

# Senior studies as a response to the phenomenon of aging societies

## Studia senioralne jako odpowiedź na zjawisko starzenia się społeczeństw

Radomir Miński, Aleksandra Prysłowska

SWPS Uniwersytet Humanistycznospołeczny, Warszawa

### Abstract

*The main purpose of this article is to show the growing need for education of senior citizens. The text outlines how the growing population of the elderly in the age between 60 and 74 will be looking for new challenges in life not so much out of necessity but out of internal need. Seniors will seek new challenges in order to stay active in the autumn of their lives. The article also provides the answer for the question of how education may become a strong pillar of active and positive aging strategies. (Gerontol Pol 2019; 27; 150-156)*

**Key words:** active ageing, silver economy, second demographic transition, University of the Third Age (U3A), positive ageing strategy

### Streszczenie

*Celem artykułu jest zwrócenie uwagi na fakty przemawiające na korzyść tezy, że w niedalekiej przyszłości, seniorzy (szczególnie ci należący do grupy między 60 a 74 rokiem życia) będą poszukiwali w tzw. jesieni życia „nowych wyzwań” nie tyle z konieczności, co z potrzeby, aby robić coś dalej w trwającym dłużej życiu. Już w tej chwili pojawiają się oferty edukacyjne wychodzące naprzeciw grupie seniorów. Biorąc pod uwagę tendencje demograficzne, w przyszłości tego typu inicjatywy mogą stać się jednym z filarów funkcjonowania uniwersytetów XXI wieku. (Gerontol Pol 2019; 27; 150-156)*

**Słowa kluczowe:** aktywizacja seniorów, srebrna gospodarka, drugie przejście demograficzne, Uniwersytety Trzeciego Wieku (UTW), strategia pozytywnego starzenia się

### Introduction

*The Intern* is an interesting 2015 film, directed by Nancy Meyers, telling a story of a retired 70-year-old widower, Ben, who decides to enroll for the seniors' internship offered by one of the fast-growing companies. He does it mainly out of boredom and lack of purpose in life. As it turns out, Ben has a wide business knowledge backed by many years of experience, which he can and wants to share. He just has this need to feel included again, to be needed, to be useful. The company in question is headed by brilliant and vibrant Jules, a likeable figure impersonating a various stereotypes about young, Zuckerberg's type giants. She finds herself in need of a friend who will understand her and guide her through difficult times – in both business and private

areas. Despite the initial trust issues, these two quickly find a common language, which results in solving their problems and fulfilling the deepest needs of them both. This kind of potential synergy has inspired us to search for the ways in which we – as a society – can include senior citizens, by using their (great) potential. As one critic writes: “*The Intern* may not be a real movie, but after the screening, you would want the world to look like it” [1]. Considering what this article treats about – the vision might not be far off.

### The aim of the article

The aim of the article is to draw attention to the facts supporting the thesis that in the near future seniors belonging to the age group between 60 and 74, just like the

film's protagonist, will look for new challenges in the autumn of their lives – not so much out of necessity but out of the need to stay active in the remainder of their earthly years.

In order to meet this group of seniors' needs, the deputy chancellor of the Higher School of Social Skills in Poznań launched evening studies for people aged 60+. Taking demographic trends into account, in the future such initiatives may become the everyday functioning of universities. In the light of forecasts about the aging of European societies and the growing population of seniors, the article presents arguments supporting the idea of opening social institutions for them. Referring to the concept of the silver economy, we put forward a thesis that it would be advisable to attract seniors to studying.

### The ageing of the Polish population

Population aging is considered one of the most important demographic processes in the modern world [2]. The above changes were reflected in the theory of demographic transition. Being the replacement for traditional reproduction type – with high mortality and fertility, modern reproduction type is characterized by low levels of mortality and fertility [3]. The so-called second demographic transition in practice means that the number of young people who are to replace people of reproductive age (and able to work) will be decreasing, while the number of old people requiring support and care will grow. As Marek Okólski notes, the process of the second demographic transition will be particularly drastic one for Poland [4]. In 2060 Poland from one of the youngest EU countries will become the oldest one<sup>1</sup>.

It seems that a significant part of the researchers interpret the phenomenon of population aging from one-sided perspective – displaying only its negative consequences for societies. Stanisława Golinowska [6] calls this unilateral perception of the population aging process in terms of the problem of economic growth and the burden of living costs on public finances "apocalyptic demography". As the researcher stresses, "Dynamic aging of the population, despite the fact that it is in fact a positive

process of overcoming diseases and extending people's lives, causes fears related with proportion changes in between generations". Such a perspective implies treating demographic change more as a problem than a challenge that can be overcome. This perspective is shared by Piotr Szukalski, who underlines, that those demographic changes do not have to be recognized only in terms of an "apocalyptic logic" – as a social threat. It is possible to "look at the process of population aging from the foresight perspective, as a result of which demographic changes are treated as a challenge, the fulfillment of which depends on the quality of the preparations undertaken" [7].

### Silver Economy

The optimists of socio-economic development, as they are called by Krystyna Zimoch [8], see the chances of overcoming growth barriers in the dynamic development of the market that meets the needs of an aging population. Actions aimed at extending professional activity and increasing labor productivity are being proposed as solutions to avoid negative consequences resulting from changes in demographic proportions. The idea is to use the aging of the population to induce development in which changes in the structure of population needs and a certain increase in the activity of seniors could become a source of progress and economic growth. This concept has been referred to as the "silver economy", although in the literature one can also find terms like "the senior economy" or "the seniors' market".

The silver economy is defined as a "broad system of services and production of goods aimed at using the purchasing potential of the elderly, and satisfying their consumption, living and health needs" [9].

The first Polish document which includes direct references to the silver economy is the *Poland 2030* report [10]. Its content shows that the concept of the silver economy, as a response to the second challenge of the demographic situation, will be supported mainly after 2020 and the predicted actions will be aimed towards the active course of life in retirement – in the direction opposite to the traditional model of deactivation.

The aging process of societies has, in the words of Piotr Szukalski [11], a dual nature, which is reflected in the increase in the number of people over the ages of 65 and 80. The consequence of the above is, among others the fact that seniors' consumption needs should not be limited only to caring and nursing services, but they will need services and goods adapted to the requirements and needs of older people of different ages (belonging to different age groups – for example 60+ and 80+). It is be-

<sup>1</sup> According to Grażyna Marciniak [5] from the Statistics Poland, the consequences of the expected demographic changes will be as follows:

- systematic decrease of the Polish population by 2050
- significant changes in the population structure – reduction in the share of children and adolescents in the population and an increase in the percentage of people in old age
- changes in the number and structure of the population of women of childbearing age, which with a relatively low fertility rate leads to a decrease in the number of births and the persistence of unfavorable demographic trends
- shrinking labor resources
- changes in relations between non-productive and productive age groups – increase in demographic load
- fast aging progress in the population.

lieved that the development of the silver economy is one of the means leading to the goal of extending the period of professional activity and ensuring a better quality of life for older people. The primarily recommended steps of intervention are: advocating education and social activity for older people as well as increasing the availability and quality of both medical and social care.

### The Universities of the Third Age (U3A)

We might say that like Jerzy Owsiak<sup>2</sup> monopolizes the philanthropic generosity of Poles, so the Universities of the Third Age monopolizes the institutionalized activity of Polish seniors<sup>3</sup>.

*ZOOM on U3A* project shows that the goals and missions, declared by U3A, are most often directed to seniors: their education, development, health, way of spending time and sociability. However, the authors consider U3As as institutions with many faces and traits. Firstly, they are universities offering education to seniors (this goal is most often mentioned by U3A), secondly they are a space for personal development and development of interests (second in order of purpose, convergent with circles interests goals), thirdly they perform social functions (just like clubs or cafes for young people). Furthermore, “Universities undertake activities typical for local government institutions, universities, schools, non-governmental organizations and informal social groups. The Universities of the Third Age are peculiar hybrids of a non-governmental organization and a university, strongly cooperating with self-governing institutions” [12].

Commenting on the findings, the coordinator of the *ZOOM on U3A* project, notes that “Polish seniors have fallen in love with The Universities of the Third Age.

2 One of the founders and the Chairman of the largest non-governmental organization in Poland – the Great Orchestra of Christmas Charity Foundation. Owsiak has been awarded the title of European of the Year. He has also received Order of Polonia Restituta, Peace Summit Medal for Social Activism. He holds doctor honoris causa titles among other awards and honours for his charitable activism. In the addition, GOCC Foundation official website states that “according to independent market research of Millward Brown SMG/KRC agency our Foundation enjoys trust of the majority of Polish citizens. We have topped their rankings in 2012, 2014, and 2016 as the most trusted brand in the country. In 2013 we have ranked as the strongest brand in the country, and in 2016 we have been named as the most respected brand in Poland”. For more information visit <https://en.wosp.org.pl/>.

3 The “monopoly risk” has been mentioned in *ZOOM on U3A* report issued in 2012. Quoting the authors “U3A’s do not have to and should not be the only institutions meeting the need for seniors’ institutionalized activities. Although the formula of U3A has a more comprehensive program (variety of activities, topics, classes), the main mission of U3A is education and activation. Not all needs can be fulfilled within this formula. It is worth considering which activities can be implemented outside the university. Using a ready-made model is a great facilitation, but sometimes can limit creativity in searching for solutions best suited to the needs of specific groups and environments. It is worth experimenting and looking for new forms of seniors’ activities institutionalization and going beyond the U3A”. Cf. Góldys A., Krzyżanowska Ł., Stec M., Ostrowski Ł. *Zoom on UTW. Report (shortened) from the study*. Warsaw. Ed. Towarzystwo Inicjatyw Twórczych “ę”. 2012 p. 107.

They love U3A so much that the dynamic development of these institutions in Poland has become a phenomenon on the European and even the world scale. We have been in the vanguard of this movement” [13]. Taking the same tone, appreciating the activating role of U3A, Hasińska and Tracz [14] also note that the education offered by U3A is not crowned with any certificates of knowledge and skills.

### Seniors as a social category

As Piotr Błędowski aptly notes, the most commonly accepted threshold of ‘old’, at the level of 65, is more and more arguable “...but it has one advantage: due to its universality, it is possible to compare results of research carried out in different countries” [15].

According to Daniel J. Levinson’s theory [16] of the life cycle, old age is (only) one of the phases, however due to its heterogeneity it can be divided into subsequent periods. The theory of life cycle describes changes that proceed with age in the psyche and behaviors, occurring at subsequent stages of individual’s life<sup>4</sup>. Individual phases (so called age thresholds) can occur for different people at different times. Furthermore, there are no rigid borders starting or ending particular phase of the life cycle. On the other hand, the psychological concept of life cycle by Erik Erikson [17] divides the individual’s life into eight stages, where late adulthood is the final stage beginning at the age of 60-65.

In the context of the second demographic transition, it can be noted that the division of the last stage of person’s life has changed due to its extension as well as improved quality of life of the elderly. For example, in the Anglo-Saxon literature there is the division of old age into three phases:

- young-old – people between 60/65 and 74 years old
- old-old – people between 75-84 years old
- the oldest-old – people in the age of 85 and more.

Young-old people are usually still fully functional, both physically and mentally. People who belong to the old-old category need help performing certain activities of everyday life, such as shopping, cleaning, washing. The oldest-old need constant help in most activities, people of this age are potential clients of institutional forms of assistance.

Authors of the *Active Ageing and the Potential of ICT for Learning* report emphasize that traditional age categories (such as those presented above) are only useful

4 The first phase of life is that of learning and gaining experience (including childhood and the period of youth). The next phase covers adulthood as the period of implementation of knowledge. The last phase – old age – is the phase of regression.

for creating statistics and conducting quantitative research. However, for more complete picture of the title phenomenon, authors present the approach to aging proposed by gerontologists, among others, Gassmann and Reepmeyer. According to “paradigm” stressing both the complexity of the aging process and the social group of seniors, the authors present a typology based not on the age itself, but on the aging phases:

1. Age more or less close to retirement (period of pre-retirement)
2. Autonomous age as a pensioner (period of independent living)
3. Age with increasing handicaps (start of period of dependent living)
4. Dependent pensioners’ age (period of dependent living up to the end of life)” [18].

It is worth noticing that the above-mentioned phases correspond to the previously mentioned division, but without the stigma of the “age ranges”. A useful supplement to above mentioned typologies is the gerontological division of aging types presented by George Moschis [19], who stressed the importance of psychological aspects of aging.

Researchers stress the internal diversity of older people in the subsequent stages of the aging process [20]. Previous considerations justify the conclusion that the increasing share of older people in the population will trigger the need to revise views on their role in the society and economy. As Andrzej Klimczuk notes “At the beginning of the 21st century, greater social and cultural diversity of seniors is apparent. One can hazard a guess that researches in this area are only at the initial stage and it is relatively underdeveloped part of gerontology also in Poland” [21]. Therefore, our understanding of “old age” will have to change by adjusting it to the assumptions of the “active aging” concept and overthrowing one of the stereotypes – the perception of older people as a homogeneous group.

### Silver economy and higher education

As Krystyna Zimoch writes “...the change of priorities is clearly visible: life expectancy is a goal already achieved, now it is about the quality of life at every its stage” [22]. While economists treat seniors as a challenge for entrepreneurs and marketing specialists, gerontologists believe that education allows not only to counteract adverse changes, but also to enjoy good health in the psychophysical aspect as long as possible. Primarily, education allows a more satisfying experience of the old age. It is emphasized that educational activity reduces the difficulties resulting from emerging crises and problems

characteristic for this period. Considering the issue of education of the elderly, Anna Rudnik notes that “From the perspective of the sciences of aging and old age, which is praised by the literature on this subject (Dubas 2010; Stopińska-Pająk 2009; Dzięgielewska 2006, 2008; Czerniawska 1996; Demetrio 2006; Gieseke 2001; Trafiałek 2000), education in the old age plays a significant role, above all due to its value and the opportunities it can create for the learner” [23]. Therefore, educational activity could help elderly people constantly improve themselves, enabling them to exercise their minds and memories, enjoy communing with people and obtain new knowledge and skills [24].

Learning is one of the main strategies of positive ageing according to the concept of the positive aging by Robert D. Hill [25]. This aspect of Hill’s concept was explored by Renata Konieczna-Woźniak [26], who also cites the results of studies on active aging, carried out in 27 European countries, in which Poland has obtained an “honorable” 27th place. The author emphasizes comprehensiveness of above-mentioned research, which took into account: the activity in the area of lifelong learning, the level of education, employment, and preparation of the societies to use the potential of an aging phenomenon. Emphasizing the influence of learning on maintaining the mind and spirit of the elderly people in good condition, the author draws attention to their different motivations to learn, which results not only from specific life needs, but also from the love for learning itself.

The issue of motivation to learn, combined with more free time and rich life experience, makes it possible to ask whether present-day seniors would not find themselves better in the humanities than most young people. Meanwhile, as Henryk Olszewski puts it in his publication *Aging and the quality of life*, referring to Statistics Poland data, there is a visible relationship between education and elderly people’s life satisfaction, sense of loneliness and physical activity manifested by them. Referring to the so-called “Göteborg Studies”, the author adds that “...it was found that people aged 70 enjoy better health every five years because of better education and continuous learning” [27].

The author of the article devoted to the economic aspects of the aging of societies, considers the dynamically developing U3A movement in Poland to be a part of the silver economy [28]. She puts forward the thesis that U3As contribute to shaping the seniors’ market attitudes, offering them the opportunity for a better adaptation to contemporary social and market transformations. Taking into account the forecasted demographic changes – the growth and duality of senior age groups (65+ and 80+), it is worth leaning towards the first of U3A’s go-



als – acquiring knowledge. One can not ignore the fact that despite the name and strong links with the academic world, U3A's do not offer their participants the opportunity to obtain a scientific degree (even bachelor). In which case they neither play a significant role when it comes to rising qualifications nor extend the period of seniors' professional activity.

Therefore, we postulate combining the experience of the U3A staff with formal structures of academic education. This may contribute to the implementation of solutions based on expanding the economic activity of older people and, at the same time, spread the idea of lifelong learning. Zofia Hasińska and Ewa Tracz [28], while discussing the role of U3As in active aging in their article, conclude that the continuing education of seniors should be included in the statutory tasks of a university. The authors point out that such a broadening of the academic community would even be some compensation for the loss of students expected in the near future due to the demographic decline.

## Opportunities for change

Many of the governmental operational programs emphasize the importance of educational activity of older people, raising hope for a change in the area. For example, the Governmental *Program for Social Activity of the Elderly (ASOS)*<sup>5</sup> is an element of *Long-Term Senior Policy for 2014-2020*. The assumptions of the ASOS Program are addressed to the public authorities at all levels, as well as the private and non-governmental sectors. This framework programme defines the directions of intervention and recommendations for actions in five areas:

1. Health and independence.
2. Professional activity of people 50+.
3. Educational, social and cultural activity of the elderly.
4. Silver economy.
5. Intergenerational relationships.

As we can see, the 2nd and 3rd areas of the ASOS program makes it possible to realign the discussion about the seniors' enrollment of who want to gain academic titles and degrees in their autumn of life.

When adopting a non-apocalyptic perspective of demographic changes and referring somewhat to the strategy of positive aging, the real educational needs of current and future seniors are worth considering. In the light of the second demographic transition, the right time has come to verify the educational opportunities of seniors and extend the concept of their social activation to the field of higher education, which would allow them to take up and complete their studies with an academic degree.

As far as we can be calm about economy, which will make a good use of the growing niche of senior consumers (changing the demographic crisis into a good business), such an optimism can not be expressed about cultural and educational institutions. Research on Polish seniors shows that participation in educational activities is reduced with age both in the formal (school and university) as well as in the non-formal (courses, training, seminars) or informal (independent acquisition of competences) system of education<sup>6</sup>.

Although the suggested change in seniors' attitude towards autumn of their lives as the time of "catching up" and active implementation of one's youthful passions [29] is desired, perhaps the universities will also recognize their potential as an element of silver economy. After all, people in the age of the so-called professional deactivation, will sooner or later realize that their functioning in the modern world (without restrictions and on the principle of full participation) requires making use of the available wide range of the lifelong learning offer, so that they can become vividly interested in senior studies.

There are already a few examples of universities undertaking actions in this area which are worth mentioning. The course named "History 50+" was opened firstly by the University of Szczecin (2013), then by the University of Gdansk (2017). Also in 2017, the Poznan School of Social Sciences started evening studies for people over 60. An interesting approach to the subject of education of the elderly is being taken up lately at Adam Mickiewicz University in Poznań, where the idea of tandem education for young and old was introduced. The developed project, launched in 2019, consists of 100 hours of various topic workshops for seniors and high school students, but we think, that the idea of educa-

5 Non-governmental organizations and other entities acting for the benefit of older people can apply for co-financing from 20,000 PLN to 200,000 PLN within 4 priorities:

I. education of the elderly (in total approx. 5.7 million PLN annually);  
 II. social activity promoting intra- and intergenerational integration (approx. 9.5 million PLN annually);  
 III. social participation of older people (approx. 7.6 million PLN annually);  
 IV. social services for the elderly (approx. 15.2 million PLN annually).  
 Cf. Ciepucha E., Koniewski M. *Potencjał rynku pracy województwa łódzkiego w obszarze zielonej i srebrnej gospodarki. Raport z badania*. Łódź. WUP. 2015.

6 According to the survey conducted in 2016 on *Economic Activity of Population* (harmonized with the *International Labor Force Survey*), participation of elderly people in education in Poland is not satisfactory. The level of participation in education and training for people aged 55-74 is still one of the lowest in the EU. In 2016, this level was 0.8% compared to 4.8% in the EU with Denmark reaching 19.3% and thus the leader in this area (in the previous year it was 0.6% in Poland). This phenomenon in Poland has been going on for a long time. In previous years, the number of participants aged 55-74 in education and training did not exceed 1% – this percentage being a reflection of almost only participation in non-formal education.

tion in tandem can be easily spread to academic ground creating e.g. “Tandem Studies”<sup>7</sup>. The above-mentioned examples indicate the dawn of the universities taking their place as a part of silver economy.

## Conclusions

Can regular studies help seniors to do more than fill up their free time in retirement? The arguments presented in this article support the affirmative answer. We are convinced that the wider opening of universities to the thirsty for knowledge seniors, and adjusting the offer of higher level education to them will allow them to fulfill their youthful passions and, in some cases, even provide a professional re-activation. It would be not only the way to extend seniors’ lives and improving its quality, but also a milestone towards a more complete use of the potential of the aging society.

It seems that the higher education can be really considered a part of the silver economy when such initiatives, providing the development platform for cooperation between U3A and universities, proliferate. If this happens, we will be able to treat universities as a part of a silver economy in a dual sense. Firstly, a proliferation of studies for seniors would correspond with the creation of an educational service addressed to seniors. Secondly, it would give seniors the opportunity to change/broaden their qualifications, which can allow them to remain on the labor market. In other words – the story about 70 year-old widower Ben, who can not find himself retired and decides to take advantage of the senior internship program in an online company might become reality of our future due to the scale of the population ageing phenomenon.

Conflict of interest

None

<sup>7</sup> Also, launching “Senior-leader of the local community” postgraduate studies is being considered at SWPS University in Warsaw .

## References

1. Kuźma D. „Praktykant”: przyjaźń mimo wszystko [recenzja]. 2015. The article is available on the Internet <https://kultura.onet.pl/film/recenzje/praktykant-przyjazn-mimo-wszystko-recenzja/nml8eyz>. [Access 05.11.2018].
2. Kurek S. Przestrzenne zróżnicowanie starzenia się ludności Polski w świetle prognoz GUS. 2006. The article is available on the Internet <http://hdl.handle.net/11089/3547>. (Access: 16.04.2018).
3. Kawińska M. Starzenie się społeczeństwa europejskiego – narzędzia pomiaru. *Academic J Sociology*. 2016;14(1):25-36.
4. Okólski M. Wyzwania demograficzne Europy i Polski. *Studia Socjologiczne*. 2010;4(199):37-78.
5. Marciniak G. Wyzwania polityki ludnościowej wobec prognoz demograficznych dla Polski i Europy. Wrocław: Wydawnictwo GUS; 2015.
6. Golinowska S. „Srebrna gospodarka” i miejsce w niej sektora zdrowotnego. Koncepcja i regionalne przykłady zastosowania. *Zdrowie Publiczne i Zarządzanie*. 2011;1/2011:76-85.
7. Szukalski P. Srebrna gospodarka. *Demografia i Gerontologia Społeczna – Biuletyn Informacyjny*. 2007;7.
8. Zimoch K. Starzenie się i srebrna gospodarka w uwarunkowaniach rozwojowych Podlasia. *Optimum. Studia Ekonomiczne*. 2013;4(64):25-36.
9. Ciepucha E, Koniewski M. Potencjał rynku pracy województwa łódzkiego w obszarze srebrnej gospodarki. Raport z badania. Łódź: WUP; 2015.
10. Mandrzejewska-Smól I. Aktywizacja zawodowa seniorów. W: Gerlach R., Tomaszewska-Lipiec R. (red.). *Wokół podstawowych zagadnień pedagogiki pracy*. Bydgoszcz: Wydawnictwo Uniwersytet Kazimierza Wielkiego; 2017. ss. 455-479.
11. Szukalski P. Potencjał ludnościowy Europy w perspektywie roku 2050, W: Karpiński A. (red.). *Europa w perspektywie roku 2050*. Warszawa. Polska Akademia Nauk, Komitet Prognoz „Polska 2000 Plus”; 2007. ss. 65-102.
12. Gołdys A, Krzyżanowska Ł, Stec M., Ostrowski Ł. Zoom na UTW. Raport (skrótowy) z badania. Warszawa: Wydawnictwo Towarzystwo Inicjatyw Twórczych „ę”; 2012.
13. Krzyżanowska Ł. Boom na UTW. Warszawa: Instytut Obywatelski; 2013.

14. Hasińska Z., Tracz E. Rola uniwersytetów trzeciego wieku w aktywnym starzeniu się. *Nauki Społeczne*. 2013;1(7):91-102.
15. Błędowski P., Szatur-Jaworska B., Szweda-Lewandowska Z., Kubicki P. Raport na temat sytuacji osób starszych w Polsce. Warszawa: IPISS; 2012.
16. Levinson DJ. A conception of adult development. *Am Psychologist*. 1986;4:3-13.
17. Erikson E.H. *Dopełniony cykl życia*. Poznań: Dom Wydawniczy Rebi; 2002.
18. Ale-Mutka K., Malanowski N., Punie Y., Cabrera M. Active Ageing and the Potential of ICT for Learning. 2008. The article is available on the Internet <ftp://ftp.jrc.es/pub/EURdoc/JRC45209.pdf>. (Access: 16.04.2018).
19. Moschis G. *Marketing Strategies for the Mature Market*. Westport, Connecticut-London: Greenwood Publishing Group; 1994.
20. Golinowska S. „Srebrna gospodarka” i miejsce w niej sektora zdrowotnego. Koncepcja i regionalne przykłady zastosowania. *Zdrowie Publiczne i Zarządzanie*. 2011;1:76-85.
21. Klimczuk A. Społeczeństwo wielokulturowe i srebrna gospodarka. Wielokulturowość w kontekście starzenia się ludności. W: Biernacka M., Sadowski A. (red.). *Społeczeństwo wielokulturowe – nowe wyzwania i zagrożenia*, Białystok: Uniwersytet w Białymstoku; 2012.
22. Zimoch K. Starzenie się i srebrna gospodarka w uwarunkowaniach rozwojowych Podlasia. *Optimum. Studia Ekonomiczne*. 2013;4(64):25-36.
23. Rudnik A. Edukacja w starości – życzenie czy szansa na przeciwdziałanie marginalizacji osób starszych? *Pedagogika Społeczna*. 2017;1(63):111-28.
24. Dzięgielewska M. Aktywność społeczna i edukacyjna w fazie starości. W: Szatur-Jaworska B., Błędowski P., Dzięgielewska M. (red.). *Podstawy gerontologii społecznej*. Warszawa: Oficyna Wydawnicza ASPRA-JR; 2006. ss. 161-182.
25. Hill RD. *Positive Ageing: A Guide for Mental Health Professionals and Consumers*. New York: W.W. Norton & Company; 2006.
26. Konieczna-Woźniak R. Uczenie się jako strategia pozytywnego starzenia się. *Rocznik Andragogiczny*. 2013; 20: 185-200.
27. Olszewski H. Starzenie się a jakość życia. W: Olszewski H. (red.). *Senior osoba i obywatel*. Gdańsk: Wydawnictwo Ateneum; 2013.
28. Dołhasz M. Kształtowanie postaw rynkowych seniorów przez uniwersytety trzeciego wieku jako element unijnej srebrnej gospodarki. *Marketing i Rynek*. 2017;9:68-7.
29. Hasińska Z., Tracz E. Rola uniwersytetów trzeciego wieku w aktywnym starzeniu się. *Nauki Społeczne*. 2013;1(7):91-102.