



Silver SMEs SWOT analysis for lubuskie voivodeship



November 2018

1. Introduction

The problem of the ageing of society and old age became important for Poland in the late 1960s, when the threshold of demographic ageing was exceeded. The Polish society faced challenges resulting from dynamic changes in the demographic structure of the population. Two main phenomena resulting from these changes were observed - low fertility on the one hand, and on the other hand an increasing number of elderly people. These phenomena are not treated as problems, but as challenges, because one can prepare for them and actively respond to them.

The strategic objective of SILVER SMEs is to improve the implementation and delivery of Regional Policies for SMEs competitiveness by building on significant opportunities arising from the Silver Economy (SE).

The SE can be defined as the economic opportunities arising from the public and consumer expenditure related to population ageing and the specific needs of the population. In the framework of the project, partners will focus on the opportunities for the development of SMEs to produce goods and products for the retired population (from 62yrs onwards), especially for those living in peripheral and rural areas.

Silver SMEs will identify and improve policy measures for the promotion of the Silver Economy. The project's aim is for regional authorities to acknowledge the opportunities linked to the Silver Economy and develop tools for the business environment linked to the ageing society.

In the Lubuskie Voivodeship, the project refers to Regional Operational Programme – Lubuskie 2020. The main objective of the programme is a long-term, intelligent and sustainable growth and increase in quality of living of the inhabitants of Lubuskie Voivodeship through the use and strengthening the potential of the region and focus on combating development barriers.

The above goals include various TG, including persons above 50+, however, provisions concerning SME, acting for the benefit of these stakeholders, support require improvement (provision of services, production of goods). Possible for proposing solutions are, among others, support of entrepreneurs in the scope of internationalization, including both expansion of outlet markets and the possibility of international cooperation in the scope of knowledge exchange and gaining new experiences (i.e. OP 1 action 1.4 ROP). Furthermore, it is necessary to launch dedicated financial instruments for the above group of SME under OP 6. So far solutions support development of entrepreneurship, however, without taking into account the opportunities derived from the Silver Economy.

The region's policy is heading towards the support for actions towards the elderly persons. In order to fill the gap financial instruments supporting an increase of competitiveness of SME sector providing services and creating goods for healthy and active ageing would need to be created. In the region, the most difficult situation of these persons is noticeable within rural areas with limited nr. of SMEs provide services.

The project will be implemented for 5 years by 9 partners:

1. Provincial Government of Teruel (ES) – The Lead Partner
2. Region Dalarna – The Regional Development Council of Dalarna County (SE)
3. Intermunicipal Community CIM Ave (PT)
4. Cork Institute of Technology (IE)
5. Soca Valley Development Centre (SI)
6. Society for the Development of the Province of Burgos (SODEBUR) (ES)
7. Eurasanté EEIG (FR)
8. Regional Development Agency JSC (PL)

9. Euromontana (FR)

Silver SMEs project is implemented as part of the Interreg Europe Programme, objective 2.1. Improving SMEs competitiveness policies.

2. Background

Regional Development Agency JSC implements a project in the Lubuskie Voivodeship (NUTS PL43), which is located in western Poland. The voivodeship was established in 1999 - as a result of administrative reform - from most of the territories of the former voivodeships: Gorzów and Zielona Góra, and a small part of Leszno, and has been operating since 1 January 1999. The seat of the Voivode is Gorzów Wielkopolski, and the local government - Zielona Góra.



AREA

13 988 km²



POPULATION

1 016 652 (30.06.2017r.)



GDP

2016r. – 41,319 bn PLN



MAIN CITIES

1. Zielona Góra
2. Gorzów Wlkp.
3. Nowa Sól
4. Żary
5. Żagań
6. Świebodzin
7. Kostrzyn n/Odrą

2.1. Demographic situation

At the end of 2016, Lubuskie Voivodeship was inhabited by a total of 1,017,376 persons, including 198,595 in post-working age (19.5%), while at the end of 2015, a total of 1,018,075 people was inhabited, including 190,913 people in post-working age (18.8%). Thus, the percentage of elderly people increased in 2016 by 0.70%. A fourth year of decrease in the number of population was reported and a second year of negative birth rate.

Table 1 - Population and the number of people aged 60 and more in the Lubuskie voivodeship

Year	Population of the Lubuskie Voivodeship - in total	Population of the Lubuskie Voivodeship in a post-working age	Percentage of people over 60 in the voivodeship
2015	1,018,075	190,913	18,8%
2016	1,017,376	198,595	19,5%

Source: Statistical Office in Zielona Góra

As a result of demographic and social changes, thanks to the improvement of living conditions, better nutrition, and wider access to health care services, there is a dynamic population growth, defined as post-working age population (men aged 65 and more, women aged 60 and more). In Lubuskie Voivodeship, in 2016, the majority (58.16%) of post-working age people were women. Taking into account the place of residence, definitely more people in this age lived in cities (69.46%).

Table 2 - Number of people aged 60 and more in the Lubuskie voivodeship in 2015

Age	Total	City	Rural area
60-64	76488	52386	24102
65-69	60505	42725	17780
70-74	27375	19495	7880
75-79	26160	18437	7723
80 and more	36238	24541	11697
100 and more	81	58	23
Total	226,847	157,642	69,205

Source: Statistical Office in Zielona Góra

Table 3 - Number of people aged 60 and more in the Lubuskie voivodeship in 2016

Age	Total	City	Rural area
60-64	77362	52708	24654
65-69	64001	44937	19064
70-74	30690	21859	8831
75-79	25538	18139	7399
80 and more	37261	25474	11787
100 and more	86	70	16
Total	234,938	163,187	71,751

Source: Statistical Office in Zielona Góra

In 2016 in the Lubuskie Voivodeship the average life expectancy for men was 73 years, and for women - 81.4 years. In comparison to 1990, life expectancy has increased by 7.8 years for men and by 6.8 years for women. Life expectancy parameters for both men and women are more favourable in cities.

A clear improvement in the prolongation of average life expectancy should be attributed to the widely promoted pursuit of a healthy lifestyle. The results of population health surveys show that the inhabitants of the voivodeships are better nourished, the percentage of people practising sport and carrying out preventive examinations increases (especially among women), the percentage of people

who smoke (mainly men) is decreasing. These favourable changes in the lifestyle of the inhabitants of the Lubuskie Voivodeship affect the increase in the average life expectancy.

Analysing the population structure of Lubuskie Voivodeship divided into three age groups: children (0-14 years), adults (15-64 years) and elderly people (65 years and more) a major changes that have taken place in the last few years can be noticed. The percentage of children decreased from 15.4% in 2010 to 15.1% in 2016, and percentage of elderly people increased from 11.7% to 15.5%. In comparison with 2015 (153,972) the number of children increased slightly and amounted to 154,048, more, by approx. 5.0% to 157,576, the number of older people increased (2015 - 150,359). In relation to the above, it is worth noting that the elderly population is growing by several thousand people each year. The number of young people in the population is gradually decreasing, the number of elderly people is growing.

Table 4 - Number of people according to the biological age group

Age	2015	2016	Change
0-14 years	153,972	154,048	increase by 76 people
15-64 years	713,744	705,752	decrease by 7,992 people
65 years and more	150,359	157,576	increase by 7,217 people

Source: Statistical Office in Zielona Góra

A negative birth rate in the Lubuskie Voivodeship weakens the population potential and has a negative impact on the population structure of the region. The ageing of the population affects the decrease of the population in the working age.

Population forecast for Lubuskie Voivodeship until 2050 predicts that the percentage of elderly people (60 years and more) in 2050 will amount to 40.6%, and in 2016 it was 23.1%. It is forecasted that by 2050, the population in the Lubuskie Voivodeship will steadily decline, while the rate of this decrease will accelerate after 2020. A clear decline in population will be observed in the cities. Throughout the forecast period, negative birth rate will persist, and adverse changes in the population structure will occur. According to data from the Statistical Office in Zielona Góra, the population of cities in the Lubuskie Voivodeship in 2050 will be lower by 20.2% than in 2013, and by 3.3% in rural areas. According to the forecast, in the period of 2013-2050, the number of people aged 30-34 will decrease the most in the cities of Lubuskie Voivodeship - by 54.7% and 25-29 years - by 53.0%, and in the rural areas aged 25-29 years - 41.2% and aged 20- 24 - by 40.6%. However, the highest increase in the number of inhabitants both in cities and in rural areas will occur among people aged 85 and more (by 276% and 251% respectively).

It is predicted that the process of population ageing in the Lubuskie Voivodeship will be much more intensive than before. In the Lubuskie Voivodeship in the period from 2013 -2050, the number of people aged 65 and more will increase by 152.5 thousand, including people aged 80 and more by 54.8 thousand. As a result, the percentage of people aged 80 and more in the total population will increase 3-4times.

The progressive ageing process of the Lubuskie Voivodeship undoubtedly requires transformations in the area of social policy, as it has consequences in the economic, cultural, social and medical spheres.

2.2. Economic situation

Since the establishment of the Lubuskie Voivodeship in 1999, the dynamically growing industry - with a slight increase in employment - has increased the value of production nearly four times. Exports increased more than five times, and the region's GDP has increased twice.

From 28 industry sectors, the automotive industry has had the largest share in production since 2010. From the place in the 20 industries in the 1990s, it was promoted to the position of a regional leader, increasing almost 57 times its production. Wood processed products, paper and furniture production account for nearly 25% of the regional industry.

The production of metals and metal products as well as other non-metallic raw materials is systematically growing. In addition, plastics processing and chemicals production, in particular the construction of machinery and equipment and food products that generate innovative solutions and the commercialization of patents.

The IT/ICT sector in Lubuskie is becoming more and more recognizable, which provides not only various software for industry and services (including TV and IT security), but - through the effective use of IT tools - effectively competes on global fin-tech and e-commerce markets. The tradition of grapevine growing and wine production adds economic value to the region.

a) Production of automotive parts and accessories

Five global corporations located their plants manufacturing automotive parts and accessories in Gorzów Wielkopolski, Nowa Sól, Świebodzin and Żary. For the largest car brands, they deliver parts from stamped sheet metal, dashboards and door panels, electronic beams, car glass and vehicle seats. Other product groups include, among others: electronic components and cable beams, aluminium castings, shafts and gears, gearboxes, drives, textile and plastic accessories, lighting equipment.

b) Production of food products

There are strong manufacturers groups in the region specializing in the production of vegetables, fruits and cereals. They are radishes, cucumbers and sauerkraut, asparagus, mushrooms, high-quality cereals, oilseeds, strawberries and raspberries. Lubuskie egg powders and beers gained international recognition, including the first Polish bath beer, buckwheat, pasta and frozen food (vegetables and ready meals).

The economic value of the food industry is added by the comeback to the regional wine-making traditions. As part of the Lubuskie Wine and Honey Trail created, wines are offered in riesling, pinot noir, regent and traminer varieties.

c) Wood processing and furniture production

Lubuskie is a leader in wood processing and furniture production. Several companies with foreign capital concentrated their production of wood products here (used in the furniture, construction, finishing and automotive industries) and the production of cellular and particle boards, as well as furniture components and furniture.

Domestic companies specialize in the production of luxury upholstered and leather furniture, made of solid wood, based on wood-based panels.

The production of residential houses in frame technology as well as recreational and summer houses from solid logs in Finnish and Canadian technologies is becoming more and more popular.

d) Production of paper and paper products

Manufacturers from Lubuski region offer increasingly newer generations of products from various types of pulp and paper (including wood-free) for personal and industrial use. It is coated and uncoated paper used for printing brochures, forms, books and envelopes.

The group of paper accessories are high-quality tissue paper such as: toilet paper, towels, tissues, napkins. New forms of display in chain stores (cardboard shelves) and dynamic development of the e-

commerce industry multiplied the demand for various types of single and multi-coloured, varnished and glued products from cartons, solid cardboards and shipping tubes, which are produced in the Lubuskie voivodeship.

e) Production of metal products

In the Lubuskie voivodeship, the production of metal products is systematically increasing. These include: spare parts for machines and equipment, containers, steel structures and aluminium bridges, transport platforms, cranes, fences, gates and quick assembly construction scaffoldings. We offer metal and sheet metal working, coatings on metals.

The concentration and strong position of the metal industry companies resulted in the creation of Lubuski Metal Cluster (LKM) based in Gorzów Wielkopolski. Representatives of the cluster are involved in the creation of a modern vocational and higher education system (mechanical faculties, especially welding) and in the work of the Gorzów Technological Centre of the Science and Industry Park in Gorzów Wielkopolski. LKM members also generate new products for the industry.

f) Production of electrical equipment

The tradition of producing electrical equipment dates back to the 1950s when electric meter plants were set up. Currently, they are the leading European plants producing relays and industrial automation equipment for use in power electronics, industrial and consumer electronics, telecommunications, household appliances and in the chemical, metallurgy, food, light, automotive and mining industries.

Increased demand for cars and electric vehicles has led to the production and export of electric vehicle charging terminals following scientific research.

A separate group are the manufacturers of indoor lighting equipment (electric lamps, chandeliers, wall lamps, LED lighting, plafonds) and outdoor industrial luminaries for the illumination of buildings, streets and car parks. These products are created in our own design studios and are usually dedicated to individual recipients.

g) IT/ICT industry

In the Lubuskie Voivodeship, there are companies that have been introducing innovative products for the IT/ICT industry for years. Global markets have conquered Zielona Góra solutions in the field of digital and interactive pay TV (over 200 patents and over 50 million devices sold). On the European and national market, business software and ERP systems are popular.

The Zielona Góra computer scientists, with the support of scientists from the University of Kraków, proposed a cryptographic system for applications in information and communications technology, e-services and electronic document flow systems. They also develop solutions to improve logistics in international trade and transport enterprises as well as in the space industry.

The offer of IT companies also includes comprehensive services in the field of implementation websites, e-commerce systems, solutions for mobile devices, e-learning, marketing campaigns, etc.

h) Production of chemicals and chemical products

The production of chemical and plastic products are other industries that are firmly established in the Lubuskie Voivodeship. Polyamide fabrics have been manufactured in Gorzów Wielkopolski since the early 1950s. The development of the industry has resulted in the production of specialized polyamides, high-quality fibre polymers, used in the automotive, engineering industries, haberdashery and architectural textiles.

Detergents and cleaning agents are manufactured for domestic use, as well as bath products and cosmetics for hand, body and hair care.

i) Production of rubber and plastic products

The segment of finished plastic products includes packaging (including: bottles, jars, nuts and caps) for household chemistry, cosmetics, foodstuffs as well as ... stationery - mainly pens. The offer for the construction and small architecture industry includes PVC carpentry, swimming pools, doors, door handles, blinds, slabs, carpets, and for outdoor use, ready-made elements, playgrounds, climbing walls. Plastic products are also produced for the automotive industry. In turn, the clothing industry uses these materials for the production of protective and specialized clothing.

Noteworthy is also the production of decorative figures made of plastic and fibreglass, concentrated in the Nowa Sól district. These include: dwarves, animals, dinosaurs and figures intended for external use for institutions, companies and private gardens. Figures are also presented at open-air exhibitions of contemporary art (Cow Parade), and four-meter Oscar statues are a decoration during a gala in Hollywood, where Film Academy Awards are presented.

Thanks to the constantly developing sectors of the regional economy, the average employment rate in Lubuskie industry in the years 1999 - 2017 shows some stability, exceeding in 2016 the level of 70 thousands employed.

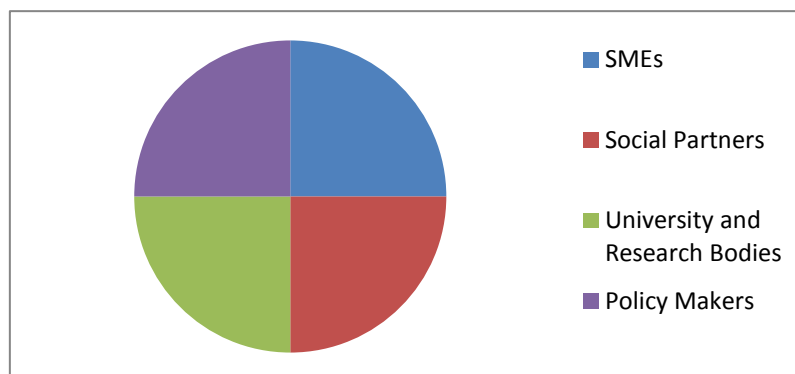
Dynamic changes are visible only in particular industries. Employment increased 10 times in the automotive industry and twice in the production of metal products. The increase in the number of employees recorded production of electrical devices, rubber products and plastics. The largest outflow of employment is visible in the food industry, wood processing as well as chemicals and chemical products. Other industries have less fluctuations in employment.

3. SWOT Study methodology

The Regional (Local) SWOT analysis was undertaken by means of desk studies desk research supplemented by a series of highly qualitative focussed interviews undertaken by partners in each of the regions. Commonly structured Interviews took place with a total of 20 respondents in each participating region. Respondents represented SMEs, Social Partners, Third Level Educational and Research Institutions and Policy Makers.

4. Findings of the study

4.1. Question 1 relates to the sectors which the respondents represent

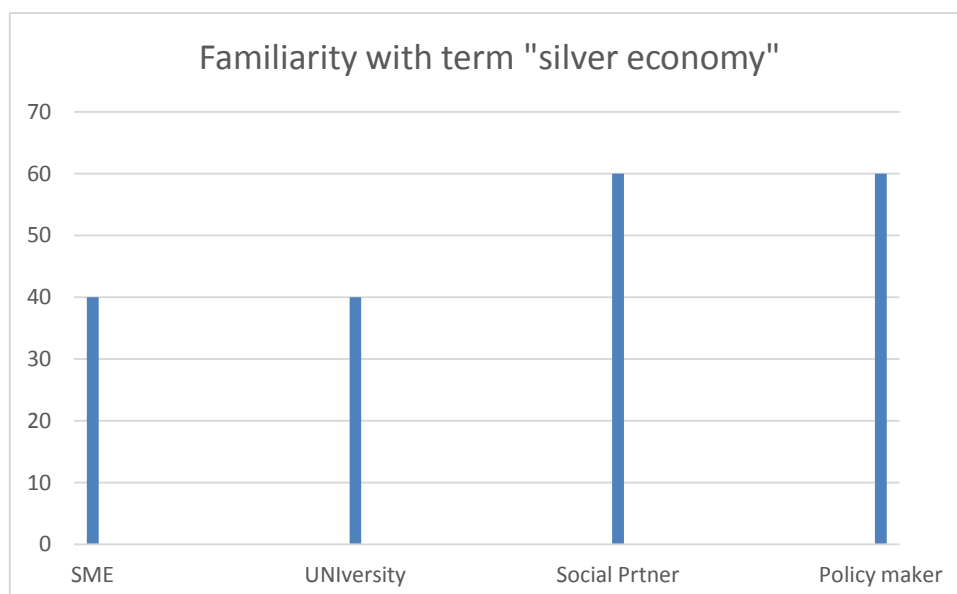
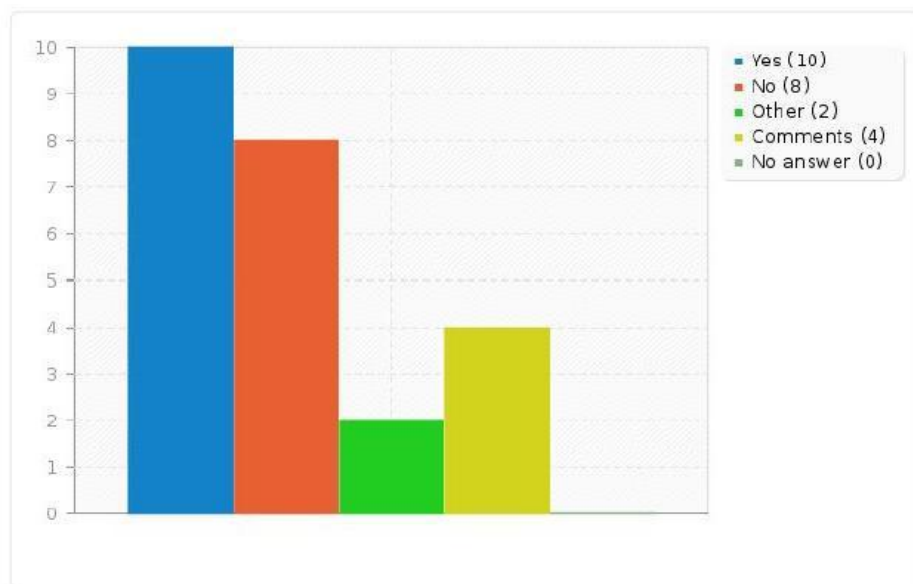


4.2. Question 2 where interviewees were asked if they were familiar with the term “Silver Economy”

Are you familiar with the term "Silver Economy"?

Answer	Count	Percentage
Yes (A1)	10	50.00%
No (A2)	8	40.00%
Other (A3)	2	10.00%
Comments	4	20.00%
No answer	0	0.00%

ID	Response
28	I have not met with this term but I know the problem
37	this term means to me the economy focused on the older people
43	economy addressed to older people
44	I have heard something but I don't know what does it mean



4.3. Views of the Silver Economy (Question 3)

This section (question 3 of the interviews) captures the views of respondents on the Silver economy

What does the term "Silver Economy" mean to you?

Answer	Count	Percentage
Answer	20	100.00%
No answer	0	0.00%

ID	Response
28	no answer
29	no answer
30	Consideration of the older people's needs
32	the economy focused on the older people's needs
33	Activation of older people
34	I don't know
35	business for seniors
36	the economy based on small enterprises - they are second on the market, the silver. The big ones are first - that means "gold"
37	the economy focused on people aged 50+
38	It is an activity supporting the elderly
49	New development opportunities for companies offering services and products for the elderly
40	The economy supporting people aged 50+
41	I don't know, I have not heard about it
42	it is a sector of awarded companies
43	economic initiatives focused on the development of older people
44	I have no opinion
45	economy for the elderly
46	economy for senior
47	services and products for senior
48	No answer

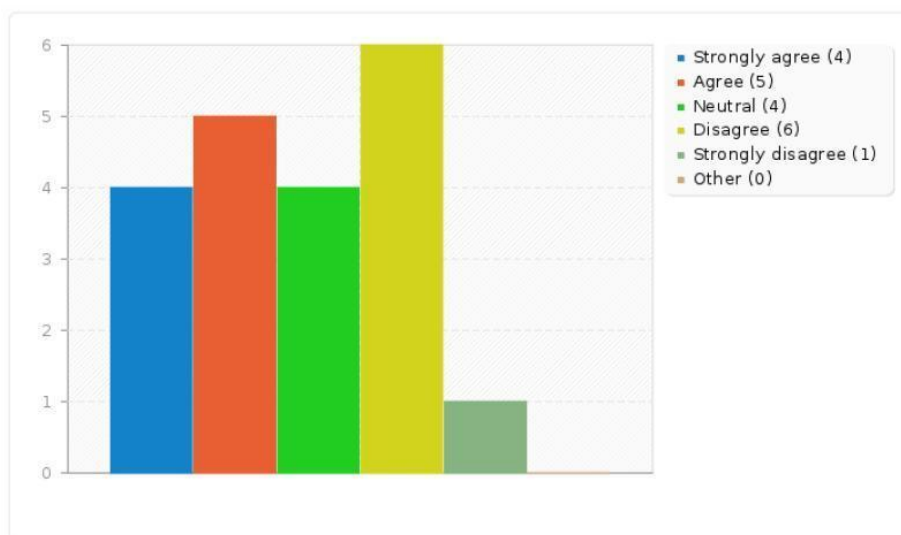
The analysis of answers to questions 2 and 3 shows that the majority of people have already met with the concept of the Silver Economy; people who were not entirely sure, generally defined well this concept in the comments. Due to the fact that in the society the demographic situation is changing, more and more people are realizing that it is necessary to implement new solutions related to the (broadly understood) activation of elderly people. It should be noted that the greater knowledge of the concept is in the groups of people who co-create the regional policy (social partners and politicians). This is due to the fact that in the Lubuskie province, for the past two years, a senior policy has been elaborated, as part of which the Voivodeship Program for the Elderly People and numerous initiatives addressed to this group of society are implemented. Among the most well-known are numerous projects co-financed from the European Social Fund, which are aimed at activating elderly people¹, periodic events and preventive actions (Lubuski Senior Week, Lubuski Picnic of Health, or University of the Third Age) (in 2016 there were 26 Universities of the Third Age in the voivodeship).

¹ Project entitled "**Actively through life**" implemented by the Foundation for Enterprise Development in partnership with the Wschowa Commune. As part of the project, the Daytime House was established (a daytime support centre for dependent people) whose functioning will contribute to reducing the level of social exclusion of this group of people. Project participants are covered by various forms of services, i.e. social, educational, cultural and learning, physical activity, sports and recreation, activity-based therapy. Project entitled "**Model of environmental care and assistance services for disabled and dependent people**" is implemented by the Lubuskie Association for Regional Development "Development" in partnership with the Świebodzin district and the Lubuskie Voivodeship. Project activities envisage increasing social inclusion and activity of disabled and dependent people, development of a system of assistants' and care services.

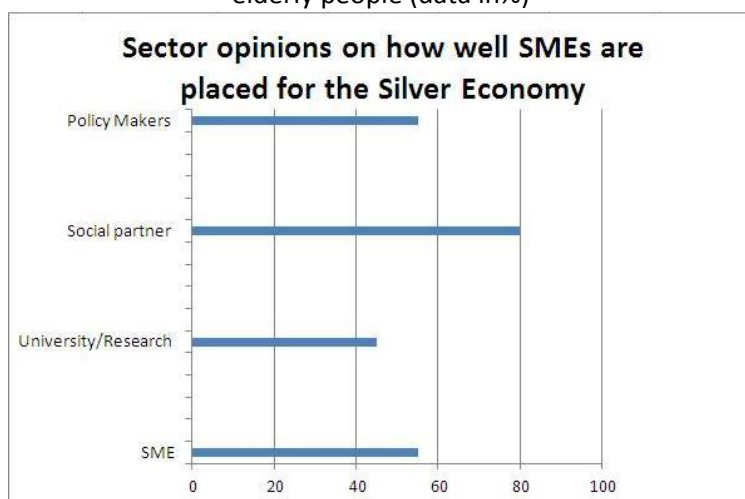
- 4.4. Regional Involvement in the Silver Economy (Question 4) – this question asks for ranking on the statement “SMEs in our region are well placed to develop new products and services targeted at the Silver Economy”. The ranking is based on option of strongly agree, agree, neutral, disagree or strongly disagree.

Strongly agree	4	20.00%
Agree	5	25.00%
Neutral	4	20.00%
Disagree	6	30.00%
Strongly disagree	1	5.00%
Other	0	0.00%

ID	Response
33	Current changes in society will force that kind of situation
34	I have no knowledge about this subject
36	In my opinion older people do not have enough income to commercially use such services / products
37	Over the years, new products and services for the elderly have not been developing
44	Older people are reluctant to use new products



Sectoral opinions on the good position of SMEs to manufacture new products/services targeted at elderly people (data in%)



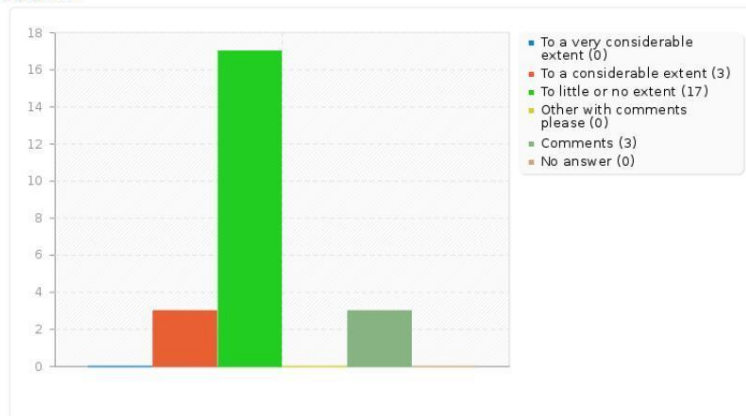
Is there a favourable "climate" for entrepreneurs in our region to market products/services for older people? At this point there are different opinions. The above situation results from the lack of knowledge of the needs of elderly people and the fact that societies, not only Polish, but throughout Europe, are ageing fast. At the moment, the entrepreneurs do not see the need to implement such products and services, however, the situation may change in the near future. In the Lubuskie Voivodeship, people aged over 65, most often retired, are an increasingly significant group of consumers in the region. The "Silver Economy" has a certain potential for action on the development of the economy. Already, more and more goods and services are being prepared for the elderly persons.

4.5. Question 5 – Asks to what extent do older adults in your region benefit from innovative products and services

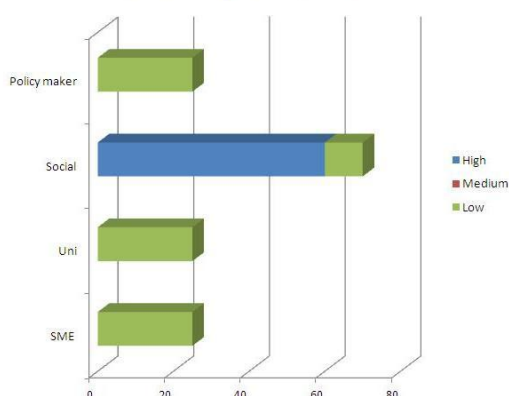
As the Silver Economy develops, providing products and services to improve the quality of life and promoting active economic engagements by older adults, please indicate the extent to which older adults in your region benefit from innovative products and services.

Answer	Count	Percentage
To a very considerable extent (A1)	0	0.00%
To a considerable extent (A2)	3	15.00%
To little or no extent (A3)	17	85.00%
Other with comments please (A4)	0	0.00%
Comments	3	15.00%
No answer	0	0.00%

ID	Response
33	Social organizations are very active
37	they use an outdoor gym
44	as above



Sectoral views on extent to which older adults benefit from innovative products and services

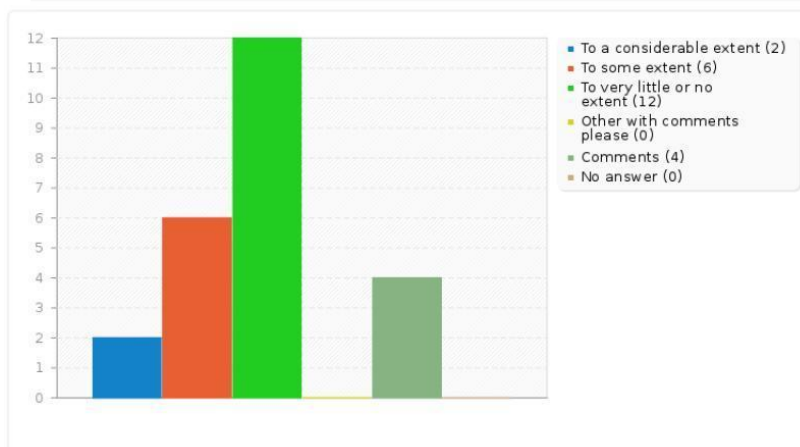


It can be noted that in the social partners sector, i.e. representatives of institutions that implement projects addressed to elderly people, as well as local press representatives, there is a awareness that the seniors use of innovative products/services is higher than in other respondents. This is due to the fact that by implementing projects that activate older people, they can observe such a trend. These people among themselves, are more willing to use innovative solutions, because they do not feel the pressure of the environment related to the fact that, for example, they can not cope, they will look funny, etc. Therefore, the majority of respondents may state that elderly people do not use or use in a small extent from such products/services. The situation is certainly affected by the economic situation of elderly people (not only in our voivodeship, but also throughout the country). Such persons receive low retirement benefits, whereas those who would like to work face difficulties in finding employment. In part, it is caused by the poor knowledge of entrepreneurs about the possibilities of subsidizing employment of people aged 50 years and more. Also the mentality of this group - these people are often afraid of change and express reluctance to take risks. It can therefore be concluded that seniors are increasingly benefiting from innovative products/services, nevertheless, the business sector and research institutions, due to the lack of interest in this social group, still do not notice such a trend.

4.6. Question 6 – relates to what extent do older adults in your region encouraged or facilitated to remain as active economic actors (buying and/or selling goods and/or services)

Answer	Count	Percentage
To a considerable extent (A1)	2	10.00%
To some extent (A2)	6	30.00%
To very little or no extent (A3)	12	60.00%
Other with comments please (A4)	0	0.00%
Comments	4	20.00%
No answer	0	0.00%

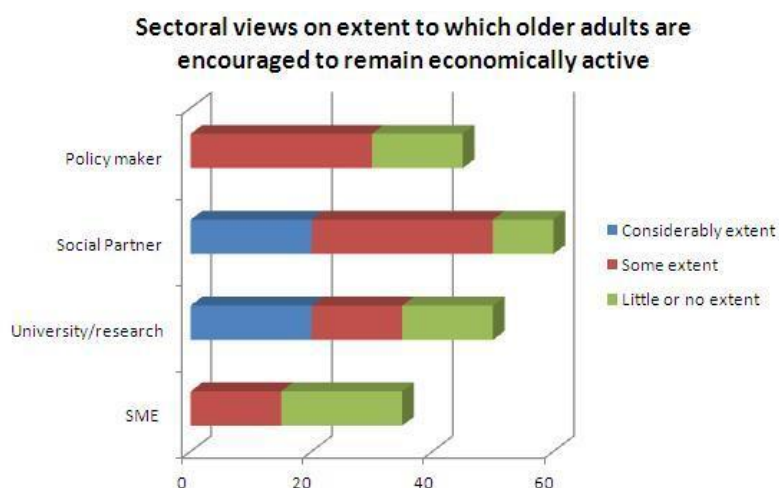
ID	Response
29	Discount programme "ZGRANI 50+" - people aged 50+ have discounts on products or services at local / regional SMEs
33	A group of older people is becoming more and more active
36	In Zielona Gora and Swiebodzin there are bonus cards for older people (50+) - they have discounts for products or services
49	Trainings under European Social Fund for people who run their own business (computer, language courses etc.)



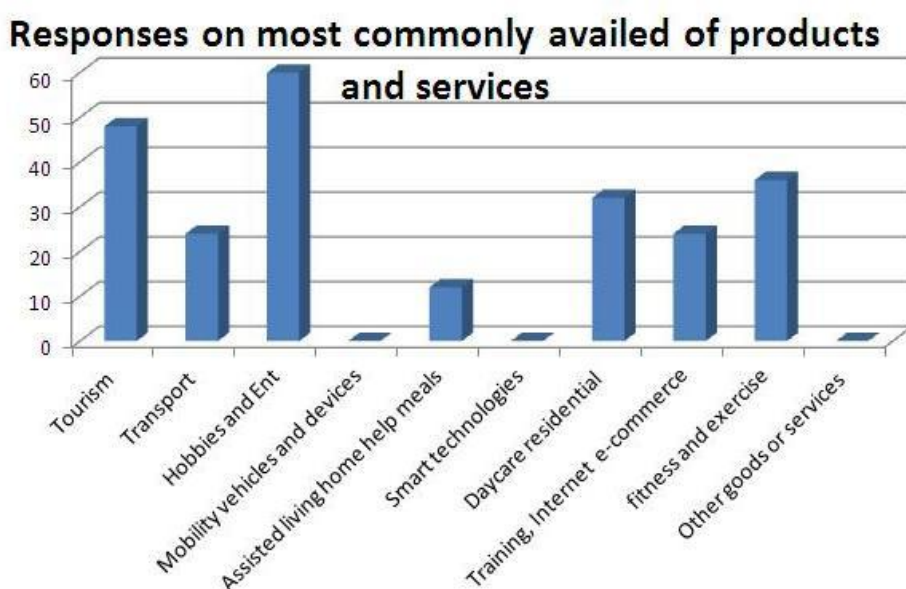
Thanks to the increasingly frequent initiatives addressed to the elderly people, one can notice their greater activity and presence in society. In Lubuskie, in several major cities, the bonus card program for people aged 50 and more has been successfully implemented. As a result, they can benefit from discounts on products and services of local entrepreneurs. In addition, the projects co-financed

under the European Social Fund are becoming more and more popular, aimed at developing new skills of people aged 50 and more (computer, language, handicrafts, photography and other courses), changing professional qualifications or starting their own business. More and more often, such persons receive additional points when recruiting individual activities.

As part of the surveys, however, it was reported that such initiatives are not enough and that there should be more funds allocated for their implementation. Thanks to the fact that elderly people are active, they also have an increasing awareness of their limitations (both physical and economic). That is why it is important to develop new solutions corresponding to the changing situation in the economy. For this, cooperation between local government units, entrepreneurs and business support institutions is necessary.



4.7. Question 7 – Asks respondents to select the types of services most commonly availed of by older adults in our region



Tourism	12	60.00%
Transport	6	30.00%
Hobbies and Entertainment	15	75.00%
Assisted Mobility vehicles and devices	0	0.00%
Assisted living services-such as Home Help or meal deliveries	3	15.00%
SMART Technologies in the home including Internet of Things	0	0.00%
Day Care or Residential Services	8	40.00%
Training including Internet and online purchasing	6	30.00%
Fitness and exercise equipment	9	45.00%
Other goods or services	0	0.00%

ID	Response
29	bicycle trips
33	holiday, recreational camps, meetings of local groups
40	offer of the Polish Tourist and Sightseeing Society
42	the elderly go on trips
43	the elderly go on trips
44	organized trips within clubs, cooperatives etc.
33	trips to other Polish regions
43	public transport - free for the elderly
47	free public transport
28	older people are active, you can see it every day
29	free pool on Fridays
33	University of the Third Age
42	senior clubs, theme clubs
43	University of the Third Age
44	University of the Third Age
46	participation in Universities of the Third Age
47	bonus cards (e.g. "ZGrani 50+"), discounts
42	catering for the elderly
43	catering with delivery
38	Housekeeping, gardening
47	available but not immediately and not for everyone
28	projects financed from the European Social Fund
41	they use the Internet and computer only to a small extent
44	more and more often as part of EU projects
47	I don't know
28	nordic-walking, yoga
40	pool activities (e.g. aqua aerobics), Nordic walking
42	pool activities, outdoor gym, nordic walking
43	nordic walking, pool activities
47	outdoor gym

The respondents indicated a very wide range of activity of people over 50. The activity in the sphere of hobbies and entertainment predominates. Among others, participation of elderly people was indicated in trips organized as part of the activities of Universities of the Third Age or the Polish Tourist and Sightseeing Society. Often, such trips are offered at lower prices than in the standard offer, and at University of the Third Age, the students have them organized as part of the academic year fee. We can see again that the respondents exchanged courses and classes organized as part of projects co-financed by the European Social Fund. In the Lubuskie Voivodeship, many institutions and entities implement such initiatives.

Elderly people are more and more willing to take advantage of the recreation offer prepared for their needs. These are, for example, pool activities (thanks to the "Good 50+ team" program, on Fridays the pools are free for people aged 50 and more), or the use of a growing number of outdoor gyms. In 2016, the Board of the Lubuskie Voivodeship adopted the program entitled "Lubuskie open-air gyms". The aim of the program is to create conditions favourable to the development of sport in the Lubuskie Voivodeship and to provide the inhabitants of the region with alternative forms of spending free time through the implementation of generally accessible, free external gyms as part of the cooperation of territorial government units. The program has been very well received and is becoming more and more popular, not only among elderly people. Sports activities dedicated to

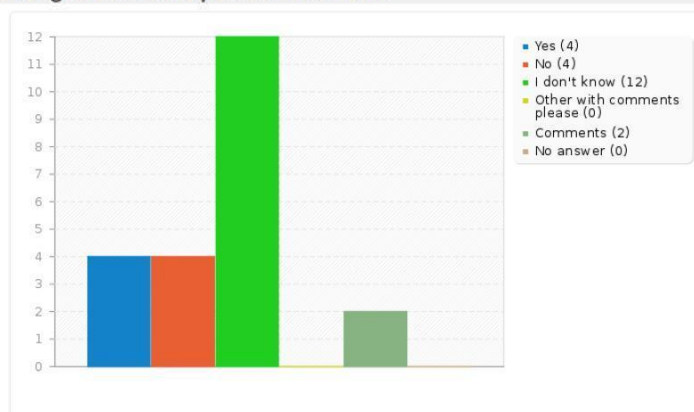
seniors are also organized by fitness clubs in Lubuski region (e.g. yoga for seniors) or the aforementioned Universities of the Third Age (nordic walking, cycling trips).

In addition, it should be noted that very few people indicated the use of care or housing services by the elderly people; few have indicated dedicated catering services, but this is just the starting market. The barrier to use the above services are their costs. If we are talking about the offer of private entities, these are economically inaccessible services for many seniors. Seniors who need such services the most can take advantage of social assistance services. In the Polish social assistance system, it is mainly commune governments that are obliged to provide help and support in this area².

4.8. Question 8 – Can enterprises in your region participate in local familiarization/ training courses related to the growing opportunities in the Silver Economy

Answer	Count	Percentage
Yes (A1)	4	20.00%
No (A2)	4	20.00%
I don't know (A3)	12	60.00%
Other with comments please (A4)	0	0.00%
Comments	2	10.00%
No answer	0	0.00%

ID	Response
33	a large number of courses and trainings
49	Trainings under European Social Fund



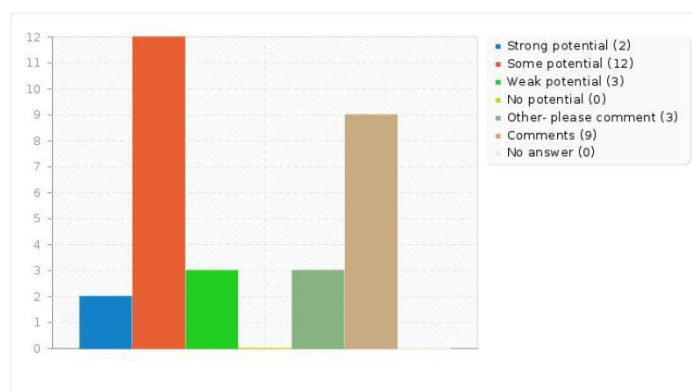
It is confirmed that as part of the undertaken activities, there is a lack of a widely developed information campaign about offers available to entrepreneurs, about the opportunities that the Silver Economy can give to them. In order for all actions undertaken in the voivodeship (whether private or public) related to activating seniors, encouraging entrepreneurs to invest, encouraging research institutions to develop new solutions, to be reflected in the market, information about them should be provided. There is a lack of one place where one can find information about organized trainings, events, about the possibilities of financing investments or research, about friendly places for seniors, etc.

² There are 82 social assistance centres in the Lubuskie Voivodeship. Conducted supervisory and control proceedings of the Lubuskie Voivodeship Office showed that in 2015, no tasks in the form of care services were implemented by 12 communes. It was also found that there are discrepancies in the approach to their implementation, including in the cost of the service in individual communes (ranging from PLN 1.61 to PLN 54.27 per 1 hour) and there are also situations where the commune increases the price of 1 hour/services. As a result of the high cost of the service, the charges limit their number, or completely give up the service. This phenomenon is very worrying because it concerns one of the most vulnerable social groups, people living from retirement or pension, and therefore the benefits, which in many cases are not enough for basic needs.

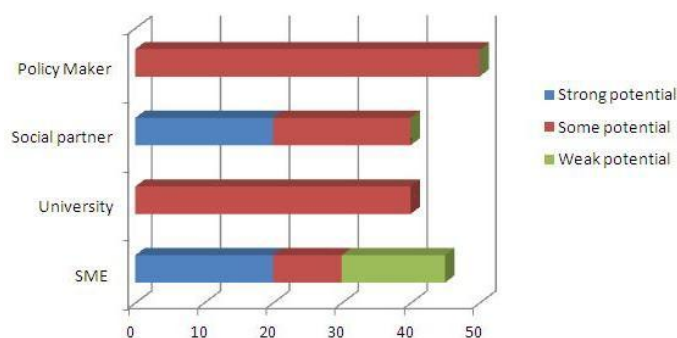
4.9. Question 9 – How would you rank the potential for SMEs in your region to develop new Silver Economy business opportunities

Answer	Count	Percentage
Strong potential (A1)	2	10.00%
Some potential (A2)	12	60.00%
Weak potential (A3)	3	15.00%
No potential (A4)	0	0.00%
Other- please comment (A5)	3	15.00%
Comments	9	45.00%
No answer	0	0.00%

ID	Response
30	no answer
32	no answer
33	SMEs are very interested in employment of older people
36	Currently, very few companies operate in the Silver Economy. There is a high demand for that services / products
49	More and more companies are interested in such possibilities
41	in the region there are financial repayable instruments for SMEs
42	in my opinion, there is some potential due to aging society
43	many older people are lonely and must use the services of such companies
44	no answer



Sectoral views on potential to build silver business in the region



The research shows that the majority of respondents notice the potential for SMEs to develop their activities in the Silver Economy sector. The ageing society, in a way, forces the launch of new products and services. More and more entrepreneurs see potential in the group of recipients aged 50

and more. However, financial resources are needed to pursue a new field. Most of the company's funds invest in its current activity. There is a lack of support in the form of repayable instruments that could be used by lubuskie entrepreneurs to develop new products/services. Although in the voivodeship loans for the development of SMEs are granted by financial intermediaries, they are not attractive enough to encourage new entities to invest in the Silver Economy.

4.10. Questions 10, 11 and 12

Question 10³

Are there local training courses that you are aware of for older adults to secure new occupational skills (e.g., for employment, volunteering, health/personal/well-being)?

Answer	Count	Percentage
Answer	20	100.00%
No answer	0	0.00%

ID	Response
28	Yes, language and computer courses, vocational retraining, learning a new profession
29	Trainings are implemented within the framework of projects co-financed by the European Social Fund
30	Not yet, but soon the Senior Center will be open - the center will promote activity of older people
32	no answer
33	language courses
34	University of the Third Age
35	I don't know
36	Yes. A lot of business support institutions and local governments realizes project co-financed from European Social Fund (for example "From exclusion to employment" project - the project is aimed at employment stimulation of excluded people, including people aged 50+)
37	I don't know
38	University of the Third Age
49	There are courses under European Social Fund
40	Projects for starting a business for people aged 50+ co-financed from EU, University of the Third Age, computer training
41	Trainings co-financed from EU (European Social Fund), e.g. "Grandchildren in good hands"
42	I don't know
43	I don't know
44	Yes, projects co-financed from EU which are realize by private and public entities
45	Various trainings and courses are organized in rural areas, such as first aid, gymnastics, courses raising professional qualifications: floristry, decoupage etc.
46	language courses
47	yes, e.g. from European Social Fund
48	computer training, training in the use of the Internet

³ Answers to question 10 confirm the previously discussed situation, i.e. the interest of older people in projects, initiatives that are implemented with the assistance of EU funds (mainly the European Social Fund) and by Universities of the Third Age.

Question 11

Are you aware of anything in the Silver SME sector which might be considered a good practice? (note your answer can reflect international practices)

Answer	Count	Percentage
Answer	20	100.00%
No answer	0	0.00%

ID	Response
28	Social co-operatives providing care and catering services; Daily Residence Home - run by Social Co-operatives "ALTERNATYWY"
29	Hearing-aid producer
30	no answer
32	No
33	childcare of private persons
34	No
35	I know - yoga for seniors, bicycle trips, computer classes
36	Yes, for example Day Care Centre for Elderly People
37	Yes, for example chess square in Szczecin (mainly older people play there)
38	I don't know
49	1) Day Care Centre in Swiebodzin, - Association "POMOST", 2) senior clubs, 3) Rest-home in Wschowa, 4) project named "Grandchildren in good hands" which is implemented in Żagań, Żary, Myszecin, Szczaniec, 5) Measure 6.7 within the framework of Regional Operational Program - rehabilitation for the elderly workforce
40	Day Care Centre for Elderly People, fitness for seniors (EVEREST)
41	I don't know
42	catering company from Nowogrod Bobrzański - they offer meals for the elderly
43	Nursing Home for senior citizens (Zielona Góra, Zacisze)
44	No
45	No
46	cooperation in Polish-German projects
47	yes, provision of care and nursing services
48	Day Care Centre for Elderly People in Swiebodzin

In the Lubuskie Voivodeship, apart from the good practices indicated by the respondents, numerous initiatives are also implemented on behalf of local government units and their subordinate entities.

In addition to the activities discussed earlier, you can mention here:

- Municipal Seniors Councils - they are an advisory, consultative and initiative body, appointed by resolution of the municipal council on its initiative or at the request of interested communities. Its composition includes representatives of local entities acting for the benefit of seniors, especially non-governmental organizations and organizers of the local university of the third age. In the Lubuskie Voivodeship, municipal councils of seniors have been present in the public space for several years. They are created to provide elderly people with influence on matters concerning the local community, create conditions to stimulate civic activity of elderly people, develop intergenerational bonds, represent elderly people's interests towards local government authorities and represent their interests and needs, create opportunities for social involvement in social life as well as ensure impact on matters concerning their quality of life;
- Social Economy Support Centres - is an entity or partnership/consortium with accreditation, i.e. a certification that the institutions constituting it are competent to perform tasks related to providing support to social economy entities and natural persons interested in establishing social enterprises. In the Lubuskie Voivodeship Two Centres for Social Economy Support are functioning. First - the Zielona Góra Centre for Social Economy Support (operating in the Zielona Góra subregion), second - the Lubuskie Centre for Social Economy Support, which includes the Gorzów subregion. Thanks to the numerous animation, incubation and advisory activities carried out by Centres for Social Economy Support, 88 social cooperatives are registered in the Lubuskie Voivodeship (as of 02 October 2017) of which four have a profile aimed at providing care services for the elderly people. In addition, it is worth adding that

two social enterprises established in 2017 also provide medical services together with care for the elderly people;

- Lubuski Senior Week - is an event that focuses on the needs of elderly people. For seven days, seniors from our province participate in various types of meetings, games and trips. As part of the Lubuski Senior Week, the first Lubuski Seniors Government Council was convened (16 October 2017), consisting of 30 councillors. During the deliberations of the Government Council, a resolution was adopted regarding matters relevant to the environment of elderly people in the Lubuskie Voivodeship. The task of the councillors will be to develop the directions of regional senior policy and to propose new, innovative solutions to improve the situation of elderly people in the voivodeship;
- Lubuska Social Senior Citizens' Council - was established in 2016 by the Board of Lubuskie Voivodeship. The Council is a consultative, advisory and initiative body, acting to strengthen and develop regional senior policy at the Marshal of the Lubuskie Voivodeship. The scope of the Council's activities includes: giving directions to regional senior policy, proposing new solutions and initiating changes for the benefit of elderly people, undertaking actions aimed at increasing the activity of elderly people in public and social life and helping in increasing access to information, cooperation with non-governmental organizations, institutions and entrepreneurs from the Lubuskie Voivodeship and the country;
- Active Senior Library - an initiative aimed at activating people from the 60 and more age group, including among others educational meetings, talks, workshops and manual classes.

Question 12

Does your region/country have Policy Instruments (programmes) which are focussed specifically on the Silver Economy?

Answer	Count	Percentage
Answer	20	100.00%
No answer	0	0.00%

ID	Response
28	no answer
29	yes
30	no answer
32	I don't know
33	No specific program
34	I don't know
35	I don't know
36	Yes
37	I don't know
38	I don't know
49	Yes
40	Yes
41	there are some supporting instruments under European Social Fund and regional programme
42	senior policy is in preparation
43	I have heard about senior policy
44	Probably yes. I have heard about "Senior Policy" but I don't know what exactly it means
45	I don't know
46	No special program / policy
47	Program for seniors
48	Programs under European Social Fund, e.g. "Grandchildren in good hands" - thanks to EU support seniors will receive "pay" for looking after their grandchildren, they will also have some trainings

5. The SWOT questions

Questions 13, 14, 15 and 16 – these questions contain the SWOT analysis on Strengths, Weaknesses, Opportunities and Threats

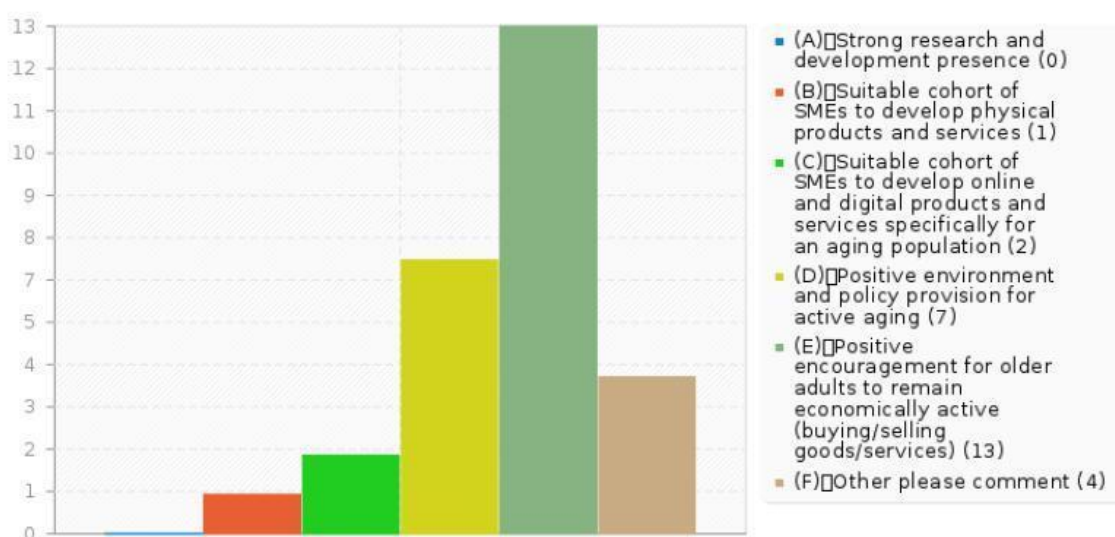
Question 13

Which of the following strengths do you associate with your region in terms of growing the Silver Economy?

(A) Strong research and development presence	0	0.00%
(B) Suitable cohort of SMEs to develop physical products and services	1	4.76%
(C) Suitable cohort of SMEs to develop online and digital products and services specifically for an aging population	2	9.52%
(D) Positive environment and policy provision for active aging	7	33.33%
(E) Positive encouragement for older adults to remain economically active (buying/selling goods/services)	13	61.90%
(F) Other please comment	4	19.05%

ID	Response
33	professional experience, knowledge
46	using the experience of older people
40	City authorities and entrepreneurs policy
41	programs for senior at the city, region level; government programs
43	"Active 50+" - you can win vouchers for workouts and trips
37	fruit and vegetable markets
49	co-financing for trainings (Measure 6.5 Regional Operational Program)
42	bonus card "ZGrani 50+" - discounts for products and services from local companies
43	"ZGrani 50+" - bonus card - discounts for local products and services
35	There is no strengths
38	Municipal Senior Program (50+ Card)
41	activation programs for people 50+ aged under European Social Fund
47	definitely no strengths

REGIONAL STRENGTHS



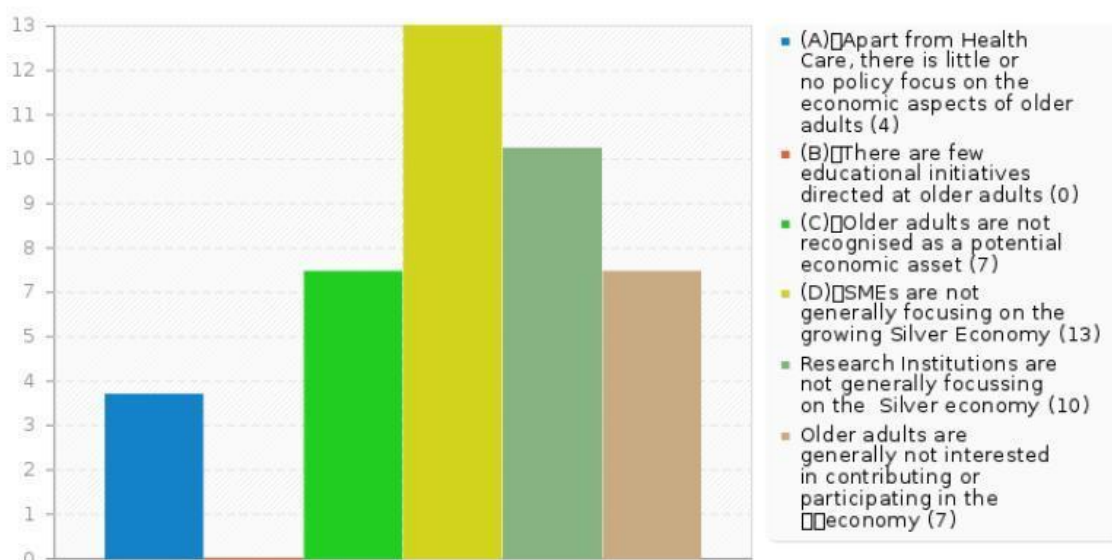
Question 14

Related to the Silver Economy and all aspects of active and participative aging, please indicate what you view as regional weaknesses.

(A) Apart from Health Care, there is little or no policy focus on the economic aspects of older adults	4	19.05%
(B) There are few educational initiatives directed at older adults	0	0.00%
(C) Older adults are not recognised as a potential economic asset	7	33.33%
(D) SMEs are not generally focusing on the growing Silver Economy	13	61.90%
Research Institutions are not generally focussing on the Silver economy	10	47.62%
Older adults are generally not interested in contributing or participating in the economy	7	33.33%

ID	Response
33	lack of specialists, problems with access to health care
40	this area is starting to develop
28	research institution are not interested in new products for elder people
37	they have other activities, for example caring for grandchildren
40	Small changes can be seen. The approach of older people is changing

REGIONAL WEAKNESSES



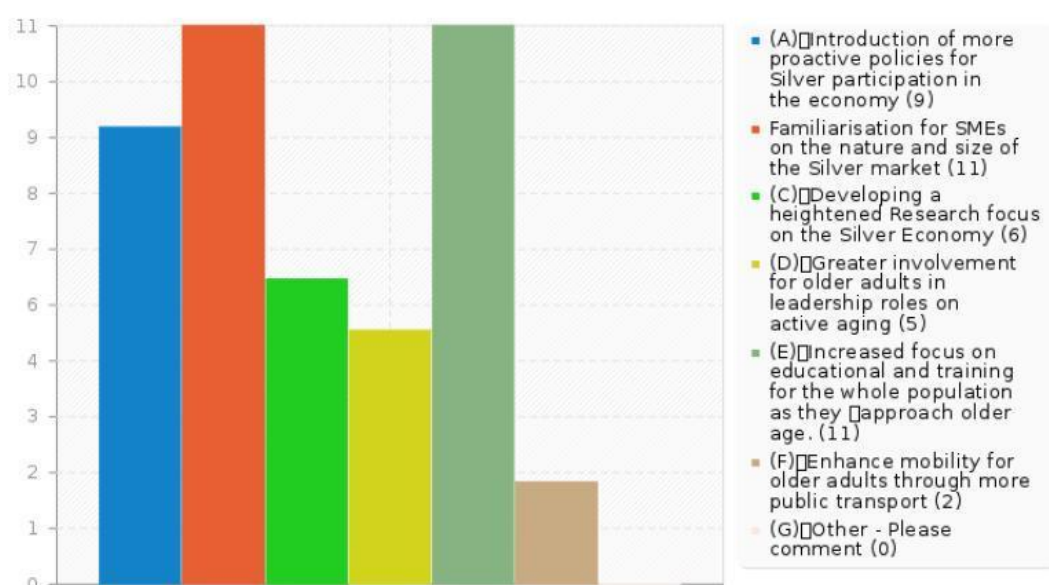
Question 15

What opportunities do you identify for growing the Silver Economy sector in your region?

(A) Introduction of more proactive policies for Silver participation in the economy	9	42.86%
Familiarisation for SMEs on the nature and size of the Silver market	11	52.38%
(C) Developing a heightened Research focus on the Silver Economy	6	28.57%
(D) Greater involvement for older adults in leadership roles on active aging	5	23.81%
(E) Increased focus on educational and training for the whole population as they approach older age.	11	52.38%
(F) Enhance mobility for older adults through more public transport	2	9.52%
(G) Other - Please comment	0	0.00%

ID	Response
33	activation of older people in local policy
40	financial support for SMEs will contribute to development
28	more promotions and information
46	Silver market makes a new chances for SMEs
28	it changes - Senior Council at the Marshal of the Lubuskie Voivodeship
37	Cheap communication

REGIONAL OPPORTUNITIES



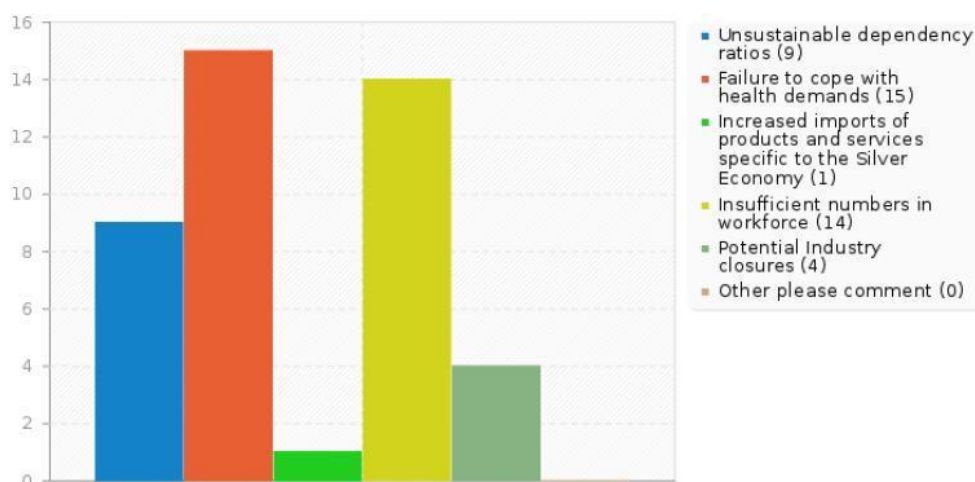
Question 16

In the absence of strong engagements with the Silver Economy, what are the threats to the regional economy in the context of the changing demographics to a considerably older population.

Unsustainable dependency ratios	9	42.86%
Failure to cope with health demands	15	71.43%
Increased imports of products and services specific to the Silver Economy	1	4.76%
Insufficient numbers in workforce	14	66.67%
Potential Industry closures	4	19.05%
Other please comment	0	0.00%

ID	Response
28	it is estimated that in 2050, 40% of the population will be people of working age
42	the birth rate is getting lower
43	the birth rate is getting lower, society is aging
42	difficulties concern the whole country
46	lack of specialists, clinics
33	no people to work - it is already seen
42	lowered retirement age
43	lowered retirement age

REGIONAL THREATS



6. Conclusions and outline policy recommendations

6.1. Conclusions of the SWOT analysis

STRENGTHS	WEAKNESSES
<ol style="list-style-type: none"> 1. Increased awareness in the area of the need for physical activity among elderly people. 2. Development of social infrastructure (social welfare homes, community self-help houses, care services). 3. Cooperation between social assistance institutions and non-governmental organizations. 4. Development of non-governmental organizations for the activation of elderly people. 5. An increasing number of elderly people interested in social activity. 6. Increasing interest of seniors in new technologies. 7. The growing number of entities and organizations dealing with the activity of older people. 8. Increasing public and media interest in the subject matter of the elderly people. 9. The possibility of using existing activity offers for seniors. 10. Universities of the Third Age activity. 11. Increasing interest of people aged 50 years and more in new competences, e.g. IT, language. 12. Availability of projects financed from external resources activating people aged 50 years and more. 13. Increasing awareness of the need for education and improvement. 	<ol style="list-style-type: none"> 1. High cost of care services. 2. Low number of daytime homes and specialist centres for the elderly people. 3. Transport and architectural barriers. 4. No funds for entrepreneurs and other entities providing services for seniors. 5. Small financial resources of elderly people. 6. The feeling of isolation and low social activity of non-affiliated seniors in organizations. 7. A small number of organizations and entrepreneurs working for the elderly people. 8. Low level of skills in the use of information technology. 9. Low level of information about the offer of activities for the elderly people. 10. Mentality - fear of change, unwillingness to change. 11. Lack of interest in the subject of the elderly on the part of scientific and research institutions; lack of development and implementation of innovative solutions. 12. Lack of cooperation between entrepreneurs and scientific and research institutions in the field of the Silver Economy.
OPPORTUNITIES	THREATS
<ol style="list-style-type: none"> 1. Increasing social awareness regarding the issue of elderly people. 2. Implementation of health programs for seniors. 3. Taking into account the actions taken to improve the situation of seniors in the state policy and the European Union. 4. Availability of external funds for institutions, non-governmental organizations for social and cultural activation and education for the elderly people. 5. Strategic and program conditions at the level of the country and the European Union in the field of senior policy. 6. Implementation of projects related to the activation of elderly people. 7. Demographic and social changes conducive to senior activity. 	<ol style="list-style-type: none"> 1. Low amounts of retirement benefits that block access to the use of new, innovative solutions. 2. Large disproportions between the city and the rural areas in the sphere of using seniors services. 3. Lack of entrepreneurs' awareness of the potential resulting from the Silver Economy. 4. Functioning of stereotypes about elderly people. 5. The marginalization of elderly people in social and economic life. 6. Insufficient consideration of the issue of elderly people in law 7. Insufficient promotion of a positive image of elderly people by the media. 8. Lack of motivation to learn new competences.

8. Change in social awareness towards the perception of elderly people by organizing social campaigns. 9. Formation of Senior Councils in local communities and the Seniors Government Council at the level of the voivodeship. 10. Availability of educational offers and bonus programs for people aged 50 years and more. 11. Possibility to create and develop social economy entities created by and for the benefit of elderly people. 12. Building entrepreneurs' awareness of social and demographic changes reflected in the economy.	9. Insufficient promotion of the use of the potential of elderly people. 10. Lack of financial support for entrepreneurs to implement solutions for the Silver Economy. 11. Lack of programs and legal solutions in the field of cooperation of entrepreneurs with scientific and research institutions for the benefit of elderly people. 12. Lack of awareness of local government institutions on the need to develop various regional programs for the elderly people. 13. Insufficient number of bonus programs activating the elderly people in the economy.
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6.2. Recommendations for policy development

The increase in the number of elderly people has an impact on all areas of social and economic life, therefore the consequences of demographic changes have been the subject of debate for many years not only by demographers, but also by economists, gerontologists and social politicians.

The ageing of society causes consequences in all areas of social life. Therefore, in order to prevent marginalization and social exclusion of elderly people, one should, on the one hand, create conditions for social, professional and personal activity, and, on the other hand, provide support and care. It is therefore necessary to look for new solutions, create new offers and take actions to facilitate the functioning of elderly people in the society. It is also necessary to develop a positive image of seniors, so that society does not follow the stereotypes. Systemic changes initiated by the citizens themselves are required, but also voivodeship local governments, commune and district governments, institutions, non-governmental organizations and local entrepreneurs.

The most important politics' tasks for ageing and old age are to promote intra- and intergenerational integration. Through such a prism one should look at the overall policy implemented on a local scale.

In order for all involved entities to be able to fulfill their role and offer new products/services, external sources of financing are needed. For non-governmental organizations, such source may be EU funds and projects implemented with their help. For Lubuskie entrepreneurs, incentives to undertake activities to improve the lives of elderly people may be financial instruments dedicated to them (SMEs) offered on preferential terms in relation to the market offer. Such instruments could be created as part of the Regional Operational Program for the Lubuskie Voivodeship and would be offered by the operator selected in the competition.

In the Lubuskie Voivodeship, the Voivodeship Program for the Elderly People was developed. It was created in response to the need for activities to activate elderly people, the need to create space for them to improve the quality of their lives. The program is a response to the challenges of modern times, it defines the policy of the voivodeship towards the elderly people, objectives and directions of actions that allow the region to be shaped as friendly to all inhabitants.

The Voivodeship Program is interdisciplinary and its implementation requires cooperation between government and local government administration and many partners, i.e. social assistance organizational units, learning, cultural and educational institutions, scientific institutions, health protection units, non-governmental organizations.

Developed based on:

- 1. Survey conducted by employees of ARR S.A. in the period of July-October 2018;*
- 2. Publication of the Marshal's Office of the Lubuskie Voivodeship "Odkryj Lubuskie. INNOWACJE PRZEMYSŁ INWESTYCJE EDUKACJA" (Zielona Góra, 2018 2nd updated edition);*
- 3. Appendix to Resolution No. 231/3189/17 of the Board of the Lubuskie Voivodeship dated 13 December 2017, "Voivodeship Program for Elderly People".*