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EEO Review: Employment policies to promote active ageing, 2012

Poland

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1. Introduction

A growing number of older people and longer life expectancy point to the need to implement changes in the social insurance system and in activation mechanisms to create incentives for longer working lives¹. As the data indicate, the size of the older population in Poland has been growing considerably every year from 2008 to 2010, especially in the age groups 60-64 (increase by 383 800 persons) and 55-59 (increase by 110 600 persons during this period). In total the population aged 55+ increased in the years of 2008-2010 in Poland by 534 000, reaching 10 173 600 in 2010 (corresponding to 27.2 % of the total population). The share of older people within the overall population in the age group of 55-59 is higher by around 1 percentage point in Poland than the EU average (at 7.5 % in 2010 in Poland as compared to 6.4 % for the EU average). The same is true for the age group 60-64 (5.9 % in 2010 both for Poland and the EU average, except for the fact that the dynamics of growth in this group are significantly higher in Poland) and significantly lower for the 65+ age group (13.8 % in 2010 for Poland as compared to 17.3 % for the EU average).

While the employment rates for Poland for the age group 25-54 resemble those for the EU average (77.1 % in 2010 in Poland and 77.6 % in the EU), the situation is completely different for the 55-59 and 60-64 age groups (45.8 % and 19.1 % in 2010 in Poland respectively, as compared to 60.9 % and 30.5 % for the EU respectively). The situation looks especially grim for women in both age groups in Poland, with the employment rate for 2010 at 33.6 % in the age group 55-59 and 12.7 % in the age group 60-64. However, the situation is slowly improving, but the dynamics are comparable for the EU average, thus the distance remains. While the unemployment rates for older female and male workers are similar to the EU average, one has to note the lower share of long-term unemployed in the total number of unemployed. The long-term unemployment rate for male workers in the age group 55-64 was 40.2 % in 2010 as compared to 53.1 % for the EU average, and for female workers 45.0 % in Poland as compared to 55.5 % in the EU.

However, this difference can be attributed to three major factors:

- (i) the relative ease in getting early retirement and other pension benefits before 2008 (as is visible in the data on reasons for inactivity, where retirement is the major reason for inactivity followed by own illness or disability);
- (ii) the exclusion of persons eligible for retirement (especially women reaching the statutory retirement age of 60) from the unemployment registry; and
- (iii) high inactivity rates in the pre-retirement age groups (for both women and men).

The inactivity rate of pre-retirement male workers (age group 60-64) reached 71.6 % in 2010 and 63.7 % for female workers (age group 55-59). The average exit age from the labour force amounted to 57.5 for women and 61.4 for men in 2007, which is one of the lowest in the EU.

An unambiguous definition of an older worker in Poland is difficult, both because of the lack of a generally accepted definition in Polish legislation and statistics, as well as changes in early retirement trends (where a person could be considered an older worker at around 50-55 years of age) and trends for the extension of working life whereby someone can be considered

¹ Persons over 50 years of age on the labour market (Osoby powyżej 50. roku życia na rynku pracy), Central Statistical Office, Warsaw, 2011.

an older worker even at the age of 65-70 years². As defined by the Central Statistical Office, an elderly person - but not the older worker - is a person aged 60 or 65 years or more. In the area of employment policy another definition prevails. According to the Act on Employment Promotion and Labour Market Institutions, one particular target group in the labour market is the unemployed over 50 years of age who are in the case of women, 10 years away from retirement and in the case of men, 15 years from retirement. Definitional inconsistency makes it difficult to carry out analyses in the field of age management.

2. Overview of recent reforms relating to pensions and benefits for older workers

The existing statutory pension system was implemented in 1999³ and consists of two parts:

(i) a pay-as-you-go notional defined contribution scheme (under administration of the Social Insurance Institution – ZUS) and

(ii) a fully funded scheme, managed by private open pension funds (OFE).

The new pension scheme is obligatory for all persons born after 31 December 1968 and voluntary for those born after 31 December 1948.

The old-age pension contributions, equalling 19.52 % of gross salary, are collected by ZUS and adequately divided to public and private schemes. Up to 1 May 2011, the open pension funds (OFE) received contributions equalling 7.3 % of gross salary, when the implemented reforms – relating to the budgetary imbalance short term actions – lowered the contribution to 2.3 %. It is planned that the contribution to OFE will rise gradually, reaching a maximum of 3.5 % in 2017.

The amount of retirement benefit is directly dependent on the total amount of the funds plus a percentage earned by the savings in the period before retirement. As from 2008, the pension indexation is carried out annually (from 1 March), based on the fixed indexation rate. The indexation rate is calculated on the basis of the average annual index of prices of consumer goods and services in the preceding calendar year, in addition to a share (20 %) of the annual average wage growth in the preceding year.⁴

An important element of the recent pension reforms was the introduction of a system of bridging pensions. As from 1 January 2009, the right to the bridging pension is acquired by the insured persons who jointly meet the following conditions⁵:

- were born after 31 December 1948;
- have completed a period of employment in special conditions or of special character, of at least 15 years;
- have reached at least the age of 55 years (woman) and 60 years (man);

² Analysis of good practices of age management in Polish enterprises – case study (Kwiatkiewicz A., Analiza dobrych praktyk dotyczących zarządzania wiekiem w polskich przedsiębiorstwach – studium przypadku), PARP/Uniwersytet Warszawski, Warsaw, 2010.

³ Act of 17 December 1998 on pension benefits from the Social Insurance Fund (Journal of Laws of 2009 No 153, Text 1227 as amended).

⁴ However in 2012 the Government decided on a quota indexation of pensions, which was declared to be a temporary solution for one year. In 2012, all social security benefits will be increased by an equal amount of PLN 71 (approx. EUR 15.8).

⁵ Act of 19 December 2008 on the old-age bridging pensions (Journal of Laws No 237, Item 1656).

- have completed the contributory and non-contributory period of at least 20 years for women and 25 years for men;
- had performed work in special conditions or of special character before 1 January 1999;
- performed work in special conditions or of special character after 31 December 2008;
- have terminated their employment relationship.

The bridging pensions are paid by the Bridging Pensions' Fund (BPF), which was established on 1 January 2010 by the Act of 19 December 2008 on bridging pensions.

Some occupational groups, persons employed in special conditions or doing work of special character (for example miners, teachers) and persons incapable of work, have the right to retire before the statutory retirement age. In the latter case, such a person is entitled to disability pension and a 'healthcare supplement', which is payable to a person entitled to an old-age or disability pension on the basis of a decision of ZUS evaluating doctor or a medical board certifying complete incapacity for work accompanied by the inability to ensure their independent existence. The healthcare supplement – under general rules – is also payable to persons entitled to the bridging pension. Persons who have reached the age of 75 years are awarded the nursing supplement *ex officio*.

The above-mentioned act introduced a significant change in that it significantly reduced the possibility of early retirement in Poland. Early retirement expenditure had been significantly decreased by 2009 as compared to 2005. According to Eurostat data this spending dropped from 0.55 % of GDP in 2005 to 0.13 % of GDP in 2009, with a drop in the actual number of early retirement participants from 501 600 to 156 200⁶. As can be seen in the data below, the changes in the number and age structure of disability pensioners are also improving. More data on the structure of the retirement and disability pensioners has been provided in Annex 1.

Pensions granted in the period 2007-2010

	2007	2008	2009	2010
average age of retirees [in years]	57,1	59	59,3	59,6
average age of disability pensioners [in years]	49,1	49,2	49,7	50,3
number of retirees	4 558 600	4 765 300	4 980 800	4 996 200
number of disability pensioners	1 473 800	1 381 000	1 288 300	1 228 300

Source: Pensions granted in the period 2007-2010, The Social Insurance Institution, Warsaw 2008-2011

⁶ *Active ageing and solidarity between generations. A statistical portrait of the European Union 2012*, 2012 Edition, Eurostat 2011.

An important aspect of active ageing is the **possibility of combining work and retirement pension**. According to the Act of 16 December 2010 on the amendment of the Act on public finance and some other Acts (Journal of Laws No 257, Item 1726), the retired person has the right to combine their pension with remuneration for work if:

(i) they reached the statutory retirement age (that is, 65 years for men and 60 years for women), and

(ii) have terminated their employment relationship with the given employer before acquiring the right to old-age pension. An obligation to terminate the employment relationship with the previous employer has been imposed by the Act of 16 December 2010 on the amendment of the Act on public finance and some other Acts (Journal of Laws No 257, Text 1726) and requires the retiree to be re-employed with the same or other employer. Before the introduction of these changes a person who had reached retirement age and was entitled to a pension, could work and acquire income to an unlimited amount. Thus, the recently introduced law imposes more stringent limitations on the possibility to combine work and retirement pension than before.

The pension entitlement of these persons and the benefit amount depend on acquired incomes. If monthly income equals:

- **not more than 70 %** of the average monthly earnings, then the benefit is paid in full;
- **from 70 % to 130 %** of average monthly earnings, the benefit is reduced by such an amount, so that the received income exceeds 70 % of average monthly earnings, however not more than by an amount of maximum reduction fixed for a given kind of benefit;
- **more than 130 %** of average monthly earnings – the benefit is suspended.⁷

There are also new developments planned in relation to the statutory retirement age in Poland, which is now 65 years for men and 60 for women. Debate on the project of the act on the extension and alignment of the retirement age for men and women to 67 years has been recently launched. As announced by the Government, the retirement age will be extended from 2013 every four months by one month. The level of 67 years for men is to be achieved in 2020 and for women in 2040. However, the final proposal of an act has not yet been publicised. One of the key challenges in relation to retirement schemes in Poland is the Farmers' Social Insurance Fund (KRUS), which in the majority is financed from the budget.

3. Assessment of active ageing policies

Experts often underline the lack of comprehensiveness of actions aimed at increasing employability and employment of persons aged 50+ in Poland, pointing to the relative ease of access to the social transfer system in the past, which was encouraging the early deactivation of older workers⁸. Government programmes aimed specifically at this age group were

⁷ Act of 17 December 1998 on pension benefits from the Social Insurance Fund (Journal of Laws of 2009 No 153, Text 1227 as amended).

⁸ Siergiejuk M., Gajderowicz T., Sztanderska U., Legal and financial determinants of age management in Poland and EU countries (Prawne i finansowe uwarunkowania zarządzania wiekiem w Polsce i innych krajach Unii Europejskiej), Polska Agencja Rozwoju Przedsiębiorczości i Uniwersytet Warszawski, Warszawa, 2010; Sobocka-Szczapa H., Poliwczak I., Diagnosis of situation of persons aged 45+ on the labour market in Poland

launched in 2004, with the 'Programme 50+' of the Ministry of Economy and Labour. This was followed by the more complex 'Programme 45/50 PLUS'⁹. Generally, in all governmental actions focused on active ageing policies three major areas of activity have been defined: vocational activation of the unemployed, assistance in returning to the labour market, and maintaining the employment of people at risk of losing their jobs¹⁰. The aim of the 45/50 PLUS programme was to increase the employability of unemployed persons in this age group and consequently to create the possibility of finding and maintaining employment by activation actions, such as: vocational and general training, increasing job search skills, on-the-job training, training and financial support for starting self-employment, and subsidised work. However, the number of beneficiaries do not exceed 2 000 persons annually¹¹, which causes the programme to have a limited impact on the labour market.

On 17 October 2008 the Council of Ministers accepted the '**Solidarity between Generations Programme**'¹², which focuses active ageing policies in a more comprehensive manner. The document focuses on the activities carried out for older persons by public institutions or which are publicly funded, including both the financial participation of the State Budget and the European Social Fund. It is addressed to three age groups: people aged 45 - 49; people aged 50 - 54 and people aged 55 and above. The program presents an intergenerational approach, which seeks to promote active employment policies throughout the individual's participation in the labour market. The main objective of the program is to increase the activity of people aged 50+, with the main indicator being to achieve an employment rate of 50 % for persons aged 55-64 by 2020. Other important indicators include: targets for the employment rate of people 55+ by gender, the average effective retirement age by gender and the percentage of people over 55 receiving pensions or retirement benefits by gender. The programme is organised around eight key objectives under the headings of labour market policy and actions limiting the deactivation of workers under the social benefits system.

Labour market policy actions include:

1. improvement of working conditions, the promotion of employment of employees 50+ and age management;
2. improvement of competences and qualifications of employees 50+;
3. reduction of labour costs associated with the employment of persons 50+;
4. activation of the unemployed or those at risk of losing their job after 50 years of age;

and chosen EU countries. Economic aspect (Diagnoza sytuacji osób w wieku 45+ na rynku pracy w Polsce i wybranych krajach Unii Europejskiej. Aspekt ekonomiczny), IPiSS, Łódź, 2011.

⁹ Programme of actions for the promotion of employment, the mitigation of the effects of unemployment and the professional activation of persons in immobility aged 45/50 PLUS (Program działań na rzecz promocji zatrudnienia, łagodzenia skutków bezrobocia i aktywizacji zawodowej osób w wieku niemobilnym 45/50 PLUS)

¹⁰ Baładynowicz-Panfil K., Vocational activation of older people as a challenge for state policy (Aktywizacja zawodowa osób starszych jako wyzwanie dla polityki państwa), [in:] Determinants of vocational activity of older persons (Determinanty aktywności zawodowej ludzi starszych), Wiśniewski Z. (ed.), TNOiK Dom Organizatora, Toruń, 2009.

¹¹ Sobocka-Szczapa H., Poliwczyk I., Diagnosis of the situation of persons aged 45+ on the labour market in Poland and chosen EU countries. Economic aspect (Diagnoza sytuacji osób w wieku 45+ na rynku pracy w Polsce i wybranych krajach Unii Europejskiej. Aspekt ekonomiczny), IPiSS, Łódź, 2011.

¹² Solidarity Between Generations Programme: Measures to increase the activity of people aged 50+ (Program 'Solidarność pokoleń – działania dla zwiększenia aktywności zawodowej osób w wieku 50+), Ministry of Labour and Social Policy, Warsaw, 2008.

5. vocational activation of the disabled; and
6. increase of employment opportunities for women through the development of services, which will allow balance between work and family life.

Actions limiting the deactivation of workers under the social benefits system will include:

7. extending the effective retirement age; and
8. gradual equalisation of the retirement age for men and women.

A detailed listing of the activities carried out at central and regional level is included in the Implementation Document adopted by the Council of Ministers on 5 January 2010¹³. A total of 44 legislative, dissemination and project-based activities have already been implemented under the programme, with the most significant activities, described below.

One of the key legislative actions under the programme, which has already been implemented, was the reduction of labour costs associated with the employment of persons 50+. The changes introduced on 1 July 2009¹⁴ give periodic and permanent exemptions for employers from the obligation to pay contributions to the Labour Fund and the Guaranteed Employee Benefits Fund for workers approaching retirement age. Periodic exemptions from the obligation to pay contributions for the first 12 months of employment cover those employees aged 50+, who have been registered as unemployed for at least one month before undertaking work. As underlined by experts, this last condition limits the target group significantly as those already retired or on pension who are aged 60 (for women) and 65 (for men) cannot be registered as unemployed under binding legislation¹⁵. Permanent exemptions from the obligation to pay contributions to the Labour Fund and the Guaranteed Employee Benefits Fund is possible for female employees aged 55 and male employees aged 60 or above. The permanent exemption is possible regardless of the form of working agreement, and covers civil law agreements as well as the self-employed.

Also, changes introduced to the Labour Code cover the reduction of the number of days of illness, for which the employer pays sick leave for workers aged 50+, from 33 to 14 days. This results in a reduction of the labour costs for employers, associated to covering the costs of employee illness.

One of the key changes focused on the **lifelong learning** components, is especially in the area of access to vocational training. However, it should be noted that a comprehensive lifelong learning strategy in Poland is still under development. The key area to be tackled in relation to experienced older workers is the recognition of qualifications acquired through informal and non-formal learning, which is to be a part of a national qualifications system. Under the Solidarity between Generations Programme, legislative changes have been implemented to

¹³ Solidarity Between Generations Programme: Measures to increase the activity of people aged 50+. Implementation document. (Program Solidarność pokoleń. Działania dla zwiększenia aktywności zawodowej osób w wieku 50+. Dokument implementacyjny), Ministry of Labour and Social Policy, Warsaw, September 2011.

¹⁴ Amendment of the Act on employment promotion and labour market institutions of 19.12.2008 (Journal of Laws of 2009, No 6, Item. 33).

¹⁵ Siergiejuk M., Gajderowicz T., Sztanderska U., Legal and financial determinants of age management in Poland and EU countries (Prawne i finansowe uwarunkowania zarządzania wiekiem w Polsce i innych krajach Unii Europejskiej), Polska Agencja Rozwoju Przedsiębiorczości i Uniwersytet Warszawski, Warszawa, 2010.

promote lifelong learning for workers aged 45+ and to facilitate the professional qualifications of employees aged 50+.

In relation to promoting lifelong learning for the 45+, the amendment of 19 December 2008 to the Act on the Promotion of Employment and Labour Market Institutions:

- enabled employees aged 45+ to use the services of the Labour Office to improve qualifications – by participation in training, financing the costs of exams leading to professional qualifications, postgraduate studies, use of loans for training on similar principles as for the unemployed;
- offered support for employers who invest in training programs such as making it simpler to establish a training fund, enabling access to labour fund resources for subsidised training for employees aged 45+, allowing higher limits for the financial incentives for employers to invest in the training of older workers.

In relation to measures to facilitate the professional qualifications of employees aged 50+, on 20 May 2010 the Parliament passed an Act to amend the Labour Code and Income Tax Act, introducing changes such as:

- paid educational leave for employees, who improve their professional qualifications with the consent of their employer;
- additional benefits for workers, which are financed by employers such as handbooks, commuting costs, etc. The value of such benefits is exempt from personal income tax.

These have been significant changes, however their effects are moderate. In 2010, 601 employees aged 45+ received help from the Labour Offices to improve their skills (295 people completed training funded by the Labour Fund, 132 people financed the cost of exams, 173 employees aged 45+ received funding for postgraduate studies) and 10 employers received reimbursement for the cost of training for 443 employees, including 147 workers aged 45+.

One of the successful initiatives in the area of active ageing is the creation of the so called Third Age Universities, operating mainly as academic institutions and associations. It is estimated that currently about 350 universities have registered to the scheme. Although they cannot be considered as actions supporting the employment of older persons, they are important in keeping retired people active, as is evident by their popularity in Poland. In response to the European Year of Active Ageing and Solidarity between Generations, the Polish Senate declared 2012 the year of Third Age Universities, with the Resolution of 1 February 2012.

Important actions have been undertaken in the programme in relation to the professionalization of **labour market services for older workers**. Training of PES workers and an e-learning platform is being prepared to prepare the employment services staff to better understand and serve the needs of older unemployed people. It is foreseen that 3 355 PES employees will take part in training, with 2 355 already participating by the end of 2010. The programme also envisages the promotion and use of job placement and career guidance, including the use of Individual Action Plans (IPD) as a comprehensive method of diagnosing the potential of professional people 50+ and assisting their return to work.

Important actions in the area of **promotion and implementation of age management in enterprises** have been undertaken by the Polish Agency for Enterprise Development. The aim is to increase employers' awareness of the benefits arising from the employment and development of employees 45+ and being active on the labour market, through training programmes for employers and employees, a wide range of consulting and advisory services as well as freely distributable publications and other dissemination activities. By the end of December 2011 over 900 companies had participated in training, 200 companies had used direct consulting services, 56 companies had successfully implemented an age management system and 161 people were prepared to act as mentors in the workplace¹⁶.

Summing up, the Solidarity between Generations Programme envisages a number of additional actions focused on:

- healthy working conditions that maintain workers' well-being (especially through preventive programmes supervised by the Ministry of Health);
- measures to support the fight against discrimination in the labour market due to age, gender, and disability; and
- actions aimed at activation and the promotion of the employment of disabled persons (through measures coordinated by the Ministry of Labour and Social Policy).

There is little information on the effectiveness of these measures. According to the Report on the Implementation of the Solidarity between Generations Programme, covering the period of October 2008 to June 2010, the main achievements of the programme are¹⁷:

- nine legislative actions of the Ministry of Labour and Social Policy aimed at improving the active ageing institutional framework;
- training and increase of qualifications for over 106 000 unemployed 45/50+, disabled and employees 50+;
- sensitising 2 300 public employment services workers on the vocational activation of people 50+ through training;
- undertaking further legislative, informative and activating actions, as envisaged by the programme.

However, experts point out that the observed changes are of limited significance and in the case of 5 out of 13 indicators examined, the observed changes are negative¹⁸.

Some of the other, general measures supporting active ageing – although not envisaged under the Solidarity between Generations Programme - have to be pointed out, especially in the areas of: **employment-friendly tax-benefit systems** and **subsidised employment of older workers**. In relation to employment-friendly tax-benefit systems, we note that under the general taxation system in Poland persons over 60 years of age benefit from a 20 % reduction

¹⁶ http://45naplus.pl/aktualnosci/projekt_w_statystykach,331/ 10/02/2012

¹⁷ Report on the Intergenerational Solidarity Programme. Measures to increase the activity of people aged 50+. (Sprawozdanie z przebiegu programu Solidarność Pokoleń. Działania na rzecz zwiększenia aktywności zawodowej osób w wieku 50 plus), Warsaw, January 2011.

¹⁸ Sobocka-Szczapa H., Poliwczak I., Diagnosis of the situation of persons aged 45+ on the labour market in Poland and chosen EU countries. Economic aspect (Diagnoza sytuacji osób w wieku 45+ na rynku pracy w Polsce i wybranych krajach Unii Europejskiej. Aspekt ekonomiczny), IPISS, Łódź, 2011.

in their personal income tax rate. Pensioners and retirees from the workplace, at which they are or were employed, are also exempt from personal income tax on benefits received up to the amount of PLN 2 280 or approx. EUR 545 (above which the tax rate is reduced to 10 %). Secondly, under the **general subsidised employment scheme**, there is a number of possible employment cost reductions for persons aged 50+. Those employing unemployed persons directed to them from the Labour Office, can count on refunds of employment costs in the form of¹⁹:

- Intervention works – this is a form of employment for unemployed people experiencing particularly difficult situations in the labour market (including persons aged over 50) which is based on an agreement between the employer and the local labour office. Employers are reimbursed for the remuneration and social security contributions for persons aged 50+ who are eligible for pre-retirement benefit up to 80 % of the minimum wage (and up to 50 % for persons non-eligible for pre-retirement benefit) for 24 months on a monthly basis (or for 48 months if the refund is given every other month);
- Public works – reimbursement of remuneration and social security contributions for eligible persons up to 50 % of the average monthly salary (to a maximum of PLN 2 015.44, that is approx. EUR 242) for up to 6 months;
- One-time refund to pay the cost of employer contributions for social insurance – for those employed at least for 12 months by a given employer – up to 300 % of the minimum wage (PLN 4 500, approx. EUR 1 075).

Also worth mentioning are projects undertaken under the ESF-funded programmes, especially under the Human Capital Operational Programme. Projects such as ‘Age with a plus – training for employers’, ‘Active retiree’, ‘Equalising chances on the labour market 50+’, ‘WAKE UP! - Active on knowledge and experience’, ‘Age management methodology as an innovative way to foster economic activity of people 50 +’ are just some examples of country-wide, regional and local initiatives that support and disseminate the idea of active ageing in society.

4. Conclusions

The introduction of bridging pensions, resulting in a reduction in the number of people entitled to early retirement, described in detail in Section 2 of this document, has been a long needed and significant action. However, as indicated by the Report on the Implementation of the Solidarity between Generations Programme, the effects can only be seen in the average effective retirement age for women (increase by 1.6 year to 57.8 years in 2009) and in the employment rate of women aged 55-64 (increase to 23.0 % in 2010). Thus, the actions aimed at extending the effective retirement age would have to be strengthened, especially through combined policies aimed at promoting age management practices and healthy working conditions. The need for the comprehensiveness of actions in the areas of the labour market, social security, health, taxation, education and infrastructure has also been addressed in a recent National Action Plan for the European Year of Active Ageing and Solidarity between Generations prepared by the Ministry of Labour and Social Policy in January 2012. One of

¹⁹ As regulated by the Act of 20 April 2004 on the promotion of employment and labour market institutions (Journal of Laws of 2004, No 99, Item 1001, as amended).

the key actions, which is envisaged in the governmental programmes, but has not yet been addressed in an adequate way, is the increase of employment opportunities for women through the development of institutional care services for children, which at the moment limits not only the employment of young mothers, but also contributes to the deactivation of women 50+, who have to stop work in order to take care of their grandchildren. Also, more emphasis should be placed on strengthening the employability of older workers and not the employment protection legislation, which already exists in Poland. Both the public employment services and public and private sectors employers should be encouraged and supported in their actions towards the training and development of older workers, capitalising on their experience and transferring knowledge to younger generations. This should be supported not only by adequate financial incentives, but - more importantly - through the dissemination of good practices helping decision makers to understand the importance and benefits of active ageing and age management practices.

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Annex 1. Statistical overview of the structure of retirees and pensioners

Structure by seniority and gender of pensioners in the period 2009-2010 [in %]

Seniority of the insured in the years	2009		2010		
	Male	Female	Male	Female	
< 24	3,7	14,5	3,8	14,4	
25-29	12	11,6	12,1	11,6	
30-34	16,7	25,9	16,7	25,4	
35-39	21,2	34,8	20,9	34,4	
40-44	31,5	10,4	31	11	
45-49	12,3	2,2	12,7	2,5	
>50	2,6		0,6	2,8	0,7

Source: Pensions granted in the period 2009-2010, The Social Insurance Institution, Warsaw 2010, 2011

The structure by age, gender and average age of retirees in the period 2009 - 2010 [in %]

Age in years	2009		2010	
	Male	Female	Male	Female
<54	3,6	1,8	3,4	1,3
55-59	3,1	20,4	3,1	16,6
60-64	22	27,2	21,7	30,2
>65	71,3	50,6	71,8	51,9
average age in years	70	67,1	70,3	67,6

Source: Pensions granted in the period 2009-2010, The Social Insurance Institution, Warsaw 2010, 2011

The structure of disability pensioners by seniority and gender, in the period 2009-2010 [in %]

Seniority of the insured in the years	2009		2010	
	Male	Female	Male	Female
<9	11	14	12	15,1
10-19	22,3	33,6	22,1	32,9
20-29	35,9	34,9	35,1	33,8
30-39	26,2	14,5	26,7	16,1
>40	4,6	2	5,1	2,1

Source: Pensions granted in the period 2009-2010, The Social Insurance Institution, Warsaw 2010, 2011

The structure of retirees by age in the period 2007-2010 [in %]

Age	2007	2008	2009	2010
<54	3,1	2,9	2,5	2,2
55-59	15,8	15	13,3	11,1
60-64	19,9	23,3	25,2	26,5
>65	61,2	19,4	59	60,2
average age of retirees [in years]	68	68	68,3	68,7

Source: Pensions granted in the period 2007-2010, The Social Insurance Institution, Warsaw 2008-2011

The structure of retirees by seniority, in the period 2007-2010 [in %]

Seniority of the insured in the years	2007	2008	2009	2010
<24	10,9	10,5	10,1	10
25-29	12,4	12	11,8	11,8
30-34	22,9	22,4	22,1	21,8
35-39	29,2	29,1	29,2	28,7
40-44	17,7	18,6	19	19,3
45-49	5,5	6	6,3	6,8
>50	1,4	1,4	1,5	1,6
average seniority in years	33,7	33,39	34,1	34,2

Source: Pensions granted in the period 2007-2010, The Social Insurance Institution, Warsaw 2008-2011

The structure of disability pensioners by seniority, in the period 2007-2010 [in %]

Seniority of the insured in the years	2007	2008	2009	2010
<9	12,1	12,4	12,4	12,4
10-19	26,2	26,7	26,3	25,8
20-29	36,4	36,2	35,6	34,7
30-39	21,7	21,3	22	23
>40	3,6	3,4	3,7	4,1
average seniority in years	21,9	21,7	21,9	22,1

Source: Pensions granted in the period 2007-2010, The Social Insurance Institution, Warsaw 2008-2011

The structure by age of disability pensioners in period 2007-2010 [in %]

Age	2007	2008	2009	2010
<44	12	11,6	10,8	10,3
45-49	11,6	10,8	9,8	9
50-54	23	22,5	21,4	19,6
55-59	28,6	29,7	30,2	30,5
60-64	12,2	12	13,8	16
>65	12,6	13,4	14	14,6

Sources: Pensions granted in the period 2007-2010, The Social Insurance Institution, Warsaw 2008-2011

The structure of disability pensioners by age and gender, in the period 2009-2010 [in %]

Age	2009		2010	
	Male	Female	Male	Female
<44	10,4	11,7	9,8	11,1
45-49	8,8	11,7	8	10,8
50-54	18,5	26,7	16,9	24,5
55-59	29,8	30,1	29,2	33
60-64	19,5	3,6	22,5	3,5
>65	13	16,2	13,2	17,1

Source: Pensions granted in the period 2009-2010, The Social Insurance Institution, Warsaw 2010, 2011