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6. Did the transition to a market economy and EU membership have an impact on active ageing policy in Poland?

**Anna Ruzik-Sierdzinska, Jolanta Perek-Białas
and Konrad Turek**

INTRODUCTION

This chapter focuses on Poland as an example of a country that has experienced considerable change since 1989, from being part of the Eastern bloc to becoming a member of democratic Europe. It transitioned from a centrally planned to a market economy and then, after a preparation period, Poland successfully joined the European Union (EU) in 2004. Poland had to develop democracy and a free market economy and tackle a variety of problems. During the first years of transition, pressing issues were prioritized and questions related to the future, including the ageing society, were pushed aside. More recently, especially after EU accession, there has been a broader interest in ageing, including some genuine actions and programmes. The primary objective of this analysis is to examine the impact of the transition to a market economy and EU membership on active ageing policies in Poland.

The transition to a market economy began in the early 1990s and had a considerable impact on the labour market and the welfare regime. After the beginning of the transition, social programmes were first expanded and then curtailed, moving away from collective to individualized solutions. Changes in the labour market in the first half of the 1990s caused high unemployment and in response to this the general policy was to enable people to retire early or to reduce their activity, for example, by having easy access to disability pensions. This was a way of easing the social problems stemming from the economic transition, but for many years afterwards these policies reduced the labour market activity of older generations in Poland. In 2010, the employment rate for men aged 55–64 years was 45.3 per cent, while for women aged 55–64 years it was 24.2 per cent. The effec-

tive average age of persons receiving pension benefits for the first time in 2010 was 59.0 for women and 60.2 for men (ZUS 2011). The employment rate for those above the eligible retirement age (60 for women, 65 for men) has been dropping systematically since the early 2000s and in 2010 it reached about half the 1997 level for both men and women. At 7.5 per cent and 3.1 per cent, respectively, employment rates are among the lowest in Europe. This is mostly because of the old-age pension formula, which until the end of 2008 made retirement very attractive, but which also served as a 'push factor' used by employers to retrench older workers.

Important demographic phenomena were also occurring parallel to the economic changes. After a temporary increase in death rates in the first years of the transition, life expectancy in Poland has been steadily increasing in recent decades and fertility rates have declined, converging to the general trend in Europe (as outlined in Chapter 1). The rapidly ageing population combined with the very low labour force participation of people aged 50 and over have placed enormous pressure on social expenditures (especially pensions) and this has led to some interest in policy measures related to ageing.

The following chapter analyses the development of policies related to the ageing population in Poland during the years of transition and after EU membership, highlighting the key issues of these developments. We discuss how policy measures related to demographic ageing have been evolving. The main research question is as follows: Did the transition to a market economy and EU accession have an impact on active ageing policy in Poland in the period since the 1990s?

The chapter is organized as follows. First, we present the theoretical and methodological framework of our approach. Then, we describe how ageing and active ageing policies have been discussed and implemented in Poland in recent decades. We also identify the main stakeholders that shaped the understanding and implementation of parts of the active ageing policy measures in different periods. However, the discussion is limited only to the labour market and pension system. Crucial areas of conflict and consensus in the labour market and pension system policy are identified to address the main research question regarding the impact on active ageing policies in Poland in recent decades.

THEORETICAL AND METHODOLOGICAL FRAMEWORK

Central and Eastern European countries were often described as being different from the Esping-Andersen (1990) welfare state typology or the

expanded typology described by Sapir (2006), among others. Some authors classified them as a separate group of countries while others highlighted similarities with the Mediterranean model or a combination of four welfare types (see Draxler and Van Vliet 2010). Even Esping-Andersen (1996) has argued that countries belonging to post-socialist welfare systems are in transition and may evolve into one of the welfare models, such as liberal, conservative or social democratic. Many studies conducted during the 1990s (for example, Ferge 2001) confirmed that Poland and other Eastern European welfare states had moved towards a liberal-residual regime type, although a clear type of welfare regime has not been fully developed. International organizations such as the World Bank or the Organisation for Economic Co-operation and Development (OECD) have contributed to these post-socialist welfare state transformations (Orenstein 2000). The system is characterized by a mix of social insurances, social assistance and privatization. What is also important is that over the last few years Poland experienced strong economic development.

The theoretical background of this chapter is based on two paradigmatic ideas: 'productive' and 'active' ageing (see, for example, *ActivAge Consortium 2005*). The concept of productive ageing postulates that 'the problems posed by demographic ageing can only be coped with through longer working lives' (*ActivAge Consortium 2005*, p.3), and there is agreement that social benefits need to be reduced in the current modern welfare state. This approach has been criticized for its limited focus on the labour market and pension system only, and an alternative 'active ageing' paradigm has been proposed, according to which older people should also be recognized as active citizens outside the labour market, for example, in various local community activities. A detailed description of the development of active ageing theories and approaches is presented by Ervik and Lindén in Chapter 1 and by Walker and Foster in Chapter 2.

Active ageing is 'the process of optimizing opportunities of health, participation and security in order to enhance quality of life as people age' (WHO 2002, p. 12). In turn, active ageing policy could be defined as policy measures that address the consequences of demographic ageing by explicitly taking into account actions aimed at improving the well-being of citizens through the health care and social security systems (particularly the pension system), and by facilitating their participation within and outside of the labour market. This broad view contrasts with the narrow scope of productive ageing policy, which is limited to the idea of working longer (participation in the labour market as long as possible) as a key response to the challenge of population ageing.

We will examine how the active ageing concept has evolved in recent decades in Poland, and which of the two paradigms has dominated. There

are claims that the active ageing policy has not yet been fully acknowledged by European policy-makers (Walker and Maltby 2012); we will check therefore whether this is also true for Poland. We pay particular attention to the drivers of and barriers to the framing of (active) ageing policy in the labour market and the pension system. Our emphasis will be on policy changes implemented by policy-makers or the lack of implementation of significant policy measures in these two domains, rather than on the debates among the actors.

In this chapter we draw on various sources. We combine an analysis of key government policy documents over the last decades, interviews with key policy actors (see details of the project 'Seizing the opportunities and overcoming barriers of active ageing policies in Europe'¹), and interviews conducted in Poland in 2011 with representatives of the Ministries of Labour and Social Policy, Finance, and Health, and one non-government organization (NGO). The aim of the interviews was to understand the arguments behind and justifications for particular changes and reforms within the active ageing policy in Poland. To ensure the anonymity of respondents, their names and institutional affiliations are not disclosed.

DEVELOPMENT OF ACTIVE AGEING POLICY IDEAS

In the following section we analyse the factors that influenced the development and shape of ageing policy in Poland over the last two decades. We divide the process into four stages: (1) 1989–99, which could be considered a period of transition and preparation for major changes in social policy domains, including the pension system; (2) 2000–03, preparation for EU accession; (3) 2004–08, the first years after accession; and (4) the current period from 2009 until June 2012. An overview of major policy changes and reforms is given in the Appendix. We also present ideas and initiatives developed outside of public policy in the non-government sector and at the company level.

System Transition and Pension Reform (1989–99)

The 1990s were a period of turbulence and significant changes in the political, economic and labour market situation in Eastern Europe (Jackson and Mach 2009; Steiner and Kwiatkowski 1995). In 1989, the first non-communist government of Poland commenced a programme of wide economic reforms, commonly known as the Balcerowicz Plan (Balcerowicz 1997). After the collapse of the socialist system, based on state ownership

and central planning, 'shock therapy' was supposed to introduce a free market economy and a multi-party political system. During the 1990s, central government and local policy were mainly focused on the urgent problems of transition (major system reforms, economic development, privatization, unemployment and inflation). For some time the low activity levels of older generations and their low exit age from the labour market that had been observed since the beginning of the 1990s, along with the prospect of an ageing society, were not considered problematic by policy-makers. Early retirement and its substitutes (disability pensions, pre-retirement benefits and allowances) enabled a reduction in excessive employment in socially accepted ways.

The only issue concerning the ageing society that attracted attention was a need to reform the pension system. By the mid 1990s, this move was already considered unavoidable. The pension system at that time provided broad possibilities and generous incentives to retire as early as possible, especially for persons with short employment histories and low earnings (Perek-Białas and Ruzik 2004). Although the Polish population was still relatively young compared with most European countries, older people were seldom active in the labour market. Additionally, the baby boomers born in the late 1940s and early 1950s would become pensioners in the second decade of the twenty-first century. It was evident that these processes would create significant pressure on the pension system. A growing awareness of the problem led to serious debate about pension reform. In 1993, the Minister of Labour initiated the first debate among economists, trade unions and politicians on the future of the pension system. In the following years, other actors also became involved in the debate, including academics, economists and international institutions (the World Bank and the International Monetary Fund (IMF)).² In 1997, the government formulated a reform plan called 'Security through diversity' (Chłoń et al. 1999).

Pension reform was implemented at the beginning of 1999. The old-age pension system changed from one based on the Bismarckian model into a much more complex scheme. This combined a mandatory first pillar defined contribution pay-as-you-go (PAYG) with a funded defined contribution second pillar, with individual privately managed accounts (also mandatory, but people over 30 years of age could opt out). The new system created economic incentives for postponing retirement, strongly linking the length of individual employment careers with specific levels of pension. The replacement rate at the low age was reduced, and after an additional year of work retirement benefits increased by more than what had been available through the old pension system. The reform also gave people the possibility of working and receiving pensions without any

restrictions after reaching the regular retirement age (60 for women and 65 for men). In addition to the mandatory employee and government contributions, the authors of the reform assumed that there would be a voluntary and additionally financed component that would provide pension privileges (lower retirement age or more favourable rules for calculating benefits) for certain insured groups. However, this idea was rejected by trade unions, and instead the government proposed bridging pensions, but their implementation was postponed. As a result, many of the early retirement options were retained until 2008.

Undoubtedly, the reform was a major achievement related to older people in the first decade of the transition period (Chłoń-Domińczak 2009; Góra 2008; Kochanowicz, et al. 2005). From the point of view of ageing policy, the reform fostered the idea of productive ageing, focusing particularly on the labour market activity of older people. However, the dominant practice at the enterprise level was to push older workers out of the labour force. The ageing issues that attracted attention from the major parties in the 1990s were generally defined in economic terms, concerning the security of payments from the pension system and the financial aspects of the pension system (Perek-Białas and Ruzik 2004). Szatur-Jaworska (2000) concluded that in the 1990s there was no policy as such for old age in Poland (that is, no long-term attempts to create appropriate conditions for older people's lives and circumstances) and policy towards older people was limited almost exclusively to social insurance, health care and social assistance. In the context of more urgent transition problems, active ageing was ignored.

Preparation for EU Entry and Difficulties in the Labour Market (2000–03)

The period between 1999 and 2003 was a preparation stage for the expected accession to the European Union. Ageing policies were addressed in EU documents. For instance, one of the goals of the 'Lisbon Strategy' was an increase in the employment rate for persons aged 55–64 to at least 50 per cent from 2000 to 2010, whereas in Poland it was below 30 per cent. Nevertheless, the years before accession did not lead to any significant decisions by policy-makers. At the beginning of the twenty-first century, Poland still had no comprehensive social policy for involvement and participation of older people in the wider society (Szatur-Jaworska 2000; Błędowski 2002; Synak 2003; Perek-Białas and Ruzik 2004). For instance, in the 'National strategy for an increase in employment and human capital development'³ issues of employment of older people were not given separate attention. The only visible reaction to the situation of older people and the EU priorities was the 'Hausner Plan' (MGPiPS 2003), a

programme presented by Jerzy Hausner, Minister of Economy, Labour and Social Policy, at the end of 2003 that included proposals for additional changes to the reformed pension system, including a retirement age of 65 years for both sexes with the possibility of partial retirement between ages 62 and 65. Although promising, this programme was never successfully implemented.

The years 1999–2004 were a period of significant deterioration in the labour market situation (see MPiPS 2007). Between 2001 and 2004, registered unemployment among men aged 18–64 years and women aged 18–59 years reached an alarming level of almost 20 per cent, or over three million people, and the employment rate for those aged 15–64 years fluctuated between 51 and 53 per cent. Additionally, the next baby boomer generation, born in the late 1970s and early 1980s, were just entering the labour market, making the labour force younger than in the majority of other European countries. For these reasons, issues concerning active ageing were pushed aside in favour of dealing with urgent current problems, including high levels of youth unemployment.

Policy-makers interviewed for the ActivAge project were not aware of any programmes or agendas concerning active ageing (Perek-Białas and Ruzik 2004). They only mentioned programmes implemented by social assistance homes, support centres and other organizations that sought to involve older people, mainly through art, music and sporting activities. However, some of those interviewed presented their own broader view on the idea of active ageing as being a process that should begin early in life. The only debates about ageing in Poland were academic in character and took place almost exclusively among labour market experts, demographers, economists, sociologists or social gerontologists. However, these debates had no effect on public policy.

While little was happening about ageing issues at the national level of public policy, some interesting initiatives were undertaken at the regional level. One example of a complex programme for older persons was a special 'Regional programme of social policy and social assistance towards ageing for years 2004–2006' in the Malopolska region (SWM 2004, extended until 2007). It aimed to help older people overcome the problems they experienced in everyday life (for instance by organizing care in their place of living), improve seniors' quality of life (by accessing various assistance possibilities and activities promoting good ageing) and reduce the risk of their social exclusion. Other examples included the programme 'Functional community – resourceful citizens' in the city of Poznan that started in 2001 with the aim of improving the living conditions of the city's inhabitants, including seniors, and the 'Quick help for seniors' programme in Warsaw (launched in 2002). This was a telephone

service designed to help older people find out about the health care system in Warsaw or to access social, material or financial assistance. However, in all of these programmes, older people were considered to be passive receivers of support, help and care rather than active participants.

In conclusion, despite the pension system reform in 1999, major policies for the older generation and societal ageing did not evolve until 2003. Active ageing was still absent from government policy. Early retirement was directly or indirectly supported as a remedy for high unemployment, particularly among younger generations. As had happened in the 1990s, the issues were given some attention in policy discourse although the term 'active ageing' seldom appeared. According to Synak (2003), ageing policy in the 1990s and at the beginning of the twenty-first century usually had a conservative character and did not go beyond the most immediate questions of income and health needs. Błędowski (2002) defined social policy towards older people in the first decade of transition as a system of actions targeted at people in their non-productive years and their families, and this had not changed by 2003. This was a policy of direct aid to older people rather than a policy of involvement and assistance in organizing their lives, beginning in the earlier stages of life in preparation for an active old age. The economic problems of a young democracy were dominating the political agenda and the young demographic profile of the society-marginalized issues of ageing. The expected accession to the EU had no real effect on policy related to the older population.

After EU Accession (2004–08)

The shape and goals of public policy changed significantly after Poland joined the European Union in 2004. Simultaneously, the situation in the labour market improved, unemployment began to decrease and economic growth accelerated (see MPiPS 2007). Up to 2008, the unemployment rate decreased by half to about 10 per cent, while employment increased by eight percentage points and reached 59.2 per cent for those aged 15–64 years. Similar tendencies occurred in most age groups with the exception of those over 65 years, for whom an increase in employment and participation rates started only in 2009. Additionally, the open borders policy contributed to a considerable emigration of Poles to Western European countries, primarily Great Britain, Ireland, Germany and Italy (MG 2007).

As a member of the EU, Poland had to adjust its policies to the goals and priorities of the international body. These policies included the involvement of older generations and active ageing and thus these had to receive attention from policy-makers. Many new strategic policy documents in

Poland included goals aimed at involving and retaining workers aged 50 and over in the labour market, increasing their ability to work, abolishing early retirement options and reducing poverty and exclusion among senior citizens (MPS 2005; MRR 2006). Nevertheless, most of these existed only on paper and specific actions were not implemented.

The ‘Solidarity across generations’ programme initiated in 2008 was a milestone in Poland’s ageing policy. Preparations for its implementation were accompanied by considerable research, analysis and discussion (see MPiPS 2008; Rutkowski 2008). It was preceded by the first real initiative in active ageing, a government pilot called Program 50+ (2004–05) directed at increasing the employment of people over 50. However, a limited group of only 1480 beneficiaries was involved (Solidarność Pokoleń 2008, p. 59).

‘Solidarity across generations’ was the first comprehensive and extensive approach to the challenge of realizing seniors’ potential in Poland. The programme contained a package of measures directed at increasing the employment and economic activity of people aged over 50 (in some cases over 45) and making better use of their human capital. The main goal was to achieve an employment rate of 50 per cent for people aged 55–64 by 2020, with a target of 40 per cent reached by 2013.

Three key measures necessary to prolong the working life of people aged over 50 were identified.

- (1) Promotion of the employment of older people, combined with the development of age management policies in companies, and public measures for retraining people aged over 45 or upgrading their qualifications and competencies.
- (2) Activity and involvement programmes for unemployed aged over 45.
- (3) Limiting opportunities for early retirement and access to other benefits that facilitate withdrawal from the labour market.

The detailed goals of the programme included improvement of working conditions, promotion of employment for people over 50 and age management in companies; upgrading of skills and qualifications of older employees; a partial reduction in labour costs related to the employment of people over 50; involvement of people aged 50 and over who were unemployed or threatened by unemployment; involvement of people with disabilities together with campaigns aimed at raising awareness of the advantages of employing them; the expansion of employment opportunities for women; and limits on employees’ ability to withdraw from the labour market within the social benefit system. This set of goals indicates that the programme was focused on productive ageing, particularly on increasing the number of years spent in productive employment.

At the beginning of 2011, the Ministry of Labour and Social Policy published a report on the effects of the ‘Solidarity across generations’ project during the years 2008–10 (MPiPS 2011). During this period, the employment rate for people aged 55–64 increased by 3.5 percentage points for women, reaching 24.2 per cent in 2010 (still one of the lowest levels in Europe), and by 1.3 percentage points for men, reaching 45.3 per cent. Training and courses were provided for 106 000 unemployed and employees aged over 45. Almost 10 000 people were newly employed. However, the effectiveness (especially the net effect) of the entire programme was still difficult to assess. The actions undertaken were mostly of a legislative nature and their results may not have been clearly visible after such a short period. Additionally, the economic downturn somewhat hindered achievement of the desired goals. Nevertheless, there has been criticism of the results as inadequate considering the very high costs of the project (Fandrejewska 2011).

Even though ‘Solidarity across generations’ achieved a breakthrough in policy towards older generations in Poland by legitimizing the importance of ageing policy and setting a background for active ageing measures, the document must be assessed within the context of EU membership. As with other programmes, the roots of ‘Solidarity. . .’ can be found in the external requirements and the need to adjust Poland’s strategy to the EU’s priorities. As such, it has had little real impact in terms of active ageing policy. Instead it created a façade, because the main aim of the programme was to meet international expectations rather than solve internal problems. It provided a weak foundation for real initiatives and decisions that would challenge existing policies. One of the reasons for the façade character and weakness of the ageing policy was the dominant agenda driving social policy in Poland, with its main focus on family policy. This was also emphasized by those interviewed in the Polish Ministry of Labour and Social Policy. There are several reasons for this. First, households with children had and still have a relatively higher risk of poverty than old-age pensioners (with the exception of disability pensioners). Households with children are eligible to receive various, usually income-tested, family allowances and personal income tax deductions based on the number of children in the household. Second, some policy-makers consider policies to increase fertility to be a remedy for an ageing society; consequently, in 2011 a new law governing crèches (childcare centres) was introduced, with the aim of helping parents to combine work and childcare. Additionally, in Poland the family is still regarded as the main care supplier (Kotowska and Wóycicka 2008) and in this context women who retire earlier are able to help their families by taking care of their small grandchildren.

Current Policy and Debates (2009–12)

In recent years there have been significant changes in ageing discourse and policy as the demographic reality started to knock ruthlessly on the doors of policy-makers. The impending threat to public finances and the social security system prompted the government to consider the needs of older generations both within and outside the labour market, while also taking into account the issue of healthy ageing (this topic is discussed further in Chapter 9). The façade character of ageing policy observed in the previous period slowly made room for real actions.

The first real step towards maintaining the involvement of older persons was the abolition of early retirement. Under the 1999 reforms, it had initially been assumed that the removal of most of the privileges associated with early retirement would occur by 2006, but it took a decade (to 2008) to introduce any changes. For many years the issue was considered too sensitive politically. No government, especially one approaching re-election, was willing to implement the unpopular regulations and limit the privileges of many occupational groups. Trade unions, unlike employers' associations, always opposed the withdrawal of early retirement options. The introduction of the regulation was postponed twice and the law on bridging pensions finally came into force in 2009, when the majority of the large post-war birth cohorts were already retirees, which decreased the number of potential opponents to the changes.

The provision of bridging pensions was a temporary solution replacing early retirement. These were granted to men aged over 60 and women over 55 who were working in special conditions or performing work of a special character and who were included on an official government list of types of professions prepared by occupational health specialists. This privileged group was made up of around 270 000 employees performing one of about 60 listed types of work under special conditions.⁴ To some extent the list was the subject of discussion and bargaining between trade unions, employers and the government. About 900 000 people in nearly 300 occupations lost their right to early retirement. Teachers were the biggest occupational group to lose their privileges, but after protests they received special compensatory benefits. This could be seen as supporting Paul Pierson's (2001) claim that retrenchment without compensation is difficult.

The second step was parliamentary adoption of plans to increase the eligible retirement age. Until the end of the first decade of the twenty-first century, female retirement at 60 years of age was not subject to wide debate in Poland (Stachura 2008). The authors of the 1999 reform assumed there would be equalization of the retirement age to 62 years for both sexes,

but because of a lack of public support the change was never introduced. Proposals to increase the female retirement age were also included in the Hausner Plan in 2003. Even if later governments understood the need to increase the retirement age, they were not ready to implement changes opposed by public opinion.

After its re-election in 2011, Prime Minister Tusk's government presented plans for another reform of the pension system, arguing that there was no time for further delay. The law was accepted by parliament and signed by the President in 2012. The eligible retirement age will be increased to 67 years for both sexes. The change will be gradual and will be achieved in 2020 for men and in 2040 for women. This means that Poland will join the majority of European countries in having the same retirement age for both sexes.

We expect that the incentives for extending labour activity implemented with the changes to the pension system may increase the exit age. However, the situation of a considerable group of older unemployed people is still very problematic. Companies in Poland are not willing to employ older workers. Although, in 2011, according to Eurostat, the unemployment rate for men aged 50–64 and women aged 50–59 at the level of 7.6 per cent was lower than for the whole population, almost half of the unemployed in these age groups were seeking a job for longer than 12 months. Additionally, 38 per cent of men aged 50–64 and 43 per cent of women aged 50–59 were inactive, so they were not looking for employment at all. Finding a job at this age is very difficult, except perhaps for people with very high qualifications. For many seniors with lower levels of education (which constitutes the majority of the group aged 50–59/64 years), losing a job after the age of 50 usually means the end of one's working life. One of the most commonly noted barriers to employing older workers, especially the unemployed, is the legal protection period in the four years before the eligible retirement age, namely at ages 56–60 for women and 61–65 for men (Szatur-Jaworska 2008). According to the Labour Code, an employer cannot dismiss a worker during this period. This discourages employers from hiring older workers because the regulations deny them the possibility of dismissing an ineffective worker, a situation that is commonly criticized by employers' associations. In 2011, age was identified by more than half of unemployed people aged 50–59/64 years as the main barrier to finding a job. However, this regulation does not apply to persons who are employed on more flexible job contracts, such as temporary job contracts.

The recent debates emphasize the issue of the adequacy of income in old age, namely the ability to protect future older generations from poverty. Reforms introduced after the 1990s in Poland focused on ensuring the financial stability of the pension system and creating incentives for

longer labour market activity at older ages. The minimum pension level and poverty among pensioners were not important issues at that time, although they were raised in some debates. The new defined contribution pension system will provide lower replacement rates (ratio of pension benefit to previous earnings). The discussion about the level of future pensions is not only about longer work activity but also about the indexation of pensions. In the current period of public fiscal stringency, this has led to conflict between the Ministry of Labour and Social Policy and the Ministry of Finance.

In many developed countries, voluntary private pension savings are increasingly important in providing income for old age, putting more responsibility on individuals to ensure their incomes during retirement. It is sometimes assumed that a public-private mix will ensure an adequate income replacement rate. In Poland, voluntary saving for retirement is low. According to Financial Supervision Authority data,⁵ only about 5 per cent of the working population had voluntary Individual Pension Accounts⁶ and less than half that number participated in employee pension schemes run by their employers in 2010.

It appears that the last two years have brought about a significant change in perception about an ageing society and ageing policy ideas in Poland, although it is difficult to predict the final outcome of current debates. Unquestionably, the issue of active ageing has recently – since about 2011 – gained much more attention than in the two previous decades. For instance, the President of Poland organized a Public Debate Forum in 2011, which focused, among other issues, on the challenges resulting from the ageing population. Undoubtedly, the pension system is the primary tool used by the Polish government to answer the challenges of an ageing society. Other areas where active ageing policy should be developed are not so visible. Even by 2012, the European Year for Active Ageing and Solidarity between Generations, there were few actions to date organized and supported by the government that address the challenge of healthy or inclusive ageing.

In May 2012, the Minister of Labour and Social Policy appointed a working group to examine policies for older people. Its main aims are to analyse short- and medium-term development strategies and to prepare assumptions for policies and programmes of support for older people. This group continue their work in a special department created in the Ministry of Labour and Social Policy. Its members are employees of different departments and external experts may be invited to contribute.

The façade character of ageing policy that was observed in the previous period is slowly making room for real actions, although these are still mainly motivated by EU recommendations. Polish society shares such

opinions. According to the results of the 2011 Eurobarometer survey (European Commission 2012), when asked about who played a positive role in tackling the challenges of population ageing, 34 per cent of Polish respondents saw EU institutions as positive while the average for all countries was 29 per cent. In contrast, only 24 per cent in Poland considered that the national government played a positive role compared with the EU average of 39 per cent.

THE NON-GOVERNMENT DIMENSION OF ACTIVE AGEING

A broader understanding of ageing policy, beyond the labour market and pension system, includes ideas and initiatives outside the government field. As we have seen, for many years active ageing was absent from public policy or received only token acknowledgement. However, the gap was at least partly filled by other actors. One was the non-government sector. The 1990s were a time of rebuilding for civil society in Poland, both in social self-consciousness and in system regulations (Leś 2000). NGOs offered support in areas where government policy and public institutions were ineffective. Structural funds have been the crucial source of financing for NGOs since the preparation period for accession to the EU, and hence EU priorities influence the activities of NGOs. These include aspects of ageing policy and have resulted in initiatives that promote active ageing.

Polish seniors have among the lowest rates of involvement in voluntary activities in Europe. The reasons for their low engagement come firstly from history, tradition and culture, as people aged 50+ today have lived for at least 30 years under the socialist regime. This period had a significant impact on the awareness of older generations and its heritage is something that should not be underestimated. It can still be seen in general inactivity, demanding attitudes, lack of knowledge about and reluctance to undertake voluntary work, and a distortion of notions related to volunteering by the socialist ideology. The predominant vision of older age is far from an active image. It is instead a specific culture of inactivity in which senior volunteering does not exist (Turek and Perek-Białas forthcoming).

Until recent years, the focus of NGOs in addressing the needs of older people was rather narrow and based in the major cities, although there were isolated examples of good initiatives. Some local NGOs developed programmes but the sector lacked systematic and broader actions. Recently, however, the situation has changed. Developments including the professionalization and stabilization of the third sector, existence of EU priorities and funds, and growing awareness of the challenges of an ageing

society resulted in growing concern about the lack of involvement of older people in the social field. As a consequence, the situation is changing. The media more frequently show older people as active, full of energy and life. After accession to the EU, and with the European Year of Volunteering (2011) and the European Year for Active Ageing and Solidarity between Generations (2012), seniors have been recognized as a large group of potential participants in civil society by NGOs. This in turn has led to a number of discussions, campaigns and initiatives promoting volunteering among seniors. Our interviews show, however, that the extent of NGO activity is underestimated by public bodies.

It is difficult to quantify the number of NGOs that provide support and activities for older people. The number of organizations has grown, especially since 2004, and there were about 1300 in 2011 (Dudkiewicz and Sobiesiak-Penszo 2011). Many organizations provide help and support for older people to mitigate the results of unemployment and exclusion. However, they do not necessarily act directly for activation of older persons.

The third sector for seniors, consisting of NGOs that are able to meet the needs and aspirations of older volunteers, has begun to develop over the last decade, although some organizations have been functioning for longer. One of the first platforms was established in 2004 when 22 non-profit organizations for seniors formed Forum 50+ Seniors of the 21st Century!⁷ in collaboration with the AGE Platform.⁸ This brings together many people connected with active ageing topics. Another example is a programme supporting and financing initiatives for the involvement of older generations called Seniors in Action, which has funded almost 70 projects involving people aged over 50. The most active seniors' organizations have been established in the major cities in Poland, while in the traditional areas of low engagement – small towns and the countryside – there is little offered specifically for seniors. The gap is partially filled by traditional activities such as countryside housewife circles (*Kola Gospodyń Wiejskich*), voluntary fire brigades (*Ochotnicza Straż Pożarna*) and religious organizations, but it is hard to estimate the extent of engagement of older persons in these organizations (Halamska 2008; Kamiński 2008). The most common types of initiative focus on the involvement of older volunteers in local societies, educational activities aimed at improving the skills and competencies of older persons, integration projects in which older people work with younger generations or share knowledge, experiences and memories with them, and health and recreational activities (Leszczyńska-Rejchert 2005; Turek 2011; Rosochacka-Gmitrzak 2011).

There are examples of organizations that have been particularly successful in engaging older people in recent years. Universities of the Third

Age (Halicka and Kramkowska 2011) are designed as places for spending leisure time rather than for developing and improving professional skills. Currently there are almost 400 universities attracting more than 100 000 participants (data from the Congress of the Third Age Universities, March 2012). It is also worth mentioning the Polish Association of Retired Persons, Pensioners and the Disabled,⁹ which is the largest and oldest seniors' organization in Poland, with a 70-year-long tradition. It brings together almost one million formal members, yet it is hard to estimate the proportion of members who participate actively in its voluntary work.

EU funds also strongly support initiatives aimed at increasing lifelong learning activities. Examples include the Leonardo da Vinci programme, which supports professional education for workers aged over 50 and strategic age management in the workplace, and the Grundtvig programme, which provides funds aimed at supporting non-professional education. However, the number of older people who engage in educational activities is very low. One study showed that in 2011, among people aged 50–59/64 years, 88 per cent of those who were unemployed and 78 per cent of workers were not engaged in educational activity of any kind. This widespread reluctance to undertake education at an older age stems mostly from the assumption that such activity will have no effect on employment prospects (Szcucka et al. 2012).

COMPANY-LEVEL POLICY TOWARDS OLDER WORKERS

Employers and their role in the employment of older workers are often unfairly marginalized in discussions on the shape of active ageing policy. Employers' attitudes and their ability to manage staff may support or contradict government attempts to implement a particular ageing policy. To prolong working life and increase the employment of older people, employers must be willing to hire older workers and use their work in a productive way. Company-level policy is not independent of state-level policy and the welfare regime. Data from the Activating Senior Potentials in Ageing Europe (ASPA) survey project (Perek-Białas and Turek 2012) of Polish employers show that most do not follow the policy of extending the period of working life. Only 20 per cent would support an increase in the eligible retirement age, while almost half are opposed to the restriction of early retirement privileges. Employers often expect workers to retire as soon as they are able to do so. Unfortunately, employers' perceptions of older workers are still based on simple labour cost analyses. If a company is not able to use the potential and capabilities of older workers, and if it is

not prepared to invest in them, such employees may be considered useless. Employers have considered a reduction in the number of older employees and adjustment of the age structure as effective ways of dealing with transitory company problems and tools for cutting labour costs. From this perspective, early retirement privileges were convenient tools for employers, improving their flexibility and range of potential solutions.

There could be different strategies towards older workers in companies (Perek-Białas and Turek 2012) but the strategy of pushing older workers out as quickly as possible and reducing costs is still popular among Polish companies. Unfortunately, the adoption of age management strategies aimed at improving the productivity of older workers by attempting to upgrade their skills and competencies, increasing their effectiveness, helping them adjust to the workplace, planning individual career development and avoiding burn-out is a relatively new phenomenon.

As we have shown, the system of early retirement was one way by which the Polish government attempted to tackle the difficult labour market situation. While the highest unemployment rates are recorded for the youngest age group there is higher long-term unemployment in older age groups because it is difficult for unemployed persons aged 50 and over to find a job unless they are very well educated and highly qualified (Ruzik 2007; MPiPS 2008). In the oldest group of the unemployed (50–59/64), almost half of women and 40 per cent of men remain unemployed for 12 months or longer, and 26 per cent and 23 per cent, respectively, for over 24 months. Current policy does not encourage companies to be concerned about their ageing staff nor to develop age management policies. Employers' demand for labour is met by a large supply of young candidates who are usually better educated than their parents.

DISCUSSION AND CONCLUSIONS

The main aim of this chapter was to consider how economic transition and EU accession influenced the development of active ageing policy in Poland. The process of transition reduced the interest of policy-makers in an ageing society, because economic problems of high unemployment and restructuring of companies seemed more important in the short run than demographic change and financial resources for public policies were limited. EU accession did result in the preparation of several documents to meet EU policy requirements. Thus, accession was followed by the development of a specific but façade ageing policy that initially existed only on paper. The real actions addressing the challenges of an ageing society have

occurred over the last two decades and fit primarily into the framework of productive ageing. They concerned general pension reform, restrictions on early retirement and increasing the eligible age for retirement. The only comprehensive programme that referred to the challenges of ageing, 'Solidarity across generations', focused on productivity and employment rather than on the wider approach of active ageing. These existing solutions have been protective in nature and directed towards maintaining employment of older workers.

The concepts of an active ageing policy are still relatively new in Poland (see Perek-Białas and Ruzik 2005; Kurkiewicz 2007; Baładynowicz-Panfil 2009), but this does not mean that the issue did not exist previously in public debate and policy (see, for example, Perek-Białas et al. 2006). Different measures were discussed and implemented to address current and predicted consequences of demographic ageing, although no comprehensive long-term active ageing policy was established until 2008. There were fragmented actions in various areas but these were not aimed at developing the society according to the ideas of active ageing. There has been no deliberate attempt to create and implement active ageing policy and so the effects of changes are not visible (Szukalski 2008). However, some issues related to a broad understanding of active ageing have been present at various times since the early 1990s, either in policy debates or in programmes and mostly in the labour market and pension system.

During the last two decades there have been almost no strategic actions directed towards increasing the employment of people aged 50 and over. During the transition years, Poland had to face more pressing problems, namely the development of a free market, major systems reforms, inflation, general unemployment and many others. Societal ageing and the low levels of activity of older people were secondary or even minor problems for policy-makers, at least until 2008. Between 1989 and 2003, the dominant strategy of public policy concerning older people was aimed at pushing older workers out of the labour market. This was a reaction to high unemployment, especially in younger cohorts. Poland, like many other countries, had to reform the pension system to cope with the increasing financial pressure on the traditional pension system. After 1989 the major development for ageing society was the reform of pensions in 1999, but its effects will not be visible for some time.

The question arises about the role of the state in the wake of demographic changes in the labour market. The pension system is obviously the primary regulatory mechanism that the state may apply. However, there is currently discussion about the measures that should be undertaken. Extending the period of employment may be a simple way to reduce the

cost of supporting citizens through the pension system, but the lifting of the retirement age could result in a prolonged period of non-productive work and may result in growing numbers of older people who are unemployed or on disability pensions.

Public policy and the actions of labour market institutions towards older people have been inconsistent and not systematic. Active ageing has been treated as an issue of an ageing and shrinking workforce that could be counteracted by changes in the pension system. Most interest has been focused on the employment rate of the 55–64-year-old age group, and especially on the situation of the unemployed. A broader and more comprehensive approach has been absent.

Currently there are no effective incentives for employers to hire older workers or to keep them employed. The existing solutions often bring about results contrary to those intended. An obstacle for unemployed people over the age of 50 is the law stating that employers cannot dismiss a worker within four years of the eligible retirement age. Additionally, age management in Poland only exists in a very limited scope.

EU membership brought about another important change because it provided opportunities to finance NGO activities. NGOs and Universities of the Third Age have become important actors that attempt to implement the idea of active ageing and to engage older people in volunteer activities. Public policy does not support this form of activity in an efficient way. However, in 2012 the European Year for Active Ageing and Solidarity between Generations brought a substantial change. The Ministry of Labour and Social Policy has designed a new programme that aims to increase social activity among older people in Poland. The programme was developed after discussion and consultation with interested parties in open public debate, and this also shows a change of direction by empowering old people¹⁰ and taking into account the voices of citizens in public policy discourse. From this perspective, EU priorities and structural funds seem to have had a positive impact on the development of organizations promoting volunteering among older people.

The welfare regime in which public policy is formed had and still has an impact on active ageing policy. A liberal or residual type of welfare regime focuses mostly on the importance of productive life and labour market activity. As we have shown in this chapter, in Poland it also shaped policies concerning demographic change.

Comprehensive public policy focusing on ageing and older workers is still an issue for the future in Poland. Perhaps the year 2012, which was the European Year for Active Ageing and Solidarity between Generations,¹¹ will have favoured some additional initiatives.

NOTES

1. For details, see <http://www.iccr-international.org/projects/activage/>.
2. The main institution in the debates on pension issues was (and still is) the Ministry of Labour and Social Policy (which functioned as the Ministry of Economy, Labour and Social Policy in 2003–05). Other main actors involved in the debate over the last 15 years were the Ministry of Finance, experts, scientists, national and international institutions, trade unions, employers' associations and private companies. An increasingly important forum for social dialogue was the Tripartite Committee for Social and Economic Affairs, which included representatives of the government, trade unions and employers and had regional branches. More on the debate can be found in Golinowska and Hausner (1998) and Chłoń-Domińczak et al. (2000).
3. *Narodowa Strategia Wzrostu Zatrudnienia i Rozwoju Zasobów Ludzkich* (MPiPS 2000).
4. This is only an estimate. The final decision on whether an employee is eligible to receive a bridging pension is made after investigations in the workplace carried out by a special work inspection.
5. For details, see http://www.knf.gov.pl/en/about_the_market/Pension_system/index.html.
6. A special account for saving for old age introduced in 2004.
7. For details, see <http://www.forum.senior.info.pl>.
8. AGE Platform Europe is a European network of around 165 organizations of and for people aged 50 and over, representing directly over 30 million older people in Europe. AGE was set up in January 2001 to improve and strengthen cooperation between older people's organizations at EU level. Membership of AGE is open to European, national and regional organizations, and to both organizations of older people and organizations for older people. Organizations of older people will have the majority of votes in AGE's decision-making bodies. Membership is open only to non-profit organizations. AGE is co-financed by its members and by the EU. For details, see <http://www.age-platform.eu>.
9. Polski Związek Emerytów, Rencistów i Inwalidów.
10. For details, see <http://www.mpips.gov.pl/aktualnosci-wszystkie/art,7566,5876,razdowy-program-na-rzecz-aktywnosci-spoecznej-osob-starszych-na-lata-2012-2013-przyjety.html>.
11. In Polish, the direct translation of the 2012 European Year for Active Ageing and Solidarity between Generations is the 2012 European Year for Activity of Older Persons and Solidarity between Generations.

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APPENDIX

Table 6A.1 Changes in legislation and institutional landscape between 1995 and 2012

Year	Social security	Labour market
1995	Pre-retirement allowances and benefits introduced	
1997	Benefit indexation dependent on CPI	
1998	Disability system reform	
1999	Pension system reform introduced Change of rules regulating work and receiving pension	
2000		Lisbon Strategy
2002	Withdrawal of pre-retirement allowances and change of pre-retirement benefits	
2003		Hausner's Plan
2004	Limitation of pre-retirement benefits Change of the indexation rule	Programme 50+ for years 2004-05
2005	National Program of Reforms for years 2005-08	
2007	Change of rules for combining work and pension	Country Development Strategy for years 2007-15 Operational Program Human Capital for years 2007-13
2008	Change of the indexation rule	Programme 'Solidarity across Generations' National Plan of Actions towards Employment National Action Plan of Social Protection and Social Inclusion for years 2008-10
2009	Early retirement finally abolished for majority of the population Bridging pensions Rules for paying out 2nd pillar pensions	
2010		
2011	Some part of the contribution transferred to an open pension fund (2nd pillar) moved to the 1st pillar	
2012	Gradual increasing eligible retirement age to 67 for men and women The working group for the policy towards older people in the Ministry of Labour and Social Policy (June 2012)	