National Report: Poland

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Basic trends[1]

The data of the Central Statistical Office (GUS) prove that for over the last 20 years the number of births has not guaranteed simple generation renewal (fertility rate in the last 10 years was below 1.5; in 2013 - below 1.3). The number of marriages entered into is decreasing, and the age of the newly-weds and the number of divorces are on the increase. At the same time, the average life expectancy in Poland has risen – as compared to the beginning of the 1990s – by around 6 years (for men 73.1 years old, for women 81.1 years old). Currently, the changes concern mainly the proportions in the youngest age groups. The percentage of population in pre-working age (0–17 years old) in 2013 decreased as compared to 1990 by almost 11% (it now equals 18.2%). However, demographic changes have not caused any major problems in the labour market yet. For the time being, the situation is improved by the baby boom coxort from the first half of the 1980s, whose entering into productive age has increased the proportions of that economic age group and stopped the ageing process of the labour force. However, since 2010 the percentage of population in working age has been gradually decreasing. The forecasts of the population clearly provide that the demographic dependency ratio is increasing (population in non-working age per 100 persons in productive age); currently, that ratio equals 58, whereas in accordance with the results of the forecasts, in 2035 there will be 71. An even greater increase is expected for the old-age dependency ratio which currently amounts to almost 29, whereas in 2035 it will probably amount to around 43.

The employment rate in Poland is characterised by significant variability in certain age groups (the highest in the age group of 25-49 years old), and starts to significantly decrease between the age of 55-59 years old: **only one in two persons (55% compared to 63,8% in the EU) in this group is gainfully employed. In the older group of 60–64 years old – less than one in four (24%), and in the oldest age group (over 64 years old) less than 5% of persons are still working.** However, in the long term, the employment rates of persons aged 50-59 (for females) and 50-64 (for men) gradually increase on an almost linear basis (Figure 1).

[1] The author of this report is Dorota Żołnierczyk-Zreda of CIOP-PIB in Poland. She was national representative in the working group „Understanding employment participation of older workers" appointed by the Joint Programming Initiative „More Years, Better Lives – The Potential and Challenges of Demographic Change".

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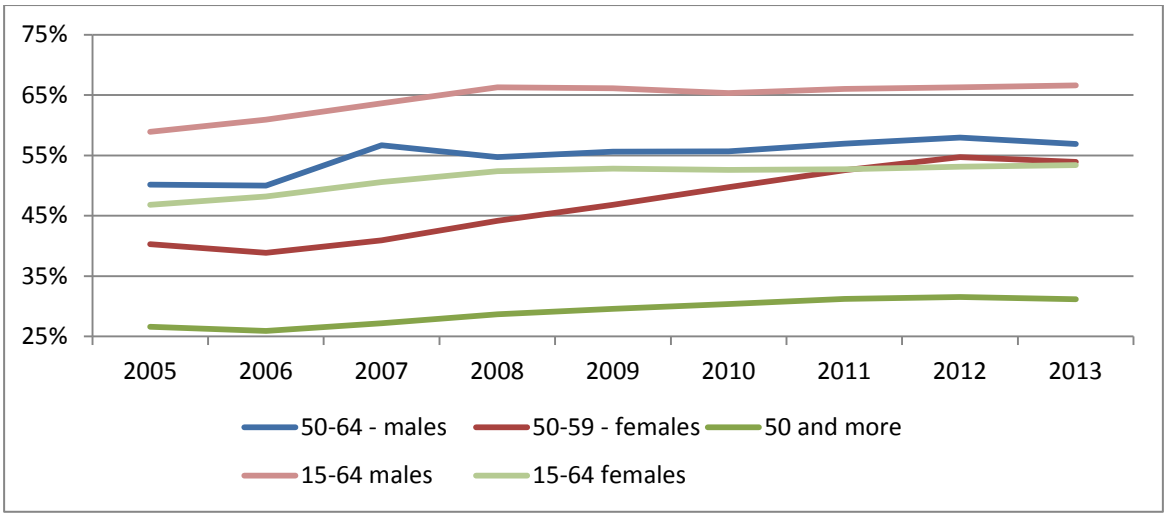

Fig. 1. Employment rates in different age groups (GUS, 2013)

In 2005 only 27% persons aged 50+ (Fig. 1., dark green line) was employed, whereas in 2012, this number already amounted to 31,16%, whereas in the same period, the employment rate for all persons in the working age increased only by 14%. Despite this significant growth, **the employment rates for workers 50+ are still ones of the lowest in the EU (among women are significantly lower than among men).**

Similarily, the average retirement age in Poland is increasing in the long term, with a sharp upward trend between 2012-2013 as the result of last incentives' for early retirement withdrawal (Figure 2).

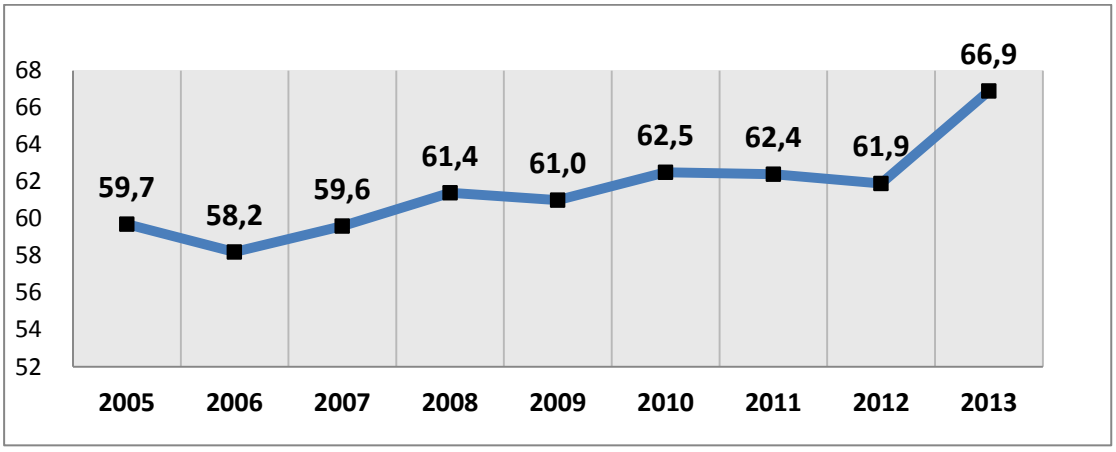

Fig. 2. An average age of work inactivity (GUS, BAEL, 2013)

The analysis of the professionally active persons who are entitled to old-age or disability pensions, divided according to age and to the recently performed occupations leads to interesting conclusions (GUS, BAEL, 2013). Both in the case of men and women, the proffesionals and self-employed persons are the last to exit the labour market. Consequently, low-skilled workers (operators and blue-collar workers) are the first to end their occupational activity. Those differences are especially visible among women who (in the majority of professions) retire due to old age or disability in an almost linear manner.

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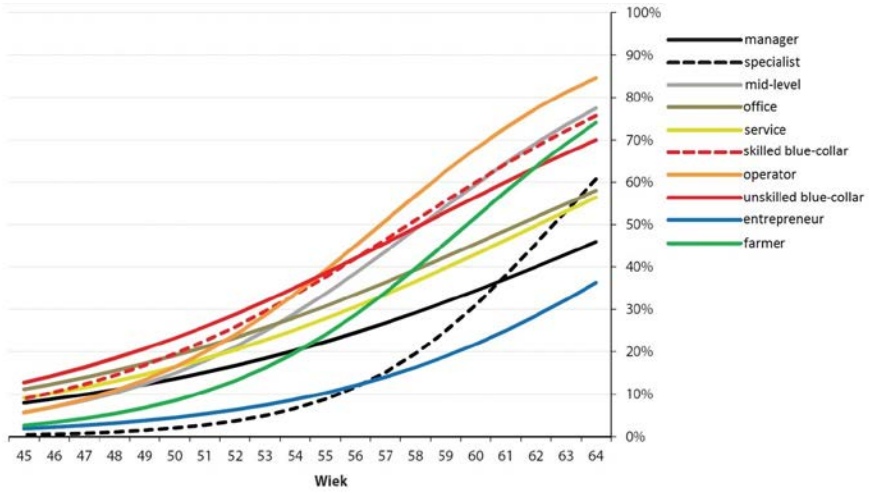

Fig 3. Occupationally inactive men in different age and occupations groups

An interesting exception are women in managerial positions who are almost not concerned with deactivation until the age of 55.

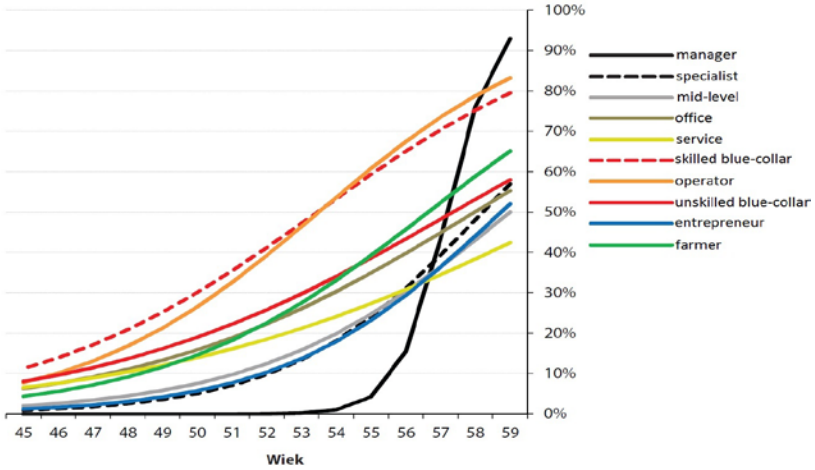

Fig 4. Occupationally inactive women in different age and occupations groups

Labour market, contextual factors

Since the beginning of the 1990s, Poland has been going through a period of intensive economic restructuring related to the change of the political regime and the movement from a central-planned economy to a free-market economy as well as from an industrial economy to a service-oriented economy. The Polish society has undergone a period of massive restructuring and a very high unemployment lasting for many years. In the initial period of economic and political transformation, employers considered early retirement as a form of downsizing associated with relatively low social costs. In the early 1990s, as one of the means to overcome unemployment, the state has implemented policy aiming at purposefully reducing occupational activity of elderly workers. As a result, the vast majority of population aged 50+ remained outside of the labour market, and poverty ratios have also increased significantly at that time (Social Diagnosis, 2013). Even today, many years after the most economically challenging period, as much as 54% of the society thinks that the reforms did not succeed. These are mostly persons aged 50+, with low occupational skills are those who were the most painfully affected by the costs of the economic transformation. The loss of

employment in that group, resulting from closing down of state-owned enterprises, was often related with unemployment or with the performance of various random works which that age group defined as “wandering around the labour market”. Therefore, the old-age pension often constituted for these persons the end of such “wandering” and a safe perspective of obtaining a fixed income. Therefore, the group of persons aged 50+ most strongly opposed to the pension reform aimed at prolonging the retirement age as it further postponed the perspective of financial safety.

Legislation

In the late 1990s, the state had started to withdraw from the policy of early retirement and began to abolish previous incentives. The current provisions of the act, after the retirement reform which entered into force on 1 January 2013, provide for the gradual extension of the retirement age to 67 years and equalling the retirement age by raising the age for women to that for men. Starting from year 2013, the applicable retirement age is to be systematically raised every four months by one additional month, which signifies that each year Poles will work three months longer. The retirement level of 67 years in the case of women will be reached in 2040 and concerns women born after 30 September 1973. Due to the above, the extended retirement age will not be taken into consideration in the current analysis which evaluates the economic activity and the financial situation in the past period, in which the applicable retirement age was 65 years old for men and 60 years for women. However, the very fact of the retirement reform, its image in the social awareness and its influence on the decisions regarding economic activity is significant for the current economic activity of persons aged 50+, and in particular of persons who have already received their retirement benefits.

Financial situation

The amount of the average monthly old-age and disability pensions is increasing every year; however, that increase is not as dynamic as the increase in salaries. The average salary in 2012 as compared to 2005 increased by 55%, whereas the average old-age pension increased by 48% in the same period (Fig).

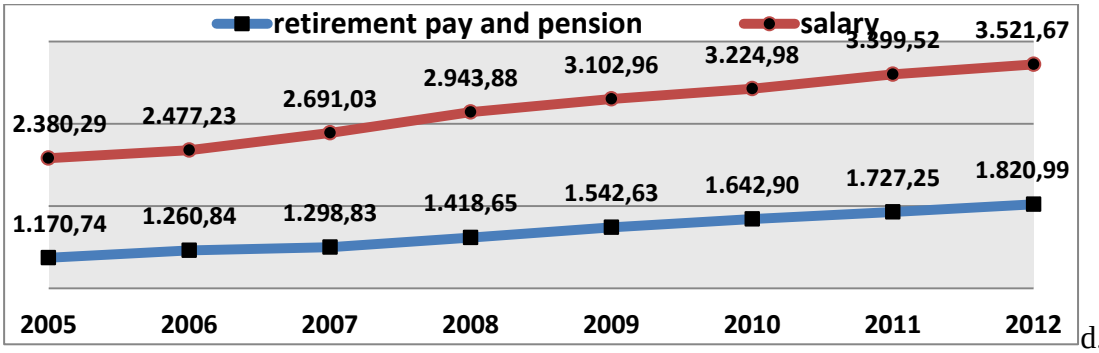

Fig 5. An average monthly old-age pension (blue line) and an average monthly salary (red line)

The relation between the average gross monthly old-age pension and the average salary in the national economy, after considering compulsory social security contributions in the years 2005–2012, on average amounts to 63%. The most common monthly retirement pension is in the range of 330 € to 430 €. The diasbility pension is often significantly lower, and usually does not exceed 240 €. The family pensions are slightly higher, little more than retirement pension - 330 € to 430 €.

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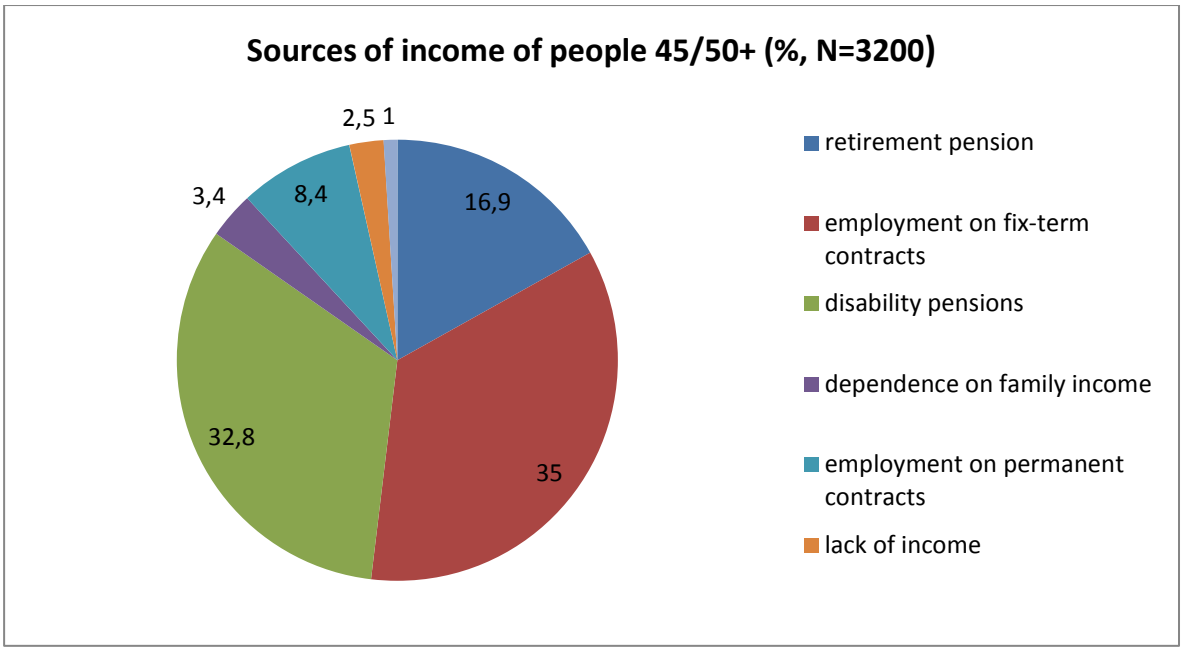

Fig 6. . Sources of income of people 45/50

Social situation

Along with the political system transformation after 1989 in Poland, the approach to education completely changed, both in the scope of conditions and educational offer, and in the scope of aspirations of Poles. In particular, the proportion of persons with higher education considerably increased, and the basic vocational education, which was very popular in the Polish Peoples' Republic, (an industrial economy), is currently very rare. Such changes are clearly visible at the level of education divided according to age: in the older age groups basic vocational education is most common.

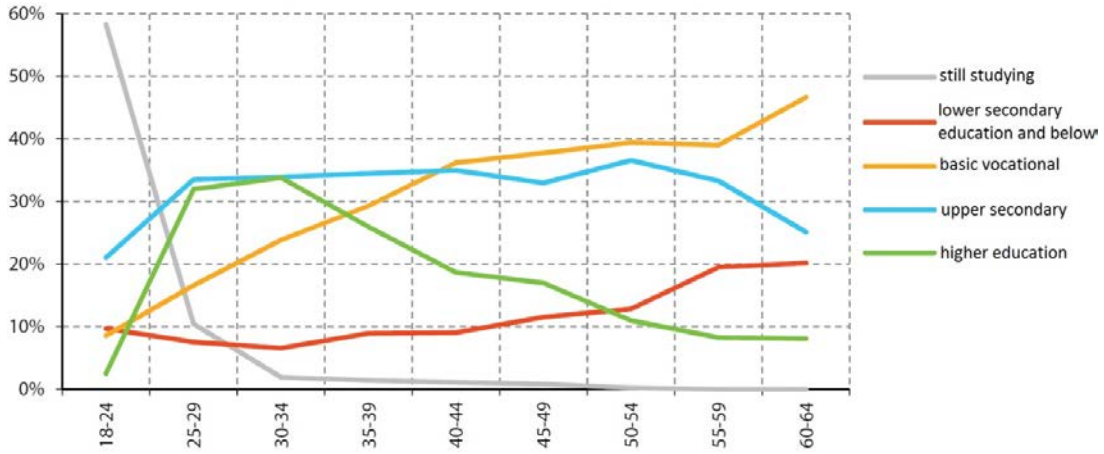

Fig. 6. Education level in different age groups (GUS, BAEL, 2012)

Low education, lack of expertise and skills related to modern technologies, and difficulties with finding a job in modernized market are listed to be the main reasons for older workers' early withdrawal from the labour market (Górniak, 2013). The lack of IT skills has been declared by the 60% of workers aged 60-69, and by the 35% of people aged 50-59. Only 15% of workers aged 45-50

have no IT skills. More skilled are workers living in the big cities comparing to those from less urbanizaed areas (Kryńska, 2012).

Only 5.1% men and 0,7% women aged 50+ dekalred their involvement in different kind od social activity, such as being a member of public organisation, a socjety or a political party.

Low education level, occupational inactivity, and disability are considered the main risk factors of marginalization and social exclusion of people 50+. This group constitutes aprox. 70% of all unemployed people in Poland. In the time being, the problem of social exclusion refers to almost one fourth of the Polish population (Schimanek, 2010).

Domestic situation

The majority of persons aged 50–69 live in two-person households, regardless of sex. The share of households with three and more persons is still relatively high. The percentage of two-person households increases with age, which is related to the fact that adult children have already moved out. The members of households with persons aged 50+ are most often spouses, as well as: pre-school children (5.4%), school children – 8–15 years old (9.8%) and adolescents – until the age of 17 (6.4%). A significantly large percentage of women and men aged 45–54 live in a common household with elderly people aged more than 65. Persons aged 50+ have numerous care responsibilities towards the members of closer and more distant relatives. It results from the research of Kryńska et al. (2013) that the care over children is as absorbing both for women and men aged 50–59, however, the care over the elderly or chronically ill persons lies mainly with women. The results of GUS examinations (2012) indicate that 31% of women and 20% of men are engaged in the care over the dependent persons. This care is generally continuous (every day or a few times per week) and most often consumes more than 10 hours per week. Children, and above all grand-children, constitute the most numerous group of dependent persons requiring care. The lack of state provision of caring services for parents with small children makes Poland a country with the smallest number of 4-year children attending to daycares in Europe (Schimanek, 2010).

Combining work with care constitutes a burden for persons aged 50+, (and women encounter difficulties in that scope more often than men). Caring responsibilities are inditaced as the second major reason of work inactivity in Poland, particularily of Polish women (Górniak, 2013).

Work ability

Individual decisions on continuing work activity largely depend on the subjectively perceived work ability/inability. According to data from the European Research Working Conditions conducted in 2010, only 61% of Polish older workers will be able to continue their current job at the age of 60 years (EWCS 2010). For comparison, 71.4% of older workers from the European Union declared to continue working after the age of 60. The financial costs spent on disability pensions in Poland in 2012 amounted up to 50% of the total welfare system's expenditure. These costs were generated by work disability related to: mental and behavioural disorders (16.7% of total expenses), cardiovascular disease (15.1%), diseases of the bone and joint, muscle (12.9%) and diseases related to pregnancy, childbirth and the postpartum period (10.5%) (Karczewicz & Kania,2014). In the existing research on work ability/disability of older workers some occupational and non-occupational determinants have been identified, such as: age, education, physical activity, healthy diet, physical capacity, working environment, type of work and occupational stress. There are studies showing that age is a consistent negative predictor of physical capacity and work ability measured with Work Ability Index - WAI (Tuomi et al., 1998; Pokorski 1998) for both men and women (Bugajska, et al. 2008; Łastowiecka et al. 2006, Jędryka-Góral, 2006, Makowiec-Dąbrowska, 2008). The type of work has also

been shown as a significant predictor of work ability. Men performing heavy physical work have had significantly lower WAI index than those performing light work (Bugajska et al. 2008).

A positive relations between physical activity, quality of diet and work ability of workers 50+, and negative relations between heavy physical work, occupational stress, overtime, exposure to vibration and heat and work ability of older workers have been identified (Bugajska and Makowiec-Dąbrowska, 2010).

However, no studies on work ability have been performed in the group of occupationally inactive/ unemployed elderly workers.

Health and health related behaviors

The results of the survey conducted in Poland entitled *"Poles on the professional activity of seniors"* (2012), indicate ill-health is one of the most often listed reasons for early ending of professional career by of elderly Polish workers. Some other findings confirm that ill-health is the fourth major reason of occupational inactivity (Szostakowska & Ogrodzka, Klepacz, 2013; Górniak, 2013).

The results of the SHARE STUDY (2014) and *Social Inequalities in Health in Poland* (WHO, 2012) show that the health condition of adult Polish inhabitants is worse than the average health condition of Europeans living in other countries, and that life expectancy of adult Poles is shorter than this of their peers from other European countries.

The general results of analysis conducted by the Central Statistical Office (2011) in 2009 in the scope of European Health Examination Survey **(**2010) on a sample group of around 13,000 persons aged 50+, as well as the results of the 2013 Social Diagnosis show that in all age groups the self-evaluation of the state of health was improved as compared to the previous years. Despite this improvement of the subjective evaluation of the state of health of people 50+, almost every Pole in two (60% of all the surveyed persons) had long-term health problems lasting more than 6 months (GUS, 2011). Women signal the occurrence of long-term health problems relatively more often than men. More than 80% persons aged 50+ confirmed the occurrence of at least one chronic disease. Chronic diseases were most often notified by women. The most common conditions/chronic diseases or health ailments listed by the evaluated persons included: back pain (25 of the surveyed persons), arterial hypertension (20%), neck pain (17%), osteoarthritis (11%), cardiovascular disease (10%), allergy and rheumatoid arthritis (8%). Adult women more often than men fall ill with arterial hypertension and joint diseases, and they more often suffer from back or neck pain, and much more often from thyroid diseases. Among men, the most often occurring ailments are myocardial infarction and mental health problems.

Cardiovascular diseases, including ischaemic heart disease, myocardial infarction, stroke or peripheral vessels diseases constitute the main causes of diseases, disability and death, including premature deaths, in Poland. This unfavourable situation is mostly caused by an improper lifestyle which leads to the development of a number of factors contributing to the development of atherosclerosis, and, as a consequence, to the development of cardiovascular diseases, such as: arterial hypertension, hypercholesterolemia, smoking cigarettes as well as obesity and diabetes.

The largest number of diseases after the age of 50+ and the sick absenteeism is recorded in the following groups of diseases: musculoskeletal disorders, muscle and connective tissue disorders, injuries, intoxications and other effects of external factors, as well as cardiovascular, nervous system and respiratory tract diseases. Further on, the following diseases are noted with regard to the reasons of absenteeism: cancers, mental and behavioural disorders, and digestive system diseases.

This results in the largest number of sick leaves in that group, covering the period of 30 days of absences. After the age of 60 a rapid decrease in absences is noted, probably due to the decreasing number of active persons in that group.

Górniak et al. (2013) found that ill-health was the major barrier of occupational activity for 34% unemployed people 50+, and the most important barier for 86% inactive people aged 50–59/64. No other studies assessed how the health status of elderly workers was linked to their work motivation.

Working conditions

According to EWCS (2010), a relatively high percent of workers 50+ has described their working conditions as absolutely unsatisfactory (2,4%). The data of the 2013 Social Diagnosis confirms these findings. Almost 7% of Polish employers employ these workers in the two-shift system, 2.2% – in the three-shift system, and 10% in night work system. More than 40% of employers offer to their older workers a field work, 24% - work during the weekends and 24% - overtime work. Less favourable working conditions are offered more often to older workers in a public sector compared to a private one, more frequently in middle and large enterprises in big towns with a high unemployment rate. The only overtime work is being offered by micro-employers. According to the Central Statistical Office, only 1,2% of older workers has a possibility to negotiate their work hours and adjust them to their life and family duties (GUS, 2013). Nor flexible hours neither telework are common organizational practices in Polish enterprises yet (Szostakowska & Ogrocka –Klepacz, 2013).

However, no large-scale longitudinal data on both physical and psychosocial working conditions are available in Poland.

Age management and HR practices

The very incidental data exists on age management and HR practices related to older workers. According to Schimanek, (2010) only 18% employers do match a type of work to psychophysical abilities of older workers, 71% of them declare that vocational skills rather than age are the major important factor while hiring new employees. The results of research conducted in CIOP-PIB on 500 employees aged 50+ (250 of women and 250 of men) showed that only 10% of the examined companies declared that they implemented a special practices for persons aged above 50 (Hild-Ciupińska & Bugajska, 2012). These included: nondiscriminant recruitment, courses, trainings, conferences, more flexible hours, work modification, advisory sessions concerning healthy lifestyle, etc.

Further research is needed concerning the influence these practices (yet very rare) have on older workers' occupational activity.

Motivation

There are very limited data on older workers' motivation to participate in a labour market in Poland. The results of the existing studies show that every fourth (22%) respondent of 3200 Polish adults at the age of 45-69 wanted to be active even beyond his/her retirement age, mainly for financial reasons (Urbaniak, 2013). The financial factor has been declared more frequently by workers with lower education, than by those with higher education. However, financial motivation for continuing to work in retirement years becomes less important for the latter group of workers in comparison to some other motives evoked by respondents, such as:" *working is a prerequisite for the enrichment of my knowledge and development of different skills*" (85% respondents), *"economic activity is a necessary condition for my self-esteem and social usefulness"* (84% of respondents). Those people (45-64 years old) were slightly more frequently men than women, having higher than lower

education, and living in cities rather than in rural areas (Urbanek, 2013). The outcomes from other studies generally confirm these results. (Zientara, 2009, ERKON, 2010).

Lack of motivation to continue to work was mainly due to: 1) a fear of losing certain benefits (e.g. disability pension), 2) no hope for finding a job with a salary being higher than the unemployment benefit (ERKON, 2010). The latter motivation refers usually to people who are 50+, in long-term unemployment, not willing to improve their skills, and those who have low self-esteem and low self-assessment (ERKON, 2010).

More research is needed on what would have motivated older workers who leave the labour market to change their decisions.

Psychological well-being

It has been shown in the longitudinal study – the 2013 Social Diagnosis, that age is the strongest negative predictor of psychological well-being, and in particular of depression in Polish population. This is a very interesting outcome, and quite opposite to what has been found in most of Western societies, where the relationship between age and depression is definitely negative. The most feasible explanation of this outcome is that after an economic transformation, Polish older workers might have significant difficulties with adjusting to new rules, especially those concerning occupational life (Social Diagnosis, 2013). For many of them the transformation resulted in closing down their enterprises and in the necessity to gaining new skills or even to change their profession.

Education has been found to be the second strongest predictor of psychological well-being and social capital of Polish population As it has been mentioned earlier, older generation is generally less educated than the younger one is. Therefore, the poorer education of older generations reinforces the negative effect of age on their psychological well-being.

The similar pattern of predictors refers to a general quality of life of older people in Poland. Obviously, apart from old age and poor education, being unemployed or disabled have also negatively predicted a general quality of life. Low self-esteem of older and occupationally inactive people is commonly addressed as one of the feasible reasons of their inactivity (Giza-Poleszczuk, 2008; Schimanek, 2010; Szostakowska, & Ogrocka –Klepacz, 2013). However, no study to date has confirmed this assumption.

Conclusions

On the basis of existing research it can be concluded that:

1. The Polish society has undergone a period of massive restructuring and a very high unemployment lasting for many years. In the initial period of economic and political transformation, employers particularly considered early retirement as a form of downsizing associated with relatively low social costs. These processes, along with the state's policy implemented throughout the 1990s and aiming at purposefully reducing occupational activity of elderly workers, resulted in the vast majority of population aged 50+ remaining outside of the labour market. In the late 1990s, the state had started to withdraw from the policy of early retirement and began to abolish previous incentives.
2. Since 2008 these decisions, alongside rising economic prosperity, have led to an unprecedented increase in employment rate, particularly among Polish workers aged 45-64. However, the employment rate in this age group is still one of the lowest in the EU.

3. The existing research indicates four main obstacles for inactive people aged 50+ to their successful return to the labour market: 1) lack of competences (low education level, low IT and social skills 2) lack of work offers (in the close neighbourhood), 3) family commitments (mostly relating to females), 4) poor health. However, there is no sufficient research on other possible barriers such as: psychological difficulties (eg. low self-esteem), stereotypes related to age and possible devaluation of merit or contribution by the "generation of communism" as well as the negation of the value of their work by employers and coworkers. Besides, apart from the data on employers' needs related to their staff competencies, we know nothing about the needs of older workers. Are these mostly competencies related to improving occupational trainings or rather social skills, including enhancing self-esteem and self-presentation skills? The existing studies highlight the high level of depression among older workers and their poor psychological well-being, which could indicate that both might be important targets for improvement.
4. We know that for most of the older workers financial factors, and - to a lesser extent - factors related to self-realization, are the most important in decision-making (specialists and self-employed persons belong to the category of employees who are the last to exit the labour market). However, there is no sufficient research on how some other factors, such as favourable/unfavourable working conditions or HR practices influence the retirement pattern and decisions. Which ones are the strongest predictors of these decisions: working time scheme, reasonable demands, control over work, appreciation and social support or others?
5. Women's work activity rate is still significantly lower if compared to men. Women in Poland are engaged substantially more than men in the care of dependent persons. Additionally, because of the lack of efficient care services for babies/children and seniors, working women are strongly encouraged by their family members to quit a job earlier. There are no studies (except for a few qualitative ones) on females' personal preferences concerning their professional work and/or fulfilling a traditional role-model of being the main person to "look after home".
6. Another factor that might still influence the reluctance to become occupationally active in Poland is an ill-health of older workers, especially in combination with the poor nature of their work. However, the individuals' health assessment has improved recently in the Polish population, and no up–to date research has been conducted to describe this improvement in relation to retirement decisions.
7. The data on older workers' knowledge concerning retirement pension scheme, as well as their trust in stability of this system is still lacking. Very scarce data (mostly qualitative ones) show that older workers are not aware of regulations by which pensions are calculated.
8. Finally, there are no sufficient and up-to date studies on elderly workers' motives to stay active or quit the labour market. The data from SHARE Study and some other national findings do not identify the current motives.
9. The vast majority of research has been devoted to the working population of elderly workers, whereas non-working older people are the ones that have been marginalized not only socially, but also as a subject of potential research.
10. The general conclusion is that Poland needs more research related to most of the described domains.

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