

# CASE Network Studies & Analyses

## Conceptual framework of the active ageing policies in employment in Poland

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## **Abstract**

The aim of this work is to present an in depth understanding of the conceptual framework of active ageing policies, which have been created and implemented in Poland. The discussion of active ageing in employment in Poland started relatively late. The first discussions on the unfavourable situation of elderly employment emerged only in the second half of the 1990s, when the debate on the pension system reform started. While only a few ageing policies were developed at the national level during that time, several interesting initiatives were undertaken at a regional level and in the third sector. They were mostly focused on productive ageing and the problems associated with the economic activation of people over 50. The intensive implementation of the active ageing policies in Poland started in 2012, during the European Year of Active Ageing. At present, there is an intense discussion on policies addressed to the elderly, which concentrate not only on the activation of the labour market, but also on healthy, active and socially inclusive ageing, education and civil engagement.

This paper concludes that despite intense work being done by public authorities, the concept still needs a deeper implementation - especially at the regional level. Furthermore, close observation and evaluation of the activation programmes is still missing and the identification and implementation of good practices which are already being developed in other European countries is under-used.

## 1. Introduction

The aim of this work is to present in depth understanding of the conceptual framework of active ageing policies, which are created and implemented in Poland. The paper is mainly derived from three national documents that directly address active ageing policy in Poland. The first one is a conceptual framework of the *Solidarity across Generations* programme from 2008<sup>1</sup>. The second one is the *Governmental Programme for the Social Activity of the Elderly – ASOS* from 2012.<sup>2</sup> The last document is *Long-term Conceptual Assumptions of the Seniority Policy for 2014-2020*<sup>3</sup>, a work-in-progress being prepared by the *Advisory Council for Seniority Policy* [Trans: Rada do spraw polityki senioralnej] and *Council 50+* [Trans: Rada 50+] for the Ministry of Labour and Social Affairs.

The analysis is complemented by conceptual information from other national and regional planning documents that deal with active ageing policy only indirectly. The documents include reform programmes, labour market sector action plans and the comprehensive development programmes of voivodships. Among these are measures targeted at people aged 45/50+. The list of analysed documents includes: National Reform Programmes<sup>4</sup>, the National Action Plan for Employment<sup>5</sup>, National Strategies of Human Development<sup>6</sup>, and Government Programmes addressed to people aged 45/50+<sup>7</sup>.

Valuable input was obtained from discussions with the participants of the *Advisory Council for Seniority Policy* meetings which took place in mid-July 2013. The information obtained was deepened during two personal interviews with the representatives of national bodies.

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<sup>1</sup> Program Solidarność Pokoleń. Działania dla zwiększenia aktywności zawodowej osób w wieku 50+, Program przyjęty przez Radę Ministrów w dn. 17 października 2008.

<sup>2</sup> Rządowy Program na rzecz Aktywności Społecznej Osób Starszych na lata 2012-2013, Załącznik do Uchwały nr 137 Rady Ministrów z dn.24 sierpnia 2012 r.

<sup>3</sup> Założenia długofalowej polityki senioralnej w Polsce na lata 2014-2020. Wstępny projekt 3.0 z dn. 12 czerwca 2013 r.

<sup>4</sup> Ministerstwo Gospodarki, 2008. Krajowy program reform na lata 2008-2011 na rzecz realizacji Strategii Lizbońskiej. Warszawa.

<sup>5</sup> „Strategia Rozwoju Kraju – aktywne społeczeństwo, konkurencyjna gospodarka, sprawne państwo” Rady Ministrów z dn. 25 września 2012 r.

<sup>6</sup> Program Operacyjny Rozwój Kapitału Ludzkiego.

<sup>7</sup> MPiPS [Ministry of Labour and Social Affairs], 2008, Program działań na rzecz promocji zatrudnienia, łagodzenia skutków bezrobocia i aktywizacji zawodowej osób w wieku niemobilnym – Programme 45/50+.

## 2. Extending working lives

### 2.1 General assessment of the labour market situation for older workers

The economic activity rate of the elderly in Poland is the lowest of all the EU countries<sup>8</sup>. In 2011, the employment rate for people aged 55-64 was 36,9%, while the corresponding number was 52,9% for OECD countries. Gender differences are of particular importance. The employment rate for men aged 55-64 accounted for 45,3%, while for women it was 24,2%<sup>9</sup>. The effective average age of persons receiving pension benefits for the first time was 59,4 for women and 60,8 for men in 2011<sup>10</sup>. The employment rate for those above the eligible retirement age (60 for women and 65 for men) has been dropping systematically from 10,8% since the early 2000s. In 2011 it reached 9,4%. The opposite trend is observed in OECD countries. In 2001, the employment rate for people aged 65-59 was 15,2% and it increased to 18,5% in 2011. When assessing the labour market situation of the elderly, one has to keep in mind that the economic activity of older workers has been significantly affected by huge structural changes in their lives, i.e. the transition from a centrally planned to a market economy, the preparation period and finally, the accession to the European Union in 2004.

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 and to reduce their activity. Important demographic phenomena were also occurring parallel to the economic changes. The next baby boomer generation, born in the late 1970s and early 1980s, was just entering the labour market. Furthermore, huge educational and skills differences were observed between the older and the younger generations, which made the situation of the elderly even more difficult. The higher educational attainment of younger generations compared to the mostly vocational or primary education of the elderly<sup>11</sup> has caused enormous disproportions in the quality of the skills of younger and older generations. Additionally, the older elderly still tend to be generally inactive, maintaining the attitude of the communist system. They lack high levels of education and many are reluctant to learn and participate actively in social and economic life. The attitude of the younger generations

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<sup>8</sup> Eurostat, 2013, Employment statistics:

[http://epp.eurostat.ec.europa.eu/statistics\\_explained/index.php/Employment\\_statistics](http://epp.eurostat.ec.europa.eu/statistics_explained/index.php/Employment_statistics)

<sup>9</sup> OECD, 2011, Older workers scorebord.

<sup>10</sup> OECD, 2012, Pensions outlook.

<sup>11</sup> The older generation lacks technological competences and knowledge of languages as Russian was the only obligatory language in Polish schools until the early 1990s.

of the elderly is changing, but they still appear reluctant to actively participate in social and economic life<sup>12</sup>.

## 2.2 Active Ageing in Employment

The discussion of active ageing policies in employment in Poland started relatively late. During the transition from a centrally planned to a market economy at the beginning of 1990s, Poland had to rapidly develop democratic institutions and a free market economy and the questions related to an ageing society were postponed. Additionally, the second baby boomer generation, born in the late 1970s and early 1980s, meant that the labour force in Poland was younger than in the majority of other European countries, hiding the problems of an ageing population. The first discussions on the unfavourable situation emerged only in the second half of the 1990s, when the debate on the pension system reform started. Longer activity and later retirement was then highlighted as a prerequisite for the financial stability of the social security system and adequate income at older ages rather than as a way of achieving a self-fulfilling life. While few ageing policies were developed at the national level during that time, several interesting initiatives were undertaken at the regional level. Also, the third sector for seniors, consisting of NGOs, has developed relatively rapidly over the last decade<sup>13</sup>.

After the EU accession, as a member of the EU, Poland had to adjust its policies to the goals and priorities of the EU, which included active ageing. The first attempt in preventing the elderly from leaving the labour market early was the governmental programme called *50 Plus* established in 2003 by the Ministry of Economy, Labour and Social Policy<sup>14</sup>. *Solidarity across Generations*, which began in 2008<sup>15</sup>, was the first comprehensive and structured attempt to mobilize seniors' potential in Poland. The detailed goals of the programme were focused on productive ageing, particularly on increasing the number of years spent in productive employment. The *Solidarity across Generations* programme is the first and so far the only programme which addresses the problems of the economic activation of people over 50 in a systemic and comprehensive way.

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<sup>12</sup> Rządowy Program na rzecz Aktywności Społecznej Osób Starszych na lata 2012-2013, Załącznik do Uchwały nr 137 Rady Ministrów z dn.24 sierpnia 2012 r.

<sup>13</sup> Perek-Białas, J. and A. Ruzik-Sierdzińska, 2012, Did the transition to a market economy and EU membership have an impact on active ageing policy in Poland? In "The Making of Ageing Policy. Theory and Practice in Europe, eds. R. Ervik and T. S. Linden.

<sup>14</sup> Program działań na rzecz promocji zatrudnienia, łagodzenia skutków bezrobocia i aktywizacji zawodowej osób w wieku niemobilnym. Program 45/50 plus. Warszawa, maj 2008.

<sup>15</sup> Program Solidarność Pokoleń. Działania dla zwiększenia aktywności zawodowej osób w wieku 50+, Program przyjęty przez Radę Ministrów w dn. 17 października 2008.

The intensive implementation of the active ageing policies in Poland started in 2012, during the European Year of Active Ageing. The Ministry of Labour and Social Affairs introduced a major programme, the *Governmental Programme of Social Activity for the Elderly* for 2012-2013 – ASOS<sup>16</sup>. The main aim of the programme is to create conditions for the elderly to stay active in societal and economic life longer. The programme has four priorities for the elderly: 1) Education 2) Civic engagement promoting inter- and intra- generational activity; 3) Social participation and 4) Social services. The implementation of the programme revealed significant needs at the individual level expressed by a huge number of applications. At the same time, enormous deficiencies in the local personnel and infrastructure for the elderly are still observed. Furthermore, several experts highlight that assistance should be more focused at the local level. Financial support has permitted the implementation of over 400 projects. Among them are several socially innovative ideas that aim to enhance the activity of the elderly in social life and in the labour market.

The second edition of the programme is now being created for 2014-2020. It is assumed to be the next large, comprehensive and structured mid-term programme to mobilize seniors after *Solidarity across Generations*. The programme is being built on the experiences, deficiencies, and needs found in previous *ad hoc* activities. Furthermore, the Ministry of Labour and Social Affairs has appointed two groups of stakeholders to be involved in the implementation of active aging policies at all institutional and regional levels. The first one is called *Council 50+* and is responsible for new solutions in the activation of the elderly on the labour market. The second one, called the *Advisory Council for Seniority Policy*, aims to prepare the mid-term conceptual framework for effective and structured seniority policy in Poland. National representatives are also attempting to monitor efficient and innovative initiatives that would help them reach elderly activation faster and at a lower cost. In order to do so, they are creating measures of good practices and social innovations which might serve other stakeholders in the future.

At the same time, other mid-term strategies indirectly related to active ageing of the elderly are also being discussed (see for example *The strategy of Human Capital Development 2020*)<sup>17</sup>.

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<sup>16</sup> Rządowy Program na rzecz Aktywności Społecznej Osób Starszych na lata 2012-2013, Załącznik do Uchwały nr 137 Rady Ministrów z dn.24 sierpnia 2012 r.

<sup>17</sup> MPiPS, 2013, Strategia Rozwoju Kapitału Ludzkiego 2020. Projekt.

## **2.3 Employability/workability**

Employability might be seen as a result of the mixture of skills and knowledge of individuals, as well as of national regulations. The situation of the elderly in the labour market is relatively difficult. The share of the elderly aged 55-64 with tertiary education is relatively low when compared to younger cohorts. It constitutes only 12.9% of the age groups, while the comparable number is 24% for the whole population and 39% for people aged 25-34 in 2011<sup>18</sup>. Consequently, the employability of the elderly, understood as their ability to become employed and to be able to sustain employment or find new employment, is also relatively limited. Interviews with national representatives might suggest that the job/work maintenance is one of the most relevant dimensions of employability in Poland. The same conclusion might be drawn, when analysing national documents.

Legal regulations that protect people aged 45+/50+ from losing their jobs or help them find new jobs are addressed to all stakeholders: employers, public and private institutions and the interested people themselves. They can be divided into four instruments:

1. Instruments for the employed at risk of losing their jobs;
2. Instruments supporting the process of seeking work by the unemployed;
3. Various forms of employment supported by public funds (subsidised employment scheme); and
4. Recommendations limiting discrimination of the elderly in the labour market.

The legal instruments addressed to employees aged 45+/50+ at risk of losing their jobs may be divided into two groups. The first one concerns the situation when an employer has already made a decision about redundancies and includes, for example, monitored dismissals. The second one is related to when an employer has not made such a decision yet and the legal regulations are supposed to increase the chances of employees over 45 of remaining employed (like trainings).

Instruments supporting the process of seeking work by the unemployed include help with active seeking of work, training for the unemployed, financing costs of travelling to future employee, professional preparation for adults, and employment in intervention works or public works within 6 months following the date of registration.

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<sup>18</sup> OECD, 2012, Pensions outlook.

The third instrument for increasing employability is a subsidised employment scheme for older people. Under the subsidised employment scheme, an employer gets partial reimbursement of an employee's wage costs and her social security contributions [for a detailed description see EEO Review: Employment Policies to Promote Active Ageing 2012, page 30]. The last legal instrument is indirectly related to an increase in employability. Its aim is to counteract discrimination against the elderly in the labour market and in Polish law.

All these instruments were included in the *Solidarity across Generations* programme.

## **2.4 Healthy Ageing**

The concept of healthy ageing was first incorporated into the *Solidarity across Generations* programme in 2008. It has been operationalized as a necessary initiative for individuals to remain in good health and maintain mental capabilities and in consequence, increase their ability to work longer. The concept was structured with the following measures:

1. Instrumenting preventative measures, which should counteract the reduction of productive abilities due to poor health conditions;
2. Conducting screening interventions for people 50+ as a preventive measure to identify undiagnosed diseases, especially chronic diseases;
3. Building an identification system of health treatments which would help adopt preventative care in advance;
4. Monitoring the risk of being unable to work among people aged 50 plus, early implementation of rehabilitative programmes;
5. Promoting employees' access to health care services from private company insurance.

These activities were coordinated by the Ministry of Labour and Social Affairs. For this purpose, the position of the National Programme Coordinator was created. The Coordinator's main responsibilities include the monitoring of the realization of programme initiatives as well as gathering information on the achievements and performance of the initiatives related to healthy ageing. The indicators measuring the effectiveness of the healthy ageing concept were based on the employment rate of people aged 55-64 by gender, and the changes in the fraction of people employed aged 55-64 who have suffered from accidents at work.

At present, there is an on-going extensive debate about healthy ageing at the Ministerial level. The *Advisory Council for Seniority Policy* was set up to address this concept not only for individuals, but also for society as a whole. It stresses that it is crucial to introduce a life-course orientation in this aspect and to prepare the elderly physically and mentally for upcoming changes in their lives. It aims to increase the number of years lived in health, and ensure effective help for the elderly in case of emergency. Measures assumed for this initiative include:

1. The creation of mental help mechanisms during the process of ageing and leaving the labour market;
2. Spreading the concept of healthy ageing in society;
3. Spreading knowledge about elderly rights among the elderly;
4. Public discussion about the elderly and their place in societal and economic lives and breaking stereotypes.

Mental illnesses are not directly addressed.

## **2.5 Age Management**

Initial attempts to promote the idea of age management were undertaken in Europe at the beginning of the 90s. In Poland, age management is a relatively new topic. The engagement of employers in age management is very low. Nevertheless, there are many negative stereotypes with respect to older workers. Furthermore, employers do not have the skills and experience to effectively manage human resources in their firms. People stay in the same position with the same employer for several years. Employers are not used to shifting employees between jobs in order to increase their motivation, change working conditions, and prevent working illnesses<sup>19</sup>. Public authorities strongly indicate the need for initiatives that would change the negative stereotypes of older workers and enhance companies to employ them. The *Solidarity across Generations* programme attempted to create initiatives that would help reach these goals. It instituted the following measures:

1. Promotion of recruiting the elderly by highlighting their advantages;
2. Dissemination of knowledge of age management to employers and employees;
3. Indication of low costs associated with the implementation of age management in companies;
4. Implementation of age management strategies in companies.

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<sup>19</sup> 2008, MPiPS, Dezaktywizacja osób w wieku okołoemerytalnym. Raport z badań.

As in the previous case, the Ministry of Labour and Social Affairs and the National Programme Coordinator were responsible for the implementation and monitoring of this initiative. No direct indicator was created in order to account for the effectiveness of the activities.

At present, the *Advisory Council for Seniority Policy* defines age management as all activities within firms and institutions which allow for the use of human resources, especially elderly workers, rationally and effectively<sup>20</sup>. It considers age management as an element of human capital management, with a particular focus on managing diversity. The draft of the programme distinguishes eight dimensions in age management (following the work G. Naegele and A. Walker, 2006)<sup>21</sup>. They include:

- Job recruitment;
- Learning, training, and lifelong learning;
- Career development;
- Flexible time;
- Health protection and promotion and workplace design;
- Redeployment;
- Employment exit and transition to retirement;
- Comprehensive approaches.

Good practices in recruiting older people mean access to jobs for everyone, regardless of age. Important measures in this respect include: waiving age limits in job advertisements, the use of specially qualified personnel for interviewing and selecting applicants, a selection process focused not on age, but rather on skills, competencies, and experiences as well as on the individual needs of older applicants, and close co-operation with local recruitment agencies.

A number of benefits for companies are highlighted: 1) older applicants are often more skilled than younger applicants; 2) synergies are gained by linking new and existing skills of the workforce; 3) recruiting older applicants can improve the corporate image of the organization.

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<sup>20</sup> Walker, A., 1997, *Combating age barriers in employment*, Dublin, European Foundation for the Improvement of Living and Working Conditions, 1997.

<sup>21</sup> Eurofound, 2006, "A guide to good practice in age management", Dublin.

Flexible working time practices are a significant aspect of age management. They can be incorporated by reducing daily or weekly working hours, decreasing weekly working time, or temporary contracts for the elderly with partial retirement.

Other important aspects of age management are health protection and promotion and workplace design. This optimizes work processes and the organization of work to enable employees to perform well and to ensure their health and capacity to work. Good practices in this field may take the form of preventative measures, or measures intended to compensate for physical decline.

Policy makers have concluded that the undertaken initiatives might be effective in extending healthy working lives. They should be undertaken at the individual, company and society level.

Initiatives at the individual level are mainly directed at increasing people's physical performance as well as at increasing their professional qualifications. Activities at the company level include a number of solutions related to:

1. the organization of work: the adjustment of the place of work to the needs of the elderly, shortening working time, flexible working hours, longer holidays, a reduction of shift work and an increase of qualifications;
2. working conditions: the possibility of choosing tasks, work breaks, the definition of the role and perspectives of employment of the elderly, limiting hard physical work and work in difficult working conditions.

Initiatives at the societal level should be concentrated on the reform of human capital management and the promotion of positive attitudes towards employment of the elderly.

## **2.6 Social innovation**

In Poland, social innovation is not defined in any national and/or regional document, although it is not a completely new concept. When defining social innovation, interviewers followed the EC definition, i.e. they defined social innovations as “initiatives that are innovative in both their ends and their means that simultaneously meet social needs”.

Interviews with representatives of the Ministry of Labour and Social Affairs have confirmed that the social innovation concept is of particular importance in recent discussions of active ageing policies reform in Poland. Until recently, the majority of initiatives were undertaken

*ad hoc*. However, some attempts to structure the aims, priorities and measures have been undertaken. Based on past experience, new directions are being created and significant focus is being placed on social innovation in this field. Some interesting examples of socially innovative projects might be derived (see for example <http://www.olbrzym.info/>)<sup>22</sup>.

## **2.7 Quality of work/life**

A crucial aspect of active ageing in Poland is to adjust the quality of work performed by the elderly by modifying their jobs and places of work. It is necessary to modify individuals' responsibilities, modernize people's working time and workplaces in order to adjust the job according to the changing limitations imposed by age<sup>23</sup>.

The *Solidarity across Generations programme* indicated some measures that would help modify the working conditions of the elderly. They might be summarised as:

1. To promote solutions that would facilitate change of jobs within the same employer with age;
2. To allow for the reduction of working hours for people aged 50 plus, when the conditions of work are difficult (noise, vibrations, high or low temperatures);
3. To allow for the reduction of difficult working conditions for people aged 50 plus (like forced posture, lifting heavy objects, repetitive work, etc).

Recently the *Advisory Council for Seniority Policy* stressed that optimal working conditions are strictly related to the ergonomics of the place of work. The *Polish Ergonomics Association (NEA)*, when defining the ergonomics for the elderly, uses the definition of J. Rosner, according to which "ergonomics defines equipment, tools and materials design, as for the workplace, intended to optimize an individual's needs and possibilities, in order to maximize productivity by reducing health danger and discomfort." Despite the fact that nowadays the ageing processes can be slowed down by proper training, a rational way of living, feeding, etc., a decrease in physical and physiological work capacity with age is inevitable and proper steps should be undertaken to adjust to it.

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<sup>22</sup> Europerspektywa, 2012, Metodologia wydłużania aktywności zawodowej osób w wieku powyżej pięćdziesięciu lat. Obudź sobie w Olbrzymu.

<sup>23</sup> Olszewski, J., 1997. Podstawy ergonomii i fizjologii pracy. Wydanie drugie zmienione. Akademia Ekonomiczna w Poznaniu.

In 2001-2004, the *Central Institute of Labour Protection – National Research Institute- CIOP* (in Polish: Centralny Instytut Ochrony Pracy – Państwowy Instytut Badawczy <http://www.ciop.pl/>) prepared an analysis about the determinants of work ability of the elderly by using the Work Ability Index (WAI)<sup>24</sup>. The results show that work ability decreases with age for people which had: hard physical work, shift work, night work, extra working hours, were exposed to mineral dust, noise, heat, local vibration, chemical materials, and major stress at work.

The Polish Ministry of Labour and Social Affairs recommends using an individual approach to each employee and the change in working conditions and requirements for older workers. All of these activities, undertaken in the proper moment of an individual's life, should be the basic element not only of age management, but also of occupational safety and health management.

## **2.8 Good Practice**

Good practices are defined as innovative projects and activities (cyclical or not), which were successfully implemented at local, regional or national level. They are understood as practical solutions to particular problems that bring positive results. Good practises should be universal, in a sense they are possible to implement in other organisations<sup>25</sup>. The aim of the *Council 50+* is to gather all relevant information about good practices in extending working lives that are planned or under realisation at national, regional and local level.

Although several initiatives are called *good practices*, until now no clear criteria for the definition of this concept has been created at national level.

## **2.9 Life-course orientation**

The *Solidarity across Generations programme* was the first governmental programme which aimed at increasing the employment of people aged 50 plus by addressing the initiatives to younger and older cohorts. Many experts argued that in order to increase the employment of the elderly in the future, several activities are required for younger generations. The programme defines five main aims related to an active ageing policy, and all of them are

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<sup>24</sup> Jędryka-Góral, A., Bugajska, J., Łastowiecka, E., and A. Najmiec, 2006, Work ability in ageing workers suffering from chronic diseases. *International Journal of Occupational Safety and Ergonomics*, 12 (1).

<sup>25</sup> <http://zielonalinia.gov.pl/Katalog-dobrych-praktyk-dla-25603>

addressed to the whole working population. For example, initiatives undertaken to foster healthy ageing early in one's career should foster longer employment at older ages.

The recent debate about effective seniority policy reveals that this concept should be better understood and strongly implemented by all interested stakeholders. The *Council 50+* together with the *Advisory Council of Seniority Policy* at the Ministry of Labour and Social Affairs plan to develop national specific standards that would help measure effectiveness of life-course oriented strategy. A preliminary draft of the results is expected at the end of September 2013 and the final version of the document should be available at the beginning of 2014.

There are other national planning documents that raise the issue of life-course orientation, though they are not directly related to the active ageing policy. For example, the *Strategy of Human Development 2020* aims to increase human capital during the whole life-course orientation in order to enhance an individual's participation in social and economic life during one's whole life. The strategy consists of five priorities:

1. Increase in employment;
2. Extension of work life and a higher quality of living for the elderly;
3. Increase in the quality of life of people at risk of social exclusion;
4. Increase in health quality and the effectiveness of the health care system;
5. Increase in individual competencies and skills.

Furthermore, The Strategy of National Development – active society, competitive economy, efficient country<sup>26</sup> indicates that “challenges for modern countries and their members are related to intelligent, balanced growth, which closely corresponds to the quality of human capital. (...) The increase in the quality of human capital is happening during the whole life of an individual. This initiative should start from the formal primary education, through other formal and informal channels, like trainings, courses, but also at the later stages at work and in societal engagement”.

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<sup>26</sup> „Strategia Rozwoju Kraju – aktywne społeczeństwo, konkurencyjna gospodarka, sprawne państwo” Rady Ministrów z dn. 25 września 2012 r.

## **2.10 Solidarity among generations**

Solidarity among generations is an important aspect of the Polish active ageing policy. The first attempts to implement this strategy started in 2008 by creating a structured and comprehensive national programme called *Solidarity across Generations*. This programme showed that an increase in the labour market participation of the elderly will help maintain solidarity among generations. Early retirement of the elderly influences public expenditures on social benefits. Consequently, there is a need for increasing the labour costs, which in consequence decreases places of work for younger generations. As a result, the employment of young people decreases. Additionally, public funds spent on the elderly decrease the magnitude of expenses for other disadvantaged groups (like young NEETs). Consequently, public authorities see the need to promote the employability of the elderly and solidarity among generations. The *Solidarity across Generations* programme was designed with this aim. It indicates a number of measures necessary to successfully contribute to maintaining solidarity among generations, including:

1. Promoting an age management policy in the private sector through programmes addressed to improve the competencies of people aged 45 plus; an increase in the “educational boom” of people aged 50+;
2. Limiting the benefits of being passive by limiting the possibility of early retirement or other social benefits encouraging inactivity.

A more comprehensive definition of the “solidarity among generations” concept is being prepared by the *Council 50+*. The first results will be presented in January 2014.

## **2.11 Pension/retirement policies**

In 1999, following a period of many changes in the political, economic and labour market situation in Eastern Europe, the first pension reform was implemented in Poland. The old-age pension system combined a mandatory pay-as-you-go first pillar contribution with a funded defined contribution second pillar, with obligatory individual privately managed accounts. The new system was aimed at postponing retirement, as it relates to the length of individual employment careers with pension levels. At the time, the retirement age was 60 for women and 65 for men. In addition to the mandatory contributions, a voluntary and additionally financed third pillar was introduced. The authors of the 1999 reform assumed there would be equalization of the retirement age to 62 years for both genders, but due to a lack of public support, the change was never introduced. Only recently did the impending threat to public

finances and the social security system prompt the government to consider an increase in the eligible retirement age. In 2012, the parliament accepted the law that increased the eligible retirement age to 67 for both genders. The change will be gradual and will be achieved by 2020 for men and 2040 for women<sup>27</sup>.

### **2.12 Paid work after retirement/undeclared employment (during work/after retirement)**

Several studies of undeclared employment in Poland<sup>28</sup> indicate that the magnitude of undeclared employment is comparable among all age groups. Consequently, combatting undeclared employment among the elderly has never been a direct concern of active aging policies. Discussions with members of the *Advisory Council for Seniority Policy* reveal that they are aware of the problem and its consequences, but they leave the initiative of dealing with it to other employment policies, directed at the entire working population. No recent national document relates to the issue of undeclared employment among the elderly in Poland.

Recently, a law was adopted that limits the possibility of combining work and retirement pensions [Act of 16th December 2010 amending the Public Finance Act]. In particular, a person can receive both his or her salary and his pension only if the person 1) has reached the statutory retirement age and 2) has terminated his/her employment relationship with his/her current employer. (The person can be hired again after receiving the right for the pension benefit) More stringent regulations for working pensioners would discourage older people from working.

### **2.13 Disadvantaged groups**

- **Older women** – One of the aims of *Solidarity across Generations* programme was to increase the female employment rate by developing social services that support a proper work-life balance. The extension of working lives for women aged 50 plus might be possible through developing home and care services, offering a gradual exit from the labour market into retirement, and developing flexible employment hours.
- **Older migrants** – In Poland, the problem of older migrants is not observed. Immigration is a relatively new concept. During communism, the outflow and inflow of the migrant workforce to the country was rather limited, and in many cases forbidden. Consequently, Poland does not have a significant number of migrants that

<sup>27</sup> Perek-Białas, J. and A. Ruzik-Sierdzińska, 2012, Did the transition to a market economy and EU membership have an impact on active ageing policy in Poland? In "The Making of Ageing Policy. Theory and Practice in Europe, eds. R. Ervik and T. S. Linden.

<sup>28</sup> MPiPS, 2008. Przyczyny pracy nierejestrowanej w Polsce. Warszawa.

reach retirement age and express problems. There is no specific policy addressed to this group of the population.

- **Older chronically ill/disabled** – One of the aims of the *Solidarity across Generations* programme [1] was to increase the economic activity of disabled people. One of the main reasons for labour market inactivity of people aged 50-64 is disability. Around 13,3% of people aged 50-69 are registered as disabled in Poland. The corresponding number for the whole population is 8,4%<sup>29</sup>. Consequently, it appeared justified to address this issue directly as it relates to the elderly. The following measures are being undertaken in order to improve the situation of disabled people on the labour market:
  1. Building a stable legal framework for the employment and occupational rehabilitation of disabled. This can be achieved by simplifying present procedures and rules that encourage employers to hire disabled people by limiting changes in laws in this respect and by improving the functioning of institutes that are directed to provide assistance for disabled people;
  2. Promoting professional activity and the labour market inclusion of disabled people. This can be done by building a system of professional assistance in seeking employment for this group of people, offering health assistance or trainings, simplifying procedures, developing programmes of occupational rehabilitations, fighting discrimination and by building consciousness in the society.
  3. Changing the benefits system for disabled people. Social benefits should not encourage people to stay economically inactive. Furthermore, the system of benefits should be addressed to disabled people that are employed.
  4. Increasing societal awareness and acceptance with respect to the disabled.
  5. Employing more disabled people in public institutions as an example to the private sector.

## **2.14 Self-entrepreneurship/independent (“freelance”) work in later life**

Self-entrepreneurship work is a relatively important aspect of the increase in employment in the whole population. The recent *Operational Programme for Human Capital Development*<sup>30</sup> [19] presents one priority addressed especially to people willing to work independently. This priority is implemented by using the following instruments: enhancing

<sup>29</sup> 2007, Chłoń-Domińczak, A., D Poznańska, Promocja Zatrudnienia osób niepełnosprawnych na otwartym rynku pracy”, ILO.

<sup>30</sup> Program Operacyjny Rozwój Kapitału Ludzkiego.

self-entrepreneurship among the elderly; offering trainings, professional assistance, and subsidies for work places; increasing the mobility of the elderly; and increasing their competencies.

No national document directed to active ageing policies addresses the issue of self-entrepreneurship as a measure for extending the working lives of the elderly.

### **2.15 Mix of measures- national policies**

Under the *National Reform Programme for the years 2008-2011*<sup>31</sup>, the following measures were defined in order to increase the economic activity of people aged 50+/45+:

1. **Development of a knowledge-based economy**, which has as its aim to create the framework and conditions necessary for an effective education process as a response to the challenges of the global economy, and in consequence an improvement in the quality of human capital, which will have an impact on an increase in employment. This measure includes:
  - a. The development and implementation of a “lifelong learning strategy” along with the resulting legislative and institutional instruments;
  - b. The development of the reform of university education in the area of functioning and financing of universities and the reform of the system of university education in the area of the model of academic career;
  - c. The dissemination of modern methods of information and communication in the process of education and self-study;
  - d. The improvement of professional qualifications of employees in different industries.
  
2. **Modernisation of the social security system**: realisation of the social insurance reform principles and actions leading to the postponement of employees’ deactivation in the labour market. The aim of this measure is to adjust the system to demographic and socio-economic changes and encourage the insured to continue their economic activity. Its aim is also to contribute to an increase in solidarity across generations which will be the basis of the effective realisation of government policies. Additionally, it will limit the risk of default of the pension

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<sup>31</sup> Ministerstwo Gospodarki, 2008. Krajowy program reform na lata 2008-2011 na rzecz realizacji Strategii Lizbońskiej. Warszawa.

system in the long term and will have a positive impact on the state of public finance in the mid-term. This measure includes:

- a. Continuation of the social insurance reform implemented since 1999 and improvement of the social insurance system and the pensions and disability pensions system
  - b. Development of incentives promoting the opening of individual pension accounts and creating norms regulating the creation and functioning of open pension funds of the new type.
3. **Implementation of active labour market policies** which encourage people at risk of unemployment and social exclusion to be more active in the labour market, in particular extending the duration of economic activity and encouraging the return of people aged 50+ to the labour market. In the National Action Plans for Employment, the unemployed aged 50+/45+ constitute only one category of beneficiaries of the planned measures within the framework of economic activation of people in a particularly difficult situation in the labour market.

### 3. Lifelong learning (LLL)

#### ***3.1 General assessment of lifelong learning situation for older learners/older workers***

Life-long learning (LLL) of the elderly in Poland is still an underdeveloped concept, not only because of insufficient political activity in this field, but also as a result of the attitudes of the elderly. Polish seniors have among the lowest rates of participation in lifelong-learning activities in Europe. According to Eurostat, only 0,9% of people aged 50-74 participated in any form of education in 2011. The comparable number is 4,2% for the EU27.

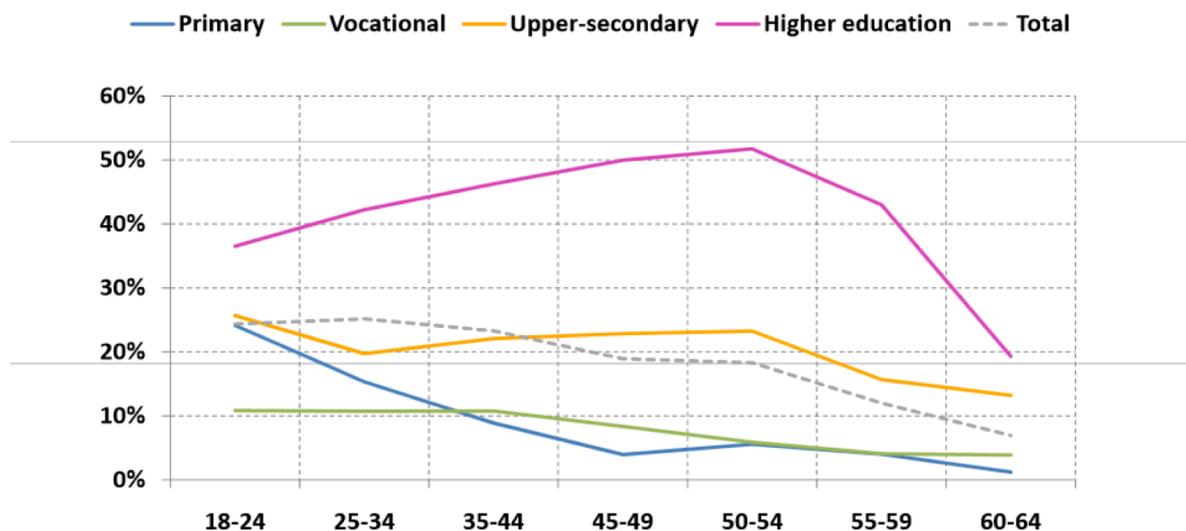
Research results on the role of age and education in lifelong learning participation in Poland are in line with international research results (Figure 1). We observe increasing competency disproportions between people with higher and lower level of education. Strong declining relation is observed between education activity and age. Additionally, we observe that primarily lack of educational activity decreases the life-long learning at older ages.

An analysis of the population structure reveals that participation in education is strongly related to the age, gender and educational level of individuals, as well as the form of education provided. Women tend to participate more in lifelong learning activities when compared to men in all age

groups. Consequently, one of the main issues addressed by public authorities is providing lifelong learning to the most disadvantageous groups, i.e. the elderly with the lowest levels of education, who are economically and socially inactive.

On the background of relatively low level of lifelong learning participation among older adults, a worrying trend is skills mismatch, especially among older workers. The share of over-educated people is the highest among older groups (55-74) indicating that the education of older workers does not correspond to the requirements in the labour market and in order to avoid unemployment, they are willing to work on jobs with lower educational requirements.

**Figure 1. Participation in education and training according to age and education level**



Source: Study of Human Capital in Poland, 2011, Survey of population at working age.

### **3.2 Conception and type of learning**

An important aim of the *Solidarity across Generations* programme is the improvement of professional competencies of people aged 50 plus. It is important to keep in mind that this programme refers to life-course orientation, so the majority of initiatives were addressed not only to the elderly, but also to younger generations. They were reflected by the following measures:

1. **Creating conditions for building educational paths for people aged 45+.**  
Initiatives should include the construction of a system that would enable the self-

check of professional competencies in an accessible and free way. Professional assistance should be offered to help people choose effective training programmes. Several projects which help build individual educational paths should be implemented.

2. **Encouraging lifelong learning for people aged 45+.** More public funds should be devoted to lifelong learning activities. In addition, the availability of lifelong learning programmes should be facilitated in several regions and directed towards groups of people who are at risk of unemployment. Furthermore, a job-coaching method of motivating employees should be adopted.
3. **Creating a training offer that would fit the requirements of people aged 45+.** Educational programmes specialised in elderly trainings should be created. Teachers should be engaged not only in passing on knowledge, but also in supporting the process of learning. The lifelong learning process should include a practical component, i.e. a vocational training system that would prepare people for their professions.

The recent discussion about lifelong learning defines several types of learning. As the document is still in progress, we are only able to describe a few of them.

1. **New technologies and e-learning.** One of the main challenges of lifelong learning indicated by public authorities is increasing the digital literacy of the elderly and decreasing their digital exclusion. Thus, there is a need to prepare the educational system reform to transform the lifelong learning system and to build the digital competences of the elderly, to change their habits, and help them overcome their fears related to using hardware and software.

According to the National Statistical Office, 87% of people aged 65 and over have never used the internet before, and only 11% of them use a computer regularly<sup>32</sup>. The rapid increase in digital development in everyday life means that the need to adjust the knowledge of the elderly to the recent changes is of particular importance.

A significant aspect of the increase in digital literacy is related to the motivation of the elderly. Older people are often fearful of new technologies. Another obstacle highlighted by the national authorities in increasing digital literacy might be the cost of the purchase of the hardware in relation to the individual pension level.

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<sup>32</sup> GUS, 2012, Społeczeństwo Informacyjne w Polsce. Warszawa.

2. **Health education.** Health promotion and prevention are some of the key elements of active living in health in the labour market and in society in general. Active and healthy ageing was also prioritized in the *National Health Programme for 2007-2015* [24]. According to the Eurobarometer study, only 25% of Polish people live a healthy life. About 30% smoke cigarettes, 25% do not do any exercise, and about 20% are obese. Stress at work is also indicated as one of the obstacles to healthy living by 25% of the Polish population<sup>33</sup>. Until now, only a limited number of programmes have been implemented in order to promote education about health. They were mainly aimed at changing attitudes about eating and the promotion of physical activity. The evaluation of these programmes was rather modest. Their main advantage was that programmes were strongly addressed and implemented at local level. Their drawback was that their participants were mainly elderly people who are generally active and take care of their health. Consequently, the programmes increased the differences between the active elderly and the passive elderly. Second, the programmes were mainly addressed to people with higher educational and living standards, which additionally increased the differences within this age cohort<sup>34</sup>. During 2012-2013, 232 projects (out of 426) were implemented prioritizing health promotion and prevention in the *National Programme of the Societal Activity of the Elderly (ASOS)*.

A major part of the recent debate about effective seniority policy is concentrated on lifelong learning and the promotion of healthy living. The following measures have been identified as significant in the creation of education about health:

- Proper social and health policies at all regional levels (national, regional, local);
- Effective pro-health education during the entire life of an individual;
- More physical activity offers for the elderly;
- Development of educational training aimed at the construction of healthy and proper diets;
- Development of educational activities aimed at preventative standards that would help identify unrecognised diseases, especially chronic diseases typical for the elderly;
- Initiatives that would help people understand mental health and ageing processes;

<sup>33</sup> EC, 2007, Health and long-term care in European Union.

<sup>34</sup> Woźniak, B. and B. Tobisz- Adamczyk, 2009, Promocja Zdrowia wśród osób starszych w Polsce w świetle badań przeprowadzonych w projekcie healthPROelderly – wypracowanie opartego na faktach przewodnika dotyczącego promocji zdrowia wśród osób starszych w: *Problemy Higieny I Epidemiologii*, 9 (4).

- Recruiting members of pro-healthy trainings among the broader group of the elderly (not only socially active elderly, but also among the socially excluded, or disabled);
- Educational offers for people that work with the elderly should be extended by initiatives related to health promotion and health standards for the elderly.

Other types of education include personal security and consumer consciousness, preparation for the process of ageing, learning by volunteering, and cultural development.

Below we present some of the institutes and organisations which support lifelong learning activities among the elderly in Poland:

1. Universities of the third century (*UTW-Uniwersytet Trzeciego Wieku*) - This is the best known organisation, with over 450 institutions in all regions of the country. *UTW* exists in various structural and organizational forms. Some of them constitute part of actual universities. They can also take the form of local governance institutions, cultural centres, or they can be located in social assistance homes. The main aim of *UTW* is to provide goods and services to the elderly that satisfy their needs of self-education, training, skills evolution, participation in social activities, free time, family and community life management, stimulation for physical and mental activities as well as in realization of their plans. Furthermore, the *UTWs* are responsible for the intellectual and social development of the elderly and help stimulate their physical and mental activity. They help facilitate the elderly's contacts with public institutions, like health institutions (in-patient, out-patient institutions), and help keep the elderly active in societal and cultural life.
2. Public institutions with different aims and forms, like the Local Cultural Office [Trans: *Gminny Ośrodek Kultury – GOK*], Social Assistance Homes [Trans: *Domy Pomocy Społecznej – DPS*], or libraries.
3. NGOs which support lifelong learning activities.

There are other national planning documents that raise the issue of lifelong learning. For example, the *National Strategy of Human Capital Development 2020* highlights the importance of lifelong learning for the elderly. The public authorities indicate that until now, the learning of older generations was not prioritised in any of the aspects of national policies (neither educational nor social). The usual practice is that the educational activity of the elderly ended when their economic activity ended. An important initiative indicated in the document is the use of innovative forms of education based on inter-related education, environmental schools, or mentoring. *The Strategy* defines specific measures that quantify

the success of these activities. The fraction of people aged 55-74 who participate in lifelong learning activities is expected to increase (from 0,6% to 3,5% in 2011) by 2020.

Furthermore, *The Strategy of National Development – active society, competitive economy, efficient country* [16] indicates the following initiatives for the development of lifelong learning:

1. Extension of digital education;
2. Implementation of new, effective forms of education: short trainings which correspond to the most up-to-date needs of individuals, learning at work, learning in societies, the creation of financial models which would support the most effective forms of education, an increase in the availability of trainings;
3. Promotion and support of preventative initiatives related to professional illnesses.

### **3.3 Good practices**

Good practices in lifelong learning are a relevant element of national and regional policy. The Ministry of Labour and Social Affairs has prepared a comprehensive methodology for identifying and defining best practises in lifelong learning. Based on this, a comprehensive list of best practises will be prepared by the end of 2013. Good practices in life-long learning and an increase in the qualifications of the elderly foresee: mentoring – the education of young workers by the elderly; inter-mentoring - the education of the elderly by young workers; educational courses adjusted to age requirements, the promotion of the elderly by highlighting their experience, and the creation of individual career paths. An interesting initiative is the shift of active workers to the position of trainers of younger workers.

## **4. Conclusions**

Two decades after the economic transformation, the Polish authorities have finally placed significant emphasis on the ageing process. Following reforms of the old age pension system, the unemployment benefit system, and the first attempts to create active ageing programmes, an increased focus is being placed on implementing measures to ease existing rigidities in the labour market and on providing incentives for employees and employers to invest in employability, healthy ageing and lifelong learning of the elderly. The analysis confirms that the concept still needs a deeper implementation (especially at the regional level), close observation and evaluation. However, intensive incorporation of active ageing initiatives and the major interest of all stakeholders in the topic allow us to predict that these activities are likely to proceed smoothly.

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Members of the Advisory Seniority Groups.

Participation in three meetings with the Advisory Seniority Policy Group -22, 23, 24 July, 2013.