



COUNTRY FRAMING REPORT

Poland

Authored by:

Renata Siemienska ¹

¹ University of Warsaw, Poland

Introduction – review of literature

Ageing of the Polish society has led to debates on ability of the state to cope with additional financial burden, resulting from the necessity of payment of disability and old age pensions to an increasing number of people, providing of infrastructure necessary for the elderly and the workforce for economy by encouraging them to remain on the labour market and adapting legal solutions, allowing immigrants to work. Change of the demographic structure in the recent decades has been a result of growing life expectancy, reduction in birth rates as a result of transformation of the family model, as well as substantial migration of young people abroad after year 2004, when Poland became a member state of the European Union. Migrants decided to have children in their new places of settlement (due to higher child benefits).

Authors of most Polish studies dedicated to the issues listed above, tend to refer to the experience of other European countries and legislative solutions adapted by the European Commission (e.g. Urbaniak et al., 2015, Okólski 2004, Szukalski 2008,2009; Błędowski 2012). Several of the key problems concerning the elderly are discussed in the Polish studies.

One of them is discrimination of the elderly, which has individual or institutional character (Szukalski 2008,2009). The authors underline that discrimination can be observed when recruiting and dismissing employees (e.g. Klimczuk 2011, p.289), being based on disseminated negative stereotypes in the media (e.g. Szukalski 2008, Tobiasz- Adamczyk 2007). It is visible also in limiting access to medical treatment (e.g. kidney transplants, neoplasm diagnostics and therapy, cardio surgery and ophthalmic surgery procedures), in the area of consumer goods and services in e.g. refusal by banks to grant credits; in the public sphere in limited presence of the elderly in the decision-making groups and their affairs in public debates and legislative solutions.

In discussions on the human capital, represented by the elderly, lower life expectancy in Poland is pointed out (similar to that in other countries of the “New Europe”) in comparison with other member states of the European Union, as well as a negative correlation between the number of inhabitants aged 65 and more and the GDP (e.g. Urbaniak et al., 2015:70)). In this context, it is discussion on needed actions to increase employment rates among the elderly (such as increasing the retirement age, conducting trainings, flexible work schedules, shortening of working time, development of healthcare services on behalf of the elderly). Participants in debates on activation of the elderly also point out to the necessity to get them involved in activities in the field of social entrepreneurship and voluntary work, which are now of interest to a very small group of people. It is also stressed importance of reduction of reluctance of employers to hire the elderly. The described activation requires special consulting and financing of the activities undertaken (e.g. Perek-Białas 2010:124, 2013.:75; *Diagnoza społeczna* 2013:209). In their recent works, the experts have underlined the fact that Poland, like the “old” member states of the European Union, needs to promote longer effective working lives (change in retirement age was introduced in 2013 and then withdrawn in 2016 to be implemented by October 1st, 2017), constant raising/ change in the level of education and often qualifications, change of the stereotypes of employers and employees with regard to the elderly, their lower effectiveness at work, creation of services on behalf of the elderly, development of the so-called “silver economy”, which has been less developed in Poland in comparison with Western Europe, limiting of the possibility of early retirement, which was very popular as a solution to limit the increasing unemployment rate in the 1990s after the systemic transformation from centrally planned to market economy (during this period, unemployment rates reached even 20%).

Change in demographic structure: ageing population

At the end of year 2017, the population of Poland was 38.5 million, including more than 8.5 million those aged 65 and more (above 22%). In years 1989-2014, the number of the elderly increased by more than 2.9 million, and the highest increase – by 1 million – was recorded in the group of those 60 to 64 years old. The share of persons aged at least 60 in the overall population increased from 14.7% in 1989 to 22.2% in 2014. For the sake of comparison, the percentage of children and youth decreased in this period by more than 12 percentage points – from almost 30% to 18%.

In the sub-population of the elderly, the most numerous group (almost 1/3) consists of those aged 60 to 64 and – in the last 25 years

- their number has increased almost by one half. The highest rate of increase was recorded among those aged 80 and more. Their share in the total population of Poland has doubled – from less than 2% in 1989 to 4% in 2014, that is, from about 753 thousand to 1 529 thousand.

Among the elderly, **women constitute the majority** (59%), as there are 143 women for every 100 men (for the entire population of Poland, the feminization index is 107). This is a result of high mortality of men and differentiation of parameters of life expectancy

- which, for women reaching 60, is more than 5 years longer in comparison with men. In the age group of 60 to 64, women constitute 54% of the population, and the feminization index is 125; among those aged at least 80, women constitute 70% - there are 228 women for every 100 men.

In years 1991-2014, the **average life expectancy** of men increased by 7.9 years (to 73.8 years), and of women – by 6.5 years (to 81.6 years). In 2013, in Poland, life expectancy of men aged 65 was almost 4 years shorter than in France or Switzerland (Eurostat data). Among women at this age, life expectancy was shorter by at least 3.5 years for the Poles in comparison with French and Spanish women. *Central Statistical Office (CSO), Information of the Minister of Health on the impact of demographic changes and ageing on organization of the healthcare system and the National Health Program (on 19.02.2016)*

The demographic prognosis. The population prognosis developed in 2014 indicates that by year 2050, the overall population of Poland will decrease by more than 4.5 million. While the number and percentage of persons aged 60 and more will be increasing: in 2025, there will be at least 10 million of them, constituting almost 28% of the entire population, and in 2035 – 11.4 million (32% of the population). In 2035, the population 65+ will amount to 8.35 million (23 percent of the population). The participation of people in advanced old age (80+) will rise significantly – from 3.5 percent of the population nowadays to over 7.2 percent (2.5 million). In 2050, the share of those aged at least 60 will increase to more than 40% (13.7 million). (CSO, Population aged 60 or more (structure according to gender and age, life expectancy, mortality, prognosis 2016:11)

Spatial differentiation of ageing population and role of migration

According to the study carried out in 66 sub regions (NUTS 3) covered the period 1995-2012 the demographically youngest and slowest aging population lives in south-eastern and central Poland. The most intensive population aging processes are seen in south- western Poland. Extremely low fertility, demographically old working-age population and also significant migration outflow of younger people are characteristic for them. (Wilk and *Pietrzak*,2014) The systematic increase in the number of emigrants took place after Poland's accession to the European Union in 2004 (people who have been abroad at least 3 months). In 2004 – 1 million Poles emigrated, including

750 thousands to EU countries. The emigration more than doubled in 2007 -2270 thousand (including 1860 thousand to EU countries). Later, the emigration temporarily decreased (the lowest in 2009); in 2015- 2397 thousands people emigrated (including 1983th. to EU countries.) (CSO, Informacja o rozmiarach i kierunkach emigracji z Polski w latach 2004–2015, 05.09.2016:3)

Samolinski (et al, 2015) stated this trend poses a threat to the condition of the Polish economy as it will lose one fifth of its human capital and will have to bear the expenses of medical and social care of the growing number of seniors.“

Age and gender differences on the labour market

In year 2010, the economic activity rate, calculated as the share of those professionally active in the population aged 15 or more, was at the level of 55.8%. Among men, it reached 64.1%, and among women – 48.2%. Significant decrease in activity is observed particularly in the groups aged 50 – 54 and 55 – 59. Low level of activity and quick withdrawal from the market of persons at immobile age is one of the basic problems of Polish economy. According to Eurostat, in 2009, the average age of withdrawal from the labour market in the EU countries was 61.4. For Poland, in year 2007, it was 59.3. Poland is also in the group of states characterized by the lowest employment rates in Europe, calculated for persons aged 15-64. In year 2010, it was 59.3% (in 2008 - 59.2%). “Between 2010 and 2013, the activity rate of women (total) increased to 48.5%, while for men to 64.4%. The level of female economic activity is lower than in the case of men. In 2013, there were 554 economically inactive men per 1000 economically active ones, while there were 1060 economically inactive women per 1000 economically active ones. In the case of women, the highest share of the economically active is observed among women aged 40–44 years (841 per 1000 women were either employed or seeking work), while in the case of men, among men aged 35–39 (937 per 1000 men were either employed or seeking work). (Siemienska, Domaradzka 2016)

Between year 2012 and 2015, the employment indicator (total) increased slightly. In 2015, employment indicator for men aged 15 and more was 59.8% and for those aged 60 and more – 19%; for women, it was 44.7% and 7.0%, respectively. It should be kept in mind that the statutory retirement age in this period was slightly more than 60 for women and 65 for men. (Informacja o sytuacji osób starszych w Polsce za rok 2015: 35)

According to data for year 2015, employed women usually have higher education (42.3% of all women employed), postsecondary and secondary vocational education (25.7%). Among working men dominates vocational basic education (32.1%), postsecondary and vocational secondary education (27.8%).(CSO – Women and men on the labour market, Warsaw 2016:2-3)

The largest group of both women and men work 40–49 hours per week. In the case of that group, there are no significant differences between men and women. Almost 21% of men and only 7% of women work more than 50 hours per week. In turn, almost every one in three women and one in four men work less than 40 hours per week. Average earnings of women were by 17% lower than the average earnings of men (in 2010 by 15% and in 2008 by 23%).” (CSO Women and Men on the Labour Market 2014) . There is a visible domination of women (90%) among those, who indicate the necessity to perform household duties and other personal reasons for lack of their occupational activity.

In April 2017, the number of working people was 17 million. Number of the unemployed was 7.7% (<http://next.gazeta.pl/next/7,151003,22193339,pierwszy-raz-od-lat-stopa-bezrobocia-w-lipcu-nie-spadla-ale.html#MTstream> access 4.08.2017). It is the lowest rate

in 26 years.

The **employed rates among the disabled** aged 60 and more was 5.8% and it was higher for men (8.3%) than for women (3.4%), for inhabitants of cities (6.4%) than inhabitants of rural areas (4.4%). In the group of disabled aged 60 and more, men constituted a great majority (74 thousand, that is, 70.5%). In this group, 69 thousand men worked (69.7%). The number of women was 31 thousand (29.5%), and those working – 30 thousand (30.3%). Majority of them were inhabitants of cities (79 thousand, that is, 75.2%). (informacja...2015:84 senior.gov.pl)

Immigrants on labour market. Foreigners are playing increasingly important role due to high demand for labour force. Ukrainians dominate in the group of workers from abroad who are insured at the Social Insurance Fund; they constitute about 68%. According to the Social Insurance Office, in the 1st quarter of 2017, old age and disability insurance was provided to 330.3 thousand foreigners. This amounts to 50 percent more in comparison with the previous year.

<http://biznes.onet.pl/emerytury/wiadomosci/podwyzki-emerytur-od-1-marca-2018/x1gst2> (access 4.08.2017)

About 300 to 400 thousand Ukrainians have permanent jobs in Poland (while the number of working Poles is 16 million).

<https://www.money.pl/gospodarka/wiadomosci/artykul/imigranci-w-polsce-pod-wzgleciem-ich-liczby,244,0,1936884.html> (access 5.08.2017)

Female immigrants from Ukraine fill an important gap in social welfare system by supplying cheap household workforce – taking care of children and elderly and performing other household duties to allow Polish women to work for wages.

Health of the ageing population

The average healthy lifespan indicator defines for a given person (of a given gender and age) the average number of years without disability (in good health). According to results of Eurostat research of 2013, healthy lifespan in Poland was 81% of the life expectancy period among men and 77% among women. This means that for a man born in 2013, the first 59 years will be free from any limitations caused by disability (for instance, chronic diseases); for women, this period will amount to 63 years. For men aged 65 years, healthy lifespan is applicable to less than one half (about 46%) of their remaining life, that is, 7.2 years, and for women – 39%, that is, 7.8 years.

According to Eurostat, at the end of year 2014 in Poland, almost one in two people aged 60 and more were classified as biologically disabled (persons, who, due to health problems, had a limited ability of performing usual tasks), among those aged 70 – a little more than one half of the population, and among the eldest (85+) – more than $\frac{3}{4}$ of the population. Women aged over 70 more often than men at the same age are classified as disabled; only among the 60-year-olds, the frequency of biological disability among men was higher than among women.

The level of biological disability among the elderly in Poland (the end of year 2013) was slightly higher than the EU average. (Informacja ...2015:82 senior.gov.pl)

Subjective assessment of health condition of elderly and disable pensioners

In year 2015, 37% of disability pensioners and 28% old age pensioners referred to their health condition as poor or very poor, about 39% disability pensioners and 42% of the retired believed

their health condition was „so-so, neither good nor bad“. The percentage of persons declaring a very good or good health condition

– less than 24% among disability pensioners and slightly above 30% among the retired – was much lower in comparison with all households (almost 58%). (CSO, Disability and retirement pensions in 2015, Warsaw 2016, p. 36)

Two thirds of persons aged 60 or more declared long-term health problems or chronic diseases, which have lasted (or are expected to last) for at least 6 months. More often, these were women (69.9%) than men (63.3%). (Informacja za rok 2015, senior.gov.pl)

In the EU only inhabitants of Croatia, Estonia, Hungary, Portugal, Latvia and Lithuania aged 65 or more evaluated their health less favourably.

Cultural activity of the seniors

The level of participation of the elderly (55-74) in Poland in education and training is among the lowest in the EU (according to Eurostat data for 2015). It amounted to 0.6% in comparison with 4.8% in the EU and 22.0% in Denmark, which is the EU leader in this regard. In the last decade, it has been maintained below 1%. (informacjaza rok 2015: 74, senior.gov.pl)

One of the forms of educational activity aimed at activation of the elderly are the Third-Age Universities (UTW). In November 2015, the most numerous group of UTW students above 59 years of age were those aged 60 to 64 – 37.4%, while the oldest participants – above 75 years of age – constituted 12.3% of the participants. The offer of the UTW includes language courses, computer skills classes and courses on use of information technologies and it fits into the concept of lifelong learning. Those attending the 464 UTWs examined constitute only 1% of the population aged 60 or older. (Informacja .. 2015:72 senior.gov.pl)

Among those 60 and older, like in the entire population, women more often than men participate in various forms of cultural activity. More women, in comparison with men, read books (54.9% in comparison with 40.7%) and periodicals (78.5% in comparison with 71.6%) and attended cultural institutions. On the other hand, the number of men reading newspapers was higher than that of women (77.7% to 71.4%), and the same was true among computer users (29.9% to 23.2%) and Internet users (29.6% to 22.6%). (Informacja .. 2015:79, senior.gov.pl)

Financing and organization of Polish welfare system in context of aging society

During the transition period starting in 1989 after fall of communist system, Poland's welfare system underwent substantial decentralization and restructuring. In 1991 and early 1992, a series of laws drastically reduced the coverage of the unemployment program. For example, benefit levels were lowered by pegging them at the level of income in the previous ten years instead the last three before retirement. This reform immediately disqualified 27 percent of the previous beneficiaries, and that percentage was expected to rise in the ensuing years.

In Poland, the government expenditures as a share of GDP had been declining until 2000, and their level has become stable since then. The average in 2005 for the OECD countries was 41% of GDP and 42.5% in Poland. High level of the Polish public expenditures results from spending on social transfers.

Since 2010, income related social insurance fees are steadily growing, to secure the money for pensions and public health system. Since 1996 part of the pension contributions are managed by

private retirement plans, which should result in higher pensions for the generation of people under 50. Decreasing birth rates are perceived as one of the main problems in Poland nowadays, with the whole pro-family policy designed to counteract this trend. However, the designed solutions encouraging women to have more children often result in creating new social problems (e.g. deactivation of women on the labour market). (Siemienska, Domaradzka 2016)

The overall age dependency ratio (showing the number of people at non-productive age per 100 people at working age) in years 2009 and 2010 amounted to 55 (including 26 at post-working and 29 at pre-working age of 17 or younger), while in year 2000, it was 64 (24 at post-working and 40 at pre-working age) and in 1990 as much as 74 (22 at post-working and 52 at pre-working age).

There are people who are not covered or not fully covered and supported by security system e.g. persons employed on the basis of a civil law contract. This refers to people, who come to work every day in the agreed place and within the specific hours. ...Employers, who offer jobs of this kind, reduce their costs by avoiding social insurance premiums for their employees. The same can be said about the self-employed (who are often forced by their employers to choose this mode of employment), who run sole proprietorship companies (at present – 1.3 million people), who have to pay their premiums for themselves. (Gazeta Wyborcza, March 21st, 2013, p.1) Women constitute more than 30% of them.

Another issue is the large group of those performing unregistered work, In 2010, 732 thousand people, including 475 thousand men and 258 thousand women. ..People decide to take up employment outside the formal system namely because of inability to find a formal job and difficult material situation, to get the higher pay without formal employment contract proposed by the employer, high insurance rate, taxes discouraging from registering income and also a possibility to lose some benefits in case of taking registered work and other reasons. (CSO Unregistered employment in Poland in 2010, 2011, p.33).

The described features of the Polish labor market show that the number of people entitled to various benefits (the unemployed, unregistered) has been growing. The number of legally employed, who are not entitled to social benefits, is growing as well.

Another important problem concerns the high level of registered unemployment and a well - developed gray labor market. Many persons are not really searching for jobs and are only aimed at obtaining benefits from the broadly understood social assistance system. The second reason for functioning of the grey market is willingness to take further advantage of the unemployed or retired person status, while working. Some of those registered as unemployed at the Labour Office – they are there only to get health insurance. (Siemieńska, Domaradzka 2016)

Pensions

The state budget covers 100% of expenditures for social pensions, remunerations for uniformed services and retired judges and prosecutors, social assistance and family benefits. The greatest part consists of benefits for farmers (within the framework of the Farmers' Social Security Fund – 87%) and other social benefits (98%). Other funds are obtained from the social insurance system (Social Insurance Institution – ZUS) and the second pillar of money allocated to the Open Retirement Fund, managed separately with premiums assigned to individual employee accounts.

According to the actual law for persons born after year 1948, pension are be granted after they reach the retirement age: 60 (women), 65 (men). The pension amount will depend upon the number of years of employment, the amount of earnings and average expected length of life. These persons

are obliged to join the reformed pension system and they will receive pensions from the 1st (Social Insurance Office) and the 2nd (open pension fund) pillar of the pension system. Meanwhile, the average women's pension accounts for 55% of the average wage, while in case of men it is 79%. Among people at the post-productive age, the proportion of women who do not receive any benefits and are supported by others, is much higher than that of the supported men. (Siemienska, Domaradzka 2016) The ruling coalition (Civic Platform and Polish Peasant Party) in 2011-2015 has changed the law concerning retirement age in 2013 rising it gradually to 67 for men and women. The coming back to previous retirement age (60 and 65) took place in 2017 under rule of actual governing rightist coalition led by the party Law and Justice. The return to earlier retirement age has been one of promises of the party which has win in the parliamentary election in 2015.

In 2015 retirement pensions constituted 73.1% of paid benefits by government, 10,8% - disability pensions, 16.0% - survivors pensions. The age structure of people receiving retirement pensions was as follows: people in age 54 years or less – 2.3%, 55-59 years – 3.3%, 60-64 years- 21.1%, 65-69 years – 27.6%, 70-74 years- 15.3%, 75 and more years – 30.4%.

In March 2015, the average old age pension amount (arithmetic average) paid by the Social Insurance Office was PLN 2 016.81 (EUR 475), for men – PLN 2 481.18 (EUR 584), for women – PLN 1698.09 (EUR 399). One half of pensioners (median) received no more than PLN 1807.98, one half of all men collected PLN 2263.71, and one half of all women – PLN 1 569.75 (CSO- Old age and disability pensions in 2015, p. 36). Women retire after lower number of years of work (see table below).

Table 1: Number of years of work after which men and women retired (in %)

	24 years and less	25-30 years	31-35 years	36-40 years	41-45 years	46 and more
Men	6.3	16.8	17.4	24.9	23.7	10.9
Women	5	17.7	29.8	25.4	8.9	3.3

Source: Kostrzewski, Leszek – ZUS i lawina wniosków .”Gazeta Wyborcza” 26.06.2017

„Economists estimate that the future old age pension amount will, on the average, amount to 30% of the last salary. On the other hand, our report shows that female Poles will need as much as 80% of their last salary in order to maintain a satisfactory standard of living during the retirement period“... „Thus, a 50-percent gap will be created between hope and reality... The situation of women is particularly difficult. As a result of such factors as non-continuous employment due to giving birth and raising of children, lower earnings (on the average, by 20% in comparison with men), statutory earlier retirement age, longer life expectancy taken into account when calculating the pension amount, in a few years, one third of all female Poles retiring will get at most the minimum pension, which is now gross PLN 1 thousand (EUR 235). Thousands of women, who did not work, because they were taking care of the children, may not get any pensions at all. Changes in indexation of pension amounts are not favorable for female Poles, either. (<http://wyborcza.biz/biznes/7,147880,21477165,emerytury-kobiet-wazne-zmiany-w-wieku-emerytalnym-i-emeryturach.html> 9.03.2017).

According to the ranking of Natixis Global Asset Management, in 2017, the best countries to live for the retired are Norway, Switzerland and Iceland. Poland occupied the 28th place. The financial situation of the Polish seniors was assessed as the least favorable. The aspects underlined included

low level of pensions, lack of discounts in rental or utility charges. The health condition of the Polish retired was also assessed as poor, as well as the quality of healthcare for the elderly. (HR 27.07.2017)

Ageing population as subject of social policy programs

In 2012, a Department for Senior Policy was established at the Ministry of Labor and Social Policy. Assumptions of the Long-Term Senior Policy in Poland for years 2014-2020 were developed, as well as the Long-Term "Senior-WIGOR" Program for years 2015-2020, the Governmental Program for Social Activity of the Elderly for years 2014-2020 (ASOS Program), the Council for Senior Policy, the program of the Labor market policy towards persons aged 50+, the Solidarity of Generations Program, as well as Activities on behalf of stimulating professional activity of persons aged 50+. Activities were undertaken to counteract discrimination, demanding equal treatment on the labour market. Activities addressed to the elderly, are also made by other ministries, as well as the local authorities. The senior local councils have been appointed as advisory bodies in initiation and proposing of solutions that take into account the needs of the elderly in various fields (including the Civic Initiative Fund Programme for years 2014-2020) and popularization of knowledge on good practices in activities on behalf of seniors, carried out in various regions of the country (CSO, Informationfor year 2015 :4) The activities planned, as listed above, are not always implemented.

Long term care

Golinowska summarizing her analysis stressed: „The number of long- term care beds in institutional settings (17.2 per 1000 population over the age of 65) falls below the OECD average (44.5 per 1000 population) (OECD Health Data 2010) ... Thus far, Poland relies mainly on the traditional provision of informal care by families (80%). The health sector is responsible for healthcare units and benefits while the social sector is responsible for family benefits and old age disability pensions..... Within the health care system, there are three types of residential LTC are available. ...Home care, provided to recipients who have greater degrees of independence, comprises of physician visits and environmental nurses. Social care services provided to elderly/long-term ill persons are provided within social assistance system. Eligibility is based on a standardised assessment (Barthel test) which examines an individual's level of independence in basic everyday life activities.

... Within social sector, a nursing cash allowance is granted among others to eligible seniors over 75 years old who are not pensioners. It is essentially an income-support measure, granted by the state budget. A nursing supplement, financed by the state budget, is paid by the social insurance (ZUS) to pensioners, retired people over the age of 75 years or people unable to live independently. Again, the amount is irrespective of the beneficiary's income level. It is not allowed to use both nursing allowance and nursing supplement at the same time.“ In total, 800 social welfare institutions provide places for around 80 000 people, equivalent to 1.7% of the elderly. (OECD (2011),

Attitudes towards social reforms concerning the ageing people in Polish society

Reforms of the social benefit systems in the 2000th aimed at limitation of the number of beneficiaries and the amounts granted (as a matter of fact, enormous amounts are being spent while the value of individual benefits is usually relatively low) lead to increased social dissatisfaction and, many times, instability of the political system. We will discuss here the attitude towards the

key reforms introduced in the recent years.

Early retirement. According to the report of CBOS (BS/167/2007) the retirement system, which was aimed at encouraging employees to extend the period of their professional activity, has failed to fulfill this task. In the press, there are discussions on the necessity to change the proportion of professionally active in relation to beneficiaries of various forms of social assistance, ... In the light of these facts, professional activation of the retired seems necessary, according to many experts, while raising of the retirement age and early retirement is simply a must. According to 67% respondents early retirement is beneficial for the employees, who decided not to wait until they reach the required retirement age. Less than one fifth of all respondents perceive such retirement as unfavourable (18%).

The larger the city or town, in which they live, the higher is the level of education of the respondents and their income per capita, and the more eager they are to believe that early retirement is bad for the Polish economy. The right of retired persons to continue working was supported in 2007 by more than a half of all respondents (56%), while more than one third was of opposite opinion (37%).

Another report of CBOS shows that (Bs/77/2010) the belief that the future retirement pension will not be sufficient is shared by all social and professional groups. In particular, it is expressed very often by respondents with university education. Persons at working age, who are not making additional savings at present (59% of this group) stated they could not afford saving, they only earned enough for their day- to-day expenses.

Later age of retirement. Most Poles have been reluctant to accept shifting of the statutory retirement age in 2013. 87% adults have been against rising of the retirement age of men, only 16% -have supported. Rising of the retirement age of women to 67 years of age has been opposed by 88% respondents and supported only by 11%. Rising of the retirement age of both genders is accepted by above- average percentage of representatives of managerial staff and specialists (27%) and company owners (27%). This solution is generally opposed by electorates of all of the most significant political groups except for the Civic Platform. (BS/77/2012). Being aware of the expected low pension amounts, in 2016, 77 percent of respondents in the national representative sample were against limiting of the possibilities of making extra money during the retirement period, while 20 percent of the Poles backed such limitation. More men – 47 percent – would choose to work until 65 and get a lower old age pension, while 42 percent would prefer to work longer and receive a higher pension. Women more often declared willingness to work longer and get a higher pension in the future – 47 %, instead of working until reaching 60 years of age and getting a lower pension – 37 % (Puls HR 11.10.2016 , CBOS data). (<http://wyborcza.biz/biznes/7,1K7880,21477165,emerytura-kobiet-wazne-zmiany-w-wieku-emerytalnym-i-emeryturach.html> 9.03.2017).

The retirement system of the uniformed services. A great majority of the respondents (80%) support not only introduction of more strict rules of acquiring rights, but also a more radical solution – inclusion of soldiers, policemen and representatives of other uniformed services in the general retirement pension system. According to the general public, acquisition of retirement rights should depend on the profession performed and not the category, to which a given profession belongs (Siemienska, Domaradzka 2016).

Perception of discrimination. One in twenty respondents declared they had personally encountered worse treatment due to their age. Most respondents have never fell victim to

discrimination due to age or witnessed such situation. Most often, the elderly are treated poorly in public space and at healthcare institutions (CSO, Informacja 2015 ,senior.gov.pl)

Conclusions

As it has been underlined by researchers, “ The subject of the ageing process in Poland must no longer be perceived as a burden for the society, if the potential of active and healthy ageing is to be fully exploited for the development of Poland. “(Samolinski et al. 2015) Many authors point to the necessity of counteracting ageism.

Samolinski B, et al. in their paper „Development of senioral policy in Poland – analysis.“(2015), formulate a recommendation based on analysis of the most important documents elaborated between 2007- 2014 that the goal of senioral policy in Poland is to support and provide opportunities for active ageing in health and ability to lead a self-reliant, independent and satisfactory life, even with certain functional limitations. The most significant areas of senioral policy include: the measures for achieving health and self-reliance, professional activity of people aged 50 and more, educational, social and cultural activity of the elderly, relations between generations and silver economy aimed at utilizing the potential of seniors and fulfilling their needs.“

Currently, Poland is lacking good practices in age management in companies (with the exception of certain international corporations that transfer the solutions used in other countries to Polish reality). The economic potential of seniors (silver economy) should be developed as well as voluntary work among the elderly. There are, however, positive signs of the ongoing changes like the Universities of the Third Age and the fact that the senioral policy issues gain importance as well as social and political interest.

The growing number of existing publications is concentrated on data showing the actual unsatisfactory situation of elderly and processes determining it, not on verification of theories concerning the issues. It is lack of publications focused on existing social differentiation of elderly people and their specific needs beside existing common problems and challenges. It is necessary to ensure better coordination of entities developing the sector programs for the elderly, to strengthen their cooperation with the local authorities and to increase the number of activities to support and popularize cooperation between generations. Experts are criticizing lowering of retirement age, being aware of the potential unfavourable consequences for the workforce balance, the state budget, as well as the future pensioners, who will receive very low pensions or benefits. (CSO, *Informacja.... za rok 2015.269-270 senior.gov. pl*) 269-270

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CSO Women and Men on the Labour Market 2014

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