



COUNTRY FRAMING REPORT
Bulgaria

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Existing knowledge

Statistics on: older labour force participation, duration of working life

Research on: retirement decisions, work after retirement, early retirement, caring, employers' attitudes towards older workers, attitudes towards retirement, training, part-time work, reducing hours, health issues in the workplace, pension inequalities, disability, unemployment, active aging, experience of older workers, age discrimination, end of career, psychology and management

Older labour force participation

Demographically, the aging population is an irreversible process. Bulgaria ranks 5th worldwide in the proportion of senior citizens of the total population (24.2% or the Bulgarian population is over 60) and 7th under the "average age of the population" criterion. According to the UN forecasts by 2050 the Bulgarian nation will be among the most aging in Europe with a proportion of roughly 3 (over 60) to 1 (0 to 14). The average life expectancy is 73.6 years (70 for men and 77.2 for women). The general age dependency coefficient is 46.5%, i.e. per 100 persons in the age group 15-64 years nearly 47 are either under 15 or over 64. 62.2% of the population is in working age: 52.5% men and 47.5% women. The demographic replacement coefficient (proportion between persons entering working age and persons leaving working age) is 70. The numbers of unemployed people over 50 are growing.

The employment coefficient in the age group 50-64 is around 52.8% (56.8% for men and 49.2% for women). The relative share of persons in this age group employed in the fields of education, humane medicine and social work, agriculture, forestry and fisheries is higher. Smaller than 1/5 is the proportion of people employed in the activities: creation and dissemination of information and creative products, real estate, hospitality industry, financial and insurance services, motor vehicles and mining. More people in this age group are employed in the public than in the private sector.

The share of men in the group of self-employed and business owners is bigger than that of women. According to data of the NSI 30% of the employers and 36% of the self-employed in the country are women. Around 60% of the unemployed included in programs and measures of encouragement are also women. The increase of this coefficient is bigger for women than for men.

The structure of employed people over 50 per status and sex shows higher relative share of men employed in the private sector. Among the women over 50, nearly half are employed in services as specialists or as staff, while the proportion of managers is only close to 5% (the same percentage for men is 9.2%).

In terms of professional classification, the largest portion is formed by qualified workers in agriculture, forestry and fisheries (around 40%), followed by experts (some 31.5%), managers (29.5%) and jobs not requiring special qualification (29%). The majority of the women are employed in the service sector.

The actual working hours of the 50+ age group are slightly lesser than in the group of less than 50 (which is mostly due to workers over 65). More than half of the employed have worked for their last employer for more than 10 years, and around 35% (in the public sector) for more than 20 years. The main reason for unemployment is dismissal.

The economically inactive persons in the age group form around 70%, of which some 65% men and some 74% women. The majority have ceased their economic activity because of retirement as

they have reached the age and the necessary years of work experience. Around 11% were sacked, around 9.5% quitted for health reasons and around 7% because they have completed their temporary or seasonal work. In the group of economically inactive persons those willing to work are about 4%, of which 20% are registered at the labour bureaus. The employment coefficient among the people with disabilities is around 36% and higher for men than women. The majority are employed in the service sector.

Work after retirement

According to the results of the “Transition from work to retirement” survey, the main reason for continued work after reaching the retirement age is provision of sufficient income for oneself and one’s family for the majority of the cohort. The respondents say that safer and healthier work conditions would increase the motivation to continue one’s active work life. Some 9% declare they would continue their working life if they had the opportunity to acquire the necessary qualification for the position. People in pre-retirement age are more conservative in their attitude to the employment of retired persons because they perceive them as an imminent threat to their jobs: some 16% believe there should be limitations to that. There are two main reasons for the studied cohort’s support for extended working life: the salary is generally higher than the pension and the longer working life means higher future pension.

In terms of working hours, the employees over 50 work slightly less than those less than 50 – 40.4 and 40 hours per week respectively, which is mainly due to people over 65 whose working hours are 37.7.

In the cohort of people in durable unemployment 22.6% are between 50 and 74 years’ old: 20.8% of the men and 25.1% of the women. Economically inactive in the same age group is 70.5% of the population. The most widespread reason for retirement is reaching the necessary age and years of security payments (65.9%), followed by sacking/redundancy (11.3%), health reasons (9.5%), end of seasonal/temporary work (6.9%) and other reasons (6.4%).

Of all the non-active persons aged 50 or more, 4% wish to work and 20.2% of the latter are registered at the labour bureaus. People over 50 outside the workforce unwilling to work are close to 1 960 000 and for 88.2% of them the main reason is advanced age; 7.6% point out deteriorated health as the reason.

Training

According to the data of the NSI’s Adult Education Survey, slightly over ¼ of the cohort have participated in any formal or informal training, where the proportion of men is bigger (by some 4%) than that of women. There are considerable differences along the lines of the education level indicator: 14% of the people with basic or lower education; 27% of those with secondary education and nearly 40% of the people with higher education. There is a marked difference between men and women as well: while men participate in trainings mostly for professional reasons, for women training is more often related to personal interests, leisure or entertainment. The most popular form of self-training is the use of printed materials (books, journals, textbooks or manuals), followed by watching TV educational programs and use of audio or video CDs. Certain impediments exist to participation in training and education, most often boiling down to the associated costs (people cannot afford them) or deteriorated health, followed by lack of time or lack of available training within reasonable distance.

Employers are generally unwilling to invest in the training of people over 40 and especially over

50, regardless of the fact that they still have 10 years or more of economic activity. At the same time their qualifications were formed decades ago, while the technology level of the modern production has changed the requirements dramatically. Discrimination often occurs on this basis.

Health issues in the workplace

Research shows that some 30% of the men and women in the age group 50-64 need adapting of the work conditions for the purpose of preventing the risks of inability or early retirement as a result of durable worsening of their health condition. The most frequent problems tend to be muscle or skeleton deterioration, mental disorders (such as depression) and cardio-vascular problems. There are also recognized positive modifications that give the elderly a series of advantages, deriving from accumulated life and professional experience – complex and strategic thinking, realism, intuition, wisdom, positive attitude and resourcefulness. The professional experience compensates the worsening of some basic cognitive processes like the memory and psychomotor skills.

The age group's health parameters feature high general mortality rate; high early mortality rate; relatively fewer years in good health; increasing chronic non-contagious diseases; widespread psychic disorders; relatively high proportion of people with disabilities and permanent work incapacity. On the positive side there is a considerable decrease in the standardized mortality coefficient for cardio-vascular diseases.

The people with recognized durable work incapacity or some form of disability are around 385 000, where the largest proportion is with 71 to 90% disability - 40.3%; 29.5% have over 90% disability. The number of people with disabilities increases with age.

In the age group 50-64 women with at least one durable health problem or disease is higher by 12.4% than that of men – 56.2% versus 43.8%. For 46% of the women in this age heart, blood pressure or blood circulation problems are the main deficit. Among the women in the age group with at least one durable health problem the employment coefficient is 33.2% (compared to 41.2% for men), mostly employed in the service sector. The proportion of women experiencing difficulties in everyday activities is higher than that of men by 15 percentage points. The majority of those women are not in employment.

The durable health problems or difficulties in everyday activities lead to reduced working hours, limited work activities and limited abilities to commute to the place of work. Among the people with reduced working hours 91.5% are not in employment; among those who are limited in their work activities 84.3% are not in employment and among those experiencing difficulties to commute 91.4% are not in employment. 54.9% of the cohort would need special work conditions to be able to work.

Attitudes to early retirement

People up to the age of 65 are more inclined to work than cease their economic activity earlier because they (i) either feel in good working shape; or (ii) their income will reduce. The desire for early retirement is driven by: fatigue, deteriorated health, safe income in the form of a pension. In the case of early retirement: only 1/3 of the people who retired early intend to live only on their pensions; the rest intend to proceed with their economic activity. The dominating preferences are for flexible employment and the majority are not ready to accept any job available. Only some 30% express their readiness to get involved in employment programs. The people who have reached retirement age perceive these programs more positively. Attitudes to the policies for upgrading one's qualifications are generally positive.

The most vulnerable group on the labour market, especially in times of crises and restructuring are the people in the age group 45-60 who cannot retire early, have difficulties to requalify and, once they leave the labour market, it is hard or impossible for them to get back. If they manage to find a job at all, it is usually temporary, not corresponding to their qualifications and with lower remuneration. The fear of dismissal often leads to higher stress levels and related diseases.

The attitudes among the elderly people to entrepreneurial initiatives (the PPP concept) have the following specific features:

- a. Desire to build a commune for elder people: interest clubs to overcome the feeling of isolation and loneliness;
- b. Launching own business is a good option in the following undertakings: floriculture; gardening; cleaning services; cooking and home delivery catering; reading in the home; housekeeping; antiquity shops; “adopting” grandchildren for the vacations;
- c. Organized trips during the leisure time would have a positive effect on the work capacity;
- d. Private health services by elder medical practitioners.

The elderly with disabilities experience difficulties using modern communication technologies, which is why they encounter a variety of problems – choice of medical equipment or supporting appliances, access to administrative services and integration programs etc. This makes them vulnerable and is a factor of social exclusion.

Age discrimination

The Bulgarian legislation regarding anti-discrimination and equal treatment is fully harmonized with the European regulations and the international norms. Nevertheless, cases of unequal treatment and direct or indirect age discrimination exist and are quite widespread.

The results of a national representative survey of the Research Institute of Societies and Knowledge show that:

- women (60.5%) more often than men (55.4%) perceive being over 50 as a shortcoming. In the capital city this share is 73%. Age is a shortcoming for 19% of the employers – company owners.
- age is among the most frequently quoted (15.5%) reasons for rejected job applicants. The discrimination of people over 50 on the labour market is twice the frequency in the other age groups. Rejections dominate among the people with lower education.
- in the cases of multiple discrimination, age is one of the significant accompanying criteria.

The age discrimination on the labour market has its expression on several levels. The first one is the vacancy announcements: there are still employers who include an age limit in their recruitment announcements, excluding part of the workforce from the opportunity. Next comes the filtering of the applications, when the HR's mechanically remove all applicants born before a certain year. If they make it to the job interview after all, the next filter is the HR's “eye” discretion. This discrimination at the entry is facilitated by many people's low awareness level and poor legal literacy with regard to discrimination, uncertainty as to which institutions to address and fear to defend their rights, and not least the passive behaviour of the institutions. Discrimination however does not stop at the entry. It continues in signing a labour contract with less favourable parameters

and the selection in occasions of sacking workers.

The usual clichés that stand in the way of elderly people's employment are:

“Elder people lack the necessary knowledge”: it is true the education system has recently been training for professions that did not exist in earlier periods. For instance, the modern high technologies; yet, not the entire economy is driven by high technology. Furthermore, the young people often refuse to work under difficult conditions and at lower wages. Many enterprises need qualified specialists and not ITs.

“Elder people are less productive”: people over 50 are competent and knowledgeable but are not ready to accept new ideas and do not like changes. The conclusion is they need to be replaced with younger workers. In reality, the productivity increases throughout the working life and in spite of the deteriorated physical condition, the elder workers and employees tend to do better when things go wrong.

„The entrepreneurial spirit reduces with age”: in fact, the elder people are more ready to establish their own company and the probability of failing is lesser. The research of the Dublin Foundation however shows that the most important factors are education and the professional contacts. The common barriers for entrepreneurial activities of people over 50 are usually the start-up capital and the access to funding, age limits of the public programs and high interest rates.

Older consumers are “demographically” less attractive for the merchants: in fact, they have great consumer potential, only this marketing niche is often neglected. The biggest error of the marketing experts is that this group is growing in numbers and its purchasing power is greater. Creating new productions and products that correspond better to the needs of this group also means new jobs (the “silver economy” model).

Pension inequalities

The pension system in Bulgaria is PAYG – pay-as-you-go social security. It was partially reformed in 2000 through the introduction of three pillars of pension security:

- 1st pillar – mandatory public security;
- 2nd pillar – mandatory supplementary (universal and professional) security;
- 3rd pillar – voluntary supplementary security.

The total mandatory pension security burden is 29% of the gross salary, of which 27% are directly transferred to the National Social Security Institute and 2% to the universal pension funds. The pension installments have the effect of a tax on the labour market supply and demand. In addition, there is the possibility of early retirement and labour categorization. There are groups that effectively retire under 50 years of age. The financial situation of the pension system is growing more unstable with every year with its large and increasing deficit and increasing numbers of retired people versus a shrinking population.

In spite of the partial improvements in the past 10 years, currently 100 working people paying securities cover the pensions of roughly 78 retired. The more or less stable income, accompanied by increasing expenses of the state pension system raises concerns. A positive trend is the relatively stable increase in the average retirement age, mostly for 1st and 2nd labour category. Still, the differences between the categories remain considerable: the 3rd category retires 4 years later on

average than the 2nd and 10 years than the 1st category. The life expectancy is steadily improving: if in 1989 the average period of receiving a pension was 16 years, in 2011 it was already 21 years, i.e. has increased by nearly 1/3. The working life duration in Bulgaria is one of the shortest in the EU.

In the past ten years the number of pensions, distributed among the retired, has also been increasing. This is due to certain pension types that are actually a form of social assistance because they add to the main pension to assist the income.

There are certain pension categories not related to labour activity. Such are:

1. Social pension for old age, granted to 70 years' old people when the annual income of a household member at the date of becoming 70 is less than the guaranteed minimum income established in the country in the past 12 months. This social pension is BGN 120.98, i.e. one-third of the amount that is set as the poverty line (314 for 2017).

- Social disability pension, granted to adult persons (16+) with more than 71% disability. After 31 December 2014 the new disability pensions cannot be received together with another pension type and were therefore cancelled. Social disability pensions received along with another pension type are paid without changes when pensions are updated. The amount for persons with more than 90% disability is set at 120% of the social pension for old age – BGN 145.18% since 1 July 2017 and for persons with disability between 71 and 90% - at 110% of the social pension for old age - BGN 133.08% since 1 July 2017.

Early retirement

In terms of proportion of people retired earlier from the total number of retired Bulgaria stands in unfavourable position in Europe, similar to Hungary and Romania. The main reasons for this situation are the opportunity for early retirement of the so-called “category workers” and the abuses of disability pensions. After the restructuring of the labour categories in 2000, the pensioners in working age have doubled in spite of the increasing working age. The reason is that a large part of those workers who could continue working decided to retire earlier.

Retirement decisions

According to Eurostat data (2015) the Bulgarians, together with the Italians and the Greek have the shortest working career (EU average 35.4 years). The pension reform in Bulgaria aims at reaching pension age of 65 for both women and men – by 2029 for the men and 2037 for the women. The length of working life in 2027 will be fixed at 37 years for women and 40 for men (the difference in Bulgaria is not big).

At the moment women can retire at 61 with 35 years and 4 months of work. For some specific professions with an early retirement option (policemen, pilots, divers, ballet dancers) the retirement age will also gradually increase (by 2 years on average). They can still retire earlier, but with a lower pension.

There are obstacles to the economic activity of the aging people, among which:

- insufficient skills and qualifications;
- age discrimination at the workplace;
- conflicting attitudes between the generations at the workplace;

- prejudice, negative stereotypes, suspicions and neglect of the work of the elderly;
- unfavourable health condition;
- improper work conditions.

Overall however, the frequency of retired people who continue working is growing. The most important reason for this decision is by far economic - to maintain an income that can provide a standard of living closer to the previous – but there is also the psychological need to avoid isolation.

Policy themes

Compared with Western Europe, the demographic situation in Bulgaria is characterised by shorter life expectancy and higher mortality rate. The data on the average life expectancy in good health are unfavourable. The aging of the population in the country is accompanied by a sustained and continuous trend towards a negative population growth. Therefore, there is an established need for a special focus on promoting healthy life, improving the health services and diversification of the social services for the elderly.

Pension policies

The changes made in the pension system of the country in 2012 and 2013 led to significant increase in the number and proportion of unemployed people aged 50+ and especially 55+ because the necessary years of work and the retirement age were increased by 4 months, meaning that women over 60 and men over 63, if losing their job instead of retiring, should register at the labour bureaus as unemployed.

The influence of social payments is limited, but still they reduce the proportion of people at risk of poverty to 21%. Their effect is the greatest on children and the smallest on the elderly, which shows that the social transfers are mostly targeted at the working population and to families with dependent children.

The group of old and retired people, although not the one in the highest risk (for instance the unemployed), is numerous and concentrates more than 1/4 of the poverty and nearly 1/7 of those in deep poverty. In this group, especially as regards the people in advanced age, the labour market or the education do not have such a significant role as the pension or the social system. The pension system is the leading, so far as it reduces poverty and implies fiscal transfers among the regions. The insufficient number of working people and the large number of retired people, including the widespread early retirement and the large share of people with disability pensions close the retired people in the trap of an enormous deficit of the NSSI – pensions are actually paid mostly by the budget.

The program “Assistance for retirement” aims to compensate for the differences. Yet, no data or conclusions have been published about the impact of this program.

Social care and services are provided to elderly people in poverty or unable to take care of themselves for health reasons. There is specialized institutional care - institutions for old people mentally retarded, institutions for old people with physical disabilities, institutions for old people with sensory problems, institutions for old people with dementia, institutions for old people. The community social services are day centers for old people with disabilities; weekly care for old people with disabilities; centers for social rehabilitation and integration; centers for temporary accommodation; protected houses; shelters for old people; family type accommodation centers;

transitional accommodation.

Employment policies

The national strategic policy documents with horizon 2020 have set a number of goals related to increasing the active work life of the elderly citizens. These goals also disclose the current deficits that the system currently has.

The announced policy intentions are largely deriving from the “silver economy” concept. /however, the current situation requires massive interventions before the necessary conditions can be created and the society’s readiness for it is in place. First of all, the Bulgarian public is not yet sensitive to problem in the positive perspective that the “silver economy” implies, i.e. in terms of new opportunities. Rather, the public discourse on this topic is dominated by the elderly people as a problem: there are too many of them, who need to receive pensions, they are too much of a burden on the health insurance fund, their occupational abilities are not fit to the contemporary conditions etc. The knowledge of how to use of their specific advantages and experience and the skills of managing the age of the workforce are still missing. There is no provision in the education system (university or lower education) that at this stage can create such capacity.

The necessity to adapt the work environment to the needs of the elderly workers is recognized in the policy documents. But the information about the substantive dimensions of such adaptations is not available yet. Neither is there a clear idea of what life-long learning for extended work life should look like beyond the evident ability to use information and communication technologies. Furthermore, there is agreement that the obstacles to life-long learning and extended working life must be removed. In reality, the picture of what these obstacles are is not sufficiently clear and the threshold of age discrimination exists that is the fundamental obstacle to the policy implementation.

In this situation the positive step of gradually increasing the working age is practically not supported by enabling measures. The introduction of flexible work formats without causing labour market disproportions and the development of social entrepreneurship still remain in the realm of good intentions.

The national policy has identified certain measures aiming to extend the active working life, such as those stated in the strategy:

- increasing the employment rate of the elder workers: The current scenario raises anxieties: increasing financial pressure on the budget, increased demands to the healthcare and health insurances systems, unstable pension system. With the smaller workforce the available income is reducing and therefore the purchasing power and the consumption are falling down.
- preserving the productive potential of the people: The situation necessitates efforts on the part of both and public and the private sector to preserve the productive potential of the people for longer time. Such efforts involve introducing incentives and systems allowing the employees to remain longer on the labour market. Those will be flexible retirement systems, pension and tax changes that make extending the working life profitable. Naturally, such measures should be a voluntary choice and not forcible. Increasing the work life of the people by one year only would increase the GDP by 1% and the employment level by 1.5%.
- managing age at the workplace: The purposes of managing age at the workplace are:

recognizing the specifics of aging; achieving fair attitudes to the elder workers; avoiding age discrimination; adapting the HR development policy to the needs of the elderly; encouraging productivity and employability; life-long learning; age-adapted work organization.

Amendments to the legislation banned employers from terminating the labour contracts of people who have gained the right of retirement. Furthermore, those people preserve the right to continue working and getting a pension and a salary at the same time.

Health policies

The aging of the population has very serious public and economic consequences on the healthcare system in Bulgaria. The higher costs are not due to the aging itself, but to the unhealthy aging. People still do not get the necessary health promotion knowledge and prophylactic. The health promotion and prophylactic activities of the general practitioners and specialized medics is not sufficiently effective. Its efficacy cannot be currently assessed because no toolkit for accounting of the results exists in the National Framework Agreement. No programs exist for secondary prophylactic.

Adapting the healthcare system to the needs of the aging population will necessitate:

- Optimization, modernization and rationalization of the constantly increasing healthcare costs and accounting of the needs of an elderly workforce;
- Financing and development of additional health services for the elderly;
- Introduction of a complex health services for senior citizens;
- Increasing the health knowledge of the senior population;
- Promoting healthy life, in particular among the people over 50.

People with dementia and Alzheimer's disease are provided with care at specialized institutions and family-type accommodation centers.

Summary

The economic consequences of the aging workforce are multidimensional: the quantity and quality of the labour is decreasing; a negative impact is registered on the price of labour on the one hand, and on the economy and its competitiveness on the other, and the labour productivity as a consequence; effects are expected on the stability of the welfare systems.

The insufficient economic dynamics and the respective labour market status quo often disrupt the social solidarity and the solidarity between the generations, and instil competition and contradiction. This leads to loss of human capital, knowledge and skills, but also to mutual accusations between the generations. The HR policies still lack measures allowing the elder generations to transfer their knowledge and experience to the younger workers.

The financial situation of the national pension system can be defined as bad. The pay-as-you-go system relies fully on sufficient revenues from the employed people paying securities to cover all the pension types. The balance of the state pension securities is continuously deteriorating and the deficit (not counting a 12% state installment as a third security payer since 2009) is huge, around 50%, compensated by other budget revenues. At the same time the pensions are not sufficient to

provide a normal standard of living that is even remotely similar to the one before the retirement. The system suffers from heavy dependence, lack of transparency, limited freedom of choice of pension security payments, financial instability and inadequate size of the pensions, which do not provide normal life to the retired people – doomed to poverty.

A reform is needed to achieve adequate main pensions that provide a normal standard of living. In spite of the growing expenses, the pensioners do not receive higher income replacement (proportion of average pension to average net income) because the system is ineffective. The number of disability pensions (over 71% working incapacity) is a huge financial gap in the system that grew from 50 000 in 2000 to 500 000 in 2006.

Changes in the pension system are unavoidable and involve increased age of retirement and longer years on the labour market, limiting the disability pensions and the early retirement, and encouraging individual pension savings. The provision of dignified life after retirement in the long-term goes through these measures. The reforms in the pension system have to this moment resulted in insecure employment and unemployment among the senior workers.

The difference in the risk of poverty between men and women in the older age is clearly caused by the pension system. Therefore the reforms should consider this aspect and target measures at overcoming the inequalities. This should probably include changing the status of the so-called “social pension” by taking it out of the social security model and placing it under the social assistance heading, which does not belong to the former’s budget.

The deficiencies of the pension system are of crucial importance when it comes to the old people poverty rates. The mixing of the social security and social assistance systems practically impedes the implementation of adequate policies among the groups at the highest risk. The differences between women and men are large and not considered by the existing policies.

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