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IS THE SILVER GENERATION STILL ON THE LABOUR MARKET OR ALREADY INACTIVE? THE SITUATION OF THE ELDERLY ON THE POLISH LABOUR MARKET

CZY SREBRNE POKOLENIE JEST WCIĄŻ NA RYNKU PRACY CZY JUŻ W BIERNOŚCI ZAWODOWEJ? UWARUNKOWANIA SYTUACJI OSÓB STARSZYCH NA POLSKIM RYNKU PRACY

The aim of the article is to determine the economic situation of people aged over 50 and the conditions of their professional activity. The subject of the analysis is the labour market of Poland – an EU Member State and of the OECD, a country that has undergone a political transformation from a centrally planned economy to a market economy. The research methods applied in the study included: literature analysis, methods of statistical analysis based on descriptive statistics tools, analysis of variability and logical analysis of cause and effect relationships. To achieve the aim of the article, several research questions were formulated. First of all, these addressed several issues: Is the population aged 50+ in Poland is still professionally active? What are the reasons for the decision to be professionally active or inactive? What factors influence changes in the number of pensioners? Is the situation of people aged 50+ on the Polish labour market different from their situation in other EU countries? The research methods used in this study are: literature analysis, statistical analysis method based on descriptive statistic tools, analysis of variability, and logical analysis of cause and effect relationship. By the way of conclusion, an attempt was also made to compare the situation in Poland with the models of life of the elderly in other European economies of such countries as Czechia, Germany, Sweden and Italy. The main findings were the following: the economic situation of the elderly in Poland deteriorated, their willingness to look for work and activity increased, but unfortunately this search was hindered by significant barriers to accessing the labour market. Recommendations for economic policy include demands to take specific actions to extend professional activity, facilitate access to digital job search methods, and social campaigns to counteract ageism.

Keywords: labour market; silver economy; occupational activity; labour market policy; pensions; wages and salaries

Celem artykułu jest określenie sytuacji ekonomicznej osób po 50 roku życia oraz warunków ich aktywności zawodowej. Przedmiotem analizy jest gospodarka Polski – państwa członkowskiego UE i OECD, kraju, który przeszedł transformację polityczną od gospodarki centralnie

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planowanej do gospodarki rynkowej. Aby osiągnąć cel artykułu, sformułowano kilka pytań badawczych. Przede wszystkim były to następujące kwestie: czy ludność w wieku powyżej 50 lat w Polsce jest nadal aktywna zawodowo? Jakie są przyczyny decyzji o byciu aktywnym lub nieaktywnym zawodowo? Jakie czynniki wpływają na zmiany liczby emerytów? Czy sytuacja osób powyżej 50 roku życia na polskim rynku pracy różni się od ich sytuacji w innych krajach UE? Analizy materiałów statystycznych i badań opinii publicznej prowadzone przez polskie ośrodki badawcze pozwalają określić, jaki jest dominujący model życia osób po 50. roku życia w Polsce. W części podsumowującej podjęto również próbę porównania go z modelami życia osób starszych w innych gospodarkach europejskich takich krajów, jak Czechy, Niemcy, Szwecja czy Włochy. Metody badawcze w niniejszym opracowaniu to: analiza literatury, metody analizy statystycznej oparte na narzędziach statystyki opisowej, analiza zmienności oraz logiczna analiza związków przyczynowo-skutkowych. Głównymi ustaleniami są stwierdzenia, że sytuacja ekonomiczna osób starszych w Polsce uległa pogorszeniu, wzrasta ich chęć do poszukiwania pracy i aktywności, ale niestety poszukiwaniom tym towarzyszą istotne bariery w dostępie do rynku pracy. Rekomendacje dla polityki gospodarczej obejmują m.in. postulaty podjęcia konkretnych działań na rzecz rozszerzenia aktywności zawodowej, ułatwienia dostępu do cyfrowych metod poszukiwania pracy oraz kampanie społeczne przeciwdziałające zjawisku ageizmu.

Słowa kluczowe: rynek pracy; srebrna gospodarka; aktywność zawodowa; polityka rynku pracy; emerytura; place

I. INTRODUCTION

The labour market in Poland was analysed taking into account various aspects. Until recently, most of the analyses focused on the phenomenon of unemployment and the state policy regarding this unfavourable phenomenon.¹ However, due to the significant decrease in unemployment rates in Poland, authors now more often focus on, for example, individual segments of the labour market, the situation of individual demographic groups in the face of changes related to the COVID-19 pandemic, increases in commodity prices, rising inflation, and economic crisis. In this light, it seemed worthwhile to analyse the situation of people approaching retirement age, as taking up or continuing work by elderly people, often after having already acquired pension rights, will probably become more and more common. There are various reasons for this. Firstly, in the long run, the average life expectancy is increasing (although in 2021, unfortunately, the average life expectancy in Poland actually decreased). Secondly, elderly people in many cases enjoy good health, they want to be active and useful. In addition, employment during retirement is sometimes a necessity due to relatively low pensions. Lastly, many pensioners still feel responsible for children and grandchildren who have problems with starting their professional careers, and a working pensioner can 'contribute' to the modest budget of younger generations. These conditions are typical for post-transformation countries, therefore it is interesting to present the situa-

¹ Wiśniewski, Zawadzki (2010); Socha, Sztanderska (2000); Kwiatkowska (2009).

tion of people aged 50+ on the labour market in Poland and in other European countries where the systemic transformation took place (Czech Republic, Germany), or where there was no such transformation (Italy, Sweden).

II. LITERATURE REVIEW

The problems of elderly people on the labour market have been addressed in the Polish scholarly literature. For example, Kryńska² emphasized the difficulties in clearly defining elderly people on the labour market. On the one hand, they can be defined as people aged 50 and over, and on the other hand, as people of retirement age. In total, therefore, it was an age range covering more than 30 years – people aged between 50 and 80. Therefore, Kryńska³ defined the main threats depending on the age of the person. And so, at the age of 50–55, the risk of unemployment increased, but professional activity, health and mobility were quite good, while at retirement age (after 60–65), the tendency to be professionally inactive increased, as people from this age range were no longer registered as unemployed in Poland, and their mobility and health deteriorated significantly. We analysed the situation of people aged 50+, and concluded that they are both people of working and post-working age.⁴ In many publications, the issue of old age and defining the main problems of this age group were addressed.⁵

The ILO was the first to notice the unfavourable labour market situation of older generations. In 1980 it published recommendations aimed at reducing the discrimination against elderly workers.⁶ The analyses and strategies published during the last two decades, however, did not only investigate the labour market situation and the quality of life of the elderly population, but also raised awareness of the economic and social losses that result from the underutilization of the 50+ age group as potential workforce, thus affecting the whole of society and the whole economic region.⁷

Among the authors dealing with the issue of elderly people on the labour market, Wiśniewski,⁸ Błędowski,⁹ Magda and Ruzik-Sierdzińska,¹⁰ and Sadowska-Snarska,¹¹ should also be mentioned. These authors focused on people

² Kryńska (2006); Kryńska (2015).

³ Kryńska (2015): 11.

⁴ In the literature, we can also meet people of 'old age' starting from the age of 45 for women, and 50 for men; Kryńska et al. (2013); Kotowska, Grabowska (2007). However, in this study, higher age limits were used.

⁵ Chałas (2021): 15–36.

⁶ ILO, http://www.ilo.ch/dyn/normlex/de/f?p=1000:12100:0::NO::P12100_INSTRUMENT_ID,P12100_LANG_CODE:312500,en [accessed 15 February 2023].

⁷ Angelini, Brugiavini, Weber (2009); Calzavara et al. (2020); McGinty (2016).

⁸ Wiśniewski (2009).

⁹ Błędowski (2013).

¹⁰ Magda, Ruzik-Sierdzińska (2012).

¹¹ Sadowska-Snarska (2011).

of working age and this approach dominated the indicated publications. This issue was presented in a slightly broader way in an OECD report,¹² where the elderly were defined as people aged 55–64 and 65–69, which was an intermediate position between understanding the elderly only as people of working age, and a broad recognition of elderly people on the labour market as those aged 50 to 80.

In the international scholarship, the authors focused on domestic labour markets and identified the problems of elderly people on the labour market in the United States,¹³ Great Britain,¹⁴ and Hungary¹⁵ or in Great Britain, Germany and Canada.¹⁶ Research was undertaken on specific determinants affecting employment and retirement, including, for example, health problems¹⁷ or retirement age policy.¹⁸ In the literature, there is also a group of studies related to the microeconomic determinants of retirement plans for the elderly,¹⁹ or related to the analysis of the future of older workers in the modern labour market,²⁰ which were conducted in South Korea.

An important area of research included works on discrimination based on age, which is referred to as ageism. This issue was also presented in the literature in relation to specific countries, such as Sweden.²¹ The studies which indicated the existence of ageism in the hiring process concerned the United States,²² France,²³ Spain,²⁴ and the UK.²⁵ Additionally, the sociological aspects of unemployment of the elderly in Poland were examined by Grzenda.²⁶

III. METHODOLOGY: AIMS AND HYPOTHESES

The research methods applied in this study included: literature analysis, methods of statistical analysis based on descriptive statistics tools, analysis of variability and logical analysis of cause and effect relationships. In the empirical part, statistical data obtained from the online databases of the Central Statistical Office, Eurostat and OECD were used. The research period covered the years 2005–2021, although it was sometimes shortened, if reliable and comparable data were not available. The spatial scope of the conducted analyses was

¹² OECD (2016).

¹³ Heider, Loughran (2010): 110–128.

¹⁴ Crawford, Tetlow (2010).

¹⁵ Csoba, Ladancsik (2022).

¹⁶ Vodopivec et al. (2019).

¹⁷ Blundell et al. (2016).

¹⁸ Staubli, Zweimuller (2014); Van Dalen, Henkens, Oude Mulders (2019).

¹⁹ Shin, Lee (2019).

²⁰ Jang, Lee (2020).

²¹ Ahmed, Andersson, Hammarstedt (2012).

²² Bendick, Jackson, Romero (1996); Bendick, Brown, Kennington (1999).

²³ Riach, Rich (2006).

²⁴ Riach, Rich (2007a).

²⁵ Riach, Rich (2007b).

²⁶ Grzenda (2019).

primarily Poland. In the final part, however, some indicators were compared to those observed in Sweden, Germany, Italy and Czechia, which allowed the horizon of the analyses to be extended to similar post-communist countries and to countries with a higher level of economic development.

In order to achieve the aim of the article, several research questions were formulated. First of all, therefore, answers to the following questions were sought:

- Is the population aged 50+ in Poland still professionally active?
- What are the reasons behind the decision to be professionally active or inactive?
- Is it difficult for the elderly to find a job, and is this age group associated with a higher unemployment rate?
- Is the situation of people aged 50+ on the Polish labour market different from their situation in other EU countries?

Such questions led to the formulation of the main hypotheses: the hypothesis (H1) that the income situation of people near statutory retirement age contributes to longer professional activity; the hypothesis (H2) that due to the growing risk of unemployment people aged 50+ left the labour market; and, finally, the hypothesis (H3) that the situation of people aged 50+ on the Polish labour market was similar to their situation in post-communist²⁷ EU countries but different from their situation in more developed EU countries. The hypotheses formulated here entail research tasks of a rather complex nature and should be verified in a future study. This study may serve as a contribution to further research of an in-depth nature and possibly in a larger publication form.

IV. RESULTS AND FINDINGS

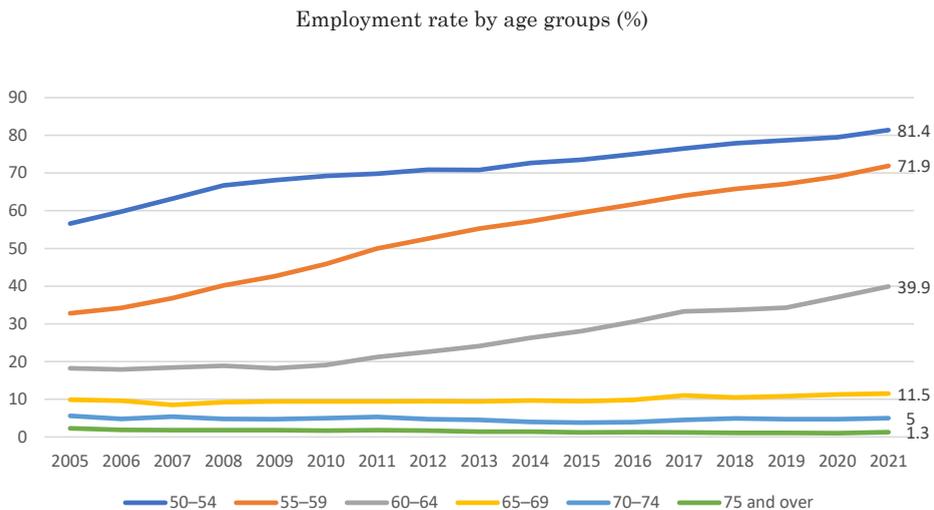
Graph 1 presents the employment pattern for individuals of 50 years of age and older in Poland in the research period. As the data in the Graph show, the younger groups were characterized by higher employment rates. Specifically, the highest employment rate was reported within the 50–54 age group, and the lowest one within the age group above 75-year-olds. This finding is in line with the natural life cycle of people and their occupational behaviour. As regards changes in employment rates within particular age groups in the years 2005–2021, the rise in those rates was reported within the age group of those between 50–64, which was certainly a positive change. We can also observe a positive rise of the employment rate in the 64–69 age group, which happened in 2020–2021. The age group of those over 70 witnessed a stable lev-

²⁷ Post-communist countries are understood in this article as countries that have transitioned from the centrally managed economy to the market economy, but also from communism to capitalism, from totalitarianism to democracy, from etatism to liberalism. This group is represented by Poland and Czechia (Czech Republic).

el of employment. To sum up, the rise of employment rates within the ‘younger’ groups was beneficial, while the drop in the rates within older age groups, namely over 70 years of age, implies that the health conditions of those citizens were no longer good enough to allow them to carry on occupational activities. Retirement, disability and illness were the most often cited reasons for the professional inactivity of people aged 50+.²⁸

Moreover, the scholarship discusses other reasons than economic ones for professional inactivity of the elderly. The reasons included especially poor health condition, looking after a family member (grandchildren, older parents), numerous stereotypes and auto stereotypes formulated in Polish society, e-technology and technological development, and digital exclusion of the elderly).²⁹ The exclusion of the elderly from the labour market was also indicted by Sałustowicz, who claims there are many examples of this on the Polish labour market.³⁰ They are measured with the Active Aging Index measured which consists of the following elements: employment issues of the weight of 35% of the final index value, social activity (35%), independence, health and safety (10%), possibilities and labour favouring conditions (20%).³¹

Graph 1



Source: Eurostat, https://ec.europa.eu/eurostat/databrowser/view/LFSA_ERGAN_custom_4965729/default/table?lang=en [accessed 15 February 2023].

²⁸ GUS (202b): 2.

²⁹ Jeruszka (2019): 77–78; Rogowska (2019): 228–230.

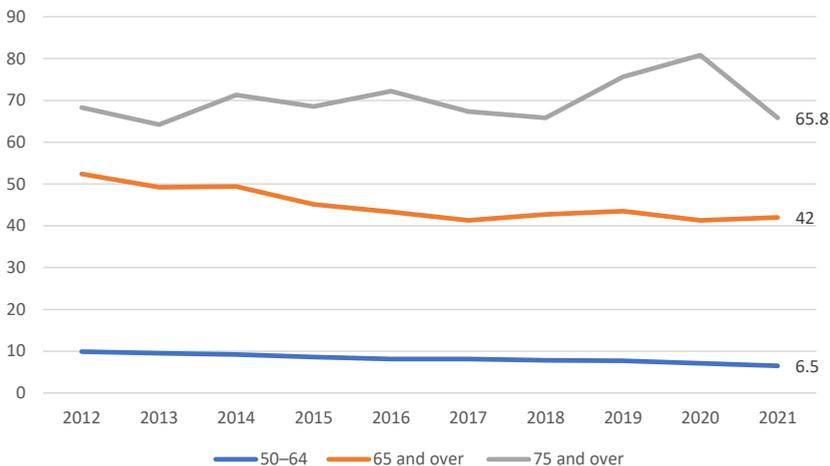
³⁰ Sałustowicz (2019): 54.

³¹ Jurek (2015): 46–47.

The employment pattern within the older age groups was typically part-time, as best illustrated by the example of Poland in the years 2012–2021, see Graph 2. As follows from the data, within the population of those over 75 the share of part-time employment was from 64.2% in 2013 to 80.8% in 2020. During the pandemic we observed a drop in part-time employment in the group 75+ to 65.8%. The share of employed citizens within the age groups between 50 and 64 clearly declined, as it dropped from 9.9% in 2012 to 6.5% in 2021. A drop in the figure might imply that the share of citizens employed full-time was on the rise, which in turn might imply either little interest in part-time employment or improvement of general health conditions within the researched age groups resulting in more individuals willing to take up full-time jobs. Alternatively, it could be the result of modest amounts of pension benefits and disability benefits forcing the beneficiaries to carry on working professionally.

Graph 2

Part-time employment as a percentage of the total employment by age groups in Poland in 2012–2021 (%)



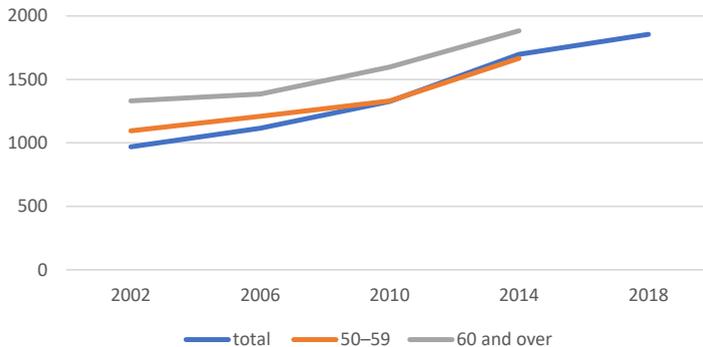
Source: Eurostat, https://ec.europa.eu/eurostat/databrowser/view/LFSA_EPPGA_custom_4966397/default/table?lang=en [accessed 15 February 2023].

The levels of salaries by age groups in Poland are presented in Graph 3. According to the data, older employees (60+) received higher salaries in all the years under examination, which might be a result of the type of jobs done within this age group. The high amount of benefits typically means that if a senior citizen (60+) decided to remain on the labour market, it was because they had a lot of occupational experience, high qualifications, a high-level position, and high salaries that motivated the person to remain occupationally active. As regards simple jobs, salaries were typically lower and doing the job

required good physical and health conditions which forced the employees to give up the occupational activity as soon as they grew older, lost energy and their health deteriorated.

Graph 3

Gross monthly salaries in industry, construction and services according to PPS in Poland



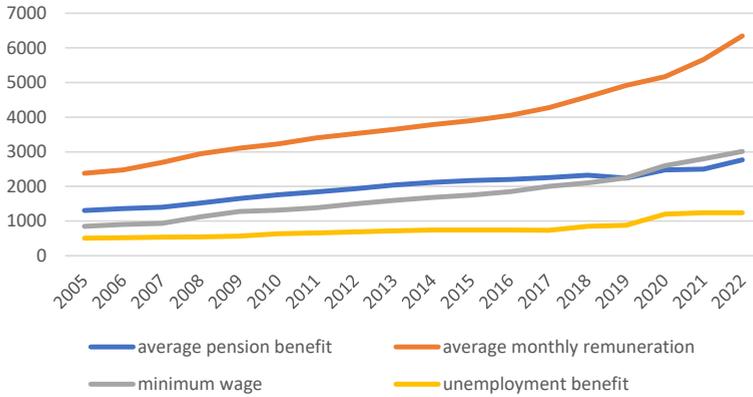
Source: Eurostat, https://ec.europa.eu/eurostat/databrowser/view/EARN_SES_MONTHLY__custom_4967111/default/table?lang=en [accessed 15 February 2023].

As the data in Graph 4 show, the dynamics of average salaries against other benefits was relatively high, resulting in the fast increasing gap between average salaries and minimum salaries. At the same time, the gap between minimum salaries and unemployment benefits was also widening, giving the unemployed additional incentives to start looking for jobs. On the other hand, the gap between the average pension and minimum salaries had been decreasing until 2019, but the minimum salaries surpassed the average pensions in 2020. This event was undoubtedly related to the raising of the minimum salary by the Polish government. It should be noted that the average pension was not growing as fast as the average or minimum salaries, which obviously upset senior pensioners.

The pessimistic outlook was exacerbated by the data presented in Graph 5, which show the ratio between the average pension and average salaries. In 2005, the figure was almost 67%, dropping to 59.1 in 2008. Over the next years, the figure rose to 64% in 2013–2014, and after 2018 it started to drop down to 43.6% in 2022. This might have been a consequence of changes in the statutory retirement age and the ways of calculating pension benefits and their readjustments over the past few years, which greatly impacted the average pension. On the other hand, one should bear in mind the fast growing gross average salaries (see Graph 4) which might also have influenced the amounts under analysis.

Graph 4

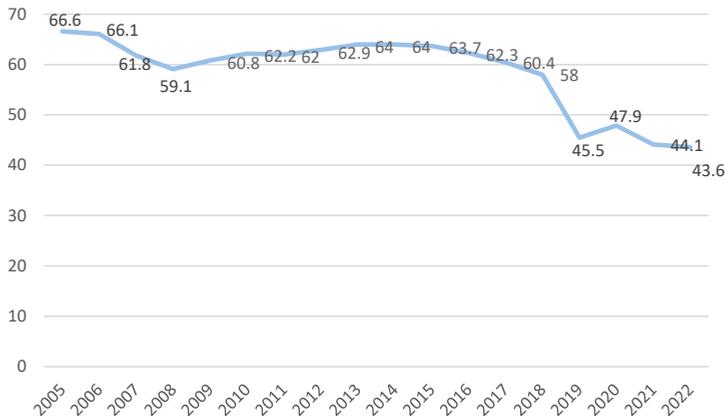
The average pension, average monthly remuneration, minimum salary, and unemployment benefit (in PLN)



Source: GUS, <https://bdm.stat.gov.pl/> [accessed 15 February 2023].

Graph 5

The ratio between the average pension and average monthly remuneration (%)



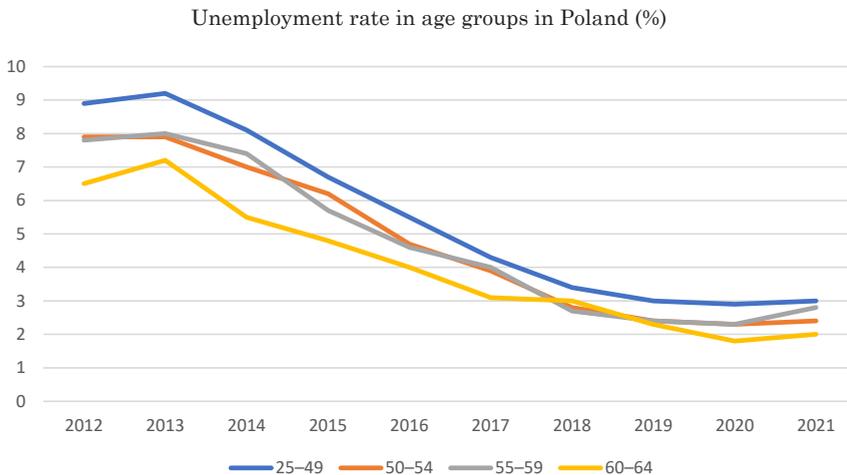
Source: GUS, <https://bdm.stat.gov.pl/> [accessed 15 February 2023].

Graph 6 presents registered unemployment rates by different age groups in Poland. As we can see, these rates dropped in 2014–2020, and in 2021 their level was stable and slightly increasing. In the period 2018–2020 the unemployment rates were quite stable in Poland and the problem of unemployment was not the most important in economic policy. What is

particularly important from the point of view of older workers is that unemployment rates for older workers were lower than for younger workers in every year of this analysis. An older employee, after being dismissed from work, might seek the possibility of permanent professional deactivation during sickness pension or early retirement, and might not register as unemployed at all.

What is also visible in Graph 6 is that the situation of the unemployed aged 60–64 in 2018 was not as good as of the others. The unemployment rate in this age group was still at the level of 3%, while in the case of other groups, the rates fell by a few percentage points. In addition, in 2021, an increase in unemployment of people aged 55–59 could be observed. This may be related to the economic slowdown and crisis experienced in Poland after the COVID pandemic.

Graph 6



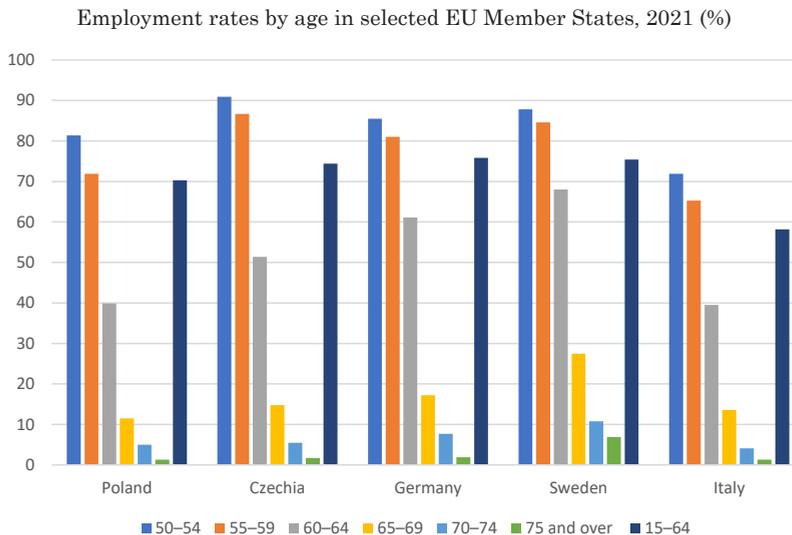
Source: Eurostat, https://ec.europa.eu/eurostat/databrowser/view/LFSA_URGAN__custom_4966642/default/table?lang=en [accessed 15 February 2023].

The international perspective is also interesting. We compared the situation of the elderly in Poland with the situation of a similar age group in other countries of the EU. Czechia, Germany, Sweden and Italy were selected for the analysis. There are countries neighbouring Poland (except for Italy), similar in terms of economic system (Germany), post-transformation countries (Czechia and the former East Germany) and characterized by lower professional activity than the EU average (Italy). In the group of EU countries, other countries meeting these criteria can be found, but statistical data were available only for these sample countries.

It is also worth looking at the employment rates for selected EU Member States as of 2021, as shown in Graph 7. According to the data, across

all the states, the highest employment rates were found within the youngest age group, gradually decreasing towards the 70–74 age group. As regards the 50–54 age group, the highest employment rate was in Czechia (90.9%), and the lowest one in Italy (71.9%). When it comes to the 55–59 age group, the highest rate was again in Czechia (86.7%), and the lowest one, again, in Italy (65.3%). The data revealed that among 60–64-year-olds the highest employment rate was in Sweden (68%), and the lowest one in Italy (39.5%) and in Poland (39.9%). Within the 65–69 age group the highest employment rate was reported in Sweden (27.5%), and the lowest one in Poland (11.5%). In the group of age 70–74 years, the highest rate was observed in Sweden (10.8%), and the lowest one in Italy (4.1%). Finally, as regards the oldest age group, those over 75, the highest employment rate was reported in Sweden (6.9%), and the lowest in Poland and Italy (1.3%).

Graph 7



Source: Eurostat, https://ec.europa.eu/eurostat/databrowser/view/LFSA_ERGAN_custom_4965729/default/table?lang=en [accessed 15 February 2023].

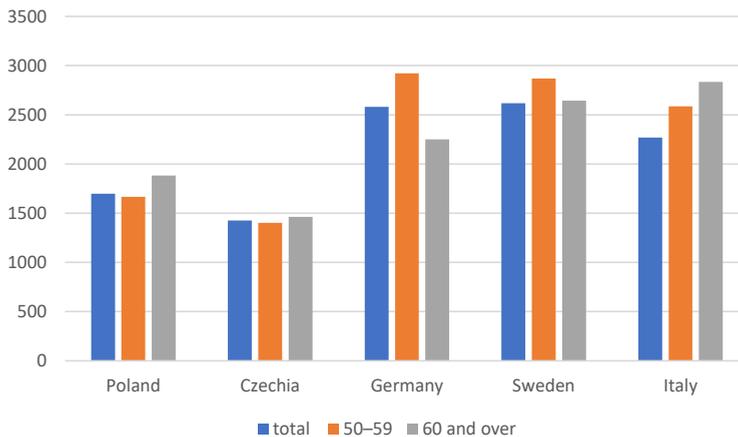
Comparing these results with the employment rates in the age group 15–64, which was the productive age in many countries, we can state that the rates at the highest level were reported in 2021 in Germany, Sweden and in Czechia, at the average one – in Poland, and at the lowest one – in Italy. At the same time, it can be stated that in the countries under observation the coefficients for older age groups were analogous, although in Sweden they were higher than in Germany. It is also worth mentioning here that in 2021 the employment rate in the EU-27, in the population aged between 15 and 64 years, was at the level of 68.3%, while in the elderly group of those aged between 55 and

64 years it was 60.5%.³² Therefore on the basis of the data in Graph 7, it can be seen that only in Italy was the employment rate lower than the average level of this measure.

The data presented in Graph 8 show that the average gross monthly salaries in industry, construction and services varied greatly in different age groups. In some countries the salaries of the over 60s are higher than those of younger age groups – this situation was observed in Poland, Czechia and Italy, but only in Italy were the salaries in this group the highest in this approach. In Germany the salaries were lower when the worker passed the age of 60. It can be stated that the average gross monthly salaries in industry, construction and services in EU-27 in 2014 was on the level 2546 (PPS),³³ which was higher than in Poland, Czechia and Italy. The Polish model of salary distribution by age groups was most similar to the Czech example, but the difference was that salaries in Czechia for those aged 60 and over were lower than average. So it is really difficult to find the similarities when there are so many differences in salary relations in the analysed countries.

Graph 8

Gross monthly salaries in industry, construction and services in age groups and in selected EU Member States (according to PPS, in 2014)



Source: Eurostat, https://ec.europa.eu/eurostat/databrowser/view/EARN_SES_MONTHLY__custom_4967111/default/table?lang=en [accesssed 15 February 2023].

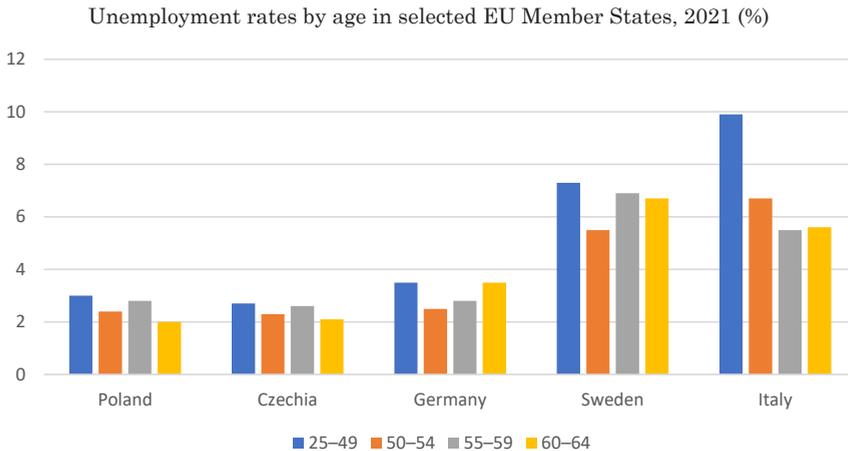
Finally the rates of unemployment by age and in selected countries are presented in Graph 9. As we can see below, in every country presented in this

³² Eurostat, https://ec.europa.eu/eurostat/databrowser/view/LFSI_EMP_A__custom_6974272/default/table?lang=en [accesssed 21 July 2023].

³³ Eurostat, https://ec.europa.eu/eurostat/databrowser/view/EARN_SES14_19__custom_6974700/default/table?lang=en [accesssed 21 July 2023].

graph, the rates of unemployment of people aged 25–49 were higher than in older groups of workers. So we can conclude: the risk of unemployment was probably lower after the age of 50. The unemployment rates were growing for those in the 55–59 age group (in Poland, Czechia, Germany, Sweden), but they were still quite high only in Germany and in Sweden. In Poland, Czechia and Italy the rates of unemployment for those aged 60–64 were rather low, and of course lower than for those aged 25–49.

Graph 9



Source: Eurostat, https://ec.europa.eu/eurostat/databrowser/view/LFSA_URGAN__custom_4966642/default/table?lang=en [accessed 15 February 2023].

Summarizing this analysis, we can state that the situation of older workers on the Polish labour market had many aspects and elements. In this paper only the employment rate, salaries and benefits and unemployment rate were taken into account. The situation of workers aged 50+ varied in the analysed period, but an increase in the employment rate and a decrease in the unemployment rate were observed as the age of the workers increased. A pessimistic trend was noticed when the salaries were examined and compared to retirement benefits, because in 2019 the minimum salary started to be higher than the average retirement pension. It could stimulate the professional activity in older age. The summary of the situation in Poland analysed in this paper is presented in Table 1.

In the international approach the similarities and differences were observed in the analysed group of EU Member States. The general conclusion is that in countries like Poland and Czechia the situation of elderly workers on the labour market was still quite similar thirty years after the transformation from communism to democracy and capitalism. The similarities between the analysed five countries were visible in the case of the employment rate, and

gross salaries and rate of unemployment in groups of older workers were rather different. It was also difficult to find similarities between Germany, Sweden and Italy in these variables.

Table 1

Situation of people over 50 on the Polish labour market in 2012–2021

Contents	Improvement	Deterioration	Stabilization	Differentiation
Employment rate	+	–	–	–
Gross salaries and benefits (relation)	–	+	–	–
Rate of unemployment	+	–	–	–

Source: the author's elaboration.

The analyses and research results presented above lead to the conclusion that undoubtedly the situation of people aged 50+ on the Polish labour market was dynamic and influenced by both internal (national) and external (international) factors. Moreover, these factors might relate to purely economic issues, as well as non-economic issues. The study mainly presents internal and economic factors, although it refers to the international perspective, comparing the situation in Poland to the situation in Czechia, Germany, Sweden and Italy.

Table 2

Situation of people over 50 on the labour market in selected EU countries

Contents	Poland	Czechia	Germany	Sweden	Italy
Employment rate	A	A	A	A	A
Gross salaries and benefits (relation)	A	A	B	C	D
Rate of unemployment	A	A	B	C	D

Source: the author's elaboration.

In particular, the presented analyses allowed the conclusion that the growing number of pensioners in Poland was related to the decline in professional activity which could be observed among people over 60. In addition, people over 65 are more likely to be employed part-time. The income from the work of people aged 50+ was higher than average, and this relation increased

especially after the age of 60. Another issue is the observation that the ratio of the average pension to the average salary in the economy has been deteriorating in recent years, as pensions have become relatively lower. In addition, the real value of pensions in Poland decreased during the period of increased inflation in 2021. These are economic factors that might encourage prolonging professional activity, the development of which confirmed the hypothesis (H1) that the income situation of the elderly contributes to longer professional activity. Thus, the increases in professional activity rates observed in the group of those aged 50+ could be explained by the presented economic premises.

Another distinguishing feature of the situation of people aged 50+ on the labour market is unemployment, and here the analyses showed that the unemployment rates of the elderly were lower than the unemployment rates measured for the entire working-age population. The risk of unemployment was probably mitigated by going into professional inactivity, because then people did not register as unemployed and were not included in the unemployment rates. Currently, however, despite this process, from the total of the 850,000 unemployed people registered in Poland in 2021, almost 27% were people aged 50+ and this percentage has been increasing in recent years³⁴. Therefore, programs addressed to employers were used to subsidize the employment of people aged 50+, by co-financing the salaries of people over 50 from the public employment office. In 2021, 18,000 people took advantage of them, and in the period from January to May 2022 it was 20,000 people.³⁵ Therefore, hypothesis (H2) was also true, and although paradoxically there was no increase in unemployment in older age groups in Poland, this might be due to the outflow of these people to professional inactivity. As far as economic inactivity is concerned, in the second quarter of 2022, in the population of economically inactive people aged 15–74, totalling 10,297 thousand people, more than half (51%) were pensioners, and the second largest group were pupils and students (21.5%). In the case of economically inactive people of working age (4,114,000), the most common reasons for inactivity were: learning and improving qualifications (29.3%), illness, disability (24.1%), family responsibilities (19.3%), retirement (9.2%), and discouragement due to the ineffectiveness of job search (1.2%)³⁶. Among these reasons, only 'learning and improving qualifications' may concern elderly people to a small extent, the others certainly concern the group of those aged 50+. Therefore, one can claim confirmation of hypothesis (H2) and the truth of the statement that elderly people resign from professional activity for fear of unemployment.

Further analyses conducted in the international perspective confirmed the truth of the hypothesis (H3) stating that the situation of people aged 50+ on the Polish labour market was similar to their situation in other post-communist EU countries and different from their situation in more developed

³⁴ GUS (2022a).

³⁵ Prawo.pl, <https://www.prawo.pl/kadry/pracownicy-50-na-rynku-pracy-nowe-instrumenty-aktywizacji,516073.html> [accessed 25 February 2023].

³⁶ GUS (2022a).

EU countries. In particular, the data in Table 2 indicate the validity of this hypothesis as regards the similarity of the situation in Poland with that in Czechia regarding the relationship between salaries and pensions and the unemployment rate, which in Sweden, Germany and Italy developed differently than in Poland and Czechia. On the other hand, hypothesis (H3) was not confirmed in terms of professional activity, which increased in the subsequent years and was observed in all of the analysed countries, and it was only in post-communist countries that similarities were found.

V. DISCUSSION

Whether senior citizens took up jobs or continued working after reaching retirement age was driven by a number of different motivators. They were of various nature, for example economic – if the pension was too small, an extra income would allow the pensioner to make ends meet. Individuals with modest pensions who still enjoyed good health would most often decide to remain employed. Furthermore, not giving up jobs or finding new ones at the age of retirement was also influenced by a friendly work atmosphere and good working conditions. Under such circumstances the retired person was encouraged to keep on working professionally not only for the sake of extra income, but also because they could keep developing their skills.³⁷ Not without significance are also institutional incentives to keep workers professionally engaged and postpone their retirement. The extension of professional activity translates into higher pensions. A number of Western European states passed acts under which retirement age was extended (e.g. the United Kingdom, the Netherlands).³⁸ While facing the problem of an aging population, it also seems important to shape new attitudes among people of working age, in order to promote the extension of professional activity.³⁹

Many studies have been conducted on why employees tend to take early retirement,⁴⁰ but few studies deal with the question of why some senior citizens opt for extending their occupational life.⁴¹ Data collected in this study indicated that economic factors played a major role, and the ratio of average salaries per average pension seemed to lead to a growing number of pensioners interested in carrying on occupational activity beyond their retirement age. As ZUS (Social Security Agency in Poland) data showed, 57% of Poland's 5.6 million pensioners received pensions of merely PLN1,000–2,200, which means that 3 million senior citizens were living from hand to mouth, hardly meeting the breadline. Almost 70% of female pensioners received pensions

³⁷ Bal et al. (2012).

³⁸ Bal et al. (2012).

³⁹ Cho, Lee (2019); Oh, Lee, Shim (2017).

⁴⁰ Beehr et al. (2000); Shultz, Morton, Weckerle (1998).

⁴¹ Armstrong-Stassen (2008).

under PLN2,200 while the figure for male pensioners is in the region of 32%.⁴² These days, without doubt, working during retirement is becoming a necessity, and if pensioners can find additional employment, they do that for economic reasons.

The findings of research⁴³ into the reasons why senior citizens in Poland, Czechia, Hungary and Slovakia do not give up their jobs on reaching retirement age are also interesting. The findings of that research, and this study too, revealed that employment rates within the 55–59 age group were low in comparison with Western European states, with only Poland reporting steady annual increases. The citizens least liable to keep their jobs were women in their 60s, poorly educated, working in industries requiring moderate or low qualifications, and persons living with a non-working partner.⁴⁴ Their reluctance to continue working most likely resulted from the fact that the household income was sufficient enough. The person's lifetime job required good physical and health conditions, with the remuneration hardly ever covering the efforts. Under such circumstances, seniors felt relieved to be finally able to retire, and they brought their occupational life to an end once and for all. This group of senior citizens was particularly resistant to government's attempts to extend retirement age, with mostly women being against such plans.

VI. CONCLUSION

To sum up, based on the findings of the analysis it can be stated that on the labour market the group of those aged 50+ generated a high employment rate, especially within the younger age ranges – the older the group, the lower the employment rate. Older employees already at retirement age tended to take part-time jobs with the amount of their remuneration growing as they grow older.

When it comes to the economic position of pensioners, the average pension was sadly almost as low as the minimum salary, with the latter on the upward trend. Furthermore, the gap between the average pension and average salaries was narrowing, which further deteriorated the income position of retirees in Poland. A positive phenomenon was the increasing number of employees per one pensioner and disability pensioner. The working pensioners were typically employed in the service sector where their experience and qualifications were highly valued.

As regards the activities of the state in terms of the policies of the labour market, the group of those aged 50+ was offered the so-called special programs organized by local employment agencies.

⁴² Egospodarka, <https://www.egospodarka.pl/170670,Polska-gospodarka-potrzebuj-aktywizacji-zawodowej-seniorow-Co-stoi-na-przeszkodzie,1,39,1.html> [accessed 24 February 2023].

⁴³ Hardy et al. (2018).

⁴⁴ Hardy et al. (2018): 1.

Many of the activities of the government targeted at pensioners and disability pensioners were focused on their involvement in social life and preventing their health and mental-social conditions from deteriorating, but they failed to address the issues of pensioners' activity on the labour market.⁴⁵ Therefore, it seems that the activities aimed at promoting the employment of senior citizens should be intensified by, for example, offering financial incentives to employers taking on senior citizens, promoting part-time jobs among the 'silver generation', or flexible forms of employment, as having a job is a way of keeping in touch with the world of work and fulfilling social roles other than those within the family circle only. Of course it is important to use a different approach to employees aged 50+ who are still professionally active, and in relation to retirees and pensioners. In particular, some retirees, whose retirement benefits are too low, take up employment to increase their income, but some of them continue to work because their qualifications are very high and they are simply valuable for the economy. Certainly, support for employing people aged 50+ is more important, because these people have several years of professional work ahead of them, and in such perspective, deactivation would be unfavourable for them, for the state, and for the economy.

The analysis of statistical data and source materials carried out in the study leads to the formulation of theoretical and practical implications arising from the results of the research. Therefore, for theoretical considerations it is important that the issues of assessing the situation of the elderly on the labour market in Poland requires further in-depth research using advanced statistical and econometric methods, while obtaining broader and more detailed statistical data.

Moreover, among the practical implications, the analyses carried out lead to the conclusion that while facing an increase in the elderly population, the economic activity of these people should be promoted, which should be connected to preventative health policy, promoting a healthy lifestyle etc. The role of the state is to prevent poverty of the elderly and research results indicate that the relationship between the average pension and the minimum and average salaries was deteriorating, hence the promotion of professional activity in retirement is justified, especially if the state is not able to increase the amount of retirement benefits. Finally, it can also be noticed that the employment rate of elderly people in Poland was lower than the average in other European Union countries, which means that it could be raised (e.g. by promoting employment at retirement age or raising the statutory retirement age). This justified the assumption that in Poland the conditions and quality of life, as well as the average life expectancy, were comparable to those recorded among European countries.

⁴⁵ The activities include the Government Programme for Social Activation of Senior Citizens 2014–2020, and the Perennial Programme: Senior+ (MRiPS, *Senior+*. <https://www.gov.pl/web/rodzina/programy-i-projekty> [accessed 21 January 2020].

As for the directions of further research which should be undertaken considering conclusions formulated here, the research period could be extended in order to check the hypotheses for the years of political transformation in Poland (e.g. from 1990) which could provide data on the topic of a broader background of changes occurring among elderly people on the labour market. Similarly, the international study could be extended to other post-communist countries and other European Union Member States.

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