



## **Business Models of Private Nursing Homes in Poland - Opportunities and Barriers in Implementing Good Practices of Design and Functioning**

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## **Abstract**

*Dynamic demographic as well as socio-economic changes caused new niche on the health services market – silver economy sector. The value of global spending in the silver economy area, only in the private sector, is estimated at USD 15 trillion in 2020 and an upward trend is expected. The aim of this work is to analyse the opportunities and barriers in implementing good practices of design and functioning of business models of private nursing homes in Poland. The research material were the Internet sources of entities providing living services for people over 65 years of age, organisational documentation of companies and available literature. The analysis was based on meta-analysis. The results of the analysis of the above-mentioned sources of information and entities operating on the Polish market indicate that in Polish conditions there are no guidelines, especially in the formal, legal and organisational areas. Moreover, the paper indicates practical examples of opportunities and barriers in implementing good practices of design and functioning of business models of private nursing homes in Poland.*

**Key words:** private nursing homes, silver economy, business models

## Introduction

In the countries of the European Union, as well as in the USA, entrepreneurs are eager to see the economic potential in the global demographic changes. The value of global spending in the silver economy area, only in the private sector, is estimated at USD 15 trillion in 2020 and an upward trend is expected. Over the years, demographic change has led to the creation of a completely new niche on the medical and social services market (mainly at the local level) – the silver economy sector. Statistical data indicate that there are about 8.8 million people over 60 years of age in Poland, who also constitute a large group of recipients of various types of services in the emerging silver sector of the economy. The market is becoming more and more absorbent, systematically gaining customers (the natural consequence of the society ageing and getting wealthier). It should be noted that market development will not be possible if the needs of individual groups of seniors are not properly identified and confronted with their financial and health capabilities and market requirements, which for some entrepreneurs is an obstacle, and for others an opportunity for market development, stabilisation or advantage.

In Polish conditions, this niche is still formally, legally and organisationally suspended between health and social care, legally unregulated, which can be an opportunity as well as a challenge for entrepreneurs. The results of the preliminary analysis of the available literature indicate that entrepreneurs create and use already existing business models of activities focused on living and caring services, but in Polish conditions it is still a fresh and unrecognised topic. At the same time, it is worth noting that in scientific literature the definitions of the “business model” are extremely different, opposite, or even contradictory, which causes a problem [1]. Therefore, it is necessary to deepen the analysis and obtain reliable information and organise knowledge on the possibilities and success of providing living services to people over 60 years of age in Poland in comparison to other countries [2].

## Material and methods

This paper is based on a descriptive analysis of available scientific literature, Internet sources, reports and other studies on business models of activities aimed at providing living and care services for seniors in Poland in comparison to other European Union and US countries.<sup>1</sup> The data necessary to conduct the analysis also included information obtained from websites on the functioning of specific cases, e.g. The Green House Project [3] – today a business activity carried out throughout the United States, which since 2001 began to expand into the senior services market, distinguished by an idea and a mission.

On the basis of the collected data the paper indicates opportunities and barriers in implementing good practices of design and functioning of business models, while indicating why they work in the given environment and how to adjust them to Polish conditions.

The research aim is to analyse the good practices in building and implementing the business models of activity focused on providing primarily benefits for people over 60 years of age in Poland. The paper discusses the classic forms of conducting such business – nursing homes, but also other solutions including housing estates, apartments and “blocks” designed to meet the needs of this niche. Based on the analysis, the challenges and barriers that private enterprises are currently facing are identified, as well as the possibilities and opportunities that will allow them to increase the efficiency of operations in this sector.

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<sup>1</sup> Silver economy is a concept that takes into account the systemic approach, mainly on the social and economic level. It is a system that should primarily respond to the actual needs and expectations of the target group (seniors – people over 60), while taking into account their capabilities. The system's areas of operation also take into account the determinants of demand and supply. In addition, system activities are directed not only at satisfying strictly health needs, but also at counteracting social exclusion of this group.

## Architecture of business model of activity focused on providing domestic services and market realities of the private sector of the silver economy

From the point of view of socio-cultural conditions, including health awareness or the wealth level of seniors in Poland, the entrepreneurs are facing the challenge: how to provide seniors with services which will actually be tailored to their needs and capabilities, while taking into account market reality.

According to data on the current and future condition of **long-term care** [4], there is a lack of infrastructure and qualified staff in Poland that would make possible achieving the goals of Long-Term Senior Policy in Poland [5], including providing conditions supporting active ageing of the society [6]. For the purpose of literature analysis, it was necessary to systematise such concepts as: "long-term care", "business model", "silver economy". Those three in the subject literature are variously defined, the result of which is "concept blurring", which in practice causes problems (not only to entrepreneurs, but also, e.g., control bodies) of organisational and formal and legal nature, both in public and private sector. According to the provisions of the Act on medical activity, the long-term care falls within the scope of stationary and 24-hour health services other than hospital services [7]. The indicated description includes not only services for people over 60 years of age, but also chronically ill. A more precise definition was given by the World Health Organization, but it mainly refers to social rather than health policy, which can cause complications in running business activity "at the border" of two branches of the economy.

**Silver economy** is a concept which should be included in the scope of services provided within long-term care, but is definitely wider. The initial assumptions of the „silver economy” referred only to the economic system, which focused on meeting the needs of people over 60 years of age. Demand was to be created by actively involving seniors in building and developing the market, using their knowledge, experience and skills, and their potential. Ultimately, this idea spread quickly across Europe,

creating a dynamically developing field of the economy [8]. According to the provisions of the document „Growing the European Silver Economy”, the silver economy is defined as an economic opportunity, an opportunity that is associated with the ageing of the society, and thus with the special needs of populations over 50 years of age [9]. The ageing population was divided into three groups (according to the “needs” criterion of the target group) into: active, “fragile” and “dependent” society, because it is the effects of such division that segment seniors as consumers on the silver economy services market. The value of global spending in the silver economy area, only in the private sector, is estimated at USD 15 trillion in 2020 and an upward trend is expected. In the EU public sector, the expenditure currently accounts for around 25% of GDP, and when analysing government expenditure, these are averaged values of 50% – with an assumed growth of 4% by 2060<sup>2</sup>.

Observing the market, one can see a pattern where in the private sector most offers (both regarding the provision of living and care services) are directed to the first group – the active society. Currently, both in Europe and the USA, this market is characterised by the highest growth dynamics. It is connected primarily with the decision-making and financial possibilities of the interested parties themselves, the increase of their awareness as consumers and the society growing wealthier. Emergence of new consumer markets in the private sector determines the need of balancing the public spending on senior care. At the same time the demand for various types of services (from living, care to supportive, to attractive forms of spending free time), the ever-growing number of people over 60 years of age, creates favourable market conditions to meet the growing demand for them.

When analysing the available subject literature and Internet sources, the author repeatedly encountered problems related to understanding or defining the concept of the **business model**. The challenge for

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<sup>2</sup>“Growing the European Silver Economy”, background paper, European Commission, 23 February 2015. Available from: <http://ec.europa.eu/research/innovation-union/pdf/active-healthy-ageing/silverereco.pdf> [cited 13.09.2019].

the scientific community is to specify at least the criteria for comparing models for research purposes. This would facilitate the carrying out of in-depth business analyses in the silver sector, aimed at providing living services. One of the key problems is “blurring” the concept of **business model** and identifying it with the concept of “business activity”. Without indicating specific elements consistent with the objectives, it is the mission of the conducted business, which will take into account the specificity of the target group, stakeholders, in confrontation with the resources necessary to conduct business and the impact of the environment.

Adrian Slywotzky defined the **business model** as a system of delivering goods to clients, generating and registering profit, selecting clients, defining and differentiating the offer, planning and defining tasks (which will be carried out independently and which should be commissioned), resource configuration, and market navigation [10]. In a similar, more orderly way, the concept was defined by Alexander Osterwalder and Yves Pigneur, creating: conceptual tool, consisting of elements interrelated with each other, thanks to which it is possible to express the logic of the enterprise’s functioning and its specificity [11]. Following the authors’ assumptions, business model should consist of such elements as: key partners, activities, resources, value proposition, customer relations, distribution channels, customer segment, cost structure and revenue streams.

Moreover, when designing the enterprise business model architecture, one should consider the typical aspects of running a business, such as: the size of the planned investment, scope of property liability, capital risk, source of capital, choice of business form, etc. However, if one wants to operate in the silver economy sector, it is necessary to take into account the needs and capabilities of seniors and to confront them with the mission and assumptions of the planned activity, covering non-economic benefits.

Over the past twenty years, an alarming demographic trend has been noticeable – the ageing of Polish society. The subject literature points out that by 2035, the population of people over 75 years of age may constitute a number exceeding 4.5 million Poles [12], entrepreneurs are still

lacking favourable system solutions, or at least systematising formal and legal standards in conducting and reporting on business in the private sector of the silver economy. At the same time it needs to be noted that in Poland the traditional senior care model still prevails. Most of the times when people aren't able to function on their own, the family and relatives take up care. This is mainly due to the current functioning culture of Polish households and the fact that in Polish society there is still an unfavourable stereotype regarding institutions that do not provide sufficient care, whether 24/7 or day care for an elderly person. Due to **lack of trust** the families are afraid to leave the loved ones, especially in public facilities, having reservations about the quality of service by the staff or services in general, including living, care and even supportive ones. In addition, even if the family/relatives or the senior decides on senior home services, it turns out that in the long run they cannot afford the "professional" care. Therefore, the entrepreneur should consider what elements in the business model could break such a barrier. It is a good practice to build an enterprise that employs loyal people who identify with their work. Providing staff with working conditions that enable them to perform their duties conscientiously and responsibly can be very beneficial in the long run. The German or Norwegian senior homes in their business model take into account not only the costs of employing highly qualified personnel, but also the opportunities for their development, and in some cases, also provide a place of residence or childcare. Polish entrepreneurs should think about what actions they should include in their business model, as the Polish labour market has a shortage of not only medical but also care staff.

Another challenge is the **financial situation** of the households run by seniors. The results of the InfoSenior report prepared by the Polish Bank Association show that the average monthly disposable income for people over 60 years of age in Poland is growing. In 2015 it amounted to PLN 1,792 and a year later PLN 36 more [13]. At the same time, analysing the structure of expenditure of seniors, in 2015 they were at an average level of PLN 1,460 and are growing. The increase in expenditure is prima-



rily determined by the increase in prices of basic goods, including food, as well as medicines, medical devices and hygiene products. The phenomenon of an increase in the wealth of the Polish society means that the forecasts for the age group over 60 years of age look good. Analysing the structure of the portfolio of Polish seniors, in March 2018 retirement benefits were collected by over 5.5 million people. In comparison to 2017, a year later there was an increase of 76.5% among people who receive a pension up to PLN 500. At the same time, the Social Security Institution (ZUS) indicates a dynamic increase in the percentage of persons receiving pension benefits above PLN 5,000 per month (in 2018 an increase of 49.5% compared to 2017). In 2018, 11% of seniors received retirement benefits in the amount of PLN 1,600-1,800; 10.4% between 1,800-2,000; 9.1% 2,000-2,200; and 7.7% of those entitled to receive old-age pensions have earned benefits at the level of 2,200-2,400 [14]. Seniors pay the most (25%) for basic needs, i.e. food. 23% of income is allocated for housing maintenance, and 9% of expenditure is allocated to medicine [15]. When analysing the financial situation of seniors, one should also take into account the economic situation of the family or relatives, as it turns out that they most frequent pay for the services. From the point of view of entrepreneurs operating private senior homes, the real problem is the lack of financial liquidity of clients or their resignation from services, which increases the risk of business operations. The report prepared by the Polish Bank Association shows that in a subjective assessment, 14% of Poles admit to problems with maintaining financial liquidity [16].

So how can an entrepreneur ensure financial liquidity if it is not possible to estimate regular financial inflows (frequent resignations, deaths, etc.)? Entrepreneurs wanting to adapt to the requirements of a group of recipients are increasingly proposing various forms of payment for the possibility of using long- and short-term services. The most popular are: instalments or the possibility of pledging an apartment to stay in a senior home – which in practice should be most of all legally regulated.

When designing a business model, one should think about **human resources**, without which it is impossible to implement the business.

A dynamic rotation of care staff is observed in the senior services market, which is a challenge for entrepreneurs. First of all, the lack of sufficiently qualified human resources is worrying. According to data from the Central Statistical Office, in 2016 165 doctors in Poland had a specialisation in geriatrics [17], which means that professional support at the level of health services is not only insufficient, but is worrying from a systemic point of view – there are no favourable conditions at the level of specialised education in this regard for medical personnel. In 2018, 173 people took specialised training in geriatrics (including 48 at residency level and 125 out of this mode), which places Poland below the European average compared to other European Union countries [18]. One of the solutions at the system level is to create conditions conducive to raising qualifications by medical and support staff of other specialisations, primarily internal medicine, day care or palliative medicine. The shortage of specialised nursing staff and medical carers does not allow entrepreneurs to create strategies for running senior homes in the long term. One of the reasons is frequent staff changes. The labour market in the silver economy sector is an employee market, which in consequence means that employees often change jobs looking for better working conditions. One of the reasons is the lack of permanent employment contracts, instead the proposed form of cooperation are contracts that force payment of own social insurance contributions, lack of social benefits and independent planning of unpaid leave. In addition, remuneration rates are not proportionate to the scope of duties performed, liability and the risk of burnout. When analysing average earnings of a carer of the elderly, in 2019 (data from the first quarter) the median earnings was PLN 2,370 gross, 25% of this professional group receives earnings below PLN 2,160, and only 25% above PLN 2,860 [19]. For comparison, the average salary of an elderly person in Germany is around EUR 1,747-2,661 per month. In addition, the human resources management policy takes into account compulsory leaves, additional opportunities for upgrading qualifications, as well as attractive social packages.

Insufficient (in terms of quality and quantity) **infrastructure** is one of the basic elements of building the quality of services in the silver econo-

my sector. The recommendations contained in the document prepared by the Ministry of Labour and Social Policy show that one of the main priorities for the development of the silver economy sector are [20]:

- dissemination of solutions supporting early diagnosis and planning of the chronic disease treatment process in the elderly,
- enabling the implementation of broadly defined measures for the development of infrastructure – from long-term care facilities, through specialist care to facilities where seniors maintain autonomy of functioning and use active methods of preventing social exclusion.

Senior homes are the most common form of business activity focused on the provision of living services. In the private sector in Poland their exact number is not known. This is mainly due to the fact that not all of them are registered or the information in the register of entities is out of date. One of the Internet sources (comparison of private senior homes) gives 382 results, which means that the customer can choose from a diverse range of services of different scope and standard [21]. When analysing the activities of these units, it turns out that the vast majority does not have a “consciously” designed business model that would take into account the local realities of the business, such as the possibility of employing appropriate staff, or what scope of services will be implemented. In Poland, when registering a business, one needs to indicate whether the unit will provide accommodation including nursing assistance (87.10.Z), which at the same time does not include professional healthcare (section 86), or without it, or will offer minimal care (87.30.Z). In addition, one should consider the profile of the client, which is already partly defined at the level of the Act. Businesses where the consumer is people with mental disorders will have separate PKD (Code of Classification of Business Entities) (87.20.Z) and, as a consequence, a completely different architecture of the business model. Depending on the scope of services included in the business model, the manager should properly approach the organisation of the entire business: from resource planning, building customer profile and budget, or to safeguarding against the consequen-

ces of not providing services regularly, especially to the sick and disabled. Senior homes, in their offers, present a different range of services, more and more often emphasising that nursing care is possible at an additional charge. Of course, the offer is structured so that the customer has a choice – they can buy nursing care once or use it regularly as a part of paid subscription. On the Polish market of senior services, not only nursing homes are available, where elderly people can live, but it is also possible to buy a house or apartment in a housing estate specially adapted for this purpose.

A detailed analysis of the offers of the silver economy sector has been characterised by the author in an article devoted to business models of private senior homes [22].

A senior who decides to stay at a senior home on a private market has the opportunity to choose from several options, which are:

a) Long-term place in a single or multi-bed room

The packages include a minimum living, care and support services [23]. Depending on the offer, the senior may additionally benefit from additional care of specialised staff, rehabilitation, cosmetic and wellness treatments, as well as participate in additional activities, such as trips and concerts. In contrast, the implementation standards of these services are primarily determined by the price, which ranges from PLN 2,000 per month, up to PLN 10,000 [24].

b) Daytime care at a senior home

An increasingly popular form of care for the elderly, providing primarily care and support services. The consumers of services are most often people who are independent, want and need contact with a group of peers and willingly participate in activating classes. The second profile of service recipients is people incapable of independent existence, who are entrusted to the care by relatives/family with whom they live on a daily basis, and there is no possibility to take care of them during working hours. A challenge, and also an opportunity for entrepreneurs, is to fill the niche of day care, especially in communal areas. Before the demand for this type of services began to fuel the economy (although

in Poland it is still a small percentage of the services offered), seniors living in communal areas usually had time organised by municipal cultural centres, church organisations, or circles of village housewives. These organisations did not provide medical or nursing care, which is the main difference in meeting the needs of seniors. The main benefits of day care centres are (from the client's perspective): extending the period of independent functioning of the senior, providing care and free time, preventing social exclusion. On the other hand, an entrepreneur running private senior homes, introducing the day care option to the range of services may not only have an additional source of income or diversify the financial risk of operations. In accordance with the principles of corporate social responsibility, it works favourably for the local community by activating the oldest demographic group to actively participate in its life.

c) Flat in a senior housing estate (a senior housing estate with cottages/apartments: form of payment: rent or buy-back and purchase of an apartment in a senior home, form of payment: price per month)

An example would be the proposals of Polish developers who, wanting to use the business models of investments carried out in Western Europe or the USA, 10 years ago built housing estates for seniors, but without taking into account the impact of socio-cultural factors – the traditional approach to care for seniors in Poland. Therefore, initially these investments did not bring the assumed return.

Separately categorise proposals from the construction sector that developers are trying to define as services from the social or health care sector. The model of operation is the construction of housing estates with the option of purchasing additional services, e.g. care. The value of the model is primarily the cumulation of a range of necessary services near the senior's apartment. The disadvantage, however, is primarily the lack of propagation of additional values or care for the quality of services. In addition, the average Polish senior still cannot afford such a solution, because the monthly rent may start at 4500 PLN [25]. However, in this respect, the market offers only a few possibilities, but preliminary reports

indicate the development of this niche, which is an alternative and an additional option for expanding the range of services by entrepreneurs [26]. This model is strictly profit-oriented. It consists of selling apartments or flats adapted to the needs of seniors, including barrier-free construction. An example is the Crystal Enclave (Kryształowa Enklawa) housing estate in Katowice, where residents can purchase services, e.g. cleaning or catering, for an additional fee. Within the estate, the developer has provided space for recreational, sport, beauty and cosmetic services. However, such a model does not include economic values that would activate this social group or otherwise act against its social exclusion. In the case of the housing estate mentioned above, however, the investor provides the so-called dispatch office (open 24 hours), in which the duty staff will have access to the tenants' short medical records (information about medicines and diseases), and may possibly take action and help the residents.

Some senior homes include in the business model the additional sources of income generated by the senior citizens themselves. In London, entrepreneur sociologists have been observing the birth and development of a new urban group of older people for several years. They are people at the retirement age, relatively healthy, with a lot of experience, who are willing to engage in various social initiatives, and have smaller expenses and greater savings. Developers, noticing the needs of this group, began to build "hotels" and then "villages" adapted to the seniors' needs. One can buy, rent a flat of various sizes, characterised by barrier-free architecture. In the village there are common meeting spaces, a fitness centre, gym, beauty salons, shops, libraries, etc. [27].

In Poland, this model is only being introduced by few entities. From the entrepreneur's perspective, the activity is focused on renting or administering the property entrusted by seniors. This means that in the light of the law it is not strictly running a senior home, but from the perspective of organisation or scope of provided services the model has common features with those indicated in points a and b. Seniors can pay the rent themselves or assign these activities to administrators. In addition, as part of the monthly fees (most often) they can purchase the possibility of

shopping, using the common parts where e.g. additional activities (sports, cultural, technical, etc.) are conducted. Analysing trends in the socio-cultural and economic environment (extending life expectancy, the society becoming wealthier) on the still young silver economy market in Poland, one should see the opportunity for entrepreneurs in this niche. Seniors stay healthy for longer and want to participate actively in society, more willingly “take” studies at universities of the third age, or form formal or informal groups to pursue their passions. The market reacts quickly, as evidenced by the adaptation of enterprises, especially in the medical, wellness, tourism and other services.

However, the average Polish senior will not be able to afford such a place. So what can an entrepreneur propose considering the Polish reality?

An interesting and effective solution in Western European countries and the USA is the emphasis in the business model on achieving non-economic benefits. An example is the concept where seniors can generate additional income through work, e.g. in the garden. The Green House Project is an undertaking that began operating in the USA since 2001. The vision promotes an approach where the community created in the Green House includes not only seniors and families, but also staff. The basis is building the relationships based on equality, strengthening and mutual respect and where people can live regardless of their ability to pay [28]. The results of the comparative study (15 other homes) conducted in 2011-2014 in 28 nursing homes indicate that the guidelines for implementing the model are not consistent and it is impossible to implement all good practices from the model assumptions. At the same time, the results of the study indicated that if the business model introduces additional elements, such as the possibility of obtaining additional income, and/or emphasising the specificity of the house itself – not only there is less rotation among consumers, but also staff [29]. In the study, the authors also point to a reduction in the number of residents’ hospitalisations - which may be related to the seniors’ increased physical activity [30].

Another example of an unusual business model is running intergenerational/multi-generational homes. The idea of intergenerational care

began in Japan in 1976, and then was embraced in the USA, Canada, the Netherlands and Great Britain, where in 2017 the house “Apple and Honey Nightingale” [31] was created, which is inhabited not only by seniors but also children.

Research conducted in the field of analysis of the intergenerational approach indicates the effectiveness of implementing such activities, included in the business model, while increasing social competences for both parties and act against social exclusion [32]. The main benefits mentioned by researchers analysing the “Adopt a Care Home” program are, above all, longer activation of the elderly, delaying the signs of ageing, and contributing to faster learning of children. Research results have indicated that the Program has been successfully implemented and may contribute to the development of communities conducive to e.g. dementia or other diseases of old age, while increasing knowledge and understanding of dementia among children and by engaging people living with dementia in increased activity, reducing the risk of social exclusion [33].

## Summary

The National Institute of Senior Economy indicates that there are about 8.8 million people over 60 years of age in Poland, which, from the point of view of demand, is an opportunity for the development of this niche. The silver economy market in Poland, from the perspective of the sector life cycle analysis, is in the “implementation” phase. It is characterised by high business risk, lack of stable competition or suppliers. The very demand for services is only just forming [34], which means high volatility of prices of supplementary and complementary services and products. At the same time the analysis of available literature and sources indicated lack of practical guidelines in the documents regarding both building and implementing senior policy from the perspective of running a business (organisational and economic aspects) [35]. However, there are studies available, useful primarily to public organisations that create and implement senior policy, which take into account primarily social, formal, legal



and organisational aspects. There are no specific solutions, practical guidelines or know-how that would enable the involvement of the necessary financial, human and sustainable resources supporting the needs of seniors.

It is difficult to predict trends or plan actions in the long term. On the other hand, conditions, primarily demographic ones, force the demand for the development of living and care services, as well as activating this group of clients, which creates the possibility of creating new services/products or modifying the existing ones. Despite the difficult beginnings (construction of housing estates for seniors, for which there was no such demand as in the Netherlands or the USA), there are more and more services on the Polish market offering not a room in the centre, but an entire apartment with the possibility of buying complementary services, such as nursing care, shopping and even services from the cosmetology and wellness sector.

For private entrepreneurs, this is not only a challenge in order to attract customers, but also determines competition within the sector – which from the point of view of building the quality of services offered, especially long-term ones, is a favourable situation (for both parties).

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