, economics, public management, sociology and social work to draw conclusions and recommendations from collected primary and secondary data. Triangulation of methods consisted in combining in the measurement of different methods and techniques of research. See K. Konecki, *Studia z metodologii badań jakościowych. Teoria ugruntowana [Study of Qualitative Research Methodology: Grounded Theory]*, PWN, Warszawa 2000, p. 86.

⁴⁸ E. Babbie, *Badania społeczne w praktyce [Social Research in Practice]*, *op. cit.*, pp. 48-50.

⁴⁹ H. Palska, *Bieda i dostatek. O nowych stylach życia w Polsce końca lat dziewięćdziesiątych [Poverty and Abundance: About New Lifestyles in Poland in the Late 1990s]*, IFiS PAN, Warszawa 2002, p. 35.

concepts and indicators.⁵⁰ This analysis included data sets related to the situation of older people, the population ageing, and the implementation of social policy indicators for older people and old age. In particular, data from the Central Statistical Office (period 2002-2013, publications 1, 2, and 4 of the collection), Eurostat (period 2007-2011, publication 1), surveys of “Social Diagnosis” (2009, in publication 2), surveys of the Society of Creative Initiatives “ę” (period 2012-2014, publications 4 and 8), European Social Survey (period 2002-2014, publication 5) and Active Ageing Index (period 2012-2014, in publication 7) were used.

6. CONTENTS

The monothematic series of publications include the following studies in chronological order:

1. A. Klimczuk, *Transfer technologii w kształtowaniu srebrnej gospodarki* [*Technology Transfer in Shaping the Silver Economy*], [in:] M. Grzybowski (ed.), *Transfer wiedzy w ekonomii i zarządzaniu* [*Transfer of Knowledge in Economics and Management*], Wydawnictwo Uczelniane Akademii Morskiej w Gdyni, Gdynia 2011, pp. 57-75. Ministry of Science and Higher Education: 4 points.
2. A. Klimczuk, *Kreatywne starzenie się. Przykłady zagranicznych i polskich zaleceń i praktyk* [*Creative Ageing: Examples of Foreign and Polish Recommendations and Practices*], [in:] A. Zawada, Ł. Tomczyk (eds.), *Seniorzy w środowisku lokalnym (badania empiryczne i przykłady dobrych praktyk)* [*Seniors in the Local Environment (Empirical Research and Examples of Good Practice)*], Wyd. Uniwersytetu Śląskiego, Katowice 2013, pp. 24-46. Ministry of Science and Higher Education: 5 points.
3. A. Klimczuk, *Solidarność pokoleń w perspektywie strategicznej państwa* [*Solidarity Between Generations in Strategic Perspective of State*], [in:] A. Kubów, J. Szczepaniak-Sienniak (eds.), *Polityka rodzinna a polityka rynku pracy w kontekście zmian demograficznych* [*Family Policy and Labor Market Policy in the Context of Demographic Change*], „Prace Naukowe Uniwersytetu Ekonomicznego we Wrocławiu” nr 292, Wyd. Uniwersytetu Ekonomicznego we Wrocławiu, Wrocław 2013, pp. 190-205. Ministry of Science and Higher Education: 7 points.
4. A. Klimczuk, *Kierunki rozwoju uniwersytetów trzeciego wieku w Polsce* [*Development Directions of the Third Age Universities in Poland*], „E-mentor”, 4(51)/2013, pp. 72-77,

⁵⁰ E. Babbie, *Badania społeczne w praktyce* [*Social Research in Practice*], op. cit., p. 353.

www.e-mentor.edu.pl/artykul/index/numer/51/id/1048. Ministry of Science and Higher Education: 9 points.

5. A. Klimczuk, *Modele wielosektorowej polityki społecznej wobec ludzi starych i starości w kontekście zmiany technologicznej* [*Models of Multisectoral Social Policy Towards Older People and Old Age in the Context of Technological Change*], „Zarządzanie publiczne” 2(32)/2015, pp. 41-53. Ministry of Science and Higher Education: 14 points.
6. A. Klimczuk, *Silver, Creative, and Social Economies as Positive Responses to Population Ageing*, [in:] A. Klimczuk, *Economic Foundations for Creative Ageing Policy, Volume I: Context and Considerations*, Palgrave Macmillan, New York 2015, pp. 75-107. Ministry of Science and Higher Education: 25 points.
7. A. Klimczuk, *Modele „srebrnej gospodarki” w Unii Europejskiej w ujęciu porównawczym. Próba wprowadzenia do dyskusji* [“*Silver Economy*” *Models in the European Union in the Comparative Approach: An Attempt to Introduce Discussion*], „Problemy zarządzania” 2(59)/2016, pp. 41-59. Ministry of Science and Higher Education: 11 points.
8. A. Klimczuk, Ł. Tomczyk, *Inteligentne miasta przyjazne starzeniu się - przykłady z krajów Grupy Wyszehradzkiej* [*Smart, Age-friendly Cities: Examples in the Countries of the Visegrad Group (V4)*], „Rozwój Regionalny i Polityka Regionalna” nr 34, 2016, pp. 79-97. Ministry of Science and Higher Education: 9 points.

7. STRUCTURE OF WORK AND DISCUSSION

The thematically coherent collection of publications presented as doctoral dissertation includes eight publications. The dissertation is theoretical, and the starting point for the analyses is studies and literature review. The first and second publication are oriented towards critical evaluation of the concept of social policy in relation to older people and old age in literature, and to bringing together the idea of a “silver economy” as a construct that goes beyond issues such as the market of care services for older people, self-help, activation, and empowerment of older adults. These publications were also targeted at identifying foreign examples of best practices in the silver economy, with particular emphasis on strategy papers, public programs, and innovative institutions and entities.

The next two publications (3rd and 4th) contain an analysis of the distinguishing of Polish institutions shaping social policy towards older people and old age as well as key thematic areas in national strategy papers, including the identification of the relations between the concept of the silver economy, intergenerational relationships, and the activation of older

adults. Publications 5, 6, and 7 focus on: the justification of the silver economy in models of multisectoral social policy towards older people and old age; its relationships with the concepts of social and solidarity economy, creative economy, and knowledge-based economy; and the identification of potential models of the silver economy in European welfare states. The last publication of the series highlights the practical dilemmas of the development of the silver economy by combining technological and social innovations in line with the recommendations for the implementation of the “smart cities” and “age-friendly cities.” All publications in the summaries contain conclusions from the analyses, recommendations for practical activities, and an indication of potential future research directions.

The first publication of the collection (“Transfer technologii w kształtowaniu srebrnej gospodarki [Technology Transfer in Shaping the Silver Economy]”) discusses the implications of the transition from industrial societies and economies to post-industrial/knowledge-based societies and economies. The analysis highlights the importance of the development of goods and services addressed to older people. Next, the study brings together the phenomenon of the silver economy as an economic system based on meeting the needs of ageing societies. These parts of the article served for a positive verification of the 1st hypothesis. For the evaluation of 2nd hypothesis, the publication presents examples of strategic and organizational solutions related to the development of technology as a key element of this potential economic system. In addition, the article has positively verified 3rd hypothesis in relation to the silver economy and policy for the development of intergenerational solidarity by discussing the phenomena accompanying this system, such as the development of “universal design,” “intergenerational design,” and the emergence of “robotics divide.” The publication refers to the 5th hypothesis by discussing concepts involving the cooperation of public, commercial and non-governmental actors, such as innovation strategies, “welfare clusters,” and regional networks of the silver economy. Attention was also paid to new research institutions called as the “agelab” and cultural institutions named as the “medialab” which can be used to shape the social image of gerontechnology.

The second paper included in the collection (“Kreatywne starzenie się. Przykłady zagranicznych i polskich zaleceń i praktyk [Creative Ageing: Examples of Foreign and Polish Recommendations and Practices]”) on the example of urban cultural and artistic institutions draws attention to organizational changes related to the provision of services to older people. The paper includes a description of the process of institutionalization on the example of the “creative economy” phenomenon. Further linkage of this analysis with the concept of the silver economy was presented in the sixth publication of the collection, where it was found that

the creative economy is a broader concept and influences the perception and implementation of the silver economy. The second publication of the cycle positively validates the hypotheses 1st and 4th by the description of the main features of the changes at work and leisure in the early twenty-first century, as well as the relationship of creative economy with changes in social stratification and the emergence of new regional and local development factors (technologies, talents, and tolerance). In order to test the 3rd hypothesis, an analysis of current concepts of social policy towards older people and old age (productive ageing policy, active ageing policy, and creative ageing policy) was also undertaken. Particular attention has been paid to the benefits and barriers to building seniors' creative capital, as well as to foreign and domestic examples of the solutions used in this area included in strategic documents; activities of network organizations; and the activities of selected cultural and artistic centers.

The purpose of the third paper (“Solidarność pokoleń w perspektywie strategicznej państwa [Solidarity Between Generations in Strategic Perspective of State]”) was to introduce the concept of solidarity across generations as a central concept in defining the priorities and objectives of social policy towards the older people and old age. The paper directly and positively verified the 3rd hypothesis. The link between the concepts of intergenerational solidarity and the implementation of the idea of the silver economy in the international and national strategy documents has been described. The publication emphasizes that essential for developing and disseminating the concept of the silver economy is a discourse on how to support the maintenance of conflict-free intergenerational relationships. This aspiration is an issue that requires joint interventions by public, commercial and non-governmental actors, which is partly in line with the test of 5th hypothesis regarding the links between the silver economy and multisectoral social policy. The study draws not only the differences in meanings of the notion of generations and types of intergenerational relationships but also covers models of intergenerational relationships policy. The description takes into account international, national and regional and local actions. In the next part of the paper, the analysis also covers main assumptions of actions for intergenerational solidarity in selected government documents of the civilization project “Poland 2030: Third Wave of Modernity.”

The fourth publication (“Kierunki rozwoju uniwersytetów trzeciego wieku w Polsce [Development Directions of the Third Age Universities in Poland]”) on the example of the social movement in the field of lifelong learning seeks attempts to merge and coordinate activities for social policies towards older people and old age in the framework of “top-down” (governmental) and “bottom-up” (civic) initiatives. With regard to this first source of initiatives, the study draws the analysis of the discourse around the separation of centers for the

shaping of national senior policy and its core strategy papers in 2007-2013, taking into account the long-term assumptions of Poland's senior policy for 2014-2020. As regards bottom-up initiatives, the publication highlights the progressive changes in the organizational rules of universities of the third age as well as the internal and external factors that force them to change. The paper, by a description of examples of solutions derived from the area of construction of the social and solidarity economy, contributes to a positive test of the 4th hypothesis.

The fifth publication of the collection ("Modele wielosektorowej polityki społecznej wobec ludzi starych i starości w kontekście zmiany technologicznej [Models of Multisectoral Social Policy Towards Older People and Old Age in the Context of Technological Change]") draws attention to the premise that ageing is a challenge that requires the development and implementation of horizontal social policy. This policy should take into account the diversity of older people as well as the diversity of activities targeting older adults and the image of old age. The analysis of concepts, theories, and strategic documents leads here to a positive consideration of hypothesis 3. In addition, the publication underlines that the complexity of the negative consequences of ageing makes it essential to increase the cooperation of public, commercial, non-governmental, and non-formal entities at all levels of social policy, which is a contribution to a direct positive verification of the 5th hypothesis. The paper also draws attention on the models of multisectoral social policy and the possibilities of social services integration. The study contributes to the positive assessment of 2nd and 4th hypotheses by pointing to the opportunities and threats to service integration, with particular focus on the silver economy, digital and robotic divide, and the development of social innovations related to older people and old age.

The sixth publication, that is, "Silver, Creative, and Social Economies as Positive Responses to Population Ageing," contains an in-depth description of the features of the silver economy concept, thus strengthening the positive verification of the 1st hypothesis. In addition, in view of the need to further verify the 4th hypothesis, the analysis was directed at comparing the properties of the silver economy with the specifics of the creative economy and the social and solidarity economy. As a result, the theoretical definition of their mutual relations and their implications for the process of population ageing was presented. In summary, the review assumes that each of these systems is based on another type of potential (capital) of older people and allows for different needs. The second hypothesis was positively verified here regarding the argument that the silver economy as a system most suited to meet the needs of ageing societies, and that the most important element is the development and implementa-

tion of technological and social innovations. It has been highlighted, however, that none of the discussed systems can provide a comprehensive response to the needs of ageing societies, which forces cross-sectoral collaboration—this observation strengthened the verification of the 5th hypothesis. The paper also highlights the limitations and possibly direct, indirect, and induced effects of implementing the silver economy.

The seventh paper (“Modele „srebrnej gospodarki” w Unii Europejskiej w ujęciu porównawczym. Próba wprowadzenia do dyskusji [“Silver Economy” Models in the European Union in the Comparative Approach: An Attempt to Introduce Discussion]”) highlights the main features of the silver economy concept in the context of active ageing policy, which contributes to a positive verification of hypothesis 3. It was highlighted here that in recent years there was a change in the dissemination of the silver economy concept in the direction of combining gerontechnology with social innovation, which strengthened 2nd hypothesis. It has also been noted that this change is evident in the promotion of public programs, projects, products, and services for all age groups that increasingly arise through the cooperation of actors from various sectors, which evidenced the 5th hypothesis. In the following parts, the publication served as a positive verification of 6th hypothesis about the emergence of differentiation of silver economy models. The text suggests the typology of these models in the European Union countries, taking into account national and regional levels. Typology was built based on a comparison of Active Ageing Index with the typologies of capitalism differentiation, capitalism cultures, and the typologies of welfare states.

The last publication of the presented collection (“Inteligentne miasta przyjazne starzeniu się - przykłady z krajów Grupy Wyszehradzkiej [Smart, Age-friendly Cities: Examples in the Countries of the Visegrad Group (V4)],” co-author Dr. Łukasz Tomczyk) continues the discussion on comparing and measuring elements of the silver economy in selected EU countries. The paper draws attention to the implications for the implementation of this concept, stemming from the European Commission’s “Growing Silver Economy in Europe” report published in 2015, which underlines that technological and social innovation for healthy and active ageing is already recognized as a “smart specialization” in the development of selected regions. Thus, the publication contributes to a positive test of the 2nd hypothesis. Then, by trying to understand further the practical aspects of implementing the silver economy concept, the paper contributes to a positive verification of 3rd and 5th hypotheses. Namely, the study links the ideas of “smart cities” and “age-friendly cities” that directly stimulate the implementation of multisectoral social policies as well as the assumptions of active ageing policy and intergenerational solidarity policy. The idea of smart cities is about the use

of new information and communication technologies to improve the management of cities and to deliver innovative public services. The idea of age-friendly cities focuses on optimizing all public functions to meet the needs of all age groups and using a broad stakeholder engagement to improve the quality of life in old age.

8. CONCLUSION

To sum up, it is stated that the critical analysis of literature, case studies, and good practices as well as analysis of existing statistics allowed to achieve the main and detailed objectives of the dissertation. The features of the silver economy as an innovative instrument of social policy towards older people and old age were discussed. Particular attention has been paid to identifying the development factors of the concept, the related notions and areas of activity, as well as the identification of potential models of the silver economy at national and regional levels. In addition, the analyses made it possible to verify and confirm hypotheses presented in the dissertation. It has been demonstrated that the concept of the silver economy, as a strategic recommendation promoted by international organizations, in particular, the European Union and its Member States, is oriented towards stimulating the potentials of an ageing population and opening up new markets for older adults and all people who are ageing. It has been argued that the foundation for the institutionalization of the silver economy be to promote the design and implementation of technological and social innovations that are well-suited to all age groups. In this respect, the idea of the silver economy is directly linked to the principles of active ageing, the policies for the development of intergenerational solidarity and multisectoral social policies, which have been identified in theory and practice.

It should be noted that the issues raised allowed us to formulate recommendations and possible directions for further research. At this point, it is worth highlighting at least four selected recommendations presented in this publication cycle. Firstly, it was pointed out that there is a need to promote further knowledge about the concept of the silver economy both by and among social policy entities while taking into account the variation in the social category of older people. Secondly, the appropriateness of limiting activities (e.g., negative stereotypes of old age), which can spread the idea of the silver economy but could also negatively support the age discrimination. This carefulness also applies to the promotion of individual products and services. Thirdly, the formation of scientific and didactic institutions, networking organizations, and clusters specializing in gerontechnology and social innovation is justified. It is important to support the development of interdisciplinary cultural institutions that can be used

to shape new age-friendly solutions, stimulate intergenerational solidarity, and to prevent digital and robotic divides. Fourthly, in regional and local programming, it is legitimate to adopt and operate the goals and activities for the silver economy proposed in the documents of international and governmental organizations. It is important to maintain a horizontal and multi-sectoral approach to social policy towards older people and old age and to develop links with already undertaken and planned actions for the development of the social and solidarity economy and the creative economy.

In addition, a series of possible directions for further research on the concept of the silver economy were formulated in this publication series. At least five of them should be highlighted. First of all, it is justified to deepen research into specific sectors of this potential economic system such as care, health, and wellness; housing, including smart homes and cities, and service robotics; education and culture; tourism; mobility and transport; clothing and fashion; and insurance and financial services. Secondly, it is important to develop further initiatives aimed at multilevel monitoring and evaluation of already undertaken and planned measures for the implementation of the silver economy concept. It is of particular importance to mention the thematic extension of the Active Ageing Index and its adaptation at regional and local levels. Expansion of the index may include indicators relevant to the silver economy, such as areas of age discrimination, intergenerational relationships, the use of new technologies by older adults, participation of regions in research and development for ageing, and consumption patterns. Thirdly, it is possible to identify regional conditions for the creation of network organizations, clusters, and research and development centers oriented towards the development of the silver economy. The starting point may be, for example, research already undertaken for the development strategy of the silver economy in Małopolska Voivodship or the work declared in other European regions as part of the implementation of smart specialization in the financial perspective 2014-2020. Fourthly, research is needed on new methods for planning technological and social innovation related to the silver economy. Attention should be paid to research on technology transfer, knowledge commercialization, and common standards (including management, marketing, design, production, and service interoperability). Fifthly, research on the forms of representing the interests of older adults at national, regional and local level is necessary. Such work should be oriented not only on recognizing forms of participation and co-production of services by older adults (e.g., senior councils and universities of the third age). It is also essential to identify forms of representation of the interests of older consumers and their involvement in the design and implementation of technological and social innovations, e.g., in business and non-governmental organizations.