

Factors influencing decisions to retire – case study of Poland

Anita Richert-Kaźmierska

1. Introduction

Poland, like other European States, is experiencing a progressive ageing process together with related economic and social effects. Demographic projections indicate that by the year 2030 Polish population will decrease by more than 3 million and the median age will exceed 45 years. The most often indicated causes of the demographic changes in Poland include:

- decreasing number of births, caused by cultural changes (perception of the family and the social function of women, an increase in the median age of women deciding to bear children) and the lack of solutions enabling women to combine the roles of mothers and workers¹⁶⁰,
- lengthening of the average lifespan¹⁶¹, resulting from the development of medical science¹⁶², lifestyle (diet, physical and mental activity) and environmental factors (working conditions, the quality of the environment, climate and hygiene)¹⁶³.

The literature classifies the economic consequences of an increase in the participation of seniors in a population mainly as risks¹⁶⁴. Only a few authors pay attention to the possible benefits of this state of affairs. They indicate the possible increase in the involvement of the elderly (staying

¹⁶⁰ W. Grzenda, *Analiza płodności kobiet w Polsce z wykorzystaniem Bayesowskiego modelu regresji Poissona*, "Przegląd statystyczny", R. LIX, nr 2, 2012, p. 179-187; *Przejście z pracy na emeryturę*, Główny Urząd Statystyczny, Warszawa 2007; A. Kwiatkowski, *Czemu w Polsce rodzi się mało dzieci? Diagnoza najważniejszego problemu demograficznego przed jakim stoi współczesna Polska*, Warszawa 2011.

¹⁶¹ According to the Polish Central Statistical Office, the average duration of further life in Poland for men born in 1950 was 56.07 years and 61.68 for women, whereas for children born in 2011, the average duration of further life is estimated to be much longer: 72.4 years for men and 80.9 years for women. After: *Trwanie życia w 2012 roku*, Główny Urząd Statystyczny 2013, http://www.stat.gov.pl/gus/5840_894_PLK_HTML.htm (26.06.2013).

¹⁶² A. Polak, K. Porzych, K. Kędziora-Kornatowska, J. Motyl, M. Porzych, M. Słupski, D. Lackowska, *Poznawczy i praktyczny wymiar gerontologii – interdyscyplinarnej nauki o starzeniu się i starości*, „Gerontologia Polska”, Vol. 15, nr 3, (2007), p. 51-53.

¹⁶³ H. Zielińska-Więczkowska, K. Kędziora-Kornatowska, T. Kornatowski, *Starość jako wyzwanie*, „Gerontologia Polska”, Vol 16, nr 3, 2007, p. 131-136.

¹⁶⁴ M. Polatowski, *Spoleczne i ekonomiczne konsekwencje starzenia się społeczeństw a główne kierunki reform systemów emerytalnych w Europie*, „Studia BAS”, Nr 2(30), 2012, p.169-200; M. Fura, B. Fura, *Zasoby pracy w Polsce i Unii Europejskiej w świetle kryzysu demograficznego. Nierówności społeczne a wzrost gospodarczy*, [in:] *Modernizacja dla spójności społeczno-ekonomicznej w czasach kryzysu*, Uniwersytet Rzeszowski Katedra Teorii Ekonomii i Stosunków Międzynarodowych, Rzeszów, 2012; T. Schimanek, *Sytuacja osób powyżej 50-tego roku życia na rynku pracy oraz rola organizacji pozarządowych świadczących usługi rynku pracy skierowane do tych osób*, Polsko-Amerykańska Fundacja Wolności, Warszawa, 2009; J. Liwiński, U. Sztanderska, *Wstępne standardy zarządzania wiekiem w przedsiębiorstwach*, Warszawa 2010; J. Liwiński, U. Sztanderska, *Zarządzanie wiekiem w przedsiębiorstwie. Kończenie zatrudnienia i przechodzenie na emeryturę*, Warszawa, 2010.

longer in good condition) in the provision of regular, informal care services, consisting of assistance in the care of their grandchildren¹⁶⁵, use of the knowledge and experience of professionals over a long period of time¹⁶⁶, development of intergenerational knowledge transfer¹⁶⁷, reduction of tensions between generations¹⁶⁸ and, finally, the intense development of the “silver economy”¹⁶⁹.

According to estimates of the United Nations, over the next two decades, the demographic load rate of people aged 65 years and more will almost double and the percentage of people aged over 50 is projected to reach more than 40% of the general population (see Figure 1).

In view of the unfavourable demographic trends, the economic activity of all participants in the labour market is essential. Unfortunately, the professional activity of Poles is low and, in the 50+ age groups, lowest in the European Union. At the end of the third quarter of 2012 the professional activity rate of Poles aged 45–54 years amounted to 80.7%, for the group aged 55–59/64 years old¹⁷⁰ – 51.1%, while in the oldest group, 60/65 years and more, only 6.4%¹⁷¹. One reason for this is relatively early, permanent withdrawal from the labour market due to retirement. Women take such decisions by far earlier: over two thirds of women aged 55–59 years are no longer economically active, whereas among women aged 60–64 years about 90% remain passive. In the case of men from the 55–59 years age group, about one third is passive, and in the 60–64 years age group over 72% of men are inactive. It is worth noting that in the 5-year age group preceding the statutory retirement age only 1/3 of the citizens of both sexes remain economically active¹⁷².

According to the Social Insurance Institution, the average age of commencement of pension benefits reception in Poland in 2012 was 61.4 years (62 years for men and 60.6 years for women). Among all the people who started receiving pension benefits in 2012, persons who did not exceed 50 years of age accounted for 4.3%, while persons under 60 years of age – 59.1%. According to the same

¹⁶⁵ C. Igel, M. Szydlik, *Grandchild care and welfare state arrangements in Europe*, “Journal of European Social Policy”, Vol. 21, nr 3, 2011, p. 210-224; J. Wheelock, K. Jones, *Grandparents are the next best thing: Informal childcare for working parents in Urban Britain*, “Journal of Social Policy”, Vol. 31, nr 3, 2002, p. 441-446; A. Gray, *The changing availability of grandparents as carers and its implications for childcare policy in UK*, “Journal of Social Policy”, Vol. 34, nr 4, 2005, p. 557-577.

¹⁶⁶ J. Penc, *Nowe oblicze organizacji*, „Przegląd Organizacji”, nr 3, 2004, p. 11-12; A. Nikowska, *Pięćdziesiątlatka zatrudnię chętnie*, <http://www.miesiecznik-benefit.pl/index.php?wiad=667> (28.06.2013).

¹⁶⁷ C. Bratianu, I. Orzea, *Intergenerational learning as an entropy driven process*, “Management & Marketing Challenges for the Knowledge Society”, Vol. 7, nr 4, 2012, p. 603-612; J. Harvey, *Managing organizational memory with intergenerational knowledge transfer*, “Journal of Knowledge Management”, Vol. 16, iss. 3, 2012, p. 400-417.

¹⁶⁸ D.M. Desforges, C.G. Lord, S. Ramsey, J. Mason, M. van Leeuwen, S. West, M. Lepper, *Effects of structured cooperative contact on changing negative attitudes toward stigmatized social groups*, “Journal of Personality and Social Psychology”, Vol. 60, nr 4, 1991, p. 531-544; M. Emerson, R. Kimbro, G. Yancey, *Contact theory extended: the effects of prior racial contact on current social ties*, “Social Science Quarterly”, Vol. 83, nr 3, 2002, p. 745-761.

¹⁶⁹ D. Stround, *The 50 – plus market*, Kogan Page Limited, Londyn, 2005.

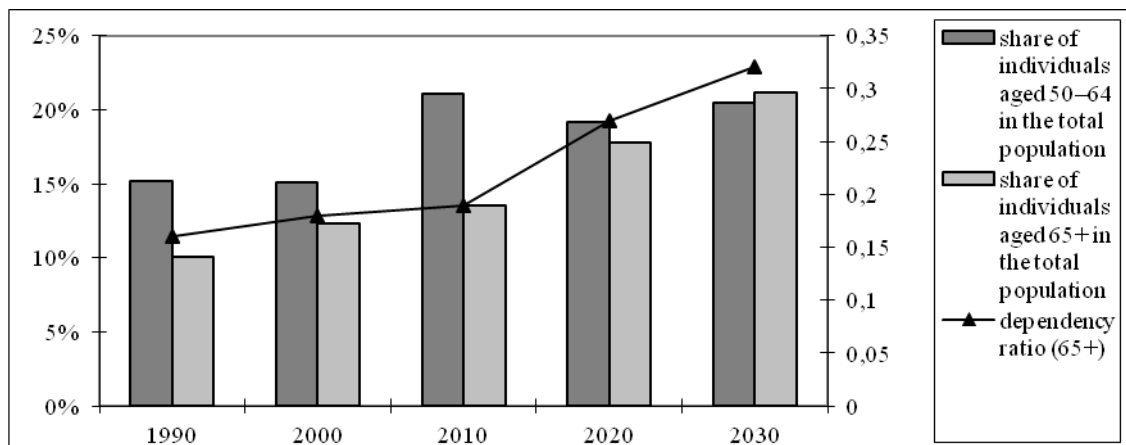
¹⁷⁰ 59 years for women and 64 years for men.

¹⁷¹ *Aktywność ekonomiczna ludności Polski III kwartał 2012r.*, Główny Urząd Statystyczny, Warszawa 2013.

¹⁷² Tamże.

statistics, men in Poland receive pension benefits, on average, for a period of 15 years and 4 months, while the women for over 2 years longer¹⁷³.

Figure 1. Share of persons aged 50 years or more in the Polish population and change of dependency ratio (65+) in years 1990–2030



Source: own work on the basis of *World Population Prospects: The 2012 Revision*, United Nations, Department of Economic and Social Affairs, Population Division, Population Estimates and Projections Section, 2013, <http://esa.un.org/wpp/Excel-Data/population.htm> Accessed 12 June 2013 (10.02.2014).

2. Factors influencing the retirement decisions of Poles – the results of selected studies

The main objective of the article is to present the factors influencing the decisions of the Poles from the older age groups to withdraw from the labour market by retirement, or on the contrary – to remain economically active, also upon reaching the formal retirement age. The literature review allows for classifying such factors into several categories. Wang et al.¹⁷⁴ and Wang and Schultz¹⁷⁵ propose the following division: personal factors related to work (type of work and organizational culture), factors related to the family situation and the broader socio-economic factors. Ilmarinen¹⁷⁶ points that “work ability is built on the balance between a person’s resources and work demands. A person’s resources consist of health and ability, education and competence, and values and attitudes. Work (...) covers the work environment and community, as well as the actual contents, demands, and

¹⁷³ Analiza wyników badania okresów pobierania emerytur, Zakład Ubezpieczeń Społecznych, Warszawa, 2012.

¹⁷⁴ M. Wang, Y. Zhan, S. Liu, K. Shultz, *Antecedents of bridge employment. A longitudinal Investigation*, “Journal of Applied Psychology”, Vol. 93, nr 4, 2008, p. 818-830.

¹⁷⁵ M. Wang, K. Shultz, *Employee Retirement: A Review and Recommendations for Future Investigations*, “Journal of Management”, Vol. 36, nr 1, 2010, p. 172-206.

¹⁷⁶ J. Ilmarinen, *Towards a longer worklife! Ageing and the quality of worklife in the European Union*, Finnish Institute of Occupational Health Ministry of Social Affairs and Health, Helsinki, 2006, p. 132.

organization of work". Nilsson¹⁷⁷ proposes, on the other hand, examining the factors having an impact on decisions regarding continuation of work or retirement in terms of the macro- (economic interests to maintain the welfare state), meso- (the organization's costs and productions in relations to the worker's health and recuperation, tasks, competences etc.), and microdimension, i.e. individually for each employee.

In the Polish literature describing the situation in the Polish labour market, the authors use slightly different divisions of the factors influencing the seniors' decisions to continue working or retire. Sztanderska¹⁷⁸ distinguishes factors of a legalistic, economic and social nature. Dolny¹⁷⁹ divides the factors that influence the seniors' decisions related to their economic activity into the ones which push them out of the labour market and the ones that bind them to this market. Rysz-Kowalczyk and Szatur-Jaworska¹⁸⁰, on the other hand, divide them into factors related to the current situation in the labour market, resulting from the specific nature of the 50+ generation and related to the age of the seniors.

In each of the above mentioned classifications, factors most frequently referred to by senior Poles as motivating to continue working are related to income (specifically the disparity between income from work and retirement) and financial security of themselves and their families. In addition, the authors emphasize the importance of psychological factors – in particular, the fear of becoming useless and unnecessary and the fear of losing a sense of meaning in life. The most frequently cited the incentives motivating the seniors to retire include: poor health, reaching formal retirement age, the economic situation of the employer, the threat of job loss and the need to care for family members.

In studies carried out in Poland in the years 2007–2009 in order to diagnose the situation of older people in the labour market and the factors influencing the level of their economic activity, including the factors influencing their decision to retire, quite varied results were obtained (see Table 1).

¹⁷⁷ K. Nilsson, *To work or not to work in an extended working life. Factors in working and retirement decisions*, Doctoral Dissertation Series 2013:4, Lund University, 2013, p. 82.

¹⁷⁸ U. Sztanderska, *Przyczyny wczesnej dezaktywacji zawodowej i emerytalnej osób ubezpieczonych w ZUS*, [in:] *Dezaktywacja osób w wieku około emerytalnym. Raport z badań*, Departament Analiz Ekonomicznych i Prognoz Ministerstwo Pracy i Polityki Społecznej, Warszawa 2008, p. 18.

¹⁷⁹ E. Dolny, *Determinanty kontynuowania pracy i aktywizacji zawodowej w starszym wieku*, [in:] Z. Wiśniewski (ed.), *Determinanty aktywności zawodowej ludzi starszych*, TNOiK Dom Organizatora, Toruń, 2009, p. 134.

¹⁸⁰ B. Rysz-Kowalczyk, B. Szatur-Jaworska, *Rynek pracy a osoby bezrobotne 50+. Bariery i szanse. Raport z badań*, Akademia Rozwoju Filantropii w Polsce, Warszawa 2007, p. 64.

Table 1. Some studies taking into account the issue of the factors affecting the decision to retire among the senior Poles

Title of the study (year)	Sample	Method	Research centre responsible for the research
Transition from work into retirement (2007)¹⁸¹	9502 people born in the years 1936 to 1956, working or not working, who, however, have worked in the past after 49. birthday	survey	Central Statistical Office in Warsaw
Inactivation of people approaching retirement age (2008)¹⁸²	4500 women and 2500 men approaching retirement age (for women defined as the period from 50 to 65 years of age, and in the case of men, as the period from 55 to 70 years of age)	survey supplemented by a study conducted in the form of interviews	Millward Brown SMG / KRC commissioned by the Department of Economic Analyses and Forecasting of the Ministry of Labour and Social Policy in Warsaw
Determinants of labour force participation of older people (2009)¹⁸³	1231 people aged 45–69 years, usually the opinions of those aged 55–59 years were probed (approximately 35% of all respondents)	survey	Department of Labour Resources Management of the Nicolaus Copernicus University in Toruń

Source: own work.

The authors of the *Transition from work into retirement*¹⁸⁴ study focused on analyzing only four factors influencing the decision to extend the one's economic activity. These were: flexible work schedules, increased training opportunities and better occupational health and safety conditions, as well as greater availability of care services. The factor most frequently reported by respondents as affecting their decisions positively proved to be flexible working time arrangements. In the opinion of one quarter of the respondents, changes in the organization of their previous work, improving the elasticity and range of tasks, as well as the time and form of their employment, would have a positive impact on their decision to remain economically active longer. The other factors were selected by the respondents less often: better occupational health and safety conditions at work – about 15% of responses, greater availability of care services – more than 14%, and 11.4% of the respondents cited finding more opportunities to improve skills as an argument for remaining economically active longer.

¹⁸¹ *Przejście z pracy na emeryturę*, Główny Urząd Statystyczny, Warszawa, 2007.

¹⁸² *Dezaktywacja osób w wieku okołoemerytalnym. Raport z badań*, Ministerstwo Pracy i Polityki Społecznej, Warszawa, 2008.

¹⁸³ Z. Wiśniewski (ed.), *Determinanty aktywności zawodowej ludzi starszych*, TNOiK Dom Organizatora, Toruń, 2009.

¹⁸⁴ *Przejście z pracy na emeryturę*, Główny Urząd Statystyczny, Warszawa 2007.

The influence of factors selected for analysis on the decisions to leave the labour market or stay in it is varied due to the age of the respondents and their level of education. In the group of respondents aged 50–54 years, 84% indicated one of the four factors as potentially influencing their decision to remain economically active. In the group of respondents aged 65–69 years, only 43% made such an indication. Every third study participant aged 50–54 years declared that they would extend the period of their economic activity if they were provided with the possibility of arranging their work in a flexible way. In the other age groups such declaration was made by less than a quarter of the study participants.

Holders of university or college degrees and those with primary or lower education preferred working as long as possible most – such declaration was made by almost 38 persons out of every 100. The population of people with general secondary education stands out, on the other hand, due to the largest share of participants interested in the cessation of activity in the labour market before reaching 60 years of age (15%) – while for the other age groups it is less than 10%). Respondents who graduated from general secondary schools are also the least willing to continue working until 65 years of age (only 7 out of each 100).

The results of the *Inactivation of people approaching retirement age*¹⁸⁵ study show that in Poland the mere fact of acquiring pension rights is essential for the economic inactivation. For most Poles, the statutory retirement age and the required length of service determine the date of their withdrawal from the labour market and retirement (it was the opinion of 90% of respondents). Persons refraining from retirement despite having adequate pension rights, include mainly the well-earners, the self-employed and those whose income showed an upward trend in recent years. Also the employees with stable and high salaries remain active longer.

The research results also indicate that longer economic activity of seniors is associated with having certain general competencies (driving licence, knowledge of foreign languages, computer skills), as well as specialized skills and knowledge. For older people with lower education retirement is sometimes seen as a way to avoid unemployment.

Respondents to the survey, among the factors that contribute to remaining economically active longer, indicated also: a maintenance obligation towards the other members of the household, a good evaluation of one's health and flexible working arrangements.

The authors of the *Determinants of labour force participation of older people*¹⁸⁶ study based on the obtained results were able to distinguish three groups of factors influencing the seniors'

¹⁸⁵ *Dezaktywacja osób w wieku okołoemerytalnym. Raport z badań*, Ministerstwo Pracy i Polityki Społecznej, Warszawa 2008.

¹⁸⁶ Z. Wiśniewski (ed.), *Determinanty aktywności zawodowej ludzi starszych*, TNOiK, Dom Organizatora, Toruń, 2009.

decisions to continue working, as well as seven groups of factors that affect their decisions to withdraw from the labour market and retire. The factors encouraging continued economic activity by seniors were:

- income-related factors, including the prospect of losing significant revenue due to the large difference between earnings and the level of pension (68%), fear of losing financial independence (35%), the prospect of higher wages, awards, etc. (24%), endangering financial security for the family, which is not self-sufficient due to its low income (22%) and the regulations restricting the possibility to earn in retirement (15%);
- social factors, including the fear of becoming useless or unnecessary (32%), loss of professional network of contacts (22%), boredom (22%), loss of and interesting, pleasurable and developing occupation (13%), loss of respect and social standing (13%) and loss of opportunity for advancement (10%);
- family factors – respondents indicated mainly the fear that the family will expect from them increased involvement in the care of a sick family member (6%) and dealing with running a household: their own or belonging to another family member living alone (5%).

According to the survey respondents, the key factors encouraging the senior Poles to retire are:

- health factors (poor health as the main cause of becoming economically inactive was cited by 71% of respondents);
- legal factors – mainly reaching the statutory retirement age and the instability of the law relating to retirement (reaching the statutory retirement age was the second most frequently cited reason – it was mentioned by almost 43% of respondents);
- situation in the labour market – the respondents cited in this group i.a. fear of losing their jobs, and the difficulties with finding work experienced by seniors;
- the conditions and the nature of the work, including excessive fatigue with working full-time and the inability to find a job for a limited time (20% of respondents), exhaustiveness of work, inability to find lighter work (18%), lack of satisfaction with work (18%) and very long commutes to work, while being unable to find work closer (13%);
- income factors, i.e. related to the revenues generated by work and pension and the financial situation of the respondents and their families – in this group the respondents cited as an incentive to retire: low wages in relation to the possible amount of the pension (17%), ability to increase revenue by joining retirement with additional work (14%), lack of necessity to earn as income from pension is adequate (11%) and no need to earn due to sufficient financial security of the family (9%),

- family factors, including the need to care for a sick family member (15%), the need to care for grandchildren (6%), and helping adult children living alone in running their household (6%),
- psychological, personal factors – in this group the respondents mentioned: the desire to live without stress, without coercion, without haste, without a boss, to live a life of ease (17%), the desire to deal with oneself, one's interests, hobbies, sports, sightseeing, travel (10%), the desire to spend more time with family and friends (10%), the retirement of a spouse (partner) (3%) and the willingness to do charity work (1%).

As the results of the cited studies show, in addition to individual considerations — mainly motivation and ability to work¹⁸⁷, the prolonged activity of senior Poles is affected by their working and macro-environment. Among the so-called environmental factors, Kryńska¹⁸⁸ assigns significant importance to the discriminatory conduct of employers, whereas Kuchcińska¹⁸⁹ and Staręga-Piasek¹⁹⁰ consider the role of stereotypes related to senior workers essential. In a study carried out within the framework of the *Aktywni 50+* project¹⁹¹, 65% of respondents declared that the problem of discrimination on grounds of age has affected them personally or that someone in their immediate environment was affected by it. More than a quarter of respondents admitted that although they have not experienced discrimination, they believe it occurs in the labour market. Only 4% of respondents agreed with the statement that people over 50 years of age have the same opportunities in the Polish labour market as every younger employee. The forms of discrimination in the workplace based on age were also encountered by one in ten respondents in the project *Pracuję, rozwijam kompetencje. Innowacyjny model wsparcia pracowników 50+*¹⁹². Over 36% of Polish entrepreneurs believe that reaching the formal retirement age equals to becoming economically inactive¹⁹³, and 23% accepts as fair to say that in case it is necessary to constrain the business activity and cut jobs, preference should be given to retaining the younger employees. The employers who already employ seniors are more likely to retain younger employees at the expense of making the senior ones redundant¹⁹⁴.

¹⁸⁷ J. Bugajska, T. Makowiec-Dąbrowska, *Czynniki zawodowe przedwczesnego obniżania zdolności do pracy osób starszych*, „Bezpieczeństwo pracy”, Vol. 2, 2006, p. 20.

¹⁸⁸ E. Kryńska, *Zasoby pracy w Polsce – stan obecny i perspektywy*, IPiSS, Łódź, 2006, p. 37.

¹⁸⁹ M. Kuchcińska, *Postrzeganie ludzi starych przez dzieci i młodzież*, [in:] K. Marzec-Holka (ed.), *Społeczeństwo. Demokracja. Edukacja. Nowe wyzwania w pracy socjalnej*, Bydgoszcz 2000.

¹⁹⁰ J. Staręga-Piasek, *O niektórych mitach wokół ludzi starych i ich*, [in:] M. Halicka, J. Halicki (eds.), *Zostawić ślad na ziemi*, Białystok, 2006, p. 127.

¹⁹¹ A. Giertel, *Rynek pracy nie dla 50+?*, <http://www.aktyni50.pl/Rynek-pracy-nie-dla-50-> (10.02.2012).

¹⁹² J. Perek-Białas, K. Turek, H. Strzałkowska, *Pracuję, rozwijam kompetencje. Innowacyjny model wsparcia dla pracowników 50+. Zbiórny raport z badań*, PBS DGA, Sopot, 2011, p. 102.

¹⁹³ *Polacy na temat aktywności zawodowej seniorów*, Sondaż TNS OBOP na zlecenie Kancelarii Prezydenta RP, Warszawa, 2011.

¹⁹⁴ J. Perek-Białas, K. Turek, *Aktywizacja potencjału osób starszych*, <http://www.aspa-eu.com> (12.09.2012).

Results discussion and conclusions

The analysis of the results of diagnosing the broader determinants of the economic activity of Polish seniors, allows for drawing up a systematics of factors influencing their decisions related to retirement and continuing to work, also upon reaching the formal retirement age (see Table 2). First of all, it is possible to divide the factors due to the nature of their impact: encouraging to and discouraging from a specific type of activity. Another commonly used division relates to the scope of impact – psychological, social, legal, financial etc. factors are discerned. In addition, it is possible to single out factors depending on their source. In other words, a division into personalized individual factors and the factors generated by the environment of the individual is meant here.

Table 2. A systematics of factors affecting the retirement decisions of senior Poles

The discernment criterion	Categories of factors
Type of impact	– encouraging to withdraw from the labour market and take advantage of retirement benefits, – discouraging from withdrawing from the labour market and taking advantage of retirement benefits, – encouraging to continue working in old age, also upon reaching the formal retirement age, – discouraging from continuing to work in old age, also upon reaching the formal retirement age.
The nature of the factors	– psychological – social – legal – financial – economic – international – technological
Source	– traits, values and motivations of the individual – family situation, social relations – conditions and organization of work – the situation in the labour market – the stereotypes and the social image of seniors

Source: own work.

The most frequently cited factors encouraging senior Poles to withdraw from economic activity and retire are: reaching the formal retirement age, poor health, professional frustration and the situation in the labour market. Among the factors influencing the decision to continue working the most essential ones are: financial issues, the attractiveness of work (scope and organization) and psycho-social needs.

The decision to retire or continue working for most employees is associated with the response to three questions: *Can I?*, *Do I want to?*, *Do I have to?* In Polish conditions, the most common basis for selecting each of the options is a kind of compulsion. Seniors retire due to poor health, social expectations related to “releasing the jobs for the younger” or reaching the formal retirement age – for some it is an escape from unemployment, whereas others take a decision under pressure from family or employer etc. On the other hand, many continue to work solely due to the need to provide the revenue needed to survive by themselves and their family members. In both cases we are dealing with a negative motivation. Among the retirement decisions taken by the Poles, the positive motivation – *because I want to* – still seems insufficient.

In light of the analyses performed in the article, all the actions for growth and prolonging the economic activity among seniors in Poland should be supplemented with measures aimed at building their positive image. It is all about strengthening the self-esteem of seniors and changing the existing standard, according to which, upon reaching the formal retirement age, and even a few years before, the permanent economic inactivation takes place. Changing the attitudes of entrepreneurs towards seniors and the elimination of stereotypes related to the social image of the group will also contribute to reducing the impact of factors which discourage employees from continued employment and encourage them to retire.

O autorze

Anita Richert-Kaźmierska jest adiunktem w Katedrze Przedsiębiorczości i Prawa Gospodarczego na Wydziale Zarządzania i Ekonomii Politechniki Gdańskiej. Zainteresowania naukowe: starzenie się społeczeństwa, ekonomiczne konsekwencje starzenia się, pracownicy w wieku 50+ na rynku pracy, zarządzanie wiekiem.

Streszczenie

W związku z postępującym procesem starzenia się społeczeństwa Europy, w ostatnich latach zarówno w polityce jak i w badaniach naukowych coraz więcej uwagi poświęca się osobom starszym oraz ich udziałowi w życiu publicznym, w tym aktywności zawodowej. Polacy, na tle innych państw członkowskich Unii Europejskiej, relatywnie wcześnie wycofują się z aktywności zawodowej. Według badań Zakładu Ubezpieczeń Społecznych, w 2012 roku 35,3% kobiet pobierających świadczenia emerytalne, rozpoczęło korzystanie z tego uprawnienia przed ukończeniem 55 roku życia, a 72,4% przed ukończeniem 60 roku życia. Oznacza to, że ponad 2/3 kobiet rozpoczyna korzystanie ze świadczeń emerytalnych przed osiągnięciem formalnego wieku emerytalnego. W przypadku mężczyzn – ponad 84% w momencie przyznania świadczenia emerytalnego nie ukończyło 65 roku życia. W związku z niską aktywnością zawodową Polaków po 50. roku życia, w opracowaniu podjęto się identyfikacji czynników wpływających na decyzje Polaków w wieku okołiemerytalnym o wycofaniu się z rynku pracy (co jest równoznaczne w tym przypadku z przejściem na emeryturę) lub kontynuowania aktywności zawodowej (w tym także po osiągnięciu formalnego wieku emerytalnego).

Summary

Due to the progressive ageing of the European population, in recent years, both in politics and in the research, more and more attention is given to seniors and their participation in public life, including labour market. In comparison to other European Union Member States, Poles withdraw from the labour force relatively early. More than two thirds of women began receiving their pensions before reaching the formal retirement age. In the case of men, over 84% of them were under 65 years of age at retirement. In view of the low activity of Poles being over 50 years old, the study undertakes to identify the factors that influence the decisions of the working population approaching retirement age to withdraw from the labour market (which in this case is equivalent to retirement), or continue economic activity (also after reaching the formal retirement age). The study was conducted using a

comparative analysis and quantitative synthesis of primary research results carried out by Polish centres of research and science in years 2007-2009, included in three scientific reports.