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MARKETING IN THE SOCIAL SERVICES SECTOR FOR SENIORS IN THE KUYAVIAN-POMERANIAN VOIVODESHIP

Magdalena BIERZYŃSKA-SUDOŁ

Faculty of Political and Administrative Sciences, Kazimierz Wielki University; stella7770@onet.eu, ORCID: 0000-0002-7279-6103

Abstract: Changes in the structure of Polish society and the dynamic ageing process make seniors, as consumers, one of the most important groups on the market. The article presents seniors in the Kuyavian-Pomeranian Voivodeship as an interesting group that is increasingly eager to use all the market opportunities offered to them. Their activity in many fields is an excellent tool against social exclusion. The newly emerging community requires specialists related to marketing, promotion and advertising not only to notice them on the market, but also to adapt marketing activities to their needs, interests, possibilities and wealth. The aim of the article is to present this special group that requires the development of new, not stereotypical marketing activities. It can certainly be predicted that there will be a dynamic increase in the number of social services offered – care, health and rehabilitation, and of goods and other services dedicated to the elderly. The problem of senior policy is a huge research field for many specialists related to the silver economy sector.

Keywords: marketing, seniors, services.

Introduction

Ageing is a natural and unavoidable process. The whole Europe is struggling with this challenge and Poland also needs to prepare for it. The demographic situation in Poland is becoming increasingly similar to that of other European Union countries. The number of seniors will be ever higher from year to year. The current processes in Polish society cause a significant increase in the needs for care and nursing services. A major growth in the number of different types of inpatient care for seniors should also be expected in the nearest future. These will be centres that take patients straight from hospitals to long-term care, facilities that provide treatment and care for chronic patients, institutions for elderly people who are in a difficult financial and family situation, and institutions that provide treatment and care for the elderly who do not require specialised procedures. Demographic processes and the increasing

percentage of older people on our continent mean that old age is becoming the subject of scientific research. The effects of ageing societies and the related social issues of the elderly are the subject of research in both geriatrics, psychogerontology, and social policy (Szarota, 2004). Currently, the majority of people over 60 in Poland no longer work professionally. Sometimes it is a planned choice, but more often it is a necessity resulting from the difficult situation of the elderly in the labour market. Although this situation is improving, Poland is still far beyond European countries in terms of professional activity of seniors. Inactivity in working life, limiting people-to-people contacts, contribute to the worsening of the psychophysical condition of the elderly. It is hard not to notice that any activity, undertaken both in professional and social sphere, is a great way for seniors to keep fit and to build their prestige as well as to determine their role in the community, including family life. Professional or social work is often the basic and the only stimulus to undertake life activity - it adds a sense of existence, and motivates to leave the house. Social activity of seniors is beneficial for others. Primarily, it is the opportunity to use the social capital of the elderly, their energy, years of acquired life and professional knowledge. It is also a chance to transfer the values, culture, tradition and history to young generations, i.e. building the social and national identity of youth. For seniors, social activity is, above all, a way to maintain their independence in life, and thus it translates into a smaller burden on families and social institutions to care for the elderly. However, it should be emphasised that, unfortunately, the overall picture of activity of older people in Poland is still not optimistic. In many areas of social life, the activity of seniors is still insufficient. Although there are groups involved in the NGO's projects or volunteering, there is still a lot to be done in this regard.

The purpose of the article is to indicate that marketing of social services for seniors should be carried out very widely and on many levels. In addition, active and healthy ageing should be promoted to combat the exclusion and passivity of older people.

Definition of old age

In the literature on the subject concerning seniors' problems, there is no universally accepted definition of old age. Old age is a static concept, while the ageing of individuals and communities is a dynamic phenomenon that should be considered taking into account the biological, mental and social dimension of human life. Elżbieta Trafiałek claims that old age "is a natural phase of life, following youth and maturity, crowning the dynamic ageing process. Defined as the final third stage of life, it is identified with a decrease in the body's efficiency, loss of mobility, weakening of immune forces (biological and physiological old age), limitation of adaptability to any changes, and in the socio-economic context – often with pauperisation, loneliness (mental old age), necessity of using help of others (economic old age) and

functioning on the margins of social life (social old age)" (Trafiałek, 2006). In turn, Barbara Szatur-Jaworska states that old age is "the final stage in human life beginning with the conventionally determined threshold of old age. It is a dynamic and synergistic relationship between biological and psychological processes and changes in the sphere of social activity of the individual" (Szatur-Jaworska, 2004). Due to the complexity of the ageing process and the interest of representatives of many scientific disciplines, at least six "old age types" are distinguished:

- biological (referring to the assessment of fitness and vitality of the body),
- demographic (calendar, chronological; this is a number of years of life),
- psychological (determined on the basis of the efficiency of intellectual functions, senses and adaptability of the individual),
- social (reflects the social situation of a person; determined, for example, on the basis of whether the individual fulfils the social roles of a grandmother, grandfather, etc.),
- economic (refers to the place of the individual in the division of labour),
- social (legal; defined by the date when the citizen receives the right to social benefits such as pensions) (Klimczuk, 2012).

We will also find the extension of this typology with additional terms: pre-retirement age, middle age (mature), middle adulthood, average adulthood, age foreground, immobile productive age, older working age (45-59 years of age). These concepts apply to people in middle age (pre-old; middle age; immobile age; non-mobility age); ageing, old age, early old age, "third age" (60-74 years of age); people at this age are "young-old"; old age, late old age, proper old age, "fourth age" (75-89 years of age); in this age there are "old-old"; longevity (90 and over 90 years of age) - oldest old, lifelong (Golinowska, 1999).

When a person retires, his/her life can be conventionally divided into two stages:

- 1. the so-called early old age (60+) characterised by a greater degree of activity and independence, and rather no need for help in everyday life.
- 2. late old age (75+), when individuals become more and more passive because of declining health, a decrease in physical and mental condition, and therefore are more or less dependent on the help of others (Trafiałek, 2003).

The older a person is, the more complex his/her daily life becomes. This applies particularly to the level and scale of expected care and support. The "functional age" is the decisive factor. This is the period during which physical and emotional fitness are not directly related to the actual age of the person. Currently, the need for support and care is becoming more pronounced only for people aged 75-80. This is the effect of the extension of the period of activity of most seniors in European countries who lead a rich social life until old age.

Characteristics of the social services sector for seniors in Poland

Although the sector of social services for seniors in Europe is developing very dynamically, in Poland the beginnings of its construction are only visible. In the age of globalization, the ageing of the society is a problem that raises new challenges. The problem is multidimensional, as it relates to various aspects of modern life. Ageing is an objective process. This process has many sources: longer life expectancy, low birth rate, and in the case of Poland – it is deepened by the negative balance of foreign migration (more young people stay permanently abroad than return to Poland).

In the literature, two types of definitions of social services are most often presented. In broad terms, they are: "all activities and administrations that deal with the social needs of citizens, i.e. money transfers, health care services, education, personal social services, care, housing, employment and specialised services for different target groups." In narrow terms, they constitute: "benefits in kind as opposed to cash benefits, which generally relate to the care of children, the elderly and the disabled, and to specialised services related to the profession of social work" (International Encyclopaedia, 2006).

There are some main defining features of social services as a form of benefits: they are activities undertaken to meet human needs directly and which do not rely on the production of material goods; they serve to meet needs of individuals and families, although their quality and accessibility affect the functioning of wider communities and social groups; they can be financed, organised and provided by both public and non-public (private) institutions. (Szatur-Jaworska, 2008). It is not difficult to notice that as demographic development progresses, and then passes through the subsequent phases of the so-called demographic transition, the structure of society is changing, and the ageing of the population is becoming increasingly apparent, which in turn forces the extension and modification of social services. The phenomenon of ageing populations will show growth trends for at least several dozen years, generating extensive socioeconomic, health, welfare and social problems (Frackiewicz, 2002). The ageing process applies to both developed and developing countries. However, in the latter, this process is more rapid. If proper instruments are not introduced in the field of various policies to counteract or slow down the ageing process - these changes will be very severe. Demographic changes observed in Poland clearly indicate that our country has reached the stage of the so-called second demographic transition. This process is characterised by a reduced fertility, delay in marriages and procreation, and changes in a family model. It also involves a decrease in the death rate of people of working age and a reduced infant mortality. A significant increase in the number of older people results in the higher costs of retirement security and medical care. There will be more older people, and fewer younger ones, so developed countries may feel this process most severely due to many unresolved social issues (Trafiałek, 2003).

The growing number of seniors means a greater demand for services available around the clock, seven days a week. The senior services sector, which goes far beyond classic social security, can be divided into several areas:

- primary care sector medical care for elderly people staying in retirement homes,
- housekeeping services housekeeping, social assistance, cleaning, etc.,
- services based on other entities,
- services related to the area of residence e.g. social workers, community nurses,
- "not-for-profit" services volunteers (Ageing Europe, 2008-2009).

In Poland, the senior care activities are carried out both by the health care system: longterm care facilities and home long-term care, as well as the social assistance system: stationary nursing homes and home care provided by social welfare centres. It should be noted that both systems sporadically or not at all communicate with each other in this respect, so the services are often duplicated and poorly coordinated. Marketing of their activities is at a low level. A lot of seniors remain outside of both systems.

The increasingly developing social services sector for seniors is affecting employment and family models. Services for seniors create employment opportunities, in particular for women and older workers. In addition, services for seniors make it easier for their relatives to enter the labour market, and help those who need to adapt to economic changes. It is also worth emphasising that all European Union countries are becoming increasingly involved in the development of modern products and services that facilitate everyday existence. Advanced technology is used by older people and allows them to perform activities that once caused serious difficulties. An example can be mobility equipment, e.g. a walking frame, a wheelchair, and computer equipment. The development of assistive technologies is particularly evident in modern products such as e-health and computer systems. Innovative solutions in the field of information and communication technologies can be found in all devices, materials, projects and elements. Assistive technology has a very wide range of applications and covers, above all, various types of products: services, instruments and strategies, thanks to which people requiring help remain independent and active. Assistive technology solutions increase safety, and improve the standard of personal and family care. Examples include: telemedicine, cleaning robots and smart homes; solutions supporting the fight against serious diseases and rehabilitation. Supporting technologies are designed to improve the health, well-being and quality of life of people who need long-term care. Smart materials and sensors are important examples.

It should also be noted that the challenges in the sector of services for seniors are crucial for a sustainable increase in employment. The dissatisfaction of employees is caused by nonstandard working hours, requirements for more than average education and gross earnings below the national average. All these conditions reduce the attractiveness of this sector in the eyes of qualified employees, cause personnel shortages, and thus – lower the standard of services. To achieve a better balance between supply and demand, the senior services sector must increase its attractiveness, expand the marketing of services by implementing solutions such as a flexible work system, better pay and decent working conditions. The authorities should therefore provide training for personnel who render care services. They should also offer training in care for the unemployed and inactive, with a view to creating new jobs.

Marketing of social services for seniors

Nowadays, the potential resulting from the diversity of the age of employees and the purchasing power of retirees is increasingly pointed out, provided that products and services are adapted to their needs. Seniors are interested in an active lifestyle, and therefore companies, institutions, organisations, and other public entities should prepare a rich offer, including the field of social activation, education, supporting the development of cultural, recreational and tourist infrastructure as well as health, care and rehabilitation services. Investments in public transport, organisation of space without any architectural barriers and support for groups of older people and intergenerational structures are very important.

When considering marketing of services for seniors, it is worth asking the following questions:

- Is marketing of services for seniors needed?
- Are seniors the right target group for marketing activities?
- Are they an attractive enough community to direct marketing messages to them?
- Are they able to respond positively to their marketing activities?
- Can activation of seniors counteract their social exclusion?

Interviews and surveys conducted among seniors allow for a definite answer to all questions – yes.

It is worth noting that marketing should concern not only the services related to health and care, but also to a whole range of opportunities and projects that are aimed at older people.

Marketing as a complex issue should be a priority for every company. The old truth is that without sales there is no business and development, and without customers there is no sale. Let us also add that it is harder and harder to find potential clients without marketing. It is difficult to disagree with the statement that marketing is a social process in which individuals and groups receive what they need by creating, offering and freely exchanging with other goods and services that have value (Kotler, Keller, 2011). Marketing is not a set of ad hoc activities, but a well-thought-out strategy and tactics, tailored to target groups, based on knowledge and research, firmly embedded in market realities (Waniowski, Sobotkiewicz, Daszkiewicz, 2014). In marketing targeted at seniors, it is not a product or service itself that is the most important, but, above all, the consumer values that follow it.

Although marketing of social services has not yet been precisely defined, it can be assumed that it is a system of activities undertaken by service providers. It is equally important to reach the target group and direct the right message to it, which through learning and adapting to the market strives to meet the needs of the selected target group.

According to demographic forecasts, after 2024, the share of people aged 65 and over in the structure of Poland's total population will exceed 20%, and after 2060 – 33%. (GUS [Statistics Poland], 2014). The dynamically increasing number of seniors in the population structure is one of the most important socio-economic problems. It is therefore crucial to note the growing role of seniors as consumers on the market. Companies, institutions and enterprises notice their potential and needs, so they have a chance to become an attractive target group. That is why this group is becoming an important challenge for marketing activities. The stereotypical perception of seniors is changing. The perception of this group as reluctant, not well-off and passive is becoming a secondary factor. Demographic, social, economic and cultural changes significantly affect the market of goods and services, and this process requires institutions and companies to change the perception of seniors as consumers, including recipients of product and service offers. A contemporary senior, often still professionally active, and not burdened with the obligation to raise grandchildren, likes technical novelties, travelling, focuses on his/her passions and interests. Therefore, he/she is looking for services and products on the market that are adapted to his/her new needs. As consumers, seniors are increasingly demanding market participants, they notice and understand market mechanisms and marketing activities used by enterprises, companies, trade centres and tourist offices. At the same time, they still feel young and do not agree to be treated in a patronising and stereotypical way (Bombol, Słaby, 2011).

Along with the changing attitude of seniors, the approach of marketing specialists is also changing. In the opinion of the majority, a senior as a consumer is more focused on his/her own judgments than the opinions of others on a given topic. He/she feels younger than the record shows and wants to be regarded as such. When creating an offer of products and services for seniors, it is important to take into account their individual life and professional situation.

The systematically growing group of elderly people and their purchasing power is a huge challenge for contemporary marketing. An ageing society will want to preserve its current lifestyle for the rest of its days, even when they need help, support and nursing care. That is why marketing of social services, enterprises and special programmes for seniors becomes so important. Marketing should more widely implement modern measures leading to the activation of this group of people. The following forms and projects proven in practice can be used:

- conferences, events and initiatives, with an active involvement of all stakeholders, promoting debate, raising awareness and encouraging commitments to achieve specific goals, producing stable and long-lasting effects,
- 2. information, promotion and educational campaigns with the use of multimedia,

- 3. exchange of information, experience and good practices, inter alia, the open method of coordination and network of contacts established by stakeholders,
- 4. research and surveys on European, national, and regional levels and presentation of their results with an emphasis on economic and social effects of promoting the activity of older people and policies favouring the activity of seniors (Karakiewicz, 15 May 2018).

Seniors are a target group that causes many difficulties for marketing specialists. This is mainly because it is, contrary to appearances, a complex community. People who just finished work have different needs from those who have already retired for twenty years. Therefore, marketing activities should be more personalised and tailored to the individual needs of each group. These groups behave differently. A contemporary 60-year-old man/woman had a different professional life, got to know modern technologies, and was a recipient of various cultural messages. He/she is more open to novelties and interesting projects. On the other hand, a senior from the group 75+ of age is rather attached to specific brands. He/she appreciates above all the quality and durability of products as well as the reliability of services.

The message to seniors should be based primarily on solid values such as family, closeness, health, care, experience and quality. These are the aspects to which both advertisers and marketers should pay attention. It is worth using popular leaders' opinions in this group – e.g. serial actors. Seniors have more free time and read commercial offers more often. The promotion of services and products for seniors should also be targeted at their families. Very often, children and grandchildren have the decisive voice in choosing a service or product. For seniors in the first phase of old age, the high quality of services and products is very important. They constitute a new, conscious consumer group, which thoroughly analyses offers and makes well-considered decisions. After retiring, they have a lot of time and they are relatively strong, so they can realise their dreams, including long journeys. They are an excellent group for all marketing activities related to the activation of life. They constitute a community that responds positively to all cultural, sport and tourist projects.

They actively participate in programmes and actions promoting movement, health and development. Seniors in the second phase, i.e. late old age, usually experience deterioration of health. They are often lonely people who lost their spouse. Objectively, they become a target group for providers of health and care services, as well as basic services in the home environment (cleaning the apartment or providing meals). It is a group to which programmes and actions aimed at improving their health, well-being and security are addressed, e.g. life bracelets, "handyman", life envelopes, a senior card, delivery of books from the library (Bydgoszcz.pl/seniorzy, 10 August 2019). That is why marketing activities cannot be focused only on health, care and rehabilitation. Seniors are becoming a target group for industries that have not been interested in seniors' needs so far. Economists themselves emphasise that the silver economy will become the third economic branch worth billions of zlotys.

Therefore, the government should not limit its activity to build homes or senior clubs. Many entities have already prepared offers for this group. More and more banks already have an offer for seniors. For example, PKO Bank Polski offers, inter alia, the special checking and saving account (ROR) for people over 60. What is very important from the senior's point of view, they are equipped with a special home and medical help package. Customers have the right to free home appliance repairs, cleaning assistance, caring for animals or obtaining information about social benefits. They can, for example, arrange a doctor's appointment, organise transport to the hospital or receive care after hospitalisation. A similar offer is emerging on the insurance market for people 65+.

Interior design companies are also introducing their amenities for seniors. In addition to telecare systems and other innovative solutions, they sell devices that improve the safety of seniors. Such products include: a bathtub that can drain water if it "feels" that a person is not moving, and then alert the appropriate people. There are sinks that cut off the water supply. There are also systems that cut off the gas supply. The stores have a huge selection of anti-slip mats, shower benches and handles for the toilet.

Considering the complexity of the seniors' market group, marketing specialists should be guided by three basic communication channels: health, family, and security. Advertising messages should focus on these three areas. The contemporary approach to marketing presents its goals more broadly, focusing primarily on the consumer. The main task for marketers is therefore to recognise the current and potential needs of seniors by analysing different groups that lead various lifestyles. Only then it will be easier for marketing specialists to plan relevant activities and create a properly selected promotional and advertising offer for seniors. Thus, another marketing task will be fulfilled, which is providing satisfaction to recipients, and this will lead to build good relationships with buyers. On this basis, it will be possible to create an appropriate product range policy. Thanks to the market full of products and services, many efforts are being made to arouse and keep new needs for the consumer.

When considering marketing problems, it should be emphasised that marketing directed at seniors varies from traditional one, because the target group is also different. They are people who have a completely different system of values. Marketing should refer to their emotions. One of the easiest sources of reaching the older generation are the mass media, especially senior media. They were created, among others, in order to help companies reach this unique target group. Seniors, as a new marketing target, are beginning to be noticed by producers of products and services.

Marketing activities directed at seniors will certainly become a promising direction of activity undertaken by modern enterprises, institutions and other entities. The comprehensive concept of business adaptation to an ageing society is included in the foundations and the essence of a "silver economy". It is worth emphasising that the silver market in marketing activities should not be limited to products targeted only at older people. Therefore, it is important to avoid underlining the age of users of goods and services, as this may aggravate

age discrimination. The silver economy includes the ideas of "universal design" and "intergenerational" concepts, which can be understood as the aspiration of economic entities to adapt their goods and services to the needs of people of different ages, physical condition and cognitive capabilities, which may enable the better social integration of their users (Klimczuk, 2011). The core of the silver economy is adopting a scientific-research and implementation perspective, referred to as gerontechnology. The term was founded by Jan Graafmans, a Dutch researcher in mechanical engineering, ergonomics and health technology. The clarification was made by Herman Boum and referred to "the science of technology and ageing to improve daily lives of old people" (Graafmans, Taipale, 1998). It is interdisciplinary and covers areas such as: supporting the independence of older people in their home environment, mobility and transport, interpersonal communication and participation in social life.

Activity of seniors against social exclusion of seniors in the Kuyavian-Pomeranian Voivodeship

Active ageing is becoming increasingly popular in Poland. In many cases, elderly people are not perceived as lonely, inactive or ill. In accordance with the assumptions of the demographic forecast of Statistics Poland (GUS) for the period up to 2050, there will be a significant reduction in the number of children and adults, and the number of older people will increase. Therefore, not only central government, but also local government authorities and social organisations should pay more attention to the problems of older people (GUS, 2014). This also applies to the Kuyavian-Pomeranian Voivodeship. The analysis of the programmes and implemented projects at the regional level enables the conclusion that local authorities of various levels, local universities, institutions and associations are actively involved in the activities for the elderly residents of Kujawy and Pomerania.

Activating seniors in various areas is a great way to combat social exclusion. Helping the elderly should be used to stimulate, motivate residents for self-organisation, undertaking grassroots initiatives, building a network of cooperation and maintaining the ability to participate in the life of the local community and to perform social roles. Active old age is still something new in Poland. Unfortunately, within local communities there is still a stereotype of an elderly person as sick, lonely and inactive. Thanks to the numerous examples of older people who actively participate in social, economic or political life, this opinion is changing. A large role in this area is played by social organisations, which effectively activate the elderly. Examples include: Third Age Universities, Senior Clubs or Social Time Banks. Programmes, actions and workshops are successfully implemented, as well as the exchange of good practices. Older people have huge potential that can and should be used by the NGOs and local communities. First of all, it is an invaluable source of the so-called pragmatic knowledge,

i.e. knowledge built on the basis of many years of life and professional experience. It also means practical skills useful for others, or the time that older people can devote to work in a non-governmental organisation for the benefit of the local community. Active ageing consists of many elements: staying healthy, an active participation in social life, fulfilment in professional life and more independence in everyday life. Regardless of their age, older people can play an important role in a society and thus enjoy longer life.

There is no universal way of social activation of the elderly. Effective methods rely on individualisation, i.e. people to whom they are directed, to their life and professional experiences, the situation in which they find themselves, the place in which they live, to their possibilities and expectations. Hence, there are many methods and ideas for the promotion and marketing of social services and other enterprises. Some of them, because of the ease of use, are common, others – most often due to organisational or financial requirements – rarer, which does not mean that they are less effective.

The activity of seniors can be implemented in various formulas with a more or less institutionalised form. In the Kuyavian-Pomeranian Voivodeship there are:

- 61 Universities of the Third Age with 31 branches (including Bydgoszcz University of the Third Age, Kazimierz Wielki University of the Third Age - located at the Kazimierz Wielki University, Kujawy University of the Third Age and the Academy of All Arts [Polish: Akademia Sztuk Wszelakich] at the Kuyavian-Pomeranian Cultural Centre in Bydgoszcz, University of Every Age [Polish: Uniwersytet Każdego Wieku] at the Faculty of Foreign Studies in Bydgoszcz branch of Toruń School of Banking, University of the Third Age at the University of Economy in Bydgoszcz, University of the Third Age at "AGORA NESTORA" Municipal Culture Centre in Bydgoszcz [Polish: Miejskie Centrum Kultury w Bydgoszczy], University of the Third Age at the University of Technology and Life Sciences, Regional Network of Universities of the Third Age at University of Economy in Bydgoszcz with a broadly developed network of branches of the Universities of the Third Age covering more than 58 cities, municipalities and even individual villages from the entire region, Toruń University of the Third Age, University for the Active in Ciechocinek [Polish: Uniwersytet dla Aktywnych w Ciechocinku], Włocławski University of the Third Age, Kujawsko-Dobrzyński University of the Third Age (Situation Report, 2017);
- over 193 Senior Clubs (Aktywizacja społeczno-kulturalna, 2013);
- Senior Citizens Council: Provincial Council for Senior Citizens Policy, 14 Municipal Senior Citizens Councils (Bydgoszcz, Grudziądz, Toruń, Włocławek, Ciechocinek, Chełmno, Kowal, Lipno, Chełmża, Barcin, Dąbrowa, Gąsawa, Pakość, and Szubin);
- good practices at a voivodeship level Senior's Academy Toruń Kuyavian-Pomeranian Senior Forum, Green care – care homes in the Kuyavian-Pomeranian voivodeship; Volunteer Academy, Senior's Zone, Senior's Space;

- Foundations and associations in the largest cities of the region created for the oldest: 'Your Haven' (Bydgoszcz), 'Home of the Senior Doctor' (Bydgoszcz), Association 'Bydgoszcz Social Assistance' (Bydgoszcz), 'Z Rzeczy serce' (Bydgoszcz) (Bydgoszcz.pl/ngo, 15 August 2019), "We connect generations" (Toruń), "Hope for Families" (Toruń), "Pensioner" (Toruń), "Creative People Together" (Toruń), "Association of Active Seniors" (Toruń), "KultKultury" (Toruń) (pzr.org.pl, 10 August 2019);
- projects and actions addressed to seniors in smaller cities of the region: Grudziądz, among others, implemented: "Safe Senior", "Senior Patrol" and "Senior Friendly Library", "Sunny Autumn of Life in Kujawy and Pomerania a project to develop environmental aid for seniors". "Fall in love with life after 60", "To fall in love ... in a dog or a cat", Włocławek: "Senior's Academy", "Healthy lifestyle in senior age", "Active Senior", Senioriada "," Senior Days "(Bydgoszcz.pl/seniorzy, torun.pl/seniorzy, grudziadz.pl/seniorzy, wloclawek.pl/seniorzy, 5 June 2019);
- Senior Service Centres targeted at the oldest inhabitants of the voivodeship. Among the most interesting services for seniors there are: 60+ Senior Card, "handyman", free public transport, mobile library, vaccination programme.

It is also worth paying attention to two cities of the region, which are particularly directed towards seniors: Ciechocinek and Inowrocław. Both spas are equipped with a huge healing, spa and recreation base, used not only by visiting patients, but also by the inhabitants of the voivodeship. There are over 30 treatment and rehabilitation centres in Ciechocinek, there are five sanatoriums in Inowrocław (sanatoria.pl, 25 July 2019). In addition, they have an interesting cultural, sport and tourist offer.

Social activity of seniors is a great opportunity for them to create new interpersonal relationships, which prevents their isolation and loneliness, provides them with satisfaction and the feeling that they are needed and can offer a lot to others. Seniors' activity is the possibility of further development, gaining new life experiences, competences that facilitate everyday life. It is a real possibility of continuing life independence, and thus less burden for families and institutions caring for seniors.

Summary

Observing the changes currently taking place in Polish society, especially demographic processes, one may notice the phenomenon of extending the average life expectancy and a steady increase in the number of people aged 60+. The number of older people in good psycho-physical condition is on the rise, people having a large amount of free time and wanting to spend this time in an active way. Therefore, actions should be taken to meet the needs and

desires of the elderly, show greater interest and support for this social group. First of all, different entities need to direct the appropriate marketing message to them and encourage social activity. The standard of living of retired Poles is improving.

Seniors are becoming healthier and many of them could still work full-time or part-time after retiring. In this context, the social activity of older people is particularly important. As a rule, it is an alternative to their professional activity, which they must or want to give up. No need to go to work means free time for older people that needs to be managed. There is a change in the way of life, in social and family relationships. There is also a question of building a senior social position, which can no longer result from his/her professional work. Social activity of the elderly is also a chance for them to create new interpersonal relationships, which prevents their isolation and loneliness. Seniors are well aware that in order to support each other, they must present their interests to other social groups and public authorities.

Different nationwide organisations with their regional and local branches should bring together older people with a similar life situation, similar experiences or interests, for example associations of retirees, pensioners and veterans. Pensioners of the same professional backgrounds also join in this type of group, hence there are associations of retired soldiers, policemen, engineers, and doctors. A frequent phenomenon are also the organizations of older people who suffer from various diseases, e.g. diabetes or Alzheimer's. There are also groups of seniors who are active in sports or cultivating their allotment garden at the local level. There are many such types of organisations, and their kinds and scales depend mainly on the activity of their members. Most self-help organisations operate as regional or national associations and as branches of these associations. In this way, the interests of seniors are presented towards the district, city, commune and state authorities.

An active and well-performing group of seniors began to be noticed by the representatives of companies, institutions and other entities which started to send marketing messages to seniors. Due to the dynamic ageing of the population, seniors as consumers of goods and services are becoming an extremely important part of not only domestic but primarily local markets. Social activation of seniors in socio-economic life and their participation in the emerging senior economy sector is becoming a great value. The senior services sector covers a range of professions and qualifications, combining different areas. Although this sector is only at the stage of creation, it is already noticeable by potential contractors.

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