



WYRÓWNYWANIE SZANS
NA RYNKU PRACY DLA OSÓB 50+

Diagnosis of the current situation of women and men aged **50+** on the labour market in Poland

Final report



HUMAN CAPITAL
NATIONAL COHESION STRATEGY




University of
LODZ



Ministry of Labour
and Social Policy

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Diagnosis of the current situation of women and men aged **50+ on the labour market in Poland**

Final report

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"Equal opportunities in the labour market for people aged 50+"
Project co-financed by the European Union within the European Social Fund

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Summary

Introductory remarks

In the recent years in Poland, as in other European countries, the accent has been placed on the issue of increasing economic activity of the generation 50+, including extension of their employment period. The reasons for this lie, among others, in shrinking and ageing of the potential labour forces, extending life expectancy, while improving health condition of the older generation, etc. Despite the clear improvement in the recent years, economic activity of the older generation still remains at the low level, which - especially in the perspective of the increase in the retirement age - implies the need for intensified efforts on the labour market and in the area of social policy. The basis for the steps is the understanding of the baseline, that is the diagnosis of the situation of women and men aged 50+ on the labour market.

The subject of research of the *Polish labour market for women and men aged 50+ - Diagnosis* (hereinafter: *Diagnosis*) were "people at the old age", the term - with all restrictions arising from the discussion of the term in context of labour market- was decided to be referred to people aged 45+. This is due to the need of encompassing of people approaching the pre-retirement phase of the professional life with adaptation measures which will strengthen their position on the labour market. Taking into consideration the project assumptions, also people aged 50+ were singled out where possible. This refers especially to the research conducted in a population of men and women aged 45+, which allows for generalisations within the three age categories: aged 45-49, aged 50-59/64 and aged 60/65-69. To standardise the nomenclature used, "women and men aged 45/50+" were specified as the subject of the *Diagnosis*.

Description and evaluation of the situation of women and men aged 45/50+ were assumed as a main objective of the *Diagnosis*, including evaluation of the role of the institutions supporting economic activity of people in this age range.

The study of the *Diagnosis* was carried out among the most important stakeholders on the labour market: people aged 45+ (CAPI), employers (CATI and IDI), labour market institutions (district labour offices *Powiatowy Urząd Pracy* - PUPs, employment agencies, training institutions), social welfare organizational units and non-governmental organizations (IDI). Nationwide quantitative impact studies allowed for generalisation applicable to the whole population - respectively - for people aged 45-69 and employers. Individual in-depth interviews (IDI) were carried out in the six purposefully selected regions (voivodeships in the Polish nomenclature): Lubuskie, Małopolskie, Mazowieckie, Podkarpackie, Świętokrzyskie and Zachodniopomorskie.

**Objective and
subject of the
study**

**Main
assumptions
of the *Diagnosis***

In the *Diagnosis* the specific character of the local labour markets was taken into account, recognising their three types: A, B, C, classifying districts from the perspective of a “local climate”, promoting employment of older workers to a varied degree. Group A includes districts relatively demographically young, underdeveloped, with a generally difficult situation on the labour market but relatively low proportion of people aged 45/50+ in unemployment. At the other extreme there were C type districts located - mainly large cities, thus administrative unites suffering from higher than in other areas ageing of population, with quite good situation on the labour market but the high proportion of people aged 45/50+ in the group of the unemployed. B type districts are characterised by the average level of the discussed indicators.

Image of the population aged 45/50+

Poles aged 45-69 constitute a diverse community. Taking into account certain characteristics (such as family status, economic situation, competence), there is a clear difference between the oldest generation (60/65 +) and younger - at the age of 45-49, from the perspective of other issues (such as an approach to economic activity, competencies and their development) - there are major discrepancies between current workers and the unemployed. Significant differences in the situation of women and men aged 45/50+ on the labour market are also seen in a cross-section of the labour market type (A, B and C). The image of the population aged 45/50+ presented here is thus simplified, however, it allows for an overall understanding of the situation of people at that age on the labour market and its main determinants.

General remarks

The outcomes of the *Diagnosis* confirm low participation of women and men between 45 and 69 years of age - a half of women and one third of men are economically inactive, mainly due to the collection of pension benefits. In the studied population, primarily due to the lower retirement age for women, the largest group among men are employees (hired workers), and among women - pensioners. Attention is drawn to the low economic activity of people aged 50-59/64 - even every third person in the group is no longer active and works slightly more often than every second. Economically inactive people occur - although to a lesser extent - even among women and men aged 45-49 (corresponding to - respectively - 20% and 15% of the population); this group is dominated by the working (70% of women and 75% of men).

Economic activity of Poles aged 45/50+

The population of C market aged 45/50+ is characterised by the higher economic activity. In turn, on more difficult A type labour market (having largely agricultural character) an escape into retirement/pension is often seen as the only way to provide a source of income. On the other hand, in agriculture lies untapped potential; farmers - usually seasonally - would be able to work outside their own farm (more than one third of men working in agriculture, and every fifth woman aged 45-69 has a sufficient reserve of time).

Public entities more often declare employing people aged 45/50+ (92% against 70% of non-public). Since the country is dominated by private entities, according to declarations of people aged 45/50+, 35% of employees aged 45+ find employment in the public sector (including women twice as often as men). All large and medium-sized entities declare employing people aged 45/50+ - compared to 69% of micro-enterprises. Among workers aged 45+ (only) a half of them are (on average,) people aged 50+.

Given the structure of entities operating in Poland (namely, more than 90% of those employing up to 49 people), employees aged 45/50+ (regardless of sex and age) are employed primarily in small (38%) and medium entities (26%).

In the population of workers aged 45-69, a half of them are skilled workers, another 25% are specialists. Men usually occupy positions of skilled workers, while women much more often than men work as specialists or as an administrative assistance; on the other hand, every tenth working women works as an unskilled worker (compared to 6% of men). Managerial functions are exercised more often by people of younger age group, 45/50+, especially inhabiting C type districts. In the group of employees aged 50-59/64 the dominant category are unskilled workers.

24% of women and 44% of men aged 45/50+ works outside the place of residence; in A type districts, where work is less accessible this refers to two thirds of the population - that part is forced to commute to larger centres.

Every second person aged 45-69 facing the situation of potential unemployment would be willing to take any job, even incompatible with their learned skills, however, younger people from that group declare more often to change their profession or specialisation. Men are significantly more inclined than women to work outside the place of residence, including abroad.

Representatives of the organizations involved in supporting people aged 45/50+ on the labour market (labour market institutions, social welfare organisational units – the so called JOPS *Jednostki Organizacyjne Pomocy Społecznej* - and NGOs) clearly indicate low mobility of women and men aged 45/50+ (lower willingness to change their place of residence, profession, specialization, starting education). Generally, women and men aged 45-49 declare greater mobility than those aged 50-59/64 and the more than those aged 60/65+.

About 5% of the population aged 45/50+ runs their own business, more often men than women, especially from younger age groups. Taking into account the overall career path, business activity was conducted by 16% of people aged 45/50+. Another manifestation of entrepreneurship is taking extra work apart from the main source of income - it is usually taken up by (mostly occasionally) approximately 7% of the currently working people from the analyzed age group.

Profile of an employer of people aged 45/50+

Profile of an employee aged 45/50+

Occupational mobility

Entrepreneurship of women and men aged 45/50+

9.5% of women and men aged 45/50+ declared themselves as unemployed, which, as defined in the Polish *Act on employment promotion and labour market institutions*, 7.7% of this group can be considered as the unemployed. 12% of people declared that they were unemployed during the past 24 months (slightly more often men), approximately 70% of which were registered as unemployed. Unemployment among women and men aged 45/50+ is therefore relatively small, however, its long duration is a serious problem (long-term unemployment affects more than a half of the unemployed aged 45/50+, slightly more women than men, mainly living in districts A and C). An average duration of unemployment is more than 37 months and is longer for people aged 50+ than those 45-49, and is clearly associated with the level of education (for those with education level no higher than lower secondary education it reaches even on average 59 months). Prolonged unemployment results in the nearly three quarters of the unemployed aged 45/50+ (a similar extent of women and men) not entitled to unemployment benefits and their chances of returning to the labour market are negligible. The unemployed aged 45/50+ have high motivation to work, including incompatible with education and learned profession, even if it means professional and social degradation. As it is apparent from responses of representatives of the public employment services, among the long-term unemployed there are also those discouraged who consider participation in various activating projects as a waste of time.

Both people aged 45/50+ and employers evaluate the chances of that group to find a job in a situation of unemployment as low. Self-esteem of the employment opportunities decrease with age, especially for women. This is confirmed by experiences of the district labour offices or employment agencies. Staying jobless even above three months and, even more, having a formal status of an unemployed person often disqualifies a candidate (regardless of age) in the eyes of employers, making them closely checked by employment agencies, especially during a recruitment process to higher and top management positions. Not so much age as the status of the unemployed is the cause of major difficulties in returning to work. On the other hand, it was emphasized that employers having the choice between two candidates with comparable qualifications and skills, but differing in age, will opt for the younger person, even when the requirements connected with offered work do not concern the age. Young people are especially preferred by employers running their own business. In this case, it is difficult to talk about equality of opportunity due to the age of the candidates seeking employment.

On the other hand, the situation of the people aged 45/50+ on the labour market is - in the opinion of some representatives of the labour market institutions - much more better than the position of young people.

There is a clearly outlined picture of double burden of so called *sandwich generation* that is people burdened with double obligations (financial, aid, emotional etc.) resulting from the care of their old parents and their own children or grandchildren. 1/4 of people aged 45/50+ is occupied with the care of dependants, on average over six hours a day.

**Family
situation
of women
and men
aged 45/50+**

An average Pole aged 45-69 lives more frugally, spending funds primarily to meet immediate needs. Slightly more than 40% receives their income from their own work while more than a half lives on social benefits, mainly on retirement pension.

Average monthly net income (for the last three months) declared in the study was PLN 1,545 (about PLN 2,100 gross), which is higher than the minimum wage by 40%. Women's incomes are lower than men's, and are clearly decreasing with age, while for men remain on the same level.

**Financial
situation
of women
and men
aged 45/50+**

Income at the disposal of women and men aged 45/50+ is subject to repayment of credits and loans, and is partly earmarked for financial assistance to the immediate family members; rarely happens that a person in this group receives financial or material support or support in the form of services from family members or from the outside (mainly social welfare).

In the most difficult economic situation are pensioners - one third of the recipients of disability benefits and every eight recipient of retirement pension said that the received resources were sufficient for food while other expenses (shoes, clothes, medicines) constituted a serious problem. The working group is in a better situation - a half of the self-employed and every fourth employed worker has enough resources for all, including for savings. An average net monthly income ranges from PLN 386 for the unemployed and PLN 924 for pensioners to PLN 3427 for the self-employed. Income of a working pensioner is approximately PLN 1000 higher than those who receive only pension. An average income clearly increases with the level of education - from about PLN 1000 for people with lower secondary education, or lower, up to almost PLN 2700 for people with higher education.

Almost a half of Poles aged 45-69 assesses their health condition as good as for their age, but - on the other hand - 20% assesses it as bad or very bad. Among those who rates their health the worse are pensioners and the unemployed, and the best - the self-employed and employed. The employed people aged 45-69 rarely use sick leave and definitely do not overuse it, which is confirmed by both employers and the interested people themselves (in the last 12 months only 30% of those employed

**Health
condition
of women
and men
aged 45/50+**

under an employment contract, only 17 % of the self-employed and 14% of those working under a civil law contract left at least one working day; generally women had a higher sickness absence than men). One in ten people aged 45-69 has a pronounced degree of disability, every eight receives disability pension (every fourth case for reasons related to work) - more often these are people from the older age groups; 5% of the total number of pensioners suffered accidents at work (this mainly refers to the population of A districts). In the assessment of the vast majority of pensioners aged 45-69 (80%) health condition is a barrier to taking up work, especially for those aged 50+ living in a more difficult labour market (type A) which is equally due to their concern about their health and their conviction of the employers' reluctance.

Social activity of people aged 45-69 is low - only 5.1% of women and 4.1% of men belong to an organization or association, with political activity declared by only 0.7% of women and 1.1% of men. 3.4% of people aged 45/50+ takes action of a social nature, 2.1% is involved in various forms of cultural activity, and 0.6% - participates in the classes in the universities of the third age (UTA). Social activity refers primarily to women aged 45-49 years, though, in those cases is rare. Women who exceeded 50 years of age engage to a greater extent than men in cultural activities and over 60 years of age they more often than men participate in lectures in the UTA.

In the opinion of the representatives of the third sector, people aged 45/50+ are interested in civic activities as members of associations or volunteers. This group includes people of the retirement age who often compensate for their economic inactivity, satisfying so far unrealized needs or updating the knowledge of the contemporary world, as well as younger people (about 45 years), realizing their professional ambitions or passions. This confirms the assessment of life satisfaction - which is higher in case of people who engage socially.

The next generation approaching retirement will hold higher and higher level of education. Thanks to that, their occupational competences will also get better. Currently, almost 15% of the population has only primary education. The level of education varies significantly depending on sex and age group - just over a quarter of women aged 60+ completed lower secondary education or lower, while among those aged 45-49 years it accounts to less than 5% of women and 10% for men. For people aged 50-59/64, men usually have a vocational education (50%), and women - to a similar extent - secondary (39%) and vocational education (34%).

**Social activity
of women and
men
aged 45/50+**

**Occupational
competence
of women
and men
aged 45/50+
and their
improvement**

Generally, the generation 45/50+ rates its IT skills as low (with a half practically not knowing how to operate a computer) and even lower their language skills (60% considered it as very poor or even nil). Especially unemployed aged 50+ do not have sufficient competences required even at the simplest office work or assembly lines. However, nearly one in three people (regardless of sex) assesses their computer skills as high. Certainly the situation is affected by the high self-assessment of IT skills by people in employment (54% of women and 39% of men). As emphasised by the representatives of the labour market institutions, the differences in IT skills between the younger (before 45 years of age) and the older workers (aged 45+, and particularly 45-49), also among those seeking employment, are increasingly blurred.

In case of workers there is relatively high self-assessment of the ability to use at least one foreign language (30% of women and 24% men). A half of Poles aged 45+ (34% of women and 78% of men) has a driving licence, with most restricted to category B. However, while women in the subsequent age groups more rarely have a driving licence, in case of men the percentage of this is almost constant. Women and men aged 45/50+ highly rates their "soft" skills, in particular the ability to organise their own work, communication and teamwork, conflict resolution; employers had a similar opinion on the issue. Analysing the overall competence profile of women and men aged 45/50+ prepared on the basis of their self-assessment it may be concluded that the population has high self-esteem and increasingly adjusts its image in terms of skills to the requirements of modern times, which can be clearly seen in case of women and man aged 45-49. It is important because higher skills decide of higher self-assessment of the suitability to a workplace and also are connected to the perceived greater life satisfaction.

More than a half of employers assesses that by working with men and women aged 45/50+ they usually do not meet with worse effects of their work or lack of appropriate skills and there is rarely a problem of the decline in their physical fitness or a occupational burnout (on the other hand, every fifth employer often sees these phenomena).

One in five employers indicates a general reluctance of people aged 45/50+ to participate in training courses but every second does not see such a problem and what is more - representatives of that group claim that their workers are equally or even more than the younger ones willing to participate in training courses and also are more willing to assimilate new knowledge. Workers aged 45/50+, although pretty much interested in training, encounter difficulties due to their descending over years efficiency of learning processes, as pointed out by representatives of training institutions. However, one cannot generalise

**Educational
activity
of women
and men
aged 45/50+**

this observation, since the effects of training are largely individual and they can be boosted with the individualised approach to the trainees and by using appropriate techniques by the trainers, consistent with the principles of andragogy. The source of failures of training providers and reluctance of older workers to further educational activity is a result of a mismatch between a training course and specific needs and educational opportunities of people aged 45/50+.

The primary stimulus to enrich the knowledge and skills for older people are: finding employment (if unemployed) or to strengthen their occupational status (in case of employees). The unemployed, especially social welfare clients, particularly those aged 50+, expect such a training course the completion of which would directly translate into finding employment. The younger (aged 45-49) show their interest in acquiring skills in previously unknown professions, and the older are more traditional and practical in this regard.

It should be also noted that one in three employers do not train their employees (except for mandatory training); they explain that they "employ too few workers and it is not profitable for them to provide training for them while external training courses are too expensive as for their abilities" or with unfavourable financial situation of a company.

The employed aged 45/50+ rarely think about retraining (2/3 of women and men is of that opinion, while the percentage of those firmly against retraining is much higher in the group of those aged 50-59/64 than in 45-49). Only approx. 20% of women and men aged 50-59/64 considers retraining, especially those with secondary education, with (in the last two years) educational experience. The need for a radical retraining in a situation of possible unemployment is accepted by only about 10% of women and men aged 50-59/64 (among those who do not rule out further economic activity). Unfortunately, 30% of people from that age group is not going to retrain or increase their skills.

Reluctance to any retraining is associated with low educational activity of men and women at the age of 45+, and especially 50+. Only 9% of women and 3% of men took any educational activity over 50 and among the aged 45-49 the percentage was significantly higher. More people from C type labour markets are more interested in taking educational activity than those from A and B types which certainly is associated with structural determinants of these areas. People aged 45/50+ are mostly involved in vocational training (70%). Women and men aged 50-59/64 also train in computer (approximately 20%) and "general" (10%) courses. It is worth noting that people from the younger age groups (45-49) are clearly less involved in computer training (probably they do not feel the need, as their competence in this area is higher than those over 50 years of age), while more often - in language courses (three times more often than those aged 50-59/64). Women are more interested in distance learning than men; in particular this concerns the inhabitants of less urbanised areas with more difficult access to school-based education. Generally, women and men with relatively good education and better-resourced in competences are more interested in the occupational development (which is confirmed by representatives of basically all institutions working with people aged 45/50+).

In the opinion of representatives of district labour offices, the unemployed aged 45/50+ show little inclination to education - older people do not believe they would be able to learn something new which could be useful even in their life or fear that they would not cope with a material. These people would be willing to educate themselves if they were offered a job after completion of training. It should be assumed that such a prospect would stimulate them to acquire knowledge and develop skills. They have no desire for education for the sake of the knowledge. On the other hand, if they decide to take part in courses, they display greater persistence, patience and consistency when compared with the younger ones.

Education taken by the people aged 45/50+ during the last two years preceding the survey was in equal measure financed by them (40%) or from employers' resources (46%), with employers more willing to finance training of men regardless of their age. Quite a large role in financing education of people aged 45/50+ played also UE funds, which were used almost solely by women (20% compared to 3% of men), especially living in less urbanised areas with more difficult situation on the labour market.

Men and women aged 45/50+ have both strong and weak points from the needs of the labour market point of view, and in case of the unemployed, unfortunately, the weaknesses prevail. This applies to all unemployed and does not depend on age.

Strengths: The advantage of workers aged 45/50+ is their attitude towards work resulting from the need to be still useful and active. People in this age group represent the attitudes and behaviours characteristic of the generation X and the earlier generation. In most cases they perform their professional duties honestly, to a greater extent than younger people, are characterized by emotional stability, responsibility, self-control, diligence, responsibility, commitment, independence, ability to make decisions, resistance to stress, and less demanding attitude. They have the ability to work in a team and to manage people, including the ability to fulfil their role as a mentor to younger people. They have greater professional and life experience resulting in greater wisdom of life, psychological maturity but also in assertiveness, they more often allow themselves to formulate comments or opinions in a workplace, do not yield easily to pressure and appreciate values other than career and high salaries (the latter is not always the case). Workers aged 45/50+ have also more stable living situation, they are more available (though not always, because they have responsibilities associated with caring for their parents and grandchildren - the so-called *sandwich generation*).

**Strengths
and weaknesses
of employees
aged 45/50+
and their
chances on the
labour market**

The older people are more likely to be employed when an employer entrust them property. The employers look for responsible and honest people for such tasks and the older people are considered as possessing these qualities. Also, employers seeking highly qualified specialists tend to employ older people, with wide experience in an equivalent or similar position in another company. Because they have bigger "baggage" of life and work experiences, their practical knowledge is much richer than that of young people. Generally, also people aged 45/50+ performing professions requiring knowledge, qualifications and technical skills do not have problems with finding a job - even they are irreplaceable.

Weaknesses: workers aged 45/50+ are reluctant to changes and have difficulties adapting to them, they are worse at coping with the latest technology, they need more time to complete tasks, are less mobile, flexible, creative, innovative, are steeped in the habits ensexed in the previous system, such as "passivity", demanding attitude. They are also less physically fit, resulting in lower performance in certain industries, such as construction; they often also suffer from burnout. They have high expectations of salary, are distrustful of new employers. They possess competences not compatible with the needs of employers (language and IT gaps) and the learning process is longer in their case.

People with the status of the unemployed and entitled to unemployment benefits has little tendency to take economic activity and a desire to preserve the existing *status quo*, and the beneficiaries of the social welfare adopt passive attitudes, in particular men (which is not a distinguishing feature of this age group). Social welfare recipients aged 45/50+ are characterised by low level of education and lack of skills. They struggle with alcohol and health problems. There are withdrawn, fearful, suspicious, therefore the process of determining their deficits requires more action on the part of social workers. These clients usually articulate expectations in terms of material support.

People at this age, especially those worse educated, have problems with preparation of application documents and self-presentation during job interviews - they are very tense, cannot present their strengths, which especially applies to those people who have worked for many years in one company (and there numerous in this group); loss of work causes that they find themselves in completely unknown to them life situation.

Less mobility of workers aged 45/50+ gives employers a guarantee of greater stability of employment, more experience, which in turn, may result in routine and generate higher salary demands. On the other hand, dismissing older employees may raise more ethical dilemmas of employers.

There are professions which favour the employment of people aged 45/50+, which will become more evident with the development of the so-called *silver economy*. This also applies to technical professions, in which - as a result of changes in vocational education - employment opportunities for young people are slim, and employers are increasingly forced to reach for experienced older workers who are certified to perform them.

Research participants also indicated the age over which the opportunities for employment reduce radically - this limit was surprisingly low and ranged from 40 to 55 with the prevailing opinion that the probability of finding a job decreases over 50 years of age. The others claimed that age does not matter and the chances of employment depend on individual skills and qualifications but also on the state of their health, appearance, fitness and desire to remain active. Still others pointed out that it is not the decision of employers but the attitude of people aged 45+ to work that is crucial for the possibility of their activation and for shaping the overall image of older workers.

Employment situation of women and men aged 45/50+

Time of career crisis falls on the age of 45 years, and this crisis often marks the conditions of its redefinition. People aged 45/50+ (participants of the study in the *Diagnosis*) began their careers in supportive conditions with the entry processes into the labour market running smoothly. They do not have traumatic experiences of searching for a suitable work, accompanying today's generations of young people. The change in the situation was brought by the period of transformation, and in a particularly difficult situation found themselves those whose carriers collapsed in the middle phase, when they were 40-45 and a baggage of experience, beliefs and attitudes shaped for 20-25 years of working in the conditions of centrally controlled economy.

Average total work experience of people aged 45+ reaches 28 years and the difference between men and women is almost three years, so this roughly covers the period of performing the role of a mother.

Among the population 45/50+ low-transition career model is practised which is characterised with at least two or three changes of employers during the whole professional career; with nearly one in four of the representatives of the generation 45+ working only in one place. After completion 45/50 years, workers (particularly women) rather avoid changing a workplace. The phenomenon of increased transition of careers takes place in the C labour market - in more urbanised districts, thereby generating greater demand for work which facilitates employees decision to change employers. People who estimate the skills as low usually last in the current work, seeing little chance for themselves in the open market.

**Career paths
of women
and men
aged 45/50+**

Opportunities for women and men aged 45/50+ for re-employment in the event of a potential loss of current work are, according to employers, small. However, they remain generally open to applications of candidates from the group in the recruitment process. In the year preceding the survey 37% of employers recruited new employees, of which one in three also employed people aged 45/50+ (so people at that age found new employment with only one in ten employers in Poland). Among the newly employed employees at the age of 45/50+ only 30% are women and more than a half of employers did not employ any woman of the age of 45/50+ in 2011. This may explain the reluctance of workers aged 45/50+ (especially women) to change jobs. 11% of employers - primarily from the non-public sector - simply declares that, for various reasons, they prefer to employ younger workers. According to the experience of labour market institutions, such discriminatory practices of employers are much more frequent. Although formally employers should not be guided by the criterion of age in the recruitment process, it is often the case. This is - according to the opinion of work agencies - result of, among others, lingering stereotypes about women and men aged 45/50+, according to which they are employees of lower productivity. On the other hand, the reason for not employing men and women of that age is that there are no applications from them.

People aged 45/50+ often find themselves among the laid-off workers - 39% of employers who, in 2011, have made redundancies, dismissed (also) workers aged 45+, 23% - employees aged 50+, with every third case related to retirement. On a national scale, only 5% of employers dismissed workers aged 45/50+. The worrying thing is that 2% of all employers dismissed people aged 50+ as a result of restructuring processes and outplacement activities were taken rarely in such a situation. The trade unions also do not help as they operate in only a few companies. Employment agency representatives who interact with employers also stressed that in case of problems in a company or in case of merger, the older people, which due to the seniority and work experience receive higher wages are dismissed in the first place. These practices are primarily in companies with extended organizational structure.

Higher or lower opportunities of re-employment are also determined by the labour market type - there were lower chances for employment of older people on type A markets than on C.

Pensioners taking work compared with those who do not take a job after retirement are usually more socially active, better educated and in better health, and of course with higher incomes, living: (1) rather in larger cities where employment opportunities are higher but there is also greater concern for their own health and the awareness of the importance of prevention, better access to health services and to various training institutions, or (2) in rural areas where they help family members for free on farms. Men, apart from receiving pension benefits, earn some extra money more often than women and also more often undertake unpaid than paid work.

Evaluating prospectively their actions in relation to employees reaching retirement age, employers (especially non-public, localized on A type market) generally do not intend to renew the employment relationship with them, explaining it usually with the lack of employees' interest but also with the desire to create employment opportunities for young people. Only every eighth employer from the non-public sector and every fourth from the public sector holds the opposite view. Extension of employment may result from employer's loyalty to a long-time employee who asked to remain in employment but also their competence matters - an employee has unique skills and there is no possibility of replacing him/her.

The working in retirement mostly occupy specialist, management and other self-contained positions. On the other hand, a third of employers who employ pensioners gives them the basic work of average or low physical burden, and 7% - of a high physical burden. Larger capacity and demand for experienced staff and high occupational competence occurs in large and medium-sized organizations rather than in the micro and small enterprises. Employers usually employ pensioners under an employment contract on a full time or, alternatively, on a part-time basis. The larger entity and a less urbanized district in which the employer is located, the greater interest in the standard employment relationship, the smaller - the greater popularity of civil law contracts.

From those currently employed aged 45/50+ more than a half plans to retire as soon as possible (from which every third is definitely of that opinion). This is a significant proportion but on the other hand almost 30% would continue to work, while 16% does not have a clear opinion on this issue. Almost every third person takes into account a serious deterioration of their health, which could prevent them from continuing work.

This is confirmed by the experience of pensioners who took the opportunity to take early retirement - reason for this decision was mainly poor health. It should be clear that a third of "early" retiree wanted most of all to seize the opportunity (it was the most indicated reason for early retirement). As for other reasons - women more often than men are guided by the needs of caring, willing to spend more time with family, so the causes lie in the immediate vicinity, while men much more often

than women - were guided by the internal needs (felt tired and occupationally burned out) There is marginal importance of discriminatory reasons - employees met with few incidents of less favourable treatment on the grounds of age, among women - by their superiors, and in case of men - by co-workers.

When it comes to the working at the age of 45/50+ and not receiving pension benefits, early withdrawal from the labour market is considered primarily by those who believe their skills are unsuited to the needs of the labour market. Particularly interested in early withdrawal are: farmers, blue-collar workers (especially unskilled workers), those who perform physically aggravating work, residents of less urbanized areas with difficult situation on the labour market, those in poor health and with low level of education yet providing care for grandchildren or aged parents. As a reason of this approach they usually provide: fatigue with work and life, the need to rest, poor health, too much physical stress associated with their work but also willingness to devote their time to the nearest, family and themselves.

At the other extreme there are: self-employed, professionals and managers, ancillary administrative staff, people performing light work (especially office), living in the largest areas, with higher education and good health, while not having family burdens associated with caring for dependants. They want to continue working for as long as possible because for them work is a value in itself - they feel appreciated, maintain better physical and mental condition, fulfil their social needs, have contact with people and the opportunity to develop. Another important group of reasons is an economic one - working provides a better life, while in the opinion of the surveyed pension benefits are too low. People with the stronger need for autonomy and achievements and more satisfied with life are less prone to the early withdrawal while, on the other hand - greater satisfaction with life is gained by people aged 45/50+ (more women than men) representing active attitude to work in the perspective of the further life.

Employers are convinced that women and men aged 45/50+ are interested in working after retirement (but rather in reduced time) and in the pre-retirement period (according to the Polish law the so-called four-year protective period), their performance does not decrease. However, they observe different approach of women and men - men are more reluctant to retirement, women look forward to it. Sick leave abuse or worse work results during this period rarely occur. Importantly, the discussed patterns can be explained by the general tendency (analogical opinions are expressed by employers from the public and non-public sectors of various sizes but also operating in a variety of environmental conditions).

Factors that could lead women and men aged 45/50+ to work for a longer time are primarily: good work conditions (high salary, shift to less physically and mentally demanding position) but also flexible solutions in terms of time and work organisation (reduction of working hours, flexible working hours, allowing partial work to be performed at home) and providing institutional care for dependants. This is what emerges from the responses of both working people and pensioners who earn extra money. Employers are of the similar opinion. They do not mention the rise in salaries and wages but the other circumstances recur in their statements. Unfortunately, very few employers would be willing to implement all (18% of employers) or selected (14% of public and 10% of private) solutions and only 5% of entities in the first group and 3% in the second applies them currently. Employers know the conditions of the growth in employment of people of retirement age, however they do not offer work to them. At the same time, quite a significant number of employers (17%) believe that there is no need to seek a reinstatement of people who have acquired pension benefits because "if an employee is able to retire, there is nothing which could persuade them to stay in employment". This is a legitimate opinion because every fifth of the working aged 45/50+ states that nothing would convince them to continue employment.

To prevent premature withdrawal, earlier retirement entitlement should be limited (which is largely done), but also there should be a more active and effective health prevention scheme taking into account not only physical but also mental health of employees. Many in this field should be done by employers themselves through the introduction of sports and recreational packages, additional health insurance but also the psychological workshops on time management, stress management, etc. Unfortunately, in the current crisis and searching for opportunities to cut costs it seems unlikely. What is needed is a more efficient use of mechanisms to ensure a balance between work and private life - flexible hours, the ability to perform the tasks at home (especially in regard to women) and also, especially in case of labourers, the change in the organization of work and the exemption from hard physical work.

Human resources policy in the context of age management

Knowledge about age management among Polish employers is limited - especially among smaller ones. Implementation of age-management strategies by enterprises depends on their size and type of personnel policy. In the small firms, activities in this area mainly consist in moving older workers to other positions. Among the larger companies there are such which in the course of age-management strategies prepare and implement special programmes, usually based on mentoring.

**Overall
assessment
of age
management**

Nearly three quarters of employers rewards for the effects or competence. Such a remuneration formula is in line with current trends in remunerating for knowledge (skills), and for the effects of work. This should be accompanied by the system skills development, including through training which is, however,- as previously noted - not widely disseminated. Employers (especially from the public sector and larger entities) apply apprenticeship stipends (one in four), and promotions based on seniority (15%). They act as a stabilizing factor for employees and are a kind of reward for many years of loyalty. In general, more modern solutions in the field of HRM are brought by employers in labour market of C type, while in A markets the seniority solutions are the most popular.

The vast majority of employers (86%) is tied with workers aged 45/50+ with a contract for an indefinite time but relatively rarely they are used by micro entities and employers in the private sector. One in five employers (in both sectors) enters into contracts for an indefinite time with employees aged 45/50+, nearly one in ten - civil law contracts, while forms of employment supported by public funds play a minor role - they are more often used by employers from the public sector than the private one. In the relation to the new workers, employers are much more cautious than to the previously employed staff, rarely entering into a standard employment relationship with them (most contracts were concluded for a definite time - a half of employers). 16% of employers employing people aged 45/50+ used subsidized employment, in particular in case of intervention works or apprenticeships (with a focus on large companies, located in C type markets).

The study shows that 80% of employees aged 45/50+ entered into contracts for an indefinite time (to a similar extent by men and women of different age groups). As for non-standard contracts, attention is paid to larger popularity of contracts for an indefinite time in relation to: men aged 50-64, with lower level of education, living in A type districts, working in micro entities, especially as an unskilled blue-collar workers; in turn, civil law contracts apply more frequently to women aged 50-59, living in C type districts, occupying professional and managerial positions. However, people aged 45/50+ expect stabilization which is offered to them by an employment contract for an indefinite period; as shown by the experience of public and private employment services, most of the group reluctantly agrees to flexible forms of employment.

Workers aged 45/50+ usually are employed in full-time work and flexible working is for this group of minor importance. People in this age group decided to take part-time work primarily in the absence of full-sized jobs and because of health reasons (mainly men aged 50-64). For women of retirement age the reasons of a personal nature were equally important, in particular the need for taking care of grandchildren or the elderly and disabled family members.

Working overtime is an important part of working life for 34% of women and 38% of men aged 45/50+, who devote an average of 22,4 hours per month to this. Overtime is required especially by large and medium-sized companies. Work organization provides individual work schedules (every fourth employer of people aged 45/50+), which may contribute to keeping of these people in employment. Larger entities allows themselves for more flexibility.

28% of workers aged 45/50+ works at self-contained positions, the remaining usually work in teams - typically varied in terms of age. Uniform age groups of older workers are more than twice as often in the public sector, in micro entities, located mainly in A type labour markets. Working in a mixed age environment is met with much more approval on the part of the workers concerned than working in teams of uniform age. Most employers believe that age does not matter in the selection of task and what matters are qualifications; 14% of employers takes into account employees' preferences (including those arising from their age).

Nearly a third of men aged 50-64 declares that his job requires physical effort, nearly one in five performs work involving significant physical effort. Women tend to work in a sedentary occupation and those from the 50-59 group slightly more often than those from the group 45-49 do work requiring physical effort (cleaner, nurse, etc.). 7% of employers orders employees aged 60/65 + jobs of high physical burden and, thus, totally inappropriate for them. Employers also indicate that there are no restrictions when shifting an employees aged 45/50+ to other works with such a work organisation which will unburden older workers; however for 17% it is a problem.

The awareness of the uniqueness of human capital as a resource of strategic importance to the organization encourages managers to use different ways to retain knowledge in the enterprise, especially when an irrevocable decision is made to move an older employee to retire. In the Polish economic entities the following activities are conducted: (i) directing employees' career so as to enable the exchange of experiences of people of all ages, (ii) knowledge management, (iii) work in teams of different age, and (iv) training based on the exchange of experiences, such as mentoring, coaching. Two out of three employers use the first three of these solutions. Employers also use the potential of retirees - by employing if necessary their retired employees (especially in more urbanized areas with a relatively better position on the labour market), and by maintaining contacts with pensioners having expertise (this applies to a similar extent to A and C type districts). Employers rarely use a formalized system of intergenerational transfer of knowledge and skills.

Awareness of different abilities and needs of employees, depending on the phase of life both of managers and all workers, is unlikely to be supported by appropriate training. In the past five years training on diversity management took place only at one in seven employers and on work-life balance only at one in eleven. Occasionally, there are training courses on age management (only 3% of employers).

Among the HRM instruments, which can be included in the area of age management and which are addressed to all employees, pro-health programs are applied, including free bonuses in the form of additional supplementary health insurance (used by 59% of employers, especially those larger and from larger cities), vaccinations, passes to fitness clubs, gyms and swimming pools (16%). For two thirds of employers it is not an issue that by employing workers aged 45/50+ they can be seen as a “non-dynamic, old-fashioned”, just “old”, etc. organization.

**Other
instruments
of age
management**

Support for economic activity of people aged 45/50+

People aged 45/50+ know little about solutions to strengthen their position on the labour market and rarely use them in unemployment situation (especially women). Among various forms of active labour market policies relatively frequently employment agencies and training/activation courses were used. Other labour market measures were limited in scope, especially in less urbanized areas.

Generally unemployed in this age are little interested in the institutional support - about 40% of people aged 45/50+ which were or are in unemployment do not express an intention to participate in any active labour market programme. This particularly applies to men aged 50-64 years. The other would most willingly benefit from a vocational training, employment services, training in job seeking skills and activation classes as well as intervention works conducted in a full-time (15-20% of responses). Only about 10% of this age group said they wished to benefit from grants for starting a new business. Yet there is even less interest in apprenticeship or job training for adults and virtually nil – as regards the measures being a part of activities of social welfare organisational units, i.e. socially useful works and social contracts. Low interest in the instruments is a result of, among others, their low employment efficiency - in three months from the end of participation in any labour market project only 14% of the unemployed aged 45/50+ found work. This is confirmed by statements made by representatives of public institutions - social welfare centres and district labour offices. Employment efficiency in case of women is higher in the younger age groups 45+, and in case of men - in the older. In addition, it is similar in areas representing different types of labour market.

**Using
instruments
of active labour
market policy**

In the opinion of the representatives of district labour offices, the most expected forms of support are intervention and public works because after participation beneficiaries receive the status of an unemployed person again and may claim unemployment benefit. Much less often training was mentioned as a form of support expected by people aged 45+ (only people aged 45-49 willingly decide for it). Also apprenticeships are seen as not suitable for older workers. Activation classes are mostly attended by people from the 50+ age group, and in particular 55+. Representatives of district labour offices express opinion that people aged 45+ (especially 55+) largely contact with the labour offices only for the purpose of acquire entitlement to free health care and unemployment benefits.

In the event of unemployment, employment agency services were used by only 8% of women and 9% of men, mainly in major cities. Employment agencies do not provide specific measures aimed at supporting economic activity of people in older age groups - range of services and way they are provided is the same as for the other individual clients, however, people aged 45/50+ are sometimes omitted when selecting candidates (for an employer's request). Older workers have a high level of distrust of employment agencies, especially temporary employment agencies and services offered by these entities.

Also, social welfare institutions do not provide offers directly targeted at clients aged 45/50+. Vast majority of their initiatives is directed to all beneficiaries, regardless of age. The scope of activities is derived from the ongoing EU programs - activities that are more complex in case of implementation of such projects (by attracting additional funds), otherwise social welfare organisational units are limited to providing social works and operation of financial support system. "Soft" measures are aimed at restoring self-confidence of social welfare clients in the ability to change their life situation but also to solve family and social problems, including the fight against addictions. In this area, training and activation courses as well as consulting/certification/counselling/social work with the client (and often with their family) are most often used. "Hard" support, on the other hand, covers general professional courses and material assistance (in-kind and/or financial). For the long-term unemployed there are socially useful works organised which on the one hand provide clients with income (also in the form of entitlement to benefits received for a half year following their completion), on the other hand, they have a positive effect on customers' perception of themselves and their prospects, which in turn may result in an increased activity in search for an alternative employment. However, the effectiveness of these support instruments is limited because of the lack of proper habits and employee discipline of beneficiaries. Additionally, the number of such offers is still decreasing. The effectiveness of support depends largely on the attitude of beneficiaries and their level of motivation and determination and on support strategies pursued by the institutions.

Other areas of institutional support

The condition of increased efficiency activation measures is therefore more systemic approach, extended over time, including work on various client gaps, involving the cooperation of employers and taking into account the realities of local labour markets.

It is necessary to identify and evaluate projects in the area of social economy, especially aimed at supporting people aged 45/50+, which, however, requires the involvement of others entities. It is important in this context that a significant proportion of NGOs is determined to run projects in the future in the field of social economy, recognizing them as an effective tool for activation of people aged 45/50+.

Generally, NGOs (especially those of local range) are not specialised in the field of economic activation of people aged 45/50+. A significant part of their activities should be classified as more general activation and social inclusion projects, aimed at different age groups of recipients, which means that the group of people aged 45/50+ uses the general offer, not designed for their specific needs and expectations. The activities envisaged specifically for the age group 45/50+ include: vocational training, computer courses, measures to support the re-integration on the labour market conducted by labour clubs or social integration clubs. The use of the instruments of social integration is a very important stage prior to the appropriate economic activation of the beneficiaries. Real results are also achieved in the form of employing people participating in NGO projects and using instruments of the economic activation. Among social benefits, one can mention counter-acting ageism, breaking social barriers and countering discrimination of people aged 45/50+ on the labour market. The weaknesses of NGOs include first of all not fully thought out range of services and activities and clear deficits in knowledge and infrastructure necessary to manage projects. In the opinion of the representatives of the NGOs negative attitude of people to which the activation measures are addressed and poor health of people aged 45/50+ are serious barriers to the implementation of activation measures, lowering their effectiveness. Particularly challenging is the activation of the long-term unemployed and people who are struggling with addictions, while actions of NGOs are addressed mainly to such groups.

People aged 45/50+ in case of professional problems can rarely rely on the support of trade unions. In the two third of entities trade unions do not exist at all, and in the others - not engage in matters relevant to that group of people. And if they act in their case, they most often defend people aged 45/50+ against dismissal (much less often - provide support in acquiring a new job) or against wage discrimination.

**Evaluation
of the current
legislative
solutions aimed
at equalizing
opportunities
of people
aged 45/50+
on the labour
market**

In the opinion of all people aged 45/50+ (not just the unemployed) the most beneficial solutions include free training and co-financing of equipment of the workplace for an unemployed from public funds up to the level of 6-fold average remuneration. Usefulness of the latter solution is also highly valued by employers and public employment services. Employers also favourably assess the usefulness of apprenticeship, possibility of additional earnings within the permissible limits by people retiring at earlier age. Employers in the public sector attach greater importance to the measures which increase the knowledge and skills of employees, mainly through free training and financing studies and funding apprenticeships, and those from the non-public sector more inclined to tools supporting activities of a social nature, and motivating employees to economic activity (shorter payment period (for employers) of remuneration for a sickness period of employees, interest-free loans to finance the cost of training courses people aged 50 + from public funds). Shorter period of payment of sick pay by an employer is valued mainly by micro and medium-sized employers

Divergent opinions are on the 4-year period protecting an employer against redundancy of employees in pre-retirement age. This solution is positively assessed by two thirds if people aged 45-69 compared to merely one quarter of employers. Employers accept the 4-year protection period for their long-term employees whose loyalty and commitment they appreciate, are afraid to establish new employment relationship with people to be covered by these solution soon. This regulation is also negatively viewed by representatives of PES (district labour offices, employment agencies) but also of training institutions - in practice, people approaching the protection period are made redundant and then it is very difficult to introduce them into the open labour market. The provision on referral of people aged 50+ to 12-18 month vocational preparation of adults - too long a period discourages people in this age group to participate, employers are not interested in it because of the high demands. Similarly, too low stipends discourage to participate in apprenticeships, the duration of which is - according to some - too short. This is confirmed by representatives of other groups (e.g. training institutions).

The opinions on training tools are diversified. Representatives of the district labour offices speak critically of them (mainly due to too little interest of the unemployed aged 45/50+), while representatives of training institutions have positive opinion of them who also positively evaluate the possibility of directing people in employment to training. The experience of employment agencies shows that the mere completion of courses for employers is not sufficiently strong stimulus increasing their willingness to employ people aged 45/50+. Subsidized employment is regarded as a form of beneficial solution. All kinds of financial relief for employers are also very positively assessed, such as shortening the period in which an employer pays for employee's sickness or exemptions of employers from paying contributions to the Labour Fund. However, there are parallel opinions according to which the level of these reductions is too low. Wider implementation of the nursery act can have beneficial effect. On the one hand this will allow to create jobs for women aged 45/50+, on the other - will unburden them of some of the duties related to childcare, enabling them to continue their employment.

General knowledge about current legislative solutions, both people aged 45/50+, as well as other stakeholders of the labour market is not extensive. Actually, only the representatives of district labour offices constitute an exception.

Main recommendations

- (1) Providing incentives for employers to employ women and men aged 45/50+.
- (2) Tackling discrimination on grounds of age.
- (3) Promoting lifelong learning, skills development for women and men aged 45/50+.
- (4) Development of activation policy and its tools.
- (5) Development of local social policy.
- (6) Popularisation and promotion of economic activity of women and men aged 45/50+.
- (7) Introduction of financial incentives for women and men aged 45/50+ starting their own business.
- (8) Institutional arrangements for the care of children and dependants - alternative care solutions.
- (9) Attention to preventive health care.

In the recent years in Poland, as in the other European countries, the accent has been placed on the issue of increasing economic activity of the generation 50+, including extension of their employment period. The reasons for this are, among others, in shrinking as well as aging of potential labour resources and the progressive obsolescence of occupational skills of older workers. Moreover, improvement of the quality of life results in increased life expectancy. There is an improvement of health condition of the population of all ages, including those at the foreground of the old age. These processes should be accompanied by longer working lives, which, however, in Poland - despite the significant improvement in the recent years - still remains at the low level in comparison with other European countries.

The most important step towards a systemic solution to the problem of low economic activity of the older generation of Poles is the government programme: "Solidarity of generations. Measures aimed at increasing the economic activity of people over 50", implemented since 2008. The measures of the programme focus on using as much as possible of the existing employment potential through the use of policy creating opportunities for participation in the labour market. This policy covers both work conditions including the needs of older employees, development of education, training and professional development, job creation characterized by high quality and performance, providing effective social protection systems and the use of sophisticated instruments for reconciling professional and family life etc. The programme is expected to have been realized by 2020, however – as it seems – it requires the specific activities designed to be adjusted to the changing conditions of participation of the people aged 50+ in the labour market. It should be noted that many has already been done in this regard –financial incentives for employers have been introduced, legislative solutions for the development of institutional care for minor children have been created, a number of projects aiming at increasing qualifications and "soft" skills of people ages 50+ and younger (45+) have been realized. The measures taken certainly have contributed to the observed increase in the employment rate of people over fifty. However, much still remains to be done. The importance of measures aimed at the increase in economic activity is growing, especially in the context of changes in the pension system, which came into force in January 2013. Gradual raising the retirement age for men and women gave rise and, continues to generate controversy concerning in particular the same retirement age for men and women, but also the target thresholds adopted by the Law of 11 May 2012 amending the law on pensions from Social Insurance Fund and certain other acts (Journal of Laws of 2012, No. 0 pos. 637, pos. 637). The main argument in favour of the changes made was increasing burden of the social security system, resulting from the aging of the Polish population, which required solutions that would ensure confidence of pensions in the future. Opponents of the changes raised arguments of inadequacy of current conditions of labour market, social and health policy to the proposed arrangements. The changes in the pension system will force longer economic activity, however, in the perspective of the difficult situation on the labour market, they create the need for intensification of adaptation measures allowing for elimination of the competence barriers – hindering taking up an a job in case of its lost or maintenance of employment – as well as the creation of conditions appropriate for the needs of the aging workforce. Measures should be taken aimed at highlighting the strengths of older workers and combating stereotypes affecting them. And it certainly requires a reliable diagnosis of the situation of this group on the labour market. Previous studies are rather dispersed and usually relate to either a specific category of people aged 45/50+ (the unemployed, employed, specific occupational

groups), or territorially limited population (usually to the area of a district). This publication is an attempt to fill the gap in this area and to present a wide spectrum of views generated by nationwide research (both quantitative and qualitative), constitutes an important contribution to the debate carried on increasing economic activity of the older generation, providing scientific arguments in this regard. The publication was elaborated as a part of a more comprehensive system project *Equal opportunities on the labour market for people 50+*, organized jointly by the Human Resources Development Centre and (Leader of the Partnership) and the University of Łódź (the Partner). This project contributes to the implementation of Measure 1 „Improvement of working conditions, promotion of employment of people over 50 and age management” of the “Solidarity between generations. Measures to increase economic activity of people aged 50 +” programme.

The main aim of the project *Equal opportunities in the labour market for people aged 50+* is to promote economic activity of women and men aged over 50 and the promotion of measures to extend the economic activity of people in this age group. The assumed objectives are being implemented by conducting comprehensive activities, covering the following tasks in the years 2010-2014:

- execution of extensive research and dissemination of their results;
- works of the national Thematic Network, operating under the Board of the programme 50+ and the Social Council 50+, whose purpose is to develop recommendations for the actions of the “Solidarity between generations. Measures to increase economic activity of people aged 50 +” programme (50+ programme) and to determine the changes’ direction of the Programme and guidelines for the development of a concept of labour market support measures for people over 60;
- publication of a catalogue of recommendations for measures for the activation of people over 50, implemented within the EU;
- publication of a catalogue of recommendations for programs that enhance the activity of people over 50 and 60;
- organization of the nationwide information and promotion campaign on the economic activity of women and men aged 50+, creation of a project website at www.50plus.gov.pl, developing a brochure for people aged 50+, organization of 18 conferences promoting economic activity of men and women over 50;
- conducting – with the use of blended learning method (stationary classes + e-learning) – training courses for 630 employees of labour market and social welfare institutions;
- publication of the Polish national report, carried out by the OECD.

This publication is **the final report of the research carried out within the framework of the diagnosis of the current situation of women and men aged 45/50+ on the labour market in Poland**. This is one of the components of the broader research carried out in 2010-2013 by the University of Łódź - the Project Partner (Table 1.)

Table 1. Structure of the research of the project “Equal opportunities on the labour market for people aged 50 +”, carried out by the University of Łódź

Specification	General characteristic of the study	Product
<p>Task 1. Development of solution analysis of currently implemented and already completed programs aimed at people aged 50+ in Poland in the years 2004-2009 and 2010-2012.</p> <p>Phase 1, concerning the measures in 2004-2009.</p> <p>Phase 2, concerning the measures in 2010-2012 (task of the Leader)</p>	<p>The study concerned the measures taken in 2004-2009 to equalise opportunities on the labour market in Poland for people aged 45/50+. Particularly national and local labour market programmes conducive to the economic activation of people aged 45/50+ were analysed. The analysis of actions targeted at people aged 45 years and above taken under the programs co-financed by the European Social Fund is of special importance. The research was conducted on the basis of programme and reporting documents as well as the primary data from projects completed in 2004-2009.</p>	<p>The report of analysis of programs aimed at people 50+ carried out in Poland in 2004-2009, published in the fourth quarter of 2011.</p>
<p>Task 2. Development of analysis of solutions to promote active aging in selected EU countries and to identify opportunities for their implementation.</p>	<p>The task includes the study of solutions to promote active aging in the selected EU countries: Denmark, Sweden, the Netherlands, the UK, Spain, Czech Republic, Bulgaria, Romania, Cyprus and Italy. The study includes system solutions and examples of interesting initiatives undertaken by public and private entities in these countries, to promote active aging and to promote equal opportunities for people aged 45/50+. This will allow the separation of good practice at the macro-, meso- and microeconomic level. The study is based on analysis of the secondary data and primary data obtained directly from the promoters of the above. actions.</p>	<p>The final report; the planned date for publication of the report -</p> <p>3rd Q 2013.</p>
<p>Task 3. Conducting a nationwide study - diagnosis of the current situation of women and men aged 50+ on the labour market in Poland.</p>	<p>Primary research, preceded by desk research</p>	<p>This report; the planned date for publication of the report - 3rd Q 2013</p>

Source: Original study.

To maintain the complementarity of research under the *Diagnosis* to the other stages of the project, men and women aged 45 or over were selected as the subject of the study, taking into account also - where possible - the cohort aged 50 or more. The research component of the project *Equal opportunities in the labour market for people aged 50+* assumes analysis of the employment of people aged even 45+. This results from the need of covering people in pre-retirement stage with early adaptation measures. Through the actions targeted at women and men aged 45+ and over, involving them into wide-scale adaptation process, they can be prepared for the changes, including the renewal and extension of competences. It will strengthen their position on the labour market - internal or external, depending on the individual situation. Age 45+ designates a start of the non-mobile working age. So older workers remain as the subject of the research, the term - with all restrictions arising from the discussion of the concept - was referred to women and men aged 45+.

The main aim of the *Diagnosis* was to describe and assess the situation of women and men aged 45/50+ , including evaluation of the role of institutions supporting economic activity of people in this age range. The following specific objectives were subordinated to the main goal of the *Diagnosis*:

1. Assessment of the current professional and social situation of women and men aged 45/50+ in Poland.
2. Assessment of attitudes of women and men aged 45/50+ towards their economic activity.
3. Assessment of employers' attitudes towards the employment of women and men aged 45/50+.
4. Assessment of the extent of support for professional activation of women and men aged 45/50+ by labour market institutions (IRP).
5. Assessment of the extent of support for economic activation of women and men aged 45/50+ by social welfare organisational units (JOPS).
6. Assessment of the extent of support for economic activation of women and men aged 45/50+ by non-governmental organisations (NGOs).
7. Identification of barriers and opportunities for longer working lives for men and women in Poland.
8. Development of conclusions and recommendations with regard to system solutions in the field of equal opportunities for women and men aged 45/50+ on the labour market in Poland.

The assumed aims required conducting extensive research which would not be limited only to people aged 45/50+ but would allow the assessment of the situation of women and men in this age group on the labour market in Poland by other stakeholders - employers, labour market institutions, social welfare organizational units and NGOs. What is more, the study focused on the issues related to the professional situation of this group but it also included - however to a much lesser extent - the issues related to non-professional situation of women and men aged 45-69, which might also affect decisions on continued employment. Current retirees were also the subject of interest with the focus on retrospective conceptualisation of their previous life. This multifaceted approach allowed for an in-depth diagnosis of the older generation in the context of extending their professional lives, especially proposals for measures conducive to that activity from the perspective of beneficiaries - women and men aged 45/50+ and employers, but also a variety of institutions whose actions may and should contribute to equal opportunities of the older generation on the labour market (in accordance with the trend of *sex mainstreaming*) and an increase in activity of older workers - through better involvement of the currently unemployed and the economically inactive and through providing incentives to extend the period of employment of the working.

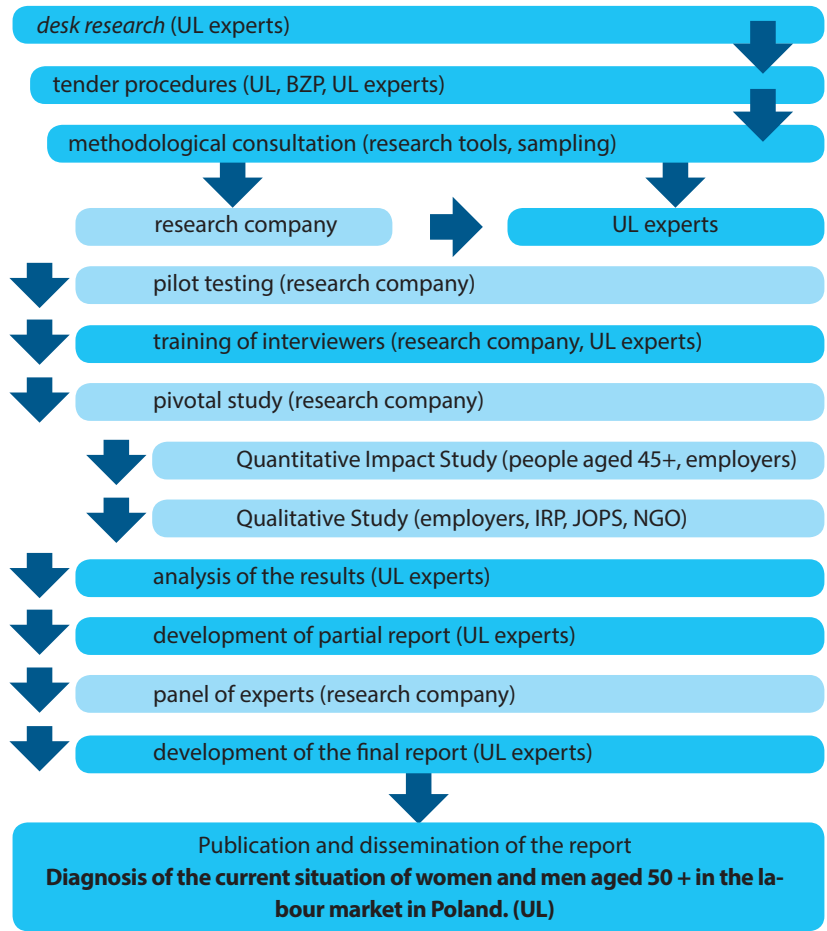
The research process of the *Diagnosis* included:

- *desk research* based on secondary sources and data of national and international statistics, including: overview of the most important national and international research on the problem of the study (2010, updated - 2012),
- development of the concept of the field studies, including research tools (first half of 2011),
- implementation of the field studies stage by consortium of IBC GROUP Central Europe Holding SA & ARC Rynek i Opinia Sp. z o. o, selected through a tendering procedure, including preliminary development of results (1st-3rd quarter of 2012),
- development and analysis of the results of the field studies carried out in the eight major research modules (2nd to 4th quarters of 2012).

The development of the final report was preceded by a preliminary analysis of results performed by a consortium carrying out the field studies stage and then by the in-depth research by the University of Łódź team (Figure 1). The partial reports of the individual research modules are the results of the study. This report closes the sequence of the previous research, synthesizing the results of subsequent stages of the research undertaken in the *Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland*. The main emphasis was laid on the results of the original research with a unique character in the coun-

try. For the first time an attempt of so comprehensive nationwide research on the situation of women and men aged 45/50+ was made. Triangulation of data sources, methods and techniques as well as the diversification of the study subjects and adopted rules for the sampling allow for generalisation of the results of quantitative study but also assessing the quality of determinants and factors potentially improving the situation of people aged 45/50+ on the labour market (in the view of the results of the previous studies in this area). Involvement of the interdisciplinary team of researchers of the University of Łódź at each stage of works on *Diagnosis*, including members of the Panel of Experts, provided a multi-directional approach to the research issues undertaken and guaranteed multi-stage evaluation of the results.

Figure 1. Diagram of the research process



Source: Original study.

This publication is divided into four parts, preceded by a section containing synthetic conclusions of the desk research and a brief description of the methodology of the study (detailed information on the methodology of the *Diagnosis* can be found in the electronic version included in *Methodological annex*). In the first part of the report, a profile of men and women aged 45/50 in the context of their professional situation is presented. This description was made from two perspectives - from representatives of the generation 45+ and employers. The second part allows for an assessment of the potential of the group by various institu-

tions involved in the support of economic activity, including economic activation of the older generation. Part three is, in turn, the presentation and evaluation of the current measures taken by the government, public institutions and non-state actors (including the third sector) to increase the activity of people aged 45+, including 50+. The last part contains the conclusions and recommendations for further actions - both at the national, regional and local level - which would promote equal opportunities on the labour market of its older participants as well as an increase in activity of people aged 45/50+.

The authors made an effort to make the report, despite the scientific nature of the research, accessible not only to the scientific community but also to practitioners - employees of labour market institutions, social welfare agencies, NGOs and all other circles interested in the current situation of women and men aged 45/50+ on the labour market in Poland. We believe that it will be an important and useful source of information during the programming and designing the measures aimed at women and men aged 45/50+.

We would like to warmly thank every person and institution which actively joined in the research and without which this report would not have taken its present form. Our special thanks to the participants of the study who devoted their time and shared their reflections on the situation of men and women 45/50+ in Poland and its conditions.

Chapter I

Methodological characteristics of the study

1.1. Main research assumptions of Diagnosis in the light of the results of desk research

Izabela Kołodziejczyk-Olczak

1.1.1. Areas of the desk research carried out under Diagnosis in the preparatory stage of developing concept of the field research

Professional inclusion and social activation of men and women aged 45/50+ require integration of measures and cooperation of various institutions (employers, business organisations, trade unions, employers' associations, NGOs, labour market institutions and social welfare, scientific environment and the media). This collaboration concerns entities at all levels – national, local, regional.

Scheme of the research procedure (Figure 1), described in the introduction to this report sets out the idea of a research team of the University of Łódź of a comprehensive approach to the diagnosis of the situation of women and men aged over 45 on the labour market in Poland. During the development of the study concept in the second half of 2010, extensive desk research was carried out based on the secondary sources and data of national and international statistics, including an overview of the most important national and international research on the problem of the study. This overview provided the University of Łódź team with an idea of the explanation of the research problems, selection of the study subjects as well as review of tools used for operationalization and the field studies.

As regards the legal regulations, statutory provisions, which is the Constitution of the Republic of Poland, codes and other common regulations, implementing acts and drafts of statutory regulations and implementing acts drawn up in parliament and government agencies, were analysed¹. National and regional strategies of all regions in the field of an activation of people aged 45/50+ were reviewed. The most comprehensive description of the problem of the activation of people aged 45/50+ was provided by the strategies developed at the national level, which were expounded and developed at the regional level. Strategies for the development of regions (voivodeships) and regional employment strategies programmed overall measures for regional labour markets². Only five regional development strategies provided for the measures to activate people aged 45/50+ on the labour market. In all regional development strategies and social strategies much emphasis was placed on health promotion and implementation of health programs³. Widely understood social dialogue conducted on a national, local and industry level as well as at the enterprise level was the subject of

¹ M. Włodarczyk, M. Paluszkievicz, *Analysis of the legal conditions of employment policy favouring activation of people aged 50+ / 45+* internal materials of the project „Equal opportunities in the labour market for people aged 50+”, Łódź, November 2012; separate legislation was used to design the study of the assessment of the support of the professional activation of people in older age.

² In most strategies there were negative demographic trends diagnosed, and even the ageing of labour resources, however, no measures for activation of older people were offered and no people aged 50+ were indicated as a specific category of beneficiaries of generally formulated objectives in the labour market.

³ J. Przywojska, A. Podgórnjak-Krzykacz, *Analysis of national and regional strategies in terms of activation of people aged 50+ / 45+*, internal material of the project „Equal opportunities in the labour market for people aged 50+”, Łódź, November 2012; conclusions of the research were used in Task 1 of the project „Equal opportunities in the labour market for people aged 50+ as well as at the stage of formulation of criteria for the selection of regions for qualitative research.

the research⁴. This part of the study was aimed at identification and comprehensive analysis of the proposals submitted by the employers' organizations and trade unions on the amendment of the existing solutions and new initiatives at national and regional level, in the area of widely recognized problem of activation of women and men aged 45/50+ in Poland. Particular involvement in the social dialogue was exhibited by employers' organizations which explained their position on the discussed proposals to amend the legislation. Trade unions were more restrained⁵ in participation in an exchange of views on the activity of people aged 45/50+. Third sector organizations play a significant role in supporting public organizations across a range of activities related to the labour market, including activation of people aged 45/50+⁶.

Transformations of demographic processes (fertility, mortality and migration) taking place in the last two decades underlay accelerated changes in the age structure of the Polish population⁷. Reduction of the potential labour forces can be at least prevented by retaining the older people on the labour market⁸.

As it can be seen, the need of multifaceted diagnosis of a situation of women and men aged 45/50+ in Poland was outlined at the beginning of the research procedures, which mainly included self-evaluation of a professional and social situation of this group and assessment of employers' attitude towards employing people of that age. In the light of the incomplete and fragmentary current research, the picture of the situation of women and men aged 45/50+ has been completed by the evaluation of the support received from the institutions of the labour market - employment offices, training providers, employment agencies as well as third sector organizations and social welfare agencies. With these efforts it was able to conceptually prepare the study which was completely original, comprehensive and characterized with innovativeness in terms of the field study, while giving the opportunity to confront it with other research of a similar nature.

A very important part of the desk research was an overview of the other - national and international - research related to the subject of the *Diagnosis* as well as an overview of the data of the national and international statistics. At the same time it was assumed that the analysis of the situation of people of the mature age in the Polish and foreign literature should be conducted taking into account a number of environmental factors: demographic, legal, socio-cultural, economic. The main results of the desk research of the *Diagnosis* in this field, updated with vital statistics and thematic studies published in 2011-2012, are presented below.

1.1.2. Aging of a population as the major stimulus for measures aimed at increasing economic activity of people aged 45/50+

Demographic trends observed during the desk research in November 2010 generally continued during the following years, with only few indicators slightly improved, which demonstrates the further need for a comprehensive study of older people to fully diagnose their

⁴ B. Urbaniak, M. Kozirowicz, Proposals of employers' organizations and trade unions, including the work of the Tripartite Commission for Social and Economic Affairs, tripartite sectoral groups, regional social dialogue committees; internal materials of the project „Equal opportunities in the labour market for people aged 50+”, Łódź, November 2010.

⁵ PKPP Lewiatan was the most active organisation, while on the side of the trade unions the largest activity was manifested by OPZZ.

⁶ Non-governmental institutions were included in the field study since it was found that they could be an important complement to the activities of public administration for the activation of people in older age and their greater specialization in the activation of the older people.

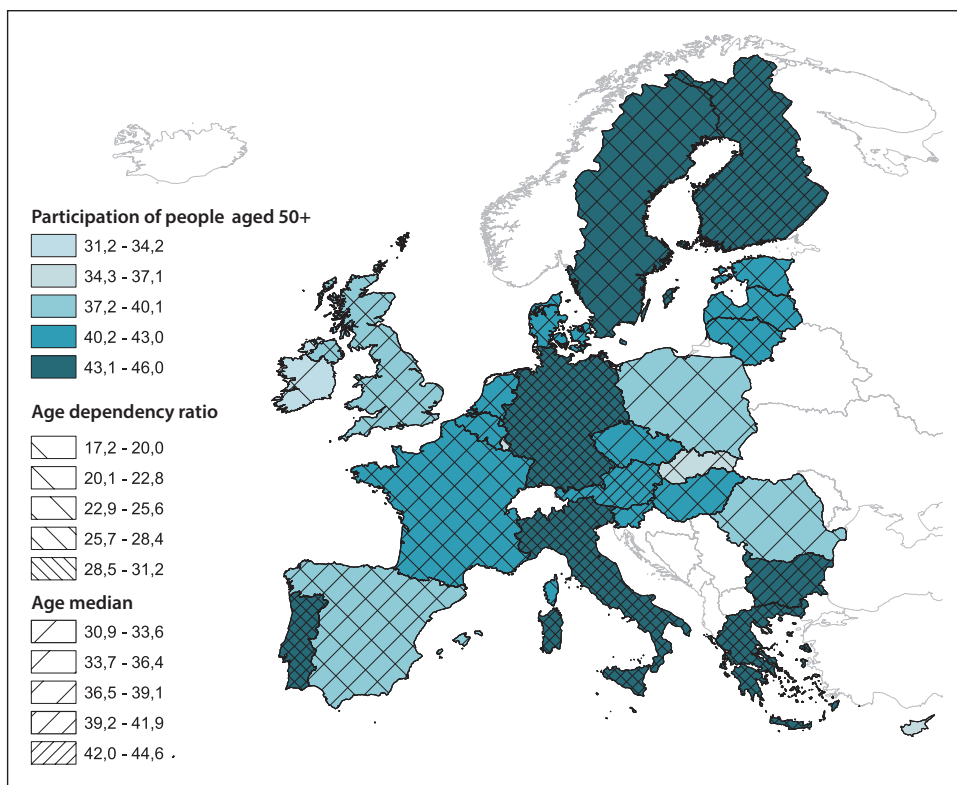
⁷ D. Kałuża-Kopias, *Analysis of demographic change - the situation of people in pre-retirement and retirement age - demographic projections*; internal materials of the project „Equal opportunities in the labour market for people aged 50+”, Łódź, November 2010.

⁸ A. Malarska, *Situation of people aged 45 and more in the labour market in Poland. Analysis of changes based on LFS results and registered unemployment*; internal materials of the project „Equal opportunities in the labour market for people aged 50+”, Łódź, November 2010.

situation on the labour market and to outline directions necessary for an intervention of all stakeholders.

Poland, and Europe as a whole, is aging and changes in demographic processes which have been occurring over the last two decades (in particular the decline in the birth rate, increasing life expectancy and reaching of the retirement age by the generation of people who were born in the post-war baby boom) are the main factors of changes in the age structure of the population⁹. In 2011, people aged 50+ accounted for approximately 42% of the population of the EU-27, while the value of this ratio varies geographically - from about 31% in Ireland to 45% in Germany, Bulgaria and Italy - Fig. 1.1. there is a similar territorial distribution of the share of people aged 65+ in the population, reaching the highest level in Germany and Italy (over 20%). Poland, with approximately 38% of people aged 50+ and around 14% of people aged 65+ belongs (along with such countries as Romania, Spain and the United Kingdom) to a relatively demographically young EU Member States (much younger are, however, Ireland, Cyprus, Luxembourg and Slovakia, where the share of people aged 50+ reaches 31-36%, and those aged 65+ - less than 13%).

Figure 1.1. Selected demographic indicators in Poland compared to the European Union in 2011



* higher density of lines expressing the level of the median age and the old-age dependency ratio corresponds to the countries with high values of these indicators, thus of more difficult demographic situation.

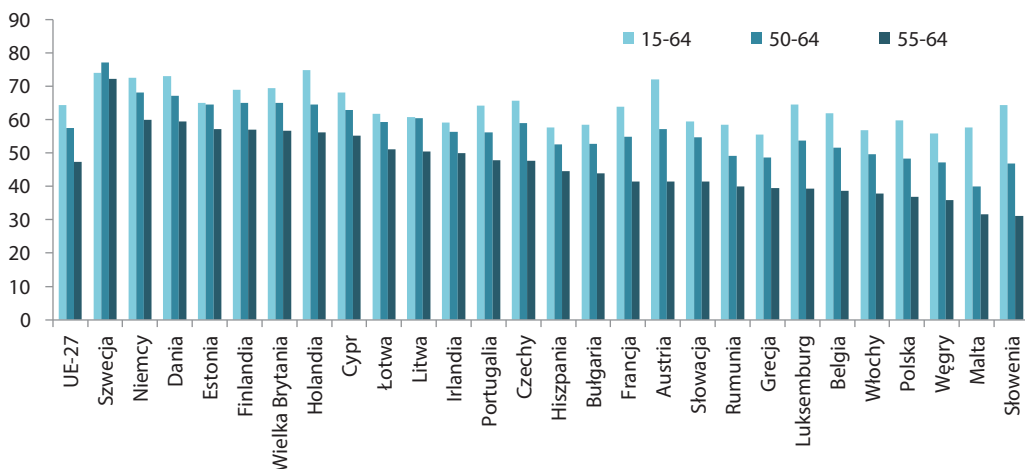
Source: Original study based on Eurostat data [demo_pjanbroad, demo_pjanind], as of 21.11.2012.

⁹ E. Roszko, *Analysis of the situation of people 50 + /45+ in the European Union - Poland compared to other European countries, based on the Eurostat statistics*, internal materials of the project "Equal opportunities in the labour market for people 50 +", Łódź, November 2010.

A relatively good demographic situation in Poland is also confirmed by the median age - 38 years of age in 2011 (38.4 years in 2012) compared to EU-27 average at the level of 41.2 years or 44.6 years in Germany (45 years in 2012) as well as the age-dependency ratio¹⁰ which in 2012 was at the level of 18.9 compared to 26.2 in UE-27, merely 17 in Ireland and Slovakia and around 30 in Germany and Italy. This optimistic picture, however, is disrupted by the demographic forecasts - which predict that by 2035 the share of people aged 50+ in the total population in Poland will exceed the EU average - 46% compared to the planned EU-27 level of 45.1%. Moreover, the retirement-age dependency ratio will increase to 46% (including as many as 92% in case of women)¹¹. Already today in our country - according to the result of the National Census - the retirement-age dependency ratio indicates that there are 27 people at the retirement age for one person at the working age, which means an increase in the ratio by 3 people from 24 to the level of 27 over the last nine years¹².

In the next twenty-five years the role of demographic factors in shaping of the potential labour force will grow, which requires active measures conducive to: (1) extending the period of economic activity, and (2) economic activation of currently inactive people aged 45/50+¹³. However, the potential labour force of the older generation in Poland is still used to a much lesser extent than in the EU countries, as evidenced by the data presented in the Chart 1.1.

Chart 1.1. The employment rate in the European Union by the age groups in 2011 (in%)



Source: Original study based on Eurostat data [lfsi_emp_a] status as of 10.10.2012.

Poland, with a fairly high (above the EU average) employment rate of people aged 15-64 (59.7% of the average for the EU-27 at the level of 64.3% in 2011), is one of the countries with the lowest rate of employment of people aged 55-64¹⁴ (36.9%), especially women (27.3%).

¹⁰ In the figure 1.1 older people dependency ratio is presented calculated as a ratio of people aged 65 and over to the people aged 15-64.

¹¹ *Demographic Yearbook 2011*, GUS (Central Statistical Office), Warsaw 2011, p. 153.

¹² *National Census of Population and Housing 2011*, GUS (Central Statistical Office), 22.03.2012

¹³ D. Kałuża-Kopias, *Analysis of demographic change - the situation of people in pre-retirement and retirement age - demographic projections* internal materials of the project "Equal opportunities in the labour market for people aged 50+" Łódź, November 2010.

¹⁴ The reference to the employment rate for the population aged 55-64 stems from the necessity of its monitoring, as set out in the Strategy 2020 and - at national level - in the „Solidarity between generations”.

There is also the low employment rate of people aged 50-64 - 48.4% in 2011, which places Poland in the fourth position from the bottom, ahead of Hungary, Slovenia and Malta. It should be clearly noted that in the past few years there has been a significant improvement in the employment rate for both of these age groups - in 2004 the rate of people aged 50-64 in Poland reached only 37.9%, with those aged 55 -64 - 26.1%, and for women - respectively - 31.4% and 19.1%¹⁵, while in the EU-27 they were - respectively - 43% and 61%. This meant that for many years Poland, along with Malta, closed the ranking of EU countries (in terms of employment rates), clearly standing out from the other members of the Union.

The disparity between the employment rate of older age groups compared to the population of the working age in general is also worth noting - in countries such as Sweden, Estonia, Lithuania, Latvia, Slovakia, the Great Britain and Ireland, in the group of 50-64 years of age, the employment rate in principle does not change, while in Slovenia, Austria, Malta - is significantly lower than the average for the working age (Chart 1.1). These differences are also clear in Poland - the employment rate is lower by more than 10 percentage points for people aged 50-64 and by over 20 percentage points for those aged 55-64 as compared to 15-64 years of age category.

1.1.3. Overview of national research on the situation of people aged 45/50+ on the labour market in Poland

Demography is currently one of the most important indicators of the EU policies (and not only), while the formulation of guidelines and specific measures at the EU, national, regional and also local level, requiring a reliable diagnosis of processes associated with aging and their consequences implied undertaking numerous research in this respect. During the overview of secondary resources, being a part of the project "Equal opportunities in the labour market for people aged 50+", international and national (both nationwide as well as regional and local)¹⁶ studies on the situation of people over 50 on the labour market in Poland were identified. Results of the first research projects on the discussed issues conducted in Poland appeared in 2003 but intensification of the research took place after 2010¹⁷. In total, there were more than 70 studies on the issues related to the equal opportunities of older workers identified and analysed¹⁸. The key results of the international studies were also included in the area of the research.

Taking into account the criterion of financing of the research on widely understood ageing of the market force, it could be concluded that they were almost exclusively funded by the European Union under the European Social Fund. Individual projects were funded by foundations and public institutions, such as Erste Foundation¹⁹, the Volkswagen Foundation²⁰, the Social Insurance Institution²¹, or were the results of proceedings, costs of which were

¹⁵ I. E. Kotowska, I. Grabowska, *General characteristics of the population aged 45 years and over on the labour market* [in:] *The transition from work to retirement, Information and statistical studies*, Warsaw, GUS 2007; Eurostat, [lfsi_exi_a], 22.06.2012.

¹⁶ A. Rogozińska-Pawelczyk, *Identification and analysis of the national research on people aged 50+/45+ in the labour market*, internal materials of the project "Equal opportunities in the labour market for people aged 50+" "Equal opportunities in the labour market for people aged 50+", Łódź, November 2010.

¹⁷ Nearly a half of the diagnosed projects took place in 2010-2012 - almost the same as during the seven years (2003-2009).

¹⁸ They included a variety of projects aimed at multi-stakeholder, or addressed only to people aged 40+, 44+, 45+, 50+, or only to employer. Triangulation was the most often used research method.

¹⁹ B. Urbaniak, *Employment and labour market institutions in conditions of aging workforce - the study for Poland*, Wydawnictwo Uniwersytetu Łódzkiego, Łódź 2011.

²⁰ J. Stypińska, J. Perek-Białas, *Carers@Work. Carers between work and care. Conflict or chance? Results of interviews with working carers*, Uniwersytet Jagielloński, Kraków 2011.

²¹ P. Szukalski (ed.), *Old age is coming - social policy and preparation for the aging of the Polish population*, Wydawnictwo Instytutu Spraw Publicznych, Warsaw 2008.

covered by the researchers themselves.²² The research projects were mainly commissioned by ministries, employment offices and social services. Often universities or research or consulting companies and NGOs were partners of the projects.

Taking into account the territorial criterion, or the place of research, it is worth noting that one third was nationwide - mostly based on representative samples of the studies. Regional research was carried out throughout the country, with some territorial accumulation: Łódzkie region (11 research proceedings), Pomorskie (6 projects), Mazowieckie, Małopolska, Kujawsko-Pomorskie, Silesia, Lower Silesia, research conducted in Lublin, Elbląg, and in Wielkopolska (2-3 projects).

Taking into consideration the criterion of the nature of research it could be noted that there was a majority of projects based on the methods of social research. As regards the development, the authors of the individual projects used the methodology for the area of psychology²³ or law²⁴ and every eight project was a study based only on the statistics and demographic ratios.

Key research areas in which the national projects were conducted can be described as follows:

1) Situation of people aged 45/50+ on the labour market

The aim of nearly third national project was to describe the situation of people aged 45 or 50 on the labour market. The perception of the difficulties faced by this group of people in today's labour market²⁵ was investigated as well as the reasons of their participation in projects as their beneficiaries and outcomes of the measures undertaken²⁶. Broad area of the research was to determine the levels of various expertise of older people²⁷, the premises for additional activity undertaken by them, such as volunteering. Attention was also paid to the self-assessment of their social or professional situation which often is determined by the sense of being discriminated²⁸ on the labour market.

In the diagnosis of older age workers on the labour market sometimes barriers to undertaking more activity by them²⁹ were emphasized. The unemployed³⁰, including the

²² This applied mainly to the research papers related to the procedures of academic promotion to PhD or associate professor degree.

²³ The study under the project "Maturity uses knowledge".

²⁴ G. Uścińska, *Diagnosis of the situation of people aged 45+ on the labour market in Poland and selected EU countries on the basis of secondary data. Legal aspect*, IPISS, Warsaw, 2011.

²⁵ E. Rzechowska (ed.), *Mature worker in the labour market: development perspective and the prospects for social workers - report of the study*, Wydawnictwo Lubelskiej Szkoły Biznesu, Lublin, 2010 (under the project: *Early professional deactivation of people aged 50+ and opening the labour market for older workers. Factors contributing to social inclusion as a safeguard against social exclusion*).

²⁶ *Employer 50+. Breaking down the barriers on the labour market*, Wrocław 2011 (as part of the project under the same name).

²⁷ M. Grabowska, J. Durlik (eds.), *People over 45 in the Lubelskie labour market The report of the research carried out under the project* Fundacja CBOS, Warsaw 2010 (under the project: *Age management and prevention of discrimination of people over 45 years in response to the aging of human resources in lubelskie province*).

²⁸ P. Szukański (ed.), *To idzie starość ...*, op. cit..

²⁹ E. Dubas, J. Pyżalski, M. Muszyński, J. R. Pavel, *Supporting the development of the unemployed 50+. Test of the project: Adults Mentoring*, Wydawnictwo Uniwersytetu Łódzkiego, Łódź 2008.

³⁰ B. Szatur-Jaworska, B. Rysz-Kowalczyk (eds.), *Labour market and the unemployed 50+. Barriers and Opportunities*, Akademia Rozwoju Filantropii w Polsce, 2007 (under the project: *Labour market and the unemployed 50+. Barriers and Opportunities*; E.Niemczal, *Generation 50+ through the prism of career counselling*), [in:] Z. Olejniczak (ed.), *Professional and social activity of people in age group 50 plus*, WSZM, Leszno 2006.

long-term unemployed³¹, women³² and people with disabilities aged 45/50+³³, constituted a special category within this group.

Proceedings dealing with the health of people aged 50+³⁴, often associated with activity on the labour market³⁵, is a separate, relatively narrow area of the research. Health of people in the mature age, their family situation, current and previous economic activity, meeting the needs of health care, using social welfare benefits, and their physical activity were examined. Leisure activities in the perspective of health condition of Poles³⁶ were monitored but they also constituted a component of a process creating a portrait of a Polish citizen in the older age³⁷.

Information on people aged 45/50 were also obtained by coaches working with them during training activities in a project³⁸. This concerned mainly the specifics of working with adults, the coaching process requirements in the field of methods and techniques of training, the selection of a coach, the pace of implementation of requirements of a diversity of activities for participants. An observation is connected with the above that increasing skills of people aged 45/50+ is an effective process for programming activities based on a thorough diagnosis of skills gaps³⁹, as pointed out in works and reasoning of the research.

As regards the nationwide studies, it is worth mentioning the cyclic procedure implemented in two-year intervals⁴⁰, which occupies a special place on the map of the Polish social research. Within the project *Social diagnosis. Conditions and quality of life in Poland* there is indeed only one component concerning older people but it is extremely useful in conducting comparative analysis. Similar nature is presented by a very important block simultaneously implemented on the situation of exclusion affecting older people⁴¹. A national component of the SHARE survey is also important which is discussed in detail later in this chapter.

³¹ *Determinants of the labour force after 45. Report of the study*, ERKON, Elbląg 2010 (under the project *Individual employment paths*).

³² CBOS, *Partnership for the development of IT competences in Poland. Report on qualitative research among employers and employees (40 +) of small and medium-sized enterprises in the area of the Mazowieckie, Łódź, Lower Silesia, Silesia and Malopolska executed on behalf of the Institute of Labour and Social Affairs*, Warsaw 2006 (under the *Partnership for the development of IT competences in Poland*).

³³ M. Abramowicz, M. Brosz, A. Strzałkowska, T. Tobis, J. Załęcki, *Evaluation of the quality of support addressed to the disabled and aged 50-64 years in projects under Measure 6.1.*, PO KL, Gdańsk 2011.

³⁴ J. Bugajska, *Pracownicy starsi – możliwości i uwarunkowania fizyczne*, CIOP-PIB, Warsaw 2007.

³⁵ M. Bukowski (ed.), *Zatrudnienie w Polsce 2008. Praca w cyklu życia*, CRZL, Warsaw 2010 (within the project: *Analysis of the processes taking place in the Polish labour market and social inclusion in the context of economic policy*; E. Korzenio-wska, *Ways of thinking and acting in the sphere of health of older employees of medium and large companies*, Medycyna pracy, 2004, within the project ordered Economic activity of employees in terms of the issue of an aging population Instytut Medycyny Pracy in Łódź, 2001-2004).

³⁶ M. Mossakowska, A. Więcek, P. Błędowski, *PolSenior. Medical, psychological, sociological and economic aspects of ageing in Poland*, Termedia Wydawnictwa Medyczne, Poznań 2012; B. Synak (ed), *Polish old age*, Wydawnictwo Uniwersytetu Gdańskiego, Gdańsk 2002.

³⁷ CBOS, *Picture of a statistical Pole at the older age - a research report*, Warsaw, January 2010; CBOS, *Situation of older people in society - plans and reality*, December 2009; CBOS, *The situation of older people in society - plans and reality*, Warsaw, December 2009; CBOS, *How do we live? Part II and III*, *Opinie i diagnozy* No 9, Warsaw 2008; J. Hryniewicz, B. Jałowicki, A. Tucholska, *How is the life in future metropolis?*, *Opinie i diagnozy* No 10, CBOS, Warsaw 2008.

³⁸ B. Urbaniak, I. Kołodziejczyk-Olczak, *Research Report conducted by telephone interviews with the training coaches for candidates for job coaches interna*, report under the project *Alliance for Work*, Łódź 2008.

³⁹ *Textbook of the IT transfer result*, Warkaty 2007 (under the project *Mentoring through IT*).

⁴⁰ J. Czapirski, T. Panek (ed.), *Conditions and quality of life in Poland*, Wyższa Szkoła Finansów i Zarządzania, Warsaw 2005; J. Czapirski, T. Panek (ed.), *Social Diagnosis 2007. Conditions and quality of life in Poland*, Wyższa Szkoła Finansów i Zarządzania, Warsaw 2007; J. Czapirski, T. Panek (ed.), *Social Diagnosis 2007. Conditions and quality of life in Poland*, Rada Monitoringu Społecznego, Wyższa Szkoła Finansów i Zarządzania, Warsaw 2009; J. Czapirski, T. Panek (ed.), *Social Diagnosis 201. Conditions and quality of life in Poland*; Centrum Rozwoju Zasobów Ludzkich, Warsaw 2012 (within the project *Social Diagnosis 2009-2013*).

⁴¹ I. E. Kotowska (ed.), *Labour market and social exclusion in the context of the perception of Poles - Social Diagnosis 2011*, thematic report, Warsaw 2009; I. E. Kotowska (ed.), *Labour market and social exclusion in the context of the perception of Poles - Social Diagnosis 2011*, thematic report, Warsaw 2012 (within the project *Social diagnosis 2009-2013*).

The broad current of the study is related to the issue of increasing activity⁴² but in the context of the need to taking care⁴³ to the dependent family members by the elderly or the necessity of increased economic activation⁴⁴.

2) Approach and policies of employers to employ people aged 50+, including the use of age management and diversity management.

Approach of employers to the employment of people aged 50+ is a key area of the research - about one third of the projects. The study subject - as signalled- was an approach and policies of employers to employ people aged 50+⁴⁵, including the use of age management⁴⁶ and diversity management. Attitudes of employers towards older workers, strategy and organisational culture were diagnosed. In the study of employers, separateness of procedures presenting a concept⁴⁷ and practices of age management⁴⁸ as well as a subject of good practices as the case reports⁴⁹ were outlined.

People directly responsible for age management policies⁵⁰ specialise in the area of human resources management and often are their promoters and creators. The overview included projects examining their opinions on the subject. An overview of job ads in the context of discrimination of older workers⁵¹ in the recruitment process was an unusual approach to the topic.

Knowledge management is a complex and important subject related to the management. Knowledge transfer between generations⁵², retaining the quiet knowledge in organizations, training, succession management and promotion based on competence is an integral part of the knowledge management in the context of employment of people aged 50.

⁴² J. Liwiński, A. Giza-Poleszczuk, M. Góra, U. Sztanderska, *Deactivation of people at the pre-retirement age*, Ministerstwo Pracy i Polityki Społecznej, Departament Analiz Ekonomicznych i Prognoz, Warsaw 2008 (under the project *Analysis of selected aspects of the current and future situation in the labour market - Women at the pre-retirement age*).

⁴³ I. E. Kotowska, I. Wóycicka (ed.), *Providing care and other determinants of raising economic activity of people at older working age*, Department of Economic Analyses and Forecasts, Ministry of Labour and Social Policy, Warsaw 2008.

⁴⁴ P. Błędowski, A. Szuwarzyński, *Occupational activation of people aged 50+ - opportunities and limitations*, PBS DGA, Sopot, 2009; M. Kononowicz, J. Michałowska, A. Majewska, *People aged 50+ in the Mazowieckie labour market - result of the research conducted in 2009 and 2010*, PBS DGA, Sopot 2009 (under the project *Analysis of the potential and obstacles to activation of people aged 50+ in Mazowieckie*).

⁴⁵ Z. Wiśniewski (ed) *Age management in organizations towards population aging*, Wydawnictwo Dom Organizatora, Toruń 2008; Z. Wiśniewski (red), *Determinants of economic activity of older people*, Wydawnictwo Dom Organizatora, Toruń 2009 (within the project *Elderly people in the labour market in the Kujawsko-Pomorskie Region. Development trends and opportunities of activation*) *Determinants of the labour force after 45 years of age* Repor of the research, Elbląg 2010 (under the project *Individual employment paths*).

⁴⁶ A. Mazur, M. Skrzek-Lubasińska, I. Kołodziejczyk, I. Anuszewska, A. Ślusarczyk, K. Podlejska, M. Filipiek, *Opportunities and barriers to employment of people aged 45+ in Pomorskie*, WUP, Gdańsk 2009.

⁴⁷ C. Schmidt (ed.), *A comprehensive program of activation of people 50+. Final report*, Akademia Leona Koźmińskiego, Millward Brown SMG/KRC, Warsaw 2012; *Maturity is their advantage. Promoting employment of people 50+* Grudziądz - Warsaw 2011; Z. Wiśniewski (ed.), *Age management ...*, op. cit..

⁴⁸ M. Bąk (ed.), *Standard "Employment Fair Play". Responsible management of human resources*, Instytut Badań nad Demokracją i Przedsiębiorstwem Prywatnym, Warsaw 2007; P. Krajewski (ed.), *People over 45 the age of the labour market Lublin. Recommendations developed by the project*, Fundacja CBOS, Warsaw 2010; P. Woszczyk (ed.), *50+ Employee Management. Theory and practice*, HRP, Łódź 2011 (within the project *Age management methodology as an innovative solution to support economic activity of 50+ employees*).

⁴⁹ *We present the 35 best ideas for creative and active old age and* www.atlap.ngo.pl (within the project *Atlas of Golden Age*).

⁵⁰ P. Woszczyk (ed.), *Managing employees 50+ ...*, op. cit.

⁵¹ M. Kocór, A. Strzebońska, *Which employees are needed by the Polish employers?*, Polska Agencja Rozwoju Przedsiębiorczości, Warsaw 2011 (within the project *Study of the human Capital*).

⁵² J. Misztal (ed.), *Determinants of organizational and psychological Intermentorin. To keep people 50+ in the labour market*, The Żory Chamber of Commerce, Żory, December 2006 (within the project *Dynamism and experience - shared control of changes*); J. Perek-Białaś, K. Turek, H. Strzałkowska, M. Kononowicz, J. Michałowska, M. Drozd-Garbacewicz, M. Jagiełło, *I work - I develop competence. An innovative model of support for workers 50+*. Comprehensive research report PBS DGA, Sopot 2011.

In the course of the proceedings, trends for future research activities aimed at promoting the idea of age management or creating older staff friendly companies were determined⁵³. Some projects were focused on SME⁵⁴ in the area of research or outcomes of the projects, where research was one of the components of the project⁵⁵.

In some cases, the initiators of the projects approached the problem in terms of situation, sectors (e.g. shipbuilding), offering "tailored" support targeted at older workers⁵⁶.

Gradually rising interest in research aimed at the management of employees aged 50 and even five years younger can be seen in theoretical and empirical studies⁵⁷ analysing the organizational status of implementation of the age management and outlining of the specifics of its practices.

3) Analysis of the available offer of support for people aged 45/50+

A very important topic on the agenda in the research procedure in Poland was an analysis of the offer of the support for women and men 45/50+ provided by various institutions: job agencies⁵⁸, NGOs, social services⁵⁹ and other entities of the labour market⁶⁰. Effective support of this age group requires not only adequate instruments but also guidance on the ways and sources of their acquisition as well as the barriers that make it difficult to reach them. This thread has become a focus of interest in the *Diagnosis* under the project *Equal opportunities in the labour market for people aged 50+*, probably for the first time dealing with the issue in such a comprehensive manner. The effectiveness of the measures for the women and men 45/50+ requiring support is possible to be attained by using individualized approaches but also vast, system cooperation and rapid exchange of information between stakeholders on the labour market.

4) Attitudes of local communities towards older people

Attitudes of local communities towards older people⁶¹ were studied in the context of changes on the labour market. The situation of the active or the economically inactive on the

⁵³ P. Krajewski (ed.), *People over 4...*, op. cit.

⁵⁴ J. Wiktorowicz, I. Kołodziejczyk-Olczak, I. Wieczorek, *Workers 45+ in the labour market of the Łódź region*, Wydawnictwo SWSPiZ, Łódź 2010.

⁵⁵ J. Olszewska-Urban, B. Pawłowicz, I. Pacholska, A. Rabiej, B. Abramska, K. Tęczar, J. Dubajka, P. Siczek, *Supporting the restructured companies and their employees, Part I*, OFMCAP, Kraków 2006; A. Wojciechowska, L. Kruszyńska, *Supporting the restructured companies and their employees, Part II*, OFMCAP, Kraków 2007 (under the project *Equal Opportunities Partnership - Supporting the restructured companies and their employees*).

⁵⁶ A. Suwarzyński (ed.), *Model of active support of employees of 50. Management*, Politechnika Gdańska, Gdańsk 2007 (under the project *Mayday - model for active support of employees and companies in the light of structural changes in the economy*).

⁵⁷ J. Liwiński, *Description of best practice in age management in Polish and other EU enterprises*, The Polish Agency for Enterprise Development, Warsaw 2010; J. Liwiński, U. Sztanderska, *Initial standards for age management in enterprises*, The Polish Agency for Enterprise Development Warsaw 2010; J. Liwiński, U. Sztanderska, *Age management in enterprises*, Uniwersytet Warszawski, Warsaw 2010; A. Kwiatkiewicz, *Analysis of best practice in age management in Polish companies - a case study*, The Polish Agency for Enterprise Development, Warsaw 2010; M. Czernecka, P. Woszczyk (ed.), *The man is an investment. Textbook to age management in organizations*, HRP, Łódź 2011; *Day of activation of 50+. Catalogue of best practices*, 2011; T. Schimanek, K. Trzos, M. Zatorska, *Age management - an opportunity for entrepreneurs. Mini-guide of age management*, Akademia Rozwoju Filantropii w Polsce, Warsaw 2011.

⁵⁸ J. Perek-Białas, K. Turek, H. Strzałkowska, M. Kononowicz, J. Michałowska, M. Drozd-Garbacewicz, M. Jagiełło, *Pracując...*, op. cit.

⁵⁹ E. Rzechowska (ed.), *Mature employee...*, op. cit.

⁶⁰ B. Urbaniak, *employment...*, op. cit.; *Polish flexicurity - guideline proposals for legislative changes*, PKPP Lewiatan, the Institute for Structural Research, Lewiatan, Warsaw 2011, <http://www.polskieflexicurity.pl>, <http://www.pkpplewiatan.pl>; B. Szatur-Jaworska, B. Rysz-Kowalczyk (eds.), *Labour market...*, op. cit.

⁶¹ *The problems of the labour market, education and entrepreneurship in the opinion of the representatives of the local communities of Małopolska*, within the project *Małopolska Observatory of Labour Market and Education*.

labour market depends on their competence and capabilities. At the same time the potential of increasing human capital through training⁶² and issues of stimulating creativity and increasing innovation were examined⁶³. These are crucial to the process of creating entrepreneurship, including seniority entrepreneurship. In a broader context, these issues are also critical for territorial development.

In addition to indicating the above insight into the trends of research projects on the situation of older people recently conducted in Poland it also showed that only some procedures were based on extensive research and those who were surveyed during the expert meetings and workshops were invited interdisciplinary experts⁶⁴. The gap in this area should be completed by this report, which incorporates the results of qualitative and quantitative studies of the *Diagnosis*, carried out among seven populations separated for the research purposes, topped with a panel of experts.

Not very popular approach, however present in the research, is represented by the studies on the specificity and nature of the projects aimed at older people⁶⁵ or judgements (expectations) of the beneficiaries of the future projects⁶⁶. Utilitarian purpose of this research is to develop guidelines for the intermediary institutions engaged in the conception and management of the projects. Benchmarking analysis can also be useful for potential applicants.

Several research projects in all three tasks of *Equal opportunities in the labour market for people aged 50+* entrusted to the University of Łódź also showed that knowledge of the aging process in Poland is dispersed. It is very difficult to obtain systematic information and sometimes very interesting and useful results of the projects disappear after their completion. On the other hand it results in repetitions of the field studies, especially duplication of *desk research* by the beneficiaries of the projects. The postulate presented in the report of Task 1 of the project *Equal opportunities in the labour market for people aged 50+*⁶⁷, on creating a platform gathering and storing research results and other results of the projects remains valid. Its implementation would eliminate duplication and optimise considerable funds spent on the research objectives. Partially, this postulate is implemented by the research projects database co-financed by the ESF provided by the Ministry of Regional Development⁶⁸.

⁶² *Outcomes of the study of the training needs of people aged at least 45* conducted under the project "Implementation of training strategy", co-financed from the ESF, Measure 5.1 "Strengthening potential of government administration", The Chancellery of the Prime Minister, the Civil Service Department, Warsaw 2010

⁶³ R. Drozdowski, A. Zakrzewska, K. Puchalska, M. Morchat, D. Mroczkowska, *Supporting pro-innovation attitudes by strengthening individual creativity*, The Polish Agency for Enterprise Development, Warsaw 2010.

⁶⁴ C. Schmidt (ed.), *A comprehensive program of ...*, op. cit.

⁶⁵ B. Urbaniak, J. Wiktorowicz (ed.), *Report of analysis of programs aimed at people 50 + carried out in Poland in 2004-2009*, University of Łódź, 2011.

⁶⁶ *Analysis of the social situation in Silesia, in the context the priority VII of the operational program Human Capital 2007-2013 Final Report*, PAG Uniconsult, 2008.

⁶⁷ B. Urbaniak, J. Wiktorowicz (eds.), *Raport ...*, op. cit.

⁶⁸ http://www.efp.gov.pl/analizyraportypodsumowania/baza_projektow_badawczych_efs/Strony/baza_projektow_badawczych_POKL_070910.aspx

1.1.4. An overview of the selected international studies on the situation of women and men aged 45/50+ on the labour market

The analysis of the research conducted in Poland was accompanied by examining foreign studies. Their analysis was related to the periodic surveys conducted on a number of populations in the assumed age cohorts in Europe⁶⁹ and around the world.⁷⁰ An overview of the international research showed that there is an abundance of research on the aging process, carried out on all continents. As examples the following may be provided:

- SHARE (Survey of Health, Ageing and Retirement in Europe), which main problem areas for people aged 50 + are: health, family situation, labour market, economic status of the European Union population. The research based on the third wave of SHARE - SHARE-LIFE - concern health, income and social network of people aged 50 +, in the context of environmental factors: education policies, access to health care, the types of social security, poverty alleviation, housing subsidies and maternity support. The study is based on 28,000 life stories in thirteen European countries-from Scandinavia, through the countries of Central and Eastern Europe (including Poland) to the Mediterranean Sea, confronting them with the activities of the welfare state⁷¹;
- ELSA (*English Longitudinal Study of Ageing*), whose purpose is to investigate health condition, models of behaviour and functioning, quality of life, social status and economic status of people aged over 50 in the UK. In particular, the research covers topics: health, disability, the relationship between economic status and health condition, determinants of the economic status in older age, decision making process of retirement, social relationships, home environment, family structure, transfers of funds, provided and received support;
- *European Working Condition Survey* which is a periodic survey, carried out by Eurofound, relates to elements important for the working conditions in different stages of life. It covers: providing career development and job security, maintenance and promotion of good health and well-being of employees, development of skills and qualifications, reconciling work and private life;
- HRS (*Health and Retirement Study*), conducted in the United States, the objectives of which include: description of pre-retirement period and retirement effects, examination of the relationship between health and income and material status, examination of the relationship between consumption and accumulation of wealth, diagnosing conditions of incapacity for work, examination of the relationship and the conditions between parameters related to health loss, wealth, family and institutional status.

International studies are usually multi-staged. As a cyclically repeated measurements they provide sound knowledge on the various aspects of older people⁷² on all continents. Comparability of results between countries and the opportunity to observe phenomena change over time seem to be their biggest advantage. Reference to some of the tools and experi-

⁶⁹ SHARE; ELSA; *European Working Condition Survey*.

⁷⁰ HRS (*Health and Retirement Study*); MHAS (*Mexican Health and Aging Study*), implemented in Mexico; KLoSA (*Korean Longitudinal Study of Aging*) conducted in the south Korea; Chinese CHARLS (*Chinese Health and Retirement Survey*); Indian LASI (*Longitudinal Aging Study in India*); Japanese JHRS/JSTAR (*Japanese Study of Aging and Retirement*); SAGE (*Study on Global Ageing and Adult Health*) initially focusing on countries such as: China, Ghana, India, Mexico, Russia and South Africa (in subsequent rounds of research also Indonesia, Bangladesh, Kenya, Tanzania, and Vietnam were included); ALSWH (*Australian Longitudinal Study on Women's Health*); CLSA (*Canadian Longitudinal Study on Aging*), CLES (*Comparisons of Longitudinal European Studies on Ageing*), NZHRS (*New Zealand Health, Work and Retirement*), TILDA (*The Irish Longitudinal Study on Ageing*).

⁷¹ A. Börsch-Supan, M. Brandt, K. Hank, M. Schröder (ed.), *The Individual and the Welfare State. Life Histories in Europe*, Heilderberg, Springer 2011.

⁷² M. Chałas, *Identification and analysis of international national research on people aged 50 + / 45+ in the labour market* internal materials of the project „Equal opportunities in the labour market for people 50 +”, Łódź, November 2010.

ences of studied HRS, ELSA and SHARE in the project *Equal opportunities in the labour market for people aged 50+* enabled it to obtain a certain compatibility with international research in selected areas.

Overview of international reports also showed growing tendency in the world, including the European Union, to take interest in age management, sometimes with little, according to the respondents, urgency⁷³ of implementation of such solutions. Much more often it is stressed that age management as one of the elements of diversity management becomes a business imperative⁷⁴, even though it is carried out with a variety of methods⁷⁵. Results of the research sometimes presented a relatively low awareness⁷⁶ or no awareness of the challenges for management, including the management of age⁷⁷. At the same time a multitude of accumulated best practices of age management⁷⁸ in almost all European countries confirms the high rank of the phenomenon. Age management policies at the enterprise level are usually due to changes in general policies in different countries, as well as changes in economic conditions⁷⁹.

International studies also concerned very important, for human resource management, but also for social policy, need to reconcile personal life with work⁸⁰ and the need for inter-generational transfer of knowledge⁸¹. These issues are related to:

- talent management in the context of the lack of available talent⁸² and the ongoing war for talent;
- development of employee motivation with effective selection of tools to motivate⁸³;
- development of multi-faceted job satisfaction⁸⁴.

Comparison of approaches of Polish employers with the comparison of international entrepreneurs seems to be valuable⁸⁵, especially that compared to Europe, the low economic and extra-economic activity of Poles 50+ is perceived, which is confirmed by the statistics provided earlier⁸⁶.

⁷³ W. Conen, H. van Dalen, K. Henkens, J. Schippers, *Activating Senior Potential in Ageing Europe: an Employers' Perspective*, Haga, maj 2011, <http://www.aspa-eu.com>.

⁷⁴ A. Walker, *The Emergence of Age Management In Europe*, *International Journal of Organisational Behaviour*, Volume 10 (1), 2005.

⁷⁵ *Adults mentoring Comparative analysis Bulgaria, Poland, Slovenia and the UK*, 2008, <http://www.adults-mentoring.eu/>; I. Kołodziejczyk-Olczak, *Career Plan 50+. Survey Report* in the project *Career Plan 50+*, SWSPiZ, Łódź, March 2010; I. Kołodziejczyk-Olczak, *ADEC – Adult Educator in Company The study report*, SWSPiZ, Łódź, June 2005.

⁷⁶ P. Szukalski, *Report on active ageing in Bulgaria* internal study within the task 2 of the project, „Equal opportunities of people aged 50+ in the labour market”.

⁷⁷ J. Tjendaršič, V. Dimovski, *Age Management: A New Paradigm In HRM Within Slovenian Enterprises*, *The Journal of Applied Business Research*, Vol. 25, Number 3 111, 2009.

⁷⁸ Analysis of the best practices of age management from the European database Eurofound. M. Wallin, T. Hussi, *Best practices in Age management – evaluation of organisation cases*, Final report, Finnish Work Environment Fund, 29.04.2011, http://www.tsr.fi/c/document_library/get_file?folderId=13109&name=DLFE-5415.pdf

⁷⁹ Ch. van Stolk, *Impact of the recession on age management policies*, European Foundation for the Improvement of Living and Working Conditions, Dublin 2013, <http://www.eurofound.europa.eu/publications/htmlfiles/ef1175.htm>

⁸⁰ A. Aassve, B. Arpino, A. Goisis, *Grandparenting and mothers' labour force participation: A comparative analysis using the generations and sex survey*, *Demographic Research* Volume 27, 10 July 2012, www.demographic-research.org

⁸¹ *SISC – Senior Intergenerational Social Capital. National report summarizing the interviews in companies*, Institute for Private Enterprise and Democracy, Warsaw 2009 (under the project *SISC – Senior Intergenerational Social Capital*, or *Intergenerational Social Capital*).

⁸² *Supply Demand, 2010 Talent Shortage Survey Results*, Manpower 2010, <http://www.manpower.com>.

⁸³ The respondents were people from 28 countries of the world; A. Wziątek-Staško, *Diversity Management. The tool for efficient employees' motivating*, Difin, Warsaw 2012.

⁸⁴ 150 000 respondents from 15 countries; D. Kwiatkowska-Ciotucha, U. Załuska, J. Dziechciarz, *Comparative analysis of feelings of job satisfaction - Poland in the light of selected UE countries*, Wydawnictwo Akademii Ekonomicznej, Wrocław 2007.

⁸⁵ *New look at employees aged 50*. An expert report by Manpower, Warsaw 2008, www.manpower.pl.

⁸⁶ J. Perek-Białas, M. Kocór, *Political and social activity of older people* [in:] J. Perek-Białas (ed.), *Active ageing*, Wydawnictwo Aureus, Kraków 2005.

The overview of the international projects implemented under various programmes (including mainly co-financed by the European Social Fund and the so-called Norwegian funds) provides another strand of research⁸⁷. Subject matter and scope of the analysed projects (over 20 in total) was very extensive. There were several projects identified: the framework programmes (research nature), "Norwegian projects (local initiatives) and educational projects focused on lifelong learning (Lifelong Learning Programme - LLP). Among the total activity carried out at the international level, mostly projects under the LLP form a part of the measures aimed at stimulating activity of the elderly. They are focused on teaching the use of ICT equipment and foreign languages. The advantage of the projects with an international component is to enable people aged 45/50+ direct contact with a foreign language and culture of other nations, and thus building an attitude of openness to change.

In the projects carried out with the participation of Polish institutions in the Framework Programmes, the subject of the functioning of people aged over 50 on the labour market and in society was taken up only to a small extent. The advantage of the initiatives is their continuation in the long run, probably ensuring the continued development of the concept of active aging in Poland. Noteworthy is a project implemented 6 Framework Programme under the title *RECOWOE - Reconciling Work and Welfare in Europe* whose aim was to create an integrated European research network, bringing diverse research disciplines and preventing fragmentation of existing research in the area of employment and prosperity in Europe. Areas: flexicurity, work-life balance, quality of work, social systems were diagnosed in 17 European countries⁸⁸. *ASPA - Activating Senior Potential in Ageing Europe* was the second important project implemented as a project 7 of the framework programme. The results show that in general, employers perceive aging as one of the main challenges of the labour market in the coming decade. In almost all the countries from 70 to 85% of employers expected problems due to aging. 43% of employers expected increase in the proportion of older workers in employment in all countries. There is awareness, but a "sense of urgency" is low, which means that specific solutions for human resource management⁸⁹ have not been developed yet. On the other hand, the project *SPReW - Generational approach to the social patterns of relation to work* carried out in the 6th Framework Programme included research on the relationship between generations, including the conflicts at the workplace, motivation, communication, transfer of knowledge⁹⁰. Its indication in this place was due to the wide resonance and complexity of the research, even though no Polish institution participated in it.

In brief, one can indicate that an intention of the team of researchers centred around the University of Łódź was to obtain a comprehensive approach to the issue of activation of women and men aged 45/50+ in Poland. This was possible by surveying opinions and comparing judgements of the various stakeholders in the area. It was the first nationwide representative survey involving so many interlocutors carried out in our country.

The complexity of the research category, the use of triangulation of research, the concept legitimacy in Polish and global achievements greatly contributed to the creation of a unique, fully original project outcome. The research team also hopes that the results will be useful to a wide audience and in the future they will become the inspiration of debate and impetus for further study or steps deepening present research.

⁸⁷ I. Kołodziejczyk-Olczak, *Financing of initiatives aimed at activation of people aged 50 +/45+ under the international projects*, [in:] B. Urbaniak, J. Wiktorowicz (ed.), *Analysis report of programs for people 50 + carried out in Poland in 2004-2009*, UŁ, Łódź 2011.

⁸⁸ <http://www.recwowe.eu>, as of 2.04.2013

⁸⁹ W. Conen, H. van Dalen, K. Henkens, Joop Schippers, *Activating Senior Potential in Ageing Europe: an Employers' Perspective*, NIDI, Hague 2011, p.59

⁹⁰ P. Vendramin, *Generations at work: areas of solidarity and tensions*, Brussels 2008; B. Delay, D. Méda, *Changer in the relation to work*, Brussels 2008; <http://www.ftu-namur.org> (March 2013)

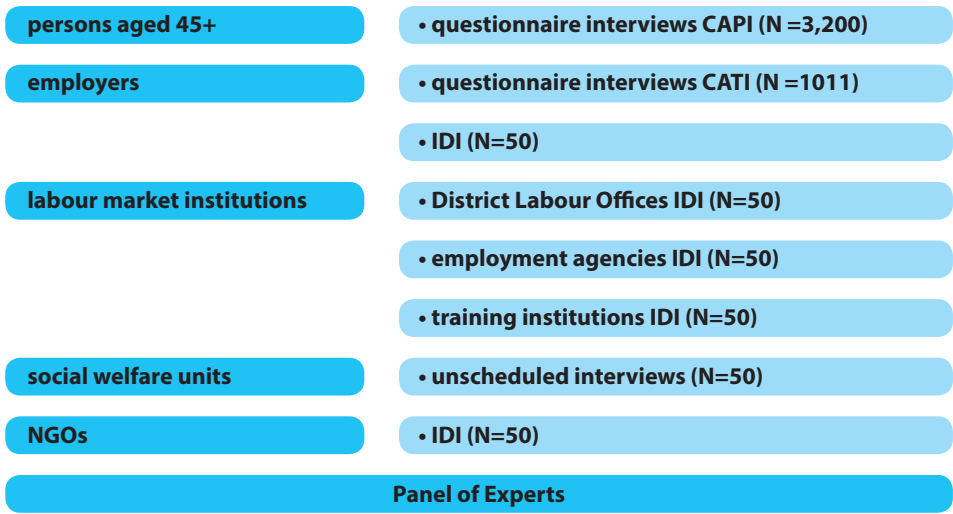
1.2. Methodology of the study of Diagnosis

Anna Kubiak, Aneta Krzewińska

1.2.1 Introduction

The main aim of the study was to describe and to assess the situation of women and men aged 45/50+, including the assessment of the role of institutions supporting economic activity of people in this age bracket⁹¹. To accomplish this end, the study covered the key stakeholders: people aged 45+, employers, labour market institutions involved in the issue of activation of people approaching the retirement age, social welfare agencies, non-governmental organizations. This approach allowed for a comprehensive diagnosis of the situation of women and men aged 45/50+ in Poland and evaluation of the network of institutions supporting economic activity these people. The diversity of the surveyed communities and multiplicity of the surveyed institutions required the use of different research methods, both quantitative and qualitative⁹². Types of institutions and studies are shown in the Figure 1.2.

Figure 1.2. Study chart of *Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland*



Source: *Methodological annex to Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland*, Łódź 2012.

For all research modules (both in quantitative and qualitative studies)a feature of “type labour market” was included, classifying districts in terms of the local labour market conditions for of people aged 45/50+. The belief that the perception of employees 45/50+ and their situation on the labour market is associated with a general “local climate” related to the employment of people in this age group underlays this approach. Assessment of the situation of people aged 45/50+ was carried out in a synthetic manner based on four sub-indicators:

- share of people aged 45-69 in the total population of a district (in%),
- total unemployment rate in the district (in %),

⁹¹ Detailed information on the methodology of the study are included in *Methodological annex to the Diagnosis of the current situation of women and men aged 50 + in the labour market in Poland*, Łódź 2012 (hereinafter: *(Methodological annex)* included in the electronic version of this report (CD).

⁹² More on the subject in *Methodological annex* , op. cit.

- share of people aged 45+ in the total number of the unemployed in a district (in%)
- degree of urbanization of a district (percentage of the urban population in the total population of a district - in%).

To isolate areas according to the aforementioned criterion, 379 districts (poviats in Polish) were classified using cluster analysis⁹³. The conducted analysis allowed for the separation of the three groups of districts which have been identified as A, B and C type. Table 1.1 summarizes the characteristics of the “types of labour markets.”

Table 1.1. The characteristics of districts by type of local labour market

No. of a cluster	Determination of the local labour market	Number of districts	The level of the sub-indices*			
			Share of people aged 45/-69 +	Rate of unemployment total	Share of the unemployed aged 45+ in total number of the unemployed	Degree of urbanisation
1.	A-type	166	low (up to 28.9%)	rather high (15,5% – 21,5%)	low (up to 24.4%)	low (up to 23.3%)
2.	B-type	141	rather high (31.0% – 32,9%)	very high (21.6% or more)	rather high (29.7% – 34.8%)	rather high (50.9% – 99.9%)
3.	C-type	72	very high (33.0% or more)	low (up to 9.3%)	very high (34.9% or more)	very high (100%)

* The boundaries of compartments allowing for the recognition of ratios as low, average, rather high or very high were determined based on two statistics - the arithmetic mean (\bar{x}) and standard deviation (STD) (the boundaries were assumed: (1) to $(\bar{x} - STD)$, (2) $(\bar{x} - STL; \bar{x})$, (3) $(\bar{x}; \bar{x} + STL)$, (4) above $(\bar{x} + STD)$).

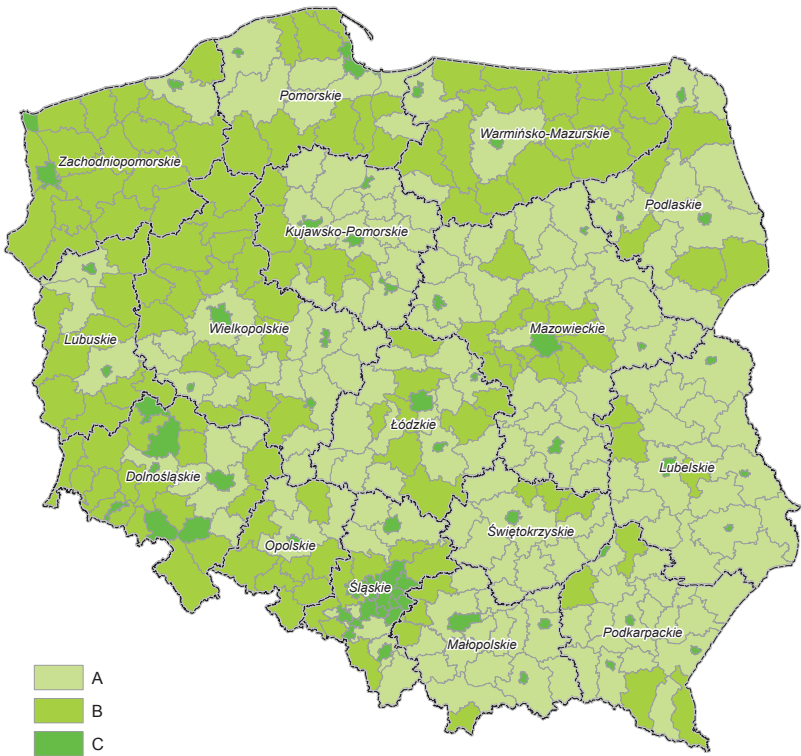
Source: Methodological annex to *Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland*, Łódź 2012.

These facts point to a significant share of the rural districts of A type, countrysides generally do not occur in C type districts, with majority of Independent Town with district rights.

Figure 1.3 shows the distribution of different types of districts in the country.

⁹³ Data of CSO Local Data Bank (BDL) for 2010 were used. Detailed information on the methodology of the classification of districts is included in *Methodological annex*.

Figure 1.3. Spatial distribution of types districts in terms of the characteristics of the local labour market in relation to older workers



Source: Methodological annex to Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland., Łódź 2012.

1.2.2. Preparation and execution of the quantitative study

During the quantitative research, techniques of Computer-Assisted Personal Interview (CAPI⁹⁴) and Computer-Assisted Telephone Interview (CATI⁹⁵) were used.

⁹⁴ To survey respondents aged 45-69 years of age, computer-assisted interviews - the CAPI (*Computer Assisted Personal Interview*), which are similar to the interviews conducted with the use of paper-interview questionnaire (PAPI - *Paper and pencil interview*). „Their main feature is that the interviewer reads the questions from the laptop monitor and stores the answers given by the respondents in [its] memory. After completing a number of interviews, the data is sent to the central research facility, via the Internet.” - see W. Jabłoński, *Opinion polls market in Poland*, Przegląd Socjologiczny, volume LVI 2007, p. 115.

⁹⁵ Computer-assisted telephone interview (CATI) was the method used in case of the study of employer. Quantitative research method (CATI) is based on the assumption that it should provide information to the extent that the data gathered allowed to establish which is the distribution of answers to each question and what is the relationship between these responses; it also allows for a multivariate statistical characteristics which make it possible to clarify certain issues and their subsequent statistical analysis. It is adequate both at a proffered communication style level and possibility to contact people occupying certain positions (the owners and co-owners, CEOs or presidents, deputy directors and human resource managers, supervisors dealing with other positions), who are to be interviewed, and due to the purpose of each interview, which could be implemented within the contact maintained at interval. Telephone interview is the most efficient and cost-effective in such a situation as it allows for a multiple „return” to the same respondent or the same institution without incurring disproportionate cost.

1.2.2.1. Studies of Poles aged 45-69 with the technique of computer-assisted personal interviewing (CAPI)

Selection of individuals for the study

Interview by using questionnaires was used to study the population of Polish adults aged 45-69 years⁹⁶ (born between 1943-1967) and it was carried on randomly⁹⁷ selected 3200 respondents⁹⁸. For the purposes of the study 6 subsamples were drawn, mapping the share of each in the population: 1) women aged 45-49, 2) men aged 45-49, 3) women aged 50-59, 4) men aged 50-64, 5) women aged 60-69, 6) men aged 65-69. This mapping was achieved by providing adequate number of subsamples, and at the later stage of the study - through the appropriate weight system⁹⁹.

Due to the fact that the chances of acquiring a job are diversified territorially, there was a scheme applied that allowed for controlling their structure according to the geographical differences, i.e. administrative regions (16 regions) and 4 city size classes in each region: 1) countryside, 2) the city up to 50,000 inhabitants, 3) the city of 50,000-200,000, 4) the city of over 200,000 inhabitants. The number of samples for individual size classes and regions were determined so that it was possible to take into account three types of assumptions at the same time:

1. the assumed number of interviews in each of 6 subsamples defined by sex and age,
2. the assumed total number of interviews in each cell of the total distribution defined by the region and size class of the city,
3. the assumed level of the *response rate*¹⁰⁰ in the four place of residence size classes of randomly selected people - based on research experience of the leading Polish research centres, it was assumed that response rates were identical in each of the regions.

The sample was selected in two stages: in the first step points where the survey was to be carried out were drawn according to the assumed territorial allocation of the sample, that is in each region, and in the second step respondents living in the points were drawn. People were drawn without replacement, with identical probabilities within each subsamples. Due to the impossibility to reach all individuals in period for the implementation of the field study, that is 100% implementation of the sample, a complementary sample was also drawn. At the stage of implementation, the interviewers were supposed to contact all respondents from the basic sample at a given time. When it was impossible to obtain a sufficient number of interviews, interviewers contacted respondents from the complementary sample to achieve the assumed number of interviews. Complementary sample tranches were issued for implementation at the level of individual regions. The use of specialized software to support projects with the computer support CADAS allowed for ongoing monitoring of the study, both in the regions

⁹⁶ Adoption of the upper limit was justified at the time of formulating the assumptions of *Diagnosis* (first quarter of 2011) by postulates of shifting the retirement age on the level of 67 year p. The changes in the pension system confirm the adopted research assumption. It is also important that in the five years after reaching retirement age, the percentage of both women and men receiving a retirement pension, barely grows, and thus it is the age at which the majority of Poles have already finished their professional activities - see *Methodological annex...*, op. cit.

⁹⁷ Random sample is representative of the entire population and must meet several conditions: each individual belonging to the population has the same, able to be calculated, probability of getting into the sample, we can calculate a standard error of the sample, i.e. the error resulting from a survey conducted on a sample rather than the entire population, we have the sampling frame (i.e., a complete, accurate list of individuals belonging to the population) - see E. Babbie, *Basics of Social Research*, PWN, Warsaw 2008, p. 211-247. In our study, the sampling frame was the PESEL number database purchased by the executor of the field study of *Diagnosis* in the Ministry of Internal Affairs.

⁹⁸ Detailed justification and sampling rules are in *Methodological annex...*, op. cit.

⁹⁹ More in *Methodological annex*, op. cit.

¹⁰⁰ *Response rate* is a percentage of sample units belonging to the studied population who took part in the interview; in other words - the level of response rate among individuals of the studied population - more on this subject: K. Grzeszkiewicz-Radulska, *Respondents unavailable in survey*, [in:] *Analyses and tests of research techniques in sociology*, tom XII, Wydawnictwo UŁ, Łódź 2009, p. 26-36.

and in individual randomly selected bundles, i.e. sets of contacts assigned to each interviewer. The software also controlled the transfer of names of respondents in the complementary sample¹⁰¹. Tables 1.2. and 1.3 present the percentage of each category (people of a certain age, living in different types of places) participating in the study after using weights.

Table 1.2. Structure of the weighted sample of people aged 45-69 years by sex and age

Age category	Males		Females		Total	
	Number	%	Number	%	Number	%
45-49	336	22,1	341	20,3	677	21,2
50-54	394	25,9	414	24,8	808	25,2
55-59	361	23,7	399	23,7	759	23,7
60-64	267	17,5	311	18,6	578	18,1
65-69	165	10,8	212	12,6	377	11,8
Total	1523	100,0	1677	100,0	3200	100,0

Source: Original study based on *Methodological annex to Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland*, Łódź 2012.

Table 1.3. Sample characteristics of people aged 45-69 years, by place of residence (after using weights)

Specification	Countryside	City up to 50 thou.	City 50 -200 thou.	City over 200 thou.	Total
Number	1197	707	535	761	3200
%	37,4	22,1	16,7	23,8	100,0

Source: Original study based on *Methodological annex to Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland*, Łódź 2012.

Research tool

The study was conducted based on a questionnaire with 110 questions¹⁰². The questionnaire was carried out in the CAPI, which means that the text was stored electronically and the interviewer also saved responses in a computer memory, so that the correctness of the entries could be controlled. An average duration of the interview was 52 minutes.

The interview questionnaire consisted of demographics and 5 blocks of questions which: characterized a respondent’s household, professional and non-professional situation, social activity and also provided information on: beliefs, perceptions, openness to change. The questionnaire also included a block of questions common to the different groups of respondents (which were asked also to employers in quantitative research and asked to the respond-

¹⁰¹ The high degree of refusals and lack of availability of randomly selected respondents resulted in the fact that in all regions the interviewers used the basic sample and the complementary database p. Random nature of the sampling at the level of the interviewers’ work consisted in the fact that each interviewer contacted each of the randomly selected people and tried to interview them. The interviewers were returning to the drawn address at least 3 times in order to obtain the highest possible percentage of completion. Accurate statistics on the level of implementation of the sample are provided in *Methodological annex*, op. cit.

¹⁰² Questions in the questionnaire are mostly closed-ended question p. The content of the questionnaire to the CAPI is included in *Methodological annex* , op. cit.

ents in qualitative research) in which they were requested to express their opinions on the measures for people aged 45+ on the labour market and formal and legal regulations of the employment policy for people from this age group as well as on proposals of desirable directions and support areas for economic activity of older employees.

An integral part of the study was Satisfaction with Life Scale (SWLS), which was purchased in a number in accordance with the sample size (3200). These tests were conducted in paper form and filled in independently by the respondents. The results were developed separately and included to the complete analysis of the data¹⁰³.

All respondents were provided with informational materials, thus meeting the requirements of the Code of ESOMAR¹⁰⁴ stating that participation in a study must be conscious and voluntary¹⁰⁵. In case of research conducted with CAPI technique, there was a letter to the respondent prepared, according to accepted formulas¹⁰⁶, which contained all the information required by PKJPA¹⁰⁷. The letter was handed to the respondent immediately before the interview. This letter lent credibility to interviewer's work and was used to raise the proportion of completed surveys.

Pilot testing

The implementation of each study should be preceded by the so-called pilot testing¹⁰⁸. The pilot testing may relate to the study situation, the reaction of the respondents, the atmosphere of the interview, or just check how the questionnaire works - whether questions are clear, which difficulties the respondents meet when answering the questions, which questions are particularly sensitive and whether the rules included in the interviewer's instruction are relevant¹⁰⁹. This variant of the pilot, described a research tool pilot testing was used in this study. The pilot took place on 17-25 February 2012 in Mazowieckie Voivodeship by experienced interviewers. A total of 30 pilot interviews were conducted. An average duration of the interview was 55 minutes. As a result, of the pilot improvements were made and the final version of the questionnaire was developed.

¹⁰³ More on the subject in *Methodological annex*, op. cit.

¹⁰⁴ ESOMAR *European Society for Opinion and Marketing Research* sets quality and ethics standards of public opinion polls and market research, among others, through Code of Ethics adopted by national organizations - see I. Przybyłowska, *Comparative analysis of international codes of ethics and research practice*, [w:] Z. Gostkowski, B. Sułkowski (ed.) *Reflection on the method*, Acta Universitatis Łódzianensis, Folia Sociologica 26, 1997.

¹⁰⁵ The basic principles which guided to the people involved in the study, are: a principle of voluntary, the principle of full information, the principle of data protection and confidentiality and anonymity. Principles of dealing with people involved in the study are set out in the code of ESOMAR and the Act on the Protection of Personal Data (Act of 29 August 1997 on the protection of personal data). More on the principles in *Methodological annex...*, op. cit.

¹⁰⁶ Sample letter to the respondent is included in *Methodological annex...*, op. cit.

¹⁰⁷ „The Interviewer Quality Control Scheme is the most important initiative of Polish Association of Public Opinion and Marketing Research (OFBOR) to promote the implementation of quality standards Polish market research and public opinion in the field. The Interviewer Quality Control Scheme is used for improving the quality of data collection in market research and public opinion. It focuses on the field of interviewers' work.” - see <http://www.ofbor.pl>, as of 09.09 2012.

¹⁰⁸ P. B. Sztabiński, F. Sztabiński, *How to connect pilot to the examination of a test? Example of the European Social Survey 2004*, ASK No. 14/2005, p. 55-75.

¹⁰⁹ Interviewer's manual is an integral part of a research tool, and is available in two versions: as a general instruction describing the principles of conducting a questionnaire interview and as an instruction specifying the rules of conduct for an interviewer in a given study.

Training

An essential element in the implementation of the research is also the training of interviewers¹¹⁰. For this study, all regional coordinators were trained personally in the office of the research company and its course was captured in audio/video, which was an important element of the second phase of training - it was used in the training of interviewers in regional centres. A representative of the research team of the University of Łódź also participated in the training of coordinators.

Control

In each study, there are extensive interviewers' work control procedures. Two basic groups of control techniques can be indicated: a non-field¹¹¹ and a field¹¹² control. The former is based on the analysis of the completed questionnaires and cards of the study (forms of selection, such as *means of identification of the respondent* - author's note) the latter, on the other hand, requires participation of a controller in the study situation or re-contact with the respondent.

In this study both field and non-field controls were applied. As a part of the non-field control a logical control used which assumed: substantive analysis of the completed question-

¹¹⁰ Each interviewer is trained and prepared to conduct research during the recruitment into interviewer network. This general knowledge on how to conduct interviews must be enriched by „detailed knowledge of the principles, rules, directives of a given study, since it may happen that the directives prevailing in it may differ from the general rules for conducting interview p. The main objective of the training is to prepare an interviewer for field work in a given research. project. It offers the opportunity to become fully familiar with the objectives of the study, its conceptual framework, the nature and method of sampling, application of procedures of documentation collecting, research tools and the principles of conducting of interview p. (Sztabiński 2005, p. 46). In the research practice, there are different types of interviewer training, including direct training and training which can be described as a cascade. In the latter all interviewers conducting interviews in a given study directly participate. The cascade training is conducted for coordinators, it is the field representatives of research centres who provide interviewers with the knowledge obtained in its course.

¹¹¹ „Non-field control methods provide information on, first of all, the correctness of conducting an interview, and to a lesser extent, the correctness of the sample implementation. Their use allows rather for the assessment of the application of specific directives by the interviewer (related to questionnaire, specific questions, asking possible deepening questions, recording the answers etc.) than, for example, disclosure of the failure to conduct an interview or an interview with an improper respondent” - see F. Sztabiński, *What the interviewer job? Prepare to work as an interviewer*, [w:] P.B. Sztabiński, Z. Sawiński, F. Sztabiński (ed.) *Fieldwork is an art*, Wydawnictwo IFiS PAN, Warsaw 2005, p. 355-356. Non-field control can include: (i) verification which is comparison of demographics data thus describing the socio-demographic characteristics of the respondent, and factual data, recorded by the interviewer in a questionnaire with similar data obtained by other means, (ii) an analysis of the completed questionnaires for completeness of the asked questions and a record of answers, clarity and legibility of record, consistency of recording the subsidiary or control questions etc., (iii) so called internal control consisting in the analysis of the frequency of occurrence of a particular sequence of responses in questionnaires of individual interviewers, (iv) analysis of the interview situation description allowing for the assessment of the interview conditions (in the presence of a third party, place and time of the interview, the atmosphere and attitude of the respondent to the interview). The results of a non-field control do not settle whether an interview was conducted or whether it was “fabricated” by the interviewer, but they can be an important prerequisite to refer the interview to the field control.

¹¹² The field of control methods can be divided into those that require prior agreement between of a controller and a respondent, i.e., before the visit of the interviewer, and those in case of which it is not necessary. The latter can include: (i) hidden (without the knowledge of an interviewer) tape recording, (ii) the substitution of the respondent, in this case, the controller perform the role of a respondent who must be explained in detail his/her task and to what behaviour of an interviewer particular attention should be paid, (iii) eavesdropped, interview, i.e. one in which the controller without the knowledge of the interviewer is listening to an interview conducted with the respondent. The second group of field control methods are those which do not require a prior agreement with the respondent, and the most common among them are: (i) observed interview - the controller with the interviewer goes to respondent and is observing the conduct of the interview by the interviewer, (ii) - open tape recording - the interviewer is obliged to the recording of the whole interview, repeated personal interview - the controller goes to the respondent and again asks him some questions from an essential interview, and also obtain the necessary information about the visit of the interviewer, (iv) repeated telephone interview - a method similar to the repeated personal interview, however, in this case the contact between the controller and the respondent is via telephone, (v) postal control survey - a short questionnaire sent to respondents asking them to answer the questions and sending it back.

naires, the substantive analysis of the documentation of the interviewer's work, the logical control of data with particular attention to results that differ from the norm. With the logical control standard methods of data analysis were applied, in which the internal consistency of data were checked and their completeness – accounted for 100% of the questionnaires. As a result of the logical control there were 45 interviews removed from the final database - because of inconsistencies between data on respondents recorded by the interviewer and those downloaded from the PESEL database. The basic form of the field controls was the telephone control carried out *post factum* according to the adopted conversation scheme which encompasses all required areas and components of an interviewer tasks: conducting of the interview, methodological correctness, reliability of an interviewer's work. The field control checked the reliability of interviewer's work, using the methodology of conducting an interview and specific instructions as well as general guidelines and standards of an interviewer's work. There was 10% of all conducted interviews checked - 320. A representative of the research team also participated in the field control.

1.2.2.2. Study of employers with CATI method

Computer-assisted telephone interview (CATI) was the method used in case of the study of employers.

Selection of individuals for the study

An employer sample was representative due to the volume of employment and the form of ownership of the institution/company: a public or non-public. The public category includes public institutions (entities), i.e. government administration bodies, organs of state control and law enforcement bodies, courts of law and tribunals, local government units and their associations, budget units, government budgetary establishments, executive agencies, institutions of budget management, public special purpose funds, Social Insurance Institution and funds managed by it as well as Farmer's Social Security Fund and funds managed by the President of Farmer's Social Security Fund, the National Health Fund, independent public health care, public universities, Polish Academy of Sciences and its organisational units, state and local legal entities established under separate laws for the purpose of providing public services (in accordance with the Public Finance Act, Art. 9¹¹³).

The non-public category includes:

- enterprises such as entities conducting business activity, regardless of their legal form (according to the Regulation (EC) 800/2008¹¹⁴),
- non-profit organizations, i.e. organizations working in the area related to the provision of services which due to lack of profitability are not provided by the private sector and are not implemented (or are, but in insufficient extent) by state institutions.

Sampling frame of employers was a HBI Poland database containing data on 184,000 businesses, completed by data from the NGO sector. The sampling was stratified, according to the criterion of employment and sector of activity. Stratification of individuals encompassed by the sample is presented in Table 1.4.

¹¹³ The Act on Public finances of 27 August 2009, Journal of Laws of 2009 No. 157, item 1240.

¹¹⁴ Commission Regulation (EC) No 800/2008 from 6 August 2008 declaring certain categories of aid compatible with the common market in application of Art. 87 and 88 of the EC Treaty (General Block Exemption), Journal of Laws EU no. L 214 of 9 August 2008.

Table 1.4. Stratification of an employer sample by the number of employees and the ownership of the institution/company

Number of employees	Type of ownership				Total	
	public sector		non-public sector			
	number	%	number	%	number	%
0-9	99	23,6	178	30,0	277	27,4
10-49	111	26,6	173	29,2	284	28,1
50-249	104	24,9	146	24,6	250	24,7
250+	104	24,9	96	16,2	200	19,8
Total	418	100,0	593	100,0	1011	100,0

Source: Original study based on *Methodological annex to Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

Prior to the start of the study it was not possible to determine either the number or the size of the substituted sample as the quality of sampling frame was unknown the level of the implementation of the study (*response rate*) at individual strata and resulting from it. Substituted samples were drawn during the implementation of the task in the same way as the basic sample.

Interviews were conducted in the hours 8.00 a.m. -5.00 p.m. from the office of CATI ARC Rynek i Opinia. The use of specialized software to support projects with the computer support CADAS allowed for the ongoing control of the course of study. Any contact with the respondent was described in detail in the database. Requests for contact at other time were taken into account and the calls were performed on schedule. The interviewer had no influence on any phone number assigned¹¹⁵ to him/her or the strata to which it belonged. If a connection did not take place, the number remained active in the database, returned according to a specific rule and was assigned to a randomly selected interviewer after a defined period of time. The rules of managing phone numbers in certain circumstances were as follows - one number could be dialled up to 30 times, however: (i) no more than 5 times during one session, (ii) the number with the signal of “busy line” was dialled again after 15 minutes, (iii) the number with the signal “no one answers” recurred after 30 minutes. Multiple returning of a phone number to a database assured representativeness in the sense that the interviews were conducted not only among entities, where indicated people were easily accessible, had more time and had a positive attitude to the study. A total of 1011 interviews were conducted.

The respondents of the study were: owners and co-owners, CEOs or presidents, deputy directors or managers of human resources (or people in equivalent positions), person holding the other management functions. In individual cases, in an interview workers posted by the management of the studied entity took part.

Research tool

For the interview a questionnaire¹¹⁶ was prepared containing 66 questions (divided into five thematic sections and demographics) related to: status of employment in a given company/institution, personnel policy of a given company/institution, organization of work, the

¹¹⁵ A special software CADAS was used which guaranteed the maintenance of the adopted structure of the sample. detailed description of the procedure is included in *Methodological annex...*, op. cit.

¹¹⁶ The text of the questionnaire is included in *Methodological annex...*, op. cit.

use of time, labour mobility with particular emphasis on the situation of women and men at the age of 45/50+, opinions on the activities of the labour market for people aged 45+ and the formal and legal regulations related to the employment of these people as well as proposals on desirable directions and areas of support for the economic activity of workers of that age. Some of the questions requested providing figures, therefore in the interview several respondents could participate and they could be phoned several times as well. An average duration of the interview was 39 minutes. In the CATI surveys an authentication letter¹¹⁷ was sent to the Internet address of a respondent.

Pilot interview

The pilot was conducted on 21-24 of February 2012 by experienced interviewers, each of whom was to carry out 5 interviews with employers. The phone numbers were downloaded from the HBI Polska database. An average duration of the interview was 47 minutes. During the conducted pilot interviews changes in the research tool were introduced and a final version of a questionnaire was elaborated.

Training

In case of CATI surveys, the training was direct which means that all CATI interviewers were encompassed by it. The training was divided into several stages for groups of interviewers consisting of no more than 30 people. The training was also attended by a representative of the research team.

Control

In the CATI surveys the non-field control was performed consisting of eavesdropping a conversation between an interviewer and a respondent by the supervisor and a preview of the way of filling out of the electronic questionnaire by the interviewer. When mistakes in the conducting an interview were noticed, the survey was stopped and the project manager conducted additional training. Selection of interviews/interviewers to be controlled was an important part of the surveillance and was determined by the following indications: interviews conducted by debuting interviewers and interviewers who previously made mistakes were controlled at the first place. These control procedures were also attended by a representative of the research team¹¹⁸.

1.2.3. Preparation and implementation of the qualitative research

In the qualitative research individual in-depth interviews (IDI) and unscheduled interviews were used as techniques of material obtaining. The interviews were attended by representatives of district labour offices, social welfare organisational units, employment agencies, training institutions, NGOs and employers.

¹¹⁷ Sample letter is included in *Methodological annex...*, op. cit.

¹¹⁸ 100% of interviews were covered with the logical control, which consisted of substantial analysis of the completed questionnaires with particular attention paid to the results which deviate from the norm. 14 interviews were deleted from the database as a result of the control because the respondents did not meet the selection criteria (these people did not occupy managerial position in a company/institution). In the result of the control, according to the requirements of correctness of conducting research, the interviews were rejected in which the non-response rate exceeded 10%. As in the study of people aged 45+, to employers participating in the study all the rules set out in the ESOMAR Code and the Act on the Protection of Personal Data (The Act on the Protection of Personal Data of 29 August 1997, consolidated text, Journal of Laws of 2002 No. 101, item. 926, as amended) were used.

Selection of individuals for the study

Selection of individuals was purposeful. On the basis of the previous analyses¹¹⁹ which covered: grouping of regions (voivodships) using quantitative criteria (total unemployment rate, the proportion of men and women aged 45+, i.e. 45-59/64 years of age, and 50+, i.e. 50-59/64 years of age, in the total number of the unemployed, percentage of long-term unemployed aged 50+ in the total number of the unemployed of this age); qualitative assessment of regions (voivodships) including: the situation of people aged 45+ in the strategic documents and the scale of the measures taken to equalise opportunities for people of this age on the labour market in Poland¹²⁰ the following Voivodeships were selected: Mazowieckie, Małopolskie, Zachodniopomorskie, Świętokrzyskie, Lubuskie, Podkarpackie. Selection of administrative units - districts within those 6 Voivodeships - took place by taking into account the criterion of "the type of the labour market", classifying districts in terms of the local labour market conditions for people aged 45/50+ (see: Introduction to this chapter). The number of districts in the sample in relation to the number of districts in a given Voivodeship is provided in Table 1.5.

In each district various institutions supporting the labour market were surveyed. District labour offices and social welfare organisational units were assigned to the district and could be easily identified. In case of NGOs, employment agencies and training institutions¹²¹, the study was conducted in the entities the offer of which could be used by the people aged 45+ or whose activity was targeted at those people. Selection of employers assumed taking into account the criterion of (public/non-public, including NGOs), the number of employees (micro, small, medium, large), employing or not employing people aged 45/50+, and in case of companies, the business profile as well (service/production).

In each of these types of entities (employers, district labour offices, employment agencies, social welfare organisational units, NGOs) 50 interviews were conducted - a total of 300 completed interviews.

Table 1.5. Number of districts selected for the sample in IDI and unscheduled interviews of Polish labour market for women and men aged 50+ - Diagnosis

Voivodeship	Number of districts in a Voivodeships	Percentage of districts in a Voivodeships [%]	Number of districts in a sample
Lubuskie	14	10	5
Małopolskie	22	16	8
Mazowieckie	42	31	15
Podkarpackie	25	18	9
Świętokrzyskie	14	10	5
Zachodniopomorskie	21	15	8
Total	138	100	50

Source: *Methodological annex to Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland.*, Łódź 2012.

¹¹⁹ Accurate information on the subject is provided in *Methodological annex*, op. cit.

¹²⁰ At this stage the results of the study conducted in the other task of this project were used, the subject of which were programmes addressed to the people aged 50+ in Poland. The results were presented in: B. Urbaniak, J. Wiktorewicz (ed.), *Report of the analysis of the programmes for people 50+ carried out in 2004-2009*, UŁ, Łódź 2011.

¹²¹ The source of information and the basis for employment agency selection was ENIRO database, while NGOs were selected from KLON/JAWOR database.

The respondents of the survey were people on managerial positions in the studied entities, equipped with knowledge within the scope of the study. In individual cases, workers posted by the management of the studied entity participated in the interviews.

Research tools

In qualitative research, instructions prepared for interviews in each of these institutions constituted the research tool¹²². These contained modules common for all institutions and included: characteristics of a given institution, cooperation with other entities dealing with the policies of employing people of that age, opinions on the measures for people aged 45+/50 on the labour market, formal and legal regulations of the employment policy for people from this age group as well as on proposals of desirable directions and areas of support for economic activity of older workers. The dispositions/scenarios also included sets of desired information on the specific nature of each of these entities, such as (i) in employment agencies it was established what selection procedures were used for different groups of employees, (ii) in training institutions - whether and what training modifications were introduced if their participants were people aged 45+, (iii) in district labour offices - what measures were undertaken by an office in case of the unemployed aged 45+, and what are rules of financing of such measures, (iv) in social welfare organisational units - what is the scope and what are the forms of support addressed to the people aged 45+, (v) in NGOs - what the percentage of people of that age participate in voluntary service, and within (vi) employers - what is their employment policies towards people from this age group. Dispositions for employers were finally developed after taking into account the results of the quantitative research CATI - as a result the following issues were expanded: cooperation with trade unions and the criteria that guided the employer ordering older workers to do different tasks, work of higher stress load.

Each entity qualified to the study was described with the use of a certain template which included information characterising and identifying the studied unit - contact details, number of employees, facilities, equipment, etc. A list including all information required by PKJPA was also prepared which was handed out directly to a respondent.

Pilot testing

In case of each of 6 types of institutions, 4 pilot interviews were carried out - they were realized in Łódzkie Voivodeship and on their basis the final version of disposition was prepared. The result of the pilot was for example the following arrangements modifying the research procedure: in district labour offices and in organisational units of social welfare, the study should be started after management approval and appropriate arrangements; interviews with employers of training institutions can be conducted outside their seat, so an appointment can be made at places convenient to the respondents because of their frequent staying in places of training and not in the office of the institution; in employment agencies it is advisable to avoid conducting interviews between 1 and 10 day of each month, due to the load of ledger settlements. The pilot also showed the scope of desired changes in the interview scenarios. In case of IDI of employers the pilot was carried out after an initial analysis of the quantitative research results for that group.

¹²² Sample disposition are included in *Methodological annex...*, op. cit.

Training

The specificity of qualitative research requires individual preparation and training of individual interviewers¹²³. Direct training was conducted sensitizing interviewers to specific actions of individual institutions and the need to adapt to the capabilities and expectations of respondents. The training was attended by the representatives of the research team who provided: the study concept, information on specific areas of action of the institutions surveyed, ways of arranging an interview. The interviewers were also provided with the information on the size and structure of the sample, dates of the study and each of its stages, the location and selection criteria, and the definition of cases excluded from the study, patterns of documentation of the individual phases of the study, notes and detailed instructions for disposition and a list of materials documenting the activities of an interviewer which had to be collected during the work, and finally the manual of technical equipment - voice recorders.

Control

The control was of non-field nature and consisted in ongoing listening to the recordings of all interviews and adjusting potential errors or shortcomings. The accuracy of interview transcripts was also the subject of the control. The control in the above mentioned scope was conducted both at the level of the executor of the field study and the research team of the University of Łódź.

Panel of Experts

After the end of the field study stage, a panel was conducted which was attended by experts engaged in creating of employment and social policies at the national and regional levels and by social partners involved in measures for equal opportunities of people aged 45/50+. The aim of the panel, for which a special scenario was prepared, was to develop recommendations for the labour market policy and the social policies in the field of equal opportunities for people aged 45/50+ on the labour market in Poland.

The presented description of the methodology of the *Diagnosis* due to the adopted synthetic approach allows only for an initial characterization of the methodological assumptions of the study. Those interested in receiving detailed information in this regard are encouraged to read *Methodological annex* attached to the electronic version of this report (CD).

¹²³ The interviewer in this type of research does not have a ready list of questions - a research tool, which are dispositions, is a set of information that has to be obtained. The interviewer must be prepared to customize specific questions or to adapt them to individual respondents.

Part I

Potential of human resources at the age of 45/50+

Chapter II

Professional situation of women and men aged 45/50+

Bogusława Urbaniak

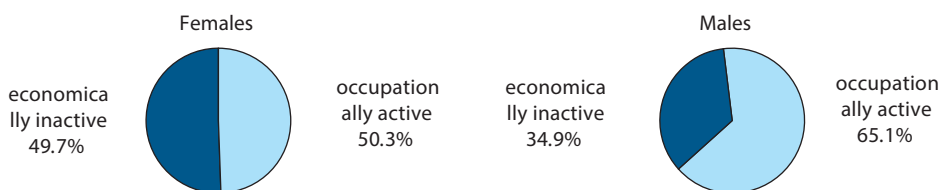
This chapter was elaborated on the basis of internal materials of the project “Equal opportunities in the labour market for people aged 50+”, coming from the quantitative survey of people aged 45+ (module 1) and the quantitative and qualitative analysis of employers (modules 2 and 3), as well as derived from the statements of experts participating in the Panel of Experts (module 9), constituting the components of the *Polish labour market for women and men aged 50+ - Diagnosis*. The chapter also uses thematic studies of CSO, Eurostat, PARP and the results of the Social Diagnosis 2011.

2.1. Assessment of the situation of women and men aged 45/50+ on the labour market

2.1.1. Economic activity and inactivity of women and men aged 45/50+

Age of 45 years commences the second half of the middle stage of a career in human life, in which symptoms of the professional crisis and difficulties in maintaining on the labour market begin to worsen. However, the public expects full activity until retirement from this group. Is it possible for people over 45 in the Polish realities? The outcomes of the *Diagnosis* confirm the low level of activity of women and men between 45 and 69 years of age - a half of women (49.7%) and every third man (34.9%) is economically inactive (Chart 2.1).

Chart 2.1. Economic activity according to self-assessment of women and men aged 45-69 (in%, N = 3200)



Source: Original study based on Table 2.1.

A clear turning point in the economic activity is the retirement age for men and women but beyond that age every tenth man and every twelfth woman still works. Particular attention is paid to the category of people aged 50-59/64 because in this group every third person remains inactive (35.4% of women and 32.9% men) and works slightly more often than the other (Table 2.1.) In the self-assessment of respondents, economic inactivity results mainly from receiving pension benefits (including early retirement, pre-retirement benefits) - 25.2%, and disability pension for incapacity for work (permanent illness, disability) - 11.2%. Receiving pension benefits itself not for everyone means economic inactivity as 3.1% of the respondents also works. This is particularly evident in the group of men who turned 65 years of age - 7.2%.

Table 2.1. Economic activity of the respondents according to self-assessment by sex and age (in %, N = 3200)

Category	Economically active				Economically inactive	
	Employed		Unemployed			
	Female	Male	Female	Male	Female	Male
Total	42,9	57,0	7,4	8,1	49,7	34,9
aged 45-49 lat	69,6	74,8	10,8	10,6	19,6	14,6
aged 50-59/60	54,1	58,6	10,5	8,5	35,4	32,9
aged 65 -69	8,4	9,8	0,3*	0,2*	91,3	90,0

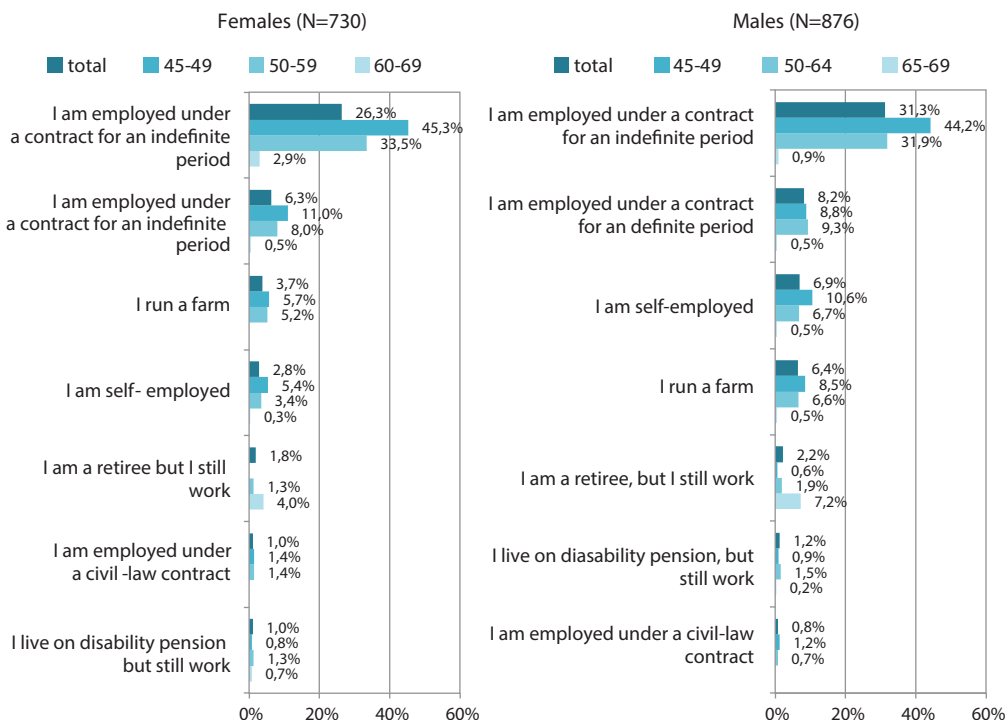
* Date of birth of these people is the second half of 1947 (men)/1952 (women) so these people still could be included in the register of the unemployed.

Source: Original study based on: J. Wiktorowicz, P. Mielczarek, *Demographic characteristics of population aged 45+*, internal materials of the project „ Equal opportunities in the labour market for people aged 50+“developed on the basis of results of a quantitative study of people aged 45+ for *Diagnosis of the current situation of women and men 50 + on the labour market in Poland Łódź 2012*.

Given the type of a local labour market a difference can be clearly seen between the scale of economic activity of women and men, taking into account the age groups (Table 2.2.) Economic inactivity is higher among women living in the districts of A type labour market (59.3%) than in the districts of B (47.9%) and C (42.3%) types of the market. However, among men such regularities do not occur, just the opposite - the scale of economic inactivity on the labour markets of A type in their case is slightly smaller than in B and C. Low activity of women in A type labour markets is mainly due to the traditional nature of these regions, which results in: more than two times lower percentage of employees with a contract for an indefinite period than in the C type labour market(respectively: 16.3% and 34.6%), a larger group of female pensioners not interested in work (37.6%) than in B (27.3%) and A (28.6%) type market and high activity on their own farm (8.1%). The latter plays an important role in case of men in A type labour market (12,5%). Unemployment among men and women has relatively smaller range in A and C types of the labour market, however for different reasons - in the first case it is due, as it seems, to lesser interest in the work itself, and in the second - relatively greater availability of jobs. While in B type labour markets every tenth unemployed woman and every twelfth unemployed man aged 45/50+ is seeking employment.

The working group of people aged 45/50+ is clearly differentiated in terms of type of activity by sex and age (Chart 2.2). The dominant employment for an indefinite period covers only less than a half of women aged 45-49 and slightly less men. Also every third woman (33.5%) and slightly less than every man (31.9) works under this form of contract even when they are over 50 and until reaching the retirement age. Men aged 45-69 more often than women undertake an economic activity (6.9% versus 2.8%).

Chart 2.2. Types of economic activity of women and men aged 45/50+ (as % of total population)



Source: Original study based on: J. Wiktorowicz, P. Mielczarek, *Demographic characteristics of population aged 45+*, internal materials of the project „Equalisation of opportunities on the labour market for people aged 50+”, developed on the basis of results of a quantitative study of people aged 45+ for *Diagnosis of the current situation of women and men 50 + on the labour market in Poland Łódź 2012*.

It needs to be noted that people aged 45-69 living in rural areas rarely deal with agricultural activity - only 10.2% of women and 14.7% of men indicating a countryside as a place of their residence simultaneously indicated running their own farm. The majority of women in this group is already economically inactive (including 45% of retirees and disabled to work), every fourth - working as hired employees, every tenth - defined themselves as the unemployed, while among men the percentage of employees and pensioners is similar (respectively about 35% and 32%), and the proportion of those considering themselves as the unemployed is the same as for women. It should be noted that a small percentage of women (10%) and men (5%) engaged in running a farm throughout the year admitted that they had some reserves of time (during the whole year) which could be devoted to working. On the other hand, there is also a small margin of women (3.2%) and men (2.0%) who described themselves as the unemployed and not looking for work. In addition, 32.6% of men and 11.7% of women report the seasonal availability of reserve of time. These facts indicate, on the one hand, the changing nature of rural areas where agricultural activity is undertaken by a small percentage of women and men aged 45-69 years (perhaps by passing the farm on to the younger generations), on the other hand - the existing reserves of working time, which in favourable circumstances, could be used for gainful employment. All this leads to the conclusion on the existence of hidden unemployment.

The situation in the field of work differs on the labour markets according to age (Table 2.2.).

Table 2.2. Declarative economic activity of people aged 45-69 by sex and type of the local labour market (in %; N = 3200)

Sex	A-type labour market			B-type labour market			C-type labour market		
	Economically active		Econo- mically inactive	Economically active		Econo- mically inactive	Economically active		Econo- mically inactive
	employ- ed	unem- ployed		employ- ed	unem- ployed		employ- ed	unem- ployed	
Total accord. to sex									
women	34,5	6,2	59,3	42,2	9,9	47,9	51,0	6,7	42,3
men	59,2	7,7	33,1	55,9	8,4	35,7	56,4	8,1	35,5
females accord. to age									
45-49	58,1	11,1	30,8	71,6	13,4	15,0	77,0	9,7	13,3
50-59	49,4	9,0	41,6	50,3	13,3	36,4	61,4	9,2	29,4
60-69	5,0	0,5	94,5	6,7	0,0	93,3	14,8	0,0	85,2
males accord. to age									
45-49	78,9	6,1	15,0	71,1	16,9	12,0	76,4	11,8	11,8
50-64	59,7	9,3	31,0	58,0	7,0	35,0	58,7	8,6	32,7
65-69	6,7	0,0	93,3	10,0	0,0	90,0	12,3	0,0	87,7

* In determining the percentages, as 100%. was assumed the number of people living in a particular type of market in each of the groups distinguished by sex and age groups.

Source: Original study based on: J. Wiktorowicz, P. Mielczarek, *Demographic characteristics of population aged 45+*, internal materials of the project „Equal opportunities in the labour market for people aged 50+”, developed on the basis of results of a quantitative study of people aged 45+ for *Diagnosis of the current situation of women and men 50+ on the labour market in Poland Łódź 2012*.

As mentioned, most working women in all age groups is on C type labour market, also there is relatively high economic activity of women of the retirement age (in the total number of women aged 60+, 14.8% is still economically active). In contrast, among men - the highest percent of the working aged 45-49 and 50-64 can be seen on A type labour market. This situation is not changed until the retirement age - the largest number of the working aged 65-69 was noted on the C and B types of the labour markets (respectively: 12.3 and 10.%) while on A type of the labour market - only 6.7%. What affects this different situation? The answer to this question can be found in the following chapters - separate professional groups will be subject to in-depth analysis, aimed at diagnosis of their situation in the context of the current or previous economic activity. This will allow for the indication of factors which contribute to longer working lives of Poles.

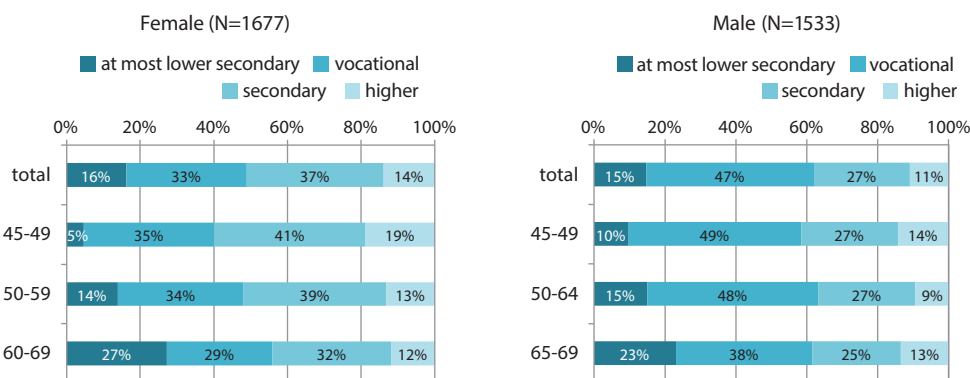
2.1.2. Level of education of women and men aged 45/50+

One of the key characteristics of the Poles in the labour market status is the level of education. The results of *Diagnosis* clearly indicate that the next generation approaching retirement will hold a higher and higher levels of education. Thanks to that, professional competences of employees will be higher and higher. However, the entire population aged 45-69 (status as of 2012) is, unfortunately, not well educated - there is as much as 15.6% of people with at most lower secondary level of education (16.3% women and 14.7% men), including almost 15% of this group who completed only primary school. The level of education varies significantly

depending on sex and age group ($p < 0.001$ for each of the cross-section analysis). Particularly low level of education characterises women over 60 - slightly higher than one fourth of that group completed basic or lower secondary education (Chart 2.3). However, only a few people in the youngest age group, 45-49 years old, finished their education at this level - this applies to only 4.7% of women and 9.8% of men. The proportions of both sexes are thus the opposite as in case of the older age groups - education finished at lower secondary level applies to significantly less women than men aged 45-49 and clearly more in case of the oldest group, over 60.

Among men the dominant is vocational education - it applies to nearly a half of the population, while among women the most popular is secondary education, regardless of age.

Chart 2.3. Education level of women and men aged 45/50+ (in %)



Source: Original study based on: J. Wiktorowicz, P. Mielczarek, *Demographic characteristics of population aged 45+*, internal materials of the project „Equal opportunities in the labour market for people aged 50+”, developed on the basis of results of a quantitative study of people aged 45+ for *Diagnosis of the current situation of women and men aged 50+ on the labour market in Poland Łódź 2012*.

The study shows significantly lower proportion of women and men with higher education than the average given for the population in Poland - the data from the National Census in 2011 indicated that there was 14.8% of men and 19% of women aged 31 and over with higher education¹²⁴, while the study for the *Diagnosis* determined the percentage of people aged 45-69 with higher education at, respectively, 10.9% for men and 13.8% for women. So the rate of higher education among women and men aged 45/50+ is different from the rate for all Poles¹²⁵.

Every fourth resident of a countryside aged 45/50+ (compared to one in ten resident of a city) attained the level of primary education, 45% - vocational education (compared to 36% of people in urban areas). Cities, in turn, are characterised with higher percentage of people with higher education (15% compared to 6.6%)¹²⁶. The degree of urbanization of the place of residence of women and men aged 45/50+, as well as other features of the local labour market is related to the educational level of the group - almost 18% of the population of C districts holds a university degree compared to 7.6% of A type which is dominated by the

¹²⁴ *The National Census ...*, op. cit. p. 58.

¹²⁵ It is clearly indicated that the opportunity for longer working life is strongly correlated with the degree of expertise of a given employee. U. Sztanderska stresses the importance of human capital (see: *Deactivation of people in the pre-retirement age. The study report*) Ministry of Labour and Social Policy, Department of Economic Analysis and Forecasting, Warsaw, 2008, p. 70; Akademia Rozwoju Filantropii, *The labour market and the unemployed aged 50+. Opportunities and barriers*, Warsaw 2007, p. 63-67).

¹²⁶ The discussed differences are statistically significant ($p < 0.001$).

people with vocational education (46%) and every fifth with only primary education. Among inhabitants aged 45/50+ of A type districts seeking employment more than 80% attained at most vocational education, while on B type market the corresponding percentage reaches 70%, and for C type - 63%. This increases the difficulty of finding employment in case of loss of work among the older residents of A type districts, where they have to compete with better educated and more numerous than in other local markets younger people.

The study of the level of education of the working, the unemployed and the economically inactive with taking into account sex and age confirm the great importance of this element of human capital for economic activity (Table 2.3.).

Table 2.3. Economic activity of people aged 45-69 years by sex, age and education level (in%, N = 3200)

	At most lower secondary			Vocational			Secondary			Higher		
Sex	Economically active		Econo- mically inactive	Economically active		Econo- mically inactive	Economically active		Econo- mically inactive	Economically active		Econo- mically inactive
	em- ployed	unem- ployed		em- ployed	unem- ployed		em- ployed	unem- ployed		em- ployed	unem- ployed	
Total accord. to sex												
women	13,2	8,1	78,7	28,5	10,5	61,0	49,0	6,4%	44,6	49,0	6,4	44,6
men	21,4	13,4	65,2	47,2	9,8	43,0	63,8	4,9%	31,3	75,3	1,2	23,5
females accord. to age												
45-49	23,5*	11,8*	64,7*	46,3	18,2	35,5	69,5	7,8	22,7	96,9	3,1	0,0
50-59	22,8	17,5	59,7	33,1	12,2	54,7	61,2	9,2	29,6	85,1	2,8	12,1
60-69	4,2	0,0	95,8	5,3	1,3	93,4	9,5	0,0	90,5	23,0	0,0	77,0
males accord. to age												
45-49	28,1*	21,9*	50,0*	62,2	12,2	25,6	80,2	7,7	12,1	89,6	2,1	8,3
50-64	24,7	14,9	60,4	47,6	10,2	42,2	66,1	4,6	29,3	79,4	1,0	19,6
65-69	2,6	0,0	97,4	4,8	0,0	95,2	12,2	0,0	87,8	27,3*	0,0*	72,7*

Note: * The calculations were made assuming 100% as the number of people with a given level of education in each of the groups by sex and age groups. For groups marked * percentage should be treated only demonstratively due to the small number of the selected groups.

Source: Original study based on quantitative research of people aged 45+ of *Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland.*, Łódź 2012.

The positive influence of education on the possibility to perform work is confirmed because nearly a half of women aged 45/50+ who attained secondary and higher level of education worked. Those with at most lower secondary or vocational education were in most cases economically inactive or unemployed (respectively: 86.8% and 71.5%). The relationship was even more clearly marked by a group of men aged 45/50+, in which three fourths with higher education still worked. Analysis by age group and sex confirms these findings. In addition, for both women and men, higher education is associated with a relatively high proportion of working after the retirement age in comparison with workers who attained other levels

of education - respectively, 23.0% and 27.3%, and only 4.2% and 2.6% with at most lower secondary education (the low percentage of working among people with vocational and secondary education).

2.1.3. Employment situation of women and men aged 45/50+ in Poland

2.1.3.1. Characteristics of employment and performed work among women and men aged 45/50+

Employment of people aged 45/50+ in Poland is improving. According to the data of Labour Force Survey for the third quarter of 2010 - the third quarter of 2012, the rate of employment indicated a further increase in the group aged 45-59/64 - from 60.5% to 62.7% (an increase by 2.2 percentage points) among those aged 60/65 or over this age- respectively, from 6.3% to 6.6%. Increase in the level of employment in the 45-59/64 age group should be considered particularly high, because in the same period, the increase in the employment rate for the general population aged 15 and over was only 0.1 percentage point.

While in the whole economy in the first quarter of 2012, the share of employees aged 45+ in the total of the working population amounted to 37.3%, the percentage of employees aged 55 and over - was just 13.8%. Nearly one in five man working in Poland (21.9%) and one in four working woman (25.5%) were 45-54 years old. Generally, people over 45 years of age who worked until the standart retirement age, accounted for - respectively - 36.4% of all employed men and 31.5% of all employed women. A relatively small percentage of all employed men and women were people at the retirement age. This percentage, however, was more than twice as high for women (3.8%) than for men (1.7%) whose retirement age is still nominally five years higher. However, in this regard positive changes are taking place. In 2011, the average effective retirement age in the country was 59.8 years, i.e. about 1.6 years more than in 2008 (58 years). Although retiring occurs much earlier than on average in the European Union (in 2010 61,3 years for women and 61,7 for men)¹²⁷, in case of women the age of retiring - reaching the level of 59,5 years - in fact, coincided with the common retirement age. On the other hand, men actually retreated into retirement, on average, at the age of 60.1, so significantly earlier in comparison to the boundary of the standart retirement age which is 65.

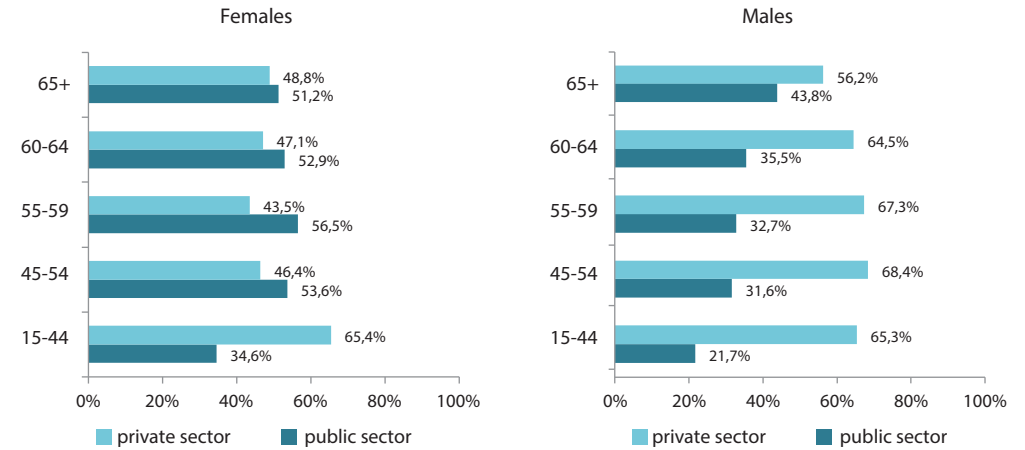
The analyses carried out on the basis of data on the economic activity of the Polish population in the first quarter of 2012 show that the working at the so called immobile productive age (45-59/64 years) to a greater extent were located in the public sector, while younger people were primarily attracted by the private sector. Along with shifting closer to the next age limit the percentage of men employed in the private sector (in the age category) decreased in favour of the public sector. These concussions apply to the hired workers. Slightly more than a third (34.8%) of the working in the private sector were at least 45 years old and outside the sector their participation was significantly higher - 44.6%. Among the employed in the private sector aged at least 45, more than a quarter of are farmers, while among all farmers, the group aged 45 or more accounted for more than a half of the population (52.2%) - Chart 2.4.

Percentage of men - the hired workers in the public sector - at post-working age was significantly higher than in the private sector - respectively, 1.7% and 0.7%. However, the probability of employment in the private sector for men aged 45+ was two times higher than in the public sector due to the scale of work (number of men - hired people aged 45+ in the private sector was twice as that in the public sector) With regard to women - hired workers aged 45+, the private sector was not as favourable as in case of men. After turning 45 years of age until the common retirement age, women more often found employment in the public sector than in the private sector (for example, 58% of the hired workers aged 55-59 work in

¹²⁷ Eurostat, [lfsi_exi_a], 22.06.2012.

the public sector). This situation changed when women continued employment after turning 60 years of age. Then again they were slightly more often the focus of interest of the private sector than of the public one. The possibility of employment for women aged 45/50+ in the public sector was significantly higher than in the private sector.

Chart 2.4. Structure of the hired workers according to sex, age and business sector in the first quarter of 2012 (in %)



Source: original study based on: *Economic activity of the Polish population, first quarter of 2012*, GUS, Warsaw 2012, p. 147.

Entrepreneurship of people aged 45+ was relatively high, as almost a half (49.3%) of the self-employed belonged to that age group, with one in five people (21.2%) was an employer; no significant differences in the popularity of self-employment of women and men aged 45+ were observed which is confirmed by similar percentage of women and men of that age group.

In the overall economy, in absolute terms, we have three times as many employed in the private sector as in the public sector¹²⁸, which resulted in the form of ownership of the company acting as the main workplace of respondents aged 45-69 involved in the study of *Diagnosis* - 36.6% worked in the public sector and there were more often women (47.1%), while the others in the non-public sectors, primarily in companies owned exclusively by Polish capital. Men more often than women worked in the private sector, including one in four in the company with foreign capital (compared with every seventh woman). A few people working at the retirement age and not receiving pension benefits, more often were employed in the public sector (over 60%) than in the non-public one. These proportions among people aged 45-49 were reversed - about 37% worked in the public sector while 2/3 - in the non-public sector. Similar regularities can be applied to people aged 50-59/64. On this basis it can be concluded that the non-public sector to successfully compete on the labour market attracting younger "older" and leaving the public sector the few willing to continue working beyond the retirement age. these conclusions were also confirmed by the results of the study of employers conducted for the *Diagnosis* - almost all public entities (92.2%) and only less than 70% of the non-public ones employed at least one older employee. It is significant that in the less urbanised areas, with generally more difficult situation on the labour market (A-type districts), and especially in the rural areas, the public sector is an important place of employment of women

¹²⁸ Quarterly information on the labour market, the third quarter of 2012, GUS, Warsaw, 30.11.2012

aged 45/50+ - as many as a half of women aged 45 -59 compared with less than 25% of men aged 45-64 are finds employment in it.

Table 2.4. Employment of women and men aged 45-69 according to sections of the national economy (in %, N = 1342)

Main sections of employment of women aged 45/-69 +	% of employed	Main sections of employment of men aged 45-69	Percent of employed
Commerce	17%	Industry, mining, metallurgy	22%
Education	15%	Building industry	21%
Healthcare and social welfare	14%	Transport, storage	15%
Public administration, national defence, social security	12%	Commerce, repair of motor vehicles	14%
Industry	11%	Public administration, national defence, social security	5%

* Applicable only to employees and the self-employed (at the time of the study)

Source: R. Piwowarski, *Picture of the employed aged 45+ on the labour market in Poland*, internal materials of the project „Equal opportunities in the labour market for people aged 50+”, developed on the basis of results of a quantitative study of people aged 45+ for *Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland* Łódź 2012.

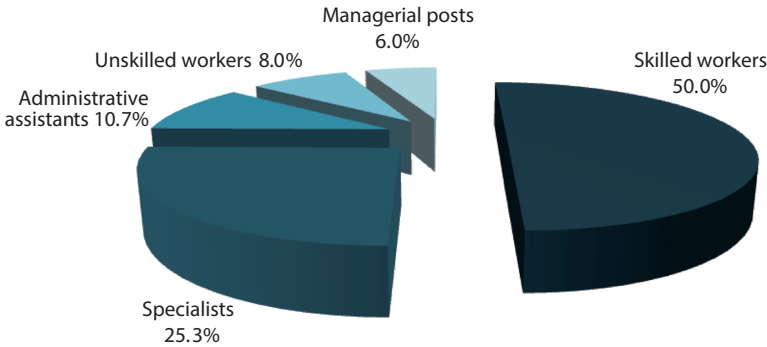
As the results of the study of people aged 45/1+ show (module 1. of the Diagnosis), the dominant sectors of the national economy in which people aged 45-69 work are: industry, mining, metallurgy (17%), trade, repair of motor vehicles (15%), construction (12%), transportation and storage (9%), education (9%), public administration and defence, compulsory social security (8%), health care and social welfare (7%), services (4%), financial and insurance activities (3%), agriculture, hunting, forestry, fishing (3%). It can be seen that women's work is generally associated with services, while men are mainly employed in manufacturing and production services (Table 2.4.).

People aged 45+ primarily work in small entities employing from 10 to 49 people (38%) and medium-size entities - more than every fourth employer worked in them (26%). Almost one in five people aged 45+ (18%) worked in the micro-entities (up to 9 employees). Few people (every seventeenth woman and every fourteenth man) found work in large and very large organizations. The same regularities characterised women and also no differences by age group were observed. In the A labour market people aged 45+ were employed mainly in the small and micro-enterprises (respectively: 43.5% and 22.8%). And in the B and C labour markets, that is in the more urbanised areas and yet “demographically old”, better opportunities for employment in the SME entities (the B market: 40.6% small and 28.3% medium, and in the A - respectively - 38.7% and 31.9%). Generally the C-type labour market created more chances to work in larger organizations (employing at least 50 people) than the A and B labour markets. It is understandable - in those areas larger entities operate, offices - due to the

larger number of clients - employ more workers etc., which at the same time improves professional situation of people aged 45/50+¹²⁹.

Quite a significant proportion (50,9%) of employers aged 45/50+ among the total of the employed in these organisations, in which at least one person of that age worked, the half of which were people aged 50+. More often this applied to men than women who among people aged 45+ accounted for almost 37% (see the results of the quantitative survey of employers in *Diagnosis*). This confirms the earlier conclusion that men over 45 years of age are more likely to continue or to obtain work than women (according to CSO data, in Poland the share of women among employees aged 45+ in the first quarter of 2012, although higher than in studies of the *Diagnosis* (45.6%), was less favourable than for men aged 45+)¹³⁰. Workers aged 45 years and over represent 36% of all people employed in the largest entities with more than 250 employees, and 52% for micro-entities. They generally perform work requiring skills which serves their long-term experience (Chart 2.5).

Chart 2.5. Structure of employees aged 45/50+ by types of work positions (in % N=1190)*



* This applies solely to the employed (at the time of the study)

Source: R. Piwowarski, *Picture of the employed aged 45+ on the labour market in Poland*, internal materials of the project „Equal opportunities in the labour market for people aged 50+”, developed on the basis of results of a quantitative study of people aged 45+ for *Diagnosis of the current situation of women and men aged 50+ on the labour market in Poland* Łódź 2012.

Every second person speaking about the work-related experiences (see results of the study of people aged 45+ of *Diagnosis*) works as a skilled worker; the percentage is decreasing, but it is still high among workers who are over the age of retirement (every third person is employed in this position). One in four people (including every third woman) works in a non-labourer position as a specialist and every tenth does administrative work (this applies to every sixth women) - Tab. 2.5. This type of work is becoming increasingly important among those working at the retirement age - they are dealt with by more often than every fourth person. A relatively large percentage of people is employed as unskilled workers who perform simple tasks but often requiring heavy physical exertion - in a group of the retirement age it is at 4.8%. The least numerous - which is fairly obvious - is a category of managers.

¹²⁹ It is worth noting that connecting types of the market with the size of an organisation employing people aged 45+ is quite significant, however, at normally accepted level of significance is not relevant in a statistical sense ($p = 0.071$).

¹³⁰ *Economic activity of the Polish population, first quarter of 2012*, GUS, Warsaw 2012, p. 147.

Table 2.5. Work positions occupied by employees aged 45/50+ in their main place of employment by sex, age and type of the labour market (in %; N = 1190)*

Specification	Total	Sex (p<0,001)*		Age categories (p=0,002)*			Type of the labour market (p<0,001)*		
		F	M	45-49	50-59/ 64	60/65-69	A	B	C
Unskilled worker	8,0	10,4	6,0	7,8	8,4	4,8	9,8	10,8	5,5
Skilled worker	50,0	33,4	65,2	43,1	53,6	33,3	58,7	50,7	43,6
Specialist (non-physical work, requiring skills)	25,3	32,3	18,8	27,8	23,9	28,6	20,4	22,9	29,8
Administrative assistant (non-physical work, not requiring skills)	10,7	16,8	5,0	14,3	8,4	28,6	6,1	11,1	13,7
Managerial position	6,0	7,1	5,0	7,0	5,6	4,8	5,0	4,6	7,4

* Applicable to people employed (at the time of the study)

Source: R. Piwowarski, *Picture of the employed aged 45+ on the labour market in Poland*, internal materials of the project „Equal opportunities in the labour market for people aged 50+”, developed on the basis of results of a quantitative study of people aged 45+ for *Diagnosis of the current situation of women and men aged 50+ on the labour market in Poland* Łódź 2012.

From the point of view of the positions occupied by women and men aged 45/50+ there are considerable differences in the cross-section of sex and age - two of three men occupies position of a skilled worker (this applies particularly to men aged 50-64 years, including those living in A districts - 77% of men), while women to a similar extent find employment not only on positions of skilled workers but also on specialist positions (especially women from the youngest age category 45+, regardless of place of residence).

This structure is confirmed by statements of employers who answering the question on types of jobs performed by people aged 45/50+ employed in a given company, institution or office, told that these are mainly specialist positions (58.3% of answers), managerial positions (58.8%) and then unskilled workers (50.9%). (Table 2.6.).

Table 2.6. The percentage of organizations in which people aged 45/50+ occupy management, specialized and skilled worker's positions (in %, N = 710)

Specification	Managerial position	Specialists	Skilled worker
Total	58,8	58,3	50,9
Sector	(p = 0,001*)	(p = 0,148)	(p = 0,640)
public	83,7	83,7	46,3
non-public	57,2	57,2	51,1
Total number of employees up to 9 people	(p = 0,017*)	(p = 0,005*)	(p = 0,042*)
10-49	51,5	57,1	49,6
50-249	70,9	73,0	66,2
250 and more	85,1	81,2	76,8
50-249	91,5	89,5	75,0
Type of the labour market	(p = 0,390)	(p = 0,000*)	(p = 0,036*)
A	50,9	70,6	52,5
B	57,1	43,7	57,6
C	51,6	60,7	46,3

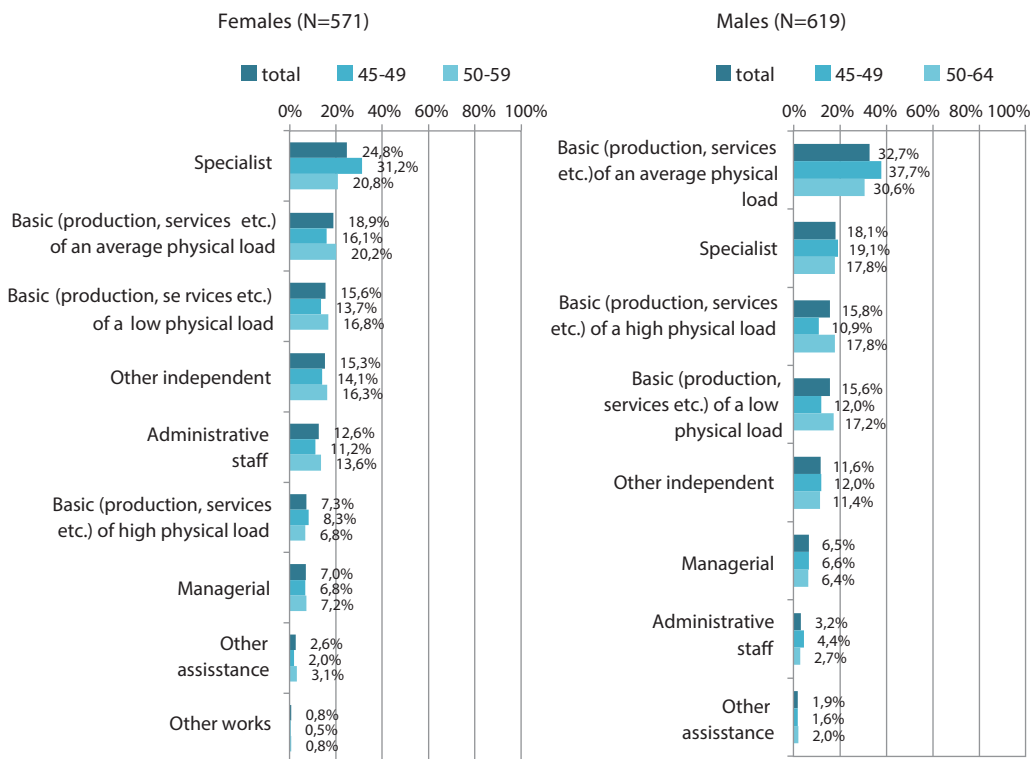
* The questions were answered solely the employers employing people aged 45+.

Source: A. Krajewska, *Employment of people aged 45+*, internal materials of the project „Equal opportunities in the labour market for people aged 50+”, developed on the basis of results of a quantitative study of people aged 45+ for *Diagnosis of the current situation of women and men aged 50+ on the labour market in Poland* Łódź 2012.

People aged 45/50+ perform managerial functions rather in the public sections (83,7% of respondents) than in the private (57,2%), often in medium-sized (85,1%) and large organizations (more than 90% of employers' indications). It can be assumed that higher possibility of employment for people aged 45/50+ in the medium-sized and large organisations results not only from the scale of these entities, extended organisational structure (chances for taking an executive position) but also due to the kind of "prescription" of those people, their relatively less mobility than on serial positions. Loyalty resulting from the long period of employment supports the experience enriched for years. People aged 45/50+ also work in the micro-entities - in more than a half of them in managerial positions (with at least one person employed) and in 57,1% in the positions of specialists. Employers on A type labour market (towns, countrysides, high rate of unemployment) more often offer the possibility to work in the specialist positions (70,6% of employers from this area) than employers from the B market where equally high percentage of employers employing men and women aged 45/50+ in the skilled workers' positions (57,6%) and in the managerial positions (57,1%) was recorded. On the other hand, in the C-type labour markets (larger cities, low rate of unemployment) employers relatively seldom employed the discussed group in in positions of skilled workers, preferring employment of them in the specialist positions (60,7%) and then, in managerial (51,6% of employers) - Table 2.6.

Type of activities performed confirms the data on the occupied positions (Chart 2.6)

Chart 2.6. Types of jobs performed by employees aged 45/50+ in the main place of employment by sex and age (in %)*



* This applies only to employees and the self-employed (at the time of the study) Age categories 60/65+ were omitted due to too small number of sub-samples of men and women in this age group.

Source: R. Piwowarski, *Image of the employed aged 45+ on the labour market in Poland*, internal materials of the project „Equal opportunities in the labour market for people aged 50+”, developed on the basis of results of a quantitative study of people aged 45+ for *Diagnosis of the current situation of women and men aged 50+ on the labour market in Poland* Łódź 2012.

People working at the age 45-69 mostly perform basic works of the average physical burden (every fifth woman and every third man) and specialist work (every fourth woman and nearly every fifth man). However, it is disturbing that relatively large number of people who crossed 45 years of age, performs work requiring high physical stress; this also applies to a group of working women aged 50-59 (approximately 7% and even 12% B type labour market), and 18% of men aged 50-64 including 23.4% on A type labour market¹³¹.

The fact of burdening the oldest employees with hard physical work is also confirmed by the answers of employers on the kind of works assigned to employees entitled to retirement (retirees and people not enjoying the benefits even though their entitlement). As much as

¹³¹ Working in a hostile work environment - noise, poor ambient temperature, strenuous activity - was complained about by the older workers in the study conducted at the turn of 2008 and 2009 in 12 businesses in Łódź. See B. Urbaniak, *Employment ...*, op. cit., p. 381-32.

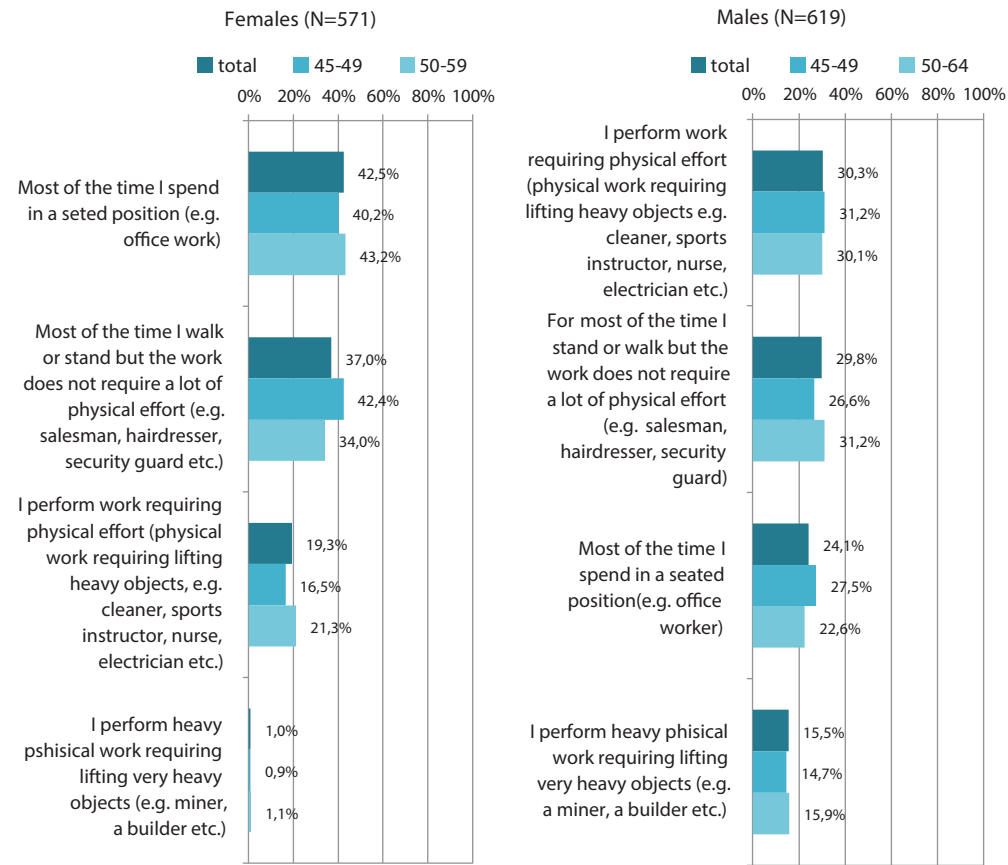
7% of employers admitted that the oldest group of employees performs work of high physical burden, and thus totally inappropriate for them. Such instances should be completely eliminated¹³².

On the subject of ergonomics for people aged 45/50+ can be inferred from the data presented in Chart 2.7. The clearly indicate heavy burdens of older men associated with work - about 30% of all employed men aged 45-69 years, performs work that requires physical exertion (physical work such as lifting heavy objects), while about 16% performs hard physical work associated with lifting very heavy objects, for example in mining or construction industry. More often, this applies to men aged 45-49 than 50-64. Women are in better situation - most of the working time they spend in the sitting or standing position, not physically demanding (about 79%).

It should be noted that 24% of women and 44% of men do not live in the same locality in which they work. In case of living in districts designated as A type the share of working outside their place of residence reaches even 62.3% (for men aged 45-49 even 77%). Most frequently this applies to residents of countrysides and small towns - among the living in rural areas 89% of men aged 45-49 and 77% of those aged 50-64 commutes to work, while in case of women - it is - respectively - 75% and 63%. In case of population of small towns the share is - respectively - 36% and 34% for men and 11% and 21% for women. The data indicate high physical burden of the working after 45 years of age who living in countrysides and small towns overcome the hardship of commuting to work. This affects certainly their state of readiness to extend their careers. Approximately 14% of men aged 50-59 living in the largest cities and approximately every fourth living in cities of 50-200 thousand residents commute to work. Mobility among women is significantly lower and only includes, respectively, 4% and 10% of women. The need to go the distance is related to an additional loss of strength and fatigue and discourages the continuation of employment.

¹³² More about healthy and safe workplaces obtained from the European Agency for Safety and Health at Work <http://osha.europa.eu/pl/front-page/view>, as of 15.07.2012

Chart 2.7. The nature of the work performed by women and men aged 45/50+ by sex and age (in%) *



* This applies only to employees and the self-employed (at the time of the study) Age categories 60/65+ were omitted due to too small number of sub-samples of men and women in this age group.

Source: R. Piwowarski, *Picture of the employed aged 45+ on the labour market in Poland* ,internal materials of the project „ ”Equal opportunities in the labour market for people aged 50+”, developed on the basis of results of a quantitative study of people aged 45+ for *Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland* Łódź 2012.

2.1.3.2. Paid work and unpaid help of economically inactive and unemployed women and men aged 45/50+

Among women and men aged 45/50+, which formally belong to the unemployed and economically inactive, a small part deals with assistance provided for a fee or free of charge to a family business or a family farm and also takes on care of children, people with disabilities and the elderly or does odd jobs for different individuals. This activity is not important on a global scale but brings benefits to society - the elderly feel useful, they also have income from their own work, mostly performed in an informal way. This kind of work is relatively highly popular among the C labour markets.

One hour of work in the week preceding the survey was adopted as a minimum level of activity¹³³. Only 6.9% of women and 11.6% of men aged 45+ in the group of economically inactive and unemployed is characterised by this kind of activity. It varies depending on age - in the group of people aged 45-49, men (15.3%) are characterised by higher activity, and women by lower - 3.8 %. After crossing the retirement age 5.8% of women and 8.7% of men in the group of economically inactive and unemployed continues to help families in economic enterprise or performs other services for a fee or free of charge. The Quoted scale of activity is small and confirms the earlier proposal for a small activity of a community aged 45-69.

As regards the earning and work undertaken under the free help, the most frequent are minor physical work (8.5% of men and 4.1% of women who are economically inactive and unemployed). Women also often take a variety of specialist works, they also provide care services for children (1.1%), and the elderly and disabled people (0.4%) for a fee, men do not provide paid care services at all. The most active are women aged 50-59 and men aged 45-49 (i.e. as much as 12.9% of this age category takes physical work). On A type labour markets physical works are most often taken (7.2% of the group of people), while in the C-type of markets - office services and paid childcare (1.3% of the group of people)¹³⁴.

2.1.4. Unemployment as a critical condition for the resumption of work

2.1.4.1. Self-assessment of unemployment by women and men aged 45/50+

People over 45 years of age are increasingly faced with the difficulty of maintaining the current position on the labour market. From 50 years of age these problems are exacerbated even further and hence the concept of targeting the support as part of the government measures at those who are looking for work and whose, for various reasons, actions undertaken end with a failure. There is another group of women and men aged 45/50+ who discouraged by failures in search of work falls into economic inactivity, the state which in their case is more or less forced by the difficult situation in the local labour market.

As mentioned earlier, the status of the unemployed was declared by around 7% of women and 8% of men aged 45-69, while in case of both sexes aged 45-49 this proportion reached 11%, and at the age of 50 - 59/64 - respectively, less than 11% and 9%. Analysing the professional life of women and men aged 45/50+ it should be noted that in the past 24 months (i.e. the period April-June 2010 - April-June 2012) 11.7% of them found themselves in the situation of unemployment. There was little difference between the scale of the declared unemployment by sex, indicating a slightly worse situation of men than women (in the past 24 months 12.8% men and 10.7% women was unemployed) - these differences referred more frequently to people aged 45-49 than to those at the pre-retirement age. In the last 24 months the unemployment was experienced by about 7% currently working men and about 5% of women (also more frequent those aged 45-49 than 50-59/64). This small group, mostly consisting of people aged 45-49, was able to successfully get out of unemployment.

Analysing the group of unemployed it was noted that the registered unemployment equally applies to men and women - in the total number of the unemployed aged 45/50+ their share reached - respectively - 71.1% (men) and 72. % (women). Some differences based on sex were in the proportion of registered unemployed people aged 45-49 - women recorded their unemployment in almost 63% of cases, while men in approximately 71%, which

¹³³ The same reference is made to the definition of work which is used in the study of economic activity (e.g. LFS), according to which these are people who for at least 1 hour performed work providing earnings or income, that is have been employed as a hired worker, worked on their own (or leased) a farm or have been self-employed outside agriculture, have assisted (without pay) in running a family farm or family business outside agriculture.

¹³⁴ These differences are not statistically significant, or due to the small number of people surveyed have only a demonstrative value.

may lead to the conclusion that in some situations non-working women in relatively younger age seek employment less intensively than men. Over 50 the situation changes, and in the registered unemployment there are more than three quarters of women, i.e. 77% (among those who defined themselves as unemployed) and 72% of men in this group.

In the register of unemployment to a greater extent are listed those people who live in the B type labour market (78,1 % respondents) and to a lesser, inhabitants of A type market (70.4%) and C type (68.6%)¹³⁵. Various reasons can be of a relatively smaller volume of registered unemployment of people aged 45+ on the labour markets of types A and C. In the first case, it is less likely due to the low level of urbanization, relatively high unemployment rate, but a relatively low proportion of the unemployed aged 45 / 50+ (some may not be registered as the unemployed because they are the owners of agricultural land with an area of agricultural land exceeding 2 conversion hectares, etc. - Art. 2 point 2d of the Act on Promotion of Employment). This could be confirmed by even lower percentage of the registered unemployed in rural areas (about 67%), particularly women (64%). In the second case, the situation is affected by a high degree of urbanization and overall low level of the unemployment, despite the high percentage of unemployed people aged 45/50+ in total unemployment.

Only slightly more than quarter of the unemployed aged 45/50+ (26.4%) collects unemployment benefits. Surveyed unemployed women and men (27% of responses of women and 26% of responses of men) are to the same extent entitled to receiving benefit. It is after all a positive picture of the situation of the unemployed after 45 years of age, as in the whole country the percentage of people receiving unemployment benefits in May and June 2012 was 16.7%, and among women - respectively - 16.3 and 16.5%¹³⁶. Age of the unemployed slightly differentiate their situation in terms of being entitled to unemployment benefits. Only men aged 45-49 years more frequently use their right to unemployment benefits than other groups of men and women (41%, so by 15 percentage points more than the total registered unemployed). in the less urbanised A-type districts, more often unemployed women (26%) than men (15%) were eligible to unemployment benefits, while in the C-type districts is the opposite (19% women vs. 27% of men collects unemployment benefits). Comparing the situation of rural and urban populations - to the benefit was entitled every third woman living in rural areas compared to 21% of men, while in the cities the proportions were reversed - 23% of women compared to 32% of men.

As it was mentioned before, the unemployment of people aged 45/50+ is most often long-term. Being in unemployment over 12 months admitted over 55% of people declaring the state of unemployment. Long-term unemployment results in the fact that almost three quarters of the unemployed aged 45+ is not entitled to benefits¹³⁷. Average number of months of declared unemployment among people aged 45/50+ is 37.4 months, so 3.1 years, and is similar in case of men and women (the difference reaches less than three months) - Chart 2.8.

Generally, the declared period of unemployment of women in all age categories is longer than men, this is particularly evident in case of people aged 45-49 - the difference is as high as 8.1 months. Most people covered by long-term unemployment were recorded in the C and A local labour markets (60%). The most difficult situation characterizes women and men aged 50-59/64 years living in A districts, where the average duration of unemployment reached - respectively - 52 and 46 months, with more than a half of them remained unemployed for

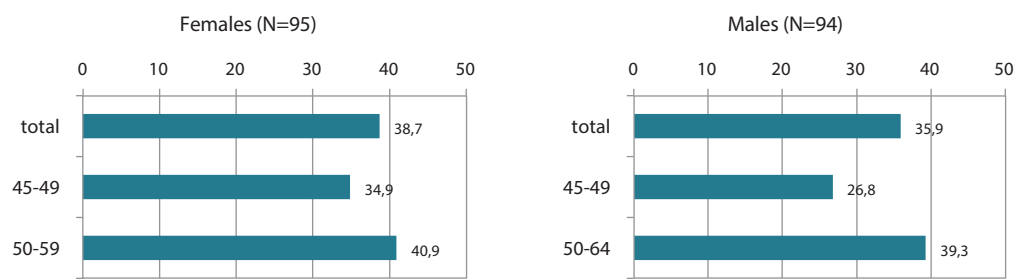
¹³⁵ The relationship between the number of registered unemployed and the characteristics of the labour market is not statistically significant ($p = 0.291$).

¹³⁶ Ministry of Labour and Social Policy, Department of Labour Market, *Information on the unemployed and seeking work in May 2012 and Information on the unemployed and seeking work in June 2012*, <http://www.psz.praca.gov.pl/main.php?do=ShowPage&nPID=867997&pT=details&pP=CONTENT,objectID,867970> (status as of 20.09.2012)

¹³⁷ See result of the study on durability of unemployment of older workers [in:] A. Piątkiewicz, *Unemployed 50+ - characteristics of the group and the source of the difficulties of the unemployed 50+ in the Polish labour market*, Dolnośląski Urząd Wojewódzki, material from the conference: "Barriers and opportunities in the labour market for people 50+", March 2011, p. 19.

at least 24 months, and about 10% - of at least ten years. As previously emphasized, this applies to a large extent to less urbanized regions, including the eastern wall, where - according to data from the PES and LFS - there is a low proportion of people aged 45/50+ in the total number of unemployed, but because of the durability, unemployment of older generation is an important economic and social problem in this region.

Figure 2.8. The average number of months of unemployment declared by women and men aged 45/50+



* This refers only to the unemployed (at the time of the study) Age categories 60/65+ were omitted due to the too small number of sub-samples of unemployed men and women in this age group.

Source: Original study based on: E. Jędrych, *Unemployment situation of people aged 45+*, internal materials of the project „*Equal opportunities in the labour market for people aged 50+*”, elaborated based on results of the quantitative survey of employers, the *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

Subjectively described situation of unemployment may be connected to the actual state of (in)activity on the labour market. In the latter case, people are actively looking for work, trying to change their life situation. There were 77.1% of people who in the last month (prior to the study) sought work - this referred slightly more often to men (81%) than women (74%). The largest number of people looking for work was the unemployed aged 45-49 - respectively, 88% of women and 89% of men. Age is a variable significantly differentiating behaviour of the unemployed only in case of women¹³⁸ - the percentage of those searching for employment clearly falls with crossing 50 years of age - nearly every third woman declaring their state of unemployment is not actively looking for work (a similar situation occurs in case of every fifth man). Efforts made to find work by the unemployed aged 45/50+ have their base in local determinants of these actions¹³⁹ - the most active are those living in the area described as C market (91.4%), characterising distinguished by a high rate of urbanization, which will be accompanied by greater economic development and related to it numerous job offers. The least number of interested in work were, perhaps discouraged by fruitless attempts to find it, on A type labour market (61.8%, including women - 54.3%) which due to the low rate of urbanization and a rather high overall unemployment rate is an area abundant in job offers.

¹³⁸ The differences are statistically significant (p=0.032).

¹³⁹ The differences are statistically significant (p=0.001).

2.1.4.2. Prospects for re-employment ability of women and men aged 45/50+ in case of unemployment

The critical situation in lives of men and women aged 45/50+ is related to the loss of employment and irrespective of the reasons negatively affect the financial condition of the household. As indicated in the previous section, the search for a new job sometimes lasts for a very long time and unemployment is converted into long-term unemployment. In the light of the results of the quantitative survey of employers conducted in *Diagnosis* they are aware that the potential success of their employees aged 45/50+ in finding a new job in case of loss of a current one is low - 28.6% of the representatives of the employers (including as many as 58, 5% of the representatives of the public sector) said that people who lost their jobs would definitely not find a similar job in the local market. So everything looks fine as long as the employer may offer the job. Notably, employers from the public sector much less than the non-public sector employers underestimated in this case the impact of entrepreneurship and skills of the employees at the age of 45/50+ (Table 2.7.)

Table 2.7. Assessment of chances for people aged 45/50+ to find a job in case of dismissal by the current employer expressed by employers (in %, N = 710)*

Is it possible for people aged 45+ to find a similar job in the local labour market	Total	Sector			Total number of employees					Type of the labour market			
		public	non-public	p	up to 9	10-49	50-249	250 and more	p	A	B	C	p
Definitely yes	22,4	10,2	22,8	0,570	22,8	15,3	13,6	7,4	0,085	18,8	15,9	27,4	<0,001*
It depends on the entrepreneurship of a worker	20,1	15,5	20,2	0,657	20,1	18,8	22,1	27,3	0,881	22,7	18,0	20,2	0,441
It depends on the skills of a worker	24,3	18,3	24,5	0,536	24,6	18,8	17,1	29,4	0,773	19,4	32,9	21,6	<0,001*
It depends on the profession performed by a worker	25,5	19,1	25,7	0,372	25,7	21,4	25,6	35,6	0,905	17,4	35,0	23,6	<0,001*
Definitely no	28,6	58,5	27,7	<0,001*	28,1	37,9	38,9	31,1	0,416	35,7	23,7	28,5	0,014*
I do not know	6,1	2,3	6,2	x	6,1	5,7	5,2	5,1	x	5,3	10,6	13,5	x

* Questions were answered only by employers employing people aged 45+. Percentages do not add up to 100%, possible to select more than one answer.

Source: A. Krajewska, *Image of workers 45+ and attitudes characteristic of entrepreneurs to workers in this age group*, internal materials of the project „Equal opportunities in the labour market for people aged 50+”, elaborated based on results of the quantitative survey of employers, the *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

The largest number of the optimists, who believed that the dismissed workers aged 45/50+ would definitely find similar work in the local market, was among micro-employers (22.8%), and least in the largest entities employing more than 250 people (only 7.4%). Certainly, this is conditioned by a type of work performed in the organization and availability of comparable jobs in the local market - in many cases, larger employers have quasi-monopoly

position in the area and therefore it is difficult for a person dismissed to find other similar work. That is why most entities in this category indicated that the chances of re-employment are a derivative of a type of job performed.

Assessments by employers operating in different labour markets are divergent - the best chance for people aged 45/50+ to find the same jobs are seen by employers operating on the labour market described as C type (Table 2.7.) However, more than a quarter of employers (27.4%) confirmed this possibility, but at the same time a similar proportion of employers (28.5%) strongly denied it. This reflects the different situation in the C type labour market. In this kind of the labour market, skills, entrepreneurship and profession have less impact on finding work by employees aged 45/50+ than in those areas where it is much more difficult to find any employment. Responses of employers of the A labour market are more unambiguous as to the small chances of the dismissed workers aged 45/50+ to get back into similar work. The diversity situation in the local labour market was also confirmed by answers of employers provided under the qualitative research.

They agreed that:

(...) no employees are being looked for now, because employees now... (...) first of all are fired, they are kicked out. [NGO, A market, Świętokrzyskie Voivodeship]

The work can be found in big cities, many employers (and not just from Mazowieckie) indicated on the Warsaw market.¹⁴⁰

(...) there is quite high rate of unemployment. Only Warsaw is a rescue, because if not Warsaw, then ... [enterprise, A market, Mazowieckie Voivodeship]

(...) But when it comes to Siedlce region, it is very difficult to find a job. A lot of people commute to Warsaw. [enterprise, A market, Mazowieckie Voivodeship]

(...) Here is such a market that a lot of people work illegally in Warsaw, in construction and other types firms. [enterprise, A market, Świętokrzyskie Voivodeship]

The hypothetical situation of unemployment must therefore taken into account by everyone working today. Employers decide on dismissal of employees for economical and structural reasons, to improve the efficiency of their operations and to survive in a highly competitive environment. Have women and men aged 45/50+ prepared a scenario in case of loss of the current work? Would they be able to quickly adjust to a new situation of working in another place? According to a study of people aged 45+, conducted for *Diagnosis*, a new situation would be significantly more critical for women than for men - every fifth man (20.9%) would very quickly (without much difficulty) find new work, but only every ten woman (9.6%) - Chart 2.9¹⁴¹. The older the age, the more pessimistic perceptions about their chances of finding a new job in the situation of loss of the current work - absolute impossibility of finding a new job is taken into account by, on average, more than a quarter of women (27%) and one in five men (21%)¹⁴².

The most concerned of their situation are residents of less urbanised, characterised by overall difficult situation on the labour market, A-type districts, particularly women from the older 45+ age groups: the answer "I think I will not find a new job" was given by 33% of women aged 45-49, about 45% of those aged 50-59 and as much as 70% by those aged 60-69. In case of men the corresponding percentage was: 21%, 34% and 29%. Residents of C-type districts are much less concerned, however here women are also less optimistic about their situation than men, especially those aged 50-59 - only 11% of them compared to 20% of men from the

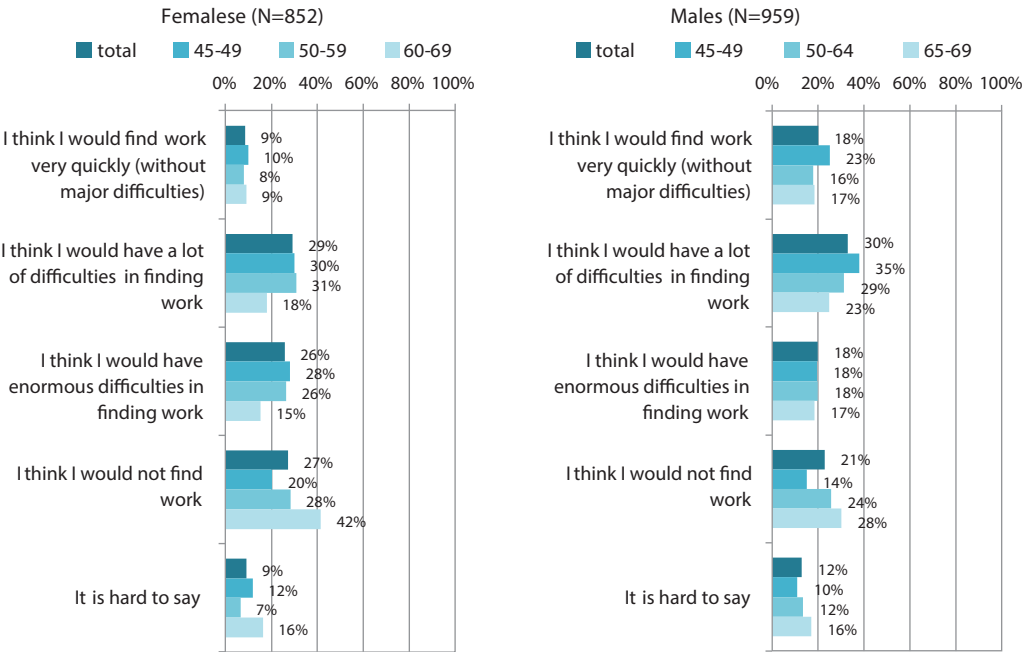
¹⁴⁰ A. Krzewińska, J. Kornecki, *Report of the qualitative study of employers in the diagnosis of the current situation of men and women 50+ in the labour market in Poland*, internal materials of the project: "Equal opportunities in the labour market for people aged 50+". Łódź 2012.

¹⁴¹ Differences according to sex are statistically significant ($p < 0.001$).

¹⁴² Similar results were obtained in the studies conducted for Lubuskie Region - see: M. Grabowska, J. Durlik (ed.), *People over 45 years of age of the labour market in the Lublin region*. op. cit., p. 50-51.

corresponding group (50-64) believes that they will not have any problems in finding new work. It should be also noted that two out of five rural residents aged 50-59/64 (regardless of sex) think that they would not find a new job in the event of work loss. A similar view is shared by three of five men and women aged 45+ running their own farm, including all the women who due to the availability of reserve of time could take a job outside agriculture (except for the men). Probably, the conviction of the ineffectiveness of any job search, prevents them - despite having the possibility of time - from attempting to change their employment situation.

Chart 2.9. Self-assessment of prospects of finding new employment in the neighbourhood in case of potential unemployment by sex and age (in %)



* The question was not answer by the respondents who declared that their career was ending/had ended and they did not think about the return to work.

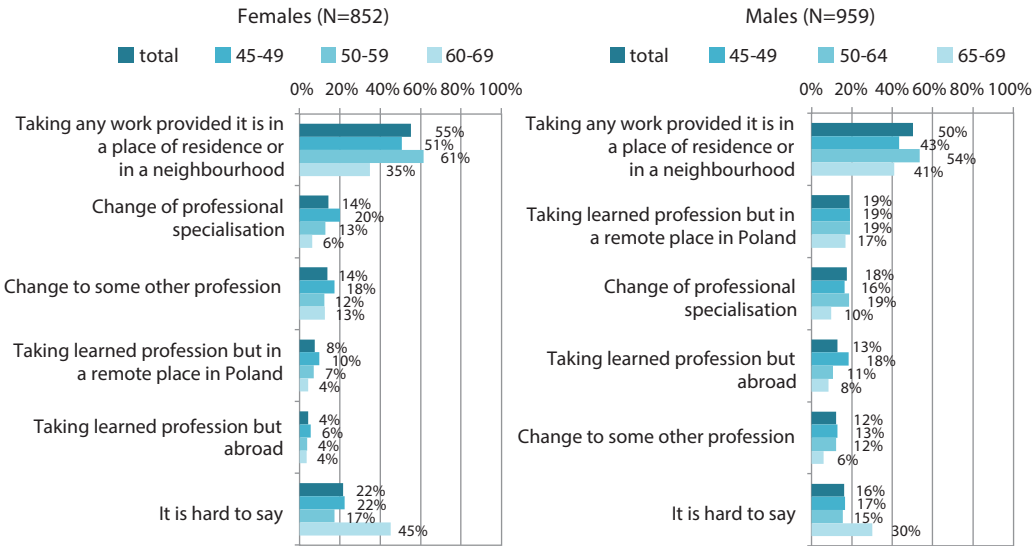
Source: I. Kołodziejczyk-Olczak, *Attitudes of people aged 45+ toward their own economic activity*, internal materials of the project „Equal opportunities in the labour market for people aged 50+”, developed on the basis of results of a quantitative study of people aged 45+ for *Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland Łódź 2012*.

The most common scenario for dealing with the inability to find work in the immediate area, typical of every second person aged 45/50+, both women and men, is to look for any job (even incompatible with qualifications) provided it is close to the place of residence (in your town or nearby) - Chart 2.10. Age clearly affects the willingness to change one's profession/specialisation or to go to work in other city or abroad. Relatively mobile group of a community aged 45/50+ mainly comprises women aged 45-49 - every fifth is ready to change the occupational specialization or profession, every tenth - to go to work in remote places in the country. In the group of men - far more willing than women to territorial mobility¹⁴³ - the

¹⁴³ The differences according to sex are statistically significant ($p < 0.001$).

influence of age is much lesser: percentage of men 45-49 willing to undertake the work in accordance with their skills in remote places of the country is the same as those aged 50-64 (19%); only men from the younger age group are more inclined to go abroad. As regards the willingness to change occupational specialization, older men aged 50-64 would do it more likely than younger people (aged 45-49 years) - respectively, 19% and 16%¹⁴⁴. Readiness to change profession is similar among women and men.

Chart 2.10. Potential decisions on employment in case of inability to find work in the neighbourhood by sex and age (in %)



* The question was not answer by the respondents who declared that their career was ending/had ended and they did not think about the return to work.

Source: I. Kołodziejczyk-Olczak, *Attitudes of people aged 45+ toward their own economic activity*, internal materials of the project „Equal opportunities in the labour market for people aged 50+”, developed on the basis of results of a quantitative study of people aged 45+ for *Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland Łódź 2012*.

The potential (in the hypothetical situation of unemployment) occupational mobility differentiates people of different local labour markets - territorial mobility is slightly more often declared by population of poorly or average urbanised, and characterised by difficult or rather difficult situation on the labour market, A or B districts. It applies mainly to women, with residents of B-type districts more likely to move to other Polish regions in search of work, while those living in A districts are clearly more likely to go “for work” abroad. However, in both cases, this concerns small margins of women and it cannot be the basis for concluding of their strong willingness to radically change the situation. These statements should be rather considered as declarative than potentially possible to realize. In case of men 45-69 territorial mobility is corresponding regardless of conditions of a local labour market. The tendency to retraining is highest for women and men aged 45-69 living in C-type districts, in which the desire to change specialisation or profession (in the hypothetical situation of unemployment)

¹⁴⁴ The differences according to sex and age are statistically significant (p < 0.001).

occurred in one in five people (regardless of sex), to compare, in the A districts the interest is approximately twice lower.

Let us note that the least mobile group of employees aged 45/50+ are farmers (especially women) - only 2% of women and 7% of men engaged in their own farm declared a possible tendency to emigrate and, accordingly, 4% and 11% of them - to go to a distant place in Poland, 4% and 6% - to change occupational specialization, 9% and 7% - to change their profession. However, more than a half of the farmers would be willing - in case of possible unemployment - to take any job, as long as they could work in a place of residence or within a short distance from it. In case of farmers, of whom it can be said that already supply the resources of hidden unemployment (they have sufficient reserve of time during the whole year or seasonally to undertake work outside agriculture), the declared labour mobility (in each of the discussed dimensions) is close to nil.

Awareness of difficulties in re-entering the labour market after the loss of work gives rise to different behaviours aimed at the restoration. Unfortunately, women and men aged 45/50+ features pessimism and perhaps realism in assessing the situation which is conditioned by information on unfavourable prognosis for the older unemployed on the labour market.

2.2. Selected aspects of the context of economic activity of women and men aged 45/50+

2.2.1. Household situation of women and men aged 45/50+

Attitudes to work depend on a number of situational variables, as well as on understanding its essence. Work can be a "way of life, the foundation of life", "value upon which other values are created," and also "an action to meet the higher and lower needs of a man"¹⁴⁵. Work was on the fourth position among the most important values defining the conditions of a happy life, after health, a successful marriage and children - it was indicated by 0.7% of adults aged 18+¹⁴⁶. The importance of job changes during life and at age of 45/50+ may have a different meaning than at the beginning of working life. But regardless of the category of age, attitudes towards work are affected by the family situation.

It is obvious to state that people aged 45-69 mostly live in two-person households, regardless of sex (Tab. 2.8) but the percentage of three-person and more households is also relatively high (difference of above 4 percentage points between two-person and at least three-person households). The percentage of two-person households clearly increases in older age groups, when children leave the family nest. Quite significant a proportion of single-person households among women and men aged 45/50+ is noticeable, which changes in the subsequent age groups (Tab. 2.8.).

¹⁴⁵ Overview of definitions suggested by B. Juraś-Krawczyk [in:] E. Dubas i in., *Supporting...*, op. cit., p. 31.

¹⁴⁶ J. Czapiński, T. Panek (ed.), *Social diagnosis 2011. Living conditions of Poles*, Centrum Rozwoju Zasobów Ludzkich, Warsaw 2012, p. 232.

Table 2.8. Size of households of the respondents by sex and age (in % N=3200)

Size of a household*	Total	F	M	45-49		50-54		55-59		60-64		65-69	
				F	M	F	M	F	M	F	M	F	M
single-person	16,2	16,3	16,0	8,5	11,3	9,4	14,7	15,1	16,9	27,0	19,5	28,8	21,2
two-person	44,0	44,2	43,8	27,2	26,7	37,7	32,7	52,9	51,9	53,7	57,3	54,7	64,8
at least three-person	39,8	39,4	40,3	64,3	62,1	52,9	52,5	32,1	31,3	19,4	23,1	16,5	13,9

* In determining the size of a household people aged 45+ were taken into account.

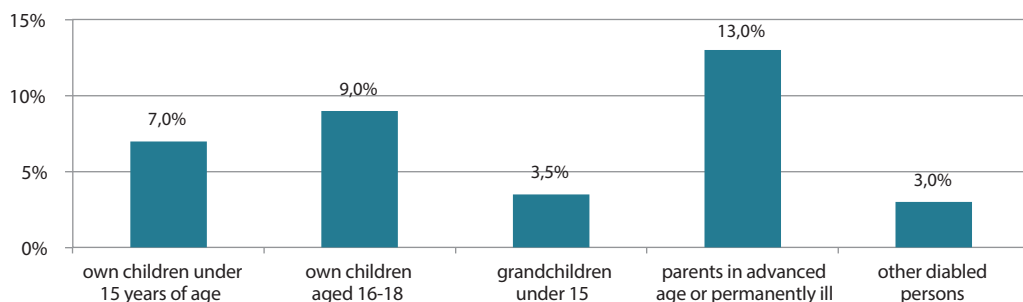
Source: Original study based on quantitative research of people aged 45+ of *Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland*, Łódź 2012.

While up to 60 years of age the percentage of women in one-person households is significantly lower than the percentage of men in one-person households, after crossing the age barrier the situation is reversed, which is especially evident among those aged 65-69 (the difference reaches 7.6 percentage points). How it affects the financial situation of people aged 45+? Due to the high prevalence of one-person households - one in six women and men aged 45/50+ -the risk of low standard of living is increasing, especially in a situation of unemployment. The retirement age for many people is connected with entering into the stage of lonely single life - there is every fifth man and more than every fourth woman aged 60-69 in such a situation.

The most often, members of households of women and men aged 45/50+ are their spouses (83% of women and 89.2% of men). In their households they also live with their children at the preschool age - 5.4% and of primary school age (from 8 to 13 years) - 9.8%, and the youth up to 17 years of age - 6.4%. Every fourth woman aged 45+ (26.2%) and 28.7% of men runs a household jointly with young people aged 18-24. There is notably high percentage of women and men aged 45-54 who run a joint household with older people who are 65 (11.7% women and 16.8% of men aged 45-49 years, respectively, 12.1% and 17% in the age range of 50-54 years). Based on the picture one can conclude that people aged 45/50+ have extensive caring responsibilities and financial obligations associated with providing for maintenance of dependants¹⁴⁷. These obligations include both members of the same household as well as people from outside its framework, which are a part of the family network. It was clearly confirmed by interviewees who are still heavily burdened with obligations to their children (7% have children under the age of 15, 9% at age 16-18 years) or elderly parents or permanently ill (13%); about 3% look after (other) people with disabilities (Chart 2.11).

¹⁴⁷ According to research conducted by a team led by IE Kotowska on the situation of women returning to work after a break due to maternity and child care also show that relatives - both outside the household and living together with the mother of a child under the age of three, and at the age of 3-5 years - take an active and significant part in taking care of children (J. Auleytnier, ed. *Multi-faceted diagnosis of the situation of women on the labour market in Poland*, MPiPS, Department for Women, Family and Counteracting Discrimination, Warsaw 2008, p. 45)

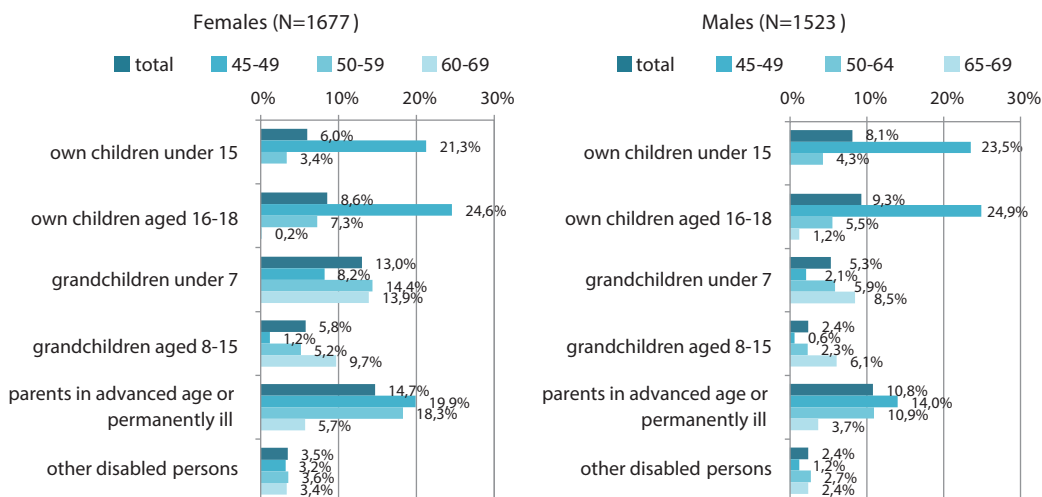
Chart 2.11. The proportion of people aged 45/50+burdened with obligations to their children, grandchildren and elderly parents and other dependants (in%, N = 3200)



Source: Original study based on: P. Mielczarek, *Preliminary report of a quantitative study CAPI conducted among people aged 45+ in the nationwide study - Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland*, ARC Rynek i Opinia, Warsaw 2012; internal materials for the project "Equal opportunities in the labour market for people aged 50+".

Analytical approach to the obligations of care by sex and age groups shows that childcare basically absorbs equally men and women, mostly aged 45 - 59, of grandchildren - especially under 7 years of age - women; there is relatively high, in relation to women, involvement of men aged 60-69 in care of older grandchildren who are from 8 to 15 years old (respectively: 1% and 6% of the population). The burden of caring for the elderly or permanently ill refers both to women and men, although in the latter case to a clearly lesser extent (Chart 2.12).

Chart 2.12. Women and men aged 45/50+ burdened with obligations to their children, grandchildren and elderly parents and other dependants by age (in %)



Source: Original study based on: P. Mielczarek *Preliminary report of a quantitative study CAPI conducted among people aged 45+ in the nationwide study - Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland*, ARC Rynek i Opinia, Warszawa 2012; internal materials for the project "Equal opportunities in the labour market for people aged 50+".

There is clearly outlined the double burden of the *sandwich generation* that is people with double obligations (financial, aid, emotional, etc.): caring for the elder parents or own children who often attend school or who enter the period of adult life - about every third person who care for their children has also responsibilities related to supporting their elderly parents. This means that about 5% of the population aged 45+ can be classified as the *sandwich generation*. This particularly refers to women aged 50-59. The discussed regularities can be applied to residents of all regions - local labour market conditions do not have effect on caring responsibilities of the generation 45/50+.

Care of dependents takes more than every fourth person aged 45/50+ (28%) on average over six hours a day. So this is care which absorbs time available to a person at that age.

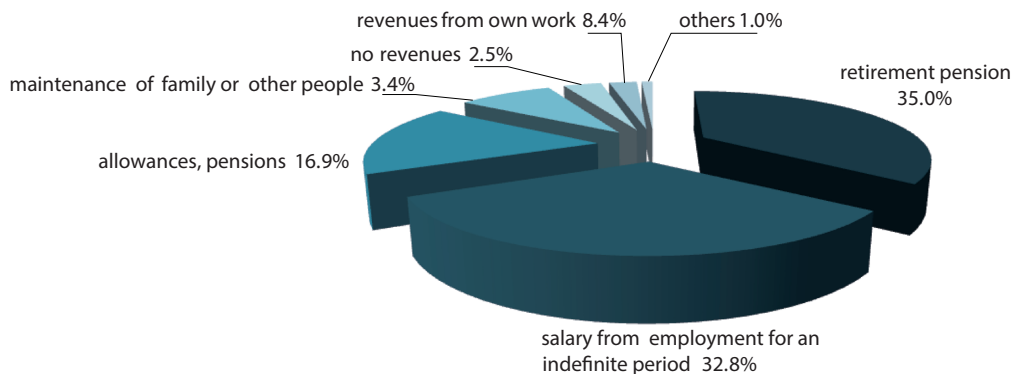
2.2.2. Financial situation of women and men aged 45/50+ and their households

Two main sources of income of people aged 45+ are pension benefits (35%) and remunerations for work performed under a contract for an indefinite period (32.8%). Such a distribution of income stems from the diversity of age of the discussed population, consisting of people who still work and those who, because of acquired pension entitlements, finished their work and live on retirement pension. A large group of people (about 23%) receives income from other sources (allowances, pensions of various kinds) - 16.9%, is maintained by the family/other people - 3.4%, or declares the absence of any income - 2, 5%. A small group (8.7%) of people aged 45+ as a main source of income indicated own work within the framework of business activity, apprenticeship, running a farm or other activity such as illegal work (Chart 2.13). In total slightly more than 40% of people aged 45+ generate income from their own work, while more than a half (approximately 52%) is maintained from social benefits.

In A-type districts in comparison to C-type districts a contract for an indefinite period was twice less indicated as a main source of income of women aged 45+ (22.1% versus 43.9%; for B-type districts it is about 32.1%), and more often it was a retirement benefit (38% compared to, respectively, 30% and 28%). In less urbanized areas (types A and B) every twentieth person primarily lives on an unemployment benefit or assistance of the family (in the districts of B type this applies to even every twelve person aged 45+). Lack of any income is declared more often by women living in C-type districts and men from A and C markets. For men aged 45/50+ the main source of income remains - regardless of place of residence - work under contract for an indefinite period (about 40%) followed by - retirement pension (from 17% in A type districts to 23% in C districts) and disability pension (12-14%), and in A-type districts - running a farm (12%). Comparing rural and urban populations inverse proportions of living on their own work and pensions are clearly noticeable - both in case of men and women retirement pension is more often the main source of income of residents of countryside than cities. Rural population more frequently than urban population uses unemployment benefits and material assistance for a family, while residents of cities - draw income from their own business¹⁴⁸.

¹⁴⁸ The differences are statistically significant ($p=0.001$).

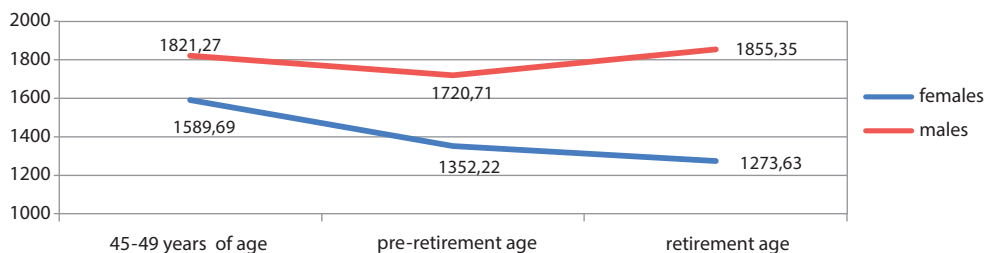
Chart 2.13. Structure of females and males aged 45/50+ by declared sources of income (in %; N=3200)



Source: P. Mielczarek, *Preliminary report of a quantitative study CAPI conducted among people aged 45+ in the nationwide study - Diagnosis of the current situation of women and men aged 50+ on the labour market in Poland*, ARC Rynek i Opinia, Warszawa 2012; internal materials of the project "Equal opportunities in the labour market for people aged 50+".

Average monthly net income (for the last three months) declared in the study by people aged 45+ amounted to PLN 1544.56 (about PLN 2121 gross). If to compare this amount with the net minimum wage for 2012 (PLN 1111.86)¹⁴⁹, it would appear that it is higher than its net value by PLN 432.7, i.e. by 38% - the Chart 2.14.

Chart 2.14. Average monthly net income of women and men aged 45/50+ by age category (in PLN; N = 3200)



*These results should be viewed with some caution, since about 40% of the respondents refused to provide information on the amount of income.

Source: Original study based on quantitative research of people aged 45+ of *Diagnosis of the current situation of women and men aged 50+ on the labour market in Poland*, Łódź 2012.

There is considerable diversity of income per person according to sex and age. Net income of women aged 45+ are definitely dropping with entering successive age groups (decrease by one fifth of the value obtained at the age of 45-49) - Chart 2.14. There is a different situation in case of men whose income, after slight drop at the pre-retirement age, it increases when attaining the retirement age (an increase by 1.9%) in relation to the value from the period of 45-49 years of age. It can be assumed that it is a result of retirement pension payments

¹⁴⁹ The mean value, taking into account the different scales of taxation.

the amount of which was set on the basis of remuneration covering their whole career and it can be higher than previously (prior to the retirement pension) received salary falling on the final period of their professional life. Along with age a span of net income of men and women is increasing which in the group 45-49 amounts to 1:1,15 in favour of men, at the pre-retirement age (50-59 years of age for women and 50-64 for men) - 1:1,27, and in the oldest age category, at the retirement age, it grows to 1: 1.46.

While the amount of the average net income does not give rise to negative evaluations of the financial situation of people aged 45+, especially men, the median value presents them in a different light - Tab. 2.9.

Table 2.9. The median value of net monthly income declared by people aged 45/50+ (N = 3200)

Net income in PLN	females				males			
	total	45-49	50-59	60-69	total	45-49	50-64	65-69
Median	1200,0	1400,0	1200,0	1200,0	1500,0	1800,0	1500,0	1600,0

Source: Original study based on quantitative research of people aged 45+ of *Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland.*, Łódź 2012.

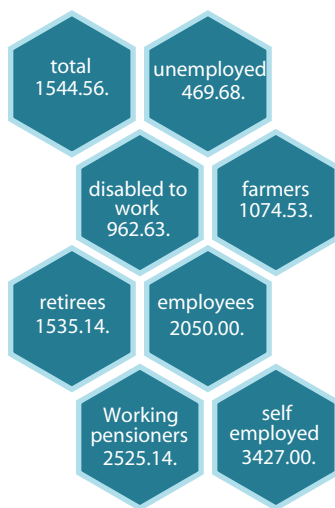
The median value of net income of women is just PLN 1200 which means that 50 women out of 100 receive income no higher than PLN 1200, while the second group of 50 women have at their disposal the net income of a minimum of PLN 1200. The median value is higher only among women aged 45-49 and amounts to PLN 1400. The situation of men is as much better as the median value of their net income is by PLN 300 (by 25.0%) higher than the income of women and amounts up to PLN 1500 net for the whole population. At the age of 45-49, the median of income of men is the highest (PLN 1800), and decreases in successive age cohorts. Comparing the relatively high average net income of men aged 65-69 years (PLN 1855.35) with the a median value for that category (PLN 1600) compared to other age groups, it can be concluded that there is very different net income in this subpopulation (e.g. as a result of combining favourable retirement benefits and labour income), as well as the high asymmetry of revenue caused by their unusually high - against the other - levels (maximum reaches PLN 17 500, 5% of men draws an income of no less than PLN 3500, and 10% - no lower than PLN 2800). Some role in the noticed differentiation of income is played by types of work and ownership sector where women and men work. Women aged 45/50+ employed in the private sector on average earn almost PLN 600 less than men, and in the public sector the difference reaches approximately PLN 200. On the other hand the work of blue-collar workers is better paid in case of men than women - on the other hand work of manual workers are paid better for men than for women - a difference in the level of income in favour of men reaches about PLN 350 for unskilled workers and more than PLN 600 for skilled workers, in specialist positions-is about PLN 250, for administrative staff - an average of about PLN 500, and in managerial positions-even over PLN 800. However, we cannot make generalisations about this results as a large number of people (40%) refused providing information on high of income. When analysing the data, the fact that this is the average income for all occupational groups, not just the employees (workers) should be also taken into account - the average net income of the employed is estimated as about PLN 2025 net. In the light of the statistic data of GUS, remunerations of workers aged 50+ amount on average to PLN 3670 gross (according to the data form 2010)¹⁵⁰. Moreover, this average increases with age, for the age group 65 + the

¹⁵⁰ *People over 50 in the labour market in 2010*, GUS, Warsaw 2012, p. 136.

average exceeds PLN 5200 gross compared to PLN 3500 gross for people aged 50-54. Also the latest report of Nationwide Study of Remuneration conducted by Sedlak & Sedlak shows that a half of workers aged 50+ in 2011 monthly earned on average no less than PLN 3700 gross¹⁵¹.

In the light of the study of the *Diagnosis* at the other extreme in relation to the working there are the unemployed with the average net income of PLN 469,68 and disability pensioners and farmers - receiving an income of, respectively - PLN 962.63 and 1074.53. Average income of pensioners reach PLN 1535.14, while in case of working pensioners they are about PLN 1000 higher than of those living only on retirement benefits. The highest income is reached by the self-employed - on average PLN 3427 - Figure 2.1.

Figure 2.1. Average monthly net income of women and men aged 45/50+ according to the socio-economic status (in PLN; N = 3200)

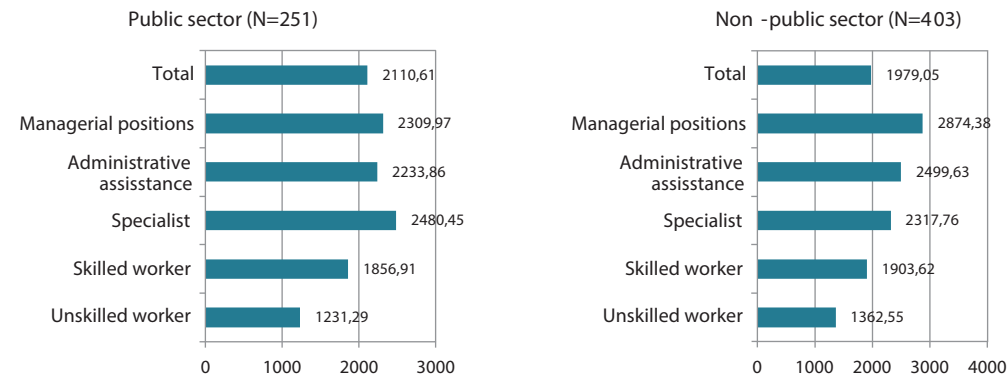


Source: original study based on quantitative research of people aged 45+ of *Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland*, Łódź 2012.

Significant differences in monthly average income between those aged 45/50+ working in the public sector and in non-public sector are observed - in favour of the public sector (the average at the level of, respectively, PLN 2110.61 compared to PLN 1979.05 - Chart 2.15). Also professional position matters - the average net income of employees aged 45/50+ varies from about PLN 1330 for skilled workers to about PLN 2600 for those in managerial positions. It is worth noting that, for the same group of positions, the income derived by the working in the public sector is different in relation to the non-public sector (Chart 2.15). In specialist positions the higher income is drawn by those employed in the public sector, in other - in the non-public sector. In case of the non-public sector, the average is influenced primarily by the amount of income of large number of specialists represented here. This is confirmed by the opinion recurring in the *Diagnosis* that employers value people aged 45/50+ with high employee competences.

¹⁵¹ P. Rębisz, *Salary of people over fifty*, Newsletter of the website wynagrodzenia.pl no 43/2012 (365), http://www.wynagrodzenia.pl/newsletter_archiwum_1.php/n.773/email.103242, as of 15.10.2012

Chart 2.15. Average net income of employees aged 45/50+ by ownership sector of employers and work position (in PLN)

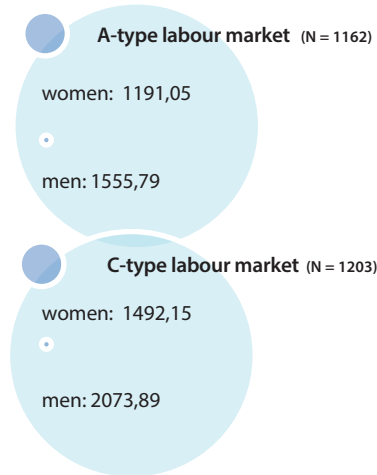


*Refers to
Source: original study based on quantitative research of people aged 45+ of *Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland.*, Łódź 2012.

An average of declared net income clearly increases with the level of education - from about PLN 1000 for people with lower secondary education or lower, up to almost 2700 PLN for people with higher education. What matters is the length of service - the longer, the higher the average level of income received. A detailed analysis of the issue (including other characteristics of the population) shows that a relatively high correlation between length of service and the amount of declared income takes place only in some sub-populations: economically inactive (including pensioners - in terms of income from sources other than to work), the self-employed, rural residents, with at most secondary education. In case of current retirees, the retirement age is also important - the higher is the later, the higher is the average income of people aged 45/50+, and the relationship is clearly stronger in case of men.

Incomes - both of men and women - are markedly different in different types of districts - they are each time lower in A type of labour market (PLN 1191,05 for women and PLN 1555,79 for men), the highest - in the more urbanised and of generally better situation of the local C-type labour market (PLN 1492,15 for women and 2073,89 form men) - Figure 2.2. There are also considerable differences in the cross-section of urban and rural areas - in the country women receive an income at an average level of PLN 1076,87 monthly and in cities it is nearly PLN 500 more. Also in case of men the difference between residents of countrysides and residents of cities reaches almost PLN 500 (1521,79 compared to 1982,18). The range of income by sex in rural areas is higher than in urban areas and amounts to, respectively, 1:1,41 and 1: 1,25 while in the cross-section of types of labour markets in principle is the same and is 1: 1,31 (the A market) and 1: 1,39 (the B market).

Figure 2.2. Average monthly net income of females and males aged 45/50+ in the districts classified as the A and C types of labour markets (in PLN)

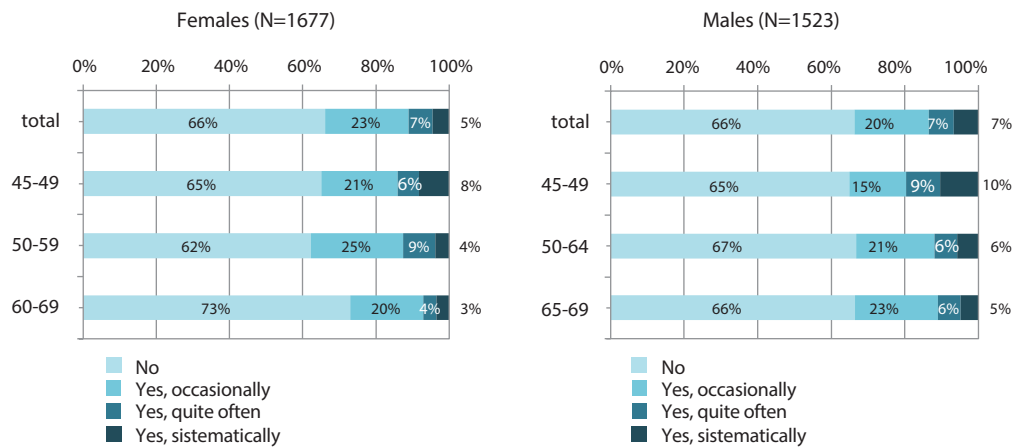


Source: original study based on quantitative research of people aged 45+ of *Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland*, Łódź 2012.

The data allows for drawing the following conclusions: (i) the population of women and men aged 45/50+ is very diversified in terms of net income, (ii) women are in a significantly worse financial situation than men, (iii) people of older age groups living in the less urbanized areas, despite the relatively better situation of older people are in a more difficult economic situation than those living in large cities, which should be linked to the general level of socio-economic development of these areas, (iv) the amount of income is higher for higher positions, (v) in general, those working in the public sector have higher incomes than those in the private one, but within specific groups of positions the employed in the non-public sector receive several times higher income than those in the public.

Incomes at disposal of people aged 45/50+ are subject to repayment of loans and partly earmarked for financial assistance for family members. Basically no differences were noted in the scale of burden of women and men aged 45/50+ with financial assistance for the family - it was pointed by a little more than a third of people (Chart 2.16). What is important, men are burdened with it regardless of age and in case of women after entering the retirement age their involvement in the financial aid for a family significantly decreases. This assistance on a regular and systematic basis is provided most often by men and women aged 45-49 (respectively: 86.8% and 8%). However, after crossing the retirement age the involvement of both sexes in the support of a family is still large - it is provided on a regular and systematic basis by respectively 3% of women and 5% of men. After taking into account people who often and occasionally help their families, it appears that it concerns every fourth of women aged 60-69 and more than one third of men aged 65-69.

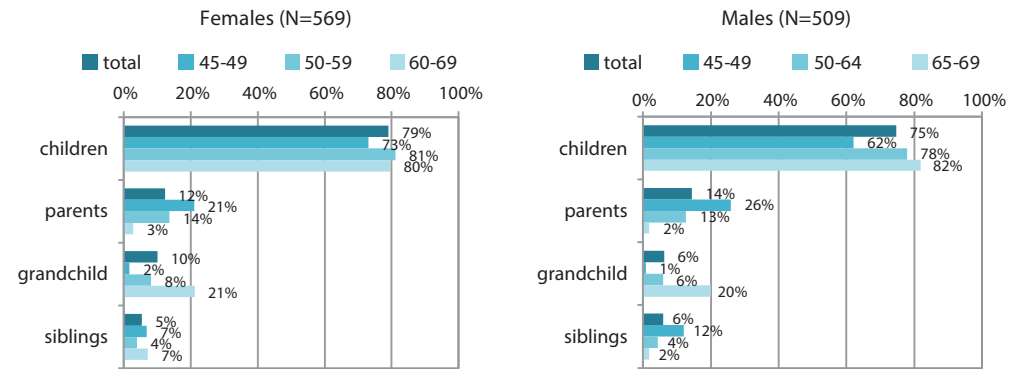
Chart 2.16. Provision of financial assistance to family members of people aged 45-69 years, by sex and age (in %)



Source: Original study based on quantitative research of people aged 45+ of *Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland.*, Łódź 2012.

Both members of closer family and relatives are covered by a financial support. The aid for children prevails, irrespective of age. It is common among ageing parents (2.17).

Chart 2.17. Major beneficiaries of the financial support provided by people aged 45-69 by sex and their age (in %)



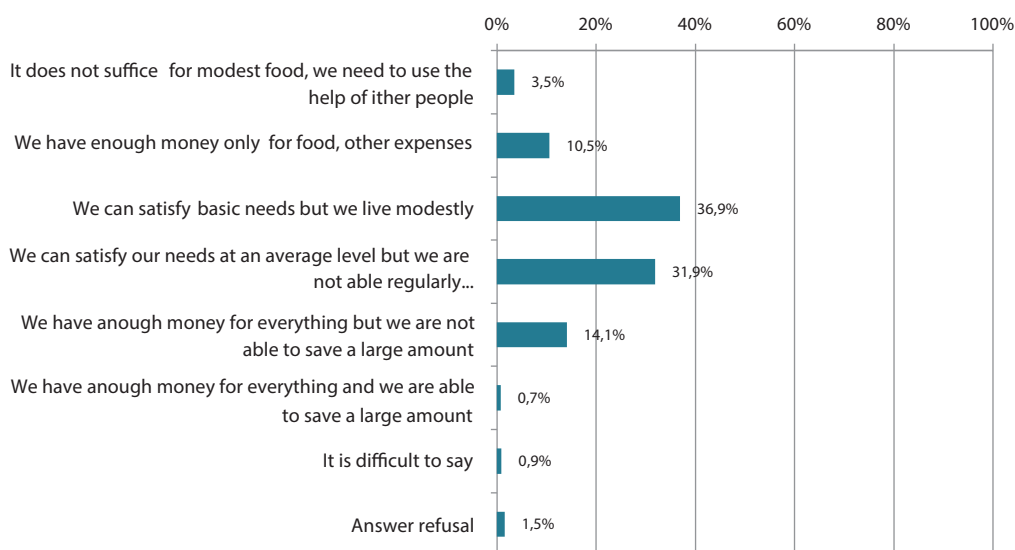
Note: Responses of beneficiaries covering less than 5% were omitted.

Source: Original study based on quantitative research of people aged 45+ of *Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland.*, Łódź 2012.

More and more women and men are involved in it over age - it is offered by 80% of women and 82% of men at the retirement age. As it was mentioned in the point 2.2.1 today the group of those aged 45/50+ is in part the sandwich generation - from the declaration on financial support it can be concluded that more than one fifth of women and more than one quarter of men aged 45-49 provides financial assistance to their parents. With age, this support is de-

creasing in favour of financial support for grandchildren - it is provided by roughly one in five people of the retirement age. On the other hand, people aged 45/50+ receive financial, material aid or in form of services themselves both from members of their family and from outside. The resources allow for, at least in certain groups, for accumulating savings. The overall assessment of the financial level of household of people aged 45/50+ confirms the conclusions reached above - they usually live frugally, spending resources to meet their current needs (Chart 2.18). According to self-assessment of economic situation, it is the most difficult in case of pensioners - about 30% of disability pensioners and about 12% of retirement pensioners said that it suffices solely for food, and other expenses (shoes, clothes, medicines) constitute a serious problem for them (in comparison, a half of the self-employed and every fourth of a hired worker have enough money for everything, including savings, and in case of farmers - that percentage reaches only 6%, but in their case the share of those who have sufficient funds only for food, is as low as in case of hired workers). This situation reflects the probable large span of income among pensioners and that their household are often single-person which causes that the costs of *living per capita* are higher in their case. On the one hand we have a group of very wealthy retirees, especially those earning extra money, on the other - those at a risk of marginalization due to low benefits.

Chart 2.18. Self-assessment of the financial level of households inhabited by men and women aged 45/50+ (in %; N = 3200)



Source: P. Mielczarek, *Preliminary report of a quantitative study CAPI conducted among people aged 45+ in the nationwide study - Diagnosis of the current situation of women and men aged 50+ on the labour market in Poland*, ARC Rynek i Opinia, Warszawa 2012; internal materials for the project "Equal opportunities in the labour market for people aged 50+.

Comparing self-assessment of financial situation of residents of different types of districts, also urban and rural areas, it can be concluded that residents of A type districts, rural areas included, have generally lower financial needs than those living in C type districts, including cities. Despite the significantly lower income of people aged 45/50+ living in less urbanized areas, their assessment of the level of their own financial situation does not differ significantly from the assessment expressed by their colleagues coming from the most urbanized areas. The reported situation results to some extent from a greater capacity for self-supply of resi-

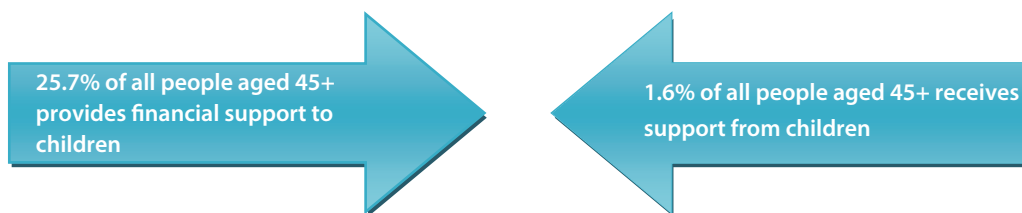
dents of countrysides and small towns, which - given the large share of food in the structure of household expenditure (approximately 25%¹⁵²) - is not irrelevant.

One in five households (21%), which is resided by those aged 45/50+ accumulates savings, especially for unforeseen, random events, for the so-called rainy day (more often than every third household). Younger people among those aged 45+, on the other hand - those living in more urbanized C-type districts, try to save for old age (about 20%). Health and leisure needs are mentioned in the third place among reasons for savings. The relatively comparable (25%) is the percentage of households of people aged 45/50+ who have to repay credits or loans. It is slightly higher (by 4 percentage points) than the percentage of those accumulating savings. Domestic investments related to the renovation and furnishing a house/flat are in broad sense causes of debt (it applies to every second household with a loan or credit to be repaid). Attention is drawn to a relatively large proportion of households (21%) which incurred a debt/loan to meet their daily needs (necessities of life), to make due payment. Generally, 5.1% of the whole population aged 45/50+ is the poorest stratum of those who had the smallest income, who incurred debts/consumer loans, for basic goods and services (including up to 18% of people in the A local markets and 13% of the C type, and slightly more different-sized cities than rural areas - 18% vs. 21%). Equally numerous is the group of households which decide for incurring debt for the purchase of durable goods, such as cars, scooters, tractor or a house or to redeem a flat. This category belongs to the more affluent part of the population aged 45/50+. The amount of credits and loans to be repaid by households is not very high - in case of 47% of the surveyed it is no more than 5 thousand PLN, every fifth household repays the loan/credit in the amount of 5 to 10 thousand, 18% - from 10 to 50 thousand PLN, while more than 50 thousand - 6% (another 9% of people refused to answer). Residents of A-type districts the least often decide to incur a debt or loan (21% compared to about 30% in the remaining area), which is not strange given their relatively modest needs. On the other hand, the most often residents of C type districts save (30% compared to about 19% of the remaining districts), more often living in cities than rural areas (27% vs. 16%), which should be linked to their generally better income situation than those from other areas.

Regardless of financial support in the form of loans, 7% of the population aged 45+ (and their households) is supported from the outside (often they are urban dwellers than rural areas - 5.2% to 7.7%, especially the largest - 8 %). 81% of households in this group receives financial aid, and 36% receives in-kind support, and up to 9% - in the form of services. In more than a half of the cases (54%) support is provided by the social welfare institutions and in fourth by children. Transfers of financial assistance between parents at the age of 45/50+ and their adolescent or adult children (regardless of whether they reside in the same or in separate households) indicate the majority of the assistance provided by the parents (77% of people providing immediate financial assistance to members of a family, i.e. to 25.7% of households with people aged 45+) to children in relation to the reverse situation (25% of those receiving help from the children, i.e. 1.6% of all people aged 45/50+) - Figure 2.3.

¹⁵² *Demographic Yearbook 2011*, GUS (Central Statistical Office), Warsaw 2012, p. 106.

Figure 2.3. Imbalance of aid transfers within the immediate family: parents at the age of 45/50+ and their children (% of the whole population aged 45+)



Source: Original study based on quantitative research of people aged 45+ of *Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland*, Łódź 2012.

In summary, the financial situation of people aged 45/50+ and their households is very diversified. Apart from people without financial difficulties it is a distinct group of those who do not cope financially and incur loans and debts even for consumption purposes for basic goods and services (a quarter of households with people aged 45/50+).

2.2.3. Health status in the context of ability to work in the self-assessment by men and women aged 45/50+

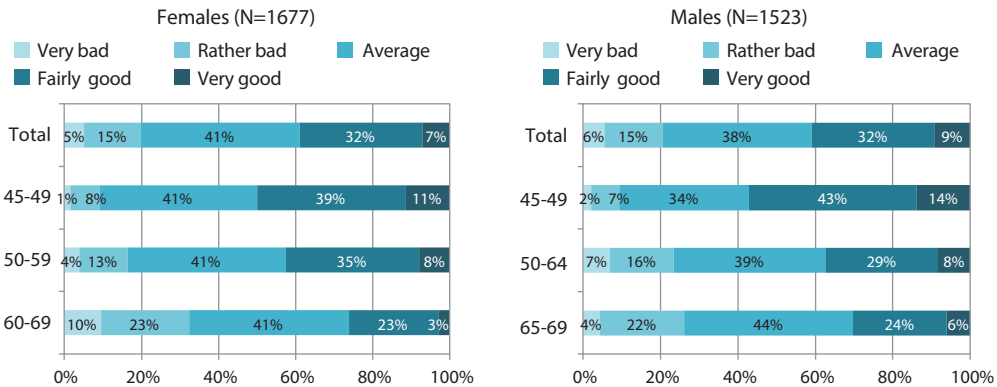
The health condition is an important factor determining the capability and willingness to continue professional career, especially evident in the older age categories. Self-assessment of health condition does not necessarily coincide with the real condition resulting from medical assessment. It rather illustrates well-being, satisfaction with health, regardless of its actual characteristics.

Poles who are over 45, and especially over 50 years, assess their health, taking into account the age attained, as quite good - a total of 40% of positive responses (8% of very good and 32% of "pretty good"). Extremely negative assessment is presented by every twentieth person and extremely positive - every thirteenth. Residents of more urbanized districts better assess their health (the C type) - nearly a half of them rate their health as good or very good, compared to about 35% of the population in other areas¹⁵³. Similar differences were observed between the inhabitants of cities and countryside.

Assessment of their health expressed by men and women (including age - Chart 2.19) is basically similar but somewhat better opinion on that subject was expressed by men than women - respectively 41% and 39% answered that their health is very good or fairly good. Obviously, the scale of assessments for both women and men is clearly affected by age. In the youngest group (45-49 years) men better assess their health than women although in both cases the satisfaction with the state of health is significant - a half of women aged 45-49 and 57% of men from the same age brackets assess it as very good or fairly good. Over 50 years of age assessments of own health status (both sexes) become less and less favourable, and when turning the statutory retirement age, better opinion on their own health is expressed by women (42% assess their health as very good or fairly good) than by men (37%). This situation changes in the oldest age group - only 26% of women aged 60+ rate their health positively, while one in ten indicated that it was very bad, and nearly one in four describes it as a rather bad. As is clear from the study, one in three women over 60 years of age (compared to one in four men aged 65+) has a negative opinion on their health status.

¹⁵³ This relationship is statistically significant ($p < 0.001$).

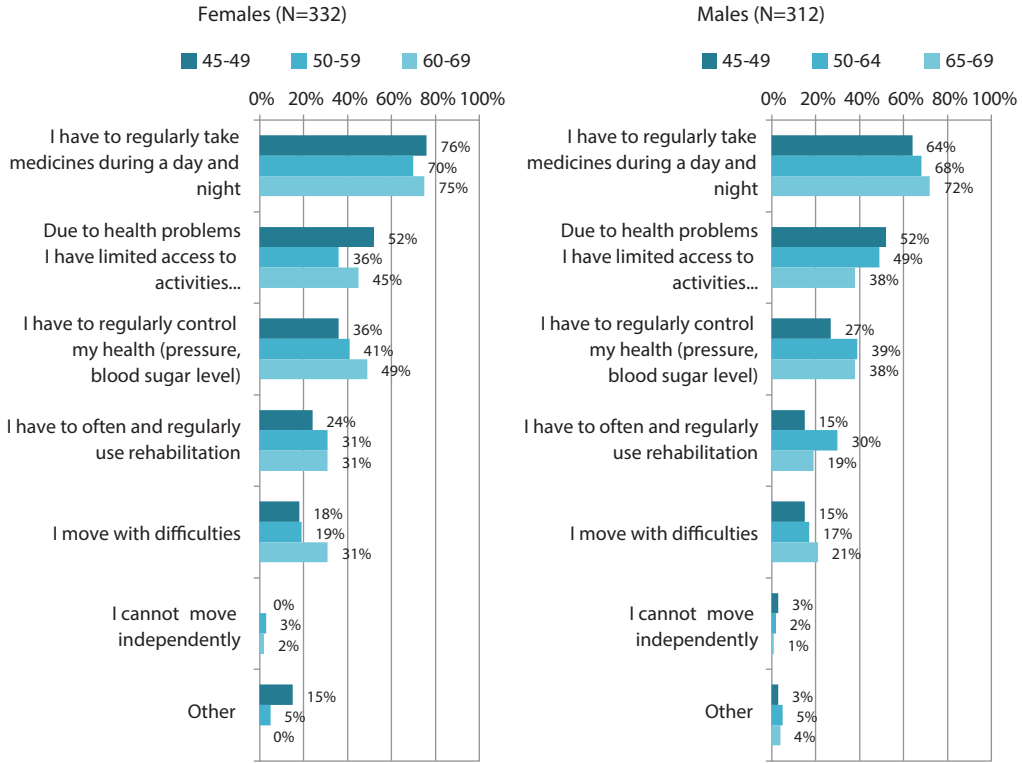
Chart 2.19. Self-assessment of health status by women and men aged 45/50+.



Source: Original study based on quantitative research of people aged 45+ of *Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland.*, Łódź 2012.

Described above the health condition according to self-assessment of women and men aged 45+ requires an in-depth analysis. For this purpose, statements were asked to probe the scale of the health problems that can limit the ability to continue work at older age (by asking people who complained about the poor health status which is about 20% of the population aged 45/50+). Three quarters of women and two thirds of men aged 45-69 years who expressed low assessment of their health, must regularly take medication during the day, 45% of women and 38% of men are busy with regular control of their health (doing adequate pressure and sugar levels measurements, etc.). Significantly, one in four women aged 45/50+ indicates that she moves with difficulty, and 31% has to use rehabilitation frequently and regularly. Such problems apply much less frequently to men than women (17% of men moving with difficulty). Referring the indicators discussed to the general population aged 45-69, it should be noted that about 5% of men and about 4% of men have problems with mobility, about 0.5% of people (both sexes) do not move independently. 42% of women and 48% of men aged 45/50+ assessing their health as very bad or rather bad (a total of one in ten from the population aged 45-69 years) recognizes that, because of health problems, has limited ability to perform tasks usually performed by people, lasting six months or longer. Along with age, the proportion of women and men increases, indicating the existence of health problems discussed above (Chart 2.20).

Chart 2.20. Selected feature of health condition of women and men aged 45+ as assessed by the respondents themselves



* The question was answered only by those people aged 45-69 years who have indicated that their health is bad or very bad. Percentages do not add up to 100%, possibility to select more than one answer.

Source: Original study based on quantitative research of people aged 45+ of *Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland.*, Łódź 2012.

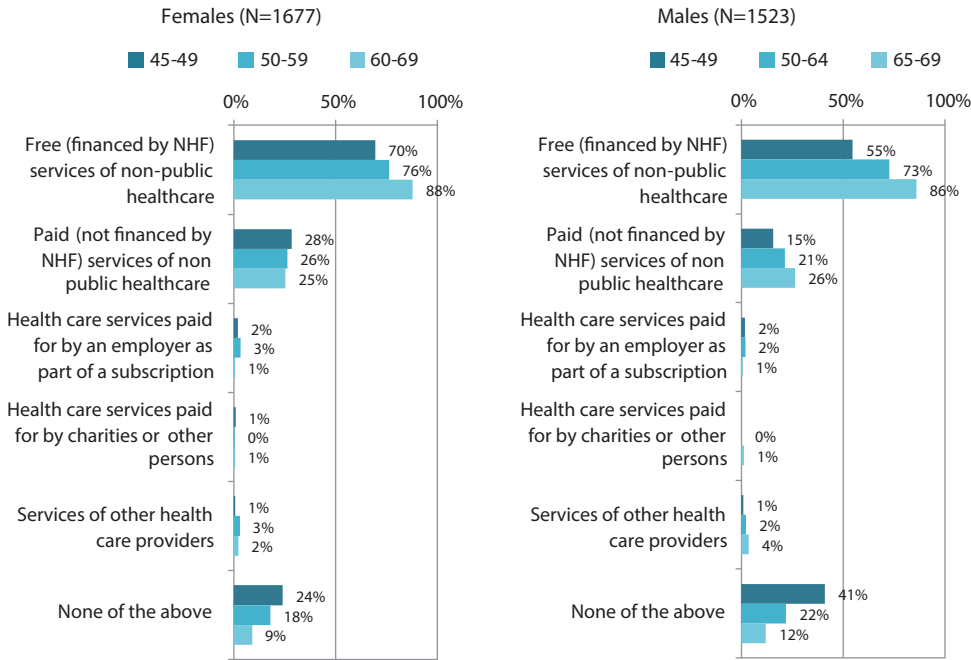
Among people who assess their health as poor (“somewhat” or “very”), 37% of women and 49% of men admit that they have been recognised as disabled (including the trends are similar for all areas of the Polish) for 24% of women and 18% men - as severely disabled¹⁵⁴.

In 2011 three quarters of people aged 45/50+ used the public health services, almost one quarter of the non-public health services (in fact they were more of the residents of urban than rural areas - 27% compared to 19%), only 2% had the opportunity to use health care services additionally paid by the employer as a subscription fee (in case of rural residents it was only 1.1%). Women use more frequently health services (both unpaid and paid - respectively 79% and 26%) than men (70% and 21%), in principle, regardless of age. However, in the oldest age brackets (respectively 60-69 years, and 65-69 years) we have observed very similar extent to which health services are used by both sexes, regardless of the form of financing services, and in terms of paid services- in case of men, it is even slightly higher than of

¹⁵⁴ Analysis of the British trade union organization Trade Union Congress have shown that the number of people whose disability and poor health limits the ability to work is increasing since the retirement age limit was raised, especially among workers in heavy industry, carrying out simple tasks - <http://osha.europa.eu/en/news/uk-tuc-500-000-uk-people-nearing-state-pension-age-too-ill-to-work>.

women. Quite high percentage of responses of women and men aged 45-49 (24% and 41%) indicating no use of any of these health care providers is noticeable.

Chart 2.21. The views of women and men aged 45+ on the scale of the use of health care providers during 2011



Source: Original study based on quantitative research of people aged 45+ of *Diagnosis of the current situation of women and men aged 50 + on the labour market in Poland*, Łódź 2012.

Although many health restrictions faced by the community at the age of 45+ its attitude towards their health is quite optimistic. Also, employers commenting on the scale of sickness absence of their employees aged 45/50+ they express quite favourable assessments - during the last 12 months only 30% of the employed under an employment contract left at least one day of work. It could be concluded that in the labour force aged 45-69 years, we have quite a diverse community in terms of health status, however still working sub-population is a group enjoying fairly good health. On the other hand, low absenteeism of people aged 45/50+ may be explained by the discipline of older workers which means that even if they have health problems they try not to use sick leaves.

As employers notice (results of IDI) in case of older employees there is no problem of sick leaves, they actually do not concern them.

(...) and for example sick leaves, I know from my own experience when I count them, damn it, because 99% percent of them are sick leaves of people who are under 30. These are those who are supposed to be the healthiest, the youngest, which this work should, should not have trouble with this work. And on the other hand there are no sick leaves of people at sixty. [enterprise, B market, Lubuskie Voivodeship]

Another dimension of assessment of health condition of people aged 45-69 is the scale of dissemination of disability benefits due to inability to work caused by permanent illness or by disability related to work or work conditions. Among the total of people aged 45-69 receiving illness benefits (12.3% of the population) every fourth received it as a result of long-term

illness or disability in connection with work or working conditions. No significant differences were noticed between men and women (the difference reaches 5.3 percentage points and no between urban and rural population¹⁵⁵). The number of instances of departing into disability pension increases over age - from 16% in the age range 45-49 to 27,8% in the range 60/65-69¹⁵⁶. For the A (27,1%) and C (29,5%) types of labour markets similar percentage of respondents affected by persistent illness/disability in relation to their work or its conditions were recorded.

Pensioners whose health deteriorated at the course of their professional work, indicated in 36.8% of cases that they suffered from occupational diseases. This cause was reported much more among people living in the B and C districts than in A. In contrasts accidents were the cause of the transition to a pension of 21% of respondents; much more often tis concerned men than women - respectively, 28.6% of men compared to 12.8% of women. Up to 5% of the total number of pensioners suffered accidents at work, which is quite a high percentage. The largest number of pensioners due to accidents at work lived in the A labour markets which certainly is related to the type of low-urbanized areas (field work with the use of equipment while not complying to OHS) and a high unemployment rate. This is confirmed by three times higher proportion of pensioners who have an accident at work among residents of rural areas than city dwellers.

Health condition is a barrier to working in the assessment of the vast majority of pensioners aged 45-69 (80.3%). Only 17% (with 2.7% non-response), so almost every fifth pensioner found that his/her health does not currently limit the ability to undertake employment; slightly more women (19.8%) than men (15%) expressed such an opinion¹⁵⁷. Willingness to undertake any work is much higher among pensioners aged 45/50+ living in the districts of the C labour market (21.9%) and B (20.4%), i.e. in urban areas where economic growth generates jobs. Pensioners of the labour markets of type A who receive the highest pension in connection with an accident at work, generally see little opportunity to undertake employment due to their disability - only 10% of respondents¹⁵⁸.

Pessimism of pensioners aged 45/50+ in relation to the possibilities of taking work is mainly due to the conviction that with the present health status they cannot perform any work without further damage to their health (59% of responses, especially men) and additionally employers prefer to employ people without disabilities even if they are less qualified than pensioners interested in work (42% of responses current pensioners) - this remark was reported mostly by men aged 50-64. Discriminatory accent is reinforced by a statement of another one in ten pensioners that their reluctance to return to work is justified by reluctant attitude of many people in the workplace to those permanently sick or disabled. Importantly, architectural and communication barriers played a much smaller role in the potential return to work of pensioners (reported by every seventeenth respondent) than the above-mentioned barriers related to discriminatory attitudes towards people with disabilities. Illness and disability generally weaken self-confidence, are the cause of low self-esteem and limit still little chance of finding a job by pensioners (every fifth pensioner expressed such an opinion). It is worth noting that three times more men than women mainly aged 50-64 have very low self-evaluation of their abilities.

Generally, it was noted that the age barrier beyond which pensioners clearly feel that their chances for potential return to work decrease, both in case of men and women, is 50 years of age. In the group of pensioners aged 45-49 years the problems are merely signalled, and over 50 they become evident.

¹⁵⁵ In the first case, $p = 0.221$, in the second - $p = 0.924$.

¹⁵⁶ Also in this case, the observed differences are not significant in the statistical sense - $p = 0.248$.

¹⁵⁷ Also in this case, the observed differences are not significant in the statistical sense - $p = 0.216$.

¹⁵⁸ The discussed differences are statistically significant ($p=0.019$).

To sum up the health situation of women and men aged 45/50+ in the context of possibility to perform work can be concluded that the critical age from which the community feels the severity of health problems is 50 years of age. However, a significant percentage of people who are not 60/65 self-evaluate their health as very good or fairly good (let us recall that this is the 42% of women and 37% men). Employers do not complain about the scale absenteeism of workers aged 45/50+, what does not mean that the population does not feel the severity of their health problems. It should be noted that the employment rate of people aged 50 + in Poland, despite some improvements, it is still low compared to other countries, and so the vast majority of the older population does not have a job, which in a sense can be related to the scale of perceived health problems.

2.2.4. Social activity of women and men aged 45/50+

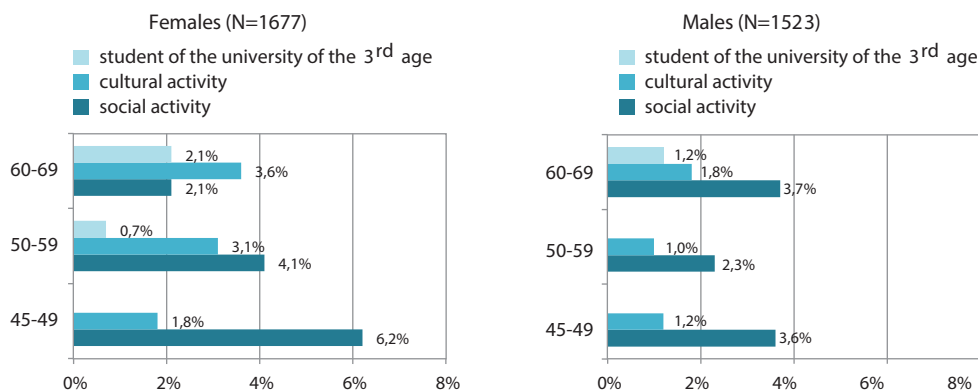
Broadly defined social activity that after retirement is sometimes spontaneous activity filling the time of the elderly can complement economic activity and even determine it ¹⁵⁹. A. Sułek notes in *Social diagnosis 2011*, that *the degree of association, the proportion of citizens who belong to a voluntary organization, is the simplest measure of the state of civil society*¹⁶⁰ and points out that only 14.8% of the surveyed Poles were in 2011 members of organizations, associations, parties, committees, councils, committees, councils, religious groups, unions or circles. In case of the women and men aged 45-69 years surveyed in the *Diagnosis* the accession was even smaller - belonging to different organizations, associations and political parties was declared, respectively, by 5.1% and 0.7% of women and 4.1% and 1.1% of men aged 45+. As it is known, an organisation membership does not determine the intensity of social activities itself. Self-assessment of the state done by the respondents aged 45/50+ shows that only 3.4% takes any action of social nature, 2.1% is involved in various forms of cultural activities, and 0.6% - in educational activities of the third age university¹⁶¹ (perhaps this applies to the same categories of people, so these values cannot be added together) (Chart 2.22). Interest in social, cultural and educational activities in the universities of the third age is somewhat different for men and women of all ages but very limited (correlations in this area are not statistically significant). Even smaller differences occur in the cross section of types of local labour markets - city - countryside.

¹⁵⁹ See activities of 22 organisations associated under Forum 50+ Seniors of the 21st century <http://www.forum50.org/index.html>, as of 25.06.2012

¹⁶⁰ J. Czapiński, T. Panek (ed.), *Social Diagnosis 2011*.

¹⁶¹ See, for example activity of Lublin University of the Third Age – <http://www.utw.lublin.pl/>, the University of the Third Age of Technical University of Łódź http://www.p.lodz.pl/utwpl/link796,uniwersytet_trzeciego_wieku_index.htm, as of 25.06.2012.

Chart 2.22. Social, cultural and educational activity of women and men aged 45-69 at the universities of the third age (in %)



Source: Original study based on: P. Bohdziewicz, *Social activity of people aged 45*, internal materials of the project „Equal opportunities in the labour market for people aged 50+”, developed on the basis of results of a quantitative study of people aged 45+ for *Diagnosis of the current situation of women and men aged 50+ on the labour market in Poland* Łódź 2012.

Women and men aged 45/50+ who exhibit any social activity, engage mainly in local government structures (38.2% of socially active men) and non-governmental organizations (33.6% socially active women). During the IDI with representatives of employers they indicated that the social activity of people aged 45+ was very small.

(...) in the history of the association, if I count volunteers, it would be about a hundred of these young people, and about five of those 45, five or six. [NGO, C-type market, Podkarpackie Voivodeship]

As reasons for this were: considerable mistrust on the part of people aged 45+, not accustomed to leaving home and no need to do something selflessly for others¹⁶².

A modest cultural activity, slightly higher among women than among men, is limited primarily to participation in music bands, choirs, folk groups (47.6% culturally active community) and a parish activity (19.9% of socially active, especially residents of countryside).

The information confirms the conclusion reached by the authors of the *Social Diagnosis 2011*: The Poles have little experience of social and civic nature which are accumulated through participation in grassroots social initiatives¹⁶³. Due to the modest research material in the field social engagement of people aged 45/50+, resulting from small size of the community of Poles aged 45-69, manifesting variously understood social activity, the in-depth analysis in the context of economic activity is very limited. The attempt made provide a basis for concluding of the positive relationship between working and social activity in the group of women regardless of their age. Women economically inactive and unemployed do not engage socially. This is particularly evident among women who reached the retirement age - the working are more active in the social works (9.1%) than women economically inactive from the same age group (1.3%). The observed relationship does not have a reference to a group of men who generally have a low level of social activity, regardless of whether they are employed or not. But even with those limited information higher social activity among working men aged 45-49 (4.8%) than those economically inactive (1.4%) can be observed.

¹⁶² A. Krzewińska, J. Kornecki, *Report ...*, op. cit.

¹⁶³ J. Czapiński, T. Panek (ed.), *Social diagnosis 2011*, op. cit., p. 300.

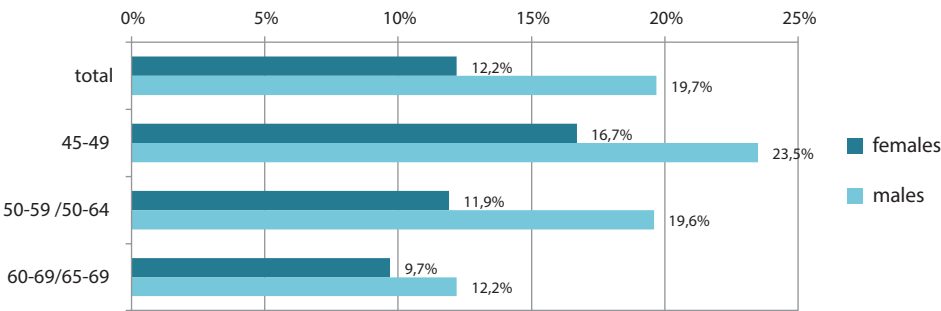
Reflections on the relationship between cultural and economic activity can be only referred to a group of women, since men exhibit little interest in cultural activity. Similarly as in case of social activity, the working women show higher cultural activity than the inactive and unemployed, regardless of age. Also in this case women working over 60 years of age are characterised by higher cultural activity than other women of that age group - respectively 8.9% and 3.1%. However, among students of the universities of the third age are only people economically inactive.

On the basis of the study conducted, a preliminary conclusion can be drawn (requiring confirmation by the other studies focused on the issue) that social activity is positively connected with economic activity of people aged 45-69, contributing to its extension.

2.2.5. Entrepreneurship in a lifetime as a determinant of economic activity people aged 45/50+

Entrepreneurship of women and men aged 45/50+ may result in establishing one's own business (alone or in a partnership). People who have ever taken the risk of self-employment might be easier persuaded to such an activity in the pre-retirement age, or even after retirement. A part (15.8%) of the entire community of people aged 45/50+ participating in the study had in their hitherto life an experience of working independently. Analysing separately the situation of women and men as shown in Chart 2.23, there were more often men (19,7%) than women (12,2%)¹⁶⁴ – Chart 2.19. These regularities are the similar for different areas of Poland. The youngest people from the analysed community started their business almost exclusively after 1990. This generation tried their hand at the new market realities. It could be thought that a fairly large group of entrepreneurial people - one in five men, one in eight woman – can deal better in the labour market also with the passage of years. However, this is not the case, as at the time of the study only less than 5% of respondents said they are self-employed (2.9% of women and 6.8% of men). It can be assumed that most of the initiatives of own business ended in failure.

Chart 2.23. Running own business (alone or in partnership) by women and men aged 45/50+ in the current life by sex and age (in%; N = 3200)



Source: Original study based on: P. Bohdziewicz, *Social activity of people aged 45+*, internal materials of the project „Equal opportunities in the labour market for people aged 50+”, developed on the basis of results of a quantitative study of people aged 45+ for *Diagnosis of the current situation of women and men aged 50+ on the labour market in Poland* Łódź 2012.

¹⁶⁴ The relationships are statistically significant (p = 0.009 for women, p = 0.012 for men).

Another manifestation of entrepreneurship among women and men aged 45/50+ is taking additional work apart from the main source of livelihood. Among the total working population, including employees, self-employed and farmers, 7.1% undertakes the effort of extra work; the percentage is the same for men and women¹⁶⁵, there are also important differences between men and women belonging to different age groups. A-type districts residents take it twice less often as compared to others, as well as countryside population compared to those living in the city¹⁶⁶. Most often it is temporary job (seasonal, casual/performed incidentally) - about 70% of responses. However, one in four working at the age of 45/50+ takes another job on a permanent basis in more than one place of employment. Basically no differences were noted in the interest in additional work based on demographic characteristics, health, financial and family status. Some differences were observed between people engaging in casual/incidental work (about 63% of people engaging in extra work) and seasonal (about 14%), however, due to the small number of comparable groups it is difficult to assess these differences in statistical terms; part-time job is taken especially by women, living in big cities, while seasonal work – by men, residents of districts included in the A- and B- type labour markets (however, such regularities are not observed in the C-type market which is mainly associated with the urban nature of the districts).

Results of the Study of Human Capital in 2012 by the Polish Agency for Enterprise Development (Polska Agencja Rozwoju Przedsiębiorczości - PARP) indicate slightly higher than in the study of *Diagnosis* but still little activity in the form of running one's own, other than agricultural, business by people aged 45-54 and 55-59/64; however, what is important, it was still higher than the average for the whole population and in the age group of 45-54 years (respectively 8.6% and 6.5%), and only crossing the barrier of 55 years of age brought a significant decrease in the percentage of people engaged in non-agricultural economic activity to 5.5%.¹⁶⁷ Importantly, high growth in interest in starting one's own non-agricultural business activity was observed among men who turned 60. This does not apply to women, who generally exhibit a lower activity in this field, and after turning 55 years of age their interest in their own business sharply decreases¹⁶⁸.

¹⁶⁵ Relationship is not statistically significant ($p = 0,628$).

¹⁶⁶ In both cases $p < 0,001$, which indicates that relationship is statistically significant.

¹⁶⁷ P. Czarnik, K. Turek, *Education, work, entrepreneurship of Poles*, on the basis of research carried out in 2012 as a part of the third edition of the Study of Human Capital, Polish Agency for Enterprise Development, Warsaw 2012, p. 36.

¹⁶⁸ Ibidem, p.41

Chapter III

Basic characteristics of employment of women and men aged 45/50++

Bogusława Urbaniak

This chapter is based on internal materials of the “Equal opportunities in the labour market for people aged 50+” project from the quantitative study of people aged 45+ (module 1) and the qualitative and quantitative study of employers (modules 2 and 3), as well as on the basis of opinions of a Panel of Experts participating in the Panel of Experts (module 9), constituting the components of the “*Polish labour market for women and men aged 50+ - Diagnosis*”. The results of studies conducted by IPISS (Institute of Labour and Social Studies), MPiPS (Ministry of Labour and Social Policy), CBOS (Public Opinion Research Centre) have also been used, as well as the analyses of Eurostat, NBP (National Bank of Poland), European Commission, together with national and foreign projects (particularly co-funded by ESF).

3.1. Flexibility of employment and working time of women and men aged 45/50+

3.1.1. Types of employment of women and men aged 45/50+

3.1.1.1. Standard and non-standard employment contracts for women and men aged 45/50+ from the point of view of employers

It is quite transparent, that the vast majority of employers have regular employment contract with their employees aged 45/50+, i.e. a contract of indefinite duration (86.4%) - Table 3.2. This statement is confirmed in the declarations of the employees - 79% of respondents in the Diagnosis study (module 1) works on a basis of an indefinite duration contract - Table 3.1. It is symptomatic that among all sizes of companies, the traditional type of contract of employment for people aged 45/50+ is used most rarely by micro-entities (86.1% versus about 91% for larger entities) and employers in the private sector (about 66.5% to about 90% in the public sector), which perhaps reflects a more general trend in the promotion of flexible employment¹⁶⁹. Once again, the public sector appears to be particularly friendly towards maintaining the employment of women and men aged 45/50+. Employers in the private sector sign a standard contract with men more often than with women (in this sector, the percentage of women aged 45/50+ employed for an indefinite period is about 6 points lower than for men in the same age group).

¹⁶⁹ Both the cross-section of employment ($p = 0.846$) and the property sector ($p = 0.072$) differences between the employers are not statistically significant.

Table 3.1. Types of employment contracts signed by people aged 45/50+ in their main place of employment by the type of labour market (in %; N = 1190)*

Type of contract	Total	Number of the employed (p<0.001*)					Type of labour market (p=0.001)*		
		up to 9 people	10 - 49 people	50 - 249 people	250 - 999 people	1000 or more	A	B	C
Definite duration contract	78,7	29,6	14,7	13,2	9,6	11,1	22,9	19,3	13,4
Indefinite duration contract	17,6	66,5	82,6	85,9	89,0	88,9	75,7	78	82,4
Civil law agreement	2,0	2,0	2,2	0,6	1,4	0,0	0,6	1,3	3,4
Specific job contract	0,9	2,0	0,4	0,3	0,0	0,0	0,8	1,3	0,8

*Applies only to the employed (at the time of study)

Source: A. Krajewska, *Employment of people aged 45+*, materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of the quantitative survey of employers *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź, 2012.

Quite popular job offers for people aged 45/50+ are flexible forms of employment in the form of non-standard employment contracts. Men work for a specified period slightly more often than women, especially those working in micro- and small organisations (respectively: 5.4% and 6% of hired workers aged 45/50+). On the other hand, women, more often than men, work on a basis of a civil law contract, although in both cases, it is trace share (2.9% and 1.2%). The size of the employing unit in this case has no particular meaning - Table 3.2.

Table 3.2. Estimated share of employers who employ workers aged 45/50+ using various types of contracts for the provision of work (in %, N = 710)

Specification	Total	Sector			Number of workers					Type of labour market			
		public	private	p	up to 9	10-49	50-249	250 and more	p	A	B	C	p
Indefinite duration contract	86,4	95,9	86,0	0,092	86,1	90,7	90,6	91,3	0,846	92,6	80,3	86,0	0,004*
Definite duration contract	19,8	20,6	19,8	0,878	19,0	25,6	50,7	65,8	0,019*	16,0	26,9	17,1	0,009*
Civil law agreement	8,7	9,7	8,6	0,892	8,3	10,9	22,6	30,6	0,456	1,2	17,3	8,6	0,000*
Specific job contract	4,2	2,6	4,3	0,805	4,1	4,9	5,3	3,4	0,935	6,8	3,0	3,4	0,138
Contract with District Employment Office regarding internship or other form of supported employment	1,0	4,6	0,9	0,171	0,9	2,8	3,9	6,1	0,773	0,0	0,05	1,4	0,215
Contract with Temporary Employment Agency	0,0	0,6	0,0	0,999	0,0	0,0	0,9	5,8	0,999	0,0	0,0	0,0	0,999

*Applies only to the employers who employ people aged 45+

Source: A. Krajewska, *Employment of people aged 45+*, materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of the quantitative survey of employers *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

One in five employers uses definite duration contracts of employment, employing women and men aged 45/50+ both in public and private sector and almost one in ten - also uses civil law contracts. Forms of employment supported from public funds play an insignificant part - they are used more often by public sector employers (4.6%) than by private sector (0.9%). The cooperation with temporary employment agencies is also sporadic and used only by public sector employers (0.6%)¹⁷⁰ - Table 3.2. Fixed-term contracts with people aged 45+ are signed primarily by medium and large companies - respectively, 50.7% and 65.8% of them. It is similar in the case of civil law contracts - respectively, 22.6% and 30.6% of employers' responses. Another approach to employment of people aged 45/50+ is represented by the micro-entities - not only do they sign the least indefinite period contracts, but also fixed-term (approximately 19%) and civil law contracts (8.3%). Popularity of employment of people aged 45+ for an indefinite period, measured (as estimated) with the proportion of women and men aged 45/50+, who signed such an agreement in the total number of employees in this age group, is related to the sector of activity (by ownership), the size of the entity measured by the

¹⁷⁰ The relationship between type of employment contract and the property sector and the number of employees in an entity are not statistically significant. When assessing the scale of supported employment or cooperation with a temporary employment agency, due to their low prevalence (and thus low number in the sample) further disaggregation is not entitled.

number of employees and the type of labour market (analysed in the context of the situation of people aged 45/50+)¹⁷¹ - Table 3.3. Non-standard employment contracts for workers aged 45/50+ are applied to a larger number of workers aged 45/50+ by organisations employing at least 50 to 249 people, in principle, to the same extent in the public and private sectors (with the exception of agreements with labour offices for supported employment, which are used mainly by the public sector). Micro-companies, among other entities, are not very interested in flexible forms of employment for women and men aged 45/50+.

Table 3.3. Estimated share of workers aged 45/50+, with whom surveyed employers have signed contracts for an indefinite period (in %; N = 710)

The proportion of workers 45+, who signed a contract for an indefinite period	Total	Sector (p < 0,001*)		Number of workers Sector (p < 0,001*)				Type of labour market (p<0.001)*		
		public	private	up to 9	11-49	50-249	250 and more	A	B	C
0	0,0	0,1	0,0	0,0	0,0	0,0	0,5	0,0	0,0	0,0
1-19	2,4	6,3	2,1	0,0	23,7	8,7	5,8	0,0	2,1	4,0
20-39	14,0	6,4	14,4	14,9	5,9	10,0	10,3	44,0	0,0	12,0
40-59	53,1	13,3	55,7	59,1	13,6	8,0	11,8	44,0	66,7	44,0
60-79	23,6	18,8	23,9	25,0	11,9	18,0	18,3	4,0	25,0	34,0
over 80	6,9	55,3	3,8	1,0	44,9	55,3	53,3	8,0	6,3	6,0
Total	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0

*Applies only to the employers who employ people aged 45+

Source: A. Krajewska, *Employment of people aged 45+*, materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of the quantitative survey of employers *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź, 2012.

Defined duration contracts are most often used in the case of unskilled workers (as much as 40% of workers in this group compared with 6-8% for managers and specialists) and civil contracts - for positions that require the highest qualifications (management - 2.9% and specialist - 3.4%), although - as can be seen - also in this case they are rare¹⁷².

There were also observed statistically significant differences between the type of labour market and the type of agreement in the main place of employment (Table 3.1). Defined duration contract most often applies to employees aged 45/50+ living in the administrative units of type A (22.9%, compared to 13.4% of the market type C). Indefinite duration contracts are predominant among the residents of areas defined as type C labour market (82.4% compared to 75.7% in the market type A). The conditions in the urban areas, where the unemployment rate is the lowest, favour the adoption of such agreements. It is also worth noting that the largest number of civil contracts is signed in the case of labour market type C (3.4% compared to 0.6% in labour market type A).

¹⁷¹ Statistical Tests confirm the significance of differences in each of given sections of the analysis, p < 0.001.

¹⁷² The observed differences are statistically significant (p < 0.001).

On the other hand, according to a survey of employers, fixed-term and civil law contracts are most willingly used by public and private entities in the administrative units of type B, and the highest percentage of subjects signing contracts of indefinite duration was reported in the local markets of type A. Employers operating in the realities of a type A market were much less likely to decide to sign employment contracts for an indefinite period with the majority of workers aged 45/50+ (more than 60% of this group) (12%) than employers operating in the market type B (31.3% of employers) and C (40% of employers) - Table 3.3. Next, 44% of employers in the labour market A signed contracts for indefinite period with no more than 40% of workers aged 45/50+ (analogous situation applies to 12% of the market type C, and none of the market type B).

Comparing the results of research for those aged 45-69 and employers, apparent discrepancy of the results can be noted of both modules of the *Diagnosis* studies regarding the popularity of flexible forms of employment in local markets type A. This state of affairs is likely to result from usually forced mobility of employees aged 45/50+. Larger workplaces, generating more jobs, invest primarily in larger urban centres, and thus outside the labour markets, defined as type A. Hence, residents of type A administrative units commute to work places every day (especially to large companies) located in markets B and C, working there on the basis of fixed-term contracts. That data corresponds to the percentage presented in Table 3.3. Recall that market A is distinguished by a relatively high rate of unemployment (reaching 21.5%, with a maximum of one quarter including people aged 45+), a low level of urbanisation and a relatively small share of elderly people in the total population. Type C market is characterised by low overall unemployment, high level of urbanisation and at least one third of the population aged between 45 and 69 in the general population. The politics of employers in a situation of high unemployment, which also includes women and men aged 45/50+, is more flexible in relation to this category of people, and where unemployment is low (although the share of people aged 45/50+ is very high among the total unemployed), employers often prefer to "tie" the older worker, signing a contract for an indefinite period. As previously mentioned, they are mostly professionals, managers and skilled workers.

3.1.2. Working time of employees aged 45/50+

3.1.2.1. Working time of employees aged 45/50+

Employers hire people aged 45/50+ generally for full-time work (it happens at 88.6% of employers), but also in this case, differences can be observed depending on the economic sector and the size of the employing entity. Almost all (96%) of public sector entities employ women and men aged 45/50+ full-time, non-public sector units do it slightly less often (88.2%). Non-public sector is also less interested in hiring people aged 45/50+ for part-time jobs (one in five companies) than the public sector (nearly one third)¹⁷³. Micro-companies less often than other organisations - small, medium and large - employ workers aged 45/50+ full-time (87.8% compared to - respectively - 98.6, 98.4 and 100%), also they use part-time work more rarely (every fifth micro-employer, while medium-sized and large organisations use part-time employment in 36-39 cases per 100)¹⁷⁴. Only task-oriented work time, used only by 5.7% of employers in relation to workers aged 45+, is essentially equally popular, regardless of the size of the organisation.

The prevalence of full-time employment is confirmed by those concerned - 94% of women and men aged 45/50+ indicated that they work full-time (sex differentiates it on a small

¹⁷³ These differences are not statistically significant (for full-time employment, $p = 0.327$, and for part-time employment - $p = 0.373$).

¹⁷⁴ Also in this section the differences are not significant in a statistical sense: the probability of the test reaches - respectively - 0.225 and 0.499.

scale - the percentage of women employed full-time is as high as 90%, and men - regardless of age categories - 96-97%¹⁷⁵). The differences in the dissemination of the full-time employment among workers aged 45/50+ by a local labour market are small and statistically insignificant. Consequently, a small percentage of people aged over 45/50 work part-time. In the case of labour market type A, which is less favourable towards flexible length of time for workers (with high unemployment, relatively low level of urbanisation and advanced demographic agedness, which is generally combined with relatively fewer job offers), only 2.5% of women and men aged 45/50+ are employed in part-time work, while for the labour market type B, the corresponding percentage is 5.2%, and for the market type C - 4.8%. Low scale dissemination of this type of agreements is confirmed also by the employers. The least favourable towards part-time work for women and men aged 45/50+ are the employers operating in the labour market A - only 9.8% of employers in these areas employ workers aged 45/50+ part-time. A different situation exists in the markets types B and C, where one in four, or even close to a third of employers employs older workers for part-time work. Labour market type A much more frequently offers older workers full-time employment (93.3% of employers), and the markets of type B and C slightly less (respectively: 86.3% and 87.7% of employers)¹⁷⁶. Given the scale of the operation of various types of work contracts (measured by the share of workers aged 45/50+ employed for a certain work time among total of the employed in this age group) it can be noted that more than 80% of workers aged 45/50+ work full-time for half of the employers who operate in labour markets A and B (compared to only 6.2% in the administrative units type C, which proves great caution of employers in establishing stronger relationships with employees in this age group). Little relevance of the work of people aged 45+ in part-time employment in Poland is also indicated by the results of other studies - for example, on the basis of IPISS (Institute of Labour and Social Studies) it can be stated that in 2010 only one in ten people aged 45+ worked part-time¹⁷⁷.

Complementation of the above information is the scale of dissemination of specific task work time, clearly higher in the labour market of type B and slightly higher in the market type C than in the market type A. A higher degree of urbanisation and a high share of unemployed people aged 45+ in the total number of unemployed encourage popularisation of some forms of flexible work.

Part-time employment may be caused by economic and social factors. The former includes the reasons underlying the demand side of the labour market. Lack of demand for full-time work may be due to economic, technological, organisational and structural conditions. For employees, it means the inability to obtain full-time work, although it is the one they are interested in and the one they look for. This involuntary part-time work can be interpreted as partial unemployment. It is different in the case of social determinants of part-time work, which result from the preferences of employees. At various times in life people are interested in working part-time and that is the work they seek.

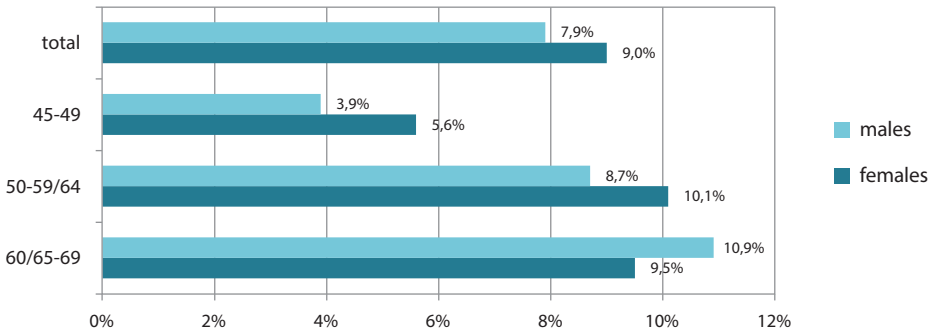
Among people aged 45/50+ 8.5% had shorter or longer episodes of part-time work in their lifetime, in the previous periods of their careers. The difference between the percentage of women and men who have declared part-time work, is small and is about 1.5 percentage points, and at the same time, for both women and men, it increases in subsequent age groups (Chart 3.1).

¹⁷⁵ According to sex, the differences are statistically significant ($p < 0.001$).

¹⁷⁶ These differences are quite visible, also in terms of statistics (for full-time employment, $p = 0.090$ and for part-time employment - $p < 0.001$.)

¹⁷⁷ H. Sobocka-Szczapa (Ed.), I. Poliwczak, *Diagnosis of the situation of people aged 45+ in the labour market in Poland and in selected countries of the European Union. The economic aspect*, Institute of Labour and Social Studies, Lodz 2011, p. 37 (quoted after: R. Piwowarski, *The situation of people aged 45/50+ in the light of research - conclusions from the desk research* [in:] *The final report on the quantitative studies of people aged 45-69 within the scope of Polish labour market for women and men aged 50+ - Diagnosis*], joint publication, Lodz, 2012 (materials of the project "Equal opportunities in the labour market for people aged 50+").

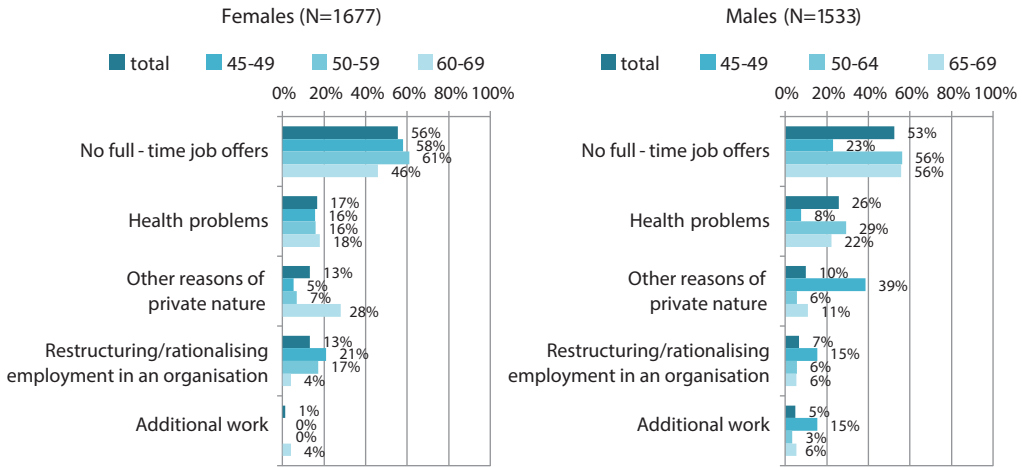
Chart 3.1. Part-time work in the course of the previous careers of women and men aged 45/50+ (in %, N = 3200)



Source: P. Bohdziewicz, *Previous career paths of people aged 45+*, materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of a quantitative study of people aged 45+ *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

Factors of undertaking part-time jobs given by respondents can be divided into two major categories: economic causes - lack of full-time jobs (56% of women and 53% of men who have worked part-time in their lives), and health problems (17% of women and 26% men), belonging to the group of social reasons (Chart 3.2).

Chart 3.2. The most significant reasons for part-time work in the course of the previous careers of women and men aged 45/50+ (in %)



Source: P. Bohdziewicz, *Previous career paths of people aged 45+*, materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of a quantitative study of people aged 45+ *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

What draws attention is the variation of the intensity of reasons of part-time work, depending on age and sex, for example: health problems very clearly affect the interest in part-time work of men, depending on the category of age (this reason was mentioned by 7.7% of men aged 45-49 and as much as 29.2% aged 50-64). Whereas, in the oldest group of women aged 60-69 "other reasons of personal nature" were mentioned in the second place, among

which (as it is concluded from the detailed answers) the most important is the need to take care of grandchildren or older and/or disabled family members. However, due to - after all - a small percentage of people aged 45+ working part-time in their lives so far, this problem has a limited impact. Nonetheless, in order to increase the number of people aged 45+ employed part-time, and it seems to be a desirable course of action, it would be necessary, to primarily improve the system of institutional support for those involved in the care of people who need it, represented in both generations (minor children and the elderly). Regarding the elderly, such an obligation was written down, inter alia, in the *2012 Vienna Ministerial Declaration* - it also applies to Poland, a member of the European Economic Commission¹⁷⁸, which initiated the project. In clause 10 of the document *Ensuring a society for all ages: Promoting quality of life and active ageing* among the objectives adopted for the implementation by 2017 there is also the one that points out the necessity to enable older people ageing in the current environment, ensuring appropriate services and support for the families [objective III, paragraph (h)]¹⁷⁹.

3.1.2.2. Overtime employment of women and men aged 45/50+

Interest in the length of work time from the point of view of employees indicates that women and men aged 45/50+ work overtime nine times more than part-time. 34% of women and 38% of men (40% of the age group 50-64) work overtime, and the average monthly overtime is 22.4 hours (264 hours during a year). Working overtime for women and men aged 45/50+ is only slightly different in specific age categories. Also in terms of different labour markets no significant differences have been observed. The statements of employers showed that only 16.7% of them employ older workers overtime, it is much more often done by employers in the public sector (34.5%) than in private (15.9%) (more on this topic in the next section).

The causes or nature of overtime are unknown, as what differentiates the answer is the very fact of staying longer at work ("does it happen?") in order to meet the obligations imposed by the employer. Comparing these responses to those obtained for Poland in a group of people aged 50+ within the study of job satisfaction in the EU-27 countries¹⁸⁰, it can be concluded that Poland belongs to countries with a rather moderate rate of remaining at work after hours due to the obligations imposed. Much more often than in Poland, the phenomenon of staying at work after regular hours occurred in 2010 in countries such as Denmark, Ireland, the Netherlands and Norway. Most frequently, the employees that stay overtime are skilled workers and professionals. In the case of unskilled workers, auxiliary administrative staff and managers¹⁸¹ it happens four to six times less often.

¹⁷⁸ [http://www.genewa.polemb.net/?document=92\(as for 20/10/2012\)](http://www.genewa.polemb.net/?document=92(as for 20/10/2012))

¹⁷⁹ [http://www.unece.org/fileadmin/DAM/pau/age/Ministerial_Conference_Vienna/Documents/Declaration-as_adopted.pdf\(as for 20/10/2012\)](http://www.unece.org/fileadmin/DAM/pau/age/Ministerial_Conference_Vienna/Documents/Declaration-as_adopted.pdf(as for 20/10/2012))

¹⁸⁰ European Foundation for the Improvement of Living and Working Conditions (Eurofound), *Fifth European Working Conditions Survey – 2010*, quoted after Eurostat, *Active Ageing and Solidarity Between Generations. A Statistical Portrait of the European Union 2012*, Luxembourg 2011, p. 43.

¹⁸¹ In the case of employees managing on behalf of employers and managers of organisational units, in accordance with Art. 1514 K. P. (Polish Labour Code) work outside normal working hours creates distinct consequences regarding the salary. The Act of 26 June 1974, the Labour Code, unified text, Journal of Laws of 1998 No. 21, item 94, as amended.

3.1.3. Organisational aspects of employment of women and men aged 45/50+

It is often highlighted in the literature¹⁸², as well as among those concerned, that appropriate organisational conditions are of great importance for the promotion of longer working activity among older workers. The research on satisfaction of people aged 50+ with working hours and work conditions, carried out as a part of the fifth European Working Conditions Survey (EBWP) in 2010, shows that the vast majority of Poles in this age group (81.8%) are satisfied with conditions under which they work; in the EU-27 there are slightly more of those satisfied - 84.3%. On the other hand, the percentage of Poles aged 50+ who found their working conditions bad is noticeably relatively high - 2.4%. In comparison to other countries it is not the worst figure, but it should be noted that the countries which have a high employment rate of older workers, had a very low percentage of responses indicating poor working conditions (e.g. in the Netherlands - 0.3%, Norway - 0.8 %, the UK - 0.9%, Sweden - 1%¹⁸³).

Further identification of the organisational aspects of the work of women and men aged over 45/50 (in the quantitative survey of employers *Diagnosis*) indicates that 6.9% of employers employ these people in two shift system, 2.2% - in three shift system, almost one in ten (9.6%) - during the night. The unfavourable working conditions of this working group are also highlighted by quite a large percentage of employers offering them field work (42.4%), work on Saturdays, Sundays and holidays (24%) and overtime (16.7%). At the same time, it is positive that nearly a quarter of employers (23.1%) make it possible to agree on individual time schedules. Comparing the data in Table 3.4 it is concluded, that older workers are employed in less favourable working conditions in the public sector more often than in the private one. This is supported by the higher percentage of employers offering shift work, field work, work in overtime and on Saturdays, Sundays and holidays. In most cases, such situations occur in medium-size and large organisations. Only the field work is equally popular among the employers, regardless of the number of employees. The type of labour market to some extent is related to the systems of work organisation - older workers are most likely to work multi-shifts, at night, on Saturdays, Sundays and holidays, do field work and overtime with employers operating in labour markets type C, thus in large urban areas, with low unemployment in general, but a very high proportion of unemployed people aged 45+. It was noted that overtime is offered to older workers two and half times more likely in the first place than the last. It is most often executed by micro-employers and entities located in the labour market type A.

¹⁸² A review of foreign studies of HRS, SHARE, ELSA, MHS, KIoSA, CHARLS, LASI, JSTAR and SAGE, made under the *desk research* shows that the quality of the work environment is an important factor of the economic nature for people close to retirement to remain employed, M. Chałas, *Partial Report*). *Identification and analysis of foreign studies regarding people aged 50+/45+ in the labour market*], Lodz, November 2010 (materials of the project "Equal opportunities in the labour market for people aged 50+").

¹⁸³ Eurostat, *Active ageing and solidarity between generations. A statistical portrait of the European Union 2012*, Luxembourg 2012, p. 43.

Table 3.4. Work time organisation of employees aged 45/50+ ("YES" answers in %; N=710)*

Specification	Total	Sector			Number of workers					Type of labour market			
		public	private	P	up to 9	10-49	50-249	250 and more	p	A	B	C	p
In one-shift system	92,4	91,2	92,4	0,639	93,0	84,1	80,1	83,7	0,073	98,2	95,7	87,8	< 0,001*
In two-shift system	6,9	16,4	6,5	0,033*	5,6	21,2	41,0	61,6	< 0,001*	2,4	2,9	10,9	< 0,001*
In three-shift system	2,2	5,6	2,0	0,081	1,5	7,2	27,1	45,5	< 0,001*	0,6	1,0	3,5	0,043*
At night	9,6	18,1	9,3	0,172	8,6	18,9	45,3	62,8	< 0,001*	5,5	7,7	12,5	0,022*
On Saturdays, Sundays and holidays	24,0	32,1	23,7	0,225	23,3	29,6	51,0	66,9	0,069	16,6	19,2	29,8	0,001*
Based on individual working time schedules	23,1	21,4	23,1	0,691	23,1	21,7	24,9	38,1	0,956	15,3	27,9	23,9	0,016*
Field work	42,4	57,5	41,7	0,104	42,3	42,5	45,4	45,9	0,997	41,7	36,1	46	0,065
Overtime	16,7	34,5	15,9	0,012*	15,1	36,0	47,2	70,5	< 0,001*	14,0	16,8	17,8	0,553
Guarding or protecting property	3,4	13,8	3,0	0,002*	2,5	14,5	26,8	24,8	< 0,001*	1,8	6,7	2,1	0,006*
As teleworkers	1,5	1,7	1,5	0,442	1,6	0,7	0,4	3,1	0,854	0,0	2,9	1,3	0,069

*Applies only to the employers who employ people aged 45+

Source: A. Krajewska, *Employment of people aged 45+*, materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of the quantitative survey of employers *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

More than a quarter of workers aged 45/50+ (27.6%) have an independent job position. The others usually work in teams of diverse age. Uniform age groups of older workers occur more than twice as often in private sector than in public, at micro-employers, located rather in the labour market type A. Working in a mixed environment with respect to age meets rather greater approval on the part of the workers concerned than working in teams of the same age - respectively, 30.7% and 12.9% of employers' responses. Most employers (45.7%) did not notice any clear preferences among workers aged 45+, who are generally neutral as to with whom they are to work - with their peers or with younger/older colleagues.

Employers are not guided by age in the selection of tasks for their staff, on the contrary, 71% of the respondents of the quantitative study of employers indicated that they only take qualifications into account, regardless of age. Therefore, there can be no question of matching tasks to the changing psycho-physical capabilities of older workers. Certain opportunities may be found in the behaviour of older workers themselves, as 13.8% of employers admitted that while distributing the tasks they include preferences of their employees (it applies especially to public sector - a quarter of employers indicated so). Considering the interests of their organisation, employers pay special attention to the ex-

perience of workers in work of similar nature and expected effectiveness (performance) of their work.

Among the many aspects of HRM, which can be combined with the stage of life of employees, there are also the social ones, including the annual leave schedule. The answers to the question of whether older workers aged 45-55 and 55 and more can count on any preferences while planning holiday schedule were clearly negative, and the few positive ones related only to people aged 45-55, perhaps not so much because of their age, but due to parental responsibility or disability. While determining holiday schedule, it is women with small children who can count on the greatest consideration.

Employers are able to support pro-health behaviour of their employees and thus contribute to improving the health of the ageing generations, among others through free bonuses in the form of additional health insurance or subsidising sports activities of employees. The research shows that only a small group of employers - 14% - reached for these opportunities, they were mostly the largest employers, employing 250 or more people and operating in the labour market type C (17.1%). Their offer mostly related to complementary health insurance (59% of employers), and prophylactic vaccination, vouchers to fitness club, gym and swimming pool (with 16% of employers). It is not a great support, but it is important that employers are aware that they can shape desirable pro-health behaviours of their employees, which will be of benefit to both (decrease in sick leave, greater involvement in work). Responding employers further explained that in their companies there is, for instance, recreation equipment, which can be used both by employees and their families. On the other hand, the evidence of a complete misunderstanding of the essence of free bonuses related to improving fitness of workers is transparent in the statement - "we offer bonuses for the absence of disease."

3.2. Career paths of women and men aged 45/50+

3.2.1. Stages of development and transition of professional careers of women and men aged 45/50+

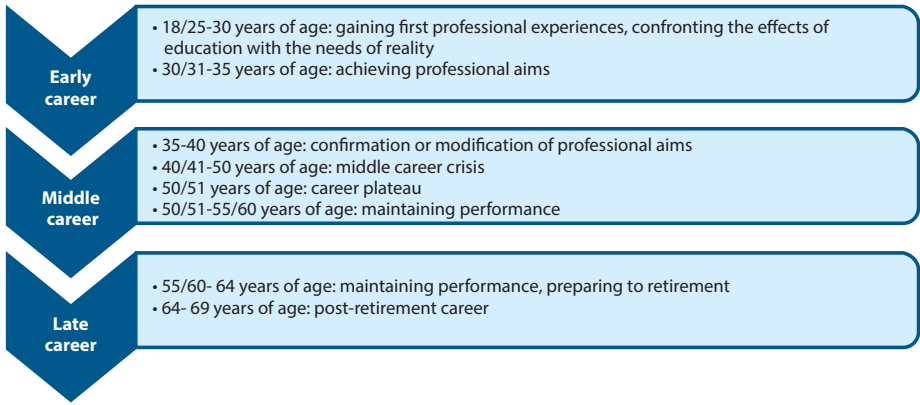
In the literature, there are many classifications of stages of professional career in human life¹⁸⁴. Apart from the discussion on the typification of phases of career development it can be generally distinguished between early, middle and late stage of career (Figure 3.1). The age of 45 falls into a time of crisis in the middle stage of professional career and often determines its redefinition related to difficulties of individual and organisational nature and resulting from general situation in the labour market. The final stage of professional life falls at the retirement period (post-retirement career) and due to its specificity it differs from the middle period of a career.

Age is a variable sensitive to discriminatory attitudes in society, because the widespread use of calendar-age category provokes increasingly more resentment due to the difference in the characteristics of the individual processes of ageing. In the EU-27, 16% of people have experienced personal discrimination against age. In Poland, this problem does not occur in such intensity (15%) as for instance in Latvia and the Czech Republic, where respectively, 29% and 26% of people have been subject to such discrimination¹⁸⁵.

¹⁸⁴ Por. np. E. Dubas i in., *Wspieranie... [Supporting...]*, op. cit., pp. 20-26; P. Bohdziewicz, *Career opportunities in the knowledge-based economy (on the example of a group of professional computer scientists)*, published by the University of Lodz, Lodz, 2008, pp. 26-50.

¹⁸⁵ Flash Eurobarometer 232, *Discrimination in the European Union. Perceptions and Experiences of Discrimination in the Areas of Housing, Healthcare, Education, and When Buying Products or Using Services. Analytical Report*, EC, February 2008, p. 49.

Figure 3.1. Stages of development of professional career in a person's life



Source: A. Pocztowski, *Human resources management. Strategies - processes - methods*. PWN, Warsaw 2007, p. 309, and specifying amendments B. Bohdziewicz, B. Urbaniak.

The scope of analysis of the *Diagnosis* studies embraced 25 years of human life, in which working time is experienced with various intensity. Beginning the considerations on career development in the perspective of the entire hitherto-life of the respondents, some fairly obvious observations can be noted. People aged 45/50+ belong to the population, whose members started their professional careers in labour market conditions favouring the worker, thus the processes of entering the labour market ran smoothly and without difficulties in the vast majority of cases. As observed by P. Bohdziewicz, *therefore, their careers did not begin with shorter or longer sequences of unemployment, which spared them, at the beginning of their careers, traumatising sense of marginalisation and frustration and did not result in lowering the value of their occupational qualifications acquired through education*¹⁸⁶. The beginning of the political transformation period (1989/1990) fell at an early stage of career development, and in the case of older generations - the middle phase. Many people experienced then the first collapse of the current trajectories of their careers, with all its consequences. *In a particularly difficult situation were those respondents, whose careers broke down under the pressure of transformation conditions in the middle phase, when they were about 40-45 years old and had a baggage of experience, beliefs, habits and attitudes shaped by 20-25 years of work in the state of centrally controlled economy*¹⁸⁷. These groups have had the most difficult experiences related to the risk of unemployment among all age groups covered by the *Diagnosis* research.

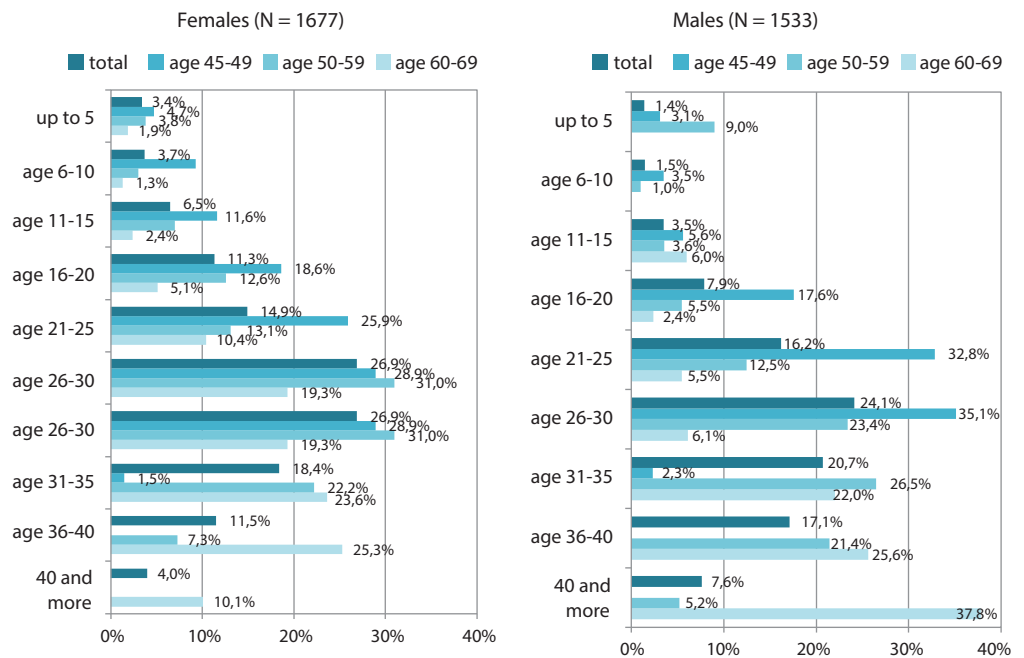
The difference in the overall length of service in the lives of women and men aged 45+ is on average only about three years, so roughly as much as it stems from fulfilling maternal role in the early stages of a child's life. Actual length of lifelong job seniority increases together with increasing age, which is in itself a natural phenomenon and shows continued economic activity. Generally, the generation 45/50+ has had a fairly long length of service, which is significantly differentiated by sex and age¹⁸⁸ (Chart 3.3 and Figure 3.2).

¹⁸⁶ P. Bohdziewicz, *Previous career paths of people aged 45+*, materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of a quantitative study of people aged 45+ *Polish labour market for women and men aged 50+ - Diagnosis*, Lodz 2012.

¹⁸⁷ Ibidem.

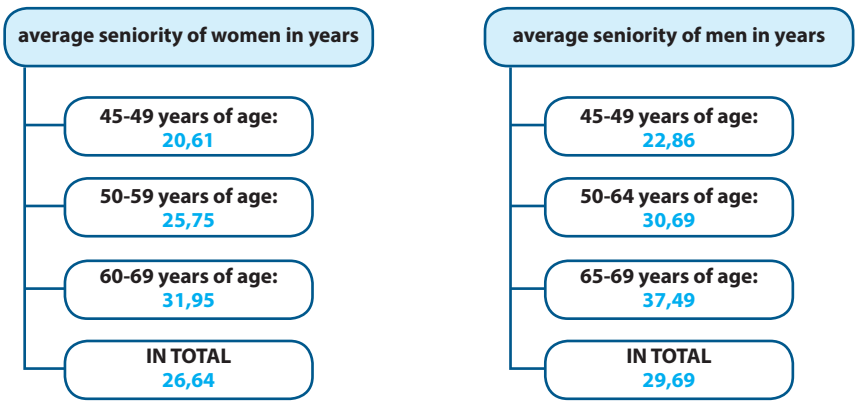
¹⁸⁸ In each of these sections $p < 0.001$.

Chart 3.3. Total length of service in the previous professional lives of women and men aged 45/50+ (in %)



Source: P. Bohdziewicz, *Previous career paths of people aged 45+*, materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of a quantitative study of people aged 45+ *Polish labour market for women and men aged 50+ - Diagnosis Łódź 2012*.

Figure 3.2. Average total length of seniority of women and men by age (in years)



Source: Original study on the basis of Figure 3.3.

Table 3.5. Basic characteristics of the professional career of people aged 45/50+

Specification	Women (N = 1677)			Men (N = 1533)		
	45-49	50-59	60-69	45-49	50-64	65-69
Average age	47,0	54,64	63,97	47,0	57,13	67,0
Average year of birth	1965	1957/58	1949	1965	1954/55	1945
The year of entering the labour market*)	1982/83	1974/75	1966/67	1984/85	1973/74	1964/65
The estimated working life until the time of the study or entry into retirement age (in years)	29,5	37,5	45,5 (41,5)**	27,5	38,5	47,5 (45,5)**
Average total length of seniority (in years)	20,61	25,75	31,95	22,86	30,69	37,49
Average length of employment with the current employer (in years) (N _K = 569, N _M = 619)	12,63	14,54	14,46	12,36	13,42	14,00
The average degree of fulfilment of economic life divided by total actual length of seniority until the time of the study or entry into retirement age (in %)	69,9	68,7	70,2 (77,0)**	83,1	79,9	78,9 (82,4)**

* It was assumed that the average age for women entering the labour market was at the level of 17.5 years of age and for men at 19.5 years of age (due to a general obligation to perform military service)

** For the period of economic activity, defined as the period from its beginning to entering retirement age

Source: P. Bohdziewicz, *Previous career paths of people aged 45+*, materials of the project " "Equal opportunities in the labour market for people aged 50+" developed from the results of a quantitative study of people aged 45+ *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012, and original calculations.

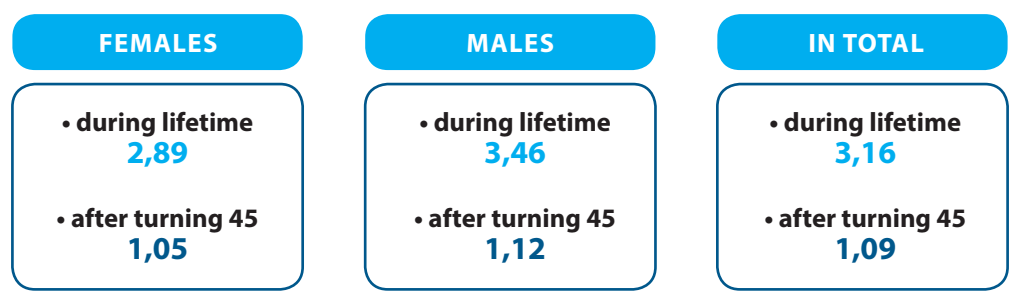
Comparisons of estimates of the potential length of working life resulting from the age of the respondents and their actual work experience show that the economic activity of women was interrupted, as it was not characterised by the degree of continuity, which was adequate for the economic activity of men. For example, among women aged 45-49, as much as 43.7% had the actual total length of professional career of less than 20 years, while the period of economic activity adequate to the group was 29.5 years and for men the corresponding percentage was 29.8%. Quite a long seniority of currently employed with the current employers results, on the one hand, from the difficult situation in the labour market, and on the other from the type of relationship between older workers and their employers, based on the appreciation of the contribution of older workers to the value of the organisation - in the age group 50-59/64 the average length of service was 14.5 years for men and 13.4 years for women (Table 3.5). It should be noted that no indication of the relationship between the length of work experience in the lives of people aged 45+ and the type of the local labour market has been observed.

As a conclusion, it can be stated that slightly more than half of the length of professional careers of women and men aged 45+ who are currently in retirement age, was carried out in the worker-friendly labour market realities of the past regime (job security, stability of employment, no threat of unemployment). People who are in the range between 50 years of age and the statutory retirement age, on average, realised approximately 40% of their careers in such conditions. The collision with the problems of market struggles resulted in their case in

much more bitter experience than in the case of younger generations, which experienced a difficult period of the first years of political transition right from the start of their careers and gradually became accustomed to competition in the labour market.

The consequence of diverse experience in previous years is the frequency of job loss/change. In general, a model of low-transition careers that are characterised by at most two or three inter-organisational transitions throughout professional life is implemented. After turning 45, workers (especially women) tend rather to avoid changing their workplace (Figure 3.3).

Figure 3.3. Average number of employers during entire professional career and after turning 45.



Source: Original study on the basis of: P. Bohdziewicz, *Previous career paths of people aged 45+*, materials of the project “Equal opportunities in the labour market for people aged 50+” developed from the results of a quantitative study of people aged 45+ *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

It is worth highlighting that almost a quarter of the representatives of the generation 45+ had just one workplace in their lives. On the other hand, after crossing 45 as many as three in four people did not change workplace.

Generally, men are more likely to change their workplace ($p < 0.001$) - 28.7% of women and as much as 40.3% of men have given the information on employment in more than four workplaces.

The phenomenon of increased transition of careers occurs in the labour market type C (compared to the markets of type A and B) - $p < 0.001$, indicating statistical significance of existing relationships (Table 3.6).

Table 3.6. Number of employers during professional career by the type of the local labour market (in %, N = 3200)

Number of employers	Percentage of people aged 45/50+ according to seniority							
	in entire professional life				after turning 45			
	Labour market			Total	Labour market			Total
	type A	type B	type C		type A	type B	type C	
Lack	1,6	1,1	0,5	1,0	14,0	12,6	12,2	13,0
1	28,8	21,2	16,9	22,3	73,2	73,1	70,8	72,3
2-3	41,8	43,3	42,3	42,4	12,0	13,2	15,4	13,5
4-6	21,8	26,3	31,9	26,8	0,6	0,7	1,4	1,0
over 6	6,0	8,1	8,4	7,5	0,0	0,3	0,4	0,2
Total	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0
average number of employers	2,83	3,18	3,45	3,16	1,03	1,09	1,14	1,09

Source: Original study on the basis of: P. Bohdziewicz, *Previous career paths of people aged 45+*, materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of a quantitative study of people aged 45+ *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

Average number of employers with whom the respondents had to do throughout their lives, was 3.45 in the labour market type C and, respectively, 2.83 in the market type A and 3.18 in the market type B. Similar patterns are characteristic to the transition of careers over the age of 45. The same conclusions can be drawn by comparing rural and urban areas (nearly 30% of rural residents did not change workplace in their lives, whereas for urban residents it was about 18%). One of the factors making cross-organisational transition effective is the level of economic infrastructure in the place of the transition, and this is much higher in regions designated as type C. The second of these factors is the occupational attractiveness of an individual (depending on the individual capital of occupational and general competence, social network, and various personality features). According to the *Diagnosis* study, those aged 45+ who assess their competence as above average (particularly "core skills") significantly more often (in a statistical sense) undertake effective actions that result in cross-organisational transition. "Soft" skills foster the change of workplace especially for those aged 45+.

3.2.2. Preretirement and post-retirement career of older workers from the point of view of employers

3.2.2.1. Employers' opinions on employees in pre-retirement

Employers' attitudes towards workers approaching retirement depend on their behaviour, identified by the authors as the "survival strategy". As indicated by employers, supported by their long-term experience (on average, a respondent of the quantitative survey of employers, had nearly 28 years of work experience, including 12 years of work in the current managerial position), it stems that the vast majority of people approaching retirement age is characterised by the same level of work performance (77.5% of responses for working women and

77.2% for men), and interest in further work after retirement, at reduced working time (63.7% of responses for women and 67.7% men) (Table 3.7).

The observations of employers show that within four years before retirement women are more likely than men to start preparations to finish their professional life as soon as possible (as claimed by about 50% of employers). On the other hand, men are less interested in fast completion of their careers (indicated by 37.1% of employers). Reprehensible behaviour, such as performance degradation or abuse of sick leave, are very rare in the four years of pre-retirement - indicated by 7.8-9.5% of employers. The current retirement age embraced people still fully engaged in occupational work, who associate retirement- in the opinion of employers - more with the state of "forcing to retire" than the loss of vigour and desire to work. Nonetheless, the time of pre-retirement for women - according to a half of employers - is a period of calming down in terms of professional life and striving to leave work as soon as possible. However, the second half of employers has not observed this phenomenon, which is certainly related to proactive behaviour of a part of women approaching retirement age. On this basis, it can be concluded that in the Polish conditions, the pre-retirement time with the so-called four-year protection period, is not abused by older workers (with few exceptions), but partially (especially for women), it is rather a period of quiet preparation for economic inactivity. Nevertheless, there is also a group of people (more frequently men) who try not to think about the upcoming change, perhaps due to some further career plans.

Generally, the assessment of employers representing entities from different sectors and types of districts, as well as different sizes of employment is similar (the differences between public and private sectors, between entities of different sizes and locations are not significant in a statistical sense).

Table 3.7. Employers' assessment of behaviour of females (F) and males (M) in the pre-retirement four-year period of protection resulting from the Labour Code (% of "YES" answers, N = 1011)

Specification	Total		Sector						Number of workers								Type of labour market													
			public			private			p		up to 9		10-49		50-249		250 and more		p		A			B			C			p
	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M
They are preparing to complete their professional career as soon as possible	51,9	37,1	51,5	46,2	51,9	36,8	0,979	0,404	51,6	36,7	56,7	45,1	57,8	44,4	52,1	40,4	0,963	0,844	58,2	41,8	58,2	47,4	55,8	35,3			0,751	0,004*		
They are preparing to retire, but also trying to get some paid work at reduced working hours that they will do in retirement.	63,7	67,7	54,1	63,1	64,0	67,9	0,078	0,909	64,0	68,0	57,3	61,9	58,2	68,0	61,5	70,8	0,614	0,921	67,4	73,2	68,4	70,1	76,6	78,3			0,016*	0,042*		
They reluctantly think of retirement	30,5	49,2	34,2	35,4	30,4	49,6	0,248	0,180	30,5	49,7	31,3	40,5	29,6	37,0	34,0	45,7	0,583	0,905	33,0	50,5	39,5	49,4	37,0	61,1			0,394	0,003*		
They abuse sick leave	9,2	7,2	0,7	4,8	9,5	7,2	0,044*	0,845	9,4	7,3	5,5	3,9	5,4	10,6	8,1	7,1	0,497	0,851	6,5	9,3	12,8	12,4	10,6	4,9			0,099	0,001*		
They impair their work performance as they cannot be dismissed any way	7,8	9,5	4,8	9,7	7,9	9,5	0,241	0,756	7,8	9,6	6,3	7,2	7,5	10,3	7,8	7,1	0,716	0,951	6,3	12,9	4,7	10,9	12,1	9,6			0,002*	0,458		
They work just as efficiently as before	77,5	77,2	87,3	79,7	77,2	77,1	0,353	0,869	77,1	76,9	84,2	81,6	87,0	79,8	84,2	84,9	0,900	0,931	85,3	79,5	87,2	86,2	83,5	85,9			0,399	0,083		

Source: A. Krajewska, *Representation of workers aged 45+ and the characteristics of employers' attitudes towards employees in that age group* developed from the results of the quantitative survey of employers, *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

3.2.2.2. Actual chances of employment for people aged 45/50+ in the assessment of employers

Chapter 2.1. of this *Diagnosis* includes the revision of employers' views on the re-employment opportunities in the local labour market for workers aged 45/50+, in the event of being dismissed from work. The questions including the entire category of age were asked on the assumption - which was confirmed by subsequent pronouncements of employers - that in certain cases, it is not only the age subgroup (women and men aged 45-49, women aged 50-59 and men aged 50-64) that determines the greater or lesser possibility of re-employment, but a whole range of personality traits and individual motivation are also of great importance, regardless of the level of demand for labour, reported by potential employers. On the other hand, features such as level of education, self-assessed health status and the degree of household duties related to the activities of caring for dependent people (which was discussed earlier in this report) condition, but do not prejudice, the chance of employment for women and men aged 45-49 and 50-59/64. While deciding about employment of people aged 45/50+ employers make their decisions basing on many factors including those informal ones.

Only slightly more than one in five of employers admitted, that in the event of a job loss by their current employees, re-employment would be definitely possible, however, much more of them (28.6%) stated that such a situation could not take place. Consequently, a question arises of whether employers employ people aged 45/50+ after all? Not suspecting them of any hostile attitudes towards this age group, the organisations were asked primarily if they noted any new admissions in 2011. It could have been difficult, as depending on the industry, there are lesser and grater symptoms of economic slowdown in this country¹⁸⁹. Job offers were generated in a greater degree by the public sector rather than private (48% of entities from the first group and 37% from the other recorded admissions in 2011. The public sector was at the same time more willing to employ further women and men aged 45/50+ - among the newly employed as much as 38.5% of people belonged to this age group. Also, one in three newly employed in the private sector was at least 45 years old. Nearly 30% of newly employed aged 45/50+ in public sector and circa 32% in private sector are women - Table 3.8.

¹⁸⁹ Cichocki S., Szczuk K., Strzelecki P., Turowicz J., Wyszynski R., *Quarterly report on the labor market - the second quarter of 2012*, Instytut Ekonomiczny NBP (NBP Institute for Economy), Warszawa 2012, p. 8 http://nbp.pl/home.aspx?f=aktualnosci/wiadomosci_2012/rpq2-12.html (as of 25.09.2012)

Table 3.8. The percentage of employers who recruited new workers aged 45/50+ in 2011 (in %; N=1011)

Specification	Total	Sector			Number of workers					Type of labour market			
		public	private	P	up to 9	11-49	50-249	250 and more	p	A	B	C	p
Percentage of responses													
Entities that have recruited workers from the external labour market	37,4	48,0	37,0	0,271	35,7	64,4	83,0	94,1	0,000*	28,5	34,4	42,7	0,001*
Entities that have recruited workers aged 45+ as a percentage of the total of newly employed	33,0	38,5	32,8	0,578	31,6	41,4	67,8	73,9	0,093	25,4	33,0	34,1	0,447
The average share in all newly hired employees													
The share of women aged 45+	29,7	31,5	29,6	0,910	31,2	19,6	17,8	29,7	0,001*	6,3	25,7	36,1	0,021*

Source: R. Piwowarski *Migration of employees aged 45+*, materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of the quantitative survey of employers *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012 and original calculations.

People aged 45/50+ had the greatest chances for employment in the largest entities - nearly 75% of them have hired new employees at that age. This positive state of affairs requires some comment, as it illustrates quite a good situation of people aged 45/50+ in the labour market. First of all, an indication of high proportion of people in this age group within the group of newly hired, without additional information regarding the level of recruitment and dismissals¹⁹⁰ constitutes only partial information, which cannot lead to further conclusions. However, releases initiated by employers constitute only 14.1% of examined entities, among whom 39.1% dismissed people aged 45+, and 35.8% - dismissed those aged over 50. Secondly, this better situation of people aged 45+ focuses on men, because more than half of employers (54.5%) declared that in the year 2011 they did not employ even a single woman over 45. Thirdly, the specific situation in the local labour market can lead the employers who seek workers to reach for those aged 45/50+. Comparisons considering the type of labour market seem to confirm this line of thought - demographically younger labour markets, with a high total unemployment rate (type A) employed older workers less frequently than markets of type C, quite old in a demographic sense and with a low total unemployment rate (Table 3.8). The type of labour market determines the chances of re-employment of women and men aged 45/50+.

¹⁹⁰ The employment (redundancy) rate is calculated as the ratio of the number of admissions reduced by people returning to work from parental leave (up to 2008 from unpaid leave) or the number of redundancies, reduced by those who received parental leave (up to 2008 unpaid leave) in the test period, to the number of full-time employees on December, 31st of the previous year, the Yearbook of Labour Statistics 2010, Central Statistical Office, Warsaw 2010, p. 151

Employers realise that the more advanced age of the candidate to work, the less their possibility of employment in the open labour market, unless it comes to unique occupational skills. However, the survey did not include any data regarding detailed description of recruitment structure according to age.

Newly hired employees aged 45/50+ undertook mainly fixed-term work (53.3% of employers' responses), while in the public sector it was almost a rule (three quarters of examined organisations)¹⁹¹. More than one in three of employers (38.1%) decided to offer indefinite-time contracts - Table 3.9.

Attention is drawn to the discrepancy of attitudes of employers towards the form of employment of workers aged 45/50+ depending on the total number of employed in an organisation. Nearly all of large entities decided to sign fixed-term contracts with the newly employed, also quite often including indefinite-term and civil contracts. Such a variety of relations with new employees results, most likely, from different human resources policy towards different categories of employees in large organisations. It can be concluded from the data gathered, that generally micro-entities contracted workers aged 45/50+ for indefinite period on a more regular basis than the rest of employers, and also, they used specific job contracts three - four times as often as the others.

16% of employers took advantage of different forms of supported employment. The most popular in this group was interventional work. It was reported by one in ten employers, mainly micro - and small entities, employing up to 49 people. On the other hand, internship for people aged 45+ was also popular, but only with medium and large entities - with one in ten of large employers and one in eleven of medium employers, also almost exclusively in labour markets of type C. The remaining forms of supported employment were of symbolic significance with respect to the older workers. Moreover, temporary employment agencies offered a chance of work for people over 45/50 just with large employers - one in nine of them offered employment for people over 45/50+.

In conclusion, it should be highlighted that organisations present completely different approach to employment of women and men aged 45/50+ depending on the total number of the employed. Small, medium and large organisations are much more cautious about employing people over 45/50 than micro-entities (as evidenced by relatively small proportion of contracts signed for indefinite period of time). Fixed-term employment is executed predominantly in large and medium-sized organisations (practically all employers from those groups - respectively: 96% and 87.2% - use fixed-term contracts for women and men aged 45/50+). This procedure is rather popular in the Polish circumstances in relation to all employees, as it allows the employers to easily decrease the number of workers if it is required by the economic conditions. Micro-organisations, more likely than the small and medium ones, offer employment related to the completion of a specific task, similar to fixed-term contracts, and despite being more likely to offer indefinite time contracts than the others, their predominant type of employment are fixed-term agreements, just as in the case of larger organisations.

¹⁹¹ Poland is one of UE-27 countries with the highest percentage of people employed on fixed-term contracts - over 50% of newly hired is employed on this basis.(comparison European Commission, *Employment and Social developments in Europe 2011*, Brussels, 2012, p. 23).

Table 3.9. Distribution of employers surveyed according to the type of contract with newly recruited employees aged 45/50+ in 2011 (in %)*

Specification	Total	Sector			Number of workers					Type of labour market			
		public	private	P	up to 9	11-49	50-249	250 and more	p	A	B	C	p
Definite duration contract	53,3	75,9	52,2	0,487	49,9	69,7	87,2	96,0	0,205	93,8	45,5	48,7	0,002*
Indefinite duration contract	38,1	34,6	38,3	0,813	40,2	22,1	29,0	29,5	0,399	40,0	56,2	30,3	0,039*
Specific job contract	13,5	4,5	13,9	0,331	14,8	4,9	3,6	4,4	0,746	0,0	0,0	21,1	0,003*
Civil law agreement	14,7	12,3	14,8	0,885	15,0	9,0	19,2	30,3	0,851	0,0	34,4	8,0	0,000*
Contract with District Employment Office regarding internship or other form of supported employment	1,1	17,6	0,3	0,001*	0,2	6,6	8,9	6,5	0,016*	0,0	0,0	1,3	0,732
Contract with temporary employment agency	0,1	0,1	0,1	0,999	0,0	0,0	0,7	8,8	0,999	0,0	0,0	0,0	0,999

* Applies only to the employers, who employed new staff aged 45+ in 2011. The percentage does not add up to 100%, possible choice of more than one answer

Source: R. Piwowarski, *Migration of workers aged 45+*, materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of a quantitative study of people aged 45+ *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

The differentiation between various forms of employment contracts is most visible by the type of labour market. Labour market type A (characterised by, inter alia, high total unemployment rate and relatively low level of urbanisation) is the domain of the employers who offer mainly fixed-term contracts (93.8% of employers), and the employers located in labour market type B (very high total unemployment rate, rather high proportion of people aged 45+ in the overall number of unemployed) quite frequently use civil law contracts (more than one in three), and on the other hand, one in five employer in the labour market type C (very high level of urbanisation, low unemployment rate) contracted women and men aged 45/50+ for specific jobs.

Employers tend to be more cautious with respect to the newly hired people aged 45/50+ in terms of the working time agreement, than to those, who have been employed for a longer period. Only 76.8% of respondents from private sector admitted that they employ full time (currently, 88% of private employers offer full-time employment). Micro-entities are the least willing to hire people full time - only 75% employed people

aged 45/50+ full time, as opposed to the other types of organisations - from 93.5% to 99.5%. It is mostly large employers who employ part-time (250 employees and more) - 40.4%, while small employers recruit only 10-49 part-time workers¹⁹².

The situation of people aged 45/50+ in the labour market in the view of employers leads to favourable evaluation. In 2011 there was 37.4% recruitment, while only 14.1% of surveyed entities, on their own initiative, made employees redundant. In 39.1% of cases the redundancies involved personnel aged 45+, and in 35.8% - employees over 50. Those redundancies included retirement (35.8% of employers) and inter-organisational transition resulting from restructuring (40.9%). And as much as the first type of redundancies should be understood as natural to a certain extent and the second one results from constant organisational transformation, the third type of redundancies - very rarely met (4.5% of employers), voluntary leaves "from the initiative of the employee", requires some consideration. Employees aged 45/50+ left on their own initiative mainly when employed in the public sector, in medium-sized organisations (almost in every other) and in large ones - over 66.4% of employers noted this type of resigning from work of older employees. Voluntary resignations of staff aged over 45/50 in private sector is marginal. What is important, not a single employee voluntarily left a micro-company. The survey among the employers does not offer any information about the reasons of such decisions, only the fact of voluntary resignations can be noted, possibly resulting from some extreme circumstances.

Employees aged 45/50+ also remain subject to redundancies resulting from organisational policy embracing entire staff. Apart from redundancies arising from restructuring and closing down job positions, also the least useful employees in terms of work efficiency are made redundant (66.7% of employers). Unsatisfactory performance is a cause of dismissal mostly in private sector (67.7%) at employers with medium or large number of workers.

3.3. Occupational competencies of women and men aged 45/50+

3.3.1. Self-evaluation of skills of women and men aged 45/50+

Knowledge and skills necessary for an individual to be successful in the labour market are subject to change during their lifetime. Graduating from a particular type of school, on a basic vocational, secondary or higher education level, commences a period of constant acquisition of new competencies obtained through further education, gathering experience, gaining general and occupational skills in different work places, different job positions and industrial organisations. Successful adaptation of competencies to changeable market conditions co-determines the possibility of undertaking and continuing employment.

The individual competences are subject to continuous verification in the labour market - both internal and external - in the process of institutional evaluation (e.g. employment agencies), organisations (employers) and also as a result of self-assessment. Leaving the problem of psychological indicators of self-assessment of competences aside, let us notice the evaluation of these competences expressed by women and men aged 45/50+, which are particularly useful in the present-day labour market, such as the ability to communicate in a team, or knowledge of foreign languages¹⁹³.

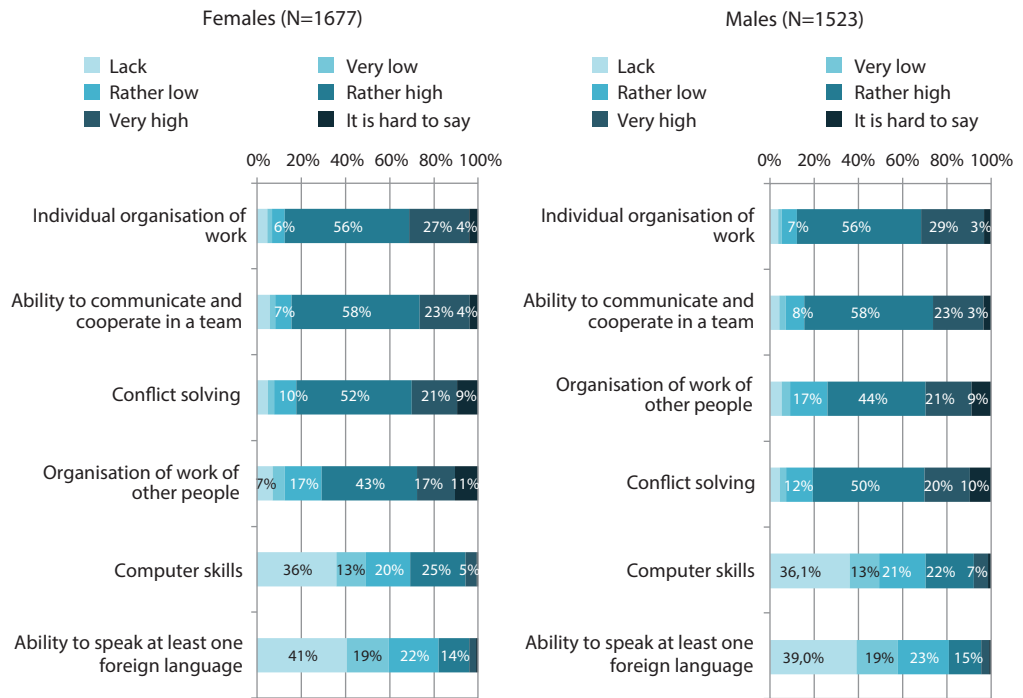
¹⁹² The relationships are not statistically relevant or the quantity is so small that the results are only for illustration.

¹⁹³ Studies of other authors show that people aged 45+ do not exhibit any special advantages or disadvantages - compare A. Mazur and others, *Opportunities and barriers...*, op. cit., and B. Urbaniak (ed.), *Employees aged 45+ in our company*, UNDP, Warsaw 2007, p. 6.

In general, both women and men aged 45-69 assess their competencies rather positively, especially in terms of organisation of individual work or other “soft” competences (Chart 3.4).

Both, for women and men, the self-assessment of competencies is significantly different for various age groups¹⁹⁴. Particular dissimilarities can be noticed in the case of “core” competences - computer literacy and working knowledge of at least one foreign language, they are significantly higher in the case of women and men from the age group of 45-49 than in the others.

Chart 3.4. Self-assessment of skills of women and men aged 45/50+ by sex and age (in %)



Source: I. Kołodziejczyk-Olczak, *Competence of people aged 45+ materials of the project “Equal opportunities in the labour market for people aged 50+”* developed from the results of a quantitative study of people aged 45+ *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

Unfortunately, the insufficient knowledge of foreign languages, communicated by other studies, finds its confirmation¹⁹⁵. It should be noted that almost one in five men (19%) and one in six women (17%) aged 45-69 highly assessed their knowledge of at least one foreign language, and as much as circa 40% indicated the lack of such a skill (those opinions are not differentiated significantly by sex). Additionally, not all job positions in modern economy require the knowledge of foreign languages. The data discussed so far applies to the entire population of people aged 45-69, thus also the people who are economic in active and there-

¹⁹⁴ For all discussed skills, $p < 0.05$ (usually close to 0) - with the exception of the assessment of skills of other people, which is not subject to diversification by the age of men.

¹⁹⁵ R. Piwowarski, *The situation of people aged 45/50+ in the light of research - conclusions from the desk research [in:] The final report on the quantitative studies of people aged 45-69 within the scope of Polish labour market for women and men aged 50+ - Diagnosis*, joint publication, Lodz 2012 (materials of the project “Equal opportunities in the labour market for people aged 50+”).

fore, their disability to speak a foreign language is irrelevant to the labour market. This is confirmed by the differences between particular age groups - people who are in retirement age assess their skills distinctly lower in this respect. On the other hand, this skill is assessed at least highly by 13% of women and 17% of men of the oldest age groups in the research, as opposed to 23% of women and 27% of men aged 45-49 and 16-17% of people aged 50-59/64. This opinion is slightly better within the group of the employed - 24.4% of women and 31.6% of men declare the lack of the skill of communicating in at least one foreign language, and about 30% of women and 24% of men evaluate it as high. Studies conducted by other authors show that the situation slowly improves, and even that *"people aged 45+ do not have lower qualifications (for instance, related to modern technologies) than their younger colleagues, many a time, people from this group are more active in acquiring additional qualifications in order to sustain their position, with similar level of competence to the younger employees"*¹⁹⁶. The comparison of the residents of countrysides and cities, and also districts of different specification of labour market, confirms linguistic shortages of the residents of less urbanised areas, especially countrysides (foreign language skills are declared to be high by about 10% of people aged 45/50+ compared to circa 25% of urban residents, and nearly a half - compared to 36% of city dwellers - indicates no such skills).

Another important skill, that influences the functioning in the modern world, and also in the labour market, is the ability to drive certified by a driving licence. More than a half of people aged 45-69 have a driver's licence and in 95% of cases it is category B, which entitles to drive motor vehicles, tractors or slow moving vehicles. It is much less frequent for women to have a driving licence (34%) then for men (78%). In the case of women, there is a discrepancy resulting from age - the younger the women are, the more frequently they do have a driving licence. Nearly one in two people aged 45-49 have a driver's licence, more than a third of people aged 50-59 and only one in four aged 60-69. Those differences appear even smaller in the case of men¹⁹⁷. It can be concluded that the subsequent generations of women will treat having a driving licence as one of the necessary indicators of successful career, as it is done by men. The fact of having a driving licence is often connected with the type of job - there is a substantial relation between a job position in the group of the employed and having the licence (for example, 53% of unskilled worker have a driving licence compared to 85% of managers). It also affects the differences between women and men in term of qualification - in the majority of cases, women's licences are limited to category B, whereas about 15% of men have driving licence category C, 5% - category D, and 14% - category T.

The importance of the place of residence in relation to the fact of having a driving licence is visibly lower, although a greater popularity of licences of categories C, D, C+E and others can be noticed among the residents of districts type C, and - naturally - higher percentage of those having a licence category T among inhabitants of districts type A, in particular among the rural residents. As a disadvantage, it should be pointed out, that almost a half of the unemployed residents of districts type A and rural areas do not have any driving licence, including the most popular one and the one most required by employers driving licence category B. It makes it more difficult to find employment outside agriculture. On the other hand, having a licence category T by one in three unemployed could make it easier to find employment in agriculture (if such a demand occurs).

Present day world is dominated by information and Telecommunication technologies (ICT). In order to make use of it, at least at a basic level, one have to acquire a certain set of skills, which can be defined as computer literacy. This umbrella term includes a whole range

¹⁹⁶ *The problems of the labour market, education and entrepreneurship in the opinion of the representatives of local communities of Małopolska*, Regional Labour Office in Cracow, Cracow, November 2011, p. 6, quoted after: R. Piwowarski, *Sytuacja ...*, op. cit..

¹⁹⁷ The relation is statistically irrelevant for both sexes: for women $p = 0.193$, for men $p = 0.501$. Nonetheless, the connection between having the licence and the type of job position is relevant - $p < 0.001$.

of specific skills, beginning with the easiest ones related to starting and using the device. General self-assessment of those skills, similarly to the knowledge of a foreign language, was also unfavourable. Particularly significant gaps in this respect occur in the oldest age groups. However, it deserves to be highlighted, that nearly one in three women (30%) and one in three men (29%) declare their skills in this matter to be high¹⁹⁸. Clearly a better situation can be observed in the case of employees aged 45-69 - about 55% of women and 38% men assess their computer skills highly, but on the other hand 13.3% of currently employed women and 20% of men admit a complete lack of this skill. Opinions in this subject are significantly associated with age - about 45% of women and men aged 45-49 rated their skills highly or very highly, as opposed to 33% of women and 26% of men aged 50-59/64 and 15% of women and 17% of men aged 60/65-69. In turn, the lack of these skills was indicated nearly by 60% of those aged 60/65-69 compared to 30-40% aged 50-59/64 and only 15-20% of the youngest group 45/50+. Urban residents are more advanced in terms of technology than those from rural areas (35% of women and men aged 45/50+ living in urban areas compared to about 18% - in rural areas, assess their computer skills highly or very highly, by analogy, the proportion of people who completely cannot handle a computer in urban population is two times lower than within rural residents). Similarly, the percentage of people without ICT skills reaches 46% among the inhabitants of districts type A, compared to 39% in districts B and only 25% - in districts type C. In the latter ones, the proportion of people who cope well with the computer reaches almost 40%. It is the unemployed who have particular difficulties with computers, especially those living in the countryside or in poorly urbanised districts type A.

Based on self-assessment, people aged 45-69 are best at using the Internet - nearly one in four, including nearly 40% of currently employed, declares a high level of skills related to searching information and communication via e-mail. The ability to make payments or purchases on the Internet is evaluated worse, however the result showing, that one in five people aged 45-69 (including almost 40% of employed women and about 30% of employed men) can do it well, should be considered as quite positive. Such skills are only slightly differentiated by sex.

Consider the skills that can be useful in occupational work, such as preparing of documents in Microsoft Word text editor or the development of spread sheets using Microsoft Excel. In this respect, the situation does not look appealing, since nearly half of those aged 45-69 (47% of men and 48% of women, including nearly a third of employed men and one in four employed women - $p < 0.001$) in general cannot create texts in electronic format and save them on computer disc. The situation is even more difficult in the case of the unemployed, especially the rural population and poorly urbanised districts type A (nearly four out of five people declare such problems). There is also a clear relation to age - in the youngest group, aged 45-49, the indicators' values are more optimistic (lack of the skill applies only to 29.4% women and 32.9% men). Also, Microsoft Excel remains outside the abilities of more than half of women aged 45-69 (54%, including about 29% of those employed) and men (55%, including about 43% of those employed), while in the age group 45-49, it is the case for 35.7% of women and 39.2% of men. Generally, skills related to the usage of Microsoft Word text editor and Microsoft Excel among women and men aged 45/50+, are substantially related to age - younger people always assess their skills in this respect higher than older people. There are also statistically significant differences in the level of assessed skills in Microsoft programs between groups of positions occupied by the people aged 45+ - the higher the position, the higher the level of self-assessment of computer competencies.

The analysis of computer skills, conducted with a consideration of the types of labour market shows significant differences to the disadvantage of people from areas of the labour market type A¹⁹⁹. The situation will certainly be improving, especially in the context of a sig-

¹⁹⁸ There is a significant statistical relation between the age and computer literacy - $p < 0.001$.

¹⁹⁹ In each of these sections $p < 0.001$.

nificant distribution of funds allocated to combat digital exclusion of such areas under the Innovative Economy Operational Programme (Measure 8.3. Counteracting digital exclusion - elnclusion).

The presented general competence profile of women and men aged 45/50+ prepared on the basis of this self-assessment indicates high self-esteem of the population that increasingly adapts its image in terms of skills to the requirements of modern times, which can be clearly seen in the younger age groups.

Table 3.10. Self-assessment of selected key skills for functioning in the modern world

Females aged 45-69 lat	Males aged 45-69 lat
<ul style="list-style-type: none"> • one in six has advanced knowledge of at least one foreign language; • one in three has a driving licence; • one in four can efficiently search for different information on the Internet; • one in five copes very well with online payments; • one in four exhibits high skills of using e-mail; • one in seven has very good skills regarding the use of Excel; • one in five highly assesses her skills of writing texts and saving them on a hard-drive; • one in six can successfully purchase goods online. 	<ul style="list-style-type: none"> • one in five has advanced knowledge of at least one foreign language; • four in five have a driving licence; • one in four can efficiently search for different information on the Internet; • one in five copes very well with online payments; • one in four exhibits high skills of using e-mail; • one in seven has very good skills regarding the use of Excel; • one in five highly assesses his skills of writing texts and saving them on a hard-drive; • one in five can successfully purchase goods online.

Source: Original study on the basis of: I. Kołodziejczyk-Olczak, *Competence of people aged 45*, materials of the project "Wyrównywanie szans na rynku pracy dla osób 50+" „Equal opportunities in the labour market for people aged 50+" developed from the results of a quantitative study of people aged 45+ [Polish labour market for women and men aged 50+ - Diagnosis], Łódź 2012.

The comparison of the self-assessment results for women and men indicate, in fact, a similar level of computer skills of both sexes, with a small advantage of men in terms of foreign language skills, and also very characteristic for men, the skill of driving vehicles confirmed by a driving licence. However, as observed by the representatives of employment agencies, despite strong competencies, people aged 45/50+ have problems with auto-presentation during a job interview²⁰⁰:

(...) it seems that, the biggest problem of those people consists in defining their skills and abilities, what they are good at, what they are strong at, their strengths and weaknesses and then combining those or adjusting to their expectations.

Consequently, the preparation of people aged 45/50+ to a job interview with respect to the self-assessment of their competence requires more effort than in the case of younger people.

²⁰⁰ Transcript of the meeting of a Panel of Experts, organised within the *Polish labour market for women and men aged 50+ - Diagnosis* (Lodz 27/07/2012).

3.3.2. The perception of women and men aged 45/50+ by employers

The situation of women and men aged 45/50+ in the labour market depends on many factors, including the perception of employers, their evaluation of benefits and threats associated with employing such personnel. The presentation of a synthetic image of older workers is very simplistic, since it refers to existing stereotypes, and even solidifies them. However, researchers of age management issues cannot escape from the necessity of formulating the question of what are the older workers like - according to their superiors²⁰¹. Also in the *Diagnosis* studies, this question was included in the quantitative surveys²⁰². The necessity of breaking negative stereotypes was accentuated, among others, during the Panel of Experts²⁰³:

(...) for most entrepreneurs and managers responsible for hiring workers, those aged 40+ are senior citizens, old people, who have lower performance, they will take sick leaves or days off to take care of their granddaughter, but it is not taken into account, what is already understood everywhere in the highly developed countries, that these people have immense experience, yet smaller ambitions as to leader positions, but they just have a great need for acceptance, for sharing their, you know, experience.

The quantitative studies of *Diagnosis* raise the discussed issues in a different manner and address employers with a question whether during their long careers they have encountered certain situations, which would put employees aged 45/50+ in a negative light or would require specific actions from the part of employers.

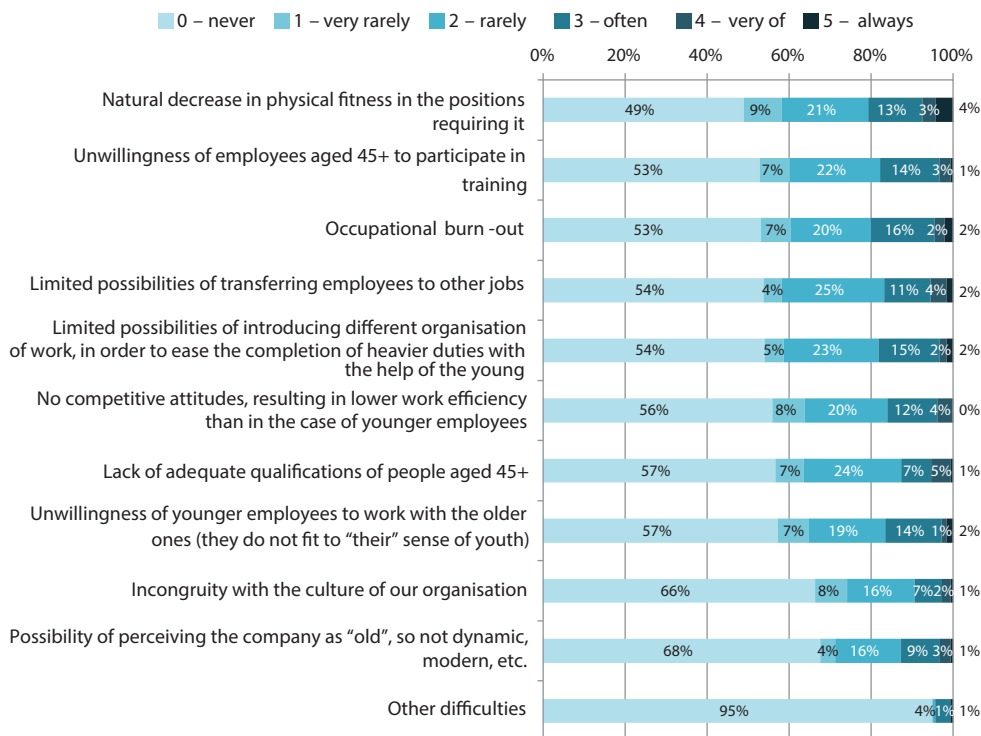
The answers gathered show unequivocally positive image of employees aged 45+, in the majority of cases, employers have never encountered a negative situation related to employment of people in this age group (49-68%) - Chart 3.5.

²⁰¹ For instance, the statement of employers in the study of the School of Economics in Białystok indicate primarily such features of people aged 50+ as: extensive professional experience, responsibility, expertise, diligence, flexibility, loyalty - see C. Sadowska-Snarska (red.), *Conditions for maintaining economic activity of employees aged 50+*, Wydawnictwo Wyższej Szkoły Ekonomicznej w Białymstoku, 2011, p. 49; the results of other studies suggest the motivation to work, mental resistance, while work performance according to 67% of employers does not depend on age - C. Szmidt (Eds.), *Comprehensive...*, op. cit., p. 198-199.

²⁰² It has been indicated, similarly to the research of other authors (see, e.g., B. Urbaniak, *Employment ...*, op. cit.) an extensive baggage of professional experience (they are characterised by wisdom, and at the same time, humility, the ability to cope with difficult circumstances, control of emotions, resistance to stress etc.) A. Krzewińska, J. Kornecki, *Raport [The Final Report]...*, op. cit.

²⁰³ Transcript of the meeting of a Panel of Experts, organised within the *Polish labour market for women and men aged 50+ - Diagnosis* [Lodz 27/07/2012].

Chart 3.5. The frequency of selected situations during cooperation with women and men aged 45/50+ in the opinion of employers (in %; N = 1011)

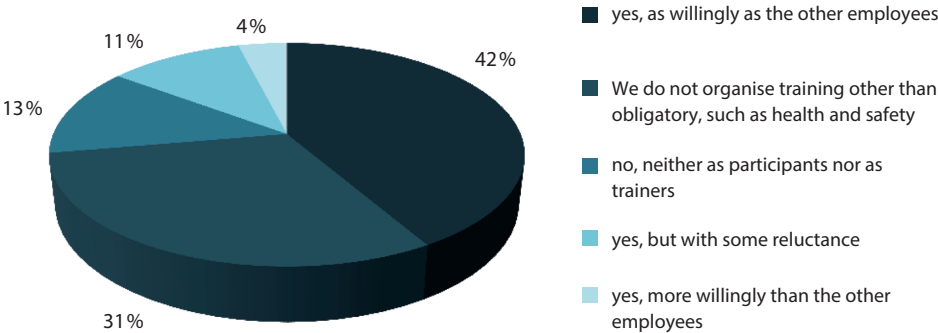


Source: A. Krajewska,, *Representation of workers aged 45+ and the characteristics of employers' attitudes towards employees in that age group* developed from the results of the quantitative survey of employers, *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

The effect is enhanced by the response rate data indicating the frequency of the situation. Two issues received the most negative indications ("often", "very often" and "always" answers): "natural decrease in physical fitness in positions that require it" and "occupational burn-out" - such answers were given by one if five employers. Both cases require intervention, actually, from the part of employers, who pointed out the limited possibilities of introducing other organisation of work, in order to ease the completion of harder tasks with the help of a younger person (19% of employers). Those three inconveniences related to employment of people aged 45/50+ can be eliminated by the use of appropriate tools of age management. Among the less common problems connected with workers aged 45/50+ employers pointed out the frequent/very frequent or always existing reluctance of people in this age group to participate in training (18% of employers) and lack of competitive attitude, which resulted in the fact that the results of their work were poorer than those of younger workers (16% of employers). These results require some comment. As far as the training is concerned, the responding employers could have been influenced by the information, oft-repeated in the media, regarding the aversion to learning that increases together with age, which refers rather to a different situation than the currently performed work. For instance, such a situation can be associated with the reluctance towards training of the unemployed aged 45/50+ or those, who are economically inactive. However, women and men aged 45/50+ still employed have a positive attitude towards training, which is supported by the opinions of the same group of employers who notice, that the employees over 45 are equally willing to partici-

pate in training, and sometimes they are even more interested than their younger colleagues (42% - Chart 3.6). The proportion of employers who notice aversive attitudes of workers aged 45/50+ towards training is slightly smaller (13%) than in a structure of opinions presented in Chart 3.5, reaching 18%; the dissimilarities can stem from the assessment of the intensity of this phenomenon, which was a part of the question to employers listing varied potential inconveniences. Simultaneously, the attitude of employers towards employees' training can be highlighted by the fact, that nearly a third of them (31%) do not train the employees at all - with the exception of obligatory training, such as health and safety (Chart 3.6). In these circumstances, indicating the reluctance of older workers for training seems to be a bit of an overstatement.

Chart 3.6. The interest of workers aged 45/50+ in participation in training in the opinions of employers (in %; N = 1011)



Source: R. Piwowarski, *HR policy towards employees aged 45+*. *Organisation of work and time*, materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of the quantitative survey of employers *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

The employers themselves admitted in more detailed surveys, that they do not conduct training as they employ too little staff and therefore the training is not "worthwhile", and the external training, on the other hand, it too expensive for their possibilities,

(...) you know, the problem is that they organise training and all the offers that we receive, involve very good hotels (...) we do not sign up for such training, but there are a lot of interesting propositions, just too expensive. [enterprise, type C, Podkarpackie Voivodeship]

or the company is in a bad financial situation and prefers not to make employees redundant rather than invest in training:

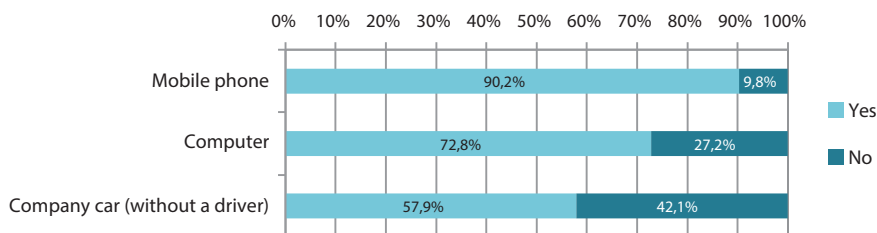
(...) very willingly if we had enough money, then we would be really happy to do various training, but we have to fit into our budget, as long as we are a public company, you know (...) So, actually, less for training, less spendings, we limit our expenses in some other possible areas, but we do not dismiss. [public institution, labour market type C, Lubuskie Voivodeship]

Another type of negative situation, that was discussed by employers of people aged 45/50+, is the already mentioned limited competitiveness of older workers. This can be compensated for the selection of the kind of work and the allocation of those tasks that do not require older workers to compete with the other employees. The manner of statements of the employers discussing the occupational burn-out - another negative phenomenon accompanying the employment of women and men aged 45/50+, depends on the sector as well - in

the public sector, nearly a quarter of employers (23%) had a negative opinion of the occupational burn-out, which is often (and “always”) visible among the employees aged 45/50+.

Taking into account the type of competences, which the older workers must have, it turns out that participation in training is, in their case, most likely included in the scope of activities connected with the job description of their positions - specialists, managers, or skilled workers, e.g. use of computer (Chart 3.7).

Chart 3.7. The use of a mobile phone, a computer and a company car by employees aged 45/50+ (in %; N=748)



* Applies only to the employers, who recruited new staff aged 45+ in 2011.

Source: R. Piwowarski, *HR policy towards employees aged 45+. Organisation of work and time*, materials of the project “Equal opportunities in the labour market for people aged 50+” developed from the results of the quantitative survey of employers *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

The influence of the competences of women and men aged 45/50+ on their chances in the labour market were evaluated by a participant of the Panel of Experts, organised within the framework of this *Diagnosis*, a representative of the Polish HR Forum (which associates tens of private employment agencies):

(...) we are interested first of all in motivation to work. Motivation to work of blue-collar workers, machine operators positions (...). If someone has worked on quality systems then it is very good. For the positions of assistants, secretarial ones, the ability to use that sort of equipment.

The owner of an employment agency and a training institution added a comment to the above quote:

(...) employers more and more often signalise, that they do not want a young, very charismatic person, who perhaps wants to be everywhere, but they do not really know where they will end up. And so they hire a person, who is somewhat static and has certain norms, such, frankly, simple ones and ethical, but this is something I would focus on. Furthermore, also the competences, because with that person you can build something more permanent²⁰⁴.

Supplementary to the above views of employers about older workers confronted with the younger ones, there are results of studies conducted through in-depth interviews with a group of 50 employers (Table 3.11).

²⁰⁴ Transcript of the meeting of a Panel of Experts, organised within the *Polish labour market for women and men aged 50+ - Diagnosis* (Łódź 27/07/2012).

Table 3.11. Confrontation of opinions of employers regarding the employees up to the age of 45 and 45+

Employees aged 45 and more	Employees aged up to 45
Are practitioners	Are theoreticians
Stable and with no demands towards employers	Insecure, with demands towards employers
Know how to behave in a difficult situation, remain calm	Panic in a difficult situation, do not know how to behave in such
Take responsibility for the tasks entrusted in them, can be relied on	Less responsible, can be relied on to a much smaller degree than older people
More serious, more attached to work	Less serious and less attached to work (more likely to change job)
Have bigger difficulties in learning technical novelties	Have smaller difficulties in learning technical novelties (use of new devices, new computer software etc.)
Stable, less likely to initiate introduction of changes	„Mobile”, striving for changes
Work slower	Work faster
Less mobile	More mobile
Engage in entrusted work easier	Engage in entrusted work more difficult
Take care of work more and analyse entrusted tasks more thoroughly	Engage less in resolving specified issues, often perform their duties superficially
Emotionally stable, more difficult to lose temper	Emotionally unstable, easier to lose temper
More organised	Less organised
More stress resistant	Less stress resistant
More self-sufficient, rarely need control or supervision	Less self-sufficient, often need greater control and supervision
Less optimistic, less energetic and less creative	More optimistic, more energetic and more creative
Have greater problems with memory	Have no problems with memory
Greater willingness to learn	Smaller willingness to learn
Find it more difficult to adapt to changes	Find it easier to adapt to changes
Humility, smaller likelihood of taking the risk	Lack of humility, greater likelihood of taking the risk
Smaller creativity, schematic behaviour	Greater creativity, creative behaviour
Smaller physical strength and fitness	Physical endurance and greater physical fitness
More afraid to make mistakes, brood on their mistakes longer	More courageous, less afraid to make mistakes and remember them shorter

Source: A. Krzewińska, J. Kornecki, *The final report on the quantitative studies of people aged 45-69 within the scope of Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012 (materials of the project “Equal opportunities in the labour market for people aged 50+)

It is worth to recall at this point an opinion of one of the employers:

Employees aged 45+ definitely cost less than younger employees. Of course in the sense that they bring more benefits to the employer, as taking into account their remuneration, taking into account on-going evaluation, then naturally, they cost more, as they frequently have seniority benefits, they have higher salaries, they know their rights, so they will not allow to be cheated in terms of remuneration, bonus and so on and so forth. They are often associated in trade unions, and thus they have someone to protect them. And from that point of view,

the are more expensive, however the product they deliver is definitely cheaper because it is of better quality, they are attached to the company and they constitute a huge capital, which after taking all that into account - costs the employer less than a temporary bet on a rat race, recruiting employees, who will allow to be forced into that race, will agree to be abused. In a long-term perspective, this costs the employer much more. [enterprise, market type C, Podkarpackie Voivodeship]

3.3.3. Self-assessment of usefulness and satisfaction in the current work place of women and men aged 45/50+

Regardless of the level of formal qualifications and evaluations formulated by employers, each and every employee has their own idea of their personal value and usefulness in a work place. The sense of self-esteem as an employee in the current work place, satisfaction from work, affect further career plans, although such a relationship is not unambiguous, which is supported by e.g. research in the framework of the *Comprehensive programme of stimulation of elderly people aged 50+* Out of ten factors deciding about the will of workers aged 50+ to continue working after gaining eligibility to retirement, only four have been identified to have a real meaning. There is no "satisfaction from current work" among them, but there is "the meaning of work in human life"²⁰⁵. The thesis about the impact of satisfaction with the job on a decision about the continuation of work of people in the pre-retirement and retirement age, is confirmed by this *Diagnosis* study - those aged 45/50+ formulating openly the reasons, for which they would like to work as long as possible, indicated in the first place the satisfaction from work, and that they fulfil themselves occupationally, they like what they do (as claimed by about 18% of the currently employed, and thus more than a half of those, who do not plan stop working as soon as possible).

The *Diagnosis* studies, also paid attention to the sense of usefulness at work of women and men aged 45/50+ due to the qualifications i.e. knowledge and skills, and due to the job satisfaction rate. More than a half of employees in the discussed age group feel definitely useful in their current jobs, 40% claimed similarly but with a certain hesitation. Those positive impressions about individual usefulness in the current work place, generally do not change according to sex and age, although interestingly, there is nearly 100% acceptance of their own usefulness of men aged 45-49, which then decreases to the level of 93% at the age of 50-64. Also the place of residence is not the factor, which differentiates this assessment significantly. It is more common that the sense of usefulness is visible in the current work place among people: (i) who are proficient computer users and speak a foreign language, (ii) have a high level of communication and team work skills together with the skills of organisation of work of their own as well as others; (iii) working on managerial positions and specialists²⁰⁶.

Contract workers, women and men aged 45/50+, generally speaking are satisfied with different aspects of their work (Chart 3.8). Relatively significant (the greatest compared to the other elements) dissatisfaction is caused by remuneration - 38% of workers aged 45/50+ expressed their dissatisfaction with a low level of salaries, or income, but on the other hand, 60% is satisfied (among which 8% - strongly).

Also in the studies of the *Comprehensive programme* low remuneration was pointed out as disadvantage of the current job by the most people aged 50+²⁰⁷. It seems to be generally common impression due to generally low level of remuneration in Poland compared to the developed countries of EU-27²⁰⁸. On the other hand, the rate of satisfaction with the at-

²⁰⁵ The remaining three factors are: emotional fear of retiring, social attitude and rational fear connected with retirement, C. Schmidt (ed.) *Comprehensive...* op. cit., p. 314.

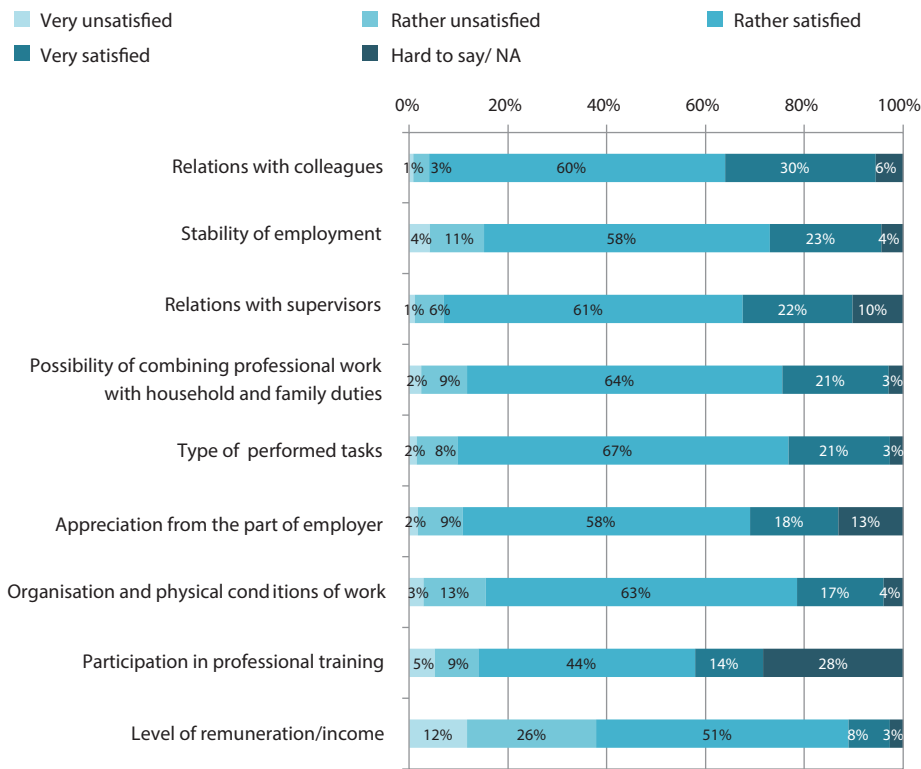
²⁰⁶ In each of those cases p is very low, 0.001 or close to 0.

²⁰⁷ C. Szmidi (ed.), *Comprehensive...*, op. cit., p. 279.

²⁰⁸ M. Wrzesień, *Poland in comparison to the EU. Facts and predictions*, Sedlak & Sedlak; http://www.wynagrodzenia.pl/artykul.php/kategoria_glowna.0/wpis.2570, as for 05/10/2012

mosphere at work is high, as both the relationships between co-workers and with superiors received the smallest number of negative marks and the most the highest positive ones. The statements on the scale of satisfaction with the participation in vocational training draw attention as - as much as 28% of women and men aged 45/50+ working as contractors avoided the direct answer and chose “difficult to say/not applicable”. At the same time, only 44% was rather satisfied, what in the context of the answers to the further questions, should be considered a poor result (Chart 3.8). It can be concluded, that either women and men aged 45/50+ do not appreciate the accessibility of vocational training as an element shaping overall job satisfaction, or there is no such training in their work places, which was mentioned earlier while discussing the results of employers’ surveys.

Chart 3.8. The evaluation of selected situations in a work place by women and men aged 45/50+ (in %; N = 1190)



* Applies only to the employed (at the time of study).

Source: I. Kołodziejczyk-Olczak, *Self-assessment of occupational position of employees*], materials of the project “Equal opportunities in the labour market for people aged 50+”developed from the results of a quantitative study of people aged 45+ *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

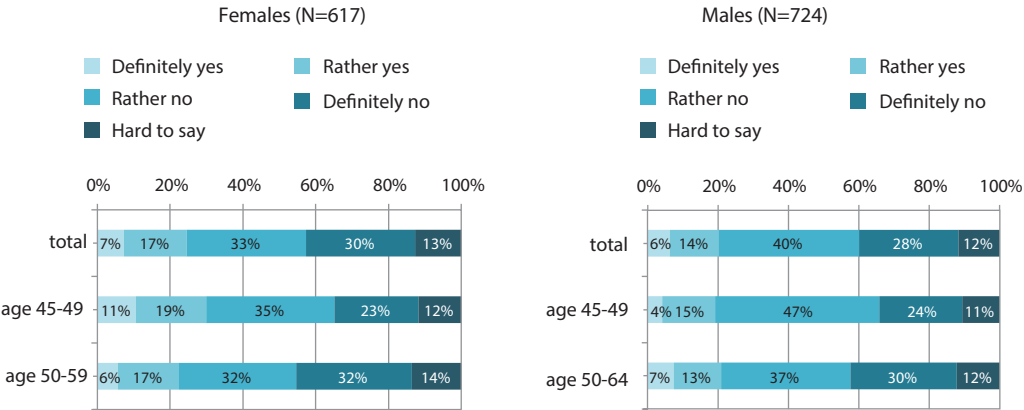
Sex has no substantial influence on the opinions regarding different aspects of work, and even if, then it is related to generally experienced discrepancies of remuneration of women and men, which causes the proportion of men who are satisfied with their salaries/income to be higher than of women (respectively: 7% women and 10% men).

3.3.4. The attitude of workers aged 45/50+ to the possibility of retraining

Current economic conditions force the employed, regardless of the level of their qualifications resulting from the knowledge and experience, not only to continuous education and training in terms of both general and vocational competences, but also, occasionally to retrain including changing the occupation, which is necessary in the view of impossibility of finding employment in current vocation.

Compared to other EU-27 countries, the interest of Poles in life-long learning is small, being particularly evident in the group of people aged 50+. It confirms the results of the *Diagnosis*, which show that only about one in four working woman and one in five working men aged 45-69 are potentially ready to retrain. Apart for the undecided (12-13%, depending on sex) there is a large crowd of people working, but unwilling to retrain (63% of women and 68% men). Nearly one in three women and more than one in four men present a decisive opinion in this matter. Age is an important factor in the attitude towards retraining of women and men²⁰⁹ - Chart 3.9.

Chart 3.9. The attitudes of the employees aged 45-69 towards a possibility of retraining, by sex and age (in %)*



* The Chart omits people aged 60/65-69 due to very small numbers in the group of employees.

Source: J. Wiktorowicz, *The attitude of employees towards further employment* materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of a quantitative study of people aged 45+ *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

With a quite uniform image of reluctance to retrain, more willing to do that are: (i) women (as compared to men), (ii) people with secondary education (one in four) - as opposed to those with higher education (less than 15%) and below the secondary education (circa 20%), (iii) people with poorer health, (iv) people in a difficult financial situation, (v) people socially active, (vi) those who participated in different forms of education in the last two years. The place of residence has no meaning in this respect - residents of different types of districts, cities and countryside are on a similar standpoint..

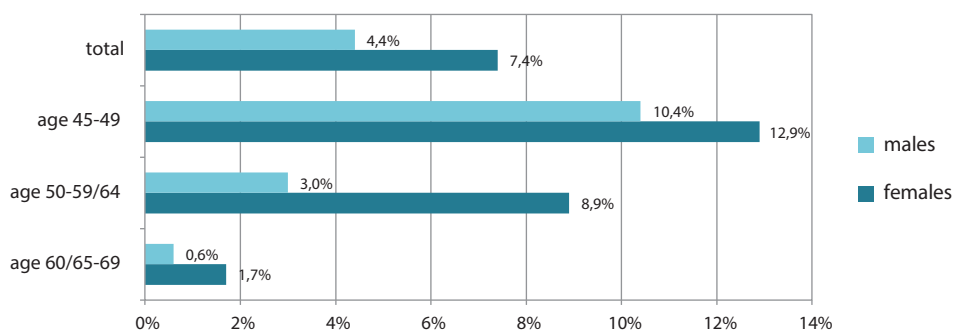
²⁰⁹ Differences according to age are significant for women $p=0.022$; for men $p=0.066$. Also crucial is the relation between the level of education and financial situation ($p < 0.001$), health ($p = 0.014$), social activeness ($p=0.032$), participation in training ($p = 0.005$).

3.3.5. Educational activity of women and men aged 45/50+

The postulate of lifelong learning is gaining more and more publicity due to the activities supporting the Europe 2020 strategy - *A European strategy for Smart, Sustainable and Inclusive Growth*. Studies initiated by the European Commission, unfortunately confirmed, that within the EU-27 older workers participate in formal and informal education in a visibly smaller scale than younger and middle-aged employees - in Poland, the *lifelong learning* indicator is only 0.8% for people aged 55-64, and 2.2% for people 45-54, and for people below 45 it is 5.7%, while for EU-27 the corresponding proportion is: 4.3%, 7.1% and 10.2% (data for 2011)²¹⁰. Obviously, the tendency to educational effort is clearly related to the level of education - the higher the education the greater the educational activity²¹¹.

The *Diagnosis* studies show, that only a small proportion of women and men aged 45/50+ undertook the effort of further education within the last two years. Any form of educational effort was undertaken only by 6% of people aged 45/50+, regardless of age, women (7.4%) more frequently than men (4.4%). Those indicators are higher in the EU studies, however the test period is different - in the *Diagnosis* studies the questions referred to the educational activity within the last two years, whereas in the *Labour Force Survey* - in the period of the last four weeks prior to the survey. The relatively highest educational activity was exhibited by women in the age group of 45-49 (12.9% of women compared to 10.4 % of men from the same age group) - Chart 3.10.

Chart 3.10. Educational activity of women and men aged 45/50+ in the last two years according to sex and age (in %; N =3200)



Source: Original study on the basis of: P. Bohdziewicz, *Previous career paths of people aged 45+*, materials of the project ""Equal opportunities in the labour market for people aged 50+"" developed from the results of a quantitative study of people aged 45+ *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

This greater interest in further education of women was also pointed out by one of the employers during the detailed interview:

(...) women are hungrier for knowledge and more prepared for new challenges, and men not necessarily. [enterprise, market type B, Lubuskie Voivodeship]

To a certain extent, the type of labour market makes a difference in terms of educational activity²¹². More interested in it are the residents of labour markets type C (8.5%) than type A

²¹⁰ Eurostat, trng_lfs_01, modification date: 30/12/2012

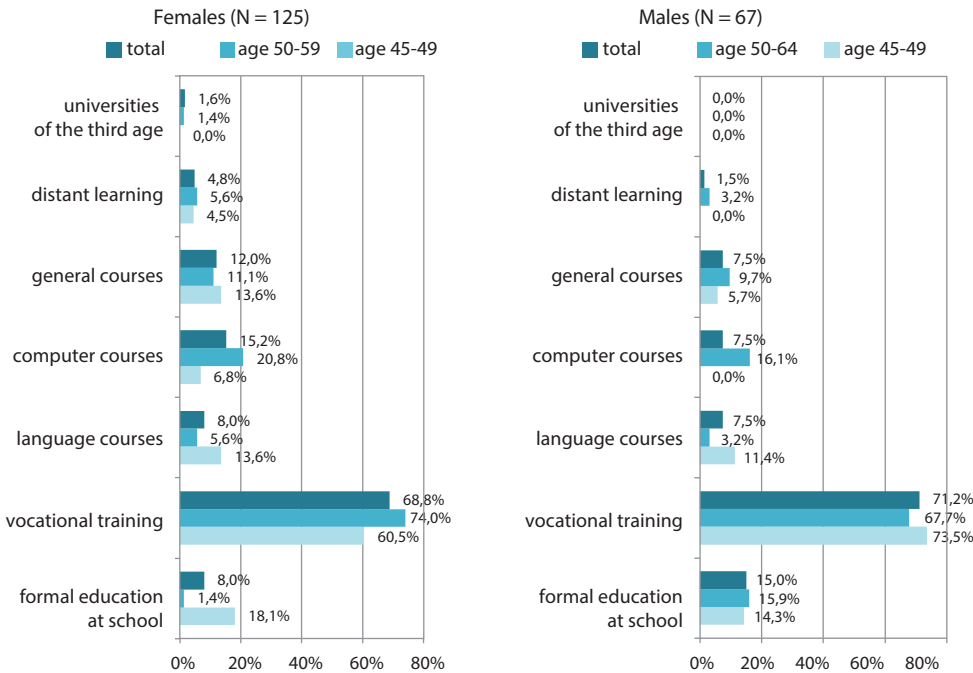
²¹¹ European Commission, *Employment and Social developments in Europe 2011*, Brussels, 2012, p. 218-219).

²¹² $p < 0,001$.

(4.7%) and B (4.2%), which is surely in line with the structural conditions of the areas defined as labour market type C.

Among various forms of education, most people participated in various types of training - vocational (69.8% people aged 45/50+, who undertook educational effort), computer (12.6%), general (e.g. regarding psychological support), linguistic (7.8%). School education - regardless of the level - embraced from 2.6% of people enrolled on levels I and II of higher education, to 3.6% of people continuing their education in evening schools and 4.2% in post-graduate and doctoral studies. Non-formal education within the University of the Third Age was undertaken by as little as 1% of people aged 45-69 and mainly women (1.6%). Distant learning (*e-learning*) was more popular, and it was chosen by 4.8% of women and just 1.5% of men (Chart 3.11). *E-learning* is the most popular among the residents of less urbanised areas, such as districts of labour markets type A (7.3% compared to 5.9% for market type B and just 1% for market type C). It can be concluded that *e-learning* is a good offer for women and men aged 45/50+ from the regions remote from city centres, although its popularity is small.

Chart 3.11. Forms of education undertaken by women and men aged 45/50+ according to sex and age (in %)*



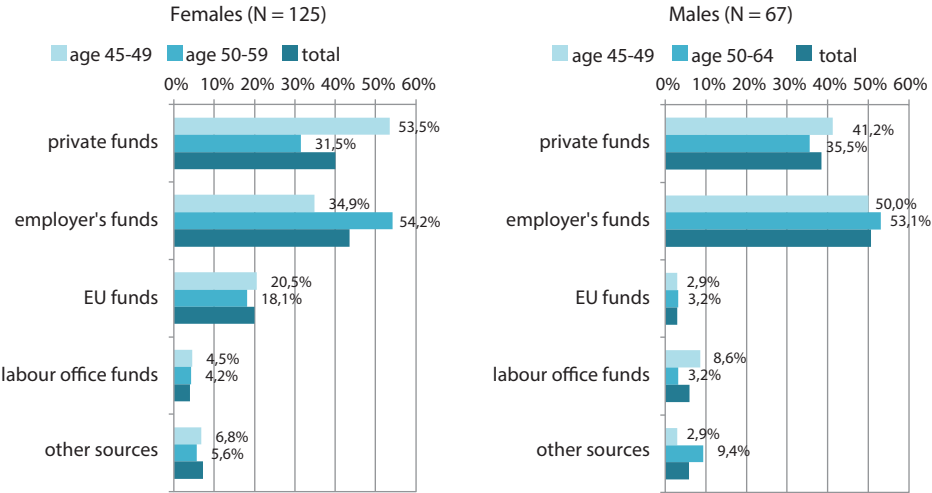
* The Chart omits people aged 60/65-69 due to very small numbers of people participating in life-long learning

Source: Original study on the basis of: P. Bohdziewicz, *Previous career paths of people aged 45+*, materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of a quantitative study of people aged 45+ *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

Within two years preceding the survey, women and men aged 45/50+ undertook educational effort almost equally on their own expense (39.6%) and on the cost of the employers (46.1%). Quite significant in financing the education of women and men aged 45/50+ were

the European funds (14.6%), which were used almost exclusively by women. Other kinds of financing sources of the education of women and men aged 45/50+ were of minor meaning - Chart 3.12.

Chart 3.12. Financing sources of the education of women and men aged 45/50+ in the last two years according to sex and age (in %)*



* The Chart omits people aged 60/65-69 due to very small numbers of people participating in life-long learning The question was answered only by people who undertook educational activity within the last two years.

Source: Original study on the basis of: P. Bohdziewicz, *Previous career paths of people aged 45+],* materials of the project ""Equal opportunities in the labour market for people aged 50+""developed from the results of a quantitative study of people aged 45+ *Polish labour market for women and men aged 50+ - Diagnosis,* Łódź 2012.

The types of financing sources depend on sex. Women much more frequently than men took advantage of the educational support offered within the EU funds. Men, on the other hand, more often than women could count on training financed by employers. If employers do finance any training, then of course only to the moment of reaching retirement age by the employee.

There is a relation between the type of labour market and a type of financing the education of people aged 45/50+. The most of the EU funds were spent on the education of people aged 45/50+ in the labour market type A (almost one in four learning people of that age), the least in the market type C (one in ten). Residents of those areas also in a minimal extend benefited from the funds of labour offices (1% of people aged 45/50+ who participated in educational processes, could count on financial support in this respect). Also, educational activity was primarily and to the greatest extent financed from private sources in the labour market type C.

In conclusion, separate educational patterns can be observed with women and men aged 45/50+. First of all, it is noticeable that women are more active than men in terms of education and it is regardless of age. Those, who for different reasons decide on further education, fund this purpose mainly from their own financial resources. The EU funds constitute a significant part in supporting the education of women and men aged 45/50+.

3.4. Women and men aged 45/50+ towards their own economic activity

3.4.1. Attitudes towards occupational work and potential educational effort

Experience gathered throughout lifetime change the perception of the world, including the attitude towards individual work and self as a worker. In the view of upcoming years leading to retirement, the attitude towards further economic activity is created.

It is a rather obvious fact that people are motivated to work mainly by the financial aspect (83% of women and men aged 45/50+ declared that they work primarily for money, and 43% of this group declared that decisively). Taking into account those who answered "rather yes" and "definitely yes" altogether, the financial aspect of economic activity loses some of its meaning in comparison to the other advantages of work, resulting from such statement as: "performing work is a condition of enriching individual knowledge and developing various skills" (85% of respondents) or "economic activity is a necessary condition of the sense of self-esteem and social usefulness" (84%). The financial factor was particularly important for the residents of less urbanised areas (including rural areas), demographically younger, where the situation on the labour market is tough (labour market type A); remarkably less frequently, this argument was raised by people with higher education level²¹³.

To summarise, economic activity of women and men aged 45/50+, despite being undertaken mainly for financial reasons, is also appreciated for non-financial value, such as individual development, the sense of self-esteem and social usefulness, successful life in general or contact with other people. The statements are differentiated by sex to a certain degree, men underline financial advantages of occupational work more strongly than women ("one works predominantly for money" - 85% of men and 81% of women confirm the validity of this opinion), and also its meaning as "a necessary condition of successful life" - 86% of men and 81% of women²¹⁴. All of the above leads to a conclusion that both women and men aged 45/50+ appreciate professional occupation as a basic indicator of lifetime activity.

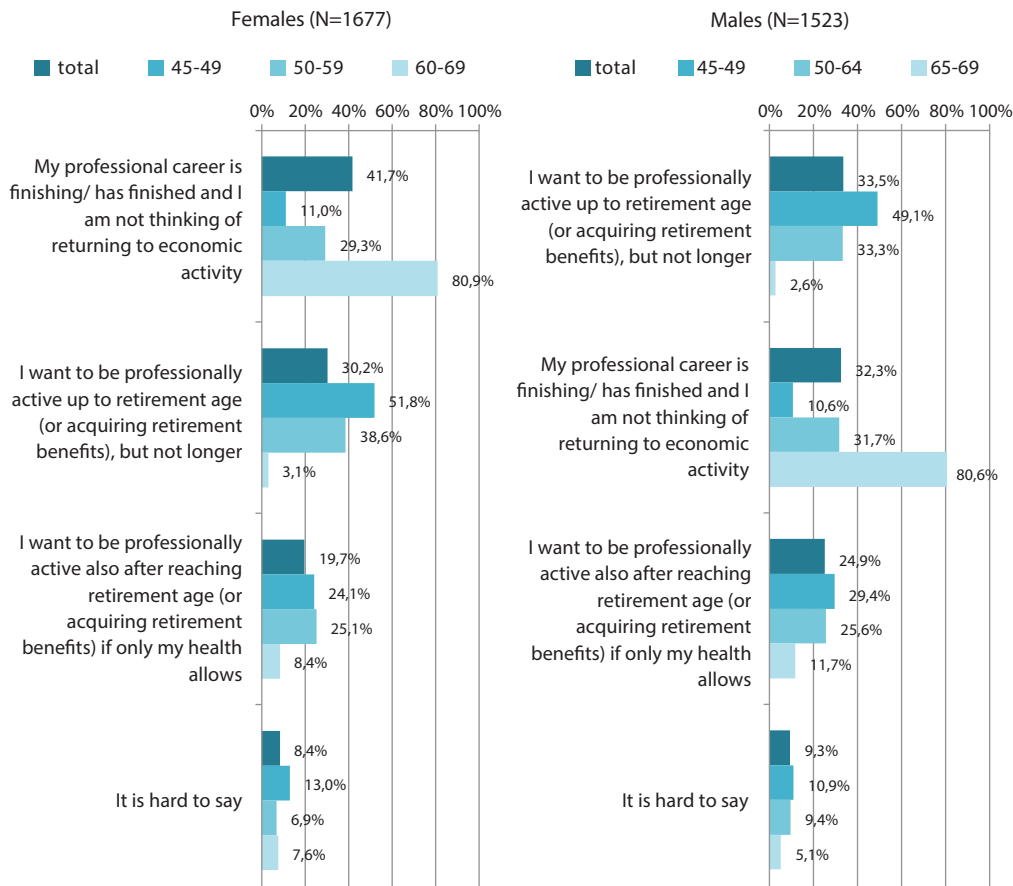
The attitude towards the role of work in a person's life also has a certain influence on the potential continuation of work even at retirement age (or after acquiring pension rights), if only the health condition allows. Admittedly, most of the respondents have either already completed their professional career and stopped thinking about returning to work (37%), or are not planning to work longer than to achieving the retirement age/rights (32%), nonetheless almost one in four (22%) would like to be active in retirement; 9% remains undecided. People who plan to remain economically active even after reaching retirement, are slightly more frequently men (29% aged 45-49 and 26% aged 50-64) than women (24% aged 45-49 and 25% aged 50-59) - Chart 3.13. In both cases, it applies mostly to women and men with higher education - 41.9% of women aged 45-49 and 47.4% of women aged 50-59 and 51.3% of men aged 45-49 and 51.1% aged 50-64²¹⁵.

²¹³ In both cases,, the differences are statistically relevant, $p < 0.001$.

²¹⁴ The test probability is - respectively - 0.048 and 0.019.

²¹⁵ Discussed differences are statistically relevant.

Chart 3.13. Views on the future career by sex and age (in %)



Source: I. Kołodziejczyk-Olczak, *Attitudes of people aged 45+ towards self-employment*[materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of the quantitative survey of employers *Polish labour market for women and men aged 50+ - Diagnosis, Łódź 2012*.

The attitude towards further economic activity is different for the residents of urban and rural areas - city dwellers (24.4%) more frequently than villagers (18.6%) think about further economic activity even at retirement age, whereas the proportion of those who consider their career finished is similar (39.3% versus 36%)²¹⁶. There is also a connection between the attitudes of women and men aged 45/50+ under discussion and the circumstances of the local labour market - about 55% of the residents of more strongly urbanised districts, which offer greater employment opportunities, think about further economic activity (labour market type B and C)²¹⁷.

Declarations of economic activity after gaining pension rights/reaching the retirement age, as well as meeting the challenges of the more and more difficult labour market should go together with a flexible attitude of women and men aged 45/50+ to their own qualifications. Adapting the qualifications to the changing requirements of economy seems nowadays, to be an obviousness, which should be taken into account by all employees, regardless

²¹⁶ In both cases $p = 0.002$ and $p < 0.001$.

²¹⁷ The differences are statistically relevant: $p < 0.001$.

of their age. However, the results of the *Diagnosis* study, once again confirm very little willingness of women and men aged 45/50+ for potential retraining (the way of thinking about educational effort is not particularly different depending on sex). Among the people who do not exclude further economic activity (did not declare that their professional career is completed and they are not interested in returning to work) 31% is not going to, in any circumstances, widen or deepen their qualifications or retrain. The same percentage allows such a possibility in a limited version - small extension or deepening of qualifications, but only if necessary. An open attitude in terms of retraining in a significant or extreme manner is presented by more than one in four people aged 45/50+ (27%). Remarkably, women are more willing to retrain than men - should there be such a necessity - although the differences in this respect are irrelevant - chapter 3.14.

Employers underlined during the survey, that employees aged 45/50+ are afraid of changes, what transfers into their reluctance to master new technologies (using new equipment or modern software).

(...) perhaps, small flexibility to changes, which are being introduced in a company. [enterprise, market type B, ZachodniopomorskieVoivodeship]

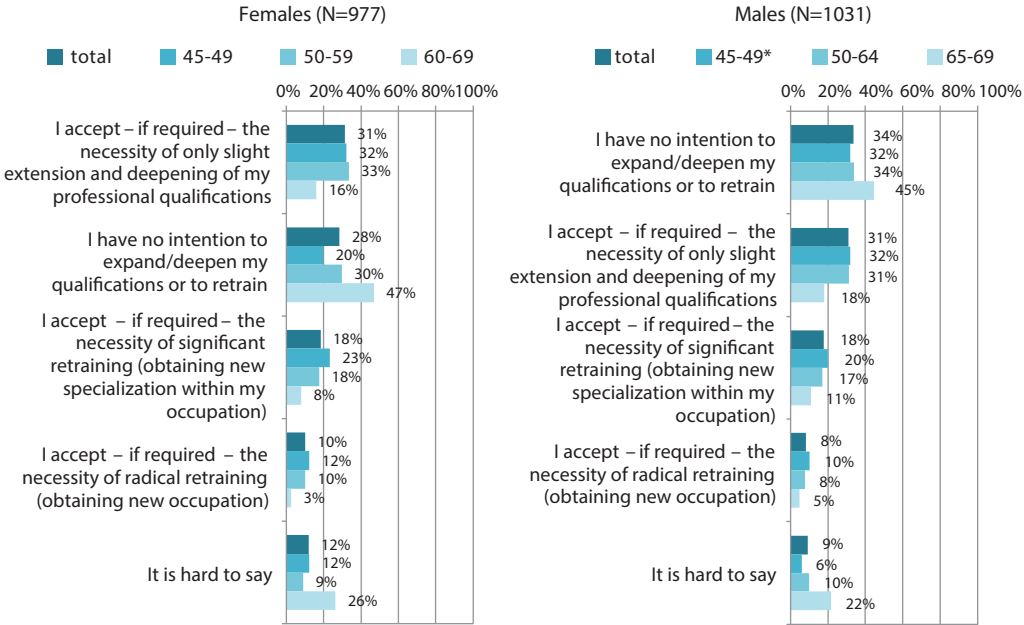
(...) they are afraid of changes, they are afraid of change, indeed, they prefer to do what they constantly do. [enterprise, market type C, PodkarpackieVoivodeship]

(...) the matter of computers and this technology, the absorption of this knowledge and its incorporation takes time and much longer [enterprise, market type B, ZachodniopomorskieVoivodeship]

The reluctance to extend or deepen qualifications or to retrain stays related to the type of labour market and it is a statistically relevant dependence. Most people who do not plan any changes in their qualifications can be found in labour markets type A (41.7%), and the least in markets type C (28.3%). Similar conclusions can be drawn while comparing the residents of rural areas and cities - 41.9% versus 30.5%. A positive attitude towards changes in qualifications, both in the case of women and men, remains related to the level of education - the higher the more supporters of potential learning, e.g. it is declared by 9.5% of respondents educated at most at a junior high school level and 24.2% with higher education²¹⁸.

²¹⁸ The differences are statistically relevant; in the cross-section of the market type, city/village, level of education $p < 0.001$.

Chart 3.14. Attitudes of the employed women and men aged 45/50+ towards potential (if necessary) changes and complementing individual qualifications by sex and age (in %)



* The question was answered only by people, who do not exclude further economic activity (did not declare that their professional career is finished and they are not interested in returning to work).

Source: I. Kołodziejczyk-Olczak, *Attitudes of people aged 45+ towards self-employment*[materials of the project “Equal opportunities in the labour market for people aged 50+”developed from the results of the quantitative survey of employers *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

3.4.2. Satisfaction with life as a condition of economic activity of women and men aged 45/50+

Eleonora Bielawska-Batorowicz, Bogusława Urbaniak

The attitude towards economic activity during entire lifetime stays under the influence of many variables of psychological character, which can involve, for example self-identification related to age²¹⁹, including subjective sense of perpetration²²⁰. Another factor that affects attitudes towards work is the self-definition of age²²¹. *Self-identification as an “old” or a “young” person has a crucial impact on person’s decisions, especially those related to shaping late careers*²²². With age, the perception of one’s own role in shaping the course of life both in private and social dimension, changes. A reflection on accept-

²¹⁹ An overview of the concept of human categorisation of age was conducted by Z. Szarota [in:] *Ageing and old age in the dimension of institutional support*, University of Pedagogy Press, Cracow, 2010, p. 29-33.

²²⁰ C. Szmidt (ed.), *Comprehensive...*, op. cit., p. 279.

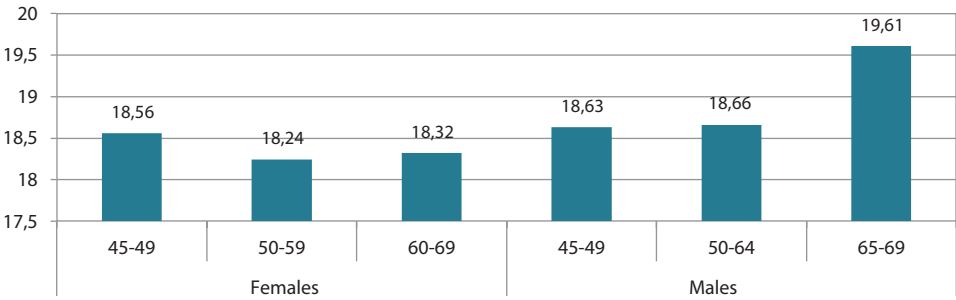
²²¹ CBOS (Public Opinion Research Centre) survey in 2007 showed that a significant proportion of people aged over 50 describe themselves as middle-aged people, as claimed by 49% of those aged 60-64. It can be interpreted as unwillingness to reveal the symptoms of ageing, but also as a sense of lengthening perspective of the life span.

²²² C. Szmidt (ed.), *Comprehensive...*, op. cit., p. 288.

able forms of one's own activity or inactivity becomes an incentive to develop individual strategies to ageing.

Certainly, it is the satisfaction with life that encourages active attitudes of women and men aged 45/50+ towards their own ageing. Satisfaction with Life Scale (SWLS) used within the framework of the *Diagnosis* has very high psychometric parameters²²³. Basing on the satisfaction with life indicators, it was observed that the population of people aged 45+ is rather moderately satisfied with life - the average for the whole population is 18.6 and scale span was from 5 to 35 points. Significantly higher level of satisfaction is characteristic for men more than for women, and observably, there is also a significant differentiation of this parameter in age groups of women and men²²⁴ - Chart 3.15. It should be noted that in comparison to other age groups 45+, clearly identifiable by a high level of satisfaction with life are men in retirement age i.e. 65-69; it is admittedly higher compared to younger men aged 50-64 and women in retirement age i.e. 60-69 and pre-retirement i.e. aged 50-59²²⁵.

Chart 3.15. Average values of the satisfaction with life indicator for women and men according to age (N = 3200).



Source: E. Bielawska-Batorowicz, *The needs and the quality of life against the economic activity of people aged 45+*, materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of a quantitative study of people aged 45+ *Polish labour market for women and men aged 50+ - Diagnosis* Łódź 2012.

Generally, the higher the level of education, the higher the level of satisfaction with life²²⁶, and on all the levels of education the average SWLS indicators are lower among women than men (only in the case of higher education there has been a minimal difference observed, reaching 0.03 in the level of SWLS indicators for both sexes, in the remaining cases the differences are significant) - Table 3.12.

An important determinant of the level of satisfaction with life is the financial situation - lack of savings in the households of respondents and the need to use external assistance were significantly related to lower levels of satisfaction of people aged 45/50+²²⁷. Another

²²³ SWLS (Satisfaction with Life Scale) is intended for individual and group study of healthy and unhealthy adults. It comprises five statements and the respondent assesses the degree to which they apply to his/her previous life. The result of the study is a general indicator of the sense of satisfaction with life. It is a widely used tool to measure psychological well-being based on the operationalization of satisfaction with life as a conscious cognitive evaluation of life, during which the entity makes the comparison of their life with the standards imposed [W. Pavot, E. Diener, *Review of the satisfaction with life scale*, Psychological Assessment 1993, 164-172]. A person participating in a survey gives answers on a seven-point scale. The range of the results is within the boundaries of 5-35 points. The higher the number of points the higher the level of satisfaction with life of a given person.

²²⁴ The differences are statistically relevant: in the cross-section of sexes $p = 0.005$, in the cross-section of age $p = 0.011$

²²⁵ Test probability in on the level of - respectively - 0.023, 0.002 and close to 0.

²²⁶ For women $p < 0,001$, and for men $p < 0,001$.

²²⁷ In both cases $p < 0.001$.

feature of remaining in connection with the satisfaction of life is the health of the respondents (as self-assessed). The SWLS indicators are clearly higher for those women and men, who assessed their health as quite good and very good²²⁸.

Table 3.12. The level of satisfaction with life of women and men aged 45/50+ and variables describing the states of economic activity

Variables describing the states of economic activity	The nature of relation to the satisfaction with life
The retirement age of women	Irrelevant correlation
The retirement age of men	Relevant correlation ($p = 0.003$); the younger the age of retirement the higher level of satisfaction with life
The will to retire or continue occupational work in the current work place of currently employed aged 45+	Significant relation ($p < 0.001$); the will of further work in the current work place is connected to the higher level of satisfaction with life (people who want to retire as soon as possible are less satisfied with life)
Performing paid work in retirement	Significant relation ($p = 0.012$) on the level of population in general to the advantage of people who worked at any point in their lives; applies more to women ($p = 0.049$) - for men, the fact of performing paid work in retirement does not differentiate their satisfaction with life
Evaluation of occupational future after achieving retirement age/pension rights	Relevant differences to the advantage of those, who expressed the will of further economic activity, also after achieving retirement age/pension rights, if the health allows ($p < 0.001$), both women ($p = 0.005$) and men ($p = 0.002$) obtained higher satisfaction with life, if they planned further economic activity.
Self-assessment of individual usefulness in the work place based on qualifications	Irrelevant correlation
Part-time work during lifetime	Significant relation ($p < 0.005$); the fact of working part-time at some point in life is connected with lower satisfaction with life
Experience of unemployment registered during lifetime	Significant relation ($p < 0.001$); the experience of registered unemployment is connected with lower level of satisfaction
Experience of self-employment during lifetime	Significant relation ($p < 0.001$); both women ($p = 0.002$) and men ($p = 0.007$), who were individual entrepreneurs exhibited higher level of satisfaction

Source: Original study on the basis of: E. Bielawska-Batorowicz, *Needs and the quality of life against economic activity of people aged 45+* materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of a quantitative study of people aged 45+ *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

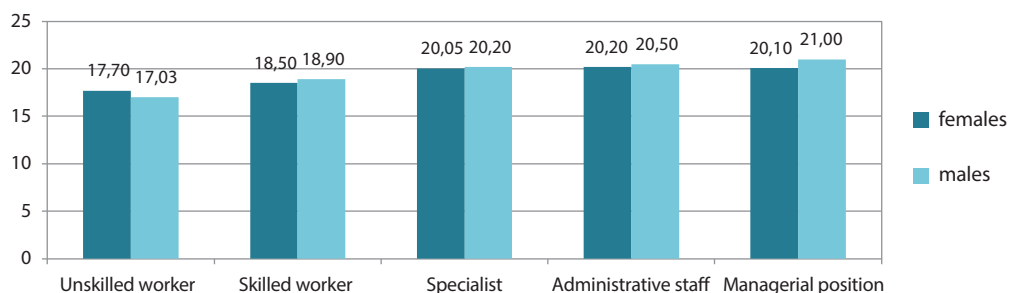
Higher satisfaction with life is experienced by people (women rather than men) representing active attitudes towards professional life in the perspective of further life - Table 3.12. Quite an ambivalent attitude is manifested by men who, on the one hand, reach greater satisfaction through retirement at a relatively early age, ending their economic activity (working in retirement does not differentiate their satisfaction), and on the other hand - in their case,

²²⁸ Detailed values of the satisfaction indicators are included [in:] E. Bielawska-Batorowicz *Needs and the quality of life against economic activity of people aged 45+* materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of a quantitative study of people aged 45+ *Diagnosis of the current situation of women and men 50+ in the labour market in Poland*, Łódź 2012.

the fact of planning to work in retirement combines positively with satisfaction (men who are planning to undertake work experience greater satisfaction than those who choose voluntarily a state of inactivity).

The level of satisfaction with life is significantly different among those employed in the various work positions, which also involves previously obtained information on the relationship between the level of life satisfaction with the level of education of women and men aged 45/50+. The highest level is achieved by people employed in managerial positions and it systematically declines to the lowest level with unskilled workers. This rule applies both to women and men²²⁹ - Chart 3.16.

Chart 3.16. Average values of the satisfaction with life indicator of women and men aged 45/50+ employed in various job positions (N = 3200)



Source: E. Bielawska-Batorowicz, *The needs and the quality of life against economic activity of people aged 45+*, materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of a quantitative study of people aged 45+ in *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

Women and men aged 45/50+ who are engaged in outside-work activity also experience higher satisfaction with life. Social and voluntary activity, membership in organisations and associations²³⁰ involves a small group of people aged 45/50+ participating in the *Diagnosis* survey (depending on the kinds of activities, from 2 to 5%), and it is combined with higher level of life satisfaction than of people socially passive.

Satisfaction with life is significantly related to the situation in the labour market, defined through separated types of labour market. The highest values of satisfaction indicator were recorded among inhabitants of the labour market type A, than markets of types C and B, there are no relevant differences between the residents of urban and rural areas²³¹. Low level of urbanisation of market type A, the area relatively young in a demographic sense - characterised by a rather high unemployment rate, but relatively low proportion of people aged 45/50+ in the total of the unemployed - encourage satisfaction with life at women and men aged 45/50+. The values of the SWLS indicator are slightly lower for women and men living in the areas defined as labour market type C, where in large urban centres there is a rather low level of unemployment. It can be assumed, that the determinants of a sense of satisfaction with life are much more diverse, but also affected by the situation in terms of unemployment.

²²⁹ For the whole population $p < 0.001$, for women $p = 0.005$, and for men $p = 0.002$.

²³⁰ Test probability is: for social activity $p < 0.001$, voluntary services $p = 0.005$, membership in organisations and associations $p = 0.049$.

²³¹ In the cross-section of labour markets types $p < 0.001$, and in the cross-section city/village $p = 0.102$.

3.4.3. The needs related to work and the attitudes of women and men aged 45/50+ towards their economic activity

Eleonora Bielawska-Batorowicz, Bogusława Urbaniak

Work allows to satisfy many needs, among which, the following four are of importance:

1. the need of *achievements* - the need to succeed in tasks requiring abilities and effort as well as competing with others,
2. the need of *affiliation* - the need to be accepted by other people and integrate with social groups,
3. the need of *autonomy* - the need of independence in making decisions, freedom of action,
4. the need of *domination* the need of power and supremacy, also managing other people's work.

The original psychological test that was used in the survey²³² allowed an assessment of needs connected to occupational work and social relations in the work environment in the context of extension of the period of economic activity of Poles.

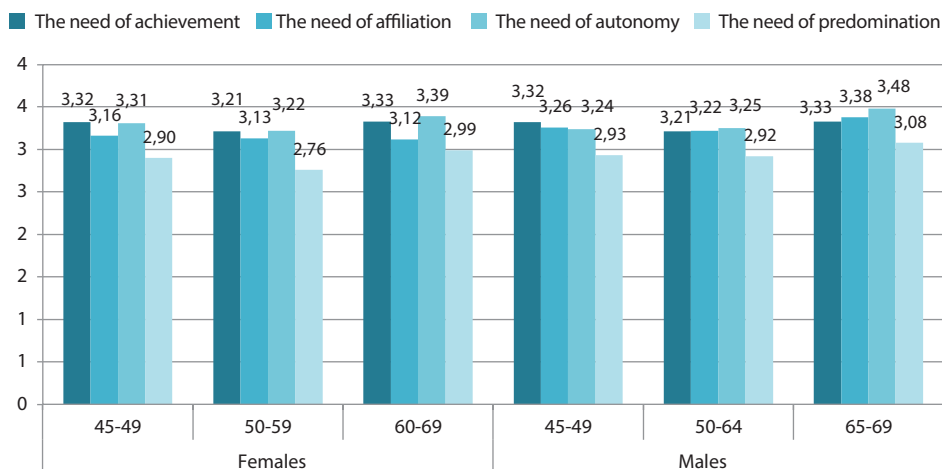
First of all, it should be noted that the high intensity of all the needs significantly and advantageously correlated with the level of satisfaction with life. The highest values of the correlation indicator regard the needs of domination and affiliation²³³. Therefore, the individuals who show those needs and can satisfy them in social relations are more satisfied with their lives. The analysis of the relation between needs and satisfaction with life, including separate age and sex groups, leads to similar conclusions, although in some cases, the correlation indicators are statistically irrelevant.

The intensity of needs - with the exception of the need of domination - is analogical for women and men. The indicator of the need of domination is significantly higher with men. Multiple comparisons indicate significant differences in the intensity of individual needs in groups separated by sex and age (Chart 3.17).

²³² These needs were measured with the *Needs Assessment Questionnaire* designed and facilitated for the purposes of the project by A. Paszkowska-Rogacz, PhD (Institute of Psychology at University of Lodz). This tool allows to characterise the needs connected to the functioning in social relations, and the structure of the scale and the content of individual items include situations related to work and social relationships in the work environment. Individuals with high scores on the Need of Achievements scale are task-oriented and focused more on achievement rather than on expected rewards. The strongest motivators for them are the tasks and situations to be coped with that allow competing with others. On the other hand, people with low level of this need will be rather inefficient in similar situations. Individuals with high scores on the Need of Affiliation scale are motivated by the need of building satisfactory interpersonal relationships with other people. They want to be liked and accepted by others, they also show a tendency to conformity. In relations with other people they try to create an atmosphere of trust and mutual understanding. They prefer cooperation and avoid competition; they are excellent in positions related for example to customer service. Individuals with high scores on the Need of Predomination scale like to have power. They can be active in one of the two fields: directly supervise other people and influence them or manage the activities of other people in order to achieve organisation's purposes. A high score in this scale also means that the given person likes and seeks competition and is also focused on gaining high financial and social status. They are attracted by leadership, although they can be insufficiently flexible and people-oriented. High scores in the Need of Autonomy scale indicate that at work, the given person appreciates independence and freedom of action at most. They do not acknowledge authorities, they are rebellious and stubborn. They want to have a possibility of establishing their own schedule and be free in managing their time. While completing tasks, they try to be their own bosses.

²³³ For the need of predomination: $\rho = 0.146$, $p < 0.001$, for the need of affiliation $\rho = 0.105$, $p < 0.001$; ρ - Spearman's rank correlation coefficient.

Chart 3.17. Average values of the intensity of needs according to sex and age (N = 3200)



Source: E. Bielawska-Batorowicz, *The needs and the quality of life against economic activity of people aged 45+ materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of a quantitative study of people aged 45+ Polish labour market for women and men aged 50+ - Diagnosis, Łódź 2012.*

The intensity of examined needs is correlated with the age of retiring, both in the case of women and men. There are significant relations regarding both sexes, in terms of the need of achievement and the need of autonomy. Both women and men with a stronger need of achievement retired later than people with lower intensity of this need. The same is concluded regarding the need of autonomy. Also the overall seniority remains related to the intensity of psychological needs. In the case of women, the advantageous relation regards the need of domination, and in the case of men - the needs of autonomy and domination. The causes of retiring also stay related to the intensity of occurrence of the discussed needs in subjects aged 45+. Both women and men, who retired due to meeting the requirements of earlier retirement/pre-retirement benefit were characterised by lower level of the need of achievements, the need of autonomy and the need of domination²³⁴.

The inclination for retiring from the current work position as soon as entitled is related to the intensity of such needs as:

- the need of domination, the strength of which is lower in men aged 50-64, who wish to retire,
- the need of autonomy, the strength of which is lower in women aged 50-59, who wish to retire,
- the need of affiliation, the strength of which is higher in women aged 45-49, who wish to retire; such a result may be caused by negative atmosphere at work, which the individuals with strong need of affiliation can be sensitive to²³⁵.

²³⁴ The relation between the need of achievements and the age of retiring is statistically important (for women $p = 0.010$, for men $p = 0.024$; for the need of autonomy: for women $p = 0.035$, for men $p = 0.019$. The dependence between seniority and the need of predomination from women $p < 0.001$ and the need of autonomy ($p = 0.001$ and predomination ($p = 0.003$) for men. The causes of retiring and the needs of achievement (women $p = 0.039$, men $p = 0.003$), the needs of autonomy (respectively, $p = 0.012$ and $p = 0.006$) and the needs of predomination (respectively, $p = 0.010$ and $p = 0.002$).

²³⁵ For the need of predomination $p = 0.028$, for autonomy $p = 0.046$, for affiliation $p = 0.038$.

It has been noticed, that women and men aged 45/50+ who at any point run their own businesses are different from other individuals in terms of the intensity of needs. The most recurring dependence is related to stronger need of domination in entrepreneurial people. More intense need of achievement (besides domination and autonomy) is related to running their own business just in the case of men from the youngest age group 45/50+. The need of affiliation differentiates the self-employed from the others just in the case of women.

The types of needs and their strength are also related to the expectations of women and men aged 45/50+ towards the future. The men who wish to be economically active also at retirement age distinguish from others by the values of the needs of achievement, affiliation and predominance indicators. Similarly, women who wished to continue work after reaching the retirement age/retirement benefit are distinguished by the intensity of the needs of achievement and affiliation. On the other hand, both women and men planning to complete their professional careers as soon as entitled to retire are characterised by the highest indicators of the need of autonomy, and in the case of women - also the need of domination.

3.5. HR policy towards workers aged 45/50+

3.5.1. Awareness of diversity - assessment of employers' interest in HRM specificity, including older age

Age management is a new approach in personnel management in organisations, which "can be seen as a set of methods to invest and nurture human capital, in order for work (regardless of age) to bring benefits to the company and satisfaction of the employees"²³⁶. It is an approach to the total of employees²³⁷, whose possibilities, needs and motivation can be transformed in different stages of life. It is illustrated best by the statement of a representative of one of the private employment agencies²³⁸:

(...) young generation requires a different management method, different way of communication, different way of delegating targets and accounting and monitoring. It has to be done in very short periods of time, basing on very standard, specifically explained parameters and has to be super-measurable. In the case of older people, it is delegation of orders or establishing certain long-term aims, those people are much more patient, those people are much more, so to say, dedicated to what they are to do even if they do not entirely understand the purpose of it, the direction, the strategy etc. It is much easier to manage a group of people aged 45+.

Creating HRM strategies in the segment of older workers has its internal conditions, which include the pillars of competitiveness. They have a strategic importance in shaping the organisational competitiveness. The majority of entities participating in the *Diagnosis* research, represents widely understood sector of services, so it is quite obvious that the employers consider the non-material assets to be the basis of their competitive advantage (expertise of the employees, know-how, etc.) - 65.9% (similarly in public sector, indicated by 78% of employers, and 65.5% in private sector). The quality of intellectual assets is equally important for large entities (68% of employers) and micro-entities (66.1%). While striving to build economy based on knowledge, in which the competitive advantage consists in innovation, slightly more frequently than in one quarter of organisations, the basis of competitiveness are traditionally material assets (buildings and land, machinery etc.). On the one hand, it rais-

²³⁶ J. M. Lichtarski, E. Stańczyk-Hugiet, M. Wąsowicz, *Report on the possible use of modern management methods, including the management of knowledge in the area of activation of older people*, Wrocław 2010, p. 31.

²³⁷ More on definitional considerations in a report by P. Woszczyk (ed.), *Management...*, op. cit., p. 30-33.

²³⁸ Transcript of the meeting of a Panel of Experts, organised within the *Polish labour market for women and men aged 50+ - Diagnosis* (Łódź 27/07/2012).

es thoughts about the slowness of the nature of the processes of modernisation of the Polish economy, on the other hand it determines the type of competence expected by employers of workers aged 45/50+.

The studies of pillars of competitiveness for the type of labour market showed a significant association with the location of the entities²³⁹. Definitely, non-material resources are the most valuable assets in the areas included in the market type C (which has a very high degree of urbanisation, low unemployment, severe demographic ageing and a large percentage of people aged 45/50+ among the unemployed), where three out of four employers considered them to be their advantage. However, employers operating in the labour market A (low level of urbanisation, high unemployment rate, relative youth of the population and a low share of people aged 45/50+ in the total number of the unemployed) to a greater extent tend to consider possessed material resources to be a factor of competitive advantage. Every other employer operating in the market A and only one in six in market type C are in such a situation. In conclusion, large economic clusters attract employers who are aware of the importance of intangible assets in the construction of modern economic structures, and the quasi-rural, small-town areas are traditionally, locations for those employers who build competitive advantage mainly basing on material resources.

There appears a question whether the discrepancy in perception of the human capital in building the value of an organisation is reflected in the separate management approach towards workers aged 45/50+? Can one talk about age management? As it can be concluded on the basis of the qualitative survey of employers, conducted within the *Diagnosis*, the knowledge regarding age management among the employers - especially those smaller ones - is modest. Employers asked for spontaneous statements about age management were not able to address this issue, but after being led by the interviewer, they pointed to some applicable solutions. Similarly, a variety of options regarding age management was presented to the participants of the quantitative study of employers, which also allowed us to assess the scope and scale of the use of instruments of age management. As is apparent from the quantitative survey of employers, among a variety of tools and techniques used in HRM (Chart 3.18), including the ones useful in the management of age, it is possible to identify four that occur in organisations that learn. They include: (i) directing the careers of employees in the way to enable the exchange of experiences of workers of all ages, (ii) knowledge management, (iii) work in teams of different age, and (iv) training methods using the exchange of experiences, such as mentoring, coaching. The declarations of employers are extremely gratifying because most of them (60-66%) use the first three of these techniques. Relatively the smallest number of employers (43%) use mentoring and coaching (but it is still a relatively high proportion). On this basis, it appears that workers aged 45+ have good chances of employment, because due to their competence they support employers in striving to build a learning organisation.

Marcin was trained by Rysiek, who retired and so on, so it is practised. A younger one learns from an older one. [enterprise, market type B, Malopolskie Voivodeship]

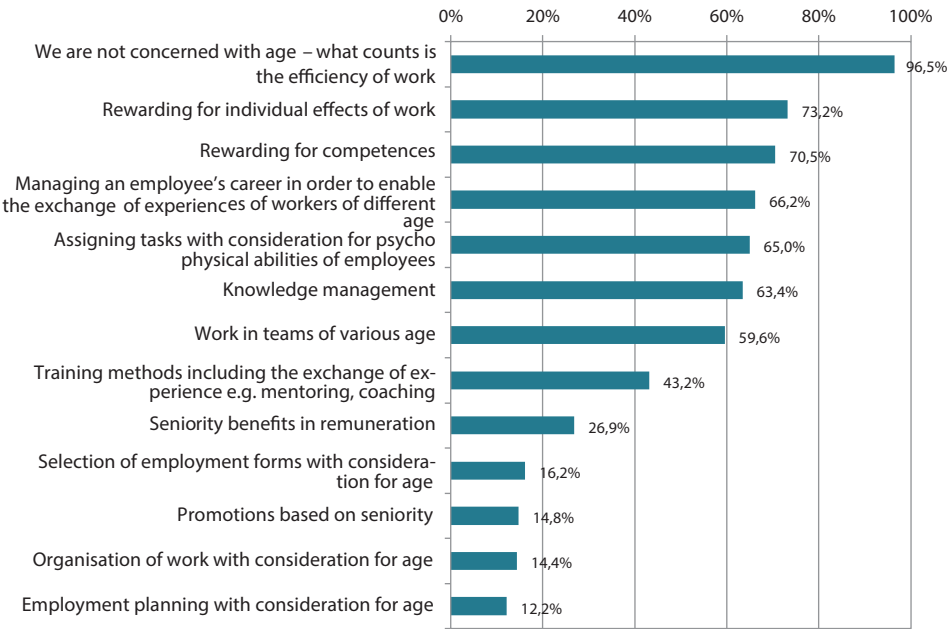
However, further statements of employers, especially the participants of the quantitative study, tend to verify the first impression. It turns out that they are not fully aware of the importance of age as a factor that should be taken into account in planning of employment, working time, the selection of forms of employment, and it is in the interests of employers. Within the framework of the Panel of Experts, a foundation representative concluded *that there is a need to take into account the spread of age management policies, because for most entrepreneurs and managers responsible for hiring workers, the people at the age of 40+ are seniors, old people*²⁴⁰. One might add - so there is nothing to expect from them. But this approach only

²³⁹ $p < 0.001$.

²⁴⁰ Transcript of the meeting of a Panel of Experts, organised within the *Polish labour market for women and men aged 50+ - Diagnosis* (Lodz 27/07/2012).

increases the reluctant attitude of employers towards employees over 45/50 years of age, and therefore, a different belief is expressed more and more often: that employers are not interested in the age of employees, but the results achieved at work, regardless of the metrics (as indicated by 96.5% of participants in the quantitative survey of employers). Efforts aimed at high work performance are supported, additionally paid - 73.2% of employers. This is the dominant view among employers, which is also confirmed by the study of subjects participating in the second phase of the HRM Leader competition, organised annually by the IPISS²⁴¹.

Chart 3.18. Techniques and instruments of human resources management used by employers (in %; N = 1011)



Source: R. Piwowarski, *HR policy towards employees aged 45+*. *Organisation of work and time*, materials of the project *“Equal opportunities in the labour market for people aged 50+”* developed from the results of the quantitative survey of employers *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

On the one hand, employers expect from employees relevant effects of work, and on the other, they bring remuneration schemes that do not stimulate achieving them, for example, they use seniority benefits (26.9% of employers), and promotions based on seniority (14.8%). They constitute stabilisers for employees, a kind of reward for many years of loyalty. As indicated by S. Borkowska, *“many a time, seniority bonuses are identified with remuneration for increasing efficiency”*²⁴², as it is assumed, that the longer the practice, which obviously increases along with the employee's age, the better the performance, sometimes difficult to measure. While rewarding for the results, even if an employee does not have any, seniority benefits guarantee a pay rise “without effort”, acting as a balance of “losses” in relation to other, young-

²⁴¹ B. Urbaniak, P. Bohdziewicz, *Human resources management Creation of modernity, Report of the survey conducted among companies participating in the twelfth edition of the HRM Leader competition*, Institute of Labour and Social Affairs, Warsaw 2012, p 137.

²⁴² S. Borkowska, *Strategies of remuneration*, Published by Oficyna Ekonomiczna, Institute of Labour and Social Affairs, Warsaw 2004, p 114.

er workers, who achieve high and measurable effects at work. It can be seen as an action demotivating teams of employees. Seniority bonuses to salaries are significantly related to the sector of economy ($p < 0.001$). They are a tool of HRM characteristic to the public sector (applied by 85.4% of employers, in the private sector only one in four companies) and large organisations - used by almost every other employer (46.4%) - Chart 3.18.

Rewarding for skills and rewarding effects have similar indicators of popularity among employers, they are practised by, respectively, 70.5% and 73.2% (Chart 3.18). Such a formula of remuneration is in line with current trends in remuneration for knowledge (skills), and for the effects of work. For older workers, this means promoting through rewarding certain behaviours considered particularly desirable by employers. The system should be accompanied by the development of competencies, supported by training, among others, but these - as previously noted - are not disseminated.

The variety of interest in the HRM methods and techniques among the employers according to the sector of economy, the number of employees and - in particular - the type of labour market is worth mentioning. Detailed analyses of those issues were included in thematic reports, prepared for the purposes of this report. There is a clear discrepancy in the attitudes of employers operating in labour markets A and C. Employers from the labour market type C, localised in highly urbanised areas of low level of unemployment, are significantly more likely to reward the effects of work and the competences than employers functioning in small centres, where the unemployment rate is high. It is accompanied by greater interest in building a learning organisation and rather reluctant approach to seniority benefits. This means more innovative solutions in the field of HRM in the labour markets type C, which will thus be more demanding for workers aged 45/50+, but at the same time, will give them more support. Employers localised in labour market A much more often than those operating in the market C include the age of workers in their employment plans (respectively one in six and almost every eleventh), adopting appropriate forms of employment, using seniority benefits (almost twice as likely as employers in the market type C), and promoting on the basis of seniority (respectively, almost a quarter of employers in the market type A and one in seven in the market type C). Workers aged 45/50+ in the market type A may have higher financial demands and due to the importance of seniority in HRM, the employers may have increased fear of employing older workers rather than younger ones. This is reinforced by the relatively less popular reward for the results of employers' labour among employers in market A than in markets type C (respectively, 65.2% and 73.1%).

The awareness of the uniqueness of human capital as a resource of strategic importance to the organisation encourages managers to use different ways to retain knowledge within it, especially when an older employee irrevocably decides to retire (Table 3.13). Knowledge management includes the organisational activities that allow for the exchange of experiences between employees, complementing their skills and development of appropriate attitudes and behaviours. It is also ensuring the labour reserve, the best part of which is composed of the retired, former employees of the organisation. Reaching for former employees who have retired, means deriving from the competences which were developed throughout years, which are still valid and therefore useful to the employer. Slightly more than a half of employers use such popular ways to retain knowledge within the organisation as duplicating the competences of employees (63.3% of employers), preparation of documentation of completed tasks (56.3%) and hiring retired employees (49.9%). The last method is slightly more common among employers in the labour market type C than A and B - 56.2%. Retired workers can count on work to a lesser extent in the public sector (43.6%), the market type A, and at small (48.6%) and micro (49.8%) employers.

Table 3.13. Methods of retaining knowledge related to retiring of employees ("YES" answers in %; N = 1011)

Specification	Total	Sector			Number of workers					Type of labour market			
		public	private	p	up to 9	11-49	50-249	250 and more	p	A	B	C	p
Division of competences, which allows for mutual substitution of employees, i.e. duplication of competences	63,3	68,1	63,1	0,516	63,0	69,8	68,6	79,7	0,697	60,9	65,7	62,8	0,525
Preparation of documentation of completed tasks, which allows other people, if necessary, to replace the person who is leaving	56,3	73,7	55,7	0,041*	56,0	60,8	67,7	73,4	0,569	60,9	44,9	60,7	< 0,001*
The relay system - recruiting new employees before the completion of the career of people going into retirement	42,3	50,4	42,0	0,366	41,7	51,9	60,2	72,0	0,203	49,0	45,6	37,8	0,009*
Preparing successors for critical positions	37,5	33,5	37,6	0,712	37,4	35,7	47,8	62,2	0,520	36,7	38,2	37,4	0,947
Maintaining contacts with pensioners with expertise	44,2	52,1	43,9	0,302	43,9	49,0	52,7	50,9	0,866	48,1	39,6	45,1	0,144
Employing, if necessary, personnel from the group of retired employees	49,9	43,6	50,1	0,483	49,8	48,6	57,9	65,5	0,744	45,4	41,3	56,2	<0,001*

Source: R. Piwowski, *HR policy towards employees aged 45+. Organisation of work and time*, materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of the quantitative survey of employers [*Polish labour market for women and men aged 50+ - Diagnosis*], Łódź 2012.

These methods of retaining knowledge within an organisation are most frequently used by large entities. This is most apparent in the case of the method of succession, which is preparing successors for critical positions (respectively, 62.2% of large employers and only 37.4% of micro-enterprises), although these differences are not statistically significant (Table 3.13). Public sector entities significantly more often than the private ones require preparation of documentation of completed tasks. This bureaucracy of offices promotes preserving knowledge in the organisation.

From the interviews with employers conducted during the *Diagnosis* qualitative survey, it appears that they rarely use a formalised system of knowledge and experience transfer among older and younger employees. If such a transfer takes place, it happens spontaneously, and not in a directed way, especially in small and medium-sized organisa-

tions. Co-workers, spontaneously and on their own initiative exchange knowledge and experience.

(...) the personnel here support the young ones. There are such people here, who ask the older ones if only there is something they do not know (...), so there is this information transfer, support and introduction of those young ones. [public institution, labour market type A, Mazowieckie Voivodeship]

However, it also happens that the older workers do not want to share their knowledge, sensing the competition from the part of the younger ones.

(...) indeed, some discussions, or when on a cigarette break - yes, but when it comes to skills, contacts, then rather no (...) well, it results simply from certain threat. If a younger one comes and wants to plumb the mystery (...). [enterprise, market type C, Podkarpackie Voivodeship]

Managers, but also the entire staff, have insufficient awareness of the different capabilities (such as psycho-physical skills) and the needs of employees, depending on the phase of life where they are, because it is not supported by appropriate training. Employers prefer the so-called "core skills" training and rarely reach for those from the so-called "soft skills" area, not to mention the fact that the training thematically related to ageing of work teams is organised very rarely, if anything, more often in large organisations than in small and medium-sized (Table 3.13). For example, management training in the field of diversity and work-life balance, over the past five years took place - respectively - in only one in seven (the first type of training) and in every eleventh (second type) employer. Exceptionally, the training topics were related to the management of age (2.7% of employers), but this is not surprising, since this is new not only in Polish conditions.

Popular support for employee training is the possibility of co-financing from EU funds under OP HC. With this help employers can improve the skills of their employees, and implement programs of upgrading the methods and tools of HRM. Some of these activities are aimed directly at human resources at the age of 45/50+, which is important, as without this incentive, older workers would remain on the periphery of human capital development programs implemented by employers. Awareness of the availability of projects co-financed by the ESF, targeting women and men aged 45/50+, is still small and focuses on the public sector and large organisations, which employ at least 250 people. Only one sixteenth of the non-public sector employers, but a quarter of the public sector participated in 2004-2006 and in the current 2007-2013 financial perspective in the programs co-financed from EU funds under OP HC, targeting women and men aged 45/50+. In every other case, it was an open programme, aimed at broadly defined target audience, but also quite often - developed for the purposes of employees of a specific organisation (43.9% of employers participating in the Human Capital programmes). Mostly, it was job-related training connected to raising the qualifications of women and men aged 45/50+ and learning foreign languages.

3.5.2. The position of employees aged 45/50+ in selected areas of HRM

3.5.2.1. Recruitment and dismissals of women and men aged 45/50+

In the quantitative survey of employers, only one question was selected from a number of aspects of recruitment - the employers were asked if employers aged 45/50+ submit their applications, and if so, whether they can count on the fact that age will not be an obstacle in obtaining employment. The answers of employers indicate that candidates aged over 45/50 participate in the recruitment process in a moderate degree. Such a situation was encountered by nearly two thirds of employers (Table 3.14), this was also often pointed out by the participants of the qualitative survey. Candidates most frequently apply to large organisations

(circa 60% of employers rejected the “lack of applications” answer) and in non-public sector. 81.5% of employers from public sector experienced the lack of applications from women and men aged 45/50+ in the process of recruitment; there arises a question - is it possible that from the very beginning older people did not believe in the possibility of employment in this sector, or perhaps it is its characteristics that obstructs the work of older people?

Table 3.14. Reasons for not employing women and men aged 45/50+ by employers according to sector and the size of entities (in %; N = 632)*

Specification	Total	Sector		Number of workers			
		public	private	up to 9	10-49	50-249	250 and more
Lack of application of such a person during the recruitment	68,2	81,5	67,7	67,9	74,0	71,1	40,4
Failure to meet preliminary requirements by a person aged 45+	11,3	5,0	11,6	11,5	8,7	14,1	15,9
Not receiving a positive assessment during the initial procedure	2,6	4,3	2,5	2,4	5,8	4,5	17,0
Preference for younger people for a variety of reasons	11,3	8,1	11,4	11,5	7,5	10,3	13,3
Expected remuneration of people aged 45+ was too high	4,3	0,0	4,4	4,6	0,0	3,1	5,2
Other	4,4	1,0	4,6	4,6	2,9	0,0	9,3
Do not know/hard to say	0,1	1,0	0,0	0,0	0,6	1,6	2,6
No need	0,1	2,0	0,0	0,0	1,2	1,6	9,3

* The answers do not add up to 100% as the respondents could chose more than one answer.

Source: R. Piwowarski *Migration of employees aged 45+*, materials of the project “Equal opportunities in the labour market for people aged 50+” developed from the results of the quantitative survey of employers [*Polish labour market for women and men aged 50+ - Diagnosis*], Łódź 2012.

Women and men aged 45/50+ face in the process of recruitment barriers stemming from the attitudes of recruiters towards the category of age, although age should not be considered at all. In as much as 11.3% of cases, employers openly declared that for various reasons they preferred younger candidates²⁴³. Such attitudes occurred more frequently in the entities of the non-public sector (11.4%) than in the public one (8.1% of responses), in large organisations and micro-enterprises, the most rarely at employers hiring 10 to 49 people. Every seventh employer stated that the reason for the rejection of the candidature of a person aged 45/50+ was the (insufficient) competence. This reason was pointed out most often by the largest employers - one in three of this group. It is quite a high indicator, which in the light of the previous statements showing that it is mainly where people aged 45/50+ seek em-

²⁴³ More on the subject of discrimination on the meso and macro level and legal protection of older people can be found [in:] B. Szatur-Jaworska (ed.), *Stan przestrzegania praw osób starszych w Polsce. [The state of perception of rights of older people in Poland]. Analiza i rekomendacje działań [The analysis and recommendations of action]*, Bulletin of the Ombudsman. Materials, No. 65, Warsaw 2008, pp. 19-36.

ployment, makes it necessary to underline significant difficulties with re-employment of this group of people.

Workers are made redundant primarily due to restructuring. From the point of view of employees each organisational change brings with it a sense of uncertainty, insecurity, which is very important to older workers. Can they count on additional support from employers in those difficult situations? Unfortunately not - only 11.9% of employers offer any sort of support for the dismissed employees aged 45/50+. Employers in the public sector are slightly more likely to offer some support, primarily those localised in the labour markets of type A, where there is a rather high total unemployment rate and the highest percentage (35.7%) of employers believing that dismissed employees at the age of 45/50+ definitely do not have a chance of finding a similar job again.

On what kind of support offer from their employers can count the workers dismissed at the age 45/50+? Most prevailing are various types of severance payments, in most cases, in accordance with applicable labour law (Article 921 of Labour Code), but also additional payments resulting from the practices adopted in the organisation - altogether used by 94.8% of employers. Other forms of support which could enhance the chances of getting a new job are small: assistance in active job search - 10.9% of employers, employment brokerage - 9.3%, vocational guidance - 5.8%, and quite rarely - training that if offered, it is by large employers. Evaluation of assistance directed to dismissed women and men aged 45/50+ by employers is very unfavourable. The trade unions operating in few entities are not of any help either. In places where they were present and cooperated with the management, most often in the course of discussion they drew the attention of employers to the issues of releasing employees aged over 45/50.

Opinions of Poles on discrimination in the recruitment processes provided under the Eurobarometer public opinion surveys of 2012 show, that the age of a candidate, over 55, is the most common cause of the disadvantageous position ("when a company wants to hire someone and has to choose between two candidates with equal competence and skills, which criterion puts a candidate at a disadvantage?"). Despite the fact that every other respondent expressed such an assessment, in comparison with other countries, Poland is seen as a country with a relatively favourable employment of people over 55, as in other countries, most of the comments pointed to the advanced age barrier in the successful conduct of the recruitment process (EU27 - 54%). This included also the Scandinavian countries, which are often posed as an example of favourable attitudes to the employment of people over 50 years of age, due to the high employment ratios for late age groups, for example in Sweden - 61%, Finland - 57%²⁴⁴.

²⁴⁴ European Commission, *Discrimination...*, op. cit., p. 88.

3.5.2.2. Work environment encouraging and limiting return to work of people at retirement age

Employers are able to do a lot to increase labour force participation of older people, also in relation to a group that has reached the age for pension or pre-retirement benefits. These considerations may also be useful in the context of the lengthening of the retirement age, which covers additional years of the seventh decade of human life.

Among the many factors that determine the interest of pensioners in returning to work, in the first place is the length and organisation of working time - a total of 51.8% of responses of employers, and next, job requirements, i.e. less stressful job, physically lighter, less aggravating mentally - 46.4%. A quarter of employers said that a factor that encourages continuation of work in retirement is the organisation of work, such as the ability to perform it sometimes at home (16%), and higher remuneration, coupled with additional benefits (14.5%). Thus, both factors were third in the list of factors that encourage pensioners to return to work. Interestingly, there is a very low proportion of responses of employers (5.8%), indicating the adaptation of the work place to the possibilities of an older worker, equipment with devices to facilitate their work. This is one of the most important areas of age management, as it is believed that ensuring adequate ergonomics in the workplace depending on age enables safe and more efficient work²⁴⁵. Why don't employers pay adequate attention to this matter? Perhaps it is related to the fear of being obliged to cover the costs of such improvements.

In the coming years, the retirement age will move to higher levels (e.g. in France it was linked with a possible extension of lives of citizens), thus "the goal of every forward-thinking company are the efforts to maintain the health of workers when they are still young, so they remain able to work until late age"²⁴⁶.

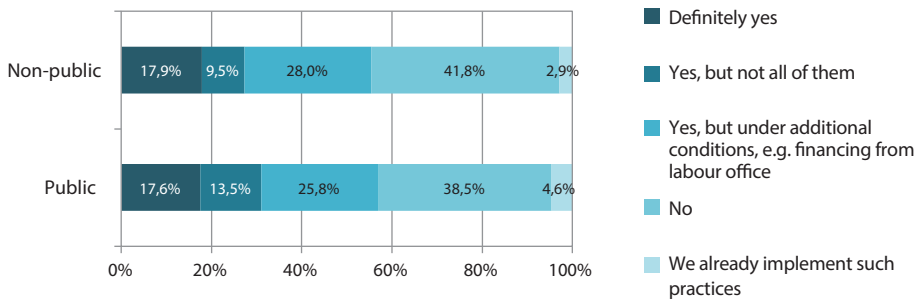
For quite a significant group of employers (16.9%) it is quite clear, that there is no use trying to re-employ people who have acquired pension rights, because "if the employee is able to retire, nothing will persuade them to remain employed". Such opinions are additionally reinforced by some included in the group of the so called "others", e.g. "nobody would be willing to come back", "those who want to, are employed". Attention was also paid to the more restrictive situations that would provoke necessity to work - "if you have a small pension", "difficult financial situation of the pensioner", but also solutions belonging to the "soft" ones - "opportunity to obtain satisfaction", "conversation convincing to stay at work", "creating a sense of being needed, gentle parting".

The projection of the possible changes that would have positive consequences in the form of attracting people to work in retirement, when confronted with a willingness to implement them falls less optimistic, because as much as 41.8% of the non-public sector employers and 38.5% of the public sector generally rejected such a possibility. Only 2.9% of the non-public sector employers and 4.6% of the public one stimulate interest in occupational work of people of retirement age. Nonetheless, clearly more than a half of employers are willing to make some changes to facilitate the employment of people at retirement age, sometimes after fulfilling additional conditions, such as funding from labour offices (Chart 3.19).

²⁴⁵ *Healthy enterprises in a healthy Europe*; <http://www.enterprise-for-health.org/corporate-culture-and-health-policy/demographic-change.html>, as for 28/09/2012.

²⁴⁶ *Ibidem*.

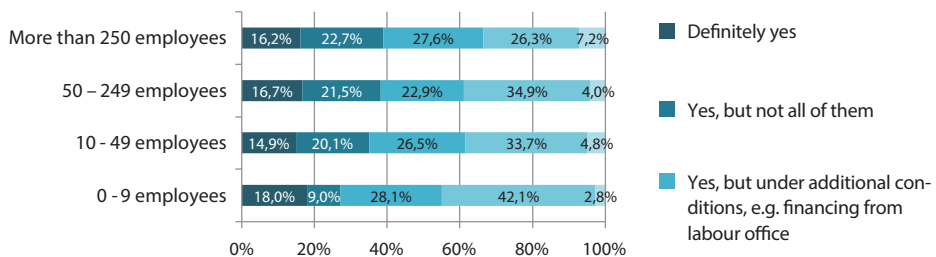
Chart 3.19. The willingness of employers to implement in their organisations proposed changes to facilitate the employment of people of retirement age, by sector (in %; N = 1011)



Source: Original study on the basis of: A. Krajewska, *Proponowane przez pracodawców zmiany, motywatory i bariery dotyczące pracy w wieku 45+ oraz w wieku emerytalnym* [Employers' propositions of changed, motivation factors and barriers related to employment at the age of 45+ and near-retirement] materials of the project "Wyrównywanie szans na rynku pracy dla osób 50+", "Equal opportunities in the labour market for people aged 50+" developed from the results of the quantitative survey of employers [Polish labour market for women and men aged 50+ - *Diagnosis*], Łódź 2012.

The willingness of employers to implement proposed changes in their organisations is clearly dependant on the size of the entity (Chart 3.20). The bigger the entity, the higher the likelihood, or even perhaps the possibility of introducing changes facilitating work for retired employees.

Chart 3.20. The willingness of employers to implement in their organisations proposed changes to facilitate the employment of people of retirement age, by the size of an organisation (in %; N = 1011)



Source: A. Krajewska, *Employers' propositions of changed, motivation factors and barriers related to employment at the age of 45+ and near-retirement* materials of the project "Wyrównywanie szans na rynku pracy dla osób 50+", "Equal opportunities in the labour market for people aged 50+" developed from the results of the quantitative survey of employers [Polish labour market for women and men aged 50+ - *Diagnosis*], Łódź 2012.

Most practices aimed at re-employment of retired employees are exercised in largest organisations (7.2%), to a limited degree - micro-companies (2.8%), which at the same time proved to be most unwilling to introduce any facilitation encouraging retired employees to work (42, 1%).

Chapter IV

Retirement as a turning point in the economic activity of women and men aged 45/50+

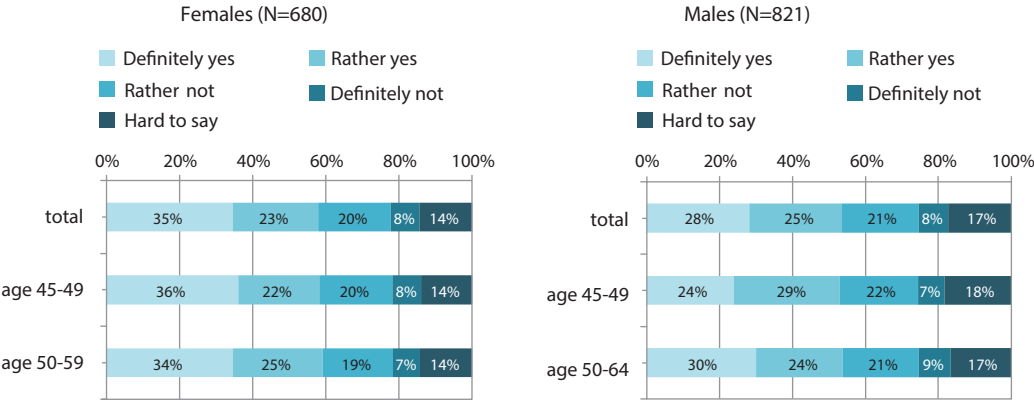
Bogusława Urbaniak

This chapter is based on internal materials of the “Equal opportunities in the labour market for people aged 50+” from the quantitative study of people aged 45+ (module 1) and the qualitative and quantitative study of employers (modules 2 and 3), constituting the components of the *“Polish labour market for women and men aged 50+ - Diagnosis”*. Additionally, the study of the Government Population Council was used.

4.1. The attitudes of employees aged 45/50+ towards further employment in the view of retirement

The pressure of demographic changes and expected socio-economic consequences cause changes in retirement policy, aimed at increasing the effective retirement age, i.e. the actual age of starting receiving retirement benefits from the general insurance scheme in connection with the completion of professional career and compliance with the conditions of insurance. Simultaneously, the very nature of retirement and the method of collecting retirement funds becomes a subject of discussion. Older generations of Poles treat the pension from the benefits system as due payment at a certain age, a release from the need to acquire the means by their own work, as the equivalent of a long-term work and contributions paid in. This approach is, of course, largely right but it causes general desire to retire as soon as possible (since it is due, is there any reason to give up claims?). It is not surprising that over a half of employees aged 45/50+ wishes to do that. However, quite numerous (28.5% i.e. more than one in four person) is a group of people, who rejected the suggestion of early retirement in a more or less firm manner. Noticeably, there is also a group of undecided (16%). Closer analysis of the attitude of women and men aged 45/50+ to the issue of early retirement shows certain discrepancies in the preferences related to sex and age category - women exhibit slightly higher willingness to retire than men (Chart 4.1). After reaching the age of, respectively, 60 and 65 the interest in early retirement significantly declines (especially in the case of women).

Chart 4.1. The will to retire as soon as possible in employees aged 45/50+ (in%)



* Due to small numbers of sub-samples of people working in retirement, the Chart omits people aged 60/65-69.

Source: J. Wiktorowicz, *Stosunek pracujących wobec dalszego zatrudnienia [The attitude of employees towards further employment]* materials of the project "Wyrównywanie szans na rynku pracy dla osób 50+", "Equal opportunities in the labour market for people aged 50+" developed from the results of a quantitative study of people aged 45+ [*Polish labour market for women and men aged 50+ - Diagnosis*], Łódź 2012.

Note the characteristics of women and men aged 45-69 who would like to retire soon and those who are not interested in such a solution (Table 4.1).

Table 4.1. Selected characteristics of workers aged 45-69 who are interested and not interested in quick retiring

Category	Interested in quick retiring	Not interested in quick retiring
Occupational group $p < 0,001^*$	Farmers (68.9%)	Self-employed (circa 40%)
Place of residence $p < 0,001^*$	Residents of rural areas or small towns (circa 64%)	Residents of the largest cities (circa 40%)
Type of labour market $p = 0,002^*$	Residents of the labour market type A (60.4%) and type B (57.7%)	Residents of the labour market type C (49.7%)
Health $p < 0,001^*$	Poor health in self-assessment (90%)	Very good and good health in self-assessment (10%)
Caring responsibilities at home $p < 0,001^*$	Taking care of grandchildren and old parents (65-75%)	No caring responsibilities (25-35%)
Job position of the employed $p < 0,001^*$	Unskilled workers (69.5%) including women - (85%) Skilled workers (63%)	Specialists and auxiliary administrative staff (circa 40%) Managers (circa 32%)
Type of work $p < 0,001^*$	Work including physical effort, carrying heavy objects (circa 65%)	Office work and other related to mild physical effort (58-65%)
Level of education $p < 0,001^*$	At most junior high school level (circa 49%)	Higher education level (circa 19%)

Source: Original study on the basis of: J. Wiktorowicz, *The attitude of employees towards further employment*, materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of a quantitative study of people aged 45+ [*Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012].

The analysis of positive and negative reasons substantiating the desire of quick "liberation" from work indicates, that they stem primarily from broadly understood working conditions, therefore the successfulness of the state in actions encouraging people to prolong their careers related to the increase of retirement age is largely dependent on employers. Another issue is health, understood as justification of early inactivation, in the case of poor health, and also in relation to the association of work as a condition of retaining good health (Table 4.2). For many women and men aged 45/50+ work is also an indicator of self-esteem ("because of work I feel needed", 16% of responses), they want to work as long as possible (13.6%) for they feel quite young (10%) and they do not want to stay at home (10.6%). A change of the type of work and working conditions would allow those and other people to continue employment.

Table 4.2. The most important reasons, affecting plans for further economic activity (in %)

Reasons of planning further employment	Reasons of planned deactivation
Satisfaction with work, I like what I do, I fulfil myself occupationally (53.1%)	Tiredness with work and life, a need to rest (39.6%)
Economic conditions provided by work (31.5%)	Bad health (34.2%)
Health-related issues („I am healthy and can continue to work”, „to stay healthy”) (18.3%)	Too difficult a job in physical and psychological terms (19.7%)
The level of pension („the pension is too low”, „I want to work out a higher pension”) (18.1%)	The desire to devote time to the loved ones, the family and self (13.9%)

Source: Original study on the basis of: J. Wiktorowicz, *The attitude of employees towards further employment*, materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of a quantitative study of people aged 45+ [*Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

As it was pointed out, women and men aged 45-69 who would like stop working for their living and start to benefit from the retirement system as soon as possible are in majority. Therefore, let us pause on the conditions that could change the views of the analysed categories of people - as it was previously noted, almost one in five people currently working (19% of both women and men) are absolutely convinced that nothing can change their negative attitude towards continuing to work and are determined to retire as soon as possible. It is the people working under duress, treating retirement as liberation from unwanted situations, who are likely to do much to take advantage of the opportunity to withdraw to the state of economic passivity. In the group with a positive attitude to any further work, as might be expected, in the first place are the economic causes - every other person has indicated an increase in salaries as a factor of remaining in employment. However, the real availability of this factor is quite limited, not only because the crisis that forces employers to exercise stricter financial discipline in general, but also for the reason that a more and more senior employee has less possibility of a pay rise.

Further issues listed by employees aged 45-69 belong to the area of flexible working time and organisation of work²⁴⁷ as well the adaptation of work to the changing capability of performance resulting from ageing (Table 4.3 and 4.4). Those issues are an element of age management in an organisation, thus their application falls into the responsibility of employers. In addition, the transition to a job position that requires less physical effort is more important to rural residents (16%) than to city dwellers (12%), and also to the residents of districts type A (16%) more than others. The importance of more convenient hours of operation was indicated slightly more often by the residents of districts type C (6% versus circa 4% for the others), and flexible working hours - residents of districts type B (10% vs. circa 6.5%) However, the importance of other instruments - as indicated by inhabitants of different areas - is analogous.

The opinions of women and men presented in Charts 4.3 and 4.4 (in cross-section according to the type of work and positions held) show, in detail, the conditions affecting their willingness to continue work. Additionally, workers aged 45/50+ are aware that there can be a situation, in which their health deteriorates before retirement age (28.6% seriously takes into account such risk), what would force a change of their plans.

²⁴⁷ To increase employment, in Germany, a number of solutions for flexible working hours were introduced, reaching for fairly innovative solutions, such as partial/block work time (part-time work, but also the distribution of working time in several years, for example, full-time work for two years and lack of work for the next two, while getting half the salary for a period of four years), combined salary etc. - see J. Hryniewicz (ed.), *On the situation of older people*, the Government Population Council, Warsaw 2012, pp. 190-195.

Table 4.3. The most important instruments, whose implementation would make employees aged 45/50+ continue employment, by sex

The rank of causes	Females	Males
1	<ul style="list-style-type: none"> - higher remuneration (31%) - transfer to a less physically demanding position (13%) - decrease in the number of working hours (9%) 	<ul style="list-style-type: none"> - higher remuneration (25%) - transfer to a less physically demanding position (14%) - decrease in the number of working hours (10%)
2	<ul style="list-style-type: none"> - higher remuneration (15%) - flexible working hours (9%) - decrease in the number of working hours (9%) 	<ul style="list-style-type: none"> - higher remuneration (13%) - decrease in the number of working hours (9%)
3	<ul style="list-style-type: none"> - higher remuneration (10%) - decrease in the number of working hours (5%) - flexible working hours (5%) - adjusting the work position to the limited capabilities of an older worker (5%) 	<ul style="list-style-type: none"> - higher remuneration (7%) - decrease in the number of working hours (6%) - flexible working hours (4%) - adjusting the work position to the limited capabilities of an older worker (4%) - more convenient organisation of work (4%)

Source: J. Wiktorowicz, *The attitude of employees towards further employment*, materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of a quantitative study of people aged 45+ [*Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

Table 4.4. The most important (indicated in the first place) instruments encouraging employees aged 45/50+ to continue employment by professional groups and sex*

Group	Females (W)	Males(M)
unskilled workers ($N_K = 46$, $N_M = 31$)	<ul style="list-style-type: none"> - transfer to a less physically demanding position (41%) - higher remuneration (37%) - flexible working hours (9%) 	<ul style="list-style-type: none"> - higher remuneration (35%) - decrease in the number of working hours (13%) - flexible working hours (13%) - transfer to a less intellectually demanding position (13%) - transfer to a less physically demanding position (10%)
skilled workers ($N_K = 157$, $N_M = 326$)	<ul style="list-style-type: none"> - higher remuneration (43%) - transfer to a less physically demanding position (24%) - decrease in the number of working hours (9%) 	<ul style="list-style-type: none"> - higher remuneration (33%) - transfer to a less physically demanding position (21%) - decrease in the number of working hours (12%) - flexible working hours (8%)
specialists ($N_K = 161$, $N_M = 107$)	<ul style="list-style-type: none"> - higher remuneration (38%) - decrease in the number of working hours (12%) - transfer to a less stressful position (10%) - flexible working hours (9%) 	<ul style="list-style-type: none"> - higher remuneration (29%) - transfer to a less stressful position (18%) - transfer to a less physically demanding position (13%) - decrease in the number of working hours (11%)
auxiliary administrative staff ($N_K = 79$, $N_M = 26$)	<ul style="list-style-type: none"> - higher remuneration (34%) - decrease in the number of working hours (19%) - transfer to a less stressful position (10%) - flexible working hours (9%) - possibility of working from home occasionally (9%) - more convenient organisation of work (8%) 	<ul style="list-style-type: none"> - higher remuneration (31%) - decrease in the number of working hours (19%) - transfer to a less stressful position (15%) - flexible working hours (12%) - possibility of working from home occasionally (8%) - adjusting the work position to the limited capabilities of an older worker (8%)
managers ($N_K = 32$, $N_M = 30$)	<ul style="list-style-type: none"> - higher remuneration (41%) - flexible working hours (19%) - transfer to a less stressful position (16%) - possibility of working from home occasionally (13%) 	<ul style="list-style-type: none"> - higher remuneration (43%) - more convenient organisation of work (10%) - transfer to a less stressful position (10%)
self-employed ($N_K = 36$, $N_M = 87$)	<ul style="list-style-type: none"> - higher remuneration (33%) - flexible working hours (19%) - decrease in the number of working hours (17%) - adjusting the work position to the limited capabilities of an older worker (8%) 	<ul style="list-style-type: none"> - higher remuneration (24%) - decrease in the number of working hours (20%) - transfer to a less physically demanding position (17%) - flexible working hours (13%) - more convenient organisation of work (9%)
farmers ($N_K = 40$, $N_M = 51$)	<ul style="list-style-type: none"> - transfer to a less physically demanding position (28%) - higher remuneration (28%) - decrease in the number of working hours (13%) - flexible working hours (13%) 	<ul style="list-style-type: none"> - transfer to a less physically demanding position (29%) - higher remuneration (22%) - adjusting the work position to the limited capabilities of an older worker (10%) - decrease in the number of working hours (10%) - more convenient organisation of work (8%)

* The proportion established excludes the answer „nothing would make me continue working“. Some of the sub-samples are so small that the presented proportions can only be for illustration (the number of each - N - are given in the Table) The Table omits variants with low proportions (less than 8%)

Source: J. Wiktorowicz, *The attitude of employees towards further employment*[materials of the project "Equal opportunities in the labour market for people aged 50+"developed from the results of a quantitative study of people aged 45+ [Polish labour market for women and men aged 50+ - *Diagnosis*], Łódź 2012.

A positive attitude towards longer economic activity in life is clearly linked to working conditions - for people who work physically the transfer to less physically demanding positions is almost as important as an incentive in the form of higher remuneration. An important factor encouraging longer economic activity are flexible working hours, almost equally important for workers, specialists, administrative staff or the self-employed. Reducing the length of working time, which is important to workers, administrative staff and the self-employed, would also be an incentive. Apart from the issues of remuneration, working hours and organisation of work, another factor supporting the decision of extending economic activity for managers and specialists would be a possibility of transfer to less stressful job positions. The approach of farmers - due to the character of their work - is similar to the approach of unskilled workers, while the approach of the self-employed - to specialists and auxiliary managerial staff.

4.2. Circumstances of professional career completing related to retiring and the possibility of further economic activity

4.2.1. The reasons for early retirement

The completion of professional career resulting from obtaining pension rights is not the same for all employees. Until recently, provisions for early retirement, such as the common practice of early retirement of fifty-five-year-old women after thirty years of service were quite significant. High popularity of the early retirement right, inherited from the period of centrally planned Poland, led to a situation in which roughly a third of pensioners took advantage of the right to early retirement. The reasons for that were different, still similar for both women and men and none of the indicated reasons turned out to be characteristic for any sex.

As it could have been suspected, the most popular one - regardless of sex - was the desire to take advantage of the opportunity, as it would be impossible later (circa 35% of responses) and bad health (circa 30% of answers). The other types of mentioned reasons allow to observe, that women more often than men were guided by the need of caring, a desire to spend more time with family, thus causes inherent in the immediate surrounding, while men clearly more often than women were driven by the needs an internal nature - felt tired and occupationally burnt-out (one in four compared to one in seven women).

Generally, age is not a significant factor differentiating the reasons why women and men went to early retirement. However, it is clear that the reasons connected with economic transformation (closing down the work place, or its bad financial condition) has much greater meaning to people who are currently in retirement age than to their younger colleagues. Remarkably, discriminatory reasons for retirement have marginal meaning for older employees, who experienced rather few incidents of worse treatment (in the case of women, due to age - by superiors, and in the case of men - by colleagues).

The overall hierarchy of causes of early retirement for women and men, determined on the basis of the order given by them, because of the importance of a given reason in the decision-making process, is presented in Table 4.5.

It can be added, that as far as the major reasons for economic deactivation are concerned, the statements of residents of different areas (cities, countrysides, different types of local labour market) are analogical. Slightly more frequently, the inhabitants of rural areas and districts type A pointed out poor health and caring and nursing responsibilities towards children or grandchildren, while the residents of cities, particularly the largest ones (districts type C) - occupational burn-down, bad health of a family member and also the desire to enjoy life.

Table 4.5. The most important reasons for early retirement by sex

The rank of reasons	Females	Males
1	- poor health condition - desire to take advantage of such possibility	- desire to take advantage of such possibility - poor health condition
2	- desire to spend time with family - tiredness, occupational burn-down - desire to take advantage of such possibility	- tiredness, occupational burn-down - poor health condition
3	- desire to take advantage of such possibility - tiredness, occupational burn-down	- tiredness, occupational burn-down - desire to take advantage of such possibility - desire to spend time with family

Source: J. Wiktorowicz, *The attitude of employees towards further employment* materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of a quantitative study of people aged 45+ [*Polish labour market for women and men aged 50+ - Diagnosis*], Łódź 2012.

4.2.2. The chances of extending of work in the view of current pensioners

Pensioners, who work or have a positive attitude to re-employment, have expressed their opinions on the conditions encouraging such a decision. It can be concluded that it is the flexibility of the forms of employment and organisation of work that is of the greatest meaning. That includes part-time work, the possibility to partially work from home, flexible organisation of hours adjusted the employee's needs, convenient time of work. It is important for retirees to keep their existing benefits, which is something they take for granted - for them, work is a supplement. Poor financial situation, insufficient retirement benefits are not listed among the main reasons for undertaking paid work. Therefore, it is the work conditions rather than the real necessity of work (financial situation) that constitute a stimulus for pensioners to continue work.

The opinions on the reasons of economic activity in retirement are slightly different among the group of people who have the experience of working in retirement and the group which up to date did not have the possibility/the will/the need of paid work. People who work in retirement in particular appreciate flexible employment, especially in the situation of retaining existing benefits. On the other hand, the incentives which are important for the inactive retirees, and would motivate them to work, include institutional care for grandchildren, parents and chronically ill (the proportions for the group are low, but in contrast to other factors, they are higher than for those who undertook employment). Perhaps, in their cases those are the reasons why they cannot decide to continue employment. It can be concluded that the dissemination of knowledge and possibilities regarding flexible employment - forms, duration and organisation of working time, as well as institutional forms of assistance to families burdened with the care of dependants, would help to increase the interest in economic activity in retirement. The overall hierarchy of the most important reasons to undertake paid work in retirement, determined on the basis of the reported order of importance of these reasons, is presented in Table 4.6.

Table 4.6. The most important reasons of undertaking work in retirement on the basis of the statements of pensioners, by sex

The rank of reasons	Females	Males
1	<ul style="list-style-type: none"> - possibility of performing work part-time - possibility to partially work from home - flexible adjustment of working hours to the needs of an employee 	<ul style="list-style-type: none"> - possibility of performing work part-time - possibility to partially work from home - flexible adjustment of working hours to the needs of an employee
2	<ul style="list-style-type: none"> - possibility to partially work from home - retention of existing retirement rights - flexible adjustment of working hours to the needs of an employee 	<ul style="list-style-type: none"> - retention of existing retirement rights - offer of work in suitable hours - flexible adjustment of working hours to the needs of an employee
3	<ul style="list-style-type: none"> - retention of existing retirement rights - offer of work in the vicinity of the place of residence 	<ul style="list-style-type: none"> - retention of existing retirement rights - offer of work in the vicinity of the place of residence

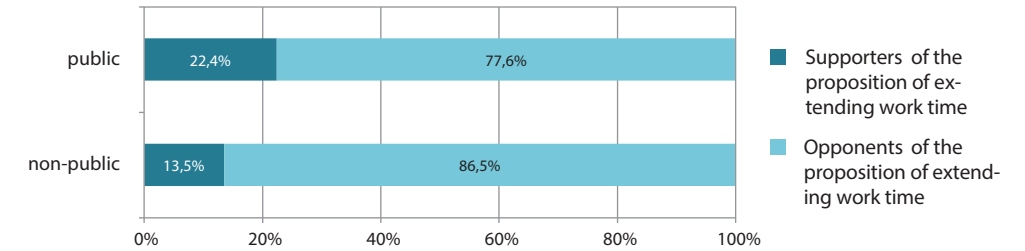
Source: J. Wiktorowicz, *The attitude of employees towards further employment* materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of a quantitative study of people aged 45+ [*Polish labour market for women and men aged 50+ - Diagnosis*], Łódź 2012.

Certain discrepancies can be observed between the preferences of the residents of different types of districts as well as countrysides and cities. Enabling convenient work conditions and also the possibility of partial work from home is clearly more important for rural residents and the residents of less urbanised districts (type A) than for others. It is surely connected with the caring and nursing duties, especially taking care of grandchildren, and also performing housework and work related to farm. On the other hand, for the residents of local markets type B, it is particularly important to create the possibility of working part-time (as much as 40% of answers), and also in the vicinity of the place of residence. The need of ensuring institutional care for little children, elderly and chronically ill people.- as it was mentioned – is less important, although it is worth noting, that it was slightly more relevant for those representing the least- and the most urbanised areas. The reasons are certainly various for both groups - insufficient nursery infrastructure in rural areas and insufficient number of nurseries in big cities compared to the needs, different model of a family, etc..

4.2.3. The chances of further employment at the retirement age in the opinions of employers

The acquisition of the retirement rights by an employee does not automatically decide about their separation from an employer. Small proportion of employers (13.8%) is willing to extend their current relations with employees at the retirement age on unmodified basis. It happens to nearly a quarter (22.4%) of employers in the public sector, and in every other company employing 250 and more people. However, the majority of employers (86.2%) reject such a possibility (Chart 4.2).

Chart 4.2. Employers - supporters and opponents of proposed extension of employment of people approaching retirement age, by sectors of ownership (in %; N = 1011)



Source: Original study on the basis of: R. Piwowarski, *Migration of workers aged 45+*, materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of the quantitative survey of employers [*Polish labour market for women and men aged 50+ - Diagnosis*], Łódź 2012.

Reluctance to maintain the employment of people approaching retirement was confirmed in the statements of employers in the in-depth interviews - in fact, they do not make any attempt in this regard. The main reason of such behaviour is the belief that work is a regulated good and if there is not enough of it, then it is the younger ones that should be given a chance.

(...) I mean, you know, I would prefer the young ones to have jobs. If there is an employee, who is 65 or 67 and works, and has to provide for a 40-year-old son, who is unemployed, then for me it makes no sense. But it is quite common. [enterprise, market type C, Lubuskie Voivodeship]

There are various presumptions for extending employment of people approaching retirement age. They can be divided into two categories: personal and competence-wise. The personal prerequisites include loyalty of the employer to the long-term employee (one in three employers), and the employer's acceptance of the expectations of the employee (39.8% of employers, who extended employment of those approaching the retirement age). Long-term relations between an employer and an employee, standing on the threshold of retirement encourage the continuation of employment, although this practice is not widely spread. The prerequisites regarding competence refer to the benefit achieved by the employer through continued cooperation with a person at the retirement age. These are mostly unique skills and the inability to replace them with other workers with similar values, as pointed out, most of all by employers in the public sector - respectively, 52 and 24% of respondents, as well as average entities (64.6 and 21.3%) and large companies (72 and 21.1%).

Employees approaching retirement have different opportunities for further extension of the contract with the employer, depending on the type of the labour market, which an entity is located in. Employers localised in labour markets type A (low urbanised areas, quite young demographically, with rather high unemployment) were the least likely to offer the possibility of extending employment people at retirement age - it was indicated by one in ten employers. If the employment extension occurred, it was mainly because of loyalty to a long-time employee and the inability of replacing them with another, equally valuable employee. On the other hand, the reasons for the extension of employment of people at retirement age in the markets type B and C, were in particular, their unique qualifications.

The main reason for not extending employment of people approaching retirement age is the lack of interest on the part of the workers themselves. Among further reasons are those, which consider older age as a kind of burden for the organisation. They include: (i) the com-

pany's policy, under which the retirement age ends the period of employment, and (ii) investing in young crew and gradual rejuvenation of staff. These reasons were much more common in the case of large employers. The company's policy regarding the retirement age decided about the lack of the proposition of extending the employment of people approaching retirement in one in six employers from the group of large companies (in micro-companies - one in twenty two - circa 4%), one in ten in public sector (one in twenty one in private sector - 4%). Investment in young personnel and rejuvenation of staff were present much more often in the employment policy of employers with 250 or more people than in smaller organisations.

Figure 4.1. The most common reasons to offer continuation of employment after reaching retirement age or not to extend the work contract, according to the type of the labour market

Labour market type A

The most common reasons for extension of employment of people reaching retirement age

- loyalty to a long-time employee
- no possibility of replacement with another employee

The most common reasons for not extending the employment of people reaching retirement age

- reduction in the number of employees (liquidation/compression of job positions)
- investing in young personnel and gradual rejuvenation of staff

Labour market type B

The most common reasons for extension of employment of people reaching retirement age

- the employee themselves wanted to work longer
- unique qualifications

The most common reasons for not extending the employment of people reaching retirement age

- company's policy, under which retirement age completes the period of employment combined with the desire of employees to retire after reaching the retirement age
- reduction in the number of employees (liquidation/compression of job positions)

Labour market type C

The most common reasons for extension of employment of people reaching retirement age

- unique qualifications
- the employee themselves wanted to work longer, combined with the loyalty to a long-time employee

The most common reasons for not extending the employment of people reaching retirement age

- the desire of employees to retire after reaching the retirement age
- company's policy, under which retirement age completes the period of employment

Source: R. Piwowarski, *Migration of workers aged 45+*, materials of the project Equal opportunities in the labour market for people aged 50+, developed from the results of a quantitative study of people aged 45+ [*Polish labour market for women and men aged 50+ - Diagnosis*] Łódź 2012.

What is relevant, is that the unwillingness to extend employment for people at the retirement age is not subject to either work performance ("older people are less efficient" - only 0.6% of answers), or their potential sick leave (1.2% of answers).

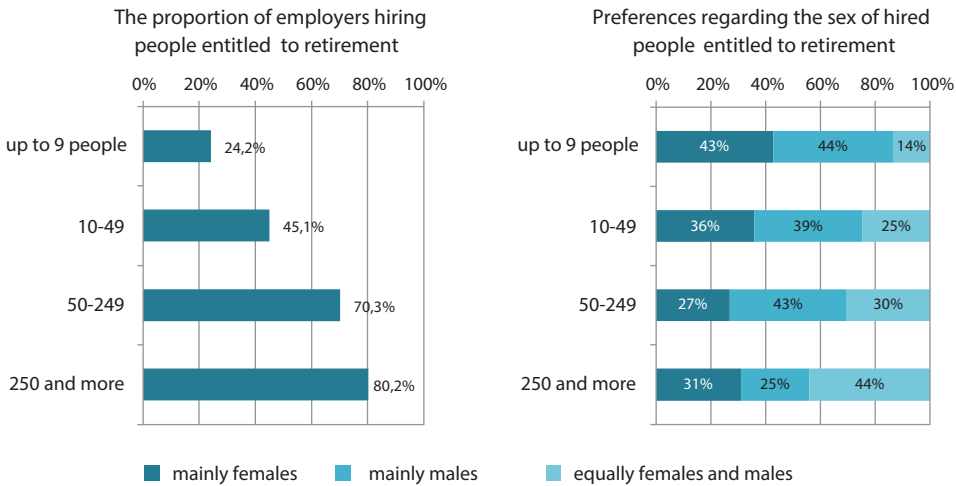
The diversity of approaches to the issue of extending the employment of a person approaching retirement age was observed among employers according to their location in the labour market. Relatively most frequent reason pointed out by employers operating in labour market type A was striving at decreasing the level of employment and investing in rejuvenation of personnel, whereas in the markets type B and C the employment of people approaching retirement age was not extended mainly due to the lack of interest in such an option and the company's policy, excluding employment after reaching retirement age. The institution of retirement age - not the work performance or the cost of sick leaves - appears to be a significant prerequisite of limiting economic activity of ageing employees (Figure 4.1).

4.2.4. The interest of employers in hiring people with retirement entitlement

The period formally ending economic activity due to the acquisition of retirement rights often changes into a time of renewed work, commencing a new career stage of an older employee. It can also be the case, that an employee continues work for different reasons and does not exercise their right to retire. The popularity of the phenomenon of additional work is substantiated by the fact the more than 42% of employers from the public sector had retirees among their personnel. It is once again confirmed that, the public sector is more willing to employ people aged 45+ than the private one, which was significantly less interested in hiring pensioners (only one in four entities). The increase in the interest in employing people entitled to retirement and those retired remains connected to the size of an organisation (Chart 4.3). Within the last 5 years, only a quarter of micro-employers and 70-80% of medium and large employers hired people who acquired entitlement for retirement or are already retired. It can be concluded, that smaller organisations, which could potentially offer jobs to the pensioners interested in additional work or continue the employment of those entitled to retire, prefer to choose younger employees. On the other hand, medium and large organisations have greater possibilities and demand for experienced personnel with high competences than the micro- and small ones. Women have greater chances of employment at the retirement age (re-employment or a continuation of employment due to postponed retirement) in the public sector and men in the non-public one.

Employers have also indicated their preferences in terms of sex of the employed (retained in employment) at the retirement age in the last 5 years. The bigger the employer in terms of the number of staff, the more balanced employment in terms of the sex of people at the retirement age - 13.6% responses of the employers in micro-entities and up to 44% employers hiring more than 250 employees (Chart 4.3). Higher preferences towards employing retired men than women are visible in the market type A, thus in the less urbanised districts, with a low proportion of people aged 45+ in the total population and rather high unemployment rate.

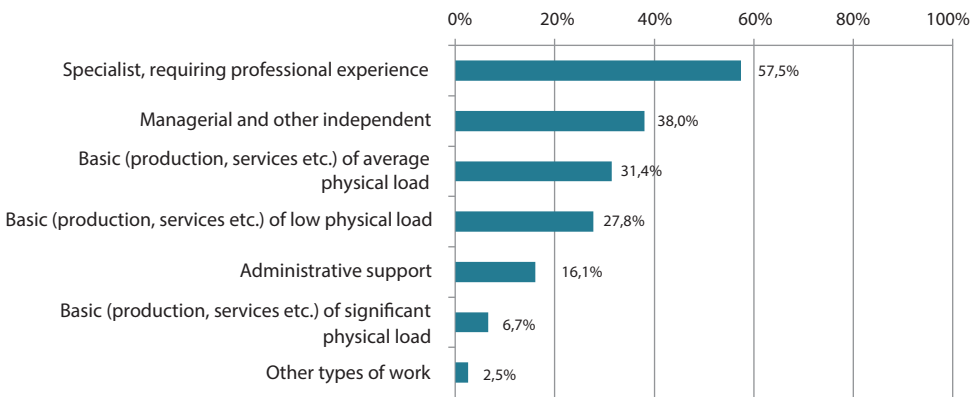
Chart 4.3. Employment of people with retirement entitlement (retirees and people not exercising their retirement benefits despite acquiring them) in the last 5 years according to the size of an organisation (in %; N = 258)



Source: Original study on the basis of: A. Krajewska, *Employment of people aged 45+*, materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of the quantitative survey of employers [*Polish labour market for women and men aged 50+ - Diagnosis*], Łódź 2012.

The pass for further employment in retirement is still a high level of employee's competences (Chart 4.4).

Chart 4.4. The types of jobs performed by employees entitled to retirement (pensioners and people not exercising their retirement benefits despite being entitled to) - the proportion of employers' indications (in %; N = 258)

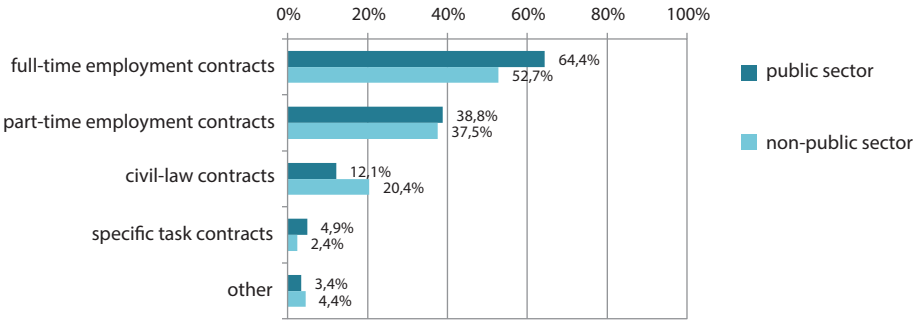


Source: Original study on the basis of: A. Krajewska, *Employment of people aged 45+*, materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of the quantitative survey of employers [*Polish labour market for women and men aged 50+ - Diagnosis*], Łódź 2012.

Specialised works, requiring occupational experience, constitute the main type of work performed by employed pensioners at more than 57% employers. At 38% of employers, people with retirement entitlement still perform managerial duties. It can be suspected, that it happens due to the skills of the oldest group of employees, who being at retirement age, still prove to be good specialists and managers. However, this is not the only type of work performed by that category of employees. Quite a substantial group of employers (circa 30%) indicated that they employ people entitled to retirement and exercising their rights on basic positions, directly in production, providing services etc. These are the positions of average (31%) or low (28%) physical burden, yet it can be assumed, requiring direct supervision and ensuring appropriate health and safety standards. Remarkably, 7% of employers admitted that the oldest age group of employees performs works of high physical burden, thus completely inappropriate for older people. The greatest chances of further work in retirement (or postponing it in the case of people entitled to retirement) have the people working in specialised positions in large organisations employing more than 250 employees - this was reported by 82.1% of the largest employers, compared to more or less a half of micro-entities. Holding executive positions in retirement is slightly differentiated by the sector (public/non-public), and a bit more by the size of organisations - to the disadvantage of micro-entities, which offer much less management positions in retirement age.

What draws attention is quite a significant popularity of employment contracts both full-time (53.3% of employers), and part-time (37.5%), both in the public sector and in the private one (Chart 4.5), and those contracts are used more frequently by the largest employers with more than 250 employees - people entitled to retirement are being employed full-time by 83.9% of the largest employers, while part-time - by 52.0% of employers in this category. The work of people entitled to retirement on the basis of civil law contracts is quite common among micro-employers (one in five) and among the largest employers (more than one in four). It can be concluded, that in the organisations employing at least 250 people older workers can count on more stabilised employment conditions on a basis of employment contracts than in micro-organisations; this is accompanied by quite considerable dissemination of jobs based on civil law contracts.

Chart 4.5. The employers, who started cooperation with people entitled to retirement within the last 5 years, according to the type of contract (in %; N = 258)



Source: Original study on the basis of: A. Krajewska, *Employment of people aged 45+*, materials of the project "Equal opportunities in the labour market for people aged 50+" developed from the results of the quantitative survey of employers [*Polish labour market for women and men aged 50+ - Diagnosis*], Łódź 2012.

A full-time employment contract is the most popular form of employment of people entitled to retirement in the districts included in the market type A (66.7%), so demographically young, with a low proportion of people aged 45/50+ in the general number of unemployed and poorly urbanised, and the least frequent in the market type C (40.2%). On the other hand, part-time employment contract is signed by 47.3% of employers in the market type C and 25% in the market type A. It results from the fact that in the regions which are demographically young and less urbanised, pensioners and people entitled to retirement are in a relatively better position in the labour market and more frequently sign full-time employment contracts. It can be concluded, that their knowledge and occupational experience is appreciated by employers. However, on the other hand it can also mean that this type of labour market is less competitive and it is easier for older people to keep their jobs when there are no sufficiently competent young people, who largely migrate to bigger city centres and/or abroad.

Summary of part I

The evaluation of the potential of human resources at the age of 45 and more was based on the results of research carried out under the project in the community of women and men aged 45-69, with regard to their status in the labour market. Particular attention was directed to people aged 45+ remaining employed. While evaluating their situation, both the opinions of themselves and the employers were taken into account.

From the point of view of occupational potential, the population of women and men aged 45+ is a highly varied group, not only in terms of specific characteristics resulting from belonging to a particular age subgroup, but mostly because of the place of residence (type of the local labour market, city/countryside). Depending on the type of the local labour market (in an extreme approach village/small town and big city) there appear not only various possibilities of continuation of economic activity in the process of ageing of the employees, but also dissimilar tendency to retain active attitudes towards work along with the advancing age.

Nonetheless, some common features can be observed of the discussed population, living modestly, whose income allows them mainly to satisfy their every-day needs. The common characteristics of different sub-populations within the group of those aged 45/50+ is first of all rather high inactivity both economic and social and low educational activity. A half of women and more than one in three men aged 45+69 remain economic passive. Those who work, have their work places in strongly urbanised areas, in small and medium organisations, more frequently in the public sector than in the private; relatively rarely engage in agricultural activity. Rural residents (aged 45/50+) more frequently work outside agriculture, usually commuting to their work places. It has its negative effect on further perspectives of their economic activity as they age. If they work, it is usually under the infinite time contract, one in two in blue-collar positions. Currently, only a small percentage of both women and men work after achieving the common retirement age, but that could change, judging from the statements of people in the younger age groups - a relatively significant proportion of those aged 45/50+ wants to be active after acquiring the pension entitlements. It is disturbed by low educational engagement of the generation 45/50+ - in the last two years, only a small percentage was undergoing training, those who appreciated the role of training, financed it from their private resources.

Common to generation 45/50+ is a situation of unemployment, which is very often a long-term unemployment, leading to exclusion from the labour market (those people remain unemployed for an average of more than three years). Those who still work, in their statements are joined by fear of losing their jobs and pessimistic assessment of their chances to change the situation - in the event of unemployment, one in three men and every other woman aged 45-69 sees no job opportunities in the immediate area, which would be analogous to that which was lost. In the older age groups the situation is even harder. However, there is a solution to the situation, in the event of lack of jobs in the nearest area, every other person aged 45/50+ would decide to seek any other employment, mainly in the vicinity of the place of their residence.

There is a large differentiation within the generation of people aged 45/50+, particularly visible among women and men aged 45-49 in comparison to the group aged 50 and more. Younger part of this generation as opposed to the people in the near-retirement age is evidently better educated, assess their IT and foreign language skills higher, and a substantial part has a driving licence. This determines a much better assessment of their own position in the labour market than is the case of the population aged 50+ - people of the older age groups clearly feel the increased difficulties in the labour market related to ageing. Prospectively assessing the employability of those currently aged 45-49, it can be assumed that it will be better than of the current fifty-year-olds.

The interest in work of people aged 45+ remains related to manifested satisfaction with life. Especially women representing active attitude to work, experience greater satisfaction in further life. Nevertheless, it is men aged 45+ who show greater satisfaction with life than women.

The improvement of the situation of women and men in the labour market can be expected in the popularisation of age management. Employers acknowledge the importance of work resources aged 45+ and generally have positive experiences, in terms of the attitude of older workers towards training and not abusing sick leaves. Nonetheless, in many cases, they manifest discriminatory attitudes, as far as recruiting employees aged 45+ is concerned. They retain the employment of their long-term employees, and they are even willing to employ them after acquiring retirement entitlement, mostly due to loyalty or their unique occupational competences. Meanwhile, more than a half of women and men aged 45+ would most eagerly retire as soon as possible.

In summary, multi-dimensional analysis of the potential of human resources at the age of 45 and older showed that the generation of 45/50+ despite many differentiating features, to some extent remains similar to each other, not only because of the historical circumstances accompanying their lives, but also because of the similar range of opportunities and threats conditioning their status in the labour market. Observed, currently existing incomplete utilisation of the potential of people aged 45/50+ can change both at present and in the future. In the first case, it is subject of activation measures, which should take into account the difference in characteristics of the population aged 45+ living in areas with different characteristics of local labour markets. In the long term, the potential of employees aged 45/50+ conditioned by a qualitative change of human capital, which implies a different approach to further economic activity, as can be inferred from the differences between the sub-population aged 45-49, and subsequent cohorts.

Part II

**The evaluation of the potential of human resources
aged 45/50+ by the institutions of labour market
as well as social assistance organisational bodies
and non-governmental organisations**

Preliminary remarks

The previous part of the report was based - as it was underlined - on the results of quantitative studies conducted in two groups: people aged 45+69 (module 1) and employers (module 2). The quantitative nature of the data determined the course of analyses and the method of deduction. In the first part, the results of the qualitative study of employers (module 3) were also used, however they were of supplementary nature in relation to the research modules mentioned earlier. The conducted analysis allowed to diagnose the situation of people aged 45/50+ in the labour market in Poland from the point of view of the two major actors of the labour market - employees and employers. Basing on the qualitative data regarding the functioning of people aged 45-69 in the labour market, and their non-occupational situation (in chosen, non-occupational aspects) an image of Poles aged 45/50+ was formed in the context of their situation in the labour market.

The analysis requires objectifying through a presentation of a prospect of the institutions which, according to the adequate law deal with the support for people aged 45/50+, constituting many a time one of the indirect joints between an employee and an employer. As it was underlined in chapter 1, achieving this aim guaranteed conducting the qualitative research (IDI) among the representatives of the labour market institutions (district labour offices, employment agencies and training institutions), social assistance organisational bodies and non-governmental organisations. The method of studies, which is different from the one used for the first part of this report, determines also a different method of deduction, therefore, it determines a different manner of narration. The authors undertook an attempt of synthesising a broad substantive material, included in particular partial reports of studies conducted within the modules (4) - (8), and also the results of the Panel of Experts (module 9).

The structure of the second part of this report is strongly connected with the highlighted groups of stakeholders, and thus - research modules. First of all, the situation of people aged 45/50+ in the labour market on Poland was characterised in the view of the above mentioned institutions of the labour market, next - in the view of social assistance organisational bodies and then -in the view of non-governmental organisations.

Chapter V

Perspective of the labour market institutions

Elżbieta Kryńska, Iwona Kukulak-Dolata, Iwona Poliwczak, Katarzyna Wojtaszczyk

This part of the report presents synthetic results of the studies addressing the assessment of the potential of human resources aged 45/50+ by the institutions of the labour market (modules 3-5 and module 9), conducted in *Polish labour market for women and men aged 50+ - Diagnosis*. The research included three out of six labour market institutions²⁴⁸: public employment services, represented by district labour offices (module 3), employment agencies (module 4) and training institutions (module 5). The customers of the district labour offices are, being a common knowledge, people registered as unemployed or looking for work, whereas the services of employment agencies are used by people who seek jobs while being employed. In both cases, the employers looking for employees are also the customers of those institutions. On the other hand, the receivers of the offer of training institutions are both, people who are employed and those jobless, partially having the status of an unemployed person and being registered in district labour offices. This differentiation determines the need for the analysis of the potential of women and men aged 45/50+ from the point of view of each of those institutions separately.

5.1. Women and men aged 45/50+ towards occupational and educational activity

5.1.1. The assessment by the workers of district labour offices

In the opinion of public employment service staff a basic need of people aged 45 and over registered as unemployed or looking for employment is a desire to work, and what characterises them is high motivation to work.

(...)impressive is the very motivation of those people to work and the desire to do something more than what they have at the moment, namely obtaining some additional skills, qualifications - a desire to improve them. [PUP (District Labour Office), market type C, Podkarpackie Voivodeship]

Those people, more often than young people, are ready to undertake work not-compliant with their education, or the informal sector of the labour market. However simultaneously, they show little tendency to occupational mobility, particularly to education, which would result in acquisition of new skills desired in the labour market. The barrier in this case is of mental character, people aged 45 and more frequently do not believe they can obtain new qualifications, that they are capable of learning something new, which can be useful in their professional life. Apart from that, they are afraid that the educational process itself can prove to be too difficult for them, that they would not manage with the classes as they would not always understand what is being taught in the training.

In general - what needs to be underlined again - people aged 45 and more, who are registered in labour offices are best characterised by strong motivation to work, which particularly

²⁴⁸ The labour market institutions realise the tasks of the state in terms of promotion of employment, alleviating the consequences of unemployment and professional activation. In addition to the listed three, these include Voluntary Labour, social dialogue institutions and institutions of local partnership (the Act of 20 April 2004 on employment promotion and labour market institutions, Journal of Laws no. 99 of 2004, item 1001, as amended).

distinguishes people, who have lost their work places after long time of employment and want to regain them as soon as possible.

The most highly motivated are the people, who have suddenly lost their work after many years of employment and want to return to the labour market as soon as possible, as they want to take advantage of the period when they can get pensions or other benefits. [PUP (District Labour Office), market type C, Podkarpackie Voivodeship]

(...) the majority of people at that age want to undertake any kind of work, but they want to have a stable employment contract with paid ZUS (health and social insurance). [PUP (District Labour Office), market type B, Lubuskie Voivodeship]

5.1.2. Assessment by employment agencies

The population of people aged 45/50+ is differentiated according to the willingness to undertake and continue economic activity. Among them, there are people characterised by a high level of economic activity, eager to continue employment even when they enjoy retirement benefits. Additionally, the majority of those reporting to employment agencies at this age are really willing to work.

If they come and look for jobs, then they rather care. [EA (employment agency), market type C, -Mazowieckie Voivodeship]

Older people take any job, as opposed to the youth, who are picky. [EA, market type C, Mazowieckie Voivodeship]

People, who report to us at the age of 45+, are the ones decided to undertake any kind of work. Because, from what I can see, the situation with work in our region isn't good, so a person aged 45+ who cares about working, will not be picky and complain. [EA, market type B, Podkarpackie Voivodeship]

They look for any sort of work, (...) they are determined, because frequently (...) they simply have only some kind of benefit or they were living on the unemployment benefit. [EA, market type C, Podkarpackie Voivodeship]

Also the participants of the Panel of Experts have pointed out the inner differentiation of the group of people aged 45/50+ and conditioning the decisions regarding staying in the labour market or leaving it according to the previous occupational experience.

(...) the differentiation consists in the fact that these are economically super active, i.e. active. And here you can also see totally different characteristics in terms of (...). As those people, who are active, who still work, they deal with those new technologies slightly better. On the other hand, if a person is excluded from the labour market for quite a long time, as you have mentioned here, those people, unemployed for years, those who drop out of the market at the beginning of this transformation, i.e. 5-10 years, those people are generally not being trained (...) ²⁴⁹.

Many a time, due to the difficult situation in the labour market, they decide to take any offer of an employment agency. Often, this decision results from a long period of fruitless search.

If people look for a job in their field of expertise for a long time, at some point, they look for anything to fill in the gap (...) [EA, market type C, Mazowieckie Voivodeship]

Making such a decision is also influenced by the economic situation of a person who has not yet obtained the right for retirement or disability pension benefits, and the period of receiving the unemployment benefit has ended. Some people are so determined that they are

²⁴⁹ Transcript of the meeting of a Panel of Experts, organised within the *Polish labour market for women and men aged 50+ - Diagnosis* (Lodz 27/07/2012).

willing to perform work in a completely different field than they had been trained for, even if it means occupational and social degradation. This assessment is analogous to that by the public employment services.

(...) these people really are in a bad situation and are determined to find a job. There is this one lady here, who was dismissed after 25 years of service in the only place she has worked after graduating from university. And despite the fact, that she has immense experience, as for all those years she practically ran the company, it is very difficult for her to find a job, she tires, goes here and there, she doesn't have a driving licence, she commuted to that one and only job by bus. Now, despite contacts and acquaintances, she got left all alone. It was a great shock to me, honestly, that despite higher education, she wants to do whatever. I thought she would go cleaning just to get a job. [EA, market type C, Podkarpackie Voivodeship]

(...) because if there's no work in his occupation, he wants to work anywhere. [EA, market type A, Mazowieckie Voivodeship]

Within the group aged 45/50+, there also people who only look for jobs in their trained occupation. On the other hand, there is a certain group, which is not really interested in finding a job or taking advantage of the help offered to them. The participation in any kinds of activating projects is apparent and as such - it should be treated as a waste of time and funds.

People aged 45+ seeking employment have much greater experience - both occupational and non-occupational - in comparison to the people belonging to younger age groups. Additionally, they are responsible and can be relied on. Their occupational experience allows for functional and effective organisation and performance of work. Those features of people aged 45/50+ cause that in certain industries, or occupations, they are the ones who have better chances of finding employment than younger people with the same occupational qualifications - even just because they inspire greater trust. The older ones are also slightly more assertive than the younger, they are more likely to formulate remarks or comments in their work place. They do not easily succumb to pressure and they appreciate other values than professional career and high salaries, what contributes to the occasional prolonging of the period of negotiation regarding the level remuneration.

The participants of the Panel of Experts also pointed out the existence of differences in the work ethos between people aged 45 and more and the young ones, higher efficiency of the employees over 45/50 and their experience, which in consequence, makes them the best candidates to perform certain occupations or tasks.

(...) if those young people, and I'm talking about those aged, let's say about 25, come to work at 9 a.m. and stay there till 8p.m., then in the meantime they go for a two-hour lunch, not to mention Facebook, you know, nasza-klasa.pl and many others, surfing the Internet, while the employees aged 45+ devote this time to work. And the efficiency of this work is completely different then (...)²⁵⁰.

(...) This older employee has a greater experience and can react better, share their experience than a younger person, also (...) the specificity of products that given companies sell. Sometimes such a sales person approaching 50, if the product is targeted at older people, will be able to sell it better than a young person for example. So, everything depends on the character of the company, the market in which it operates²⁵¹.

Women and men aged 45/50+ (especially from the older groups) find it more difficult to properly prepare all the documents submitted to an employment agency and self-presentation during the interviews with the employment broker or the potential employer. During such interviews, some are very stressed, they cannot present their advantages. It is true espe-

²⁵⁰ Transcript of the meeting of a Panel of Experts, organised within the *Polish labour market for women and men aged 50+ - Diagnosis* (Lodz 27/07/2012).

²⁵¹ Ibidem.

cially with regards to people, who have worked in one place for many years and they cannot function in the modern labour market. The respondents also indicated that, the people aged 45/50+ have higher expectations towards the future employer than the young people - they are usually interested in higher remuneration and a stable work place, and preferably for full time employment. They also have greater expectations in terms of the scope and the accuracy of the information given by employment agencies representatives regarding the proposed employment and the time of work - they want to know, who their potential employer is and how much they will earn. They are less willing than the younger people, to undertake jobs requiring working for more than 8 hours a day.

A young person, when they come, it's all the same for them, they just want to get a job, and when I'm telling them that I would now present the conditions of employment, I feel like they are not interested, so I don't know, if they're really looking for a job as, for example, a baby sitter, because they like children and want to spend time with them, or it's all the same to them and they just want to get a job, and earn some money. On the other hand, middle aged ladies, those aged 45+ in particular, always require any and all information related to the future employer, the future work they're supposed to do and the salary they will receive every month. And also, young people work significantly longer, they can work even 12 hours a day, while ladies aged 45+ are more willing to work for 8 hours a day, which is difficult to meet, as honestly speaking - nowadays, the standard of work is 10 hours a day. [EA, market type C, Mazowieckie Voivodeship]

Older people are also characterised by a high level of distrust towards employment agencies, especially temporary employment agencies and the services offered by those entities. They definitely prefer services and instruments offered by the public employment services, meaning the institutions considered to be "state - controlled", and thus more secure and predictable in its actions.

People aged 45/50+ with higher education show greater tendency to undertake educational activity, change and improve their qualifications. In the case of people that age with at most vocational education, the interest in further education is much smaller. Younger people, below the age of 45 are, on the other hand, stronger and more physically fit, they have greater knowledge and skills related to ICT, they are characterised by better foreign languages skills, tendency to mobility, often change of employers and choosing them basing on the remuneration, being open to changes in private life, organisation of work, higher efficiency. Young people are also more demanding. They know exactly what they want, they know employees' rights and execute them consistently.

People in advanced age are many a time afraid to undertake employment. this fear of the unknown regards primarily those, who have never had to look for work before. For many years, they were employed by one employer, often at the same job position. The loss of employment results in an entirely new life situation that they have never experienced before. They cannot operate in the modern labour market, they do not know its advantages and they are afraid of its dangers and traps that can await them.

(...) it seems to me, that those people are frightened if they need to look for jobs - these are people who have worked in one place for long years and then suddenly, for different reasons, they lost their jobs and they are scared of that. [EA, market type C, Mazowieckie Voivodeship]

There have been same changes in the group of people aged 45/50+ looking for employment in the recent years. Some of the changes between the younger and the older employees begin to disappear. Currently, the level of competences in terms of, for instance, ICT of a person aged 45 and seeking employment is often the same as of a 30-year-old. With time, those differences will be decreasing to almost completely disappear.

5.1.3. Assessment by training institutions

Some group of training institutions representatives does not notice the age boundary, above which the effectiveness of the process of learning decreases, agreeing, that the ability to learn is a basic mechanism of an individual development of a person and shaping his or her reactions and behaviours and that this ability is retained practically through the entire life²⁵².

There is no such boundary. [EI (Educational Institution), market type C, Mazowieckie Voivodeship]

No, I think that the capabilities of learning don't decrease drastically with age. [EI, market type C, Świętokrzyskie Voivodeship]

Some of the opinions indicate that the abilities of acquiring new information by people aged 45/50+ depend on an individual attitude towards training and individual capabilities.

I know very well individuals over 50, who learn new things and the age is no obstacle for them, they realise new projects and are good at it. Everything is a matter of an individual, not the age. I am a psychologist by education, so I can imagine that there is some date regarding the ageing of the brain, its possibilities, however, it's very individual. [EI, market type C, Mazowieckie Voivodeship]

What can also affect the efficiency of enriching knowledge and skills is the level of education and social position of a given person. Generally, it is assumed that the process of learning is more effective for people already having a relatively high level of education and holding relatively high positions in social hierarchy, also performing certain social roles, e.g. leading teams of people, or managing economic processes.

Those, who do not agree with the discoveries of neuro-biologists²⁵³ regarding the fact that in an ageing brain there appear new nerve cells, associate the ability to learn with age.

Unfortunately, there is a boundary and it results from biology. I think it's a boundary after the age of 55, which is really noticeable. [EI, market type C, Mazowieckie Voivodeship]

Yes, this is the case after the age of 35 and this is claimed by all the people I've worked with, they say: learn as long as you can and are young. [EI, market type C, Mazowieckie Voivodeship]

Actually, the level of assimilation of knowledge can be slightly different in people over 50 than in the younger ones. [EI, market type C, Mazowieckie Voivodeship]

According to this group of respondents, also the social clock, showing what kind of social expectations we are subject to in different periods of our life, causes slower learning in people aged 50 or 55. Partially, it results from emotional processes related to the fulfilment of the role of a grandmother or a grandfather, but also the carers towards the other, older members of a family.

It's hard to talk just about the biology of a human being, as there also exists the burdening with housework duties. Especially women have less opportunities of engaging in intellectual work which requires development of neurons. (...) It's common knowledge, that people over 50 have their parents in such an age that they need care and there is a smaller chance for intellectual development. [EI, market type C, Mazowieckie Voivodeship]

²⁵² Z. Korzeniewski, *Jak uczą się osoby w wieku senioralnym? [How do seniors learn?]*, <http://kutw.kpswjg.pl/witryna5/jak.htm>, as for 26/06/2012.

²⁵³ *Neurologists: good news, the brain can renew too! Condition: it must be exercised*, http://wiadomosci.gazeta.pl/wiadomosci/1,114885,11982828,Neurologzy__dobra_wiadomosc__mozg_tez_moze_sie_odnawiac_.html, as for 15/07/2012

Interestingly, none of the respondents indicated the limitations in the process of learning resulting from the lack of individualised training techniques and failure to adjust them to the possibilities of older people, which are accentuated by the specialists in term of andragogy²⁵⁴. The learning is more efficient if the elements of declarative knowledge are combined with the procedural and explanatory knowledge. The successfulness and efficiency of learning of grown-ups also depend on whether the rules of teaching adequately to the age group are obeyed and whether they can make use of their previous skills, habits and attitudes during the training. Due to those conditions, while organising a occupational training, it is crucial to arrange the groups carefully. Neglecting this issue is often the source of the failure of the organisers of training.

The proportion of people aged 45/50+ in the general number of those participating in training organised by surveyed training institutions is about 10-30%. Slightly more of those who learn at the age of 45/50+ are women, however the structure of training participants is determined by the objective of training and its subject matter. The participants in training aged 45/50+ more frequently have secondary level of education, they graduated from general high schools, the profiled ones and secondary technical schools. Less common are people with Master's degree, including usually the graduates of humanities, such as psychology, social work, pedagogy, and sociology. Some of the training participants aged 45/50+ have primary level of education or the level of junior high school. The status in the labour market also happens to be one of the criteria of selection for the training. This is the case, when the course is designed for a particular group of beneficiaries. The employed more often participate in commercial training, which is to be paid for. On the other hand, the unemployed representatives of the generation 45/50+ apply for courses, which are free as they are financed from the EU funds or from the Labour Fund.

The main reasons of enriching the knowledge and skills of adults are:

- in the case of the unemployed - finding employment,
- in the case of the employed - strengthening of their occupational position. Those, who currently work, participate in training, for they are afraid of redundancy. They also believe, that increasing qualifications enhances their competitive advantage over the younger ones.

The training is primarily aimed at helping to satisfy the biological and security needs. People aged 45/50+ believe, that as a result of increasing their qualifications, they will find a job (therefore, income) that will guarantee decent level of life and stable, safe employment, which will not let them fear for their future. Those people satisfy through training not only their basic needs but also those of higher level. Adults strongly feel the needs of affiliation, especially those connected to making friends and associating with a group. Being a member of a training group helps them to conquer the sense of loneliness and alienation. For a part of learning women and men aged 45/50+ the participation in training also helps with satisfying the needs of cognitive nature (knowledge, understanding, novelties), set in the highest place in the Maslow's hierarchy of needs. Those people want to learn new things and acquire new skills, which will facilitate easier operation in the quickly changing social reality. Due to the organised activities, adults wish to understand the world around them better, and sometimes they try to match the skills of their children and grandchildren. The period of maturity is also a good time to do something which they previously did not have time for, for example, to learn a foreign language.

²⁵⁴ See e.g. D. Jankowski, K. Przyszczykowski, *The basis of education of adults*, Published by Poznan University (Wydawnictwo Naukowe UAM), Poznan 2007, p. 123; P. Peszko, *Andragogy - how do adults learn?*, <http://blog.2edu.pl/2006/12/jak-ucz-si-doroli.html>, as for 26/06/2012.

There can also be observed a phenomenon among adults of “collecting courses”, consisting in participating by one person in at least several types of training, usually free of charge. The scale of this phenomenon is difficult to define. Part of the respondents indicate, that these are singular cases, other estimate that it applies to as many as 50% of all participants. The possible reasons of collecting the training include: the need of education, a method of organising time, imprecise occupational objectives, the desire to meet as many requirements of potential employers as possible. An extreme case is a person, who was referred to by one of the respondents in the words: “occupation-training participant”, thinking about an unemployed who participated in training not because of its subject matter but because of all the additional benefits: catering, gadgets, training benefit.

The opinion on the activity of women and men aged 45/50+ in searching out training offers and participation is not definite. Some of the respondents think, that older people are not venturesome, and some believe that they still actively look for development paths for themselves and the age is not an obstacle. Those representing the first of those attitudes point out, that people aged 45/50+ are discouraged and tired with their disadvantageous position in the labour market (especially if they remain unemployed for a long time), and that they are not aware of free courses. The most often indicated, conventional age boundary according to the respondents, after which the interest in training decreases, is 45-50 years of age. It is also noticeable, that greater activity is connected to the higher level of education²⁵⁵. The second category of training institutions representatives is of the opinion that people aged 45/50+ are lively, they still actively look for possibilities of self-improvement and they participate in training. Some actually underline, that older people are more energetic in those actions than the young ones and the interest of older people in educational offer increases.

There are numerous barriers of educational activity of adults, although most of them are of psychological nature. According to the classification of educational barriers by L. Rae²⁵⁶ and in concordance with the results of research, these are:

1. Health problems. in the opinion of respondents, the problems of participants aged 45+ are related to health issues, in the majority of noticed cases (although sparse) it results in the fact that due to the deteriorating fitness, a given person cannot participate in all proposed forms of activities, such as self-defence courses or courses leading to obtaining a security guard licence.

There are rather no problems, although of course, health problems happen. [EI, market type C, Mazowieckie Voivodeship]

The problems of people aged 45+ related to the deteriorating physical fitness. If there are interventional techniques, the candidate for training has to be healthy. Or self-defence - such a security guard licence, obtaining the licence of level I and II - a person has to be healthy. And if not, the medical examination eliminates them. [EI, market type C, Mazowieckie Voivodeship]

Surely, while selecting occupational training, we took into account the limitations resulting from the psycho-physical condition of those people. There are specimens of health among people aged 45+, which have far more energy than, say, 30-year-olds, but on the other hand there are also people who are ill, not at full strength and they could not use 100% of their energy to perform a particular profession. [EI, market type C, Podkarpackie Voivodeship]

²⁵⁵ This regularity is typical also for the other group ages, which is supported by the results of a research conducted by GUS (Central Statistical Office) in 2006 *Education of adults* (GUS, Warsaw 2009).

²⁵⁶ L. Rae, *Efektywne szkolenie [Efficient training], Techniki doskonalenia umiejętności trenerskich [Techniques of improving training skills]*, Oficyna Ekonomiczna, Cracow 2006, p. 202.

2. Problems with concentration. According to the respondents, some of the participants cannot focus for a longer time on discussed issues. It usually happens in the case of people who are employed, who after working hours can feel too tired.

It is difficult for them to combine work and further education. If they have many classes after work, they can't stay still for long and focus on one subject. [EI, market type C, Mazowieckie Voivodeship]

3. Internal problems. As far as the attitude of the generation 45+ to training is concerned, the respondent observing learning people of that age claim, that they have insufficient inner motivation for participation in the training.

An example problem is lack of faith in themselves, lack of motivation to change their own situation. [EI, market type C, Podkarpackie Voivodeship]

These are the people, who have never worked, they couldn't find themselves in any environment, they couldn't establish contacts. They are secretive, they just are afraid of everything and everywhere. These are also the ones, who feel lost after being fired by their employer. [EI, market type C, Świętokrzyskie Voivodeship]

and are also characterised by low self-esteem - people aged 45/50+ are afraid that they will not cope with the challenges they will face during the classes.

And these are usually their main worries, that they're trying to do something, they fail, they're afraid that they won't make it, so often they just don't come to the training. [EI, market type C, Mazowieckie Voivodeship]

4. Resistance towards changes.

The only thing is their resistance, because they work within certain framework and we're trying to help them go outside those schemes, that it's possible to do things differently because there are new trends. Apart from that, those people always have a sense that I know better, because I've been working for 30 years, 30 years I've been taught this way, so this is right and you're not going to tell us to change anything. people aged 45+ don't like changes. Whereas, if we're talking about people, who are lacking certain resources, in lower positions, then there the work is half the speed. [EI, market type B, Zachodniopomorskie Voivodeship]

Another group of obstacles related to people 45+ are the difficulties connected to the conditions, in which the training takes place. Complications related to communication and often limited time devoted to classes is a hindrance. Those people have troubles getting to the classes, especially when the educational institution does not secure (finance) the means of transport. Some of the respondents add, that in the opinions of people aged 45+, the training is usually too short.

The participants complain that there were too few hours of training. They didn't have enough time to master the material. [EI, market type C, Mazowieckie Voivodeship]

It always happens that everybody would like more and think that the course was too short, but it's always like that. [EI, market type C, Mazowieckie Voivodeship]

I think, that surely, the learning ones should be given more time, in terms of training aiming at improving their social competences. These can be for example meetings with a occupational advisor. [EI, market type C, Podkarpackie Voivodeship]

The participants of the Panel of Experts also pointed out the impact of the preferences of people aged 45/50+ regarding the form of training and the manner of conducting the classes on their willingness to undertake educational activity.

(...) these are the people, who have their own specified needs in the scope of education, the fulfilment of which conditions their willingness to join the project in the first place. One of such needs consists in the fact, that those people like to learn but they don't like to be taught (...)²⁵⁷.

5.2. The situation of women and men aged 45/50+ on the labour market

5.2.1. The assessment by the workers of district labour offices

Generally, in the opinion of the workers of district labour offices the situation of people 45/50+ in the labour market is difficult or very difficult, and this assessment was co-related with the general situation in a specific, local labour market: the higher the unemployment rate, the worse the situation of people over 45.

(...) not only in a group of 45+, but generally within the territory of our district, lack of jobs is a problem, there a limited number of vacancies, we don't have large companies, a considerable part of businesses are companies employing up to 9 employees, the number of job offers, that we use has decreased significantly and generally employment in our region. [PUP (District Labour Office), market type B, Lubuskie Voivodeship]

I think it's difficult because the number of vacancies is decreasing rather than increasing. And if new work places are created, then the requirements of recruitment are so high, that those people in competition with someone young who's just graduating - lose. [PUP, market type C, Mazowieckie Voivodeship]

It's bad here, but there are regions where it's tragic. I'm thinking here about regions such as Warmia and Mazury, where there used to be state agricultural farms, where entire villages and little towns sit and don't have jobs, because there are no workplaces. And those people are actually in that age, or even older. [PUP, market type A, Mazowieckie Voivodeship]

It was also underlined, that this community is non-uniform from the point of view of the situation in the labour market, because people approaching retirement age have the most serious problems, whereas those in the lower sections of 45+ are in a slightly better situation.

(...) maybe those people over 45 don't have such a big problem as the ones highly over 50. [PUP, market type A, Świętokrzyskie Voivodeship]

The difficulties in the labour market apply not only to the unemployed aged 45/50+, who have to look for jobs longer than the young ones (people who stay unemployed for nearly two years or more have very slim chances of returning into the labour market). Also the employed people aged 45+, have problems as they are more likely than the young people to be dismissed from work.

The shape of the situation of people aged 45 and more in the labour market is subject to objective and subjective factors. The objective factors involve reduction of job positions resulting from the economic crisis, the character of the economy of a given district (e.g. economic monoculture), or the lack of large organisations, which offer employment.

People over 45 in a region similar to ours - typically rural - are in a difficult situation. It's hard for them to find employment. [PUP, market type A, Mazowieckie Voivodeship]

The most important subjective factor causing unfavourable situation of people aged 45+ is maladjustment of their skills and occupational qualifications to the needs of employers. According to the respondents, people aged 45+, and definitely those aged over 50 do not have occupational competences, that would allow them to fully cope with the tasks in the

²⁵⁷ Transcript of the meeting of a Panel of Experts, organised within the *Polish labour market for women and men aged 50+ - Diagnosis* (Lodz 27/07/2012).

offered positions. The problem involves even the simplest office tasks or technological lines that require basic computer skills.

(...) these are older people, they didn't learn to use computers at schools, there is this computer boundary, and in terms of office work, the computer is the basis now, and even when operating machine tools you need to have basic computer skills. [PUP, market type A, Mazowieckie Voivodeship]

This issue is even more visible in the case of women aged 45+. According to the respondents, their chances of returning to labour market are smaller than those of men. It is connected to a too long employment break, devoted usually to upbringing children and running the household. Such women do not have occupational features that would meet the expectations of employers - most of all their knowledge and skills have devaluated too much²⁵⁸.

The lack of occupational competences on the level expected by the employers has also been deemed by the participants of the Panel of Experts to be a barrier in finding employment for people aged 45/50+. They also pointed out another, very important factor in their opinion, namely the skills of the recruiting person allowing to obtain the information from the candidates about their real qualifications.

(...) The obstacles result rather from classical competences, from what those people can or cannot do and whether the recruiter can really obtain those solid and expected by employers strengths or not²⁵⁹.

Frequently, it is the discriminatory practices of employers which decide about the disadvantageous situation of people aged 45/50+, as in the process of recruitment younger people are preferred. Even though formally employers should not be led by the category of age, practice shows that it does happen.

The situation of women and men aged 45/50+ in the labour market is also a result of certain stereotypes regarding older people, which demonstrate in the manner of thinking and acting towards the analysed age category. For example, the conviction of lower efficiency of older employees is popular. This problem is connected to the so called activity age, determining the self-efficiency of everyday functioning and to the social age, related to fulfilling certain roles. It is about the norms defining human behaviour in particular phases of life. Sometimes, they can be found in the form of legal regulations and sometimes they determine cultural standards, customs and in such a case, they can be the basis of stereotypes e.g. regarding older people²⁶⁰.

However, it should be added, that some respondents assessed the situation of people aged 45/50+ in the labour market as relatively good (mainly due to the low proportion in the group of the unemployed) or improving (as a result of projects addressing this age group). It was also underlined, that in comparison to the situation of young people (up to the age of 25) in the labour market, the situation of the group aged 45/50+ is significantly better and - it could be said - problem-free.

In comparison to the age group 25+, it is definitely better. As the age group up to 25 is in the worst situation". [PUP, market type A, Mazowieckie Voivodeship]

²⁵⁸ It is worth adding, that sometimes the appearance of women was pointed out, underlying that their attractiveness decreases with age and even in the position of a cashier, or a shop assistant, it is problematic for them to find employment, and this is the sector, where the vacancies are created for them most often. *(Well, please imagine some elegant boutique, with elegant clothes, and there is a woman with wrinkles, it's visually discouraging. And she can be better than the young one, but visually you can see that a young person is more suitable in this shop. [PUP, market type B, Lesser Poland Voivodeship]*

²⁵⁹ Transcript of the meeting of a Panel of Experts, organised within the *Polish labour market for women and men aged 50+ - Diagnosis* (Lodz 27/07/2012).

²⁶⁰ See P. Szukalski, *Ageism in the Polish labour market* [in:] R.Cz. Horodeński, C. Sadowska-Snarska (ed.), *The management of work resources at the beginning of the 21st century. Macro-economic and regional aspects*., School of Economics in Białystok, Institute of Labour and Social Affairs, Białystok - Warsaw 2009, p. 155

Similar opinions appeared also during the Panel of Experts.

*(...) employers more and more often (...) don't want a young, very charismatic person, who perhaps wants to be everywhere, but they don't really know where they will end up. And so they hire a person, who is somewhat static and has certain norms, such, frankly, simple ones and ethical (...)*²⁶¹.

*(...) the latest data from Eurostat show, that the unemployment rate within the age group 50,50+ is decreasing. What is dramatically increasing is the unemployment rate of young people*²⁶².

5.2.2. Assessment by employment agencies

In the opinions of employment agencies representatives, major difficulties in finding employment in the Polish labour market are experienced both by people aged 45/50+ and the young ones. This bad situation of both populations as well as other groups in the labour market was indicated also by the participants of the Panel of Experts.

*(...) The situation in the labour market is generally difficult, hence people over 45 are in a difficult situation, the youth is in a difficult situation, everybody is in a difficult situation. And this situation is much differentiated regionally (...)*²⁶³.

The greatest influence on the situation of people aged 45/50+ in the labour market have the changes resulting from the development of techniques and technologies of production as well as information and communication technologies (ICT). Due to these changes, some of vocations stop to be useful to employers and become so called declining occupations. However, they are being replaced by new ones. This situation also has its consequences for the labour market and the age structure of people looking for employment via employment agencies. In the case of entities specialising in brokerage of employment in new occupations, the majority of those seeking jobs are young people. People aged 45+ being in the labour market did not have an opportunity to acquire qualifications and skills necessary to perform them. When they were schooling, training institutions did not offer that sort of training.

The services of the agency were then directed mainly to younger people, because they dealt with the projects from IT sector, therefore projects, where we were looking for programming specialists of general category and IT specialists. Here, the age is naturally a variable, which applies to younger people, because the industry is young and usually it is the younger people that are in demand. In IT-related occupations young people were in demand, freshly after graduation, who completed courses, let's say related to technologies that occurred only recently - they've been functioning in the market for 5, 10 years. [EA, market type B, Świętokrzyskie Voivodeship]

The periods of looking for employment by employment agencies for people aged 45/50+ and for the young are different. The duration of such actions depends on the scope of activities conducted by an employment agency and on whether this agency specialises in offering services within the framework of one specific industry or many, and also on the occupational categories, for which the services are provided. These circumstances affect the age range of people seeking employment through employment agencies. For there are such occupations, for which older people are preferred, which causes that they do not need to use the employment brokerage services of employment agencies. Yet, in other occupations, it is the young people that enjoy greater interest of employers. It applies particularly to those occupational

²⁶¹ Transcript of the meeting of a Panel of Experts, organised within the *Polish labour market for women and men aged 50+ - Diagnosis* (Lodz 27/07/2012).

²⁶² Ibidem.

²⁶³ Ibidem.

groups, where the physical appearance is important for employers, or the physical fitness of an employee, and they prefer to employ the young ones. However, there are also such agencies, where the age of the candidate for simple work does not have any greater meaning. The only thing that counts is the readiness to undertake work and the health condition. It also happens, that the character of work causes greater interest in people aged 45/50+. Undoubtedly, employers began to choose older people more often due to the changes introduced in the vocational schooling system in Poland, connected to the elimination of basic vocational schools. The results of those changes are painfully experienced by the current labour market, where the resources of locksmiths, welders, turners, etc. are diminishing. The possibilities of employment of young people specialising in those occupations are slim, therefore employers are more and more interested in experienced, older employees, who have qualifications to do those jobs.

Definitely the best in the occupations, in which people over 45 were so lucky in their lives, that they took advantage of vocational schooling, namely locksmith, welder, painter, plumber, machinist miller, turner. All those occupations, which were dragged through mud and mire in the 90s, when the vocational schooling generally collapsed. And it turned out, that when there is a company, which produces screws, shafts or something in such palpable production, where you need a machinist miller, turner, polisher, it turns out that there are no young people. And therefore, here is the easiest, for if someone is looking for such a person and they know they won't find them, then a 40, 50, 60, 65-year old, just fit and healthy, so they could stand for 8 hours by a machine. [EA, market type C, Mazowieckie Voivodeship]

Also the type and character of work, that is to be performed by a candidate, influences the duration of employment search. In order to perform simple jobs, employers are more willing to hire the young ones and in such cases the period of searching for work is shorter for those people. In the remaining occupational groups, age has no influence on the duration of job finding process, other features of a candidate are decisive, such as occupational qualifications, personal traits etc. Occupational qualifications are important together with all the certificates and documents confirming them. Lack of documentation in this respect does not only lengthen the period of looking for work, but it can actually constitute an obstacle in getting it.

The majority of respondents had troubles indicating the occupations, which are the easiest for people aged 45/50 to find employment in, one of the reasons being most likely the fact, that the majority of those seeking jobs through employment agencies are young people. A part of the agencies participating in the study specialised in servicing specific occupational groups, e.g. they ran employment brokerage for carers of old people, engineers etc. or they serviced selected branches of industry. The experience in performing given occupations by a candidate was more important for the agencies than his or her age or the occupation as such. The inability of indicating the occupations, in which finding employment is the easiest for people aged 45/50+, also proves the lack of recognition of the actual situation in the labour market and its needs. The surveyed agencies limited themselves only to the knowledge of a small part of the market - regarding only those occupational groups, which their services were targeted at. The respondents indicating the occupations, which are the easiest to find employment in for people aged 45/50+, listed the following occupations: electrical fitter, ventilation and sanitary installations fitter, plasterer, roofer, tiler, construction carpenter, shuttering carpenter, clinker bricklayer, accountant, salesman, elderly people carer, babysitter, assistant of a disabled person, housekeeper, logistician, coach, manager, general or executive manager, and those belonging to the three major occupational groups - (i) public officials, senior officials and directors, (ii) executives of management and trade, (iii) experts in economics and management. People aged 45/50+ practising occupations, which currently are rare in terms of schooling of the youth, such as locksmith, welder, painter, plumber, machinist miller, turner

or polisher - also have chances of quick employment. Some of the respondents did not give any specific occupations, but rather general descriptions. In their opinions, it is the easiest to find employment for people aged 45/50+ practising technical occupations, construction works, office work, or working in advertisement or people with higher education.

The situation of a job seeker is affected by the period without work - the longer unemployment, the more difficult it is to find a job for that person. Long-term unemployment often disqualifies a candidate in the eyes of an employer, and it also causes other difficulties. As admitted by the employees of agencies, people who report to an agency after more than three months of unemployment are more thoroughly checked. A factor decreasing the chances of people aged 45/50+ for finding employment can be not only a long time of looking for a job, but also the very fact of being unemployed. In employment agencies searching for candidates to work in higher and the highest managerial positions, the unemployed have much lower chances than those currently employed.

The population of people aged 45/50+ is internally differentiated in terms of the expectations towards prospective employers. However, the nature of those expectations depends more on the character of a job seeker than on their qualifications, skills, age or the specificity of the region. The scope of expectations towards a potential job formulated by people aged over 45/50 also depends on the length of time spent looking for it. People looking for employment for a short time have more expectations. They decrease along with the lengthening of the search period.

It depends on the life situation that given people are in. If they're looking for a job, their expectations are much lower than at the beginning, when they lose their jobs and start looking for another one. [EA, market type C, MazowieckieVoivodeship]

The fact of receiving job seeker's allowance or other social benefits also influences the increase of expectations of job seekers, mainly in terms of remuneration.

If they're receiving any benefits, then they raise their salary so high, that they won't work for less, because they have that much granted. [EA, market type C, LubuskieVoivodeship]

The expectations of people aged 45/50+ towards the future work, which the workers of employment agencies encountered, referred to the conditions of residence, the distance between the work place and the place of residence and the possibilities of transport to work as well as the conditions of employment, description of duties, benefits package and the level of remuneration²⁶⁴.

The expectations of people looking for employment abroad referred to the choice of a country. The preferences in this respect result from previous positive experiences based on the previous jobs in those countries or they are related to the decision of permanent emigration to a specific country.

²⁶⁴ (...) they would like to have better conditions of living, transportation and less work. [EA, market type C, Subcarpathian Voivodeship]; Most often they would like to have stable working hours and they don't want changes: business trips. They expect stability [EA, market type B, Masovian Voivodeship]; They expect structured tasks, some clear divisions of what they will do (...) occasionally there are question regarding the social package (...) [EA, market type C, Lubusz Voivodeship]; (...) that the employer would offer proper conditions (...) that there would be some allowances, benefits. [EA, market type B, Masovian Voivodeship]; (...) here they need to know specifically, who they're supposed to work for, for what monthly amount and all the social benefits, which they will be entitled to. [EA, market type C, Masovian Voivodeship]; (...) older employee is looking for such a job position, in which they will find themselves, namely such so to say stability, so they will know what is expected of them, that they will be accounted justly, that they will have a wise supervisor. [EA, market type C, Masovian Voivodeship]; Transportation is a problem in our region. If someone is to commute, let's say 30 km and it's a 4-brigade working system, so it involves working on Sundays and holidays, then such a person doesn't always have a possibility of communication and sometimes those people look only for jobs in a 1-shift system. [EA, market type B, Subcarpathian Voivodeship]; Mostly, they point out, so that they can earn a lot [EA, market type C, Masovian Voivodeship]; (...) sure, if he is a specialist, and he's aware of that, then he demands higher remuneration" [EA, market type A, Masovian Voivodeship]

The type of employment contract is also very important for women and men aged 45/50+, most of them reluctantly agree to flexible forms of employment. They appreciate the security and stability, provided by a full time employment contract for an indefinite period of time. It also happens that people over 45 expect from their future employer additional benefits in the form of, for example, a company car equipped according to the needs and expectations of a candidate. However, such kinds of needs are reported only by highly qualified specialists, who do not wait for job offers, as their qualifications allow them to choose those themselves. People with high occupational qualifications also expect that the new job will give them a possibility of further occupational development. In this population, there are also such people who do not submit to the employees of employment agencies any expectations regarding the future work or future employer. They are only interested in finding a job, and the job conditions or the remuneration is meaningless for them.

The employers who are the customers of employment agencies differ in terms of attitudes and preferences towards employing people aged 45/50+. They include both those who prefer to employ only older people and those who choose younger people.

I conduct recruitment strictly according to the requirements of employers (...) some employers stipulate, that they are interested only in people up to certain age, so sometimes I reject those over 50, employers wish not to have such employees (...) On the other hand, employers sometimes say that they want to hire for a year people who are short of retirement benefits. [EA, market type C, Lubuskie Voivodeship]

Very often, those preferences depend on the job position and the scope of responsibilities as well as the period on which a person is to be employed, and also on the stereotypes functioning among employers regarding the behaviour and character features of both young people and those aged 45/50+. Employers looking for employees for physical jobs prefer to hire young people. They believe, that the older ones will not be able to cope with tasks requiring endurance and physical fitness. There are also the cases of looking mainly for older personnel to physical work. It applies primarily to all the specialists practising scarce occupations. The preferences of employers related to age depend also on the length of planned employment. If employment of a new person is connected to the seasonal nature of production or a short-term contract, then it happens that employers prefer to hire someone older. People aged 45/50+ also have much higher chances of employment when the employer entrusts the employee with their property. Employers are more willing to employ candidates over 45/50 in the character of a career of an elderly person, due to their life experience and the possibility of performing work in hours, working time, place and extent convenient for the customer. People over 45 years of age also inspire greater confidence among those in their care. It is also easier for people aged 45/50+ to get a position of a supplier. To do this kind of work, employers look for responsible and honest people, and as such they consider older people. Also, employers requiring high-class specialists prefer to employ older people, who have great experience at work in an equivalent or similar position in another company. Due to a larger baggage of life and occupational experience, their practical knowledge is significantly richer than that of the young. It was also underlined, that older employees are more stable emotionally. Additionally, people aged 45/50+ practising occupations requiring technical knowledge, qualifications and skills also have no problem with finding jobs, in some they are actually indispensable.

The chances of people aged 45/50+ of finding employment depend also on who is looking for a specialist. The respondents states, that despite the fact that it is easier for high-class specialists to find jobs, still, there are employers who when presented with a choice between two candidates with comparable qualifications and skills, but of different age, would rather decide on the younger one.

Employers who run businesses based on services are particularly more likely to hire young people. It applies mostly to sellers. Employers believe, that the young will be more open to the needs of customers and they will better at recognising trends related to the product or service range on offer. In the service sector, the appearance and self-presentation of a candidate is of meaning. Some employers, regardless of the scope and kind of their business, do not hire people aged 45/50+ at all, especially women, because they consider them unattractive. However, the respondents have noticed that nowadays it is more and more difficult to determine the age of a candidate only on a basis of their physical appearance. The progress in aesthetic medicine, pharmaceuticals, cosmetology, and changing attitudes towards the care of the appearance blur the differences between people from different age groups.

Some of the respondent unwillingly admitted, that employers looking for employees through their agencies have introduced age limitations. This unwillingness was dictated by fear of the consequences, as accepting such an offer is against current anti-discriminatory regulations. Employment agencies are punished for not abiding by the regulations²⁶⁵. Introduction by employers of age limitations for candidates is of informal nature and consists in verbalising the expectations in this respect during the visit at the agency or a phone call, or rejecting the candidates from the list without familiarising with the information about them.

Officially no, non-officially yes. (...) I get the information over the phone, that the limit is 35 years of age. [EA, market type B, Mazowieckie Voivodeship]

(...) recently I had a project, where the customer told me that it would be best if it was someone aged about 30. [EA, market type A, Mazowieckie Voivodeship]

Many a time, when we recommend older people, they are rejected at the very beginning of recruitment due to their age, no one even looks into their skills, capabilities, just the information about the age. [EA, market type B, Mazowieckie Voivodeship]

Sometimes, such discriminatory attitudes result from the desire to have a harmonious team of employees, which according to the employers can be ensured by equalisation of the team in terms of age. Among the respondents, there were also people who claimed that they have never received any signals from employers creating any obstacles in employing people aged 45/50+ or proving any particular interest in hiring them. This was indicated among other by the employees of employment agencies providing services of employment brokerage for foreign employers. In the countries, in which those companies operate, there is absolute ban on discrimination of employees. Those who do not obey it, are subject to high fines.

Nevertheless, regardless of any and all declarations and exceptions, different attitudes of employers towards younger and older candidates to work can be observed, which has its basis:

- Together with the passage of time, human system gets older, physical fitness decreases and there begin to appear different types of illnesses. Some of them are occupational diseases, resulting from work performed for many years, other result from injuries or ageing. Employers are afraid of more frequent absence at work of people aged 45/50+ due to the deterioration of their health or slower and less efficient work performance. In order to prevent such situations they prefer to employ younger people.
- Employers believe, that people aged 45/50+, knowing their value, will also expect adequately high remuneration. Therefore, they choose younger people, with comparable qualifications and occupational skills, who can be paid significantly less for doing the same job.
- A barrier in employment of people aged 45/50+ are their shaped employees' attitudes, often being in opposition to the expectations of employers. The attitudes of older

²⁶⁵ Art. 121, section 3 of the Act of 20 April 2004 on employment promotion and labour market institutions puts a fine of a minimum of PLN3000 on employment agencies which discriminate against job seekers, inter alia, because of the age or sex.

people internalised over a long professional career are very resistant to change. On the other hand, a younger employee can be shaped in line with the expectations and needs of employers. Therefore, the employers prefer to employ a young person, even if that requires additional time and costs connected to completion of missing skills.

- Standard and outdated way of performing duties by people aged 45/50+ is also an obstacle for employers. Nowadays, we are dealing with a “western” model of an employee and managing the company, which is often not accepted by the older ones and which is something they cannot adjust to.
- Employers are afraid that people aged 45/50+ will be less creative, non-energetic and unwilling to changes, and also that they will react too slowly to the variability of the market. Their fears also include the little flexibility towards changes, which is associated with older people, and the unwillingness to initiate and undertake educational activities aiming at completing existing knowledge and skills or retraining. Some of employers believe that older employees are less efficient, they do not pay as much attention and engage into performing their duties as the young ones.
- Characteristic feature of the population aged 45/50+, who is still an obstacle in their employment, is a weak knowledge of foreign languages, no ICT skills and little mobility resulting mainly from reluctance to separation from their families.
- In companies with developed structure, the decisions regarding employing new people are made by managers, who may be afraid of losing their positions due to recruitment of older people with high occupational qualifications.
- A discouraging factor for some of employers towards employing people aged 45/50+ are their family’s responsibilities. They are worried that such an employee will place family responsibilities over work, and this is a barrier particularly in terms of employing women.
- An obstacle in employing older people (over 50 years of age) are legal regulations, which were targeted at protection of the interests of this group in the labour market, i.e. the regulations protecting people in pre-retirement age against dismissal. Employers are afraid of that sort of situations, as it limits the possibility of adjusting employment to the changing need of the market of goods, including the number of customers, demand and current trends. Therefore, they are unwilling to hire people in pre-retirement age.
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The participants of surveys have indicated the existence of an impassable barrier of age, over which employers do not want to recruit. They have also pointed out that employers are open about it. What age group limit applies depends on the nature of the work, professional qualifications and the occupation. It is also affected by the legal regulations mentioned above, which were supposed to protect the interests of this social groups, but in practice, they contribute to creating the age barrier for candidates, after which the respondents do not want to employ. Most often it was indicated that the maximum barrier is the age of 50, although there were also responses indicating 45 years of age, and even the age between 30 and 40.

In the event of problems in a company, people aged 45/50+ are dismissed in the first place. This is usually exercised in companies with developed structure, which during restructuring rely on the employment reduction releasing older workers first. It is them, who due to

the length of service and their occupational experience receive higher remuneration. Substituting equal positions with younger employees, receiving lower remuneration for the same work, a company tries to reduce costs. Also, older people holding equal positions with the younger ones in joining companies are under threat of reduction. In such cases, the number of worker employed for the same positions in both companies is reduced, usually starting from the older ones.

The manner of executing the age management strategy in organisations using the services provided by employment agencies depends on their size and the kind of human resources policy. In small companies, actions in this respect consist mainly in moving older employees, whose work efficiency decreased for different reasons, from their positions to such, in which they can complete their tasks effectively. However, there are also enterprises, which prepare and introduce specific programmes within their strategy of age management. Such activities are undertaken usually by large enterprises which a complex structure. They consist among others, in mentoring - older employees take younger ones under their wings. Their task is to pass onto the younger colleagues the knowledge regarding the scope of tasks and the methods of their realisation on the position currently held by the older employee. Such programmes are many a time developed and introduced by older people employed in human resources departments of those companies.

5.2.3. Assessment by training institutions

The representatives of training institutions have varied opinions on the presence of an age barrier, over which employees begin to be unwanted by employers. According to some of the respondents, such a barrier does not actually exist.

Apparently, there is something like that, I know about it from the media, however I haven't met with it personally. [EI, market type C, MazowieckieVoivodeship]

I think there is no age barrier. [EI, market type C, MazowieckieVoivodeship]

Some of the participants of the Panel of Experts were of similar opinion. They pointed to the currently observed shift of the age limits, what results in extension of the population of those considered "young".

(...) I participate in different meetings and it turns out, that yes, the youth has a disability in the labour market. Even more so, that the age limit for youth begins to dangerously extend, at the moment, the programmes for the young include those up to the age of 30. So, in a moment a 40-year old will be a "young one" (...) ²⁶⁶.

Among the representatives of employment agencies there were also people, who believed that it is impossible to objectively define the age limit, as to a considerable degree, the fact of being attractive and unattractive for employing entities is determined on the basis of individual features and attitudes, and not the metrical age.

What count are the personality traits. There are people who are 50-60 and learn and are active and are 40-year-olds who are closed to everything. [EI, market type C, Lubuskie Voivodeship]

I think that everything depends on the initiative and the attitude to work and tasks. We admit graduates for internship and you can notice the syndrome of occupational burn-down in them. Therefore, I wouldn't differentiate in terms of age - it doesn't depend on it.. [EI, market type C, MazowieckieVoivodeship]

I think I don't see such barrier, as generally it's not about the age but the attitude. [EI, market type A, Podkarpackie Voivodeship]

²⁶⁶ Transcript of the meeting of a Panel of Experts, organised within the *Polish labour market for women and men aged 50+ - Diagnosis* (Lodz 27/07/2012).

There is no age limit. Everything depends on individual predisposition. [EI, market type B, Zachodniopomorskie]

Another group of respondents conditions the existence of the age limit of attractiveness in the labour market on the nature of practised occupation or the character of tasks in specific position. In reference to stereotypes connected to the state of health of older people, the possibilities of the system and physical attractiveness, they conclude, that some occupations require good health conditions and representative appearance.

It depends on the nature of work. If it's a manufacturing company and the job requires considerable physical effort, then I presume that the maximum age limit of occupational usefulness is lower. As far as office employees are concerned, then this age definitely goes up. [EI, market type B, Świętokrzyskie Voivodeship]

Generally, people aged over 50 have the biggest problems with finding employment. There are at least several reasons for that state of affairs. They include, among others: too high financial expectation of 50-year-olds, who expect employers to "pay" for their long-standing occupational experience, reluctance, especially of large corporation to employ the older ones and simultaneous focus on recruiting young apprentices and trainees; fears of employers connected to the protection period for people approaching retirement age²⁶⁷.

Educational institutions do not deal with assessment of the situation in the labour market, neither in general terms, nor in relation to specific age groups. They are primarily interested in the analysis of educational needs. Determining the educational needs of women and men aged 45/50+ the surveyed institutions mainly use the information regarding the condition of the labour market and the changes taking place in it. Broadly understood techniques of analysis of existing statistical data are of substantial meaning. Educational institutions reach for the data regarding the national and local labour market. Relatively most frequently, they use the information publishes (also on-line) by the Central Statistical Office and its regional branches. They take into account accessible quantitative data regarding the social, demographic and economic situation, they also analyse the rankings established on the basis of the monitoring of deficit and surplus occupations²⁶⁸.

It should be underlined, that both the recognition of educational needs and the diagnosis of the situation of people aged over 45/50 are actually conducted only when the procedure related to the application for financing an educational project requires it. This is accompanied by further statements of the respondents.

Courses which are to be realised within the framework of EU projects are planned on the basis of the diagnosis of the situation of people aged 45+. [EI, market type C, Małopolskie Voivodeship]

The diagnosis was necessary, as this was a competition project and without conducting the diagnosis it was impossible to write this project. [EI, market type C, Mazowieckie Voivodeship]

We need to present arguments, why we want to implement the project. (...) It has to be proved, that for example Radom district requires projects for those aged 45+. [EI, market type C, Mazowieckie Voivodeship]

²⁶⁷ At the same time, what should be noted, the respondents from educational institutions also notice discrimination of the younger ones in the labour market. They pinpoint the unwillingness of employers to hire women, who can have plans regarding the expansion of a family, and fears related to attracting to an organisation people of 30 years of age, who already have some seniority.

²⁶⁸ A deficit occupation is the one, for which the demand is greater than the number of people who seek employment in it. A surplus occupation is the one, for which the demand is lower than the number of people who seek employment in it.

So when we're preparing projects, then as a rule, one of the basic elements of a project is the evaluation of the existing market and justification for the implementation of the project. [EI, market type B, Lubuskie Voivodeship]

We conduct a diagnosis, if we want to prepare a project for a selected group of people. Then we're wondering, looking at what is happening in the market, what would be the best. But actually is a sub-project. [EI, market type B, Zachodniopomorskie Voivodeship]

Basing on their occupational experience and observations of the learning grown-ups, the respondents indicate a list of courses, which due to their subject matter, enjoy the greatest interest of people aged 45/50+. The list of topics is quite long and (in accordance with the terminology used by the respondents) it includes: foreign language courses, beautician training, hairdressing, HR and payroll, taking care of old people, security guards training, real estate evaluation training, real estate management, ICT courses, training for construction and road machinery operators, forklift driving, handling special events, chef training, waiter training, warehouse training, florist training, accounting, sales, till operating, training in working with voice, working with microphone, computer courses, relaxation techniques and coping with stress, gastronomic courses, welding, sales representative training, training for health and safety officers, legal courses, community care training, baby-sitting, medical career training.

On the other hand, the least attended training by people over 45 regards: entrepreneurship, quality management, graphics, creating web sites, Internet marketing, office work.

5.3. Strengths and weaknesses of people aged 45/50+

In the opinions of the employees of surveyed institutions of the labour market (district labour offices, employment agencies and training institutions) women and men aged 45/50+ have both strengths and weaknesses from the point of view of the needs of the labour market and unfortunately, the weaknesses prevail. It should be noticed here, that the opinions of the respondents regarding employees over 45/50 were compliant with the results of previous empirical studies²⁶⁹ regarding this group of people. Moreover, in the view of the representatives of the surveyed institutions of the labour market, some characteristics of people aged 45/50+ were considered to be both a strength and a weakness. It results from the internal differentiation of this group, which is characterised in identical fields both by positive traits (e.g. readiness to learn) and negative (lack of this readiness).

The representatives of surveyed institutions of the labour market, considered occupational experience, treated as a basic element of human capital, to be one of the primary strengths of people aged 45/50+. The surveyed employees of District Labour Offices highlighted that this experience is something that the young people lack - students, graduates do not acquire it during education even if they graduate from vocational schools, because in the majority of schools, practical classes are limited to the minimum due to savings and lack of cooperation with enterprises. Naturally, the strength in the form of experience was defined for people who worked and did not have a too long break in economic activity. It was underlined, that the people aged 45/50+ - actually due to their age - are characterised by a solid preparation to perform various occupations, and what is important, they acquired some occupational experience in each of them. Occupational experience is reflected in the quality of work of older people and their effectiveness.

²⁶⁹ P. Szukalski, *A threat or a challenge - the process of ageing of the population*, "Polityka Społeczna" ["Social Policy"] no. 9/2006, p. 9.

Those, who worked have a very rich experience and in many cases, they are characterised by such occupational flexibility that people often have versatile occupational qualifications, i.e. they are able to exercise and continue their professional career in different occupations, in several occupations. [PUP, market type A, Podkarpackie Voivodeship]

People who are economically active, are definitely more experienced and know more. [EI, market type C, Podkarpackie Voivodeship]

General knowledge of such people is much greater, they are much better prepared. [EI, market type B, Zachodniopomorskie Voivodeship]

Certainly, life experience of those people is a strength, many a time they could share it with younger employees. [EI, market type C, Podkarpackie Voivodeship]

Paradoxically, the employees of District Labour Offices considered the fact that a significant part of people aged 45/50+ have lower occupational qualifications than the young people to be a strength. People from that group are often graduates of basic vocational schools, representing occupations, which are not currently a subject of interest of the youth. The representatives of employment agencies were of contrary opinion, and considered this characteristics of people aged 45/50+ to be their weakness.

The rest of the strengths pointed out by representatives of the institutions of the labour market referred, most of the time, to personality features. Most frequently listed were diligence, accuracy, responsibility, sense of duty and also mental maturity. According to the employees of District Labour Offices, these features result most likely from the awareness of people aged 45/50+ that loss of job at their age could mean a long time of looking for new employment, deterioration of their financial status and lower pension in the future²⁷⁰. Those kinds of threats and maturity of people aged 45 and more cause different behaviours and attitudes towards work than in the case of younger people.

(...) open to work, more reliable, care about keeping the job more, with a sense of duty. [PUP (District Labour Office), market type B, Lubuskie Voivodeship]

(...) they attach to the work place and by that they apply more feeling to work than the young ones. [PUP, market type A, Mazowieckie Voivodeship]

On the other hand, the employees of training institutions believed, that those personality features result from the attitudes characteristic to the generation X and earlier ones. In the majority of cases, people aged 45/50+ fulfil their duties thoroughly²⁷¹ and can make significant contribution to the organisations they belong to²⁷². These are reliable individuals. People aged 45/50+ are engaged in the implementation of tasks they were entrusted with. In accordance with the definition, the attitude of engagement is a relatively permanent behaviour, which is distinguished not only by responsibility, but also a positive state of mind, causing a person to show verve, dedication and devotion²⁷³. Observations of the representatives of training institutions prove the readiness of older employees to take actions, visible among others in the behaviour during classes. People aged 45/50+, more often than the young ones, continue education for the sake of it, which means they learn for themselves, treating education as a value per se.

²⁷⁰ See A. Giza-Poleszczuk, *The causes and consequences of deactivation from the point of view of older people* [in:] A. Giza-Poleszczuk, M. Góra, J. Liwiński, U. Sztanderska, *Deactivation of people in the near-retirement age*. Report on research, the Ministry of Labour and Social Policy. Department of Economic Analyses and Forecasts, Warsaw 2008 p.127.

²⁷¹ P. Szukalski, *A threat or a challenge - the process of ageing of the population*, "Polityka Społeczna" ["Social Policy"] no. 9/2006, p. 9.

²⁷² *New perspective on employees 50+* Manpower expert report, 2008, p. 10.

²⁷³ W.B. Schaufeli, M. Salanova, V. Gonzales-Roma, A.B. Bakker, *The measurement of engagement and burnout: a two sample confirmatory factor analytic approach*, "Journal of Happiness Studies", vol. 3/2002, p. 71-92, [after:] M. Juchnowicz, *Engaging employees through trust*, [in:] M. Gableta, A. Pietron-Pyszczek [ed.], *A human being and work in a changing organisation*, EU Publishing in Wrocław, Wrocław 2009, p. 35.

Indeed, older people are committed employees. They support others and, undertaking additional effort, they fulfil any gaps in their competences. The factor, which helps the older ones in their development, is strong personal motivation. The insight of the representatives of surveyed training institutions seems to be in the opposition to the stereotypes functioning in the society, according to which, people of older age are high risk employees²⁷⁴ or "morally worn-out" human capital²⁷⁵, which does not guarantee required commitment into the company's business.

The representatives of training institutions included into the most important skills of older employees the ability of teamwork and the skill of managing people, involving mentoring to the younger personnel

The ability to work in a team, where you have to be able to agree with the opinion of another person and properly manage mutual work is a huge advantage. [E], market type B, Świętokrzyskie Voivodeship]

Following the employees of employment agencies and training institutions, the maturity of workers aged 45/50+ is expressed also in their emotional intelligence. They are aware of their possibilities, they can define their needs, also in terms of training, and set aims. They are empathic, they have greater intuition than the young people, which allows them to cooperate with people of younger age.

Younger people tend to rely on strength and efficiency, while people aged 45+, especially those over 50 tend to rely on development, on doing things more reasonably rather than forcing them, doing things fast. The best solution is to combine young and older people into teams. The young ones learn from the older ones and the older ones take advantage of the physical strength of the young ones. [E], market type C, Świętokrzyskie Voivodeship]

According to the representatives of employment agencies, other strengths of people aged 45+ include: self-control, high personal culture, inspiring greater confidence, high performance and high resistance to stress.

Another advantage of people aged 45/50+ is their decisiveness, as pointed out by district labour offices and employment agencies employees. This feature is connected with age, as to be able to make right decisions, one has to have adequate knowledge and skills, and those are obtained and acquired through fulfilling various occupational tasks. Seniority as such can also be significant - the longer it is, the better knowledge one has on certain mechanisms and procedures. Naturally, on the condition that continuity of employment results in development of skills.

Yet another advantage of people aged 45/50+, according to district labour offices and employment agencies employees, is greater life stability. Stable family life allows redirecting attention to professional life and work. Those people already have their own, decorated, apartments, and their family issues are settled. This results in their greater availability - they do not have small children, therefore the risk of using sick leave or maternity leave is smaller. The representatives of training institutions were of completely different opinions. From their point of view, family relationships and obligation constitute the reason of low availability of women and men aged 45/50+. Mature people are engaged not only in their professional activity, but also household duties, which creates one of the dangers for their development. The necessity for helping the family members (particularly children and parents) makes it more difficult for them to find time and strength for developing their own competencies. Commitment to family values and perception of the relationship with the family as the most

²⁷⁴ E. Kryńska [ed.], *The surroundings of small and medium enterprises in Poland - determinants of the use of ICT competences*, Institute of Labour and Social Affairs, Warsaw 2007, p. 72

²⁷⁵ H. Król, A. Ludwiczyski [ed.], *Human resources management. Creating the human capital of an organisation*. PWN, Warsaw 2006, p. 114.

important source of implementation of the psychosocial needs of an individual, can make it difficult to perform the other social roles and cause people aged 45+ to be less competitive in the labour market.

Smaller inter-company mobility, meaning willingness to change work places of older people as compared to the young ones, was perceived by the representatives of labour offices and employment agencies to be both an advantage and a disadvantage of people aged 45/50+ in the labour market. It is an advantage, as it causes greater loyalty towards employers, which results in smaller losses e.g. in the case of increasing the allowance for staff training - there is a smaller risk that those people will leave the company for another one. Small mobility is also a disadvantage, for it makes it more difficult for people aged 45/50+ to adjust to changes in the labour market.

(...) those people are more stable, more loyal. [PUP, market type A, Mazowieckie Voivodeship]

(...) they're not willing to emigrate, so maybe they won't run away from the employer. [PUP, market type B, Podkarpackie Voivodeship]

The low mobility of people aged 45/50+ was exclusively included by the representatives of training institutions into the negative characteristics of this group. Despite the fact, resulting among others from a survey conducted for Work Service S.A. (may 2012), that the occupational mobility is increasing in the case of Poles²⁷⁶, who are ready to change their work place and occupation and to migrate for financial reasons, this is rarely noticed in the case of women and men aged 45/50+. The older generation does not agree to modify any of the changeable life circumstances. The representatives of this generation want neither a new work place nor a new place of residence - their spatial mobility is limited due to its strong roots in the current place.

According to the representatives of labour market institutions participating in the survey, people aged 45/50+ have another weakness, namely the reduced efficiency of the body which is a natural consequence of ageing or previous work, contributing to the reduction in the efficiency of performance of official duties of such employees and, in extreme cases, even preventing their execution (especially as blue-collar workers, e.g. in construction industry). They exhibit biological shortages, which do not allow them to perform all kinds of work. In addition, there appear chronic diseases, what makes employers worry about high absenteeism of senior employees, which may adversely affect the performance of the company.

There is this belief, that they are less productive employees, and there are industries, in which this person is actually less productive, e.g. the whole construction branch, where, it is obvious that the whole work relies on physical capability and we all lose this physical strength with age. [PUP, market type B, Lubuskie Voivodeship]

(...) there are people less able to perform jobs, where this physical ability is required. [EA, market type B, Mazowieckie Voivodeship]

(...) installers certainly are very susceptible to disease, they may be less resistant to higher loads, certainly they're not so fast (...). [EA, market type C, Podkarpackie Voivodeship]

The opinions of the representatives of district labour offices participating in the interviews point to the need to prepare work stations for older workers, which should be modernised and adapted to their needs, and not every employer can incur such costs. Sometimes, modification of the position makes it necessary to supplement qualifications, learn new skills, and this age group is characterised by a lower propensity for education. These are mainly mental problems. People aged 45/50+ fear that they will not cope with mastering the pro-

²⁷⁶ Professional mobility of Poles is rising, <http://www.egospodarka.pl/81340,Rosnie-mobilnosc-zawodowa-Polakow,1,39,1.html>, as for 15.06.2012.

gram presented in class, and they often believe that the training will not help them much in maintaining their work place or returning to the labour market. They are aware, that their age can be an obstacle in reactivation. In this case, they needlessly waste their time on education.

(...) generally, their qualifications aren't adjusted to the needs of the labour market, on the other hand, their unwillingness to change their professional qualifications is noticeable. [PUP, market type A, Mazowieckie Voivodeship]

According to the employees of district labour offices, people aged 45/50+ would be willing to participate in training provided they are guaranteed employment upon the training completion. Lack of such a perspective does not encourage them to acquire knowledge and develop their skills. On the other hand, the employees of employment agencies and training institutions participating in the interviews pointed out that the population of women and men aged 45/50+ includes also those who willingly agree to participate in various forms of vocational training.

Another disadvantage of people aged 45/50+, according to the representatives of district labour offices and employment agencies, are the legal regulations intended to protect people of older age groups. There is a risk of a reverse operation of those provisions in practice, because employers wanting to avoid the costs and problems resulting from dismissing people over 55, try to eliminate them in advance²⁷⁷.

Being soaked with well-established habits acquired in the previous system, such as passivity, demanding attitude, routine, conservatism and fear of change turned out to be yet another weakness of people aged 45/50+ in the labour market. This group is usually perceived as insufficiently creative, not adjusted to function in market economy, even though this new system has been functioning for over 20 years. Those features were perceived as weaknesses of older people by all representatives of labour market institutions participating in the surveys.

(...) they have it encoded as a mantra that they would like it to be it as it used to be, they are used to the fact that they had worked for twenty-some years in one company and now they would like to have an employer with whom they would work for the next fifteen years, preferably on the same financial terms and on the same principles of social protection. [E], market type C, Podkarpackie Voivodeship]

(...) they have no desire to change their approach to changing conditions, regulations, they are stuck in the way they once worked, and novelty and new technologies are negated and considered as bad by them. [IS, B market, Zachodniopomorskie Voivodeship]

(...) flexibility to navigate in a changing world - these are sometimes older people who often work routinely and the world and the market are changing, therefore that flexibility (...)" [AZ, C market, Mazowieckie Voivodeship]

Clinging to past times also results in an inability to navigate the modern labour market. The weaknesses of the people aged 45/50+ is disorientation and confusion in the market. Therefore the unemployed at this age do not know which professions are in demand and in which direction they should expand their qualifications.

The PUP employees especially many weaknesses attributed to long-term unemployed - due to the long period of unemployment. Even if they had already some qualifications they already have depreciated. In addition, the long-term unemployed are often deprived of the habit of working and lack of employment for many of them led to changes in psyche resulting in very very low self-esteem, which often hinders performing various tasks.

Often people at that age may, so to speak, not believe that they could find any job with the unemployment which at the moment is. [PUP, A market, Świętokrzyskie Voivodeship]

²⁷⁷ See also A. Giza-Poleszczuk et al. *Deactivation ...*, op. cit.

The lack of lack of self-confidence, pessimism and belief of being inferior part of people aged 45/50+ are also indicated by the staff of training institutions participating in the interviews.

Respondents of training institutions also recognise burnout as a weakness of men and women aged over 45. Burnout is a syndrome of emotional exhaustion, depersonalization, and reduced sense of personal achievement that can occur in people working with other people. It is a state of fatigue and frustration resulting from dedication to a cause that has not produced the expected reward. Older people, as those working for longer time, are much more likely to burnout than those whose seniority is short. A feature of professional burnout is that the affected workers have less power and are less interested in their work. They are emotionally exhausted, apathetic, depressive minded, irritated and bored. They tend look into bad sites in all aspects of work, including co-workers, and react negatively to the suggestions of others²⁷⁸. From the respondents' answers can be deduced that causes of the burnout of people aged 45 + are subjective²⁷⁹ and are related to the stiffness of their attitudes. It should be noted that non-seeking new opportunities of performing new tasks, the desire to maintain the *status quo* and a limited ability to acquire knowledge which manifests itself in not understanding that the need for continuous learning is mainly due to the rapid pace of technical progress of civilization.

Among the statements of representatives of training institutions, there are also single indications of other weaknesses of mature and the older people. Employees aged 45/50 have difficulty in establishing interpersonal contacts, and in the perspective of retirement, the become less and less active and struggle with alcohol problems.

On the other hand, among weakness of men and women aged 45/50+ listed by employees of employment agencies who participated in the interviews there were as follows:

- exorbitant salary expectations, low tendency to take economic activity;
- low level of knowledge of foreign languages, which significantly reduces job opportunities - both at national employers, as well as foreign - even among highly skilled professionals;
- low level of skills to use modern techniques and technologies, particularly in the field of information and communication technologies;
- caution in decision making and distrust of employers, which significantly extends the decision making process and discourages employers;
- lack of knowledge necessary for the proper preparation of application documents needed by employment agencies to draw up the offer;
- lack of presentation skills (they cannot present during the interview), this is particularly true of people who after a long period of work in one company have been released and forced to look for work;
- lack of driving license;
- unwillingness to work in a lower position.

A summary of the strengths and weaknesses of the labour population aged 45/50+ in the assessment of representatives of the labour market is contained in the table 5.1.

²⁷⁸ D.P. Schultz, S.E. Schultz D.P., Schulz S.E., *Psychology and the challenges of today's work*, PWN, Warszawa 2002.

²⁷⁹ Senejko A., *Burnout as a threat to the social worker*, MOPS Wrocław 2000.

Table 5.1. Strengths and weaknesses of employees aged 45/50+ and their chances in the labour market

Strengths	Weaknesses
<ul style="list-style-type: none"> • Professional experience: • Good preparation for the performance of many professions • Lower vocational qualifications (often sought after in the labour market) than young people • Personality traits: diligence, accuracy, reliability, accountability, responsibility, involvement in professional work - dedication and commitment, willingness to work, a strong intrinsic motivation, mental and life maturity, emotional intelligence • Awareness of the risks associated with the loss of employment • Low inclination to change employment - loyalty to the employer • Life stabilisation (life) • Ability to work in a team and the ability to manage human resources • Mental ability 	<ul style="list-style-type: none"> • Involvement in family and household responsibilities • Little creativity, activity and initiative • Maladjustment to the functioning of the market economy, the inability to move in today's labour market - confusion and disorientation • Excessive wage expectations, unwillingness to work in a lower position • Personality traits: lack of self-confidence, low self-esteem, pessimism, frustration due to not meeting the targets set, difficulty in establishing interpersonal contacts, careful decision-making • Professional burnout and emotional exhaustion • Gaps in knowledge and skills - the low level of knowledge of foreign languages, information and communication technologies (ICT), lack of permission to drive, inability to self-presentation • Poor inclination to change employment preventing adaptation to changes in the labour market • Low spatial mobility • Reduced physical efficiency (including deficits of biological nature) leading to a reduction in work effectiveness • Risk of chronic diseases and the absence resulting from this • The need to adapt workplaces to the needs of the elderly • Generally low inclination to education - increasing/ changing of professional qualifications • Regulatory measures (in principle) to protect people from older age groups

Source: Original study based on the results of the IDI among labour market institutions (modules 4-6).

Chapter VI

From the perspective of social welfare organizational units

Jolanta Lisek-Michalska

The following chapter uses results of the research conducted among representatives of social welfare organizational units (module 7), as well as the opinions of the experts of Expert Panel (module 9) constituting elements of *Polish labour market for women and men aged 50+ - Diagnosis*.

At the beginning, we need to underline that in case of beneficiaries of social welfare organizational units we are dealing with a very different group of human resources than discussed in the previous chapters. It means that the group presented in this chapter requires specific solutions in respect to occupational development.

6.1. Socio-demographic characteristics of clients 45/50+ and an attempt to create their typology

Due to the lack of detailed information from social welfare organizational units that do not collect sufficient data on age, sex, and education of the social welfare clients, any attempt at reconstruction of the profile of beneficiaries above 45/50 proves to be a challenging task. The estimations made in this scope by social workers are very divergent, as the representatives of men and women over 50 are believed to constitute from 30% to 70% of the overall number of beneficiaries of social welfare activity. If the aforementioned estimation is deemed reliable, it must be indicated that the group in question constitutes a considerable percentage of the clients of social welfare organizational units. Thus, the lack of precise data in this scope is extremely surprising. This is significant jibe to the level of competence of the social welfare in respect to activation of people over 45/50.. Women tend to constitute a larger part of the beneficiaries. Another distinctive characteristic of this group is a comparatively low level of education and occupational qualifications of social welfare beneficiaries over 50. Also, what negatively distinguishes this group is high percentage of people with alcohol abuse problems, suffering from long-term illnesses and disabilities. Thus, while creating occupational development strategies social welfare units should take into account large numbers of women, who suffer from addictions, disabilities, are undereducated or lacking occupational experience.

The analysis allowed us to distinguish regularities characterizing the members of the group of social welfare beneficiaries over 45/50. An overwhelmingly common attribute of its members is unemployment, what is supported by the following quotations.

What immediately comes to mind, when you think about these people is their long-lasting unemployment (...) [ROPS, C-type market]

Most of the people under our care are in retirement age, but there are also younger ones, who are usually unemployed. [MOPS, C-type market, Mazowieckie Voivodeship]

The respondents point out to the changed situation on the labour market as the reason behind unemployment. This situation includes lack of workplaces as well as ill-adopted qualifications and inadequate career-thinking of social welfare beneficiaries.

Extremely interesting conclusions also provide psychological characteristic of researched category of the beneficiaries of social welfare organizational units.. It allows us to distinguish certain types among the group of people over 45/50.

Type 1. Withdrawing people

They are characterized by low self-confidence and loss of hope for change in the future. This makes their return to work even less probable, since the level of motivation to find a job gets lower the longer they are unemployed..

Usually those are the people, who have not been working for quite a while, sometimes for even 12, 14, or 15 years; hence their apathy, inactivity and discouragement. [Social Welfare Centre MOPS, B-type market, Lubuskie Voivodeship]

(...) those people are more frightened, timid and rarely believe in themselves. [Social Welfare Centre MOPS, A-type market, Mazowieckie Voivodeship]

As the period of unemployment prolongs, the prospects of finding a job slims down dramatically. This is a tendency which ought to be carefully considered, especially while planning animation activities addressed to this category of social welfare recipients. Negative attitude may harden even more due to natural decline in intellectual capacity that comes with age and working habits developed during the years of economic activity, in particular a limited ability to modify and adopt behavior to new conditions.

At the age of 45 one does not want to learn and engage in any training. This is connected with low receptiveness, habit-oriented thinking, difficulties in retraining, and concern about unavailability of new vacancies. [Social Welfare Centre MGOPS, A-type market, Podkarpackie Voivodeship]

At this point, the role of an employment counselor or a psychologist cannot be underrated. In most cases they deal with people that were laid off repeatedly or were affected by prolonged or permanent unemployment. Personal experience, along with negative conclusions drawn from the surrounding environment (especially in the countryside or in small towns), deepen the sense of hopelessness and have a detrimental impact on other aspects of life. Unemployment is usually accompanied by disastrous financial, family, social, and housing problems, putting the affected people and their families closer and closer to social exclusion. In this context it seems natural for some people to adopt escape strategy – they run into alcohol addiction, long-term illnesses and disability.

In most cases, due to alcohol abusing, the escape into disability might be a result of somatic problems linked to the addiction. [Social Welfare Centre MOPS, B-type market, Lubuskie Voivodeship]

With fair certainty, we can say that long-lasting unemployment goes along with disability, but also with long-term or serious illnesses, which may stem from alcohol addiction and hopelessness in respect to care and education of children. This seems inextricably connected with the most frequent requests for help. [Social Welfare Centre MOPS, B-type market Lubuskie Voivodeship]

Relatively easy access to pension or certificate of disability fosters fairly dignified withdrawal from the earlier styles of activity..

Type 2. People who get accustomed to the situation and orientate themselves towards basic survival strategies.

They are characterized by less visible level of pessimistic attitude, what means that they are economically active, but they work on the side

There is a group of people who were victims of group lay-offs conducted by many companies undergoing liquidation in the 1990s. Those people are usually doing well on the labour market, but many of them is illegally unemployed. Sometimes they are participating in the project. [Social Welfare Centre MOPS, B-type market, Małopolskie Voivodeship]

- mostly because it is the only available form of employment; the state agencies do not provide offers considered to be attractive enough, and beneficiaries are not able to find a permanent employment by themselves.

If they indeed find something, the job is usually seasonal, temporary, and unsure. In the periods, when they have the possibility to earn some money, they are usually disinclined to participate in any form of training programs or career projects.

They refuse to assess the situation from perspective point of view or to consider contributory periods, sickness and accident insurance. This proves to be a short-term strategy, which can be realized, provided that their general health condition is good and their employer does not object to this form of employment. They often join illegal employment with collecting unemployment benefit. It is highly probable that such resourcefulness may increase their social prestige and respect of family membership.

Type 3: People who consciously try to improve their occupational qualifications in order to adapt to the requirements of current labour market

Frequently, those are the people, who have recently lost their jobs and who have not experienced any shortages in other areas of their life yet, and have not suffered from hopelessness, apathy or addiction problems.

If a person that came to us very recently has not yet been significantly affected by the unemployment, such person is usually aware of risks and hardships of being unemployed at this age, but they often demonstrate motivation and desire to do something about their situation. They are aware that changing their situation on the labour market might be difficult. Such people come to us by themselves, submit requests for support and are generally interested in various forms of economic activation. However, people who have been struggling with unemployment for a long time tend to be uninterested in any forms of help that could improve their situation. [Social Welfare Centre MOPS, B-type market, Lubuskie Voivodeship,]

As a result, their economic reactivation is more probable comparing to other groups. What favors their success is both positive attitude and relatively up-to-date qualifications. Social welfare clients over 45/50, who have lost their jobs recently, often have a significant and reach occupational experience, as well as valuable working habits.

Type 4: Women so far economically inactive, whose children no longer require constant care and attention

Those are the people in their prime, mentally prepared to confront the aspects of professional life, nevertheless their qualifications are insufficient. Taking into account the fact that the ratio of potentially available easy jobs (the only potentially available) to all newly created ones is comparatively low, their chances to find suitable work appear very slim. However, those women usually are very determined to start working. Thus, there is a great potential in this group, both occupational and social, which, when wasted, will make an irretrievable loss.

Mostly those are women who have been taking care of household and children for a really long time, and then did not decide to look for a job due to various reasons. [Social Welfare Centre GOPS, B-type market, Zachodniopomorskie Voivodeship]

(...) very often they do not have any job, they take care of their, houses and raise children; their education does not match the expectations of the present labour market. [Social Welfare Centre GOPS, A-type market, Podkarpackie Voivodeship]

(...)they are already over 45 and it is extremely difficult for them to start professional life, because they have never officially worked. Those are usually women who have been

bringing up their children and now, unfortunately, they are left with no chance of employment. [Social Welfare Centre MOPS, A-type market, Mazowieckie Voivodeship]

6.2. Work and occupational development attitudes among beneficiaries of social welfare over 45/50

The conclusion concerning the attitude of middle-aged social service beneficiaries comes down to the observation that the younger beneficiaries of social welfare are prone to embrace the activation opportunities (particularly occupational) more eagerly than the members of the group of people over 45/50. There is also a marked contrast between motivation levels of those two groups - the members of the age category over 45/50 are visibly less motivated. Among beneficiaries over 45, women appear to be more pro-active. They are driven by the other type of motivation than men, especially relating to feeling responsible for growing up or adult children and to the willingness to satisfy their needs, including the material ones. The fact that children are no longer in need of constant daily attention opens up new prospects for mothers. They become aware of their desire for independence and self-reliance. Despite unfavorable physiological changes and susceptibility to depression, women prove that they do not feel too old to accept new (or completely new for those women who have never worked) challenges.

Generally women are far more active than men and they know what they want, and they are able to use what they have learnt and achieved. [Social Welfare Centre OPS, B-type market, Mazowieckie Voivodeship]

In respect to the labour market for people over 45/50, women find themselves in a worse situation than men. In their case the negative effect is not only created by the age barrier, but also strong and negative stereotypes attached to sex. Women of every age are expected to focus on home and family, and be ready to take care of other family members. Their economic activation should focus not only on the issue of ageism but also include sex context.

A significant number of social welfare beneficiaries over 45 show disinclination towards participation in any type of activation-oriented actions. Their inactive attitude typically stems from variety of circumstances which have been partially discussed above. This resistance can take such radical form that social workers may have to use various types of disciplining towards their clients.

(...) basically, there are no special rules that would indicate methods of economic activation that we can use. In such situation we are grateful for EU programs that we use, which are our lifeline. However when we quite often have to deal with a person, who is capable to work, but very firmly opposes to do that, then we just execute certain law provisions referring to lack of cooperation, thanks to which we are allowed to refuse granting any financial help. But this does not always work, and our clients resign from participation in any kind of programs. [Social Welfare Centre GOPS, A-type market, Małopolskie Voivodeship]

This reluctant attitude towards actions connected with occupational development is not common. There are people who are pro-active and show initiative in this direction, or accept the formula of social contract without resistance. Particularly often such attitude is presented by people who have not been affected by long-lasting unemployment or who are yet to undergo typical harmful psychological changes, and whose other areas of life have not been devastated yet.

The opinions of respondents, in regards to expectations of members of both aforementioned age categories directed at social welfare are divided. Some of them claim that the clients have similar expectations, irrespective of their age. Others point out to some signifi-

cant differences. They state that most of people over 45/50 that seek social assistance have very specific expectations regarding economic activation programs. They priority is to quickly find employment but without necessity to participate in any forms of additional training or development of their qualifications. When they are indeed inclined to take part in occupational training programs, their expectations are also rather definite. They find attractive such forms of training, which are not necessarily direct and which do not have to translate into possibility of immediate employment, but which can be beneficial in the future (for example training in computer skills, driving lessons). Elder people usually are interested in training which would guarantee employment. Younger people are interested in developing new skills connected with new professions, while older people are more practically and traditionally oriented. It seems that such approach is pragmatic and commonsense. People over 45 do not invest in risky and unsure future; they rather want quick normalization of their current situation. They are also less likely to accept new challenges. This results in detached attitude towards trainings, in particular the ones offering new experiences, which are perceived as too difficult to perceive or unpractical in a given situation. As participants of training, in comparison to younger clients, they are more persistent, patient and consistent. The respondents indicated that members of 45/50+ age group are not very open and willing to articulate their needs, what causes difficulties in determining their expectations. Since they are often anxious, withdrawn and distrustful, the process of specifying their deficits proves to be more time-consuming for social workers.

It is difficult to describe, but at the beginning they are very reserved and find it difficult to open up. But when they do start to talk, they usually speak about their needs and then are interested in development strategies. You have to take small steps with them – if they throw you out the door, you have to patiently come back through the window. [Social Welfare Centre OPS, B-type market, Lubuskie Voivodeship]

They mostly expect some kind of financial support. Other needs and expectations are revealed in the course of work with those clients. Different expectations in those two age categories (under and over 45 years old) of social welfare beneficiaries are the result of presented attitudes and immeasurably different life situations. Younger people are at completely different stage of family life - they are bringing up small children or only think about having a baby. The full spectrum of their needs and expectations refers also to relationship issues and housing problems; therefore their economic activation should consider a wider range of social aspects. Beneficiaries over 45 typically have already stable (whatever the meaning is) family situation, so their expectations revolve around financial and employment concerns. These features clearly separate the subject matter age category of older beneficiaries, particularly those who are long-term clients of social welfare.. Status of long-term social welfare beneficiary leads up to impassive and demanding attitude, especially noticeable among those, who are used to previous principles of social assistance provided by social welfare institutions.

(...) but there are people who did not work, do not work, and will never work. They prey on the social welfare system, busy themselves with finding loopholes. They also argue, appeal decisions of various institutions, or even coax money under false pretences. [Social Welfare Centre MOPS, B-type market, Małopolskie Voivodeship]

A criterion of formal education does not influence the level of interest in participation in activation-oriented actions. The interest in occupational development understandably decreases with age and deterioration of the health condition of beneficiaries. Vast majority of the respondents indicate that in case of 45/50+ age group they notice increasing interest in various form of occupational development. They predict that in the future this tendency is likely to strengthen and become more visible. However, it does not seem that the only reasons behind this situation are efficiency and widespread promotion of occupational de-

velopment actions. Often it is simply a consequence of concluded social contracts that make different forms of support dependant on the commitment of individual beneficiary.

Psycho-physical and social situation of the unemployed in age group 45/50 + also differ with the situation of younger clients. Each group possesses specific resources and potential. However, the economic activation programs that are offered by social welfare units do not vary in respect to age. For example, occupational courses offered by social welfare develop skills that are completely uninteresting for the subject matter group of beneficiaries. With respect to 45/50+ age group, one of the most significant barriers limiting the efficiency of economic activation actions is the apathy, withdrawal, inactivity, and even depression of the people belonging to this group.

Facing no alternative opportunities, the 45/50+ jobless clients of social welfare often decide to start illegal work.. Apart from improving, at least for the time being, their economic situation, this practice also raises a number of adverse consequences. Such practice not only leads to hiding information about real income and receiving undue benefits by the clients, but its ramifications are much more serious, as this type of employment does not contribute to increase of a total number of contributory periods. Furthermore, workers who have not entered into any formal contract with their employers are likely to be exploited.

6.3. Strenghts and weaknesses of social welfare clients over 45/50

As it was stated above, the group of social welfare beneficiaries over 45/50 is not homogenous. Table 6.1 presents summary of evaluation of the groups of social welfare beneficiaries conducted in this chapter.

Table 6.1. Strenghts and weaknesses of the social welfare beneficiaries over 45/50 in the context of their occupational situation, according to representatives of social welfare organizational units (JOPS)

STRENGHTS	WEAKNESSES
<ul style="list-style-type: none">• High motivation• Awareness of difficulties in finding a job in this age category• High determination• Initiative• Relatively up-to-date occupational qualifications• Valuable working habits (responsibility, loyalty towards the employer, discipline)• Vast occupational experience• Considerable availability due to stable family situation• Awareness of the occupational potential (self-esteem)• Readiness to use offers of support provided by JOPS• Distinct perseverance and consistency in obtaining various skills during courses and training programs	<ul style="list-style-type: none">• Low mobilization level• Apathy, inactiveness, discouragement• Lack of openness• Anxiety, distrust• Low self-confidence and loss of hope for a positive change in current situation• Deterioration of psycho-physical and intellectual condition• Limited ability to change behavior and skills• Escape strategy (alcoholism, illnesses, disability)• Complicated life situation (poverty, helplessness in matters of care and education)• Short-sightedness, lack of perspective thinking (resignation from social insurance contributory periods, as well as from health insurance and participation in training projects while being illegally employed)• Lack of qualifications that would be attractive on the labour market• Lack of good working habits• Low interest in economic activation• Low level of motivation• Sharing stereotypical sex views, which limit economic activity of women• Waiting for a job offer which would not require necessary further development of occupational skills

STRENGTHS	WEAKNESSES
	<ul style="list-style-type: none"> • Reluctance to trainings developing new qualifications that are seen as useless in the nearest future • Lack of interest in obtaining skills in respect to modern technology (computer, Internet) • Undertaking jobs on the side, often on unfair terms; lack of possibilities or capabilities to defend what is right • Evolved inactive and demanding attitude • Dependence of welfare benefits

Source: Original study on the basis of: J. Lisek-Michalska, *Report on qualitative research of social welfare organization units*, internal materials of the project "Equal opportunities in the labour market for people aged 50+", Łódź 2012.

The assets shown in the table above are characteristic for these social welfare beneficiaries who have recently lost their jobs, while the weaknesses are typical for people remaining unemployed for a longer period of time.

Chapter VII

The perspective of non-governmental organizations

Justyna Przywojska

The following chapter uses the results of the research conducted among representatives of non-governmental organizations (module 8) as well as opinions of the experts of Expert Panel (module 9), constituting elements of *Diagnosis of the current situation of men and women over 50 on the labour market in Poland*. People at the age over 45/50 were evaluated as employees of non-governmental organizations, as well as volunteers in these organizations, and broader as representatives of the labour market in Poland.

7.1. Strengths and weaknesses of the employees over 45/50

Many non-governmental organizations employ or cooperate with people at the age over 45/50. People at this age often occupy managerial positions, are members of the boards of directors, or constitute significant percentage of volunteers cooperating on a regular basis. This is a very interesting observation, since it suggests that people at this age are interested in professional (managers, organization employees), as well as citizen (members of associations and volunteers) activity. Particularly interesting is the second category of unpaid citizen activity. Volunteer work and charity seem to be fields mainly occupied by young people who aspire to gain professional experience, essential before entering the labour market. However, against this common opinion, older people also demonstrate involvement in this area of activity. It can be assumed that this group consists of both senior citizens, who engage themselves in an economic activity compensating for unfulfilled needs and expectations or developing their knowledge about the modern world, as well as young people, who realize their individual professional ambitions and hobbies.

This age category is very diverse in respect to presented attitudes to life, experience, knowledge and capability to acquire new skills, as well as an approach to work. The representatives of NGO were asked to express their opinions about assets and weaknesses of men and women over 45/50 in two aspects: narrow perspective – as employees and volunteers in various organizations, and wider perspective – as participants of the labour market in Poland, or just members of local communities, at which the actions of non-governmental organizations are directed. The opinions of the representatives of the third sector concerning the potential of people over 45/50 proved to be convergent, irrespectively of the adopted perspective. However, while evaluating the characteristics of the employers from the subject matter group in a wider context (local community), our respondents additionally pointed to some circulating opinions and stereotypes regarding employees over 45/50. Compilation of assets and weaknesses indicated by the respondents are presented in the table 7.1 below.

Table 7.1. Strengths and weaknesses of older employees according to representatives of NGO

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none"> • Vast professional experience • General experience (worldly wisdom) • Responsibility and scrupulousness • Willingness to stay active, feel useful and appreciated • Respect for work • Loyalty towards the employer • Determination and orientation on goal realization higher than in the case of young people • Higher flexibility due to stable family situation, as children are mature and independent • Open attitude towards sharing knowledge and experience with younger people 	<ul style="list-style-type: none"> • High expectations concerning salaries (because of previously gained valuable professional experience) • Low motivation of long-term unemployed people over 45, accompanied by disinclination towards further education, re-training, dependency on social benefits and public institutions) • Increased incidence rate in this group • Decreased physical ability • Prolonged learning process • Decreased level of absorption of new information • Low self-esteem • Lack of understanding of the current situation on the labour market and fear of its dynamics • Lack of basic skills in respect to computer literacy and use of Internet (makes it more difficult to search for job offers and eventually get employed) • Fear of modern technology • Extreme attachment to traditional forms of employment (contracts and connected benefits) • Exaggerated confidence in personal experience resulting in resistance to changes and cutting-edge solutions • Professional burnout

Source: Original study on the basis of: J. Przywojska, *Report of the qualitative survey of non-governmental organisations within the Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012, internal materials of the project "Equal opportunities in the labour market for people aged 50+", Łódź 2012.

Definitely most respondents indicated many years of experience of people over 45/50 that has been gathered throughout long-lasting economic activity as distinct advantage of the employees from this group.

I am a representative of this group myself and I have to admit that it is a fundamental aspect of our organization. Young people work as volunteers or interns and there is a long way ahead of them before they gain necessary experience. You know they have to learn from someone, but they view work differently and are unable to replace us because of our experience, professional competence, different upbringing, attitude to work duties. [NGO, A-type market, Mazowieckie Voivodeship]

However, on the other side some respondents pointed out that professional experience of men and women over 45/50 can lead to falling into professional routine. Therefore this people are more resistant and reluctant in respect to innovative solutions, introduction of new organization techniques, or using new technology.

For sure people over 45 are very experienced professionally and they use it. They are more flexible because they have no family obligations. Nevertheless, their habits may be difficult to confront and fight. They are rather disinclined towards innovations, such as changes in work organization or additional requirements which are sometimes essential. [NGO, B-type market, Świętokrzyskie Voivodeship]

At the same time strong commitment and responsibility of older employees was emphasized. The respondents stated that in this aspect they hold an edge over younger employees.

I see that there is greater commitment of people over 45 and greater responsibility in their activity. Their commitment means also willingness to work: they want it and they ask for it; what else can be done? Or they try to write projects by themselves, which are later looked through and corrected. They apply for additional financial means on their own. [NGO, B-type market, Mazowieckie Voivodeship]

Among many barriers concerning social or professional activation of people over 45/50, there are the following that have to be mentioned: excessive burden in respect to childcare, double role of guardians to their own children or grandchildren and their senior parents. Meanwhile, some respondents expressed interesting opinions contrary to the popular ones. According to them older employees are mobile, flexible, free from family obligations and thus more effective than younger employees.

They have more time, as they don't have small children. Such people are very needed in those organization simply because they have time. It doesn't have to be a full time job, but an hour or two every day, as needed, and we have already introduced such solutions. For example, when we were collecting food in a supermarket in Sierpc, those people were able to come from afar and show up, because they do not have small children. [NGO, A-type market, Mazowieckie Voivodeship]

The most diverse, even divergent opinions of our respondents related to knowledge of women and men over 45/50 and their attitudes towards its development, verification or supplementing. There were voices confirming positive attitude of the employees belonging to this age category towards acquiring new skills or developing current qualifications. In those cases openness and enthusiasm were mentioned.

Older people are more scrupulous and avid learners, very eager. [NGO, B-type market, Mazowieckie Voivodeship]

(...) these women are so engaged in our activity that the ones that are also affiliated give their best, regardless of age. The older ones have sense of humor and are full of energy, the younger too, I think they make a good team. The differences seem to blur. [NGO, A-type market, Podkarpackie Voivodeship]

There happened to be some negative opinions as well, namely that employees over 45/50 can be considered reluctant to expand their knowledge and are convinced that their experience is sufficient for proper fulfillment of their professional duties.

Older people do not want to develop. The young ones are so active, mobile, vigorous [NGO, B-type market, Zachodniopomorskie Voivodeship]

Such attitude slows down economic activation of people over 45/50, negatively influences the image of this group on the labour market, and might also complicate and hinder interpersonal relations in the workplace, especially in terms of cooperation with young, open, and mobile employees.

The statement of the representative of non-governmental agency during the Expert Panel²⁸⁰ may summarize the aforementioned opinions.

One of the problems is that those people like learning but do not like to be taught. Therefore, specially-qualified coaches must work with people over 50. Another important condition is that the coach, counselor should be approximately the same age as his clients. The communication is easier and more open in such circumstances.

Moreover, it was highlighted that two extremely different attitudes to learning can be distinguished among people over 45/50. The length of unemployment period is a decisive factor influencing the attitude to learning. This factor seems to be crucial for the effectiveness

²⁸⁰ Transcript of the Expert Panel meeting, held in the under the project *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź, 27.07.2012

of activation. Long-term unemployed people tend to be reserved and self-conscious, while people that got active only recently tend to present optimistic and energetic attitude.

People over 45 are sometimes withdrawn as if they are already leaving both professional and social life behind. But you can find open people, too. They raised their children and have more time for themselves. They often want to learn something new, just for their own benefit. Sometimes they simply want to seem more attractive on the labour market. [NGO, A-type market, Małopolskie Voivodeship]

You can look at it in various ways, depending on whether those are professionally active people or not. Usually, there is no problem with the professionally active. But people who went out of the business, might find it more difficult to learn something new. But you cannot say that they do not want. They are reluctant, but they take up various tasks or activities. [NGO, A-type market, Mazowieckie Voivodeship]

Older people made the worst impression with respect to acquiring knowledge. According to respondents, men and women over 45/50 are learning slower and are not able to remember and use much of received information. However it was also underlined that many characteristics of people at this age compensate for decreased learning abilities, for example: responsibility, scrupulousness, attention to detail and vast professional experience.

(...) their responsibility is far greater, than in case of younger people. But learning abilities are far worse. (...) Older people not only do not understand many things, but they simply do not remember them. [NGO, A-type market, Lubuskie Voivodeship]

Yes, they are less up-to-date, but the women that we employ are really avid learners. They learn slowly, but they will eventually comprehend everything. [NGO, , A-type market, Mazowieckie Voivodeship]

Certainly people advanced in age experience difficulties in learning new things, but they can demonstrate wider experience. [NGO, C-type market, Mazowieckie Voivodeship]

The representatives of non-governmental organizations expressed their opinions also in respect to the situation of mature employees on the labour market. They identified assets and weaknesses of those employees in a context going beyond working in non-governmental organizations. Once again, the opinions were divided. Some first thoughts of the respondents, asked about the image of the employees over 45/50, were both negative and positive. However positive opinions prevailed. Most of the respondents admitted that the age 45/50+ can be advantageous and it favorably influences economic activity.

I think that this is a very good time, even the best one to work, if only one wants to work. [NGO, B-type market, Lubuskie Voivodeship]

Those are people in their best years that are able to think clearly and already have vast occupational experience. (...) They still would be great and attractive employees. [NGO, C-type market, Podkarpackie Voivodeship]

People who already gained qualifications and experience and got through important stages of their career are particularly prone to activation activities. The respondents would not object to hiring employees over 45/50, on the contrary they believe that those are good and stable employees, qualifying for permanent positions. The people belonging to the age category that we are interested in, are deemed loyal, supporting and not accustomed to frequent changes in employment.

However their personal experience makes them stable employees that are not willing to continuously look for new job. This means that if we plan to offer a permanent job, this type of employee is likely to be more suitable and prepared for it, due to his different attitude to work. [NGO, C-type market Mazowieckie Voivodeship]

My initial thought is that those people seem very mature, serious, and are treating their profession with consideration. [NGO, A-type market, Małopolskie Voivodeship]

Another positive characteristic of the employees over 45/50 is their devotion to work which stems from the need to stay active and helpful. But according to the respondents, this opinion should not be generalized. Similarly to the evaluation of the position and attitude of older people working or volunteering in non-governmental organization, the respondents indicated that in this difficult situation on the labour market, among men and women over 45/50, there are people that have problems with long-term unemployment, struggling to find a job, who lose hope for re-employment and often start relying exclusively on social benefits. Their motivation to perform any work is dramatically low. They are characterized as apathetic, pessimistic and disheartened. According to the respondents, people over 45/50 are often tired, sometimes frustrated with their career, disappointed with their economical and occupational situation, without hope for its improvement.

Another identified problem is the reluctance towards changes and innovations, which results in lesser opinion of the respondents about work efficiency of men and women over 45/50. Especially, they underlined that among older people there is this fear of new technologies and evident reluctance to improve qualifications in this scope and take advantage of them.

Those are experienced and responsible people. But when it comes to weaknesses, they have no knowledge about modern technology and accessibility to innovative solutions. While working, they are not very up to date with novelties. [NGO, C-type market, Podkarpackie Voivodeship]

(...) it's all reluctance to learn new things, because there are people who generally want to learn, even computer-related novelties, but you can find people, who do not want to learn, because they are afraid or they do not want to, as they think that they will not get it, and this may turn out to be their weakness. [NGO, A-type market, Mazowieckie Voivodeship]

The research shows that the older people that frequently are victims of digital exclusion, even despite of favorable conditions, they do not react against such situation. The opportunity to improve computer skills or use of Internet and e-mail accounts is frequently met by great resistance on the part of older employees. This might be considered one of the factors that weakens the position of older people on the labour market. There are also opinions that older employees are generally not prone to retraining and development of their skills.

This is the lack of adequate qualifications, no desire to improve professional skills or participate in vocational courses for employees. I see plenty of people who want to develop their skills, but those are mainly young people. The older generation generally do not show any interest. They believe that their jobs are a sure thing and they do not even try to do something more. [NGO, A-type market, Świętokrzyskie Voivodeship]

There happened to be opinions questioning perception and learning abilities of older people (60+).

A man above 60 years old stops developing, his brain cells do not regenerate any more, they simply die. Therefore, perception, cognition, and processing of an old person differ from those of an 18-year-old man. A person at the age of 45 is creative but wants stabilization and peace. If our retirement age is 67 years old, we will have to throw stones on each other to get enough focus and attention. [NGO, B-type market, Zachodniopomorskie Voivodeship]

part from reluctance and anxiety over using ICT, people over 45/50 find it difficult to tolerate any changes introduced to the work organization system and requirements concerning their position. The attitudes listed above are often amplified by yet another characteristic of older employees: stubbornness and routine working. On one hand the respondents high-

light that vast professional experience is an asset, but on the other hand they notice difficulties stemming from excessive believe in habits and methods used during many years of economic activity. This make people over 45/50 reluctant to innovations or solutions being in tune with the requirements of the contemporary world, what hinders task accomplishments.

I think that people over 45 are already shaped by experience and are not easily re-shaped by their employers. Those are people with habits, accustomed to certain things, they are already shaped employees. [NGO, A-type-market, Małopolskie Voivodeship]

Decreased physical ability and health problems are also among factors preventing economic activation of people belonging to the subject matter group. These problems are particularly relevant in case of unskilled manual workers. With respect to white-collar sector, the respondents rather indicated the need to slow down the pace of work, what they believe can result in greater attention to detail and precision.

(...) Personally, I employ such people. They sometimes work slower, but even though they are physically inept and groovy, they know a lot and make up for these drawbacks. [NGO, A-type market, Lubuskie Voivodeship]

Weaknesses... You can say that older people exhaust themselves quickly. But of course it depends on position. Even if they do something slower, they pay attention to details and are scrupulous. We can be sure that the quality of the work is fine. On one hand, it's a drawback, but on the other hand, quality benefits from it. [NGO, B-type market, Lubuskie Voivodeship]

Rarely, the respondents also indicated consistency and determination in achieving certain goals, also in respect to finding employment. They underline that the need for showing off or competing with younger people is caused by the desire to prove that age does not determine productivity of men and women over 45/50.

They want to try and show that they're not worse than younger people. This is what I call a rat race. They want to prove their value. I don't know why, maybe because we're all equal working people, aren't we? A young person is, you know, vigorous, but the older one is experienced. He doesn't have to speed up time after time, he knows where mistakes come from. The younger one can afford mistakes, the older one cannot. (...) [NGO, A-type market, Małopolskie Voivodeship]

7.2. The stereotypes concerning women and men 45/50+

Respondents often stated that they do not know any stereotypes concerning people over 45/50 that are present on the labour market and also underlined that they do not identify with any. Those, who pointed to the particular stereotyped opinions about the older workers, very often listed difficulties in acquiring knowledge at this age.

"(...) people in the age of 45 and more are old, and they cannot be taught anything, they are extremely difficult to work with, because they have certain expectations and demands". [NGO, B-type market, Mazowieckie Voivodeship]

Rarely the following stereotypes were mentioned:

a) Poor health condition

"I think that stereotypes are visible here like everywhere else. They are formed, not usually true, but they exist. Some point out lower productivity, poor health, but they are used among communities. I also think that every employer, if he is supposed to choose, he will certainly know at once, from which group of employees he should hire." [NGO, A-type market, Mazowieckie Voivodeship]

b) Poor knowledge of foreign language

"They don't know foreign languages, (...) they don't know how to use computers." [NGO, A-type market, Mazowieckie Voivodeship]

c) Reluctance to use of computers; lack of skills in the scope of using new technologies

"I don't know... there is an opinion that this employee, instead of using a computer, still depends on his pencil, still writes down certain things on a sheet of paper, if something is wrong, he simply erases it. It is possible to find a lot of pictures of an older person who erases mistakes on computer's screen. Obviously, this is a detrimental opinion and usually it is not true." [NGO, A-type market, Mazowieckie Voivodeship]

d) Professional burnout

"Certainly there is an opinion that an older person works slowly. People also mention a professional burnout." [NGO, C-type market, Zachodniopomorskie Voivodeship]

e) „difficult” characteristics

"Some of them complain a lot." [NGO, B-type market, Mazowieckie Voivodeship]

Here, it is important to highlight that the aforementioned stereotypes concerning woman and man over 45/50 that are present on the labour market, are overlapping with the list of their weaknesses identified by the respondents at the beginning of the survey. Thus, even though they claimed that they do not share the circulating opinions about older employees, they certainly express and spread them.

7.3. The age as the barrier of professional activation: are there any boundaries?

Answering the question about the age limit, above which employers are not eager to hire older employees, the respondents mentioned three main viewpoints. First of all, the age, after which it is extremely difficult to find a job, was precisely defined. The indicated age limit was shockingly low and it was established at the level of 40-55 years. However it was repeatedly stated that the possibility to find a job is less and less probable after reaching 50.

However, it was also mentioned that the age does not matter. The chances for being hired depend on the individual skills and qualifications of employees, but also on their health, appearance, physical shape and their willingness to stay active. There were also opinions that long-term experience in deficit professions or highly specialized sectors increases the attractiveness of 50-year-old employees on the labour market.

There is no such thing as the age limit, because a lot depends on the type of job and the employee. The longer a person works, the bigger experience he has and is more familiar with the aspects of the work. There is no such limit and there should be no cases in which a person is considered to be useless. [NGO, C-type market, Podkarpackie Voivodeship]

"To be honest, when it comes to employers, the age is not a decisive factor. If there is a need for workers specialized in providing certain services, it doesn't matter if a person is 20-30 years old or over 45 – he will be employed." [NGO, B-type market, Podkarpackie Voivodeship]

Apart from the aforementioned individual characteristics of employees over of 45/50, it was indicated that the appearance is one of the most important factors, which determines possibilities of economic activation among older people. According to the respondents, it is difficult to define how old is a person looking for a job, as long as he is well-groomed and looks young, the chances for being employed get higher.

Sometimes, there are people who are well-preserved, and sometimes even employers don't know, how old they are. We have such an employee here, who is a former retired servi-

ceman, he's 63 but looks forty something., and he is extremely athletic. Sometimes, there is a 60 year-old person who looks older. It is even unpleasant to have a security worker like that, it looks ridiculous. It depends." [NGO, C-type market, Świętokrzyskie Voivodeship]

"When few years back I was looking for a job myself, being a 40 something was already a limit. I think that there is no magic number, it is more about putting your heart and soul into it that matters, not a number." [NGO, B-type market, Mazowieckie Voivodeship]

Next, it was also noticed that very often those are not the decisions of employers, but rather the approach and the attitude of people over 45/50 towards the employment, that are crucial for the opportunities of their professional activation, or even for the creation of the image of older employees. According to these opinions, unemployed people over 45/50 do not believe in being re-employed, they are not motivated and, usually, they think that they are losing jobs because of the discrimination based on age.

"It doesn't depend on employers but on people who look for a job. They claim that being in their fifties makes them useless, that finding a job is a miracle – this is a common opinion among beneficiaries. The opinion of the other side is unknown to me." [NGO, B-type market, Mazowieckie Voivodeship]

"Unemployed people in this age are discouraged by the fact that they lost their job and very often they try to explain to themselves that it was caused by their age. In many cases, the reasons are quite different. " [NGO, B-type market, Lubuskie Voivodeship]

Moreover, employees over 45/50 may be negatively judged by employers because of their approach towards their jobs. The engagement may decrease with age. Sometimes it is noticeable that people over 45/50 years old avoid their duties, excusing themselves by their age and poor health.

"This is the source of employers perception of employees as professionally unattractive people due to their age, and it depends also on those people themselves who are trying to justify themselves with illnesses, medical certificates." [NGO, C-type market, Podkarpackie Voivodeship]

One of the respondents expressed specific controversial opinion that Polish law solutions mark the age limit, which when exceeded, causes difficulties in finding a job. In his opinion, the most favorable conditions of hiring men and women over 50 may cause anxiety of employers, which leads to reluctance towards employing older people.

"There is no age limit for me. But the law provisions cause such discouragement when there we have the cover period. Employers are afraid of leaking information and the fact that something may not work out. Such an employee is treated differently, can't be fired and employment agreements are terminated differently as well. I think that the fear is the cause, maybe this is an artificial barrier which transforms something what was supposed to protect the employees into the source of anxiety. Some people are afraid of hiring others because of the fact that in the future they may have problems with firing them." [NGO, C-type market, Mazowieckie Voivodeship]

7.4. The expectations and attitudes of women and men 45/50+ towards economic activation

The members of non-governmental organizations pointed to variety of needs and expectations of women and men over 45/50 towards activation activities being realized within the local environment. While formulating their opinions, the respondents were using mainly their own experiences, resulting from the activity conducted by studied NGO. The need of professional activity in the following forms was frequently mentioned (without any territorial differentiation):

- a) The overall assistance in finding any kind of job ("getting" the job through an organization)
- b) Being employed by NGO
- c) Assistance in finding a legal job position which will allow a person to use developed skills and gathered experience
- d) Assistance in establishing own company, including obtaining a loan in order to start own business
- e) Assistance in filling out application documents
- f) Assistance in occupational retraining.

The respondents also pointed out that the expectations of people over 45 concern integrative activities, such as: organization of events, meetings, trips, integration workshops. However, they are of the opinion that these preferences characterize mainly elder people, over 60 years old.

Among answers, there were other categories of assistance that are expected by older people:

- **higher employment efficiency of NGO projects**

"Some people use those training programs, others use them notoriously, what later doesn't affect their lives at all." [NGO, B-type market, Podkarpackie Voivodeship]

"They are fed up with trainings, they want to find a job after completion of such training." [NGO, A-type market, Podkarpackie Voivodeship]

"Older people don't see how it can help them with finding a new job." [NGO, B-type market, Mazowieckie Voivodeship]

- **the need for advise helping to overcome psychological barriers and other difficulties in life**

"They really need support, not only psychological but also emotional to prove that in our age there is still something that we can do for ourselves." [NGO, A-type market, Mazowieckie Voivodeship]

- **the development of social cooperation activity**

For example, lately I have written two applications which were accepted. Those will be social cooperatives Thumbelina ("Calineczka"), the kindergarten care for children, and a bar "Under Rooster" ("Bar pod Kogutkiem"). People over 45 and those who are the victims of family violence are members of such social cooperative. They will be responsible for running a milk bar. I hope that it will work out. Honestly, I see a bright future and hope in cooperative activities. Older people will get the chance to be employed." [NGO, A-type market, Podkarpackie Voivodeship]

- **the need for belonging, being treated seriously, being responsible for certain duties**

"Those people that I met, they come, they want to be engaged and be treated seriously by the organization. Nobody expects huge amounts of money or grants. All they want is respect, some assignments to fulfill. I think that's basically where their expectations end, or at least, should end." [NGO, B-type market, Lubuskie Voivodeship]

Describing preferences of women and men over 45/50 towards the variety of economic activities, a lot of respondents stated that women are those who are more active and determined. Such differentiation based on sex may be caused by the fact that the labour market for women is not so expanded, as the one for men. Thus, they have little chance to be employed and therefore they need additional support.

"In our region, practically, there is no possibility to get a job. Especially for women, men usually choose Warsaw or other big metropolis. Here, there is no job for women, even in services such as cleaning, etc." [NGO, A-type market, Mazowieckie Voivodeship]

In the opinion of respondents, people over 45/50 willingly take part in activities that are both socially and economic activating. Over and over again, it was highlighted that there is no definite age limit, above which the job attractiveness is getting lower. It is an individual case, depending on individual abilities of each person.

"It is difficult to define, because in my opinion, it depends on an individual person, a 45-year-old may be discouraged after looking for a job for a half a year, but people in their fifties do the same for 3-4 years and they don't give up. They are active, they meet new people, gain experience and I think that they will reach their goal and find a job." [NGO, B-type market, Lubuskie Voivodeship]

The reason, why women and men over 45/50 are interested in activation activities was, among others, determination caused by poverty (no income, expensive medicines).

"Those people want to work, because they have to. It is basically about the financial stability. A job means money. If they didn't have to, if they had financial stability due to pension, retirement pension, they wouldn't have to look for a job." [NGO, A-type market, Małopolskie Voivodeship]

One of the most frequently indicated approaches towards the activation is the interest accompanied by the feeling of uncertainty, basically resulting from inadequate adjustment of social competence and professional qualifications to current demands.

"They are interested but sometimes they can't find a job. That's why they need to be trained in the use of computers, applications, and knew how to do everything online. We saw a person who wasn't able to write on paper their own cover letter or resume, not to mention do it with the use of a computer. There are some enterprises which only use computers. Their employees are responsible for checking and sending e-mails, etc. Everything can be learned." [NGO, A-type market, Mazowieckie Voivodeship]

A great number of respondents noticed that unemployed people over 45/50 had negative approach towards economic activation. The reasons that were mentioned are: lack of self-confidence, pessimism.

The respondents paid attention to the fact that in many cases economic activation should be preceded by social one. They stated that man and women over 45/50 experience discrimination on the labour market, thus, they are unemployed and low-qualified for a long time. These aspects cause their low self-esteem and motivation, therefore there is a demand for activation activities. After finishing the stage of social activation, actions mentioned before may be effective. It is also important to mention that interest in professional activity decreases with the increase of the period of unemployment.

"Those, who have started to take part in social activities, who have started to believe in themselves, they are looking for a job and they will succeed. However, it takes a long time for a person to start believe in himself. I forgot about it before, but it must be said that this lack of confidence and those stereotypes are limiting, and people are limiting themselves by those stereotypical thoughts." [NGO, B-type market, Mazowieckie Voivodeship]

"They indeed look for a job, but as I said, if a person is unemployed for a long time, he loses willingness and possibilities, loses hope in finding a job. We have to help these people. It is extremely hard for them to do this on their own. They become more excluded from the labour market. The longer it takes to find a job, the greater discouragement to further actions." [NGO, B-type market, Mazowieckie Voivodeship]

Some of the unemployed over 45/50 are indifferent to activation activities, because they are depending on social benefits only.

“There is a group of people who will do anything to find a job. Let’s say, a better or a worse one, but they will always find it. If somebody wants to find a job, they’ll succeed. However, there are people, who are provided with social benefits and sometimes they are given job offers but there is always something that prevents from taking it, from becoming independent. When it comes to bigger groups, our society is not so active to take the matters into its own hands.” [NGO, A-type market, Mazowieckie Voivodeship]

The summary of Part II

In the second part of the report *“Polish labour market for women and men aged 50+ - Diagnosis”* an attempt was made to provide evaluation of the potential of human resources in the age of 45/50 and more by the labour market institutions and social welfare units. The combination of strong and weak sides of the group of human resources over 45/50, created by the members of the labour market institutions, leads to sad conclusion. The comparison of assets and deficits in the surveyed group proves that the respondents were listing weak sides of employees in the age over 45/50, rather than their assets. Among the deficits and shortcomings they mentioned internal characteristics, as well as family situation and problems with employment on the labour market. Among internal barriers, the respondents suggested low creativity, professional and emotional burnout, poor health and lack of sufficient knowledge and skills. The main community limitations were family and household obligations. In respect to advantages of employees over 45/50, the respondents enumerated psychological and life maturity, professional experience, loyalty towards the employer and respect for works itself.

In case of clients of social welfare units, we deal with a totally different type of human resources. It means that, this group needs specific solutions in occupational activation. The list of the aforementioned weak points is far longer than the list of assets. Lack of psychological and physical fitness connected with the feeling of apathy, discouragement, anxiety, lack of trust and self-confidence which results in a constant escape from reality, were indicated by the respondents as weak points. Additionally, another barrier is connected with the ability to adjust to lack of attractive job offers, as well as the reluctance to acquire new skills through participation in trainings. Social workers are confident that there is little of interest in occupational activation among employees over 45/50. What is worth mentioning, it is the fact that the listed assets of social welfare clients in the age over 45/50 years old were similar to those of the labour market organizations; the respondents pointed to job experience, flexibility, resulting from financial and family stabilization, valuable habits, such as responsibility and loyalty towards the employer.

When it comes to non-governmental organizations, not only were workers asked about strong and weak sides of employees over 45/50 but also volunteers. Also in this case the number of weak points was higher than the number of assets. Lack of motivation among unemployed (more than 45-50 years old) to find a job, reluctance towards retraining, dependence on social benefits or demanding approach directed at government institutions were mentioned as weaknesses. The representatives of the third sector, similarly to the labour market respondents and social welfare units pointed out a great number of internal barriers among people over 45/50 which prevent from economic activation. Lack of self-confidence, fear of the modern labour market, professional burnout were listed among group's of internal barriers. According to the opinions of third sector representatives, there is one particular characteristics which hinders occupational activation of people over 45/50, it is the fear of modern technologies, computer and Internet illiteracy, which are very problematic when it comes to job hunt and finding employment. In respect to the assets the representatives of NGO pointed out life experiences, life maturity and family stabilization, loyalty towards the employer, responsibility, scrupulousness and respect for work.

Summing up the evaluation of people over 45/50 years old made by the representatives of labour market institutions, social welfare units and non-governmental organizations, it should be noted that a number of similarities in evaluation of the weaknesses

and assets of people belonging to this group were made. This situation should facilitate activation activities for this age group. Are the actions supporting occupational activation for people over 45/50 adequate to their needs? It will be clear after the results of the empirical analysis included in the next part of our report.

Part III

Support for economic activity of people aged 45+ – current status

Chapter VIII

Attitude of employers and women and men aged 45/50+ to the institutional support of economic activity after 45/50

Bogusława Urbaniak

This chapter was elaborated on the basis of internal materials of the project "Equal opportunities in the labour market for people aged 50+", coming from the quantitative survey of people aged 45+ (module 1) and the quantitative and qualitative analysis of employers (modules 2 and 3), as well as derived from the statements of experts participating in the Experts' Panel (module 9), constituting the components of the *Polish labour market for women and men aged 50+ - Diagnosis*.

8.1. Knowledge of available forms of support for economic activity among women and men aged 45/50+

We start our considerations concerning the effectiveness of forms of institutional support for women and men aged 45/50+ on the labour market based on identification of the problem among the people directly interested, from the survey on knowledge of the available forms among people such support forms are addressed to. The scope of the problem was defined by means of four tentative questions testing the knowledge of the existing legal solutions of significant importance for the employment situation of women and men aged 45/50+ – the aim was to confirm or to deny the version provided or, possibly, to select the answer "it is difficult to say", actually showing the lack of orientation of the respondent in the specific subject.

The first question referred to the statement: "An employee aged 45/50+ during the period of notice due to termination of the employment contract for reasons attributable to the employer may use various special programmes offered by the labour office"²⁸¹. Correct answers were provided by 49% people aged 45/50+, every fifth respondent submitted wrong answer, others evaded responding.

In the second question, the respondents were asked whether it is true that "costs of training of an employee aged 45/50+ exposed to the risk redundancy through termination of the employment contract for reasons attributable to the employer, may be refunded by the state

²⁸¹ See: the Act of 20 April 2004 on promotion of employment and labour market institutions (consolidated text Journal of Laws of 2004, no. 99, item 1001 as amended), art. 66a, art. 49a and art. 43 item 3, according to: M. Włodarczyk, M. Paluszkievicz, *Legal forms of equalisation of opportunities of people aged 50+/45+ on the labour market in Poland* [in:] B. Urbaniak, J. Wiktorowicz, *Report of the analysis of programmes addressed to 50+ people, implemented in Poland in years 2004-2009*, Łódź, 2011, p. 40. People aged 45+ who registered as people searching for a job, during the period of notice due to termination of the employment contract for reasons attributable to the employer, or who are employed by an employer against which bankruptcy has been declared, or which is under liquidation procedure, or who receive training benefit from the employer in the period following the termination of the employment relationship – may be covered by special programmes. The objective of the special programme, in accordance with art. 66a item 1, is the occupational activation of people covered by the programme (including employees aged over 45.) through adjustment of the qualifications and professional skills held or gaining new ones, and the support to the existing workplaces or those exposed to liquidation. This opportunity entered into force on 1 February 2009.

to a greater extent that the costs of training of younger employees²⁸². 40% of people showed some orientation in relation to this subject, others, either provided wrong answer (26%), or indicated the safe answer: "it is difficult to say" (34%).

The next question referred to tax exemptions for the employer – "the employer employing people aged 45/50+ may obtain exemptions in its tax obligations"²⁸³ – in this case only 37% of respondents answered correctly.

The last, fourth question – "the employer employing people aged 45/50+ may obtain exemption from the obligation to contribute fees to the Labour Fund" – was the most difficult issue for the respondents, with only 35% answering correctly²⁸⁴.

The conclusions of the survey conducted are quite pessimistic; women and men aged 45/50+ demonstrated poor knowledge of solutions aimed at strengthening their position on the labour market. The highest number of correct answers was received in case of the question concerning a possibility to use the special programmes addressed to employees aged 45/50+ exposed to loss of job (almost every second respondent). Better orientation was demonstrated by women (52%), mainly those aged 45-49 (55.3%), as compared to men, and self-employed people (57.2%), people with university degree (57.1%) and people inhabiting districts included in C type labour markets (55.2%).

The limited knowledge of selected aspects of economic activation of women and men aged 45/50+ may result in decreased interest of people planning to undertake a job and re-

²⁸² Ibidem, art. 69. The incentive for employers investing in education of older employees is the possibility to obtain partial reimbursement of training expenses from the Labour Fund, supplementing the financing of the training from the training fund established by the employer – at a higher level for employees over 45 than in case of younger employees covered by training programmes (art. 69 item 1 of the Act on employment promotion and institutions of labour market). Generally speaking, training expenses up to 50% may be refunded from the Labour Fund (however, no more than up to the level of average remuneration per one person), whereas in case of people aged 45+ – up to 80% (no more than the level of triple average remuneration per one person). If the training lasts at least 22 business days, the employer has granted the paid training leave and, for the period of the training, hired an unemployed person referred by the district labour office; the remuneration of the unemployed person delegated is also subject to reimbursement, including the social security fees, up to the level of 40% of the average remuneration.

²⁸³ Regulation of the Council of Ministers of 15 October 2009 concerning granting certain exemptions in repayment of tax obligations constituting public assistance for employment of employees in particularly difficult situation and for employment of the disabled (Journal of Laws of 2009, No. 183, item 1426, as amended) and other, according to: M. Włodarczyk, M. Paluszkiwicz, op. cit., p. 47. The Regulation envisages exemptions in repayment of tax obligations constituting public assistance for employment of employees in particularly difficult situation (thus, also aged 45/50+). The entitlement consists in a possibility to defer the term of tax payment, divide the tax due into instalments, defer the payment or divide the tax arrears into instalments, including the interest for default, or the interest for default itself, to apply partial or total redemption of tax arrears, redemption of interest for default or the extension fee. The exemption from personal income tax shall also apply to the majority of the employees (including those aged 45/50+). In accordance with the Act of 26 July 1991 on personal income tax (consolidated text Journal of Laws of 2010 no. 51, item 307), exemption from tax refers to the value of benefits granted by the employer for upgrading the professional qualifications, excluding the remuneration received for the period of leave, for the whole or a part of a working day, and for the period of training leave (art. 21 item 1 p. 90 of the Act on income tax). The tax relief associated with payment of remuneration for the period of sickness is dedicated to people aged 50+ (art. 92 of the Act of 26 June 1974, the Labour Code, consolidated text, Journal of Laws of 1998, No. 21, item 94, as amended). For the period of inability to work of an employee after the age of 50 due to sickness or isolation caused by infectious disease, lasting longer than 14 days during a calendar year in total, an employee after 50 is entitled to the sickness allowance paid by the Social Insurance Institution, not by the employer. Consequently, this solution constitutes the next, tax-related relief for employers employing people aged 50+.

²⁸⁴ It should be stated more precisely that in accordance with art. 104b item 1 and 2 of the Act on promotion of employment and institutions of the labour market, and art. 9b item 1 and 2 of the Act of 13 July 2006 on protection of employee claims in case of employer's insolvency (Journal of Laws no. 158, item 1121 as amended), two types of exemptions for employees are envisaged: (1) temporary exemption from payment of contributions to the Labour Fund and the Fund of Guaranteed Employee Benefits over a period of 12 months, for people employed over 50 who, in the period of 30 days prior to employment, were registered as unemployed, with whom the employment contract was concluded; (2) permanent exemption from payment of contributions to the Labour Fund and the Fund of Guaranteed Employee Benefits who are over 55 in case of women, and over 60 in case of men. Thus, the question asked to the respondents was of more general nature, which might have caused certain interpretation problems arising, in particular, from differentiation between the temporary and permanent exemption.

ally use the available active forms of support for people at this age on the labour market. It is necessary to enhance the promotion of benefits offered by the state to the stakeholders of the labour market in order to encourage them to employ women and men aged 45/50+.

8.2. Unemployed aged 45/50+ using the available forms of economic activation

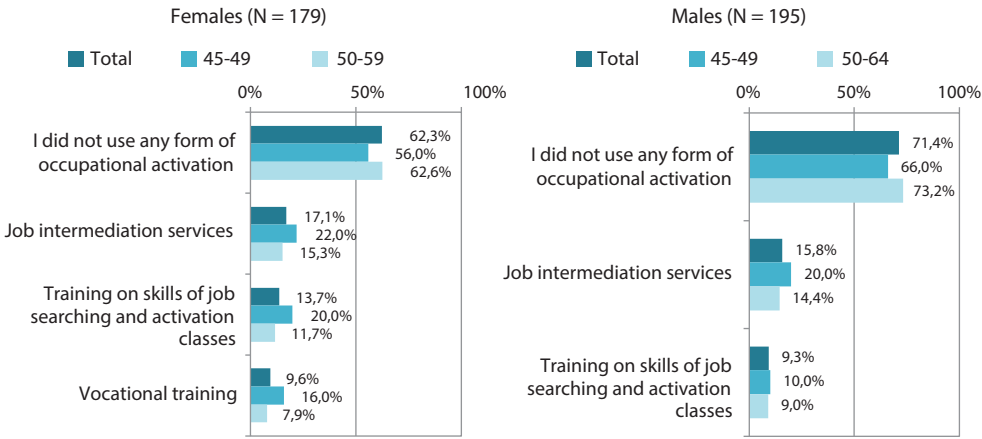
The active policy of the labour market oriented towards support to women and men aged 45/50+ is implemented using many specified tools. Public employment services, fulfilling the functions assigned to them (job intermediation, occupational advice, etc.), are the place of contact of the number of unemployed and people searching for a job. Owing to the active instruments of the labour market available to the labour offices, such people manage - more or less successfully - to re-enter the group of the employed. The most essential issue is how the unemployed people aged 45/50+ assess the effectiveness of the existing support tools which are, in principle, designed to strengthen their position on the labour market. Statements of people who experienced unemployment within 24 months (before the moment of the survey), including the currently unemployed aged 45-69 (12% of the population surveyed) leave no doubt – almost two thirds of people in this group did not use any form of economic activation within a period of the last two years; it referred more often to unemployed men (71%) than women (62%) – Chart 8.1.

It is quite obvious that the activity most commonly listed, the best available to the unemployed, is the job intermediation service (used by 16% of unemployed aged 45-69), followed by training in the scope of ability to search for a job and activation classes, in which (only) a little more than every tenth unemployed participated, including every fifth unemployed woman aged 45-49. The remaining instruments of the labour market had limited range of use (Figure 8.1).

Among people who did not participate in any of the discussed forms of economic activation, those in older age groups dominate: men aged 50-64 and women aged 50-59²⁸⁵. At the same time, it is worth observing that the percentage of people who did not use various forms of economic activation clearly decreases in the period directly preceding the retirement age (more or less every fourth unemployed woman aged 55-59 and every fourth unemployed man aged 60-64 did not use any of the economic activation forms offered by the labour office, whereas in case of women aged 45-54 this percentage exceeded 40%, and in case of men aged 45-59 - it amounted to approximately 30%). On the other hand, considering the fact that in this age group (five years before reaching the retirement age) the significant part of women and men choose the possibility of earlier retirement, it may be concluded that it is not exclusively the problem of higher motivation to find employment, but also the necessity to fulfil the conditions enabling to obtain the benefit.

²⁸⁵ The differences are statistically significant ($p < 0.001$).

Chart 8.1. Use of economic activation forms by unemployed aged 45/50+ during the last 24 months, according to sex and age (in%)*



* Other forms of economic activation were omitted due to the low percentage of the indicators

Source: Own study, based on: J. Lendzion, *Institutional support of economic activity of people aged 45+, internal materials of the project* "Equal opportunities in the labour market for people aged 50+", elaborated based on results of the quantitative survey of people aged 45+: *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

Participation in various forms of institutional support refers mainly to C type labour market which demonstrates high level of urbanisation and strong competition (57.7% unemployed did not use any form of activation). On this labour market, job intermediation services are particularly popular – almost every fourth unemployed indicates them – this percentage is over two-fold higher than in the less urbanised districts, however, with lower share of women and men aged 45/50+ in the total number of unemployed²⁸⁶. On the other hand, intervention works and apprenticeship is relatively more often used in districts of A and B type than in C type, whereas public works are most often used in C type districts.

Unfortunately, the effectiveness of labour market instruments in re-employment of the unemployed is low. The effectiveness ratio measured as the percentage of people who have undertaken work within the period of three months following the termination of their participation in the economic activation programme (calculated in relation to the total number of participants of a given programme in the specific age group) is rather low and reaches only about 14%, i.e. only such percentage of the surveyed declared undertaking employment within 3 months following termination of their participation in the programme²⁸⁷. The data confirms the low employment effectiveness of the training – both the occupational training and the activation training. The aim of the latter is obviously to overcome the passivity and to develop the skills of moving around within the labour market, therefore, it is difficult to expect high employment effectiveness of such activities; at the same time, its lack does not undermine the legitimacy of such actions, especially in relation to older women and men rep-

²⁸⁶ The differences are statistically significant ($p = 0.009$).

²⁸⁷ To compare: the gross employment effectiveness rate of programmes of active labour market policy in Sweden in 2004 reached 36.4% after 3 months; the issue of evaluation of the active labour market policy was quite comprehensively presented by M. Maksim in the publication edited by Z. Wiśniewski and K. Zawadzki, *Active labour market policy in Poland in the European context*, Regional Labour Office in Toruń, Mikołaj Kopernik University, Toruń 2010, pp. 109-127, 186.

representing the age group of 45/50+, in particular, the long-term unemployed. The employment effectiveness in case of women is higher in younger age groups while in case of men - in older age groups. In addition, it is similar in areas representing various types of labour market²⁸⁸, although it is worth observing the slightly better effects of intervention works in A type districts (in relation to the inhabitants of rural areas) and job intermediation services in C type districts.

The unemployed have their own preferences in the scope of active support on the labour market which, in their view, would most effectively improve their situation. These include the same forms of economic activation which were most commonly used by the unemployed respondents aged 45/50+, namely, job intermediation services (approximately 37%), training in the scope of skills of searching for a job and the activation classes (about 23%) as well as training of vocational nature (approximately 17%). However, on the other hand, the people using so far the apprenticeship, job intermediation, intervention works, vocational training and public works, would like to participate in these forms again in case of potential recurrent unemployment. This situation confirms once again the high evaluation - as compared to other instruments of active labour market policy - of job intermediation, vocational training and mainly the forms of subsidised employment (public works, intervention works, apprenticeship). At the same time, it confirms the high evaluation of such actions by representatives of institutions implementing the labour market policy.

The job intermediation services are particularly highly evaluated by women (41%) and men (53%) aged 45-49, i.e. the group most commonly using such services. Women representing the age group 45-49 also recognised vocational training (36%) and apprenticeship (18%) as useful forms. It is significant that about 40% of the surveyed people aged 45/50+ did not declare the intention to participate in any active labour market programme. Reasons for such situation were indicated by representatives of district labour offices and organisational units of social welfare institutions – the most important reason is the low employment effectiveness of such programmes, since only limited part of participants of such activating measures finds employment. It refers, in particular, to men aged 50-64 (45%). Other respondents would be most willing to use the training of vocational nature (approximately 20%), job intermediation services (about 18%), training in the scope of job searching skills and activation classes (about 14%) and full-time intervention works (approximately 14%). Only about 10% of people aged 45-49 declared the intention to accept subsidies to start own business (including, within the social cooperative). Among women the highest interest in activation programmes is observed in case of people aged 50-59, i.e. those who usually experience difficulties in overcoming the unemployment. In the group of men, the highest motivation to attend the activation programmes is demonstrated by men aged 45-49, having still considerable chance to improve their situation on the labour market. On the other hand, the form least frequently indicated by the respondents was a loan to finance training costs as a potential activation form they would be interested in. No statistically significant differences occur here.

Summing up the results of studies concerning the level of dissemination of support forms offered by labour offices and the forms postulated by the unemployed aged 45/50+, we assess the existing status below average. The unemployed show minor interest in support offers provided to them, they do not use them, and among the forms most commonly mentioned, job intermediation services and training are usually listed. Such activation methods as apprenticeship (only 9% of women and 6% of men would like to use them), or vocational preparation of adults (3% for both sexes) are of minor importance for unemployed people, whereas such forms as full-time intervention works (14% of women and 10% of men) are the most popular, although it should be stressed that the participants evaluate these form well. The instruments included in the activities of social welfare organisational units, i.e. socially beneficial works and social contracts, are not positively evaluated by their participants – none

²⁸⁸ The assessment of employment effectiveness of specific forms of occupational activation is not possible due to the low numbers making generalisation of results impossible.

of the people using them did not show any interest in such activities for the future. On the other hand, it could confirm that such measures have fulfilled their role, however, their employment effectiveness equals zero. These instruments have not been indicated as the support form useful for people aged 45/50+ by any of the respondents.

8.3. Role of trade unions and employment agencies in economic activation of men and women aged 45/50+

Among entities of the labour market, an important role is fulfilled by trade unions whose main task is to protect interests of working people and to take actions aimed at improvement of their economic and social situation. They focus on employee issues, such as prevention of redundancies, control of employers' compliance with the labour code, and mainly, efforts oriented towards increasing the salaries and improvement of working conditions of the employees. They also often conduct activities in the scope of self-assistance, education and training. It is difficult to prejudge whether the problems of the unemployed and their efforts to acquire a job are equally important for the trade unions. As a principle, this should be the case, however, as it seems that their involvement in the problems of the unemployed aged 45/50+ is significantly lower. Trade unions are mainly focused on the protective function related to material and social interests of employees whereas their participation in stimulating the activity is undoubtedly insufficient. Such status is mainly the result of the declining level of trade union membership which, according to the OECD data, reached only 15% in Poland in 2010 (in 1999 – 26%)²⁸⁹. It can be estimated that 2.2 million of Poles in total belong to trade unions²⁹⁰. The fact of such a low level of trade union membership was confirmed by the results of the *Diagnosis*, since almost every third employee aged 45/50+ works in a company/institution in which trade unions operate²⁹¹, and only about 13% of employees aged 45/50+ belong to trade unions; more often women (14.4%) than men (12.3%)²⁹². To a certain extent, the level of involvement decreases alongside the age (however, this change is not statistically significant). The highest level of trade union membership of women and men aged 45/50+ is noted in case of labour markets of A type (14.2%) and C type (14%), lower level is recorded in B type districts (10.5%). The territorial differences probably arise from the structure of business activities, demonstrating high or low general trade union membership. It is confirmed by differences between women and men – the highest share of trade union members is observed among women in C type districts (15.3%), with significant importance of employment of women aged 45/50+ in health care and education, the sectors of high rate of trade union membership, and men in A type districts (15.7%), with significant importance of transport and warehouse management as well as mining and metallurgical sectors, where the level of trade union membership is also high (which is, among others, confirmed by the studies performed under the *Diagnosis*).

The statements of studied people aged 45/50+ indicate that trade unions are not very involved in issues essential for this group of people (Chart 8.2). On average, one third of people demonstrated unawareness of this problem (29-36%), the next group, making from 33 to 39% of the total number of people covered by the survey, expressed the opinion that trade unions

²⁸⁹ OECD Employment and Labour Market Statistics, http://www.oecd-ilibrary.org/employment/data/oecd-employment-and-labour-market-statistics_ifs-data-en, status as of 16.07.2012.

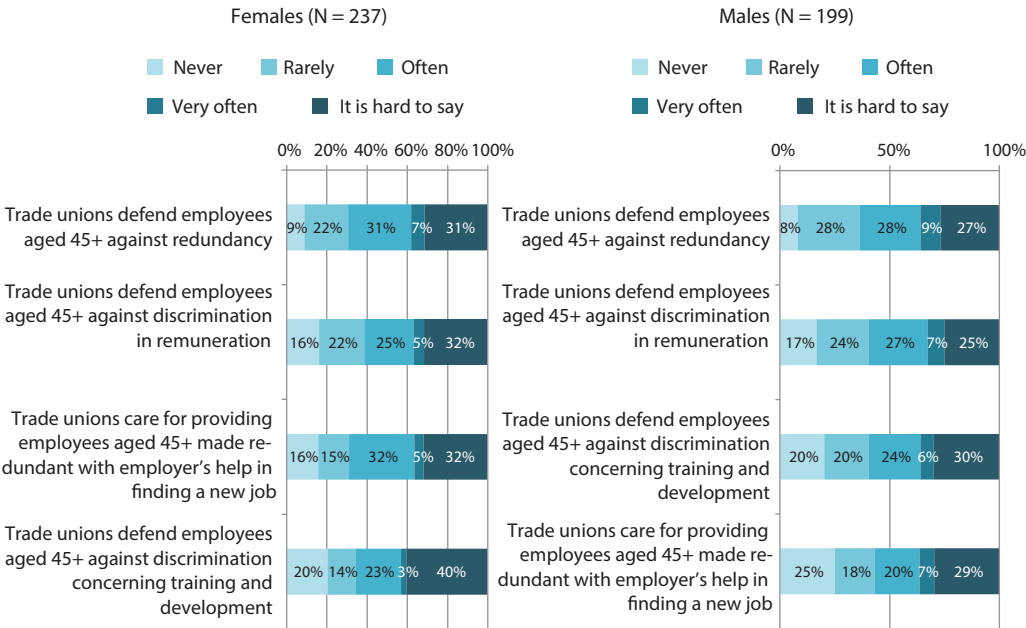
²⁹⁰ http://praca.gazetaprawna.pl/artykuly/370212,polacy_znow_chca_nalezec_do_zwiazkow_zawodowych.html, status as of 27.06.2012 and B. Urbaniak, *Trade Unions towards the senior policy on the labour markets in Norway and France* [in:] F. Byłok (ed.), *Trade unions in the process of social and economic transformations in Poland and in the European Union Member States*, Wydawnictwo Politechniki Częstochowskiej, a monograph accepted for printing.

²⁹¹ The differences are statistically significant ($p < 0.001$).

²⁹² The differences are statistically significant ($p = 0.047$).

never deal with problems of women and men aged 45/50+, or they do it very rarely. The remaining respondents (from 27 to 38%) believe that trade unions are “often” and “very often” interested in the problems under discussion. The trade unions usually defend employees aged 45/50+ against redundancy, in most cases they do not care for ensuring employer’s help to the employees in finding a new job. These conclusions are analogical for both sexes, in various age groups. Only women present better opinion on the activity of trade unions, in terms of protection against discrimination of employees aged 45/50+ in the area of training and development (responses “often” and “very often” are provided by 37% of the women and 27% of the men covered by the survey – Chart 8.3). It is probably associated with the level of employment and the type of work performed (currently or in the past) by women and men. As the results of the studies presented above indicate, among men aged 45/50+ basic vocational education dominates, whereas among women, the secondary education is the most popular, which, in turn, significantly corresponds to men being employed as physical worker and women being employed as non-physical workers. In accordance with the assessments performed by women aged 45/50+, trade unions defend employees at older age against discrimination in the area of training and development equally frequently as against redundancies.

Chart 8.2. Subject and scope of support provided by trade unions to employees aged 45/50+ (in %; N = 436)*



* Applicable to people employed in companies where trade unions operate.

Source: J. Lendzion, *Institutional support of economic activity of people aged 45+*, internal materials of the project “Equal opportunities in the labour market for people aged 50+”, elaborated based on results of the quantitative survey of people aged 45+: *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

It is generally noticeable that the women covered by the survey had less orientation concerning the problem whether, and to what extent, trade unions are involved in protection of older employees - the responses “it’s difficult to say” ranged from 31 to 40% in case of women and from 25 to 30% among men.

In terms of job intermediation, private employment agencies are complementary towards public employment services. They are used by entities searching for candidates for work, the unemployed and people interested in changing their previous workplace. There are several types of employment agencies: temporary work agencies, job intermediation agencies (in the country and abroad), personal advice and occupational advice agencies. The agencies should provide assistance to employers searching for relevant candidates for a given job. Their rich experience may be also used by women and men aged 45/50+. However, in practice, their importance for job searching by people after 45/50 is minor - their services have been used by only 8% of women and 9% of men at this age, who had the unemployed status during the last 24 months (from the moment the survey was performed). They mainly included inhabitants of cities of over 200 thousand citizens, usually men aged 45-49 and women aged 50-59. Thus, in terms of needs of women and men aged 45/50+, the employment agencies play a limited role (which confirms the earlier observations of employment agency representatives).

8.4. Assessment of the institutional support of the economic activity of people after 45/50 in the context of increasing their opportunities on the labour market, expressed by employers as well as women and men aged 45/50+

The forms of institutional support presented in chapter 8.2, addressed to women and men aged 45/50+ facing difficult situation on the labour market, aimed at increasing their employment opportunities, demonstrate various effectiveness. The most important stakeholders, i.e. employees and people included in this age group, were asked for assessment of the effectiveness. After the analysis of the results obtained it should be stressed that from 12 to 24% of the people surveyed, representing women and men aged 45/50+ provided the answer "it's difficult to say", which can be interpreted as their lack of knowledge, decisiveness or orientation concerning the legislative solutions used, and even, as their specific hopelessness. Employers showed higher level of decisiveness in this area, which confirms their better knowledge of this subject (the percentage of hesitant responses usually did not exceed 10%, although in case of some of the solutions analysed, it also slightly exceeded 20%, as in case of women and men aged 45/50+). The characteristic feature of the assessment expressed both by employers and by people over 45/50, is the domination of the positive averaged response in relation to the legislative solutions: "rather supportive" (33-47% answers among women and men aged 45/50+ and usually about 30-40% among employers).

The results of analyses are interesting, demonstrating not only the most effective solutions, according to the opinion of employers, and women and men aged 45/50+, but also their statements according to the comparative approach. The aim of the analyses was to identify whether the positive assessments of efficiency of the support instruments refer to the same solutions or - taking into account the specific interests of both these groups - are targeted towards slightly different support mechanisms. To achieve this goal, factors affecting the improvement of the situation of women and men over 45/50 were compared, as listed by the employers and respondents included in this age group. The percentage of share of answers with positive implication was used - "definitely supportive" and "rather supportive". On the basis of the scale of positive evaluations, three groups of factors were specified, assessed as:

1. the most influential factors (percentage of positive answers reaching at least 70% in case of women and men aged 45/50+ and 75% in case of employers),
2. factors of average impact on improvement of the situation of women and men aged 45/50+ on the labour market (percentage of positive answers in the range of 50-69.9% for answers provided by women and men aged 45/50+ and 50-74.9% for answers of employers), and
3. factors of the weakest impact on increasing of opportunities of employment for women and men aged 45/50+.

The similarity of assessment concerning the most effective tools for improvement of the situation on the labour market is noticeable, as expressed by employers and people directly interested in the support addressed to them. The solutions of active labour market policy available to public employment services, which received the best evaluation, include co-financing of equipment of the workplace for the unemployed aged 50+ from public funds, up to the level of 6-fold average remuneration and the complimentary training for people at this age.

According to employers' opinion, the apprenticeship combined with fellowship and a possibility of additional earnings within the permissible limits by people retiring at earlier age, have also significant impact on improvement of the situation (such is mainly the opinion of employers representing non-public sector) – Table 8.1. Women and men aged 45/50+ rank these solutions at lower positions than employees (Table 8.2). The highest number of supporters of additional earnings by people retiring at earlier age is recorded among women aged 50-59, whereas the interest of men in additional earnings occurs equally frequently in the age group up to 64.

Table 8.1. Solutions of the highest impact on improvement of the situation of women and men aged 45/50+ on the labour market, according to opinions of employers and people representing this age group (percentage of positive answers)*

Solutions ranked the best by employers				
75% and more indications by employers		Total	Public sector	Non-public sector
1	Co-financing of equipment of the workplace for the unemployed aged 50+ from public funds, up to the level of 6-fold average remuneration (p = 0.451)	82,1	81,1	82,5
2	Apprenticeship combined with fellowship (p = 0.779)	76,3	76,7	73,8
3	Possibility of additional earnings within the permissible limits by people retiring at earlier age (p = 0.678)	76,3	72,0	76,7
4	Complimentary training for people aged 50+ (p = 0.981)	72,7	77,1	72,9
Solutions ranked the best by people aged 45-69				
70% and more indications by people aged 45-69		Total	M	F
1	Complimentary training for people aged 50+ (p = 0.536)	72,3	73,3	71,4
2	Co-financing of equipment of the workplace for the unemployed from public funds, up to the level of 6-fold average remuneration (p = 0.057)	72,1	73,3	71,0

* In order to simplify the analysis of results, in the table the total percentage of positive indications was provided, comprising the answers „definitely yes” and „rather yes”. On the other hand, for better illustration of discrepancies of employers' responses, the chi-squared test (or, alternatively, the Fisher's exact test) was applied in relation to the original form of the question (after considering the variants: definitely yes/ no, rather yes/ no, it's difficult to say).

Source: Original study, based on: S. Borkowska, *Assessment of the scope of support of economic activity of people aged 45+*, based on the results of the quantitative survey of employers, the *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012, and E. Jędrych, *Systemic conditions of equalising the opportunities of people aged 45/50+ on the labour market in Poland*, based on the results of the quantitative survey of people aged 45+, the *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012; internal materials of the project "Equal opportunities in the labour market for people aged 50+", and own calculations.

Table 8.2. Solutions of the moderate impact on improvement of the situation of women and men aged 45/50+ on the labour market, according to opinions of employers and people representing this age group (percentage of positive answers)*

Solutions ranked average by employers				
50% to 74.9% indications by employers		Total	Public sector	Non-public sector
1	Vocational preparation of adults, combined with fellowship financed from public funds (p = 0.963)	73,9	72,9	74,0
2	Shorter payment period (for employers) of remuneration for a sickness period of employees aged 50+ (p = 0.001*)	73,2	46,8	74,3
3	Facilitation of establishing nurseries and children's clubs and co-financing the daily care and babysitters (p = 0.484)	72,8	68,3	73,2
4	Exemption of employers from contribution to the Labour Fund and the Fund of Guaranteed Employee Benefits in relation to newly employed aged 50+ (p = 0.673)	72,8	71,7	72,9
5	Financing the costs of exams and certification for people aged 50+ from public funds (p = 0.822)	72,3	74,7	72,5
6	Permission for financing kindergartens at plants from the Social Benefit Fund (p = 0.299)	67,6	61,1	68,4
7	Employing the unemployed aged 50+ within public works (p = 0.732)	65,7	70,1	65,7
8.	Possibility to earn additional salary without any limits after exceeding the retirement age (p = 0.678)	65,7	59,5	66,6
9	Interest-free loans for covering the training costs of people aged 50+ financed from public funds (p = 0.749)	65,1	60,5	65,4
10	Extension of employment period of the unemployed aged 50+ within intervention works (p = 0.274)	62,3	63,5	62,3
11	Financing the costs of postgraduate studies for interested people aged 50+ from public funds (p = 0.887)	58,5	68,2	58,3
Solutions ranked average by people aged 45-69				
50% to 69.9% of indications by people aged 45-69		Total	M	F
1	Exemption of employers from contribution to the Labour Fund and the Fund of Guaranteed Employee Benefits in relation to newly employed aged 50+ (p = 0.004*)	68,2	68,9	67,5
2	Financing the costs of exams and certification for people aged 50+ from public funds (p = 0.644)	67,9	70,9	65,3
3	Apprenticeship combined with fellowship financed from public funds (p = 0.414)	67,3	67,0	67,5
4	Vocational preparation of adults, combined with fellowship financed from public funds (p = 0.911)	66,8	66,9	66,8
5	4-year protection period against redundancy for employees, before retirement (p = 0.296)	66,7	67,3	66,1

Solutions ranked average by people aged 45-69				
50% to 69.9% of indications by people aged 45-69		Total	M	F
6	Employing the unemployed aged 50+ within public works (p = 0.002*)	64,6	67,4	62,0
7	Permission for financing kindergartens at plants from the Social Benefit Fund (p = 0.039*)	64,4	61,8	66,8
8.	Facilitation of establishing nurseries and children's clubs and co-financing the daily care and babysitters (p = 0,002*)	63,1	59,5	66,4
9	Extension of employment period of the unemployed aged 50+ within intervention works (p = 0.193)	62,7	64,3	61,2
10	Possibility of additional earnings within the permissible limits by people retiring at earlier age (p = 0.704)	62,0	62,7	61,4
11	Interest-free loans for covering the training costs of people aged 50+ financed from public funds (p = 0.321)	61,9	61,3	62,4
12	Financing the costs of postgraduate studies for interested people aged 50+ from public funds (p = 0.558)	59,0	58,3	59,6
13	Possibility to earn additional salary without any limits after exceeding the retirement age (p = 0.496)	57,6	57,0	58,1
14	Shorter payment period (for employers) of remuneration for a sickness period of employees aged 50+ (p < 0,001*)	53,3	58,4	48,6

* Note - as in Table 8.1.

Source: Original study, based on: S. Borkowska, *Assessment of the scope of support of economic activity of people aged 45+*, based on the results of the quantitative survey of employers, the *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012, and E. Jędrych, *Systemic conditions of equalising the opportunities of people aged 45/50+ on the labour market in Poland*, based on the results of the quantitative survey of people aged 45+, the *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012; internal materials of the project "Equal opportunities in the labour market for people aged 50+", and own calculations.

Co-financing of equipment of the workplace for the unemployed aged 50+ is highly evaluated by 71% of women and 74% of men. Among people ranking this instrument high, women aged 45-59 dominate, in case of men - the age group of 45-49 (age does not cause any statistically significant difference for this assessment). The instrument received very good opinion of the unemployed (77.5%) and self-employed (85%). Among its supporters people with university degree prevail, representing C and B type markets, living in cities²⁹³.

The complimentary training addressed to people over 50, ranked highest by people aged 45/50+, generally had the same number of supporters among women and men, mainly aged 45-49. Among the group positively evaluating this instrument, the unemployed prevailed (76.1%) as well as self-employed people (78.4%). This activity was preferred by people with university or secondary education and inhabitants of districts classified as B and C type labour markets and cities²⁹⁴.

²⁹³ The differences are statistically significant (the test probability reached, respectively - according to sex: p = 0.057, according to the status on the labour market, education, type of labour market and divided into city / village: p < 0,001).

²⁹⁴ The differences are statistically significant (in each of the groups discussed, p < 0.001).

Generally the highest number of positive opinions concerning the offer of support to women and men aged 45/50+ on the labour market comes from people interested living in districts classified as B and C type labour markets, which arises from the nature of these areas. Areas more developed, irrespective of the unemployment recorded there, offer more job opportunities to people over 45/50 than areas classified as A type labour markets. Employers know the possible support offers better and have experience in using them, which is probably reflected in the positive assessment. Similarly, inhabitants of cities are more positive than the population of rural areas.

Two tools aimed at strengthening the opportunities of women and men aged 45/50+ on the labour market received the lowest rank, both in responses of employers and people at this age, with consistence of opinions observed for both groups. It refers to limitation of possibilities to combine work with full retirement benefits, leading to termination of employment relationship with the former employer, and limitation of right to the so-called bridging retirement.

It seems that both regulations were mostly determined by insurance aspects (savings in social insurance system – some people will not decide to take the risk of their employment contract termination, being afraid of a possible change to the new worse employment conditions) rather than by the need of support to women and men aged 45/50+ on the labour market, on the contrary, the respondents may even associate these solutions as decreasing their chance to maintain their previous employment.

The issue which is, to a certain extent, differently perceived by employers and respondents aged 45/50+ is the relative benefit of the 4-year protective period against redundancy of employees in pre-retirement age.

Employers have negative opinion concerning this solution, in particular, the employers representing non-public sector – only every fourth of them recognised this tool as promoting the improvement of situation of women and men aged 45/50+ on the labour market (Table 8.3).

Table 8.3. Solutions of the lowest impact on improvement of the situation of women and men aged 45/50+ on the labour market, according to opinions of employers and people representing this age group (percentage of positive indications)

Solutions ranked the lowest by employers				
25% to 49% indications by employers		Total	Public sector	Non-public sector
1	Limitation of possibilities to combine work with full retirement benefits, leading to termination of employment relationship with the former employer (p = 0.516)	49,7	45,1	49,9
2	Limitation of right to the so-called bridging retirement (p = 0.577)	44,1	34,5	44,9
3	4-year protection period against redundancy for employees, before retirement (p = 0.001*)	27,5	43,2	26,7
Solutions ranked the lowest by people aged 45-69				
30% to 49% of indications by people aged 45-69		Total	M	F
1	Limitation of possibilities to combine work with full retirement benefits, leading to termination of employment relationship with the former employer (p = 0.104)	44,3	45,9	42,9
2	Limitation of right to the so-called bridging retirement (p = 0.001*)	35,8	38,6	33,3

* Note - as in Table 8.1.

Source: Original study, based on: S. Borkowska, *Assessment of the scope of support of economic activity of people aged 45+*, based on the results of the quantitative survey of employers, the *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012, and E. Jędrych, *Systemic conditions of equalising the opportunities of people aged 45/50+ on the labour market in Poland*, based on the results of the quantitative survey of people aged 45+, the *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012; internal materials of the project "Equal opportunities in the labour market for people aged 50+", and own calculations.

Contrary opinion was expressed by people this solution directly refers to – 67% of respondents aged 45+ considered this tool as effectively strengthening their chance on the labour market (opposite standpoint was presented by 20% of the respondents). This divergence of opinions is not surprising since it reflects the concerns of both parties of the employment relationship. Employees believe that owing to such protection they will be able to avoid redundancy, while employers undermine this opinion, sometimes taking decisions on redundancy before the protection period starts. Sometimes certain care of employers for situation of people at pre-retirement age can be noticed in their opinions supporting the employee rights.

(...) it is good to protect such person who worked efficiently for 20, 30 years and it would be good to protect him/her and let him/her retire peacefully. However, it will cause various problems to employer. For me it seems no problem, because I have so many different positions to offer that I am able to manage these older people, let's say, offer them a job that they, let's say, would earn less, but they would also do less responsible work, so I can handle this problem. However, I can imagine that many companies will not be able to handle it. [enterprise, B type market, Mazowieckie Voivodeship]

It can be said that employers are less negative towards the 4-year protection period in relation to their long-term employed workers whom they respect for their loyalty and commitment, whereas they are afraid to establish new employment relationship with people to be covered by these solution soon, due to their age.

Limitation of the right to the so-called bridging retirement is negatively assessed by the majority of respondents aged 45/50+ ("rather unfavourable" – 24% and "definitely unfavourable" – 17%); significant statistical differences occur due to the sex of the respondents. Among women reluctant towards this regulation, those aged 50-59 dominate. Among people preferring this solution (36% of respondents), people working "in other form" prevail – 45.4%, as well as respondents with university and secondary education, inhabitants of districts of B type labour market and cities²⁹⁵.

Limitation of possibilities to combine work with full retirement benefits, leading to termination of employment relationship with the former employer is also not appreciated among women and men aged 45/50+ as a tool for supporting their opportunities on the labour market – 20% of the respondents consider this solution as "rather unfavourable", 13%, as "definitely unfavourable". This solution is more often perceived as favourable by the unemployed (47.4%) and people who are not economically active – 50.4%. Respondents with university degree prevail and inhabitants of districts classified as B type labour market and cities²⁹⁶.

Generally speaking, the tools of active labour market programme which, according to the opinion of the majority of respondents aged 45/50+, increase their chances on this market, include:

- training of employees, including: (i) referral to complimentary training, (ii) financing the costs of exams and licenses, (iii) referral to apprenticeship, occupational preparation, during which the fellowship is applicable;
- actions addressed directly to employers, i.e. (i) co-financing of equipment of the workplace for the unemployed aged 50+, (ii) exemption of employers from payment of contributions to the Labour Fund and the Fund of Guaranteed Employee Benefits over a period of 12 months, for newly employed people aged 50+.

In case of legislative solutions associated with children's care, to support the economic activity of people aged 45/50+, their importance was assessed as moderate; facilitation of establishing nurseries and children's clubs and co-financing the daily care and babysitters as well as permission for financing kindergartens at plants from the Social Benefit Fund, received more positive evaluation scores among employers than among people aged 45/50+; these facilities were more often appreciated by women (than men), mainly those aged 45-49, mainly representing the unemployed.

On the other hand, interest of employers in using the tools oriented towards equalisation of opportunities of women and men aged 45/50+ on the labour market is slightly diversified, depending on the property sector and organisation size. Employers in public sector stress the importance of tools enhancing employees' knowledge and skills, mainly through complimentary training and co-financing of studies or financing of apprenticeship. On the other hand, employers from non-public sector support more often the effectiveness of tools promoting social measures and motivating employees to economic activity (e.g. Shorter payment period of remuneration for sickness, possibility to earn additional salary for early retirement, Interest-free loans for covering the training costs of people aged 50+ financed from

²⁹⁵ The differences are statistically significant (the test probability reached, respectively - according to sex, age groups and type of labour market: $p = 0.001$, according to the status on the labour market: $p = 0.003$, according to the education, and divided into city / village: $p < 0.001$).

²⁹⁶ The statistical differences are significant (the test probability reached, respectively - according to the status on the labour market: $p = 0.002$, according to sex, type of labour market, level of education, and divided into city / village: $p < 0.001$).

public funds, limitation of the so-called bridging retirement, or a possibility to combine work with full retirement benefits).

Not all the changes oriented towards equalisation of chances of women and men aged 45/50 and more on the labour market have turned out equally attractive in companies differing in terms of size of employment. Significant differences were noted within the ranking of tools affecting the equalisation of opportunities of women and men aged 45/50+ on the labour market, measured as a percentage of indications by the respondents in each of the four types of entities, defined based on employment size (micro, small, medium and large undertakings) – Table 8.4.

Table 8.4. Ranking of five top tools of equalising the opportunities of women and men aged 45/50+ on the labour market (opinions of employers, according to employment size)

Type of tool	Position in the ranking			
	Micro entities	Small entities	Medium entities	Large entities
Co-financing of equipment of the workplace for the unemployed from public funds, up to the level of 6-fold average remuneration	1	1	5	1
Possibility of additional earnings by people retiring at earlier age - within the permissible limits	2	5	6	6
Referring people aged 50+ to apprenticeship associated with fellowship financed from public funds	3	4	3	3
Shorter payment period (for employers) of remuneration for sickness of employees aged 50+	4	11	8	10
Referring people aged 50+ to undergo vocational preparation of adults, within which the fellowship financed from public funds is applicable	5	6	5	4

Source: S. Borkowska, *Assessment of the scope of support for economic activity of people aged 45+*, internal materials of the project "Equal opportunities in the labour market for people aged 50+", elaborated based on results of the quantitative survey of employers, the *Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012.

Entities of various size are the most coherent in ranking the following of the aforementioned tools as the most important measures: co-financing of equipment of the workplace for the unemployed and referring people aged 50+ to apprenticeship associated with fellowship financed from public funds (most frequently, position 1 and 3). In terms of the said coherence, the second position is occupied by a possibility of additional earnings by people retiring at earlier age, and the third position - by referring people aged 50+ to undergo vocational preparation of adults. On the other hand, there is no coherence in opinions concerning the positive impact of a shorter payment period (for employers) of remuneration for sickness of employees - this solution is mainly appreciated by micro- and medium-sized entities.

Opinions of employers located in diverse types of labour markets do not indicate significant differences among employers. Generally speaking, three kinds of tools were assessed by employers as the least effective among the financial changes introduced as of 1 July 2009 to encourage the employers to employ additional people over 50:

- 1) limited positive impact of the shorter payment period of remuneration for sickness in public sector (most probably due to the minor role of economic account in this sector),

- 2) limitation of right to the so-called bridging retirement (even 48.8% indications in the public sector),
- 3) limitation of combining the work with full retirement benefits.

Significant diversity of attractiveness of the tools used for equalising the opportunities of women and men aged 45/50+ in employers' evaluation depending on the labour market type, economic sectors and due to the size of entity measured by the number of employees, indicates the need for better adjustment of these tools to the sector specific policy and variable size of companies. It is also necessary to reconsider the usefulness of applying the tools which demonstrate relatively low effectiveness.

Chapter IX

Support offered by labour market institutions

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This chapter was elaborated based on results of the qualitative survey of the *Diagnosis*, performed among representatives of labour market institutions: public employment services (module 4), employment agencies (module 5) and training institutions (module 6). Opinions of experts participating in the Experts' Panel (module 9) were also used.

9.1. Public employment services

The district labour offices usually do not deal with separate surveys on situation of women and men aged 45/50+ on the labour market. The observations are carried out for the whole unemployed group, which means that the diagnosis of employed and unemployed people over 45 is not in the focus of interest of this labour market institution. The observations result from the applicable reporting prepared by district labour offices. It comprises the so-called PUP (District Labour Office) clients, i.e. people searching for work and unemployed, including people over 50²⁹⁷. In the current statistics no data is available on people aged between 45 and 50. Direct interviews with the unemployed and registration cards provide another source of information.

In several labour offices analysed the diagnosis according to age was performed, however, it usually referred to situation of young people. Only in single cases it was found that questionnaire surveys were implemented among employers in order to identify their attitude towards people over 50. The subject to the surveys covered the readiness of employers to employ people at this age in the context of exploiting the labour market instruments. The offices performed such surveys themselves.

Clients of labour offices (irrespective of the age) expect mainly the assistance in finding a job.

Employment based on employment contract is the most desired form, not only among people of the said age group. It is the basic expectation and demand of such people. [PUP, A type market, Mazowieckie Voivodeship]

Certainly this is the basic expectation to find job for them ... [PUP, B type market, Mazowieckie Voivodeship]

However, if PUP is not able to present them a job offer, they eagerly decide to participate in the programme aimed at their economic activation. According to the opinion of representatives of district labour offices, intervention works and public works are the most often expected forms of support. Longer employment under these forms of subsidised work is perceived positively since after its termination people registering again as unemployed may apply for allowance due to unemployment. On the other hand, training as a form of assistance expected by people aged 45/50+ was mentioned much less frequently.

People aged 50+ are included in the last category of people to use training. If they use the training, it rather occupies the last position in terms of such forms of activation. As far as services are concerned, such as occupational advice, work club – they are also reluctant to

²⁹⁷ The monthly report of the labour market - MPiPS-01, prepared by district labour offices, in its part on Structure of the Unemployed, contains information on the group of unemployed over 50.

use them since, after all, they think that they have experience of the market and know this market, therefore they are reluctant. If they use such services, it usually happens after several years of being unemployed. [PUP, A type market, Mazowieckie Voivodeship]

Generally, people aged 45/50+ demonstrate lower tendency to undertake education and training is very often treated by the unemployed as the last solution (only people aged 45-49, i.e. the youngest of 45+ group decide to use the training). According to the opinion of PUP representatives, people aged 45/50+ are also not interested in apprenticeship as they are convinced that this instrument is designed for young people without any occupational experience.

(...) in case of apprenticeship, it is easier to persuade employers, whereas people above the age of 45 think that they have much experience and are not willing to start the apprenticeship. Limited money is offered and they think it may somehow humiliate them. They believe that it is not a form appropriate for them. [PUP, C type market, Zachodniopomorskie Voivodeship]

The services of the work club leader are also mentioned less frequently among the expected forms of support. It is interesting for people after 50 or 55 who are not adequately prepared in the scope of preparation of application documents or holding a job interview.

For women and men aged 45/50+ the PUP support by means of co-financing of business activity is important. Starting own business is most often treated as an alternative towards the subsidised employment in favour of other employment. This form of support is most commonly requested by people who were previously employed in a micro-company.

Such people eagerly consider starting own business, in order to try operating on their own account and run their own company. [PUP, B type market, Mazowieckie Voivodeship]

(...) it is quite common that such people need financial support from the labour office, so if they want to start business, lack of funds would prevent them from doing it, therefore, they are looking for support of the labour office. [PUP, A type market, Mazowieckie Voivodeship]

Many people also want to open own business and get funds for it, they have their own substantial market observations and experience and they already know, they have decided: I will do this and that, I am sure I will be successful and I will have customer market for that; there are many people who want to open something and receive funds to start operations, get co-financing. [PUP, B type market, Mazowieckie Voivodeship]

It is worth adding that certain group of respondents has directly stated that women and men aged 45/50+ do not have any expectations towards PUP concerning their activation. Such people usually contact the labour office only to acquire the rights to free health care and title to unemployment allowance. This referred mainly to all people after 55, less frequently to those between 45 and 50. The participants of Experts' Panel also indicated that such attitude existed among people aged 45/50+.

(...) clerks in labour offices very often deal with people who came only to acquire health insurance (...)²⁹⁸.

The process of economic activation of people aged 45/50+ in the labour offices covered by the survey was usually determined by the provision of the Act on promotion of employment and labour market institutions²⁹⁹, less frequently its resulted from implementation of

²⁹⁸ Stenographic record of the Experts' Panel meeting held within the framework of the *Polish labour market for women and men aged 50+ - Diagnosis* (Łódź, 27.07.2012).

²⁹⁹ Article 49 of this Act classifies the unemployed over 50 to the category of people under particular situation on the labour market. Such unemployed should receive, within 6 months following the registration day, a proposal of the labour office concerning employment, other work, training, apprenticeship, vocational preparation of adults or employment within intervention works or public works.

separate projects. In the first case, two approaches of respondents can be noted. Some of them thought that there was no need to act based on separate projects because the provisions of the aforementioned act cover the extensive area of functions and tasks to be carried out by labour offices. The second group of people studied stressed the provisions of article 49 of the Act on promotion of employment and labour market institutions which allows special set of measures in favour of the age group described.

The respondents stressed quite frequently that labour markets are not sustainable in terms of territory and the lack of balance on many markets is rather deep, which means that many social groups need support and assistance simultaneously. Under such circumstances it is not appropriate to promote one group through projects and omit others in terms of access to public funds or labour market services.

Moreover, it was stated that on many markets situation of people at mature age was not so bad compared to the employment opportunities of young people who need more focus and for whom certain measures should be launched. This problem mostly refers to young people with university degree. This social group currently needs more support than people over 45/50, since generally there are not enough job offers for them which causes escalation of unemployment. This issue looks differently in case of people over 45/50 who may be faster activated on many markets through labour offices. According to the opinion of PUP employees such people represent a lower level of education, and the registers of labour offices comprise mainly proposals for people with lower qualifications.

On the other hand, in other statements it has been underlined that there is no need to organise special programmes for women and men aged 45/50+, since special measures are reserved for this group, which means that each PUP undertakes some initiatives in favour of such people and they may be considered as special projects. In this case, each activity is a project.

Single opinions were noted stating that if labour offices did not carry out any special programmes addressed to people of older age groups, they were undertaking activities supporting implementation of such projects by other institutions of the labour market.

Limited group of labour offices activated women and men aged 45/50+ based on special programmes possible for implementation using the financial resources coming from two sources: the Labour Fund of the reserve of the Minister of Labour and Social Policy and the European Social Fund (ESF). Labour offices used the first source most often, the second one was used much less frequently and it was not treated as the source replenishing their financial needs. However, it should be underlined that in some labour offices, the second source covered about 70% of expenditure allocated for activation of the local labour market. The results of the surveys indicate quite strong differentiation of share of ESF funds in financing the activities of labour offices.

The possibility to develop and implement a project funded from the reserve of the Labour Fund depends on the decision of the Minister of Labour and Social Policy concerning announcement of the relevant competition under which the appropriate applications can be submitted, including those referring to people aged 45/50+. However, certain problems occurred here, limiting the activity of labour offices in this area. First of all, the date of announcement of the competition was not always known. According to the respondents it is not easy to predict when such initiatives will be undertaken by the ministry, which makes it difficult to prepare a good project to undergo selection within the competition. Secondly, even if the new project receives positive evaluation and the labour office will receive relevant funds as a result of the competition procedure, they should be spent in a given calendar year. Extension of the project implementation period for the consecutive year is associated with a risk of receiving lower amount of funds in the year to follow. Therefore, the labour offices try to complete their projects in the same calendar year in which they received the funds. It is worth mentioning that such practices may decrease the effectiveness of the activities initiated be-

cause rather than their goal the moment of project completion is fully taken into account. A shorter time of execution of the project may mean lower number of people returning to the labour market in a longer perspective.

Projects financed based on ESF are implemented under the Operational Programme: Human Capital. The respondents most frequently mentioned Priority VI Labour market open to all, Measure 6.1. Support to district and regional labour offices in implementation of tasks in favour of activation of the unemployed in the region.

The budgets of local self-governments³⁰⁰ were mentioned very rarely as a source of supply of the surveyed labour market institutions. It should be added that all current tasks of district labour offices constitute own tasks of relevant entities of the local self-government. This means that decisions concerning the level of their financing depend mainly on autonomous decisions of the governing bodies of self-governments in districts and independent towns with district rights. Such decisions, on the other hand, depend on the general financial situation of the self-government entity and on the assessment of importance of the unemployment problem, including position of women and men aged 45/50+ on the labour market, performed by the regulatory authorities and councillors.

Tasks included in the projects implemented in favour of activation of people over 45/50 were corresponding to the tasks allowed by the Act on employment promotion and labour market institutions which are treated as labour market services or instruments. Obviously, the scope and intensity of each of the measures varied.

Irrespective of the sources of financing the support for people aged 45+ on the labour market, permanent groups of measures addressed to them can be specified, i.e. intervention works, public works and training and apprenticeship.

While preparing the projects the labour offices were driven by the needs of the unemployed which were mainly related - as mentioned before - to the subsidised employment. Therefore, in projects addressed to women and men aged 45/50+, intervention works and public works appeared most commonly. At this point, the initiative of one of the labour offices is worth mentioning, concerning the launch of intervention works. This office has undertaken cooperation with bodies of municipalities and communes located within the area of the district and, with their support, established contacts with employers organising this type of workplaces.

(...) we included men aged 45+ and we established cooperation with municipalities and communes here, and all of them eagerly joined this cooperation. [PUP, B type market, Mazowieckie Voivodeship]

Public works represented the next measure covering people aged 45/50+. It results from statements of many respondents that this form has become popular due to certain force majeure events, such as natural disasters (floods in 2010). As a result of these events, many enterprises were closed, causing unemployment which also affected people over 45/50. Under such circumstances the local authorities decided to launch public works which, on the one hand, enabled the repairs of the damaged infrastructure elements and, on the other hand, offered many people a possibility to undertake work.

In other labour markets, public works and socially useful works (less commonly) were mainly addressed to long-term unemployed people. They were implemented jointly with social welfare centres in order to eliminate the social exclusion phenomenon occurring in this age group.

Within the projects, subsidies for employers for co-financing of the workplace and starting business operations by an unemployed were quite often used as support forms for peo-

³⁰⁰ W. Misiąg, M. Tomalak, *Financing of public tasks of employment services* [in:] *Analysis of performance of labour offices after their incorporation to the self-government administration*, Ministry of Labour and Social Policy, Department of Labour Market, Warsaw 2008, p. 95.

ple aged 45/50 and more. The number of beneficiaries covered by such instruments was not big due to high costs. However, it should be noted that popularity of such instruments was determined by their employment effectiveness which usually equals 100%. People using this type of support most commonly found employment within a period of one to two years. However, occasionally, some problems appeared within co-financing of the workplace equipment. They resulted from resignation of the unemployed from the work offered and, under such circumstances, PUP had to fill the vacancy through referring another unemployed to the position subsidised.

Only in several programmes implemented by the PUPs surveyed, training and apprenticeship was used as a form of activation of people over 45.

In two cases, within projects addressed only to women and men aged 45/50+, services in the scope of occupational advisory services were considered. The task of the advisers was to diagnose the qualities and occupational predispositions of people at this age, included in the PUP registers. Then the diagnosis was used for determining the services and instruments of the labour market adequate for such people, enabling their economic activation.

However, generally, the majority of labour offices did not deal with separate programming of economic activation measures addressed to women and men aged 45/50+. As a reason for such state of affairs, article 49 of the Act on employment promotion and labour market institutions was usually mentioned, which classified people over 50 to the category of people in particular situation on the labour market. This article specifies measures to be undertaken for economic activation of this group within 6 months following their registration in the labour office. The respondents believed that writing of separate programmes is redundant since such programmes would duplicate the measures specified in the Act and which labour offices are bound to undertake. Others indicated worse situation of young people on the labour market as a reason of lack of special programmes, resulting in more attention paid to this category of people.

At the same time, it should be stressed that assistance of district labour offices for older people was not addressed to all the population aged 45/50+. It was offered, first of all, to the unemployed, then to people over 50 (only in two cases it was offered to people aged 45/50+). This means that people between 45 and 50 remained beyond the range of such assistance and working people were not covered by the support at all. On the other hand, the provisions of the Act on employment promotion and labour market institutions allow offering various forms of support by PUP to working people over 45/50, and to people registered in the labour office as searching for a job.

9.2. Employment agencies

In all interviews conducted with representatives of employment agencies it was stressed that age of their clients is not taken into account at all. The determining factors include experience, occupational qualifications and personality features of the candidate for an employee³⁰¹. The scope of services and the manner they are provided by employment agencies in re-

³⁰¹ *They must have experience and meet the requirements of the client (...) - if someone is 50 and fulfils the expectations of the client, the age is not important. [AZ (employment agency), C type market, Mazowieckie Region]; (...) frankly speaking, we often do not pay attention to age but to criteria which are included in the announcement and whether they meet them. [AZ, C type market, Mazowieckie Region]; For us age is not important. Our partners very often appreciate professionalism and experience more, and this is something you acquire with age. [AZ, B type market, Mazowieckie Region]; For example, a very good electrician is 53. Other specialist is 58. They are very good professionals with knowledge of languages. For example, I have Mr K. aged 65, who spent 20 years in the United States and in Canada, speaking very good English. He is the specialist on ventilation, air conditioning, he worked with all kinds of pipes and materials. Now he is choosing offers. [AZ, C type market, Świętokrzyskie Region]; For me age is not a problem. The problem is attitude to work (...), whether a person knows the work he/she is supposed to do, not the age. [AZ, C type market, Mazowieckie Region].*

lation to people aged 45/50+ is the same as in case of other individual clients. Discriminating clients due to age or sex is prohibited pursuant to the provisions of the Act of 20 April 2004 on employment promotion and labour market institutions. However, employees of agencies also admitted that it happens that during recruitment they omit people aged 45/50+ (on employers' request) when selecting candidates. The selection and scope of methods of provision of services used by the agency are different, depending on education and distance of their place of residence from the location site of the agency. It is also influenced by expectations and attitude of employers who may decide how implementation of their order should proceed and the fact whether the employer is Polish or foreign.

The methods of recruitment and selection used by employment agencies are the same for all age categories. The surveys have shown that the only difference which may appear in the methods of providing the service to individual clients may be the manner of conducting the interview with the older person during recruitment and selection of candidates, involving more understanding towards the candidate and efforts aimed at changing his/her potential negative attitude towards continuation of the search for a job. The interviews conducted with such people are longer and cover a wider scope of subjects. Such measures are sometimes necessary due to the high level of disappointment among people aged 45/50+, often occurring after long-term and ineffective search for a job. However, this kind of differentiation is only used in a few agencies. The recruitment agencies also do not deal with economic activation of people over 45/50.

9.3. Training institutions

In almost a half of the institutions surveyed, training addressed only to women and men over 45/50 was performed. The subjects of the training courses were very diversified. In accordance with the rules of identification of individual training areas for the needs of the Register of Training Institutions³⁰², the training courses provided should be classified to the following areas: arts, culture, artistic craftsmanship; foreign languages; sales, marketing, public relations, real estate trade; bookkeeping, accounting, banking, insurance, investment analysis; management and administration; secretarial and office works; IT and use of computers; technique and trade of technical articles, including: mechanics, metallurgy, power engineering, electronics, telecommunication, surveying, repairs and maintenance of vehicles; architecture and construction; social welfare, including: care for the disabled, the elderly, children, voluntary work; gastronomy services; hairdressing and cosmetic services; transport services, including driving license courses and other.

People aged 45/50+ also participated in other training courses which were not addressed to this age group exclusively. In accordance with the statements of the respondents, besides the aforementioned areas, people at mature age also developed their skills in the scope of:

- training of teachers and knowledge on education: instructor of practical vocational training and lecturer, innovation in pedagogics;
- development of personality and professional career: CV construction, self-presentation, development of interpersonal skills;
- protection of property and people: security worker.

The training courses have focused on change in the status of knowledge, skills or attitudes of a person. Referring to such classification of training goals and the subjects of training courses presented above, it should be concluded that the institutions covered by the survey

³⁰²Training areas in the Register of Training Institutions – Commentary; Ministry of Labour and Social Policy, Department of Labour Market, Division of Continuous Education, http://www.wup.lublin.pl/wup/download/ciz/ris/obszary_szkolenia_w_ris.pdf (status as of 15.07.2012).

offer courses to women and men aged 45/50+ which are basically oriented only towards development of knowledge and skills. The only training mentioned by the studied group which focuses on change or enrichment of attitudes and behaviours of adults is the training concerning entrepreneurship.

All training courses addressed to recipients over the age of 45/50 were of open nature, participation was voluntary, and the recruitment to the courses was based on unlimited application by all interested people.

However, over the recent years, not all the training companies studied organised training activities tailor made for people aged 45/50+. Companies which did not have such training in their offer listed the reasons of their failure to undertake organisation of such courses. Five reasons can be indicated which cause that the specific institution does not carry out training projects addressed exclusively to people over 45/50:

1. The offer is addressed to a wider group of recipients; people over 45/50 may participate in such training courses if they want to;
2. There are more important recruitment criteria than age, e.g. education;
3. Failure to raise /lack of financial resources to implement training;
4. Too young training staff employed in the training institution;
5. Problems associated with recruitment of older people.

Projects addressed to women and men aged 45/50+ implemented by the training institutions covered by the survey over the last two years had three basic sources of financing. The European Social Fund was most frequently referred to. More rarely, projects were implemented following the order of public employment services or based on commercial conditions.

The specific internal and external development conditions of adult people expose the training institutions to various sorts of problems associated with recruitment of people aged 45/50+ to the training courses. Mature people are often not interested in participation in educational activities. Such attitude may be connected with low self-assessment, occupational burn-out, problems to find own place on the labour market or to return to this market after a long-term break. Other group of barriers which restrict access to training for people aged 45/50+, are the financial obstacles. Due to the fact that such problems occur in case of participation in payable courses, people aged 45/50+, particularly the unemployed, often search for training financed by the state or from the European Union funds. Richer set of social roles fulfilled by an adult person at mature age, as compared to a child or a teenager³⁰³ causes that collision between the tasks fulfilled occurs more often. Thus, older people have to reconcile the role of a spouse, parent or grandparent with the fact of being an employee. That is maybe why it is sometimes difficult for them to find time and enthusiasm in order to care for their own development. As the representatives of the training institutions studied observe, some people aged 45/50+ have quite low availability.

The training institutions mainly offer training implemented by means of active techniques to people over 45/50. People at this age often demonstrate reluctant attitude towards learning, originating still from their school period, therefore knowledge should be passed to them in a more attractive way. Therefore, group forms of classes are mainly used, such as: exercises, workshops and seminars. Due to the need to maintain contact with students who work far from the seat of the training institution, one of the studied institutions extended its offer by *e-learning*, therefore, it may be said that they organise training under the *blended learning* form.

Practical classes are often supplemented by psychological support which can be used on voluntary basis. Individual meetings with occupational advisers and psychologists of other specialities are held. The psychological assistance is addressed to such women and men aged

³⁰³ D. Jankowski et al., *Basics of education ...*, op. cit., p. 21.

45/50+ who have problems with obtaining the employment or finding their place on the labour market, or search for a job after changing the profession.

The training institutions pay attention to the necessity to adjust the form of education to the age of the training participants, because women and men over 45/50 expect mainly a very specific, practical knowledge, confirmed by licenses, certificates, etc. Sometimes it is also necessary to consider the decreased ability to absorb the knowledge. In such situation, the trainers speak slower and explain everything more carefully, whereas after the classes they are often available to the participants if any issues need additional explanation. Sometimes, the age of the trainer is an important factor. A person who is too young may not be sufficiently respected to lead the training effectively. It should be added that - as results from the studies - people aged 45/50+ prefer studying in peer groups.

Some representatives of training institutions have also mentioned the specific nature of computer training with participation of people at mature age. The fact should be considered that, contrary to younger generations described as *digital natives*, which do not need to learn how to use the new technologies (since, as neurologists from UCLA claim ³⁰⁴, the nervous circuits in their brains are constructed in such a way that they treat technology as the sixth sense – a tool for investigating the world and maintaining continuous interaction with it), people aged 45/50+ often need to learn the basics of computer use from the scratch. Therefore, while developing the computer-based training programmes, training institutions pay special attention to the aforementioned facts.

A considerable part of the training institutions covered by the survey is not planning to organise training specially addressed to people aged 45/50+ in the future. Entities which have such plans, want to implement them in many different ways. Among others, they assume leading of the broadly understood actions aimed at extension of economic activity of mature people. For example, the respondents indicate occupational advisory services, psychological support and training preparing people over 45/50 to establishing and running their own business. One of the respondents mentioned a project raising the awareness of roles to be fulfilled by mature and older employees in organisations (age management). On the other hand, other training institutions plan language courses (English and Russian the basics of which are often known in the group of women and men aged 45+/50), classes upgrading computer handling skills and typical vocational courses. The training of regional range planned for people over 45/50 will be mainly financed from the European Union funds.

Some of the institutions covered by the survey have also planned more detailed diagnosis of training needs of people at mature age and deeper analysis of knowledge and skills of candidates for training. According to their opinion, such analysis will enable to create training groups of various level of competence, which will subsequently prevent falling into an averaged level of education.

The role of training institutions acting as labour market organisations is also to provide assistance to the trainees in finding employment. One of the forms of such assistance is the support of occupational advisers and psychologists of other specialities. The role of such specialists often involves building motivation of women and men aged 45/50+ searching for a job, individual diagnosing of weak and strong points, assistance in preparing the relevant application documents.

Some of the studied training institutions also provide other support to the mature people trained, namely, through assisting them in searching for employment. The scope and form of support depend on the nature of a project for people aged 45/50+ under implementation. Assistance to the unemployed takes a formal nature if the project has foreseen such measures and the training institution simply cannot refrain from implementing them. Sometimes the support is not formalised - employees of the institution use their occupational contracts

³⁰⁴ G. Small, G. Vorgan, I. Brain, *Surviving the Technological Alteration of the Modern Mind*, Harper Collins Publishers, New York 2008.

with employers, recommending them the graduates of training courses and providing the required references. Several organisations covered by the survey, dealing with training search for places for their students where they could work as apprentices or trainees. In one of the companies, an intermediary is temporarily employed whose task is to look for information on vacancies and voluntary work and pass it to the interested people.

While searching for employment for the beneficiaries of training aged 45/50+, the training institutions cooperate with many other organisations. The respondents listed: labour offices, social welfare centres, local self-governments, competitive training institutions, institutions supporting economic development, NGOs, universities, enterprises, the Catholic church, social integration centres, family assistance centres.

However, it can be observed that assistance in searching for a job is not a priority for the training institutions which are mainly focused on implementation of their educational tasks.

Chapter X

Support offered by organisational units of social welfare

Jerzy Krzyszkowski

This chapter was elaborated on the basis of results of the qualitative study performed among representatives of social welfare organisational units (module 7), as well as the statements of experts participating in the Experts' Panel (module 9), constituting the components of the *Polish labour market for women and men aged 50+ - Diagnosis*.

10.1. Characteristics and assessment of actions implemented by social welfare organisational units addressed to women and men aged 45/50+

In the context of the problem specified in the heading of this subsection, the most important consideration is that social welfare institutions do not have offers addressed exclusively to clients aged 45/50+. The majority of activities they perform is addressed to all beneficiaries, irrespective of the age. In limited number of cases projects addressed to the specific (younger) age category of clients are carried out. Therefore, the services described below include also, but not exclusively women and men aged 45/50+. However, at first it is worth looking at the recruitment system of beneficiaries of various forms of services. The most common criterion is the level of a beneficiary's income strictly indicated in the regulations. Applying this condition is in many cases discriminating for the clients. First of all, it is unofficially known that clients often do not disclose the true data concerning the income they gain. The social welfare institutions do not have available instruments which would allow them to perform realistic diagnosis of the economic situation of beneficiaries and if they have such knowledge from sources other than beneficiaries' declarations, they are not able to use it in practical way. Secondly, even slight exceeding of the binding income level automatically eliminates clients from any opportunities to apply for participation in specific forms of services. It is not only unfair but such situation even encourages people interested in a certain type of service to counterfeit the data related to the income achieved. Therefore, it would be worth considering the possibility to increase the independence of JOPS (social welfare organisational units) in this area since they have access to absolutely unique knowledge on people under their custody, and currently they often refuse to provide service to people who really need it very badly, awarding the service to those who will use it much less effectively. Maybe it would be worth considering the flexibility of recruitment criteria for various forms of economic activation, for example, introduction of the right to combine income from benefits to income gained from work, up to the specific level. Most probably, for the future, a possibility of total waiver of income criteria as determinants of covering a client with activation measures should be considered under certain circumstances, to be replaced by some forms of monitoring of client's activity.

The offer of social aid services addressed to women and men aged 45/50+ in the scope of their support on the labour market, depends directly on financial standing of the centre which, in turn, to a considerable extent, arises from the level of commitment, effort and determination of employees who undertook the effort to implement specific EU projects or programmes. Representatives of the JOPS studied, within description of the forms of assistance provided to people after 45/50, referred to measures implemented under systemic projects

since prior to their implementation the centres did not have the necessary financial resources. If a centre carries out such a project, its capacity for action and, at the same time, the offer addressed to the client, are visibly more developed. If the centre does not receive any external co-financing, its activities are limited to such assistance forms which are available to it, i.e. mainly to administration of the financial aid system.

In the JOPS covered by the survey, assistance to women and men aged 45/50+ in the scope of their support on the labour market is provided in a more or less direct way. The “soft” and “hard” support is specified. The “soft” support is aimed at stabilising the psychological, social and physical status of the social welfare client, i.e., most commonly, rebuilding the client’s feeling of own value, belief in a possibility to change his/her life situation, increasing the client’s feeling of subjectivity, therapy of addictions and resolving his/her family and social problems. In this area, most commonly, courses and activating training are used as well as advisory services/ expertise/ social work with the client (often also with his/her family).

We have the citizen information point in which we have, we employ a specialist in pedagogics and a lawyer to provide occupational support in the scope of labour law or rights of the disabled, or long-term unemployed people. [PCPR (District Centre for Family Assistance), A type market, Mazowieckie Voivodeship]

(...) if such people received other support, such as from occupational adviser, psychologist, it would be all implemented within our 3rd age university. These were lectures provided by various specialists, professors. We also see enormous results since the year ended and the university still operates and its activities are continued. It was not wasted. This has not ended upon completion of the project. [OPS (Social Welfare Centre), B type market, Mazowieckie Voivodeship]

In centres which do not have own specialists for this purpose (psychologists, educators, lawyers, etc.), the respondents see the need to employ a specialist or to acquire own specialisation. The importance of the possibility of beneficiaries’ contact with an occupational advisor is also stressed, whose role involves, among others, the real assessment of the occupational capacity of the clients and showing them the potential development path.

On the other hand, the “hard” support leads directly to the development of occupational competence and, at the same time, to the enhancement of attractiveness of women and men aged 45/50+ on the labour market. The “**hard**” forms of support for people in this age group on the labour market include mainly vocational courses and all types of co-financing, i.e. the material assistance (in-kind and/or financial). The latter often covers, in various forms, members of a beneficiary’s family, which is very important to recover his/her feeling of peace and security, necessary to effective acquisition of new skills. Participation in the European Union projects usually enables beneficiaries to implement both groups of goals, it means that they both create a possibility for the beneficiaries to acquire new occupational competence and lead to improvement of their social and emotional status.

Socially useful works organised for long-term unemployed people by many of the centres studied, in cooperation with other institutions, also fulfil such double role. On the one hand they provide some income to clients (also in form of the title to a half-year allowance after the works are finished), on the other hand, they have favourable impact on self-assessment and perception of own perspectives, which may consequently increase activity in searching for other employment.

However, the effectiveness of such works is sometimes limited due to the lack of adequate habits and employee discipline of beneficiaries. In addition, offer of such works is systematically decreasing. Moreover, it would be worth assessing their actual function. Do they really represent a form of economic and social activation, or maybe they only fulfil the role of a temporary break in permanent unemployment? Perhaps the rules of recruitment to this type of activity should be changed and such works should be limited to more precisely specified cases.

Similar functions are fulfilled by actions aimed at improving the quality of social and economic environment of social welfare clients aged 45/50+, i.e., for example, renovation works in residential buildings and in their surroundings, undertaken by social welfare organisational units, performed by the clients - inhabitants themselves.

We had such social projects which focused more on social activation of our clients, such as modernisation of their houses, in the public part, staircases in social buildings, those neglected. Such projects were aimed at social integration and combining the responsibility and the property where they live. We had a social project addressed to families with children, i.e. developing the up-bringing skills. It means, indirect projects, not associated with the labour market but increasing the social skills of our clients. [MOPS (Municipal Social Welfare Centre), B type market, Mazowieckie Voivodeship]

The majority of these actions would not be possible to implement using only the capacity of social welfare, therefore, the respondents stress the role of cooperation with other institutions and treat such cooperation as one of the forms of assistance offered to clients aged 45/50+ within support on the labour market. They indicate that some activities organised by the partners directly enhance the level of clients' activity (for example, operations of labour clubs launched jointly with the district labour offices which provide training in the scope of job searching skills).

The assessment of effectiveness of support forms offered by social welfare organisational units for women and men aged 45/50+ on the labour market is ambivalent. On the one hand, there are sometimes more people interested than it is possible to enrol and, on the other hand – under the circumstances when no real chance exists for employment of people who followed the activation programmes, the legitimacy of such support forms is questionable or limited.

It is necessary to focus on creating workplaces since, according to my assessment, constructing new programmes which are fully completed and nothing follows them, makes no sense. Without real place of employment for such people we cannot expect any success. These are various protecting, supporting, activating programmes, whatever called, but if we do not have a place to really employ such people, it makes no sense. If you expect a specific, clear answer - attracting an investor, building a plant which would employ our clients, but also the unemployed inhabitants. [MOPS, B type market, Lubuskie Voivodeship]

The support of psychological and custody nature raises least doubts. Psychological support, broadly understood advisory services, consultation, therapy, are the measures which the respondents perceive as compliant with the mission of social welfare and effective in terms of activation. The respondents stress that results of their work are more measurable in psychological and social terms than in occupational terms because searching for workplaces for people over 45, and particularly over 50, goes beyond competence of the institutions they represent. Even if participation in vocational courses and other activation measures is assessed as beneficial from client's perspective, it has limited effect in terms of the client's employment, due to the general lack of workplaces (particularly for people aged 45/50+). Such benefits are, in fact, limited to the client's mental status and partly to the social relations. Such conclusions directly confirm the necessity to launch integrated actions of employers, institutions of the labour market and social welfare, which would make courses and workplaces available to the graduates of courses and programmes. Maybe a solution, even partly, would be the increased promotion of self-employment? According to the opinion of representatives of many social welfare organisational units, the stimulated hopes of beneficiaries who were able to find employment are often confronted under the hard reality of labour market with the non-ethical (illegitimate) conduct of employers (exploitation of employees, failure to pay remuneration). Under such circumstances, conducting the activating measures is a particularly complicated task since the clients are aware of the reality and it is a long-term and difficult process to change their attitude and make them "want something" - whereas the

duration of projects is limited. Therefore, possibilities to continue the assistance and monitor the activity of participants after completion of a project or programme should be considered. It seems that it would be worth looking at this issue in the context of JOPS employees because if they are convinced of the lack of possibility to find employment for their clients, equally often as their clients (which is confirmed by the empirical materials), involving them in activation measures may cause stress and probability of burn-out.

The responsibility of social welfare employees to handle the allowance system is treated as a necessary evil for at least three reasons. First of all, it causes huge burden for employees who could devote this time to social work, which is more useful and valuable from their point of view. Secondly, it strengthens the image of assistance institutions as distributors of allowance and benefits, and finally, it reinforces passive attitude of the beneficiaries.

I think that because of the fact that such approach to social welfare persists, perceived as the entity which is only supposed to pay various forms of allowance and benefits, I believe that the majority still does not expect us to offer such activation measures. I think that they rather express their expectations towards labour offices concerning economic activation. Our role is to change their attitude, their mentality, however, this will require long time before it can be changed. There were even situations when we potentially had some possibilities, even those resulting from the systemic project, when we could have activated a person, and such person would often be surprised why we have taken over the role of the labour office, saying that it is not our role and we are not expected to do that. [MOPS, B type market, Lubuskie Voivodeship]

Obviously the respondents are aware that in many cases granting the financial assistance in form of allowance is like “to be or not to be” for the client. It is worth considering shortly the above mentioned socially existing stereotype of social assistance. It seems that the persistent belief concerning granting allowance and benefits to very poor people as the main mission of social welfare makes it difficult for these institutions to carry out economic activation. This false stereotype unquestionably has to cause aversion of potential clients and it probably stimulates such reactions in case of people who have so far independently and reasonably managed their life, namely those who are relatively young, who are just over 45 or 50 and who have lost their job relatively recently. From their point of view using the assistance of the institution perceived in such a way may be perceived as a proof of life failure and reason of the drastic change of social status and prestige. Therefore, it should be supposed that promotion of different image of social welfare would be of huge benefit for the activation measures. Transformation of this stereotype could also cause many positive changes in other areas, such as self-assessment of employees.

Effectiveness of assistance measures largely depends on the attitude of the beneficiaries themselves, the level of their motivation and determination. At the same time, as it was noticed during the Experts’ Panel³⁰⁵:

(...) social welfare, labour office are such institutions where people do not necessarily come for assistance in finding a job. (...) People who come to social welfare usually want to receive specific benefits and they will prove by all means that they are not fit for work.

A lot also depends on the support tactics implemented by institutions. Incidental, single or mono-directional support, which is not incorporated into the long-term, planned and well considered strategy, is not effective because it shall not contribute to simultaneous growth of psychological, social and occupational competence, thus, it shall not significantly improve situation of women and men aged 45/50+ on the labour market. As reasonably described by one of the social workers:

³⁰⁵ Stenographic record of the Experts’ Panel meeting held within the framework of the *Polish labour market for women and men aged 50+ - Diagnosis* (Łódź, 27.07.2012).

At the beginning it is necessary to focus on soft measures, i.e. integration activities, and then pass on to hard measures, i.e. upgrading the occupational competence through vocational courses or further training. Support of this educational stage in the learning process undertaken. If it is done, through commencement of measures on the social level, I really appreciate such activity – first the soft measures are launched, i.e. social, health, integration, support, and then we pass on to the hard measures, such as obtaining certificates, licenses and so on. Then they see this need for development of skills, even if the course is vocational, they are already focused on gaining knowledge and not just sitting at the course. Knowledge gives them confidence, skills. Consequently, the attitude itself is later completely different. The intra-group processes are initiated, i.e. integration. Then such people do not feel forced when talking about responsibility, then they also support each other, try to attend classes when other person can't because they have a sick child. [MOPS, C type market, Mazowieckie Voivodeship]

Thus, the prerequisite for enhancement of the effectiveness of activation measures is the more systemic approach, extended over time, covering work on various deficits of the clients, assuming cooperation with employers and considering the reality of local labour markets.

The development of social services of caretaking and nursing nature (long-term care for the elderly, the disabled and sick, such as nursing homes, caretaking and treatment facilities, social welfare homes and caretaking services provided in client's/patient's home) is the prerequisite for achieving the growth of employment and increasing the economic activation of people aged 45/50+. However, this shall require many activities of legal, administrative, financial and educational nature. In the locations investigated, the system of semi-residential and residential care is poorly developed. Homes for mutual aid, senior clubs, therapy day care centres, social integration clubs, local activity centres, are very rare. This result is alarming, particularly in view of the continuing process of society ageing it should be expected that in the nearest future the demand for this type of services will keep growing dynamically. Adjustment of the care system to clear indications of demographic trends (decrease of population growth and improved life expectancy) becomes absolutely necessary. The system of family generation-based care occurs more and more rarely and it will probably not be possible to stop this tendency. Situation may look particularly dramatically in villages and in small towns which are abandoned by young people. It is the area where, sooner or later, health care actions will have to be integrated with the social welfare, non-governmental organisations and self-governing authorities as well with voluntary activities.

Women and men aged 45/50+ currently constitute the significant percentage of beneficiaries of systemic projects implemented by social welfare centres. Their share in individual projects ranges from 20 to 50%. Such projects are usually addressed simultaneously to all age groups of social welfare beneficiaries, because the eligibility criterion is the long-term use of social aid, not the candidate's age. If projects addressed to specific age group occur, they do not refer to people aged 45/50+. Most commonly, within one project, development of various competencies is combined, to improve the situation of the beneficiaries on the labour market. Similar to other activation measures, the projects usually do not include the individual approach and specialisation aspects. It is true that the social welfare practice in this scope is relatively short, most of the centres covered by the survey have only had their first experience of this kind, or the activities are still ongoing. At the same time, administration of projects from the moment of the concept until the settlement is a real challenge for employees of social welfare institutions. Sometimes, one may also get an impression that they have to pay more attention to the formal accuracy of the documentation than to the content-related activities. The under staffing of social welfare institutions is also visible in this area. It would be useful to establish a professional system of information and advice, at least for such entities which deal with construction and settlement of the project for the first time. It is even

more justified because, according to the respondents, the regulations governing projects are often unclear, contradictory and need additional interpretation. The level of social welfare client's interest in a project depends both on the type of the project and the benefits to be gained by project beneficiary, and on mental condition and attitude of people the project is addressed to. The most desired result, expected by many participants, would be the employment guarantee after completion of the project. Unfortunately, fast employment happens relatively rarely. This explains the limited enthusiasm of beneficiaries towards participation in implementation of the projects. Interest in the proposed forms of assistance depends also on the extent of people's acceptance of the need to fulfil specific goals, how strongly they identify themselves with the goals, how much they identify such goals with own targets.

Excessively rigid criteria of participants' enrolment constitute the additional complication in implementation of projects. Once again, formal regulations prevent individual approach to the client. One could imagine that the economic situation of people who have recently lost their job is relatively better; the applicable income parameters are slightly exceeded. Such a client automatically loses the opportunity to join the project. And it cannot be excluded that this client could gain the major benefit. It seems that it is necessary to wait until the client's situation is bad enough, so that the client can acquire the right to training. However, then it may be too late since the client will be affected - besides the economic aspects - by all other adverse effects of unemployment, i.e. apathy, disillusionment, depression, family and social problems. It seems that introducing flexible project recruitment criteria would be a good solution, leaving more decision to social welfare institutions which know the situation and attitude of their clients better than anyone else.

Someone who used the possibility to participate in the project and did not manage to undertake work is basically left all alone. The reason is that projects do not foresee continuation of work with such a client. The institutions of labour market do not have anything to offer him/her. This situation should be changed. The fact is that certain costs have already been incurred, both organisational and financial, as well as emotional costs of the participant and in case work with him/her is not continued, such expenditure may be considered lost. In view of the specific situation on the labour market and limited potential of labour offices, it would be useful to create the multi-stage system of activation for the unemployed aged 45+, based on various forms of support, such as, e.g. co-financing of travel costs, compensations of employment costs to employers.

The aforementioned lack of diagnosis of the situation of women and men aged 45/50+ in the entities covered by the survey sometimes results in launching projects in which it is difficult to recruit the declared number of participants, but also such where the demand is much higher than the number of available places for participants. In the first case, JOPS employees try very hard to persuade their clients to participate in such activities whereas in the second case, they are forced to apply additional selection criteria which are not included in the regulations. Both situations are unfavourable. The way to avoid such difficulties is the reliable analysis of needs and capacity of clients on the territory of operation of the individual entities.

To conclude, the various forms of employment activation currently applied, demonstrate low effectiveness for the reasons described above. The condition to improve this balance would be to lead long-term, coordinated activities in which the local employers would participate (adequately encouraged and motivated to employ people at pre-retirement age), as well as better funded and more independently acting social welfare institutions and training institutions (not necessarily labour offices; their role could be limited to intermediation and diagnosing training needs, constructing proposals for long-term perspective). The starting point for activities of such entities should be the reliable diagnosis of the situation of the unemployed in various age categories, which would enable to develop projects better adjusted to specific recipients.

Identification and assessment of projects in the scope of social economy is also required, in particularly those oriented towards support of women and men aged 45/50+. The hopes that social economy will fill the gap between the labour market and the social welfare, constituting the instrument for employing groups particularly threatened on the market, generating the social integration process, seem unfulfilled so far. In the majority of social welfare entities no actions in the scope of social economy are carried out. The basic reason underlying this situation is the lack of interest of social welfare clients in such a form of activity and lack of promotion of social economy among them. The local environments suffer from the lack of the adequately competent and determined leader who would initiate such activities.

I think that there was no leader to undertake this. The social cooperative is established by the unemployed themselves and maybe there was nobody who would be creative and energetic enough to take over the burden of responsibility related to creating such a cooperative, although I am convinced that if such a person was found and came to us or to the labour office, he/she would certainly be covered by the support and there would be somebody to help such a person and establish such cooperative. [MOPS, B type market, Lubuskie Voivodeship]

Animators are needed who, being aware that there is no chance that the efficiency of employees of social economy entity can meet standards common on the labour market, would accept the basic goal of functioning of such an entity, i.e. the possibility for the employees to acquire competence enabling them to gain an independent position on the labour market, but simultaneously, would be able to coordinate business activity.

It is worth supplementing the list of reasons of low popularity of social economic entities by infrastructural limitations, lack of long-term support of competent personnel, organisational and integration difficulties, demonstrated by the stakeholders themselves. Irrespective of these barriers, several centres covered by the survey conduct activities aimed at launching the measures in the scope of social economy, and in a few of them, social economy entities are already operating.

Yes, we even have the social integration club. Here in the centre and through this club we register people willing to undertake socially useful works. And the club is really popular among the unemployed people. [MOPS, A type market, Mazowieckie Voivodeship]

It is the integration and animation centre, i.e. the association which deals with these issues. [MOPS, A type market, Mazowieckie Voivodeship]

In such context it is not surprising that one of few tools stimulating activation, or even market subjectivity, available under the current market situation, providing any opportunities to strengthen social integration, is so rarely used. Organisation of social economy entities should not remain within the area of operations of social welfare entities. Experience of the preceding years undeniably shows that the passive forms of social welfare used earlier lead to increased dependence and powerlessness of people who stopped leading their life actively for various reasons. This situation was to be changed by active support forms, i.e. those where the client also becomes the animator of changes. Their goal is to reactivate the beneficiary in economic terms, as a result - also in social terms. These forms have been incorporated in the social economy area. One of the axes constituting the idea of social economy is its integration function; it is called "the local economy of solidarity" or "the economy strengthening social relations". In this scope the goals of social economy overlap with the mission of social work, playing the role of an intermediary between the client, the local community and the public and market institutions. However, a question should be asked whether the employees of social welfare institutions have adequate competence (and enough time) to implement the activities necessary for existence of the social economy entities. It is not enough to perform relevant training or make the contact with

advisor or specialist available, or even to organise the appropriate promotion. It seems necessary to develop clients' ability to support and help each other, the loyalty and solidarity. To achieve that, significant competence is really needed.

Promotion of this form of self-employment is certainly insufficient. If one considers, on the one hand, the specific nature of the mental and emotional potential of social welfare clients and, on the other hand, the hard market criteria, it becomes obvious that the perspective of independent functioning on the market may threaten instead of raising enthusiasm. It cannot be excluded that for the majority of social welfare clients the activities undertaken on voluntary basis, without pressure associated with the activation obligation, seem totally exotic. The level of knowledge concerning the opportunities comprised in the social economy is certainly insufficient. Such knowledge would be useful both for social welfare beneficiaries and for the employees themselves. Maybe the historically determined negative image of one of the social economy forms, i.e. the cooperative activities, has negative impact on this situation. And adding the term "social" would not change this image.

Thus, at least three elements are needed - intensive promotion of self-employment, training in this area and competent support of such initiatives. Obviously, such activity may not be performed without cooperation, coordination and monitoring by relevant institutions (labour offices, local partners, public services, employment agencies and others). Once again, the need appears to create a common data base of entities involved in such projects, which implies the requirement to adopt new legislative solutions. Maybe it is the area to be managed by non-governmental organisations? The social welfare with its current staffing, financial situation and level of responsibilities, is not able to fulfil the role of a driving force in this area.

The research material allows for the claim that social welfare institutions do not prepare offers addressed directly to clients aged 45/50+. The majority of activities they perform is addressed to all beneficiaries, irrespective of the age. Moreover, in the majority of cases their proposals are not based on the reliable diagnosis of needs of people under their custody.

In this context, an example of institution whose activity may be considered as a "good practice" in the category of JOPS is one of the studied entities at municipality and commune level in Mazowsze, administratively included in the Mazowieckie Voivodeship. The centre has been operating since 1990, it employs five specialists with the first level of specialisation. None of the employees has completed the second level of specialisation yet.

The entity's activities are supported by four additional specialists: a psychologist, an occupational advisor, a lawyer and a trainer of cognitive skills, which also positively distinguishes it in view of the frequently underlined lack of assistance of specialists in many other JOPS studied.

In addition - which is also not common - the employees assess that the current level of financial support from two sources (ESF and other EU funds) is sufficient, and overburdening is only related to the personnel involved in implementation of projects in this centre; scope of work in their case is higher than provided by the labour code. Unfortunately, this positive assessment refers only to current situation since the unclear rules of financing of JOPS activities prevent reasonable long-term planning.

The entity carries out a systemic project and other projects, also based on partnership with various non-governmental organisations. From 2008 they were involved in the project under measure 7.3 *Partnership for assistance*. Then, they undertook the project *It's easier together*, addressed to single parents bringing up children and, as a partner, jointly with the *Hope* association, they joined the project in the area of social economy, based on establishing the integration kindergarten.

Their activities attract many beneficiaries of social welfare aged 45/50+.

The project "Let's release our energy" was the one addressed to local activities of our seniors over the whole last year. In this project, people over 45 or even 50 made 80%. I would say [It's easier together].

The projects raised considerable interest.

The problem was that more people wanted to join than we were able to accept [It's easier together].

On the territory of JOPS activity in the age category under consideration, people with vocational and secondary education (these are mainly women) prevail. However, there are no people without any education. Unemployment affects both women and men - in their case it results from liquidation of typically male workplaces (carpenter shop, etc.), therefore the project under implementation is addressed to men aged 45+.

Since recently on the above mentioned JOPS territory, the social integration club has been operating, offering *comprehensive support for such people*. Launching of the social integration club on the territory of JOPS operations enabled introduction of complex assistance for the beneficiaries. The participants were offered:

- psychological advice,
- occupational advice,
- legal advice.

Moreover:

(...) psychological education meetings and mutual help group meetings were carried out and we additionally presented the offer of such vocational courses owing to which people participating in such project were able to upgrade their qualifications; there were also vocational courses, a computer course and a massage course.

The offer of vocational courses was adjusted to the demand reported by beneficiaries and the number of participants significantly exceeded the limit planned.

For seniors, i.e. people over 50, we proposed a course of floristry – on specific request, demand of these people, i.e. the floristry course, the course of therapeutic massage, 1st level and the computer course. Almost 60 people used this support. It means, the project assumed 60 people but over 100 used in [It's easier together].

On the territory of JOPS activity, the university of the 3rd age was launched. Owing to this initiative

(...) these such people received other support, such as from occupational adviser, psychologist, which was all implemented within our 3rd age university. These were lectures provided by various specialists, professors [It's easier together].

Representatives of the centre participated in the congress of universities of 3rd age to enrich their knowledge related to performance of such institutions.

They ranked the effectiveness of the activities undertaken very high.

We also see enormous results since the year ended and the university still operates and its activities are continued. It was not wasted. This has not ended upon completion of the project. (...) It means, I probably see the best effects now, at the end of execution of the project because now it is visible that these people are integrated, started apprenticeships, undertook socially useful works which have been implemented, among others, with our help. I think that there are effects and a lot depends on these people, on how they will lead their life. We have done everything we could, and then it depends on individual units how they will use it later [It's easier together].

JOPS representatives claim that in the municipality there are employment opportunities for people aged 45+, which

(...) was confirmed by implementation of apprenticeships and socially useful works which we managed to complete here [It's easier together].

Although the municipality has not conducted the diagnosis of situation of people aged 45+ or 50+, the institution was analysing the local labour market over the last two years for its own use.

I only think whether we should not consider this diagnosis which we have conducted at that sample of our seniors. These were surveys, a diagnosis. (...) All activities planned for this group were prepared from this point of view, after prior analysis of needs [It's easier together].

Based on the results obtained, activities were developed, continued under the formula of the university of third age.

According to the opinion of the surveyed representatives of this JOPS, the offer proposed by them is well developed and differentiated, however, they see the need and benefits of long-term activities.

As far as our area is concerned, probably all possibilities have been used, I think. Our offer is so rich and we really lack tools to mobilise these people, this is probably the only thing. Since we have such tools as vocational courses, workshops. But, for instance it is certainly important, it would be nice, if such financing is available, if it was a long-term stage. Because we have seen on KIS (Social Integration Club) example that only at the end of this project the effect is visible [It's easier together].

JOPS is strongly founded in the local network of institutional relations and it appreciates the benefits resulting from this fact for the beneficiaries. JOPS cooperates with KIS, which guarantees the priority treatment of people under its custody, based on the agreement. The beneficiaries use this cooperation.

I think that this cooperation is fruitful, I don't see any negative aspects. Among others, we managed to organise apprenticeships. The recruitment to the project, to the social integration club, was organised, among others, by the labour office. It conducted the recruitment, informed, so we have had support here, as far as labour office is concerned. However, it also results from our good personal relations with employees [It's easier together].

Moreover, the centre cooperates with the public benefit institutions, the "Hope" Association, comprising parents and friends of disabled children. Based on own experience, a new association called "Stream of Hearts" was established,

(...) which is currently the first social enterprise, runs a club café on our area, so we also cooperate [It's easier together].

Cooperation of JOPS with the association brings measurable, materials results.

(...) assistance of the volunteers, since the association runs the volunteer club and 15 volunteers helped us with renovation of KIS. It was a measurable, tangible help of the association. And now they provide us with their services free of charge and when we have various events, they deal with catering, service [It's easier together].

JOPS also cooperates with schools.

(...) even because we have been implementing such governmental programme on state's aid in the scope of nutrition for many years and apart from feeding children in these schools we also provide the equipment for schools and canteens [It's easier together].

Irrespective of the real effects of its activities, representatives of this centre see the need for further development of cooperation between the self-government and the NGOs.

According to the opinion of representatives of the JOPS described, it is particularly important to conduct broad-scale media campaigns devoted to problems of the elderly. According to their opinion, it would be also useful to promote knowledge on the actual activities of social welfare to undermine the negative stereotype of this institution existing in the social awareness.

I think this year shows it, all the promotional campaigns in favour of the elderly. Generally the Mazowieckie Social Policy Centre conducted the information campaign on social welfare centres, in order to promote a little what we deal with, and I also think that there is still a lot of work ahead of us, in order to talk in the media what the social welfare centres do - that it is not only about allowances and benefits, pathology, alcoholism and drug addiction, homelessness, that it is not only this [It's easier together].

According to employees of this JOPS, the biggest problem making long-term activity of social welfare institutions difficult is the lack of a clear, long-term funding system.

I think that the long-term funding because there is always lack of resources, everything is always postponed, even now, this act on replacement care and support for a child and a family are passed to social welfare without a penny, the interdisciplinary teams, aid issues, social assistance without any money, it is simply unacceptable, it has to be said openly, it is unacceptable that social welfare in our country looks like that. Multiplying tasks, setting new goals, activation and I am asking, where to take the money from. The self-governments will simply not handle it [It's easier together].

10.2. Perspectives of reforms of the social welfare system versus activities in favour of clients aged 45/50+

The quality of support offered by social welfare organisational units presented in this chapter, in favour of clients aged 45/50+ needs significant improvement and indicates the urgent need to introduce new solutions in view of challenges and expectations associated with ageing of our society. The need for such changes is also perceived by the management of the social welfare sector. Criticising the current system, the director of Department of Social Aid and Integration at the Ministry of Labour and Social Policy, K. Wyrwicka indicates the poorly developed prevention activities, lack of instruments for social activation of people using social assistance and the offer of broadly understood social services addressed to various categories of recipients, inadequate to their needs³⁰⁶. The social welfare institutions became too bureaucratic, with administrative functions prevailing over social work, there is no sufficient coordination and cooperation between the organisational units of the system. The reasons of the problem arise also from the environment because the self-governing authorities do not understand that implementation of social goals is the prerequisite for local development. Such status can be partly explained by the lack of knowledge and awareness of decision makers on costs of such negligence in the area of development of social services.

In order to improve the social welfare system, several important changes have been recently introduced, including:

- activating nature of the periodical special purpose allowance,
- assessment of social welfare resources,
- mobilising the unemployed - refusal to grant allowance if someone resigns from apprenticeship, training or interrupts his/her participation,
- reintroduction of statutory provisions stating that only the OPS (Social Welfare Centre) or PCPR employee may conclude the social contract,
- reinstatement of the OPS freedom to use or not the procedure specified in art. 50 item 2 p. 2 in the scope of concluding the contracts,
- introduction of the additional minimum employment standard: 1 employee - 50 families and people,

³⁰⁶ K. Wyrwicka, *Proposals on changes in the social welfare system*, a presentation delivered during the conference summing up project 1.45 "Education of management staff of social welfare and integration institutions under the form of post-graduate studies", organised by the Centre of Human Resources in Warsaw on 29-30 October 2012.

- detailed specification of the minimum employment level rate: not less than 3 social workers and full-time employment,
- introduction of a possibility to create teams implementing tasks in the scope of social work and social integration.

In the proposed changes in the performance of the social welfare system, three areas of modifications are considered, i.e. the area of environmental services, the area of intervention, where the change in the model of institutions and change in the formula of the benefits is planned, and the area of institutional assistance.

In the area of environmental services, the development of environmental services is planned, including: mutual help groups, day-time activation forms, day-time care, neighbour help. The tools to be used for such services planned should include: social contract. "neighbour help" contract and local activation contract.

In the area of social integration, the development of active integration forms is planned, such as social economy entities, i.e. social integration centres and clubs as well as socially useful works. In this scope, development of standards for social integration clubs is also planned.

In the area of institutional assistance, there are plans to develop institutional services, covering, among others: homes for single mothers and pregnant women, shelters for the homeless, crisis intervention centres, hostels and protected houses. Changes in the scope of functioning of social welfare homes are also planned.

The projects implemented within the European Social Fund should support and be compatible with the planned changes. From our point of view, the project on "Creating and developing the standards for quality of services provided by institutions of social welfare and integration" may be interesting. Its aim is to develop and implement the standards for social welfare and integration services, among others, for the elderly and people without work – the new methods of social work: animator – mediator – local social policy-maker, as well as models of institutions (OPS, MOPR, PCPR, CIS). The final result of the project will consist in proposals of legal regulations the scope of service standards.

The social effects of the proposed changes in the social welfare system, expected by the Department of Social Aid and Integration include mainly increasing of the social security of citizens who are not able to overcome their difficult living situation they have faced, using own rights, resources and capacity. The changes are also aimed at:

- increasing the motivation of people using the social welfare and support system to overcome the difficult life situation,
- development of environmental support forms for people threatened with social exclusion as well as for people using the institutional assistance forms,
- arrangement of the social services market,
- increasing the role of a social worker as a person helping the family - through using the social work,
- reducing the number of people permanently using the social welfare and support system,
- improvement of use of the resources allocated for social welfare,
- better cooperation of entities involved in assistance to families,
- more effective social welfare system coordinated with other support systems.

The proposal of reforms of the system submitted by the central authorities of the social welfare institutions explicitly indicates that the category of clients aged 45/50+ was not separated as a target group, but many of the measures proposed refer directly or indirectly to the age group we are interested in. The question still remains open how the changes in organisational structure of the current system, involving separation of administrative tasks from social support functions, will affect the performance of the system, especially from the point of view of satisfying the needs and activation of clients aged 45/50+.

Chapter XI

Support offered by Non-governmental Organisations

Jerzy Krzyszkowski

This chapter was elaborated on the basis of results of the qualitative study performed among representatives of non-governmental organisations (module 8), as well as the statements of experts participating in the Experts' Panel (module 9), constituting the components of the *Polish labour market for women and men aged 50+ - Diagnosis*.

11.1. Characteristics and assessment of projects implemented by NGOs, addressed to women and men aged 45/50+

As mentioned before, in accordance with the assumptions of adjustment of a sample for qualitative studies, the survey was performed in appointed districts of 6 provinces, differentiated in terms of demographic situation, unemployment, urbanisation level. Therefore, environment of big cities was taken into account but also small, mostly rural areas, which obviously affected the structure of the NGOs studied, acting in such areas. The specific character of small local communities is reflected by the fact that the NGOs appointed for the survey are not the entities specialised in the area of economic activation of people aged 45/50+. Some NGOs still continue their intensive activities oriented towards integration and social activation of the elderly people, other provide services in the scope of economic activation or reintegration, however, their activities are not only targeted at beneficiaries aged 45/50+. The survey usually covered small organisations which usually address their activities generally to all members of the local communities requiring assistance, whereas the older people most frequently used it - to a lesser or higher extent.

Specification of all measures activating and integrating women and men aged 45/50+, implemented by the NGOs surveyed, is presented in Table 11.1.

Table 11.1 Projects in favour of activation and integration of women and men aged 45/50+

Project type	Beneficiaries	Tools used	List of projects implemented
economic activation	Various categories of unemployed, including: the disabled, women, the youth, unemployed aged 45/50+	Computer training, interpersonal communication and auto presentation workshops, vocational training, apprenticeship, advisory services in the scope of establishing own business, subsidies to start own business, coaching, support of psychologist and occupational advisor, individual development cards, occupational reintegration under the social cooperative	18
	Only unemployed aged 45/50+	Computer training, workshops on auto presentation and job searching methods, vocation training (for security guards), occupational reintegration under KIS	9
Activation and social integration	Various categories of beneficiaries, including: all members of local community, the disabled, women, people socially excluded and exposed to social exclusion	Psychological support, language courses, conferences, lectures, computer courses (within UTW), excursions, cultural events	8
	Women and men aged 45/50+ exclusively (projects were addressed mainly to the seniors)	Language courses, lectures, conferences, computer courses, inter-generation integration (transfer of knowledge between the youth and the seniors), organisation of family competitions, excursions, cultural events, dance classes, gymnastics for the seniors (organised within UTW), civic and legal advice, senior choir	5

Source: Original study, based on J. Przywojska, *Report of the qualitative survey of non-governmental organisations within the Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012, internal materials of the project "Equal opportunities in the labour market for people aged 50+".

The specification above shows that limited NGOs undertook actions addressed strictly to beneficiaries aged 45/50+ focusing on economic activation of this group. The majority of the activities should be rather classified as the general projects on social activation and integration, addressed to various age categories of target groups. It means that, likewise in case of other earlier discussed support institutions, the group of women and men over 45/50 used the generally available offer of the NGOs, not specialised in terms of their specific needs or expectations. Other criteria of eligibility for the projects appeared more frequently than the criterion of age, such as: sex, the unemployed status or disability. The following activities foreseen specifically for the said age group were organised: vocational training, computer courses, activities supporting return to the labour market, implemented at the labour clubs and social integration clubs, and there was one project aimed at improvement of the inter-generation cooperation in enterprises, addressed to employees over 50 and below 35. Women and men aged 45/50+ constituted a strategic group in projects comprising: training, apprenticeship, occupational advice, activating meetings, subsidies to start own business.

Projects implemented by one of the organisations covered by the survey need special attention. It is the NGO acting under the legal status of association, located in Mazowieckie Voivodeship, operating since 2002. The Association also operates as a local activity group on the territory of 3 communes (2 rural communes and 1 municipality). It has been implementing projects addressed to local communities, among others, children, the youth as well as the elderly.

The organisation employs 4 full-time employees and cooperates with about 50 people (under contracts for specific work). While conducting its activities it also uses volunteers comprising mainly the retired teachers. The area of operations of the organisation is the typically agricultural district (A type labour market). The respondent has explicitly stressed that the local market does not promote employment of women and men aged 45/50+.

The only production plant offers employment to young workers whose fitness and health condition enables them to undertake physical work, mainly at the production line and in warehouses. Here, in the district, it is probably quite hard for a person aged 45+ to find a job. However, it is mainly the agricultural district. The AVON plant is maybe not the only one, but a bigger plant offering work here. However, they rather prefer younger people. Why? It is mainly work on the line. It is a kind of production, I don't know, packing or fixing the packages with cosmetics, packing cosmetics into boxes. It is also the work in standing position, it is a considerable burden for an older person to stand at the line for 8 hours. Mainly young people work there who graduate from secondary school or take extramural studies and work there, or people who do not continue their education and go to work there. On the territory of our district this is the easiest place to get a job. [NGO, Mazowieckie Voivodeship, A type market]

The association has not performed any diagnosis of the situation of people aged 45/50+ on the local labour market, however, while implementing the activation projects, they have been using the current data and statistics of the district labour office.

This NGO implemented 3 projects addressed only to people aged 45/50+, financed from PO KL (value of one project: approximately PLN 50,000): "Get acquainted with the computer" and 2 issues of the project "50 plus with a computer", within which a wide range of activities was offered. Computer workshops were the main element of the projects, foreseen for participants who do not have any experience and knowledge on computer handling. In addition, people aged 45+ participated in workshops preparing for self-search for employment, during which they acquired skills in the scope of preparing the application documents (professional CV and motivation letters), as well as developed their "soft" skills in the area of communication and auto presentation.

Apart from the aforementioned training projects, the organisation carried out two issues of the project "University of Third Age" the main goal of which was the social activation of the elderly people. Also in this case, computer workshops were offered, in addition, language courses for people aged 50+ were organised. The activities of integration nature constituted an important element of this project: common trips to the swimming pool and dance workshops. The respondent assessed this project as the most successful, stressing that the number of people interested in participation in UTW significantly exceeded the assumed limit of places.

It is the project which was addressed to 50 people in its assumptions whereas the number of people willing or expressing the will of participation in this project is about three times higher. A groups of people developed who are mainly not friends but who are somehow integrated. These people know each other to certain extent. A specific kind of institution emerged here, this university of third age is... there is a group of people who really.. it can be seen that such initiative was needed, that it was such an initiative target at these people's needs [NGO, A type market, Mazowieckie Voivodeship]

Unfortunately, no information of effectiveness of the activation measures implemented is available. Evaluation was performed only in case of training projects (in accordance with the ESF requirements), however, it was limited to the survey on the level of the knowledge absorbed. The participants were subject to tests verifying the computer skills acquired during the training. The evaluation survey demonstrated that beneficiaries over 50 learnt how to use electronic mail, search for job offers on Internet and apply by means of electronic channels, as well as how to use simple office applications, such as Word or Excel.

The research material collected does not allow for quantitative assessment of effects of the activation measures of the NGO studied. The interviews were of rather qualitative character, the research procedures did not include analysis of the contents of documents, including reports of the projects carried out. However, certain key observations and opinions can be specified, indicating the positive and negative tendencies associated with activation of people aged 45/50+. The positive effects of NGO activities include satisfaction of beneficiaries, economic benefits and social benefits.

According to the opinion of NGO representatives, the beneficiaries who have already used the activation measures, support their commitment and interest in NGO offer.

Some people often visit us or call, asking about the next training courses in this area [NGO, A type market, Świętokrzyskie Voivodeship]

In addition, using instruments of social integration rebuilds their self-confidence, overcoming the psychological barriers arising from the fact of long-term exclusion from the labour market.

Those projects which include independence are the most effective ones. [NGO, C type market, Zachodniopomorskie Voivodeship]

Thus, undertaking activities in the scope of social re-integration by the NGOs makes a very important stage preceding the appropriate economic activation of beneficiaries. Activities in the scope of social reintegration cover a broad spectrum of measures, both of psychological and social nature and preparation to active participation in the labour market. The first goal is fulfilled by psychological workshops covering both the development of the appropriate self-knowledge and self-assessment as well as upgrading the communication skills needed to initiate and develop the relevant social contacts (social capital) necessary for reintegration

(...) such people really came, they were more self-confident, they initiated, they were communicative after such workshops, either with a psychologist or with occupational adviser, they knew what to ask about. And, of course, the training raised qualifications of the participants. And this last support form, namely, the occupational apprenticeship, activated these people. [NGO, A type market, Świętokrzyskie Voivodeship]

The activities carried out may also enable the beneficiaries to return to old interests, to stimulate the hidden talents, to discover new passions.

The activities of the third sector directly stimulate favourable tendencies in the local economy. As a result, completely new business entities are created, established by participants of the projects completed. Initiatives in the area of social economy deserve special attention, for which the sector of NGOs acts as the natural incubator. However, the analysis of the research material allows for formulation of the conclusion that some respondents do not identify social economy entities in a fully adequate way, or sometimes they just do not know this term. For example, in Lubuskie Voivodeship only one respondent confirmed that he used the assistance of social cooperative acting in the neighbouring Voivodeship. Other representatives of NGOs have not heard of social economy entities acting in their neighbourhood express positive opinions concerning the role of such projects in economic activation of inhabitants. However, they pay attention to the fact that deficit of knowledge and skills still occurs which are required to launch and conduct the activity in social economy sector. In addition, they perceive the problem of lack of local leaders who would be able to mobilise people socially excluded to activation measures.

Real effects are also achieved in the form of employment of people participating in NGO projects and using the economic activation instruments. The proof of effectiveness of NGO actions in the scope of economic activation may be the percentage of people finding employment within one year since the completion of the training, indicated by the respondents.

More or less 80% of people who finish the programme find a job within one year following the completion. [NGO, A type market, Mazowieckie Voivodeship]

Social benefits include preventing the discrimination of groups not preferred on the labour market due to age, sex or place of residence. Overcoming social barriers and preventing discrimination of women and men at the age of 45/50+ we are interested in, should be particularly recognised.

I think that significant ageism occurs in our country, i.e. discrimination due to age, and it unfortunately affects already women over 45 and men over 45, so that no offers are available for them, there are no places they could report to, there are no job offers, therefore we are particularly focused on creating such activity projects. [NGO, A type market, Podkarpackie Voivodeship]

However, on the other hand, considering older groups aged 45/50+ and their involvement in the Universities of Third Age, it was underlined that their assessment has not been explicit at all:

Starting from the Universities of the Third Age, which are wonderful; however, the aim is not to integrate these people by means of segregation, i.e. by dedicating special solutions to them, but through providing them with access to the broad educational offer³⁰⁷.

The explicit positive effect of the educational activities performed (also within the Universities of Third Age) is the prevention of digital exclusion of older employees and people searching for employment. Digital education of people aged 45/50+ allows for equalising opportunities on the labour market for employees who both at the stage of education and during their economic activity have not had a possibility to acquire the necessary competence in the scope of information and communication technology. The subsequent consequence of NGO activity in the scope of integration and activation of older people is the broadly understood development of local communities, expressed, among others, by improvement of human quality capital, construction and strengthening of civic society, integration of local community and, at the same time, prevention of social exclusion.

11.2. Conditions of improvement of NGO activities for activation of people aged 45/50+

The analysis of results of *Diagnosis* studies also enabled to identify weak aspects of activities undertaken by non-governmental organisations. They mainly include the lack of rational activity concept and, consequently, the offer of services implemented by NGOs in favour of the age group of 45/50+ we are interested in. One of the features typical for performance of the third sector in Poland is that while formulating their basic tasks and goals of their statutory activity, they try to extend the scope of their activities as much as possible. It can be perceived as the effort aimed at ensuring various sources of income, depending on the current challenges and priorities of national but also EU policies, reflected in strategies and programmes underlying financing of projects implemented by organisations of the civic sector. However, such a strategy may also generate negative effects. The essential risk is the lack of specialisation and professional character of NGO activities, reflected in low standard of services they provide. Lack of specified key beneficiaries is also a problem, which consequently prevents good identification of their needs and adjusting them to the NGO offer. These observations are confirmed in the research materials collected. The interlocutors have indicated that the training they implement is sometimes not adjusted to specific needs of

³⁰⁷ Stenographic record of the Experts' Panel meeting held within the framework of the *Polish labour market for women and men aged 50+ - Diagnosis* (Łódź, 27.07.2012).

the participants. However, NGOs even undertake activities of low real effectiveness because it guarantees their income.

The clear deficit of knowledge and skills required for adequate project management is also a problem. Weakness of infrastructure available to the third sector is also common.

Summing up the foregoing considerations, problems listed by the respondents assessing the performance conditions of the third sector should be once again underlined:

- lack of promotion of activities proposed by NGOs among women and men aged 45/50+ (it may significantly limit access of such people to the activation measures),
- lack of specialised employees in organisations,
- poor quality of premises hampering the broad-scale activities,
- lack of equipment, own website and e-mail address,
- financial problems of the organisation (poor financial condition is also a problem on the road of applying for external funds),
- understaffing, lack of “hands to work” – there are not enough posts and people not employed in the third sector (members of associations, volunteers), need to split their time into economic and social activity, which usually results in neglecting the latter; the willingness of inhabitants to engage in volunteer work is decreasing.

The analysis of opinions of representatives of the third sector and experts within the Experts' Panel indicates specific features and attitude of women and men aged 45/50+, constituting a serious barrier hampering implementation of activation measures and decreasing their effectiveness. The interlocutors listed, among others, negative and reluctant approach of people the activating measures are addressed to, poor health condition of the participants, affecting the course and dynamics of the projects.

The mental barrier of people at mature age who say: “this is not for me”, or “there is no work for me” [NGO, C type market, Zachodniopomorskie Voivodeship]

The complex nature of conditions determining social exclusion of the elderly was also stressed, arising both from economic reasons and social barriers, originating from the pathological environment in which the potential employees aged 45/50+ function. Activation of permanently unemployed people and people coping with addiction is a real challenge, whereas the NGO activities are mainly addressed to such groups.

Such problems mainly occur among people aged 45+, when such people are addicted to alcohol. The problem of these people is that they are not able to come to us sober. [NGO, B type market, Świętokrzyskie Voivodeship]

The pathological attitudes of representatives of group aged 45/50+, being the beneficiaries of NGO activities are also reflected in the so-called “training tourism” phenomenon. It is based on the fact that people who are actually not interested in finding a job, treat participation in the training offer as a way to spend time and a possibility to use free catering.

There are also problems with coordination of actions and adjustment of the offer to the age group and the environment. This is associated with the specific nature of the local environment, in particular, the areas of low level of urbanisation. In smaller locations, implementation of projects addressed only to the age group of 45/50+ is impossible since it would be impossible to gather the relevant number of people willing to participate in the project. Therefore, it is easier to organise projects addressed to the broad age cross-section – it is easier to gather a group of beneficiaries then.

We start in the range of 16-65 since in such a small town, having only the age group of 45+, we would not collect a 15-20 person group. [NGO, A type market, Mazowieckie Voivodeship]

The essential factor recognised by the respondents as a threat for effectiveness of their activities is the progressing “commercialisation” of social activity, causing variable conse-

quences. First of all, it results in increased competition on the training market - NGOs are not competitive against the commercial training institutions, they are not able to win the tenders.

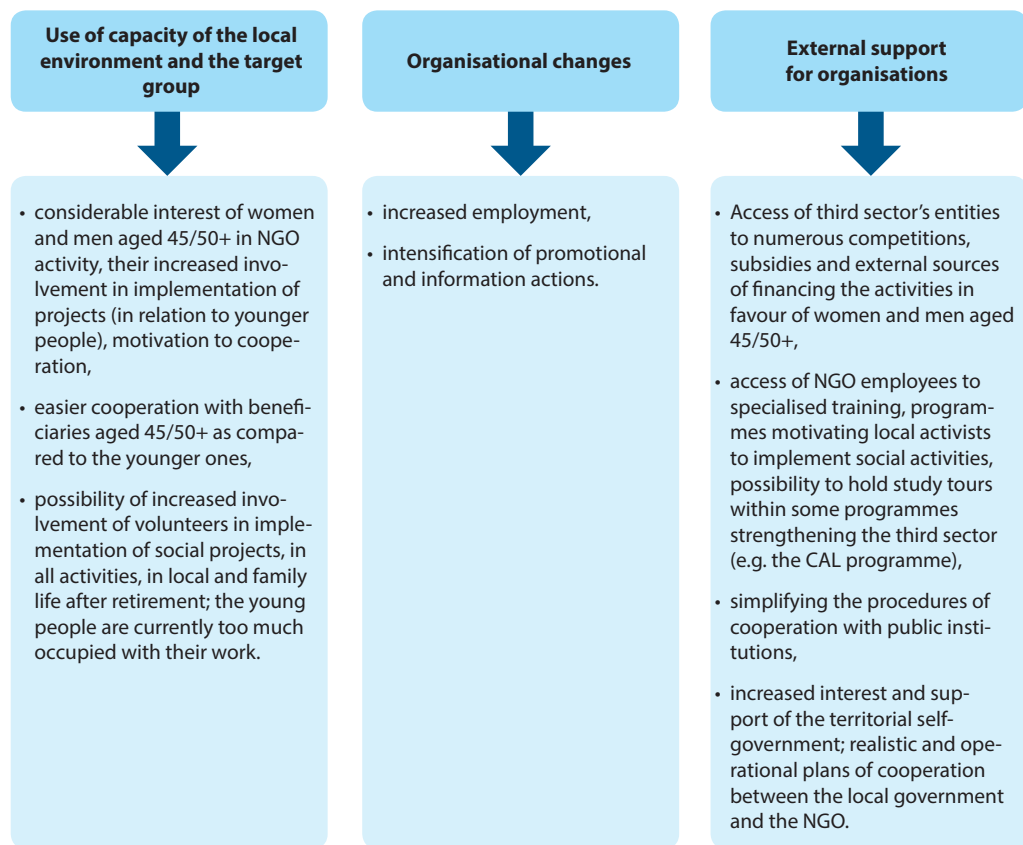
Something strange has been happening recently, I do not know how to explain it. Some specialised huge entities have been created, dealing with training organisation, winning all tenders, practically everywhere; I am not really able to say what is going on, where it comes from. We offer the price at the verge of profitability, without profit and somebody is able to bid it, I don't know what it means, do they have lecturers for free, or what... [NGO, B type market, Mazowieckie Voivodeship]

Secondly, growing competition can be observed among the NGOs themselves, applying for grants, which causes that it is difficult to gain financing and the institutions of the third sector compete with each other.

As a consequence of the changes described above, bureaucracy increases in the third sector and in its environment. Performance of the third sector organisations is not as much regulated and limited by legal regulations as it happens in case of public institutions, however, the bureaucratic barrier makes their activities more difficult. The phenomena and processes described above may also generate measurable benefits for a group of people aged 45/50+. From the perspective of the beneficiaries, more intensive competition on the market of services provided by the organisations may result in their better quality and increased availability. On the other hand, from the perspective of NGOs, such tendency should enforce remedies in the area of management, marketing and application for funds to conduct own business. The expected effect may also cause that only the most efficient organisations will remain on the market - those offering specialised services and enjoying good reputation, both among the recipients of the activities and the institutional partners.

Representatives of the NGOs studied also identified a number of conditions which may potentially increase the efficiency of NGO measures in favour of activation of men and women aged 45/50+. Their summary is presented in Table 11.2.

Figure 11.1. Directions of improvement of the efficiency of NGOs in favour of activation of men and women aged 45/50+



Source: Original study, based on: J. Przywojska, *Report of the qualitative survey of non-governmental organisations within the Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012, internal materials of the project "Equal opportunities in the labour market for people aged 50+".

11.3. Planned NGO measures in the scope of economic activation of women and men aged 45/50+

The respondents asked about the planned activation projects presented several activities:

1. The majority has stated that they want to continue their training activities, focusing on computer workshops and upgrading of the skills related to use of Internet.

There were such projects, if we returned to the problem of infrastructure and if this improved, we would certainly try to launch computer courses, even for the seniors, exactly for older people, at least to prevent their total exclusion from access to Internet, or generally, to make them less afraid of the computer. [NGO, B type market, Mazowieckie Voivodeship]

2. Significant part of NGO representatives showed determination to launch social economy projects in the future, perceiving them as the effective tool for activation of women and men aged 45/50+.

Exactly, creating this kind of cooperatives. Yes Then the cooperative manages everything, everyone has a vote and then we, for example, make a company which cleans; we

create a company which, for instance, transports the disabled people. What can be more wonderful than such unemployed people being able to help someone else? And still earn and have satisfaction. No, there is really nothing more wonderful. And they will certainly be competitive against other companies. These companies will manage anyway, they have excellent managers, etc., and they will take these smaller tenders. The city hall will gain because they help people and still have a low price. Because these people will somehow share this profit, they will split the salaries somehow and it is be OK. There is no need for a big corporation to gain a gigantic profit. [NGO, A type market, Małopolskie Voivodeship]

3. Another area of activities declared by the organisations is the social activation of women from rural areas. The interlocutors expressed the opinion that the specific potential (although still not used sufficiently) can be found in the country housewives' clubs, often constituting the only form of citizens' activity in areas of low urbanisation level.

Importance of activation forms comprising occupational practice, organisation of apprenticeship and vocational training was also stressed. Another direction of impacts desired by the organisations involves projects comprising subsidies for starting own business.

(...) ..because it seems that, e.g. many people come to us asking for assistance in filling in application for funds to start own business, granted by the Labour Office. It is such a subsidy to start business, we think that for people 45+ it would be a good solution, because if they cannot find work at somebody's company, maybe their own business could resolve their problems on the labour market. [NGO, A type market, Mazowieckie Voivodeship]

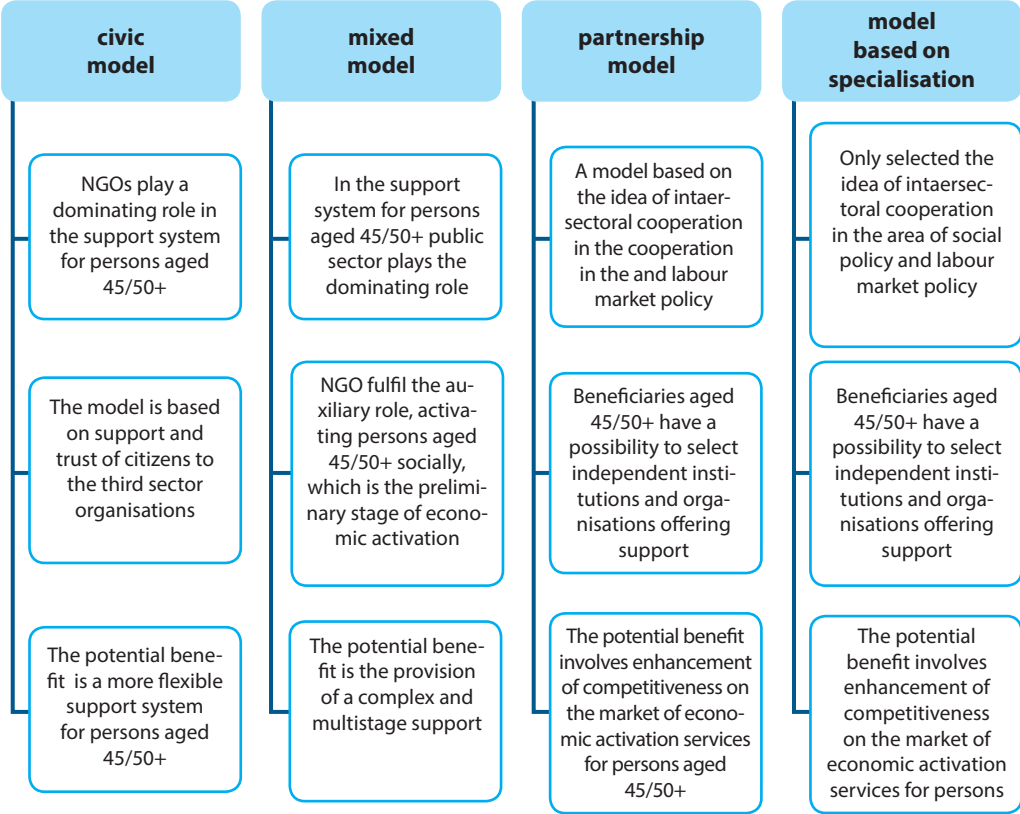
NGO action plans associated with economic activation of women are worth particular attention.

Generally we don't want to abandon this project I have mentioned before, addressed to women aged 45+, concerning babysitters, because we believe that it is a good idea and it has future perspectives, particularly in this situation we are facing now on the market, with the lack of kindergartens, such people are necessary and I think that a family with a child, having a choice between such a lady caring for a child at home and a kindergarten they also have to pay for, would be ready to use this offer, and we will modify, improve, and I think that we will continue to apply it in the future. [NGO, B type market, Lubuskie Voivodeship]

11.4. Four visions of NGO role in activation of men and women aged 45/50+

The respondents asked about the role of NGOs in economic activation of women and men aged 45/50+, expressed diversified opinions, which clearly indicate four visions, with diverse role of NGOs (Figure 11.2).

Figure 11.2. Role of the third sector in the support system for people aged 45/50+



Source: Original study, based on: J. Przywojska, *Report of the qualitative survey of non-governmental organisations within the Polish labour market for women and men aged 50+ - Diagnosis*, Łódź 2012, internal materials of the project "Equal opportunities in the labour market for people aged 50+".

Civic model

The non-governmental organisations fulfil the tasks associated with economic activation of inhabitants better than the local self-governing authorities. They often substitute the local government institutions (e.g. PUP), which are not always able to help, since they have “hands tied” due to their enormous bureaucracy and level of formality. Organisations of the third sector are more flexible and creative in offering assistance. Such approach is well illustrated by the following quote:

People who come to us complain that they are rejected in labour offices, they are not able to use the offices’ offer. Owing to such institutions as our such person may use the training offer, courses. [NGO, A type market, Świętokrzyskie Voivodeship]

In this context, statements stressing that NGO employees are more motivated than clerks are characteristic.

(NGOs) are created for this purpose, to replace offices obliged by the statutory acts or by the government in such situations; here, in the NGO, there is more initiative, better commitment to everything, and you do it not because you have to, but you do because you want, and I think that this is how it should look like. [NGO, B type market, Lubuskie Voivodeship]

The dominating role of the NGOs in activation of people aged 45/50+ is rationally justified by the fact that the NGOs help in cooperation with the local environment, which is the most preferred and the most effective way of activation. They are better founded in the local community than other entities, they are "closer to people". I believe that this argument is particularly worth attention in the context of mental barriers inhibiting people aged 45/50+ against their social and economic activation.

Since sometimes it is not the problem that a person cannot manage, but rather that such a person cannot find him-/herself, and such a person would even not go to the office to talk because the office is a barrier. Thus, organisations can more easily reach people worth helping. [NGO, B type market, Mazowieckie Voivodeship]

The non-governmental organisations offer other, better treatment to the beneficiaries.

(...) [in labour offices] you are treated anonymously and as a subject. And we cannot afford treating a client as a subject because the client is our source of existence. The client brings us money and we have to find time for everyone. Shortly speaking: a totally different category of service. [NGO, A type market, Mazowieckie Voivodeship]

Mixed model

The non-governmental organisations do not have to act specifically in favour of activation on the labour market. Through the broad range of activities they undertake, supporting self-reliance, activity, integration, development, health prevention, etc., they also have indirect impact on improvement of the position of women and men aged 45/50+ on the labour market. The role of the NGOs, even if not in the foreground, has significant importance in the area of economic activation of people over 45 since the engagement in the voluntary activities may be the first step towards increasing the activity of this group. According to this approach, it is possible to reconstruct the vision of social order, in which social organisations pay the complementary role towards public institutions. In such vision, organisations of the third sector fulfil the function of social activation of the volunteers, facilitating their subsequent return to the labour market. The statement of the participant of the Experts' Panel should confirm this opinion:

(...) Labour offices, even if they support people aged 50+, they do it only until such people receive the subsidy. At that moment they are no more unemployed and they are left alone with their problems. For us it is totally unbelievable, since the need of security is one of the basic stabilisation needs for mature people. (...) To make use of this money really efficient, it is necessary to ensure some kind of professional care over these businesses, and the labour offices cannot provide that because those people are no more unemployed. Accordingly, this is just the field for activities of such organisations as ours.

Partnership model

The role of the third sector in the area of economic activation is important since it is an alternative against activities of the self-governing entities. It is not good when PUP is the only place where a person searching for help in the area of employment and moving on the labour market can go. It is important for the inhabitants to be aware that they have someone to approach. Activities aimed at improvement of the situation of women and men aged 45/50+ on the labour market may be successfully undertaken by the NGOs which hold all the tools required to support such people on the labour market. However, they will not carry the entire system of economic activation of people from this age group. The intersectoral activities undertaken under partnership are the most effective.

(...) here it has to be performed under this tri-sectoral partnership, because the NGO sector itself sometimes gives the impression of limited popularity and only in connection with business or self-government it is much easier to implement and fund a project, and I already know based on my experience that it is somehow the indispensable element, I mean such broadly understood partnership, tri-sectoral approach which is more and more often discussed, without any problem, since only such reasonable agreement of all partners would definitely facilitate implementation of any activities. [NGO, B type market, Lubuskie Voivodeship]

It would be worth if the activities in favour of people over 45/50 became one of the specialisations of organisations dealing with economic activation. Then such organisations would be able to better join the system of assistance to employees aged 45/50+ and act more effectively.

Model based on specialisation

The last of the scenarios of roles to be played by the NGOs in the process of economic activation of people aged 45/50+, is the vision of narrow specialisation of third sector organisations. Activities of this type should be only undertaken by such organisations which hold the relevant resources and capacity, and which are prepared to perform the activation work with women and men aged 45/50+. Other organisations, which are not prepared to work with this age group, should not undertake such initiatives. This proposal seems extremely rational if one takes into account the growing competition among organisations applying, sometimes by any means, for the EU funds, irrespective of the profile of their activities so far, their competence as well as staff and economic potential. Lack of such competence and potential sometimes means undertaking activation programmes or measures which do not generate the expected results, and in extreme cases, discredit the idea of civic society and its representatives, which is the role played by the NGOs.

Summary of Part III

Support of economic activity of people aged 45 and more was assessed on the basis of results of surveys conducted under the project among the stakeholders themselves (i.e. the people just at this age), employers and institutions which, in principle, should offer such assistance, i.e. institutions of the labour market, social welfare organisations, and non-governmental organisations. It should be noted that depending on the group surveyed, the evaluation varies significantly.

In the group of people aged 45 and more (both women and men), generally poor awareness was observed in terms of solutions aimed at strengthening their position on the labour market, which may be demonstrated by their decreased tendency to use the solutions. Such knowledge is particularly poor among the unemployed who are little interested in the support offers presented to them, rarely use them, and even if they do, the traditional job intermediation services and training are the services most commonly used. The support forms assessed as the most needed included job intermediation, vocational training, and mainly, all forms of subsidised employment (public works, intervention works, apprenticeship).

People aged 45 and more do not have positive opinion on economic activity support instruments included in activities of social welfare organisational units, i.e. socially useful works and social contracts. Results of the surveys have also shown that - according to the respondents' opinions - trade unions are also not very involved in the process of supporting the economic activity of people over 45. Their support focuses on protection against redundancy, however, they do not care for ensuring employer's help to the employees in finding a new job.

Employers have slightly better knowledge of solutions used for economic activation of people aged 45+. Similar to people at this age, they ranked highest two instruments representing tools of active labour market policy, available to employment services, namely, co-financing of workplace equipment from public funds and training for employees aged 50+. On the other hand, both groups of respondents indicated limitation of possibilities to combine work with full retirement benefits, leading to termination of employment relationship with the former employer, and limitation of right to the so-called bridging retirement, as the weakest element of support to the economic activity of people aged 45+.

Positive assessment of support to women and men aged 45/50+ on the labour market was much more often expressed by respondents coming from districts classified as B and C markets than by residents of A type areas.

The only institutions of the labour market which offer support of economic activity to people aged 50+ are the public employment service, obliged to provide such support based on the statutory law. In accordance with the applicable regulations, the unemployed at this age are treated as people in particularly difficult situation on the labour market. This category of unemployed is provided with the offer (among other) of some instruments of active labour market policy, as well as other solutions, associated, for example, with preparation of individual action plans. However, results of the studies indicated that the need to offer special support to the unemployed aged 50+ is not always perceived by public employment services which more eagerly concentrate on improving the situation of younger people facing more difficult situation on the labour market. Other institutions of labour market, namely, training institutions and employment agencies, generally do not offer special support to people aged 45/50+.

Against the common belief, social welfare institutions and NGOs also do not provide any special support in the process of economic activation of people aged 45/50+. They both do not have special offers addressed only to clients at this age. The majority of activities they perform is addressed to all beneficiaries, irrespective of the age. Such situation occurs mainly

in social welfare institutions. On the other hand, some NGOs carry out activities oriented towards integration and social activation of the elderly people, or provide services in the scope of economic activation or reintegration, however, their activities are not only targeted at beneficiaries aged 45/50+.

Summing up, the existing scope of support of economic activity of people aged 45/50+ in Poland can be assessed as poorly developed, which provides background of its poor knowledge among all potential beneficiaries on the one hand, and poor assessment of those who know the system - on the other hand.

Part IV

**The desired directions and areas of support for
economic activity among women and men aged
45/50+**

Chapter XII

General Conclusions

Elżbieta Kryńska, Jerzy Krzyszkowski, Bogusława Urbaniak

The main aim of the studies the results of which are presented in this report is to describe and evaluate the situation of women and men aged 45/50+ on the labour market in Poland, as well as to assess the role of institutions supporting the economic activity of people at this age. In this way, the multi-threaded picture of the Polish society aged 45/50+ was obtained, considering mainly its occupational situation, but also other characteristic features (family situation, economic, health situation, social and educational activity), which usually determine decisions concerning further economic activity. The results confirmed the need to perform such surveys – the perception of employees aged 45/50+ by employers and representatives of labour market and social welfare institutions is full of stereotypes, which clearly implies the need to promote and popularise employment of people from this group. The picture of Poles aged 45/50+ created under the *Diagnosis* will also enable more accurate programming of actions addressed to this group by public institutions and private organisations, voluntarily implementing improvements in management of the diversity associated with age, as well as applying for support within programmes of international, national, regional and local range. It is particularly worth stressing that the local level was considered through introducing the analyses according to the type of the labour market. As it has already been underlined many times, the diversification of proposals addressed to centres of diverse level of urbanisation, thus of divergent demographic characteristics and variable unemployment level is necessary to improve the effectiveness and sustainability of the policies executed.

Irrespective of the synthetic conclusions specified in this chapter below, three conclusions of generalising nature can be drawn:

1. The population of women and men aged 45/50+ analysed in terms of economic activity capacity constitutes a deeply differentiated group, not only due to the specific features arising from classification to the specific age subgroup, but mainly due to place of residence (type of the local labour market, city/countryside).
2. The differentiated nature of the population of women and men aged 45/50+ implies the diverse attitude of labour market institutions and social welfare organisational units towards activation measures which should take into account the possibilities and motivation to participate in the active professional life, different in relation to various groups of people aged 45/50+, finding their place within different types of local labour market, inhabiting rural areas and cities.
3. The “March of generations” in the age group of 45/50+ shall bring three qualitative change of human capital which will imply diverse attitude to further economic activity, which can be concluded based on the differences occurring between the sub-population aged 45-49 and the subsequent sub-populations.

Detailed conclusions of the studies, including the justification formulated on the basis of the results obtained, are presented in Table 12.1.

Table 12.1. Synthetic conclusions

Part 1 Assessment of the current professional and social situation of women and men aged 45/50+ in Poland

Group	Conclusions	Justification
survey of people aged 45+	<p>The potential of occupational resources at the age of 45/50+, in spite of improvement of the situation, is still not fully used – one third of these people remain beyond the labour market; only some people at retirement age still work.</p>	<ul style="list-style-type: none"> • The level of employment factor in the group aged 45-59/64 increased from 58.5% to 61%, also among people aged 60/65 and more, its growth was recorded, respectively, from 5.9% to 6.4% in the period of the 1st quarter of 2010 - Q 1 2012; this growth should be recognised as considerable since in the same period the level of employment factor for the general population reached only 0.7 percentage points. • A half of women and more than every third man aged 45-69 remain economically inactive; on average, according to the self-assessment, every tenth person is unemployed, which should be to the major extent associated with the effect of earlier retirement/pension; on average, every fourteenth woman and every twelfth man are, according to the self-assessment, unemployed; after 60/65 only every twelfth woman and every tenth man work. • Individual business makes a limited area of economic activity of people aged 45/50+. • The biggest opportunities of increase of the economic activity of people aged 45/50+ is offered by labour markets classified as C type, i.e. strongly urbanised areas, of significant share of people aged 45/50+ in the total number of unemployed, however, of good general situation on the labour market.
	<p>Opportunities, possibilities as well as available forms of active professional life of women and men aged 45/50+ depend on the place of residence: city – countryside.</p>	<ul style="list-style-type: none"> • People aged 45/50+ living in the country relatively rarely deal with agricultural activity – only 10.2% of women and 14.7% of men declaring village as their place of residence indicated that they had their own farm. • The majority of women is economically inactive (in total, 45% of women are retired or pensioners), every fourth performs hired work, every tenth classified herself as unemployed.

survey of people aged 45+	cont.	<ul style="list-style-type: none"> • Public sector is the major workplace for women and men – every second woman aged 45-59 and every fourth man aged 45-64 works there. • For the majority work is available beyond the place of residence – almost all village inhabitants commute to work – 89% of men aged 45-49 and 77% of men aged 50-64, whereas in case of women – 75% and 63%, respectively; this fact has adverse impact on their interest in work during the follow-up period of life. • Among men the percentage of employed, and pensioners and retired is similar (respectively, about 35% and 32%), and the percentage of men considering themselves as unemployed is analogous to women. • In villages, hidden unemployment occurs. • Every third woman living in the village has the right to allowance, against every fifth man, whereas in cities the proportions are reversed – 23% of women against 32% of men. • Farmers are the least mobile group among working people aged 45/50+ – in case of unemployment, only 2% of women and 7% of men declared their potential tendency to economic migration outside the country and 4% and 11%, respectively – to leave to distant parts of Poland,, 4% and 6% – to change occupational speciality, 9% and 7% – to change their occupation. • Retirement benefit is more often the main source of income for village rather than city inhabitants. Village inhabitants use the unemployment allowance and economic help of family more often than city inhabitants, whereas city inhabitants generate their income by running own business more frequently than people living in the village. • Every fourth village inhabitant against every tenth city inhabitant has elementary education, 45% have basic vocational education (as compared to 36% of people aged 45/50+ in cities). • Cities demonstrate much higher percentage of people with university background as compared to rural areas. • In cities employers more often use the practices of age management whereas in villages they are more often driven by loyalty towards long-term employee; in cities people approaching retirement age have the opportunity to extend their employment period due to their unique qualifications, in villages – due to loyalty-based relations.
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<p>survey of people aged 45+</p>	<p>The type of the local labour market determines the opportunities and possibilities of professional life of women and men aged 45/50+. It should determine the profile of offer provided by active labour market programmes.</p>	<ul style="list-style-type: none"> • Economic passivity is higher among women inhabiting districts on A type labour market (59.3%) than in districts of B type (47.9%) and C type (42.3%). On the other hand, among men such tendency is not observed, on the contrary – the scale of economic inactivity on A type labour markets is slightly lower than on B and C markets. • Unemployment of women and men has relatively smaller range on A and C type markets, however, it happens for different reasons – in the first case it is determined, as it seems, by lower interest in work as such, in the second case - by the relatively higher availability of job offers. • Women – irrespective of the age group – demonstrate high economic activity on C type markets; it also refers to women who exceeded their retirement age. • Men demonstrate high economic activity on A type markets until they reach the retirement age; the situation changes radically after 65 – the highest number of working men aged 65+ was noted on C and B type markets whereas the lowest number was recorded on A type markets. • Unemployed women on A type market were more often entitled to receive the unemployment benefit (26%) than men (15%), whereas in districts of C type market, the situation was opposite – 19% of women (against 27% of men) received the unemployment benefit. • The highest number of people covered by long-term unemployment was recorded on local labour markets of C and A type (60%). • C type markets offer the highest possibilities for finding a new job in case of loss of the previous job, whereas the lowest chances exist on A type market (assessment of employers and people aged 45/50+). • The territorial mobility is slightly more often declared by inhabitants of districts of A or B type. • The poorest condition in the scope of income of women and men aged 45/50+ occurs on A type market; total lack of income is most commonly declared by women from districts of C type markets and men of A and C type markets. • Self-assessment of health status is better in case of inhabitants of C type districts – almost half of them has assessed their health well or very well (against about 35% of inhabitants of other areas).
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survey of people aged 45+	cont.	<ul style="list-style-type: none"> • People aged 45/50+ undertake hired labour for definite time much more often on A type markets than on other markets, whereas work under contracts for indefinite time is more common on C type markets, where the biggest number of civil law contracts is also concluded. • Inhabitants of C type market are more interested in all kinds of educational (training) activities than inhabitants of other labour markets; the highest number of people who do not plan any changes in their qualifications occurs in A type market (41.7%), and the lowest – on C type market (28.3%). • Employers on C and A type markets demonstrate different attitude towards practices associated with age management – such practices are more often used by employers on C type market than those on A type market; employees on A market are driven by the criterion of seniority in their personal decisions more often than employers on A market. • Various factors may encourage undertaking work after retirement : On A type market - convenient conditions and work performed at home, whereas on B type market - part-time work and work close to the place of residence. • Market of A type offers limited chance for extension of employment to people approaching the retirement age and if it happens, the reason is usually the loyalty of employer towards a long-term employee.
	Diverse situation of men and women aged 45/50+ is characteristic for subpopulations determined according to three age groups: 45-49, 50-59/64 (pre-retirement age), 60/65-69.	<ul style="list-style-type: none"> • People from the youngest age category (45-49) mostly perform hired labour in the non-public sector; this group is relatively well educated, shows interest in educational activity (mainly women); for each tenth person, the subject of their professional career is already closed. • Assessment of possibilities of re-employment in case of loss of previous work looks quite pessimistically among women aged 45-49; men are mostly convinced that they would find work without any problem (every fourth man). • Quite high self-assessment (in case of age group 45-49) of the competences held, especially the „soft“ ones, although also those useful in the modern economy. • Along with the transfer to the group of 50+, not only the family status changes but also concern rises in connection with difficulties observed on the labour market; lower level of education than in the younger subpopulation; men are more often employed in the non-public sector whereas women more often get employment in the public sector. • With the age the percentage of people ready for potential change of qualifications decreases among the employed and people under unemployment; in case of shortage of work, search would concentrate on any work provided that it could be provided in the place of residence. • People at retirement age currently include predominantly individuals who are economically inactive, of rather poor level education as compared to the age group of 45-49, with limited skills required in modern economy, such as knowledge of foreign languages or computer skills; limited number of people who still work, find employment in non-public sector; it can be supposed that very few individuals among those still working offer unique human capital, which affects their positive evaluation of own chances to find a job again under the unemployment conditions.

survey of people aged 45+	<p>The financial situation of people aged 45/50+ is not favourable; working people are in better financial situation than the average representative of this age group.</p>	<ul style="list-style-type: none"> • Over a half of people aged 45/50+ live on social benefits and only two of five people gain income owing to own work. • This community is very diverse in terms of the level of their net income, minor percentage of people have no income at all (according to self-assessment). • Women have significantly worse situation in terms of income than men; the span of net income of women and men increases with age, unfavourably for women – from 1:1.15 in the group aged 45-49, to 1:1.46 in the age group of 60/65-69. • The level of income is positively correlated with the level of education, grade category and years of service. • The level of life is usually assessed as modest, sufficient to satisfy basic needs. • Every seventh person aged 45/50+ lives in poverty since their income is at its most sufficient to cover food expenses while other expenditure is a problem.
	<p>Health status, as a benchmark of economic activity, permanently determines groups remaining beyond the labour market.</p>	<ul style="list-style-type: none"> • Every fifth person aged 45/50+ thinks that their health status is poor or very poor. However, the self-assessment of health status results from many factors and rather indicates certain level of satisfaction with the health status than its real condition. Under the circumstances when almost every tenth person aged 45/50+ has received the formal disability status (every eighth person receives pension due to disability to work caused by disease or disability, in connection with work or working conditions), only each fifth pensioner (more often women than men) acknowledge that their current health status does not limit their possibility to undertake work.

survey of people aged 45+	<p>The community aged 45-69 is varied in terms of their status on the labour market, behaviour towards work in the current and future perspective; there is a clear role of sex of people aged 45/50+ considering these aspects.</p>	<ul style="list-style-type: none"> • Women aged 45/50+, other than men: <ul style="list-style-type: none"> (a) retire when they are almost 60; (b) the closer their retirement is, the lower is their life satisfaction, the level of which is generally lower than in case of men; (c) are educated better than men; the younger they are the better educated they are; in the group 45-49 every fifth woman has a university degree, only 7% graduated only from junior high school; (d) under generally low interest in upgrading qualifications among people aged 45/50+, women show more activity than men; (e) under general negative attitude of working people aged 45/50+ towards change of qualifications, women show slightly higher interest (24% of women are ready to undertake such effort – in relation to 20% of men); (f) women are convinced of their poor chances to get a job again when they are fired; (g) their chances are higher on C type market and they would more actively search for a job there (as compared to female inhabitants of districts on A and B markets); (h) they work in non-public sector more often than in public sector, however, after 60 they more often take additional job in non-public sector; (i) before they retire, they work outside their place of residence (it refers to every fifth woman); (j) they generally work in sitting position or standing/walking, without the need to put too much physical effort; however, every fifth woman aged 45-69 performs physical work connected with lifting heavy objects, including, although rarely, also very heavy objects; (k) one fourth of unemployed may expect the unemployment benefit; (l) irrespective of age group, they stay unemployed longer than men; (m) until the age of 60 they live together with other family members, later the situation changes – more than every fifth woman runs a single person household; (n) a half of women aged 45-49 and every third at the age of 45-69 has a driving license confirming vehicle driving skills.
	<p>Economic activity of people aged 45/50+ is significantly associated not only with the sex but also with the age, level of education and years of service. The complex of these three features enables to explain accurately the chances to employ people aged 45/50+.</p>	<ul style="list-style-type: none"> • This type of differentiation is observed even within the scope of age group 45/50+: in the age brackets 45-59/64, the significantly higher probability to undertake work (supplying the group of working people) refers to people of younger groups of age 45+, of longer period in service, better educated. Similar conclusions can be drawn in relation to employment opportunities although in this case the importance of environment also emerges – in fact, inhabitants of areas specified as C type market have higher chances for employment, thus, areas of higher urbanisation level where, even though people aged 45/50+ have significant share in the structure of the unemployed, however, the generally good conditions are favourable for employment also in this group.

survey of people aged 45+	Convergence of behaviour of women and men aged 45/50+ towards their own work occurs.	<ul style="list-style-type: none"> • Every fifth man working in Poland and every fourth woman working in Poland are aged 45-54 (4th quarter of 2011). • The difference between levels of economic activity decreases according to sexes in consecutive age groups of 45+; the percentage of economically active men aged 45-49 was higher than the percentage of women at this age by 5 percentage points, in the group of 50-59/64 – only by 2.5 percentage points whereas in the age group of 60/65-69 – by 1.3 percentage points. • In reality, women get retired at the age equivalent to their nominal retirement age (59.8 in 2011), contrary to men who still have 4.9 years on average when they get retired, before they achieve their nominal age (60.1 in 2011). • They implement patterns of low transition careers – in their professional life so far they had to deal, on average, with 2-3 employers; higher transition capacity of professional careers of people aged 45/50+ occurs on C type labour markets than in case of A and B, which is associated, among others, with higher potential in this scope offered by the most urbanised areas, generating in absolute terms much higher number of more diversified workplaces.
survey of people aged 45+	The scale of employment of people aged 45/50+ depends on the section of national economy and the ownership sector.	<ul style="list-style-type: none"> • Men aged 45-69, more often than men, work in industry, mining, metallurgy and in construction, followed by transport, warehouse management; whereas women – in trade, education, health care and social welfare. Public sector is more favourable for employment of people aged 45/50+ than the non-public sector.
	Satisfaction from life remains connected with the interest in work; the types of psychological needs revealed are associated with satisfaction from life, people interested in economic activity after retirement display the specific profile of psychological needs.	<ul style="list-style-type: none"> • Higher life satisfaction is achieved by people representing active attitudes towards work in the perspective of further life (this dependence is particularly clear in case of women). • Men demonstrate higher life satisfaction than women; after retirement this type of satisfaction clearly improves; in case of women aged 60+ life satisfaction is lower in relation to that achieved by women aged 45-49. • The highest level of life satisfaction is noted in case of people aged 45/50+ with university education, working positions other than workers – contrary to workers, both qualified and unqualified. • Higher life satisfaction is demonstrated by people living in A type markets, followed by C and B. • The highest life satisfaction is achieved by people aged 45/50+, with a strong need for domination and affiliation; people who demonstrate and are able to satisfy such needs in social relations are more satisfied from their life. • Men who want to be economically active after reaching the retirement age, show the highest intensity of the needs of achievement, affiliation and domination; in case of women, the need of achievement and affiliation are important. • Women and men planning to finish their professional career upon reaching the retirement age, have a strong feeling of autonomy, whereas women - also the need of domination.

survey of people aged 45+	<p>Satisfaction from work in case of people aged 45/50+ is built be good atmosphere at workplace; on the contrary, lack of satisfaction arises from the level of remuneration/income gained at work and training at the workplace.</p> <p>The unemployment situation of people aged 45/50+ involves long-lasting unemployment, leading to exclusion from the labour market.</p>	<ul style="list-style-type: none"> • The most important factor building satisfaction from work involves relations, both with co-workers and with supervisors; they mean more than satisfaction from stability of employment. • Training at a workplace is not the area contributing to satisfaction (16% of people are not satisfied from participation in vocational training and 28% refrained from answering). • Every third person describing him-/herself as unemployed is not entered to the register of unemployed, for various reasons. • PA half of the unemployed aged 45/50+ is affected by long-lasting unemployment; people aged 45-69 have remained unemployed, for three years. • The older the age, the more pessimistic to find a job. • Pessimistic assessment of chances for re-employment also occur among people aged 45-49; every third man and every second woman aged 45-49 see no chance for a job in the nearest vicinity or enormous difficulties in this area. • Time of remaining unemployed is visibly shorter in case of men aged 45/50+ than in case of women. • The level of education of the unemployed aged 45/50+ confirms the negative relation between unemployment and the level of education – every fourth person aged 45/50+ with maximum junior high school education and only 3% of people with university degree remain unemployed. • More than every fourth woman and every fifth man with maximum junior school education started to be economically inactive after 45, mainly due to the long-lasting unemployment.
survey of people aged 45+	<p>In case people aged 45/50+ employed for many years lose their job, they choose various strategies; in case of risk of unemployment they undertake efforts aimed at return to work.</p>	<ul style="list-style-type: none"> • In case of loss of work and considering limited chances to find other work according to own profession/speciality in the nearest area, search for any job begins (even not corresponding to qualifications) under the condition of limited distance from the place of residence (in own city or village, or nearby). • People aged 45/50+ who had worked in large organisations before they lost their work (employment over 250 people) face major problems in finding a similar job. • In the population 45/50+ women aged 45-49 are most active economically – every fifth of them is ready to change occupational speciality or profession.

survey of employers/ survey of people aged 45+	For employers, occupational resources aged 45/50+ constitute an important segment of employees.	<ul style="list-style-type: none"> • Employees aged 45/50+ include qualified workers and specialists; in case of unqualified worker positions, women are more often employed (every tenth) than men (every seventeenth), on the other hand, women hold managerial positions more often than men, irrespective of the level (the management staff comprises 7% of all women and 5% of men). • Over a half of employers have never experienced reluctance of employees aged 45/50+ to participate in training, every fifth employer observes occupational burn-out in case of employees over 45/50.
	The health status of employees aged 45/50+ affecting the scale of their absenteeism due to sickness is not perceived as a major problem by employers.	<ul style="list-style-type: none"> • Employers do not notice higher absenteeism due to sickness in case of people aged 45/50+ as compared to other employees; even during the four-year protection period, cases of sickness leave abuse occur very rarely – 9% of employers indicated them. • People aged 45/50+ receiving pension due to health status are convinced that they would not find a job if they searched for it because employers prefer employing people fully fit, even if they have lower qualifications than the applying pensioners.
surveys of employers	Employers are not fully aware of the specific nature of employment of people over 45, arising from the natural ageing processes.	<ul style="list-style-type: none"> • Against the rules of ergonomics, men aged 45/50+ (including the oldest age brackets) perform works which are not suitable for them due to their age, connected with high physical burden (carrying very heavy objects, e.g. in mining, construction); moreover, this situation gets more intensive with the age; women also, perform hard physical work (although it happens two and a half times less frequently than men); 7% of employers employing the retired people and people entitled to benefits, but not using them, assigns them the basic works of high physical burden. • When assessing the effects of work, employees are not interested in the age of employees but in the results (96%), which should not depend on the employee's age. • Employers declare that while adjusting the tasks for employees aged 45/50+ they take into account only their qualifications, irrespective of the age; sometimes they pay attention to employees' preferences, mainly in the public sector; experience in work of similar type is also essential. • If employees apply different approach to employees aged 45/50+ within the ZZL practice, it is of general character and does not arise from age management in the organisation. • Over one third of employees aged 45/50+ stays at work after hours (on average, 22.4 hours monthly). • Employees employ people aged 45/50+ on Saturdays, Sundays and on bank holiday (every fourth), in the field (almost every second), in overtime (every sixth), at night (every tenth); only 1.5% offer opportunity of telecommuting, but every fourth employee offers allows for work under individual working time schedule. • Only every eighth employer plans employment considering age and every seventh organises working time taking into account age of employees. • Although employers use remuneration for individual effects of work (73%) and for competence (71%), still the seniority approach is common in the payment policy (allowance for years of service, promotions based on seniority).

surveys of employers	<p>cont.</p> <p>Difficult situation on the labour market and the belief that employees aged 45/50+ made redundant have limited chances to find a similar work does not make the employment policy towards people at this age more stringent.</p> <p>The form of ownership of the organisation, its size, type of labour market, determine the chances to acquire employment by the unemployed aged 45/50+.</p>	<ul style="list-style-type: none"> • Considerable attention is paid to building learning organisations – work in teams diversified in terms of age (60% employees), knowledge management (63%), leading employees' career to enable exchange of experience of employees at different age (66%) – whereas the formalised system of transfer of knowledge and skills among older and younger employees is rarely used. • People aged 45/50+ are employed from external labour market – in case of every third employee who performed recruitment in 2011, one of three recruited people was aged 45/50+. • Employment for definite time was common, in public sector it was almost a rule (in case of three of every four employers). • The highest percentage of employers hiring people aged 45/50+ for definite time was specified among the biggest entities – 65.8% of employers employing over 250 people used to employ people aged 45/50+ for definite period of time. • Every third employer recruiting people aged 45/50+, decided to sign the employment contract for indefinite period of time. • Redundancies covering people aged 45/50+, referred only to 14% of employers. People over 45/50 rarely quit their job themselves (it refers to 4.5% of employers, mainly from public sector and large entities); cases of quitting the jobs almost do not occur in the non-public sector and in micro-enterprises. • Candidates to work aged 45/50+ do not often apply in response to recruitment announcements; if it happens, they apply for a job in large organisations and in the non-public sector. • Open discriminatory attitudes within recruitment processes are not uncommon – over 1/10 of employers (11.4%) explicitly admitted that they preferred younger people – it was more common in the non-public sector; in large organisations and in micro-enterprises, least frequently – in case of employees employing from 10 to 49 people. • Situation of employees of the public sector was worse since in their case it was much more difficult to acquire a job similar to the previous one than in case of employees made redundant in the non-public sector. • The unemployed aged 45/50+ on the C type labour market would face minor problems in finding a new job, in case of A type market – the unemployed would have the biggest problems. It is associated with better local conditions of economic development and, at the same time, higher demand for work.
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PSZ survey	<p>Generally, the current occupational situation of people aged 45/50+ is assessed as difficult and the group of people at this age is not homogeneous in this respect. People approaching the retirement age have the most serious problems whereas those in the lower range of age 45/50+ face less problems. Nevertheless, as compared to the situation of young people (up to 25), the occupational situation of people aged 45/50+ is definitely better.</p> <p>Note: The occupational situation of people aged 45/50+ was often assessed as relatively good, mainly due to their limited share in the unemployed group or improvement of their opportunities on the labour market due to implementation of projects addressed to this age group.</p>	<ul style="list-style-type: none"> • The unemployed aged 45/50+ search for a job longer than younger people (particularly if they are long-term unemployed). Working people representing this age group are more exposed to redundancy than young people. The occupational situation of people aged 45/50+ is determined by objective and subjective factors. Objective (external) factors include situation on the local labour market (size and changes in supply for work). The subjective factors include mainly the failure to adjust occupational skills and qualifications of people aged 45/50+ to employers' needs; people over 45, and particularly over 50, do not hold occupational competence which would allow them for full fulfilment of tasks at the positions offered. This lack of adjustment is stronger in case of women whose chances to return to the labour market are lower than in case of men. The problem gets more serious in case of longer break in economic activity of women, resulting from maternity and family roles.
surveys of employment agencies	<p>From the point of view of employment searching process, the economic situation of people aged 45/50+ is equally difficult as in case of young people - both groups have similar (significant) problems to find a job.</p> <p>Considering maintaining the workplace, in case of problems in the company, people aged 45/50+ are fired at the first instance.</p> <p>Note: the majority of people searching for a job through employment agencies are young people.</p>	<ul style="list-style-type: none"> • There are professions in which employment of people aged 45/50+ is preferred. Factors which contributed to the increased interest of employers in older people include, among others, changes in the vocational education system leading to liquidation of basic vocational schools. On the current labour market, resources of metalworkers, welders, lathe operators, etc. are shrinking. Possibilities to employ young people of such profession are very limited, therefore employers more and more often even forced to employ the experienced, older employees holding relevant permits to perform such works. There are also professions and areas in which young candidates are more preferred by employers – for example, due to their appearance, fitness or qualifications and occupational skills held. • The factor affecting the situation of a person searching for a job is the period of remaining jobless – the longer it is, the more difficult it is for such a person to find a job. • In case of employment reduction, employees make older employees redundant at the first instance. Due to the number of years in service and the occupational experience they have, they usually receive higher remuneration.
survey of training institutions	<p>No matter how varied the economic situation of people aged 45/50+ is, people who exceeded the age of 50 have the most serious problems to find employment. However, these problems also affect young people, particularly women.</p>	<ul style="list-style-type: none"> • The major reasons of reluctance to employ people aged 50+ include: excessive financial expectations of people in their 50ies, who expect employers to "pay" for their long occupational experience; focus on acquiring young trainees, especially in case of large corporations, as well as concerns associated with the protection period of people approaching the retirement age.

IRP	<p>The economic situation of people aged 45/50+ is difficult- they have problems with finding a new workplace, which particularly refers to people aged 50+. However, from this point of view, occupational situation of young people is equally difficult (or more difficult). On the other hand, clear differences between these two groups are observed in case of employment reduction – the community of people aged 45/50+, and especially of those aged 50+, is much more exposed to redundancy.</p>	<p>See: detailed description of activities of public employment services, employment agencies and training institutions.</p>
JOPS survey	<p>Differentiation of types of social welfare clients requires the application of different activation instruments. Mechanic use of support form included in the menu of ready social welfare procedures only because the client meets the formal requirements (for example, achieves the specific level of documented income) causes that not always relevant people obtain adequate activation proposals. Losses affect everyone: those who could use the support most effectively do not receive it and those who receive it, do not use the support with the expected benefit and waste public funds. The rigid formal recruitment criteria are not favourable to achieve the relevant effects.</p>	<p>The analysis of the material obtained enabled to specify certain irregularities occurring in the characteristics of social welfare clients aged 45/50+. One of the features is almost common in this group, namely, the lack of work. Other parameters (level of employment, years of service, sex, family situation) describing this age category of JOPS beneficiaries, lead to its internal differentiation. The dominating group comprises people (more often, women) with low level of education, lack of occupational competence or non-adjusted competence, long period of unemployment, often addicted, chronically ill or disabled, reluctant towards the perspective of life reorientation. However, some part of clients includes people at pre-retirement age who have recently lost their work, demonstrating various occupational competence, more energy, determination and a strong need to make change to their life situation. This category of people shows far reaching readiness to restructuring and modification of their background capital, they want to learn, and they actively search for work.</p>
NGO survey	<p>The obstacles for economic activation of people aged 45/50+ on the local labour market are related to stereotypes involving such people.</p>	<p>The respondents asked about stereotypes referring to people aged 45/50+ on the labour market usually used to answer that they did not know any or, that they did not identify themselves with any. Those who indicated examples of stereotype opinions concerning older employees, most commonly listed the difficulties to absorb knowledge, proceeding with age. Other factors indicated included: poor health status, lack of knowledge of languages, aversion towards computers and lack of skills of using new technology, and occupational burn-out. In parallel, representatives of NGOs listed advantages of people aged 45/50+ from the point of view of their occupational situation, including, in particular: many years of professional experience, life experience ("life wisdom"), responsibility and conscientiousness, respect for work, loyalty towards the employer, more "flexibility" arising from stabilised family situation, especially the independence of children. The aforementioned advantages should be considered in the activities in favour of building the positive image of employees aged 45/50+.</p>

NGO survey	Among projects in the scope of economic activation of people aged 45/50+, those oriented towards prevention of digital exclusion of older people and strengthening their competence in the scope of use of information technology in performing work and at the stage of searching for a job, are particularly important, as well as projects containing the element of foreign language learning.	Among main barriers of economic activation of people aged 45/50+, digital exclusion of this category of unemployed and lack of foreign language competence were pointed out. It results from the survey that older people are often victims of digital exclusion, unfortunately, in spite of the favourable circumstances, they are reluctant in preventing this phenomenon. They are often very resistant towards a possibility to upgrade their qualifications by adding computer skills, learning how to use Internet and electronic mail. This phenomenon may be considered as one of the factors weakening the position of such people on the labour market. Opinions also appeared that older employees generally do not show positive attitude towards changing their qualifications and improvement of their skills.
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Part 2 Assessment of attitude of women and men aged 45/50+ towards their own economic activity

Group	Conclusions	Justification
survey of people aged 45+	People aged 45/50+ are aware of the necessary flexibility under the conditions of unstable situation on the labour market.	<ul style="list-style-type: none"> • Almost a half of men aged 45/50+ and more than one fifth of women work outside their place of residence; if they inhabit the labour markets of A type, the situation even refers to 62.3% people. • Every fifth woman aged 45-49 is ready to change her occupational speciality or profession; every fourth working people accepts a possibility to change the qualifications.
	Competence of people aged 45/50+ (based on self-assessment) is upgraded too slowly; the employees are not ready for radical change of qualifications, rather for supplementing the competence they have.	<ul style="list-style-type: none"> • People over 45/50 are not well educated, but the younger age groups of women (45-49) positively distinguish against the others – every fifth woman has a university degree and only 7% – maximum junior secondary school education. • The overall educational activity of people aged 45/50+ is low; only 6% undertook any educational efforts over the recent two years and it was more common for women than men; costs of education were mainly covered from own funds and from EU programmes. • Every third working man (34%) and every fourth working woman (28%) aged 45/50+ reject any proposals to extend/deepen their qualifications or to change the qualifications. • Among the working people, only more or less every fourth woman and every fifth man aged 45-69 are ready for potential change of their qualifications. • Similar percentage of working women and men (26-28%) is ready – if such need arises – for radical change of their qualifications, i.e. gaining a new speciality within their profession or gaining a new profession.

survey of people aged 45+		<ul style="list-style-type: none"> • Every third working person (both among women and men) accepts the need of only slight extension or deepening of their occupational qualifications. • People aged 45/50+ demonstrate high level of self-assessment of the qualifications held in the scope of organisation of own work, ability to communicate, solve conflicts, cooperation in a team. • Every fifth man and every sixth woman aged 45-69 rank high their foreign language competence. • One third of women and three quarters of men aged 45-69 have a driving license. • Almost every fourth person, including almost 40% of people currently employed, has noticeable skills in the scope of searching for information on Internet and communicating via email; every fifth person aged 45-69 (including almost 40% of employed women and about 30% of employed men) can make payments/do shopping via Internet (these skills only slightly differ in terms of sex). • More advanced computer skills are less common, almost a half of men and women aged 45-69 (including almost every third employed man and every fourth employed woman) are not able to write electronic texts and save them on the disk; Excel software is beyond the skills of over a half of women (including about 29% of the employed) and men (including about 43% of the employed) aged 45-69; in the age group of 45-49 lack of this skill refers to approximately 36% of women and 39% of men. • The working people usually demonstrate aversion to potential change of qualifications. • Almost all employees aged 45/50+ use a mobile phone in connection with the work performed, most of them use computer and can drive a company car themselves.
	Positive relations at workplace support the plans to continue work.	<ul style="list-style-type: none"> • Irrespective of their sex and age, employees have a feeling of own value and usefulness in their current workplace. • Job satisfaction of people aged 45/50+ depends, to the major extent, on good atmosphere at work – relations with co-workers, supervisors.

survey of people aged 45+	<p>Flexible forms of employment offer the opportunity to undertake work to people aged 45/50+.</p>	<ul style="list-style-type: none"> • Experience of people aged 45/50+ concerning partial time employment has been limited over the period of their professional careers so far. • The reason of undertaking partial time employment over the former period of professional career was the unavailability of full time work; health and personal reasons were of minor importance. • The non-standard agreements on discharge of work are most commonly concluded with people aged 45/50+ with basic vocational and secondary education. • Employment contracts for definite period of time are more often concluded with less educated people aged 45/50+ – among people of maximum junior high school education, even 40% of employees have contracts for definite time – as compared to only 7% of people with university degree. • People aged 45/50+ employed under part time contract much more often find a job on labour markets of B and C type than A type, where only 2.5% of people aged 45/50+ work part time. • The retired people who work appreciate flexible employment(part time work, work partially from home, flexible working hours), while maintaining the rights to receive the benefits. • Over one fourth of people aged 45/50+ is not interested in fast retirement ("as soon as possible"), and every sixth person is indecisive; consequently, even 44% of people aged 45/50+ can be treated as a group potentially interested in continuation of their work; it would depend on such circumstances, as: higher remuneration, moving to position where less physical effort is required and reducing the number of working hours (arguments identical for both sexes). • The retired people potentially interested in employment determine their decision in this scope depending on a possibility to provide institutional care for their grandchildren, parents at elderly age and chronically ill wards.
	<p>The equal retirement age for women and men raised to the level of 67 generates fear of negative social consequences; the rational justification of this step shall not convince people aged 45/50+.</p>	<ul style="list-style-type: none"> • The source of the highest resistance against the raised retirement age is the fear of its consequences: unemployment and poverty. • The rational arguments are rejected, such as: "raising of the level of retirement age is unavoidable because the consecutive generations live longer" and "raising of the retirement age level is required to generate dignified retirement benefits".
	<p>The retirement age should be flexible.</p>	<ul style="list-style-type: none"> • The border of retirement age should be determined in flexible way and it is impossible to indicate it explicitly because it depends on the position, type and conditions of work, as well as individual conditions of the employee; there is certainly no room for the rule "people at specific age deserve rest" (1-2% of supporters, depending on the sex).

surveys of employers	<p>The unfavourable assessment of interest of employees aged 45/50+ in their own development rather results from the repeated stereotypes which are confirmed in reality to a limited extent.</p> <p>Positive assessment of attitude to work for people aged 45/50+.</p>	<ul style="list-style-type: none"> • Every third employer does not provide training other than mandatory, such as H&S courses. • Six of ten employers have never (or very rarely) experienced reluctance of employees aged 45/50+ to participate in training; only 4% of employers always or very often deal with such situation. • Almost every second employer admits that employees aged 45/50+ participate in training activities as eagerly as others, showing even more eagerness for learning than employees below this age limit. • Only every eighth employer indicated reluctant attitude of older employers towards training. • Explicitly positive picture of employees aged 45/50+. • In most cases employers experience the natural decline of physical fitness at positions which require such fitness and occupational burnout; they have also limited possibilities to introduce other work organisation to make younger employees help the older employees in performing more difficult tasks. • People aged 45/50+ do not raise claims against the employers, they are more humble and show limited tendency to take risk – contrary to employees below this age group. • People aged 45/50+ know how to behave in a difficult situation, they are calm, emotionally stable, more resistant to stress, organised, assume responsibility for the tasks delegated to them, rarely require control (contrary to employees aged below 45).
surveys of employers	<p>Ambivalent attitude of employees towards the approaching retirement.</p> <p>Employers use non-standard contracts on provisions of work towards people aged 45/50+ which supplement the traditional employment contracts but do not replace them.</p>	<ul style="list-style-type: none"> • According to every second employer, the time of approaching retirement causes aversion among the working men whereas for the working women it is rather the moment they have waited for (only less than every third employer noted some aversion of women towards retirement). • Employers generally report positive assessment of employees' behaviour in relation to the majority of people at the age close to retirement. • The bigger the organisation, the higher the variability of types of work provision contracts is – 66% of large organisations use contracts for definite time, it occurs much more rarely in case of micro entities (only every fifth), which also employ people aged 45/50+ for indefinite time less frequently than the large employers. • Employment contracts for indefinite period of time with the majority of employees aged 45/50+ are much more rarely signed by employers operating on the A type market than in B and C markets, which should be associated with the policy of employers depending on the scale of unemployment on a given area; on labour markets of A type employment contracts for definite period of time are concluded more frequently. • Work for definite period of time and based on civil law contracts is more often offered by micro organisations than by medium and large undertakings. • Employers representing public sector much more frequently employ people aged 45/50+ for full time than employers from the non-public sector. • Employers located on A type labour market are the least supportive towards part-time employment, contrary to employers of B and C type markets, where every fourth or even every third employer employs people aged 45/50+ under part time contract.

surveys of employers	<p>Optimistic assessment of the general possibilities for increasing the employment of people aged 45/50+.</p>	<ul style="list-style-type: none"> • Over a half of employers, mainly from non-public sector, representing micro entities and large organisations acting on C type markets, optimistically assess the possibilities of increasing the employment of people aged 45/50+. • Among the factors stimulating the growth, tools of active labour market policy and macroeconomic factors were mainly listed; on the other hand, positive impact of the change of retirement age level (equal age for both sexes and its raising) was rejected. • Only every seventh employer admits the possibility to extend the employment period over the retirement age; these are rather the employers from public sector and those employing over 250 people; on the B and C type labour markets the employers determine their decision by unique qualifications; the reason of lack of interest of employers is the reluctance of these employees who are important for them to continue work after gaining the retirement benefits, and also treating the older age of the employees as a certain kind of burden for the organisation – whereas in the justification of the employers' approach, lower efficiency or absenteeism of older employees due to sickness were of marginal importance; this approach shows that attitudes discriminating older employees exist. • Every fourth employer employed the retired people in the last 5 years; it referred mainly to public sector, medium and large sized entities (significantly more frequently than in case of micro entities – 70-80% versus 24%).
surveys of employers	<p>Specialised qualifications, ability of independent management of own work provide higher chances to extend the economic activity of people at the age close to retirement.</p> <p>It is not always possible to adjust the organisation of work undertaken by people aged 45/50+ to their preferences.</p>	<ul style="list-style-type: none"> • Employers hired the retired and people who postponed their retirement at specialised positions which require occupational experience (over a half of the employers) as well as at management positions and other independent positions (38%). • The employers do not notice any clear preferences of employees aged 45/50+ concerning the age of their co-workers, and if it happens, the employees prefer to work rather in teams of variable than homogeneous age; in the non-public sector teams homogeneous in terms of age occur twice more frequently than in the public sector.

PSZ survey	<p>The basic need of people over 45 registered as unemployed or searching for a job is the desire to find employment; such people demonstrate high work motivation. Such motivation gets weaker in populations of unemployed over 55.</p> <p>People over 45 simultaneously demonstrate limited tendency for occupational mobility (change of profession) and educational activity.</p>	<ul style="list-style-type: none"> • People aged 45/50+ are ready to undertake work which does not correspond to their education, or in the grey zone, much more often than the young ones. Strong work motivation is common particularly in case of people who lost their work after a long employment period and want to regain it as soon as possible. • The need of work is so strong that it forces the unemployed aged 45/50+ to the grey zone of the labour market. For many unemployed, particularly those representing older age groups, illegal work is the only solution accessible to them. • Low occupational mobility and educational activity is caused by the lack of confidence in a possibility to learn something new and acquire new qualifications, as well as by concern related to difficulties in absorbing new qualifications and skills.
survey of employment agencies	<p>Attitude of people aged 45/50+ towards the economic activity are varied, depending mainly on the access to sources of subsistence and the qualifications held. In most cases they really want to work, in particular, if they lost the income or non-income source of subsistence. There are also people who search for a job only in the profession they learnt. This refers, in particular, to people holding highly demanded qualifications, especially the highly qualified specialists. There are also individuals who are not very interested in undertaking work or afraid to search for it since they never had to do it before.</p>	<ul style="list-style-type: none"> • People strongly motivated to work decide to undertake any work, including such which does not correspond to their level of education, confirming occupational degradation. • People searching for a job according to their studied profession usually demonstrate work - they are interested in high remuneration and stable workplace, and, most preferably, full time employment. • People afraid of undertaking a job cannot move on the contemporary labour market. <p>Comment 1 People aged 45/50+ are reluctant to undertake work which may exceed 8 hours daily.</p> <p>Comment 2 The majority of people over 45/50 are reluctant to work under flexible employment forms. They value their security and stabilisations offered by contract for indefinite time under full time employment.</p>
survey of training institutions	<p>For people aged 45/50+ education becomes the basic road to undertake or maintain economic activity at a workplace, ensuring reasonable income and stability of employment.</p> <p>Negative attitudes towards the economic and educational activity are observed among people over 45/50 staying jobless for a long time, disappointed towards searching for a job.</p>	<ul style="list-style-type: none"> • The basic reasons of educational mobility include, in case of unemployed people - finding employment, and in case of working people - strengthening of own occupational position. People who currently work, upgrade their knowledge since they are afraid of redundancy. Moreover, they believe that raising qualifications increases their competitive advantage over the younger ones. • Training is also meant to satisfy affiliation needs, overcome the feeling of solitude and alienation as well as to satisfy the needs of cognitive nature (knowledge, understanding, news). • The customary age limit, usually indicated, following which interest in training decreases is the age of 45-50 although trainees aged over 80 also happen. The regularity is also observed that higher educational activity is associated with the higher educational level which, however, depends also on the type of training.

IRP	Attitude of people aged 45/50+ towards their economic activity may be differentiated, however (in case of lack of work) they are generally highly motivated to undertake employment, in particular, if they do not have any sources of subsistence alternative against paid work. They are also motivated to maintain their economic activity, which particularly refers to highly qualified specialists.	See: detailed description of activities of public employment services, employment agencies and training institutions.
JOPS survey	The current activation offer is not adequate to expectations of clients aged 45/50+ in terms of form and contents, therefore they are reluctant to participate in such activities.	<ul style="list-style-type: none"> The mental, physical and social condition of the unemployed over 45/50 differs from that of younger clients. They have specific resources and the specific potential. However, forms of activation available to social welfare units are not differentiated according to the age criterion, for example, the vocational courses offered refer to qualifications totally beyond the area of interest of the said group of beneficiaries. Perception of training as a possibility to acquire competence totally not corresponding to real employment opportunities and to participants' expectations, decreases the level of their motivation and reduces the effectiveness of such projects. Among clients aged 45/50+ women show clearly higher interest in economic activation, whose situation on the labour market is relatively worse than in case of men, among others, due to negative stereotypes of roles related to sex, functioning in the society. At the same time, clients aged 45/50+ expect other effects of activation than younger beneficiaries. Their priorities, however, focus on the fastest possible acquisition of such work which would not require additional education. If the vocational training is to improve their situation on the labour market, it should refer to qualifications they perceive as specific and practical, in traditional and well known professions.
	Scope of activities in the area of the so-called "soft support" of clients is too limited; such situation is particularly risky in case of people who are not successful on the labour market in spite of being covered by activities within projects or programmes. Probability of deterioration of their mental condition increases. Leaving them without offering complex support soon leads to the loss of benefits gained due to training.	<ul style="list-style-type: none"> One of the most serious barriers hampering the effectiveness of activation measures addressed to clients 45/50+, is their passive attitude to life, withdrawal, indifference and even depression. At the same time, social welfare has access to a broad spectrum of support instruments within the so-called "soft support" and has resources relatively competent in this area. Psychological support, broadly understood advice, consultations, therapy, are the areas perceived by respondents as compliant with the mission of social welfare and effective in the activation process. However, due to overloading of social workers with other responsibilities (including tasks of bureaucratic nature) they devote relatively limited time to this kind of work with a client.

JOPS survey	<p>The prerequisite for enhancement of the effectiveness of activation measures is the more systemic approach, extended over time, covering work on various deficits of a client, assuming co-operation with employers and considering the reality of local labour markets. In view of the specific situation on the labour market and limited potential of labour offices, it would be useful to create the multi-stage system of activation for the unemployed aged 45+, based on various forms of support, such as, e.g. co-financing of travel costs, compensation of employment costs to employers. It is the area potentially interesting for the NGOs whose activity could make both forms and the contents of activation more interesting. This conclusion strongly corresponds to the need for development of long-term support programmes for social welfare beneficiaries, postulated by respondents. Therefore, it seems that the only solution to this deadlock would be to integrate activities of aid institutions, labour offices and local entrepreneurs, adequately motivated by relevant statutory regulations to increase employment of people at pre-retirement age. The bridging proposal could involve the establishment of permanent advisory centres which would offer support not only during implementation of projects but on permanent basis.</p>	<p>Results of surveys among JOPS employees indicate that the effectiveness of assistance activities largely depends on the attitude of the beneficiaries themselves, the level of their motivation and determination and on the intervention strategy implemented by the institutions. A single participation in training, not concluded with return to the labour market, shall not improve the condition of clients, but sometimes even make it worse by awakening their hopes impossible to satisfy under the current reality of local labour markets.</p>
NGO survey	<p>People aged 45/50+ often experience long-term unemployment, in addition, they demonstrate inadequate and outdated occupational qualifications. These factors cause that their motivation and self-assessment is low, which requires specific activation and integration measures. In specific cases, the stage of economical activation of people aged 45/50+ should be preceded by their social activation and integration. In this area, support of a psychologist, occupational advisor or coach seems to be indispensable. In case of long-term unemployed, besides training projects, those activation methods which enable practical learning of profession appear as particularly valuable.</p>	<p>The study performed shows that according to the opinion of NGO representatives, people aged 45/50+ present one of the following attitudes towards their own economic activity:</p> <ul style="list-style-type: none"> • Open attitude and strong determination to find employment (mainly resulting from poor economic situation of people aged 45/50+). • Conservative attitude, when the will to undertake employment is accompanied by anxiety and uncertainty arising from lack of adjustment of social competence and occupational qualifications to the requirements of the contemporary labour market. • Passive attitude, arising from pessimism, lack of self-confidence and dependence on social welfare benefits.

Part 3 Assessment of attitude of employers towards employment of women and men aged 45/50+

Group	Conclusions	Justification
surveys of employers	Attitude of employers towards employing people aged 45/50+ depends on the type of labour market where they operate.	<ul style="list-style-type: none"> The majority of employers negatively assesses the chances of people aged 45/50+ made redundant to find another work; this includes mainly small and medium-sized organisations of A type labour markets. On the other hand, quite significant group of employers does not perceive this problem – optimistic assessment concerning the re-employment of people aged 45/50+ is mainly expressed by micro-employers from non-public sector, acting on C type market.
	The limit of retirement age should be kept unchanged (at the level before the reform of the retirement system).	<ul style="list-style-type: none"> The retirement age limit for women, most commonly indicated, is 60-62 (average: 59.9 years); only every fifth employer supports the increased retirement age for women – minimum 63 years, it refers mainly to the non-public sector, representatives of micro-entities and employers acting on C type labour market. The average limit of retirement age for men is 63.4, thus, below the nominal level applicable so far.
PSZ survey	Common discriminatory practices of employers towards people aged 45/50+ are observed. It happens irrespective of the prohibition of any kind of discrimination stipulated in legal regulations, particularly, due to the age. Stereotypes concerning occupational features of older people are also common.	<ul style="list-style-type: none"> Discriminatory practices of employers are demonstrated by preference towards young people in the recruitment process and firing older person in case of employment reduction. The stereotypes concerning occupational features of older people include, mainly, the belief that their productivity as employees is lower (mainly as a result of depletion of physical powers, risk of illness, depreciation of knowledge and skills), the assumption that they stick to old habits acquired in the former system, such as passivity, tendency to raise claims, and lack of creativeness, or limited ability to adjust to changes.

surveys of employment agencies	<p>Employers differs in terms of their attitude and preferences in the scope of employing older people:</p> <ul style="list-style-type: none"> • there are some employers who prefer employing only older people and those who prefer younger people. • there are also such employers for whom the age of a candidate for an employee is of no importance. Only qualifications and occupational skills matter. <p>The method of implementing the age management strategy by enterprises depends on their size and the type of personal policy carried out.</p>	<ul style="list-style-type: none"> • Irrespective of the prohibition of any discrimination, particularly due to age, stipulated in the legal regulations, employers often omit older people during recruitment of candidates to employees. Practices of that kind are also use towards young people. Preferences of employers depend on the position and scope of responsibilities as well as on the period for which the employee is to be employed, as well as on their stereotype opinions concerning the behaviour and personality features of both young people and older people. • Age limitations for candidates are introduced by employers in informal way, based on expressing employer's expectations in verbal form during a visit to the intermediary or a telephone conversation, or on rejecting older people from lists of candidates without reviewing information concerning such people. Such practices were not recorded in employment agencies providing intermediary services in the scope of jobs abroad, for foreign employer. • The strategy of age management in small companies is mainly based on moving older employees whose efficiency on their former position decreased for various reasons to such positions where they can effectively deliver their occupational tasks. In large companies special programmes are implemented, based, among others on committing employees aged 45/50+ to provide younger colleagues with knowledge concerning the scope of tasks and methods of their implementation at the position occupied by the older employee so far.
survey of training institutions	<p>Reluctance towards employing people aged 45/50+ is observed (in particular, in large corporations) and, simultaneously, the focus on acquiring young trainees and apprentices. Similar practices occur also in relation to young people, particularly women.</p>	<p>There are various opinions concerning the age limit above which employees are not desirable for the employer:</p> <ul style="list-style-type: none"> • such a limit does not exists at all; • it is impossible to indicate the age limit objectively because individual features and attitudes mostly determine if an employee is attractive for employers or not, rather than the registered age; • The existence of the limit of attractive age on the labour market depends on the essence of the job performed or the nature of tasks on the specific position.
IRP	<p>Discriminatory practices of employers, occurring in the process of recruitment and employment of employees aged 45/50+ are indicated. It happens in the applicable legal regulations. At the same time, it is underlined that discrimination on the labour market refers to various groups, not only the elderly. In the attitudes of employers towards older people, existence of stereotypes concerning their features and employee behaviours is noticed.</p>	<p>See: detailed description of activities of public employment services, employment agencies and training institutions.</p>

JOPS survey	<p>The respondents indicate the need to create adequate motivation instruments for employers (exemptions in case of employing a person aged 45/50+, promotion of flexible employment forms, favourable for employers: contracts for specific work, temporary work, etc.), which, in connection with raising the awareness of the unemployed in relation to consequences of work in the grey zone for such people and their relatives, could regulate the illegal labour market.</p>	<p>Undertaking illegal work has become a common phenomenon among the unemployed clients of social welfare aged 45/50+. Besides the temporary improvement of economic situation, such practice leads to many unfavourable consequences. Its effects are not limited to (potential) non-disclosure of real income and using the undue benefits, but they are much more far-reaching because such work shall not contribute to extension of period covered by social contributions of such people. Moreover, cases of exploitation of employees by the employer are common, since the employees have no formal agreement with the employer, which generates further beneficiaries of social welfare support as, due to the lack of right to be financed by Social Insurance Institution (ZUS), they are still maintained by this institution for a longer period of time. In addition, this form of employment blocks the possibilities to claim own rights from the employer.</p>
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Part 4 Assessment of the scope of economic activation of women and men aged 45/50+ by labour market institutions (IRP)

Group	Conclusions	Justification
survey of people aged 45+	<p>Limited knowledge concerning possibilities of supporting people aged 45/50+ on the labour market, low availability of tools of active labour market policy addressed to people at this age.</p> <p>The most effective support tools for people aged 45/50+ on the labour market are associated with allocation of public funds for:</p> <ul style="list-style-type: none"> • co-financing of workplace equipment, • complimentary training. <p>The institutional solutions, restricting benefits for the retired are the least effective tools of supporting people aged 45/50+ on the labour market.</p>	<ul style="list-style-type: none"> • Two thirds of unemployed did not use any IRP assistance over the last two years; according to the opinion of people aged 45/50+ such assistance is best available on C type labour markets. • The unemployed aged 45/50+ most often use the job intermediation services, training concerning skills of job searching and activation classes; simultaneously, these forms of support received the highest quantity of positive assessments among the unemployed aged 45/50+, maybe due to their experience and generally poor knowledge of possible support tools; quite large group (40%) of unemployed aged 45/50+ is not interested in participation in any active programmes of the labour market. <p>People aged 45/50+ consider allocation of public funds for equipment of the workplace up to the level of 6-fold average remuneration and access to complimentary training as the most effective tools aimed at improvement of their position on the labour market.</p> <p>Consistence of opinions expressed by people aged 45/50+ and employers.</p>

survey of pre-retirees aged 45+	Contradictory assessment of the four-year protection period by people aged 45/50+ and employers.	Positive assessment of effectiveness of impact of the existing protective solution for people at pre-retirement age.
survey of employers	The suggested support areas focus on the improvement of the working environment, mainly using subsidies for employers.	<ul style="list-style-type: none"> • Financial incentives for employers only due to sole employment of people aged 45/50+. • Promoting the change of employers' perception of occupational potential of people aged 45/50+. • Financial incentives for employers supporting system of training for people aged 45/50+.
	The most effective support tools for people aged 45/50+ on the labour market are associated with allocation of public funds for: <ul style="list-style-type: none"> • co-financing of workplace equipment, • Financing of apprenticeship combined with fellowship, • possibility of additional earnings within the permissible limits by people retiring at earlier age, • complimentary training for people aged 50+. 	Employers from public and non-public sector agree that allocation of public funds for equipment of the workplace of an unemployed person aged 50+, up to the level of 6-fold average remuneration is the most effective form of employment support for such people (over 80% indications).
	The institutional solutions, restricting benefits for the retired are the least effective tools of supporting people aged 45/50+ on the labour market.	Consistence of opinions expressed by people aged 45/50+ and employers.
	Contradictory assessment of the four-year protection period by people aged 45/50+ and employers.	<ul style="list-style-type: none"> • The protection period is the period of getting ready to the retirement in case of every third man and every second woman - a period of occupational calming down. • In general, the definite majority of people aged 45/50+ achieves the same results at work as before (over three quarters of women and men) and considers continuation of work after retirement, however, on part time basis (64-68%, depending on the sex). • Deterioration of results of work, abuse of sickness leave occurs very rarely - 7-9% employers indicated such effects. • Negative assessment of effectiveness of the existing protective solution impact for people at pre-retirement age (besides restriction of rights to the so-called bridging retirement – the least effective tool).

PSZ survey	<p>The scope of support of economic activation of people aged 45/50+ by PSZ was compliant with the provisions of the act on employment promotion and institutions of the labour market (art. 49), it was less frequently the result of implementation of separate projects (programmes) co-financed, among others from the ESF.</p> <p>In accordance with the provisions of the act, the specific support offered by PSZ to older people did not cover the whole group aged 45+. First of all, it was offered to the unemployed, secondly - to people over 50. People between the age of 45 and 50 remained beyond the range of the support and people working and registered as searching for a job were not covered with any support.</p>	<ul style="list-style-type: none"> Programmes addressed to the community aged 45/50+ were generally treated as redundant since they copied the measures specified in the act on employment promotion and institutions of the labour market, the implementation of which is mandatory for PSZ. Worse situation of young people on the labour market was also the reason of lack of such programmes, resulting in more attention paid to this category of people. Among ALMP instruments, the unemployed aged 50+ most eagerly used subsidised employment, namely, the instruments oriented towards demand (intervention works, public works and funds for establishment of workplaces – for starting own business by the unemployed and for equipment/supplementary equipment of workplace for the referred unemployed person). Instruments oriented to supply are less popular (training, apprenticeship and vocational preparation of adults). The scope of support for people aged 50+ is, in principle, determined by the quantity of funds allocated for ALMP. <p>Note: according to PSZ opinion, some people aged 45/50+ do not have any expectations in the scope of their activation. Such people usually contact the labour office only to acquire the rights to free health care and title to unemployment allowance. This refers mainly to all people after 55, less frequently to those between 45 and 50.</p>
surveys of employment agencies	<p>They do not offer any specific support of economic activation for people aged 45/50+.</p>	<p>The scope of services offered to people aged 45/50+ and the method of their provision by employment agencies is the same as in case of other individual clients. The only difference which may appear in the method of implementation of the service for individual clients is the manner of conducting the interview with an older person during the recruitment and selection of candidates for work. It refers to showing more understanding to the candidate and undertaking the effort to change his/her potential negative attitude to further search for a job.</p>
survey of training institutions	<p>Almost a half of the surveyed training institutions offers training addressed exclusively to people aged 45/50+. It is often accompanied by psychological support offered on voluntary basis. Individual meetings with occupational advisers and psychologists are held. This kind of assistance is addressed to people aged 45/50+ having problems with finding employment and/ searching for a job after changing their profession.</p>	<ul style="list-style-type: none"> Training addressed only to people aged 45/50+ was financed from ESF funds, less frequently, it was provided following the order of public employment services or under commercial rules. The training offer is usually addressed to a broader group of recipients. People over 45, if they want, may participate in such training. However, there are problems associated with recruitment of people aged 45/50+ to training. They are often not interested in attending the educational classes, which is connected with their low self-assessment, occupational burnout or difficulties with return to the labour market after a long-lasting break. Other group of barriers which restrict access to training for people aged 45/50+, are the financial, health problems and other obstacles. It is necessary to adjust the form of education to the age of participants of the training – people over 45/50 mainly expect the specific, practical knowledge, confirmed with licenses, certificates, etc.

IRP	<p>IRP generally do not offer detailed support of economic activation for people aged 45/50+. If they undertake any activities in this scope, it arises from:</p> <ul style="list-style-type: none"> • the requirement to fulfil the obligations imposed by law, then it refers to the groups within age limits specified in such regulations (currently 50-59/64 years); • acquiring public funds for financing of such activities. 	<p>See: detailed description of activities of public employment services, employment agencies and training institutions.</p>
JOPS survey	<p>Amendment to some regulations would have positive impact on improvement of the quality and effectiveness of JOPS cooperation with labour offices. It is also necessary to reduce the bureaucracy accompanying this cooperation. Regulations applicable to both institutions should be revised in order to eliminate overlapping competence areas. Creation of the database concerning clients of both institutions would be a good solution, which is postulated by many respondents.</p>	<ul style="list-style-type: none"> • The main weakness of JOPS cooperation with labour offices is the excessive bureaucracy and legal regulations affecting social welfare clients. It refers mainly to the obligation of de-registration of an unemployed person during the period of his/her participation in the project and the loss of unemployed status as well as termination of the title to allowance upon joining the social integration club. The regulations determining the standards of conduct in both institutions are not compatible, leading to unnecessary extension of procedures launched in relation to specific client. • Effectiveness of cooperation between JOPS and labour offices clearly limits the faulty information flow, which is of particular importance in areas where their tasks are duplicated, i.e., for example in the area of economic activation. This results in overlapping of competence of both institutions and, consequently, services for clients are copied. It is a simple road towards conflict between these institutions which does not have a positive effect on the image of both entities.

Part 5 Assessment of the scope of support for economic activation of women and men aged 45/50+ by social welfare organisational units (JOPS)

Group	Conclusions	Justification
PSZ survey	<p>Activity of units at various levels of social welfare was assessed as necessary since it supports people requiring help due to the lack of sources of income. The scope of activities was analysed in the context of prevention of social exclusion and it was perceived in positive way.</p> <p>Systemic projects received particularly positive evaluation, carried out by social welfare centres, addressed to people aged 45/50+, aimed at elimination of poverty.</p> <p>Cooperation between PSZ and JOPS was assessed favourably in the scope of merging the support of occupational and social support of various groups of population, including people aged 45/50+.</p>	<ul style="list-style-type: none"> PSZ undertake cooperation in the scope of activities in favour of people aged 45/50+ with social welfare centres of various level of local self-government, i.e. commune and municipal social welfare centres and district centres for family assistance. This cooperation is sometimes formalised (based on written agreements, letters of intent), but more often it is based on verbal arrangements resulting from talks. The cooperation was evaluated very well, the need for its development was stressed. Its main advantage is the possibility to exchange information between partners. It is important for labour offices to continue cooperation with social welfare centres due to handling the same group of clients, mainly represented by people exposed to social exclusion, long-term unemployed, people of low qualifications and aged over 45/50. Joint projects or offering complementary forms of support is important for this social group; it may serve for integration of these people with the labour market.
surveys of employment agencies	The scope of support of economic activation offered to people aged 45/50+ by social welfare organisational units is not very well known.	Not applicable
survey of training institutions	The scope of support of economic activation offered to people aged 45/50+ by social welfare organisational units is not very well known.	Cooperation covering training of JOPS employees is undertaken, including joint implementation of projects, referring people by JOPS to specific institutions for training, exchange of information on potential clients.
IRP	The scope of support of economic activation offered to people aged 45/50+ by social welfare organisational units is practically known to PSZ only. The assessment is positive, whereas attention is paid to the need to extend cooperation between PSZ and JOPS.	See: detailed description of activities of public employment services, employment agencies and training institutions.

JOPS survey	<p>Taking into account the unique scope of knowledge of JOPS employees concerning the real life situation of clients, it would be worth considering a possibility to increase the independence of social welfare institutions in the scope of decisions concerning assistance forms granted to beneficiaries, and to make the relevant regulations more flexible. Perhaps, in relation to recruitment to various forms of economic activation, it would be worth considering, for example, the legitimacy of introduction of the right to combine the income achieved from benefits with income gained through work, up to the certain level or within the specific time. Moreover, the aid granted should be more differentiated and individualised, it should not cover clients according to the distribution list but it should be adequate to the specific situation. The socially useful works can serve as an example in this case. Do they really represent a form of economic and social activation, or maybe they only fulfil the role of a temporary break in permanent unemployment?</p>	<p>The survey has revealed that the system of recruitment of beneficiaries of various forms of services is faulty. Acknowledging the level of income disclosed as a criterion determining a possibility to apply happens to be unfair and ineffective from the point of view of activation measures. For various reasons, beneficiaries often counterfeit data provided to social welfare institutions. Moreover, the mechanic (compliant with the regulations) allocation of benefits only because someone meets the formal requirements, makes the effectiveness of the aid granted questionable. As a result, the support does not always cover appropriate people, which leads both to granting assistance to those who actually do not meet the requirements and to refusing aid to those who slightly exceed the limits determined in the regulations, and whom the specific form of support would enable to gain self-reliance and become independent of social welfare.</p>
	<p>Results of the surveys indicate that the formula of projects should be changed, by addressing them to specific types of beneficiaries. Dedicating individual issues of projects to specific groups of recipients would bring better results than actions addressed to all clients at productive age. At the same time, it would be useful to liberalise the rigid criteria of recruitment to the projects.</p>	<p>People aged 45/50+ constitute the significant percentage of beneficiaries of systemic projects implemented by social welfare centres. Their share in individual projects ranges from more or less 20 to about 50%. Such projects are usually addressed simultaneously to all age groups of social welfare beneficiaries, because the eligibility criterion is the long-term use of social aid, not the candidate's age. Therefore, similar to other activation measures, the projects usually do not include the individual approach and specialisation aspects. The project applications are not preceded by diagnosis of situation of people aged 45/50+ on the local labour market, the workplaces for participants are also not provided. The projects are not dedicated to people aged 45/50+, they do not sufficiently consider the potential and needs of this age category, they do not generate the appropriate level of motivation of the participants and, consequently, their effectiveness does not correspond to the costs incurred.</p>

JOPS survey	<p>Popularisation of social economy requires simultaneous launch of several directions of actions: intensive promotion, self-employment, training in this area and the competent support of such initiatives. The role and tasks of social welfare in this areas should be also specified more precisely. Such activity requires cooperation, coordination and monitoring by relevant institutions (labour offices, local partners, public services, employment agencies and others). It is indispensable to create a common data base of entities involved in such projects, which implies the requirement to adopt new legislative solutions.</p> <p>The lack of reliable, comprehensive diagnosis of situation of people aged 45/50+ leads to developing offer for them which is neither adjusted to their needs nor to their capacity. This causes mechanic use of methods included in the menu of social welfare, identical to those referring to other age categories of clients. Such activity does not offer any chances of appropriate social and economic reactivation of such people.</p> <p>Regular diagnosis of situation of this age category on the local labour market is the prerequisite for adjustment of the scope of activation measures to the potential of the specific age category. Based on analysis focusing on dynamics of economic and social changes, the relevant time span should be determined and systematic monitoring of the situation on the labour market in relation to people aged 45/50+ should be launched. Under current state of affairs the costs and efforts spent on activation do not correspond to the results of these activities. These are the next premises indicating the need to individualise the support forms for social welfare clients; for people interested in changing their situation, dedicated activation programmes should be launched, under the condition that they are properly implemented.</p>	<p>For employees of social welfare institutions, initiating of social economy entities is not perceived as a priority task. It cannot be excluded that such approach results from their general overloading with occupational responsibilities, but certainly also from their lack of sufficient knowledge in this scope. In significant number of social welfare entities studied, no actions in the scope of social economy are carried out. The list of reasons of low popularity of social economy entities includes: lack of a competent leader, lack of financial resources, infrastructural limitations, lack of long-term support of a competent personnel, organisational and integration difficulties demonstrated by the stakeholders themselves.</p> <ul style="list-style-type: none"> Constructing the strategies at the level of commune is in most cases not preceded with the diagnosis of people aged 45+ (or 50+) on the local labour market. As a consequence, no specific solutions are addressed in relation to the age category, instead, these people are covered by the same scope of actions as any other age categories. The empirical material shows that considerable part of social welfare clients aged 45/50+ demonstrates limited interest in economic activation. This result may be explained as follows: first of all, certainly the motivation to upgrade occupational qualifications in the group studied is varied; people who relatively recently lost their employment are much more active in this direction. Secondly, it is worth considering formal circumstances; namely, a person taking decision on participation in training projects loses (usually for about half a year) the unemployed status and the related benefits. And, thirdly, participation in training distracts these people from certain routine life style, and any changes at this age are received with reluctance and lack of trust. Moreover, many of such people gain income from illegal work and material profits resulting from their participation in the activation programme would not compensate the losses incurred due to resignation from employment in the grey zone. JOPS staff determines decisions concerning granting of various support forms only based on declarations of the clients themselves concerning their income. Very often these declarations are far from being true, and the social welfare employees are fully aware of it. However, these institutions do not have access to instruments necessary to verify the reliability of the data provided and the explanatory procedures are time-consuming and applied with reluctance. Under such circumstances, social welfare grants support to people who do not deserve it and, due to the limited budget, reduces the scope of assistance available to those who are entitled to receive it. Besides being detrimental to some clients, deepening a feeling of social injustice, causing frustration of employees, such activities create negative image of social welfare.
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JOPS survey	<p>Proposals of changes in the scope of responsibilities of social welfare employees which would support economic activation of clients aged 45/50+:</p> <ul style="list-style-type: none"> • Limiting and specialising the scope of responsibilities of social workers. • Supporting their work by specialists of various disciplines (either by creating additional posts or by enabling specialisation within the centre). • Separating social work from the system of handling the social benefits; combining these areas leads to proportions unfavourable for social work. • Decreasing the number of clients handled by a social worker in case if a client has to be covered by the overall support system. • enriching the menu of methods used in social work. This mainly involves furnishing social workers with instruments enabling individualised approach to the client.. <p>The need to appreciate the social welfare staff is also clear, both in financial terms and considering the subjectively perceived prestige of the profession performed.</p>	<p>The current organisational conditions in the context of activation of clients aged 45/50+ were criticised by a part of the respondents, mainly due to overloading of the employees and inappropriate scope of the responsibilities allocated. Such situation leads to discrepancy between the feeling of mission often demonstrated by social workers and the enforced formal activities. The increased occupational burden is not accompanied by growth of salaries or enhancement of the social prestige of the profession and the institution. At the same time, the structure of positions does not create opportunities of spectacular promotion. The excess and inappropriate structure of responsibilities imposed on the employees causes imbalance between the activation and support work they perform and clerk's work, in favour of the latter. This results in decreasing the intensity, and consequently, the effectiveness of social work, decline of motivation, increasing stress and feeling of burnout in case of social workers.</p>
	<p>According to opinions of the respondents, social work should be separated from the system of handling benefits and the bureaucratic work. The workers should be adequately motivated to make them develop the habit of continuous education. A possibility should be considered to replace a large number of occasional training courses by other form of upgrading the qualifications of social welfare staff, which would enable them to acquire specialised competence. At the same time, efforts should be undertaken to change the attitude of some employees and make them more sensitive to the specific nature of problems and methods associated with the activities oriented towards equalising people aged 45/50+ on the labour market.</p>	<p>Staff shortage and overloading is strongly experienced, resulting in limited amount of time devoted to the client. Moreover, still changing regulations enforce the necessity of systematic update of employees' knowledge. In view of the conflict between the official functions and social work and increased pressure on accurate reporting, the risk of deactivation of the most important positive attributes of employees' awareness should be taken into account.</p>

JOPS survey	<p>Significant part of respondents cannot see the difference between the capacity of social welfare institution acting in favour of activation of clients aged 45/50+ and the possibility of such institution acting in favour of activation of younger clients. It should be recognised that the specific universal nature of activation capacity of social welfare institutions perceived by respondents, i.e. adjustment to any clients, irrespective of their age, is the next result of the common lack of local diagnosis of situation of population aged 45/50+. Consequently, the goals dedicated to such clients have not been specified and finally, the activation possibilities do not include the specific character of problems typical for this age category.</p>	<p>The specific nature of life situation, emotional, social and occupational potential and attitudes of clients aged 45/50+ requires the development of adequate specialised forms of actions addressed to this group of beneficiaries. Such instruments should be developed following the in-depth diagnosis of situation of people aged 45/50+ on the local labour markets.</p>
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Part 6 Assessment of NGO role in economic activation of men and women aged 45/50+

Group	Conclusions	Justification
survey of people aged 45+	<p>Low social activity of people aged 45/50+ is not favourable for interest of the NGOs with the subject of economic activation of people from this age group.</p> <p>Low involvement of trade unions in issues essential for people aged 45/50+.</p>	<p>Membership in various types of social organisations is marginal and covers 5,1% of women and 4,1% of men aged 45/50+; the highest trade union membership occurs in areas of A type labour market, slightly lower - in C type labour markets; participation in universities of third age also covers limited number of people, mainly over 60.</p> <p>If trade unions act, they usually deal with defending employees aged 45/50+ against redundancy and discrimination in terms of access to training and salaries.</p>
PSZ survey	Poor knowledge of NGO activities in the scope of economic activation of people aged 45/50+, usually limited to knowledge on implementation of systemic projects.	Not applicable

surveys of employment agencies	The role of NGOs in economic activation of people aged 45/50+ is not very well known.	Cooperation with the NGOs in the scope of activation of various groups searching for a job is only undertaken in connection with joint actions, e.g. within the programme implemented or applying for co-financing of a programme.
survey of training institutions	The role of NGOs in economic activation of people aged 45/50+ is not very well known.	Cooperation is undertaken in the scope of training activity for various groups of participants, consisting in joint implementation of project and exchange („rental“) of trainers.
IRP	Labour market institutions have poor knowledge of the role of NGOs in economic activation of people aged 45/50+.	See: detailed description of activities of public employment services, employment agencies and training institutions.
JOPS survey	It seems beneficial to undertake activities in favour of strengthening and promoting the inter-sectoral cooperation in the scope of social welfare. Such cooperation could extend and intensify activation of social welfare clients and strengthen its effectiveness. It would also be beneficial for JOPs themselves, in the context of building the system of integration and support under local conditions.	The empirical material provides information on poorly developed cooperation between JOPS and the NGOs. Documented cases are limited to incidental and superficial relations. In none of the cases is such cooperation dedicated to people aged 45/50+. It seems that non-governmental entities are not perceived by social welfare as partners in actions, although many of them carry out projects complementary to social welfare activities. Lack of orientation of the respondents is visible concerning the performance of potential local cooperation partners representing this category of institutions; they are often convinced that such entities do not operate in their environment.
NGO survey	The scope of statutory activity of the NGOs is very broad. Lack of specialisation of the NGOs covered by the survey is clearly visible. In such circumstances, the recommended action would be the comprehensive assessment of NGO potential in the area of economic activation of people aged 45/50+, considering the level of specialisation of the services provided (specific nature of goals and statutory activities, number and type of projects implemented in favour of people aged 45/50+). In addition, it would be useful to create the database of NGOs specialising in economic activation measures of people aged 45/5+.	Most of the NGOs studied implement various training projects of integration and activation nature, without addressing their actions to specific groups of beneficiaries and without limiting their activities to selected areas. Such approach may arise from the willingness and need to acquire funds for activities from various sources.

NGO survey	<p>The scope of statutory activity of the NGOs is very broad. Lack of specialisation of the NGOs covered by the survey is clearly visible. In such circumstances, the recommended action would be the comprehensive assessment of NGO potential in the area of economic activation of people aged 45/50+, considering the level of specialisation of the services provided (specific nature of goals and statutory activities, number and type of projects implemented in favour of people aged 45/50+). In addition, it would be useful to create the database of NGOs specialising in economic activation measures of people aged 45/50+.</p>	<ul style="list-style-type: none"> • The role of the third sector in the area of economic activation is important since it is an alternative against activities of the self-governing entities. However, the financial and infrastructural potential of the studied NGO should be assessed as insufficient. The solution to the problem may be the implementation of projects based on special purpose partnership. The empirical material shows that NGOs rarely cooperate in formalised way with other organisations and institutions. The cooperation, if undertaken at all, is mainly of informal and temporary nature. It involves exchange of information, and it is rarely associated with the formal determination of rules and forms of cooperation, or establishing a separate consortium for implementation of joint projects. • At the same time, the following aspects were indicated as barriers for proper functioning of NGOs: limited financial resources, insufficient staff resources, lack of premises, poor equipment in terms of office appliances and materials.
	<p>Organisation of training for NGO employees and volunteers in the scope of acquisition of external resources for conducting the activities is one of the prerequisites necessary to strengthen the role of the third sector in the area of economic activation of people aged 45/50+.</p>	<p>Lack of funds is the most often indicated barrier for activities to be conducted by the NGOs. At the same time, the respondents stressed the bureaucratic procedures of application for ESF resources. In case of NGOs, preparation of offers and applications is additionally hampered by the lack of professional staff specialised in this area.</p>

Part 7 Identification of barriers and opportunities for extension of the period of economic activity of men and women in Poland

Group	Conclusions	Justification
opinions of people aged 45+	<ul style="list-style-type: none"> • Poor health condition which is confirmed by relatively high percentage of people using benefits for the disabled. • Relatively low education level, particularly in case of women over 60. • Long-lasting unemployment the length of which clearly increases after 50. • Pessimistic assessment of chances of finding another similar work in case of loss of the former job. • Situation on the local labour market – market of C type is more flexible towards employees aged 45/50+ than labour markets of A and B types. 	<ul style="list-style-type: none"> • Quite good self-assessment of health status, considering own age. • Improving level of education, clearly visible in age group 45-49. • Relatively low burden of responsibilities in favour of minor grandchildren and preference to financial assistance in favour of the family. • Burden of households due to repayment of credits, loans and financial assistance granted to close family members. • Limited share of people currently running business against three times larger community experienced in individual business in earlier period of life. • Employment contracts for indefinite period of time prevail, however, flexible forms of employment become more popular; they are partly unavailable due to economic reasons.

options of people aged 45+	<ul style="list-style-type: none"> • High percentage of single person households among women aged 60+. • Low social activity. • High burden of responsibilities in favour of own children, elderly parents, chronically ill or other dependant people. • Low transition capacity of former professional careers generates more fear of potential change of employers. • Relatively large group of people aged 45/50+, who absolutely do not admit a possibility to undertake any educational efforts. • Participation in vocational training does not raise satisfaction among the working people aged 45/50+; the limited real educational activity measured with the percentage of people participating in any form of education. • Negative attitude towards the potential work of people economically inactive. • Poor knowledge of institutional solutions aimed at strengthening the position of people aged 45/50+ on the labour market. • Limited range of use of active support form addressed to the unemployed aged 45/50+ by labour offices. 	<ul style="list-style-type: none"> • Popularising opportunities of part time work and flexible working time schedules. • Limiting work with physical burden. • Openness of certain part of people, mainly women, towards efforts connected with training. • In spite of health limitations, every fifth pensioner recognised that his/her current health status allows him/her to undertake work; it referred more often to women. • Quite significant readiness of people aged 45-49 (mainly women) to undertake educational efforts in connection with the necessity to adjust their qualifications to the labour market needs. • Positive self-assessment of own usefulness at the workplace due to the qualifications held. • Relatively high readiness to undertake work after obtaining the retirement rights. • There are tools of active labour market policy demonstrating the effectiveness of support offered to people aged 45/50+ on the labour market (according to assessment of employers and people aged 45-69).
employers' options	<ul style="list-style-type: none"> • Macroeconomic factors (crisis, difficult conditions, lack of work, younger people are stronger on the labour market). • Employees' competence (out-dated qualifications, low effectiveness of work, aversion to work, aversion to changes). • Discriminatory attitude of employers, co-workers. • Too poor support of the state (active labour market policy should subsidise employers to a larger extent). 	<ul style="list-style-type: none"> • Macroeconomic factors. • Active labour market policy. • Employees' qualifications. • Organisation of working time and conditions. • Activities addressed directly to employers, associated with labour cost reduction (increased expenditure on training, financing of costs of exams and licenses and various forms of practical acquisition of occupational experience).

opinions of PSZ representatives	<ul style="list-style-type: none"> • Insufficient occupational knowledge and skills of people aged 45/50+, lack of adjustment to employers' needs. • Low motivation of people aged 45/50+ to undertake educational activity. • High labour costs inhibiting creation of workplaces. • Lack of promotion of employment of people aged 45/50+. • Lack of occupational prophylaxis. • Unavailability of institutions of care for children and dependent people (barrier, in particular for women). • Lack of enforcement of anti-discriminatory regulations. • Existence of special protection of people at pre-retirement age against termination of the labour relationship. 	<ul style="list-style-type: none"> • High motivation to work for people aged 45/50+. • Good preparation of people aged 45/50+ to perform jobs in which young people are currently rarely educated. • Personality features of people aged 45/50+, such as hard working, precision, responsibility and mental maturity. • Limiting the exposure to long-term unemployment (and generally, breaks in economic activity). • Increasing the resources for ALMP. • Paying attention to the need to elaborate economic activation programmes addressed to older people. • Preferential rules of payment of sickness benefit to older people. • Continued cooperation of PSZ with JOPS.
opinions of representatives of employment agencies	<ul style="list-style-type: none"> • Excessive remuneration expectations of people aged 45/50+ and reluctance to undertake work in non-typical forms of employment. • Insufficiency of knowledge and skills searched for by employers in case of people aged 45/50+. • Poor health condition – lack of health prophylaxis. • Conservatism and routine in discharging the occupational duties (lack of creativeness). • Reluctance of people aged 45/50+ to undertake educational activity. • Unavailability of institutions of care for children and dependent people (barrier, in particular for women). • Lack of enforcement of anti-discriminatory regulations. • Existence of special protection of people at pre-retirement age against termination of the labour relationship. 	<ul style="list-style-type: none"> • Attitude of people aged 45/50+ towards work (responsibility, reliability, respect). • Promoting of employment of people aged 45/50+ among employers. • Development of vocational education of adults (continuing education). • Providing employment agencies with possibilities to specialise in services for people aged 45/50+. • Increasing the resources for ALMP. • Promotion of some, non-typical forms of employment. • Introduction of various forms of incentives and financial exemptions for employers deciding to employ people aged 45/50+. • Preparation of employment programmes for people aged 45/50+ in public sector.
opinions of representatives of training institutions	<ul style="list-style-type: none"> • Shortage of institutions of care for children and dependent people (barrier, in particular for women). • High labour costs, in particular, in relation to older people. • Insufficient occupational knowledge and skills of people aged 45/50+, lack of adjustment to employers' needs. • Lack of employers' awareness of benefits arising from employment of people aged 45/50+. • Existence of special protection of people at pre-retirement age against termination of the labour relationship. 	<ul style="list-style-type: none"> • Qualities of people aged 45/50+: ability to work in a team and manage people, including the ability to fulfil the role of mentor towards younger people; high work motivation, respect for work perceived as one of the basis values in life. • Decreasing labour costs in general, particularly in case of older people. • Introduction of additional exemption for employers hiring employees aged 45/50+. • Development of activation and training programmes which really raise qualifications. • Introduction of financial incentives for people aged 45/50+ deciding to start own business. • Promotion of non-typical forms of employment and work organisation.

IRP	<p>Representatives of all three institutions on the labour market indicated the same barriers and opportunities for extension the period of economic activity of women and men.</p> <ul style="list-style-type: none"> • Lack of adjustment of occupational qualifications of people aged 45/50+, to employers' needs. • High labour costs in general, particularly in case of older people. • Limited access to institutions of care for children and dependent people (barrier, in particular for women). • Poor health condition of people aged 45/50+ arising mostly from the lack of relevant health prophylaxis. • Insufficient support in the period of unemployment and searching for a job. • Lack of promotion of employment of people aged 45/50+ and the resulting benefits. • Legal regulations and compliance; for example, insufficient enforcement of anti-discriminatory law and protection against termination of employment in the pre-retirement period. • Aversion to educational activity or difficulties to adjust to changes in case of people aged 45/50+. 	<ul style="list-style-type: none"> • Development of vocational education of adults. • Decreasing labour costs in general, particularly in case of older people. • Increasing the access to institutions of care for children and dependent people. • Improvement of the institutional support system for jobless people and people searching for a job. • Introduction of health prophylaxis. • Promoting of employment of people aged 45/50+ among employers. • Compliance with anti-discriminatory regulations and shortening the time of protection against termination of employment.
opinions of NGO representatives	<ul style="list-style-type: none"> • Necessary improvement of performance of health care system, especially in terms of access to health benefits in favour of older people. • Poor access to still deficit forms of child care up to the age of 3. • Excessive burden of work in case of women at the age close to retirement, arising from the fact that they are forced to combine economic activity with family roles (care for grandchildren). 	Not applicable.

Source: Own report

Characteristics of the population 45/50+ according to age groups – synthesis

Activities aimed at activation of people aged 45/50-69 should consider the diverse profile of clients represented by people belonging to differentiated age categories, i.e. women and men aged:

- a. 45-49, the so-called retirement foreground,
- b. 50-59 / 64, the so-called pre-retirement age category,
- c. 60/65-69, the so-called retirement age category.

Below the most important conclusions concerning each of these groups, considering the criterion of sex, are presented.

People aged 45-49

People representing this age group still have at least 15 year' period ahead of them before the day of termination of work in connection with retirement, and they have on average 21 years (women) to 23 years (men) of work behind. They mainly perform hired labour in non-public sector, approximately 37% of the employed people goes to public sector. the notion of retirement itself is usually so distant for them (only 1% of women and 2% of men are retired and do not have additional work) that their attitude to economic activity remains under the influence of the current situation on the local labour market, analysed in the context of changes observed from the perspective of people still employed. They consider this status as so reliable that they are not afraid of losing it due to ageing, although they are obviously familiar with certain threats connected with loss of work for such reasons. They would be ready to extend their employment period mainly due to changes in the length and organisation of working time. In case of unemployment, almost all people aged 45-49 (both women and men) search for work, only every eighth woman and every ninth man admitted that they do not take this effort. Their attitude to work may change when they approach their hypothetical term of retirement. They feel quite confident under their status of working people, however, they are slowly becoming aware of the passing time which soon move them to the group of people at pre-retirement age. Currently, these are better educated people, holding higher positions than their older colleagues. More or less every fourth woman and every fourth man at the age under discussion rank high their knowledge of at least one foreign language, in the group of employed men this share is still higher. they work part time for various reasons – women, mainly due to the fact that they cannot find a full time job, men, as they indicated, mainly due to personal reasons and it is rather not associated with their health status; for each fifth, seventh person, a part time work results from structural changes performed at their workplace. The percentage of people declaring membership in trade unions is relatively high.

Women aged 45-49

They usually live in households consisting of at least three people, every fifth of them cares for own children aged up to 15, and every fourth - cares for children aged 16-18. Considering also the fact that every fifth woman cares for parents at older age or permanently chronically ill, they bear heavy care burden. Generalising, it can be stated that the phenomenon of "sandwich" generation, with the entire load of obstacles associated with this status, refers to women aged 45-49. The average monthly net income of women is lower by 12.7% than the income of men at the same age (median of declared net income – by 22.2%). 70% of women work (the dominating need satisfied owing to work is the need of achievement and autonomy), the majority performs hired work (only 5.6% - part time), including more often in public than non-public sector. Every sixth woman runs own business whereas unemploy-

ment refers to every tenth woman and this percentage has not changed (contrary to men) upon moving to the retirement age, while the average period of unemployment is shorter by half a year than in case of women at pre-retirement age. Every fifth woman remains beyond the labour market, including every tenth, similar to men in the same age group, for whom the professional career is a closed subject – they do not consider returning to economic activity. Taking into account that almost 1/5 have university degree (Stage I and II), over 40% – secondary education, and only less than 5% have the maximum junior high school education, women aged 45-49 are relatively well educated; almost every second of them has a driving license. Their IT skills are good – comparable to people below 45, much better than in older age group – 45/50+. Every fourth woman at this age has no language problems, and their “soft” skills are analogous as in case of other people aged 45/50+. Women employed on a full time basis occupy specialist positions (almost every third woman employed). Besides work they also deal, to a limited extent, with social activity, which happens much more often than in case of their older colleagues. They have rather positive attitude towards change of qualifications – 30% say “yes”, against 19% of men; only one fifth of women would not decide to undertake any forms of education, whereas every eight – would not radically change her qualifications if such a need appeared. During the last two years, in the group of unemployed women, on average, almost every fifth participated in training offered to unemployed. Only every tenth woman aged 45-49 believes that if she lost her job she would quickly find another one; double number of women expresses the opinion that they would rather not have a chance for a new job, which confirms the growing exposure to uncertainty resulting from the unemployment status. A half of the women at this age would be ready to undertake any job in order to find employment again, provided that they could work at their place of residence. The said women are more mobile occupationally (at least according to their declarations) than their colleagues at pre-retirement age – every fifth would be ready to change speciality or profession in case of unemployment. What is important, a group of women discouraged towards any activity in order to acquire a new job in case of unemployment situation is the same as in case of men at this age and constitutes over one tenth of the community. In case of unemployment women are moderately interested in any educational effort (similar to those aged 50-59), every third accepts only the necessity of minor extension or deepening of her occupational qualifications, every fifth would potentially accept more radical change (other profession, other speciality). Considerable part of women thinks of her career in long-term perspective since every fourth would also like to work after reaching the retirement age. However, every second woman is interested in working only until she obtains her retirement rights. According to self-assessment, the average unemployment period lasts 34.9 months and it is longer by 30% than in the group of men at the same age. Among women assessing themselves as unemployed, women who have registered status constitute 63%, every fourth of them receives unemployment allowance and this percentage basically does not differ from the percentage of women in the pre-retirement group.

Men aged 45-49

They usually live in households consisting of at least three people. Each fourth man has duties connected with care for own children up to 15 and the same number – in case of children aged 16-18. Men admit that they also have to care for parents at older age of permanently ill – every seventh man has this kind of duties. Their average monthly net income is higher than women's at the same age and also by 5.8% higher than income declared by men at pre-retirement age. Three fourth of men in this group work. Work enables them mainly to satisfy the need of achievements which is as intensive as in case of women at the same age. Similar to women in this age group, each tenth man remains unemployed, however, their situation is slightly better at pre-retirement age (the percentage of the unemployed slightly decreases). According to self-assessment, the average unemployment period lasts 26.8 months and it

is shorter by 32% than in the group of men at pre-retirement age. The majority (71%) has a status of registered unemployed, significant number received the unemployment benefit (41%). On the other hand, not many men undertake the effort to participate in training for the unemployed; four times less men participated in training of vocational profile during the last two years, as compared to women in the same age category. Men aged 45-49 usually have (on average) lower education than women at the same age – every second has vocational education, only every seventh – university degree, whereas every tenth has maximum junior high level degree. Only each fifth man has no driving license. They can handle the computer, they communicate in foreign languages better than the older generation, their “soft” competences are at analogical level. Most of men perform hired labour in private sector (only 4% under part time contract), every fourth runs own business, they deal with social activities to the minor extent (less than women). The majority of working men are workers performing basic works of medium physical load. They are less eager to change their qualifications than women at the same age; even one third rejects any form of educational activity, every tenth would accept radical changes in qualifications. Men in this age group present quite optimistic view concerning the possibility to find another job under unemployment – every fourth believes that he would find it without much effort and only every seventh is convinced that there would be no work available. While searching for a job, they would mainly want to find it in their place of residence, they would accept any offer. Relatively high percentage of men (every fifth) who would be ready to go abroad to work draws attention. They care more than men at pre-retirement age for work corresponding to their qualifications - to search for such work they would be ready to go outside their place of residence; they are less willing to change their occupational speciality. They are more satisfied with their life than women at the same age, although their satisfaction is visibly lower as compared to older men. Considering their occupational future, 29% would like to work even after they obtain their retirement rights, however, every second – like women in the same age group - only until the time determined by retirement.

People aged 50-59/64

This group comprises people who entered the phase of life considered as a period of enhanced difficulties on the labour market, associated with ageing. On average they have 26 (women) to 31 (men) years of work behind. They feel double concern due to the extending perspective of work in connection with increase of the retirement age (11% of women and 13% of men are already retired and do not work any more) and due to the increased risk of losing the former work and difficulties associated with returning to the working group. The percentage of working people clearly decreases, including those performing hired labour, in relation to people from younger age group; men still go to non-public sector more often whereas women rather find employment in public sector. They face problems with finding a full time job more and more often, and this is the main reason - both for women and for men (56-61%) of undertaking part-time jobs. Their motivation to search for work under unemployment conditions gets weaker, nevertheless, still 69% of women and 78% of men keep looking for a job.

Women aged 50-59

Age of 55 brings changes in family life, starting from that moment more and more women live in households consisting of two or one person. Although the percentage of women caring for own children decreases (to 3-7%), the share of women fulfilling duties connected with care for the youngest grandchildren grows to 14%. Still almost every fifth woman cares for dependants at older age. Also in this group of women, some part is charged with duties towards two generations - the youngest and the oldest. Their net income decreases - on av-

erage, by 14.9% as compared to women representing age group 45-49. Women aged 50-59 are still economically active, however, only slightly less than a half work (the share of women employed under part time contracts is almost double as compared to the younger category). They demonstrate high level of economic inactivity (35.4%), although they are still at the age of ability to work. Those who work mainly satisfy their needs of autonomy and achievement, perceived less intensively than in the group of their younger colleagues. The level of education of women aged 50-59 is lower than in the younger group – the number of women with maximum junior high school degree is almost triple and only more or less every seventh woman has a university degree. Slightly more than every third woman has a driving license, also each third has no problems with computer handling, however, also every third totally cannot manage; only 17% rank high their ability to use at least one foreign language whereas 40% considers their knowledge of languages as none. Among the working women, the share of those ready for potential change of qualifications decreases, however, it is still relatively high – 23%. Almost every third woman in this age group rejects any possibility to change qualifications, however, every tenth is even ready for radical change of her qualifications of such a need emerged. The unemployed women still participate in training and other forms of education, although the percentage of those who participated in such activities during the last two years is twice lower than in the group of people aged 45-49. The average duration of unemployment is 40.9 months and it does not differ significantly from the unemployment period of men at pre-retirement age (39.3 months). The definite majority (77%) of women are registered in the labour office, whereas slightly more than one fourth of unemployed women receive unemployment benefit. Under the conditions of loss of previous work even 61% of women would search for work, however, in their place of residence; moving outside their place of residence was rather not considered while the change of qualifications (profession, speciality) – would be accepted only as a last resort (every eighth woman). Considering their occupational future, every fourth woman would like to work longer than until the age they acquire their retirement rights, on the other hand, the share of women interested in finishing their economic activity decreases.

Men aged 50-64

Similar to women, the age of 55 brings changes in family life. In this period, decrease of number of men living in three person households occurs and the number of those living in one or two person households increases. Their burden of duties associated with care for own children and grandchildren is not high - from 2% to 6% of men admit having such duties. Much more frequent is their burden connected with care for older or permanently ill parents - 11% of men indicate such duties. Over a half of men still works (owing to that they mainly satisfy the need for autonomy), however, every third man remains passive. The percentage of part time workers increases (to almost 9%). Every fifth man at pre-retirement age runs own business. The level of education is only slightly lower than in the group of younger colleagues; still the biggest number of men has basic vocational education whereas over 1/10 – maximum junior high school, the percentage of people with university degree is slightly lower. About 80% of men have driving license; every fourth ranks high his IT skills, however, 40% do not indicate any computer skills; only 16% highly rank their knowledge of foreign languages and 40% declare lack of any language competence. Their “soft” competences are comparable to other age groups. The readiness to change qualifications is only slightly lower than in the group of working women at analogical age. It is also confirmed by the fact that in the group of unemployed, similar number of people participates in training and other forms of education in the age group of 45-49. Among men at pre-retirement age - similar to the younger age group – one third rejects any possibility of education, nevertheless also in this group there is limited share of people who would accept radical change of qualifications if needed (more or less, every twelfth man). The average income of men at pre-retirement age

is lower as compared to the younger group (by 5.5%) and older group (by 7.3%) of colleagues. The average period of unemployment is visibly longer (as compared to men of the younger age group) - for this age group it lasts, on average, over one year longer. The percentage of men holding the status of unemployed registered in the labour office is basically the same as in the age group 45-49, whereas the share of those receiving the unemployment allowance has dropped almost by a half. Unemployment of men at pre-retirement age is more often not accompanied by allowance support - contrary to the younger group of men. Unfortunately, in some cases working conditions of older men deteriorate with age - more often than the younger ones, they occupy basic positions of high physical burden, on the other hand, they are equally often employed at positions of low physical burden and they more often than their younger colleagues spend the majority of time at work standing or walking. In case of loss of previous work more than every second man would agree to take any job, however, in the town or countryside where he lives or nearby; they are also ready (every fifth) to go to work outside their place of residence, every tenth could even be ready to go abroad. Change of profession is rather out of the question, however, every fifth men of this group considers changing the speciality.

People aged 60/65-69

This group includes people who, due to the applicable social insurance law belonged mostly to people economically inactive due to the retirement benefit or pension they received; limited number wanted and could continue their work. Due to raising of the retirement age this category will more and more often cover people economically active, with some part still remaining among the working group. Working people of this age group most commonly find a job in non-public sector. They have a period of long-lasting work behind - on average - 32 years for women and even 38 years for men. Their competence useful in modern economy is very low - limited margin of this group can handle computer or communicate in a foreign language. Nevertheless, there is certain group adjusting to the requirements of employers, willing to continue work. However, the retired constitute the majority (over 80%).

Women aged 60-69

Over the years, due to the differences in mortality of both sexes, more and more women (more than a fourth) live lonely, however, still over a half lives in two person households. There is a huge difference between the level of education of women over 60 and their colleagues younger by 15-20 years; more or less every fourth woman has maximum junior school education and only every eighth - similar to the pre-retirement group - a university degree. A little less than 1/4 have a driving license, 15% can handle computer well, 60% - totally cannot manage it; 13% rank high their knowledge of foreign languages (53% presents the contrary information), their "soft" competences are high. Only 8.4% of women at retirement age work, mainly in the non-public sector. Also 8% of women at this age would like to be still active if their health condition allows. Every tenth woman in this group works part time. Owing to work, women satisfy mainly two needs - autonomy and achievement, which are much more strongly perceived than in other age groups. For almost all women, this period is the time of occupational calming down although the level of life satisfaction is lower than in two above discussed age groups. Those who still work are aware (every second) that if they lost work, they would not find a new job; every eleventh is convinced that after all she would find a job without major problems - it is the assessment analogical to women aged 45-49 (10% of indications). It can be assumed that due to certain profile of unique qualifications, their status on the market will not be exposed to risk and they will work as long as they want.

Men aged 65-69

Most men aged 65-69 – similar to women at retirement age – live in two person households, however, every fifth lives alone. The level of their education is slightly better than in case of women in the same age group, since only every fifth, sixth has junior high school education, although the percentage of men holding a university degree is basically the same as among women. Every fourth has a driving license, 17% can handle the computer well, 16% speaks at least one foreign language (respectively, 57% and 46% declare lack of this type of skills). They have quite high net income, higher by 7.8% than income in the group of men at pre-retirement age and even 45.7% higher than income of women over 60. They demonstrate high level of life satisfaction, higher than in case of men in younger age group and higher than among women - irrespective of their age. Work basically does not refer to them anymore, only every tenth still works (every ninth - part time), every eighth runs his own independent business. Men who still work satisfy their quite high need of autonomy - of much higher intensity than in younger age groups. However, over 80% do not think of any form of work, nevertheless, 12% of men want to be active if their health allows. Taking into account the indecisive, it can be said that in total, every sixth man after passing the limit of retirement age, is still interested in economic activity. Those who work are aware of the scale of problems in finding a job again in case of its potential loss, however, this risk is not higher than in case of men at pre-retirement age. Every sixth man aged 65-69, similar to those aged 50-64, believes that he would find a new job quickly. This is the group which, due to their good position on the labour market, is not afraid that they would have problems with work, and if they only want to work, they will find it.

Characteristics of the population aged 45/50+ according to the place of residence (type of local labour market) – synthesis

In the surveys under the *Diagnosis* attention was drawn to the diversity of possibilities of economic activation of women and men aged 45/50+ on the territory of low-, medium- and highly urbanised districts, creating (including the consecutive characteristics presented in the methodological part of this study) diverse types of local labour markets, designated, respectively, as A, B and C type. Districts characterising the local labour markets of A and C type create contrasting contrary conditions of economic activation of women and men aged 45/50+, not only due to different social and economic conditions but also due to the changing attitude to work during lifetime, along the ageing process. Districts constituting B type labour market are intermediate in terms of possibilities and opportunities for growth of economic activity of the group under discussion as well as these people's attitude to work over lifetime. The situation is not homogeneous territorially, which makes explicit defining of the local labour market type difficult. It was confirmed by surveys conducted under the *Diagnosis* among women and men aged 45/50+, and among employers. Accordingly, the decision was taken to present the situation of women and men aged 45/50+ in detailed way only for labour markets of A and C type.

The A type local labour market comprises areas of low urbanisation level, mainly villages and small towns, where not only limited activation possibilities were maintained due to relatively poorer economic development, but also the traditional attitude to work of women and men, indicated by distribution of roles in the rural economy. The average monthly net income available to a woman living in this kind of district in the 2nd quarter of 2012 reached PLN 1191.05 and it was lower by 20.2 % than income available to a woman living in C type market. In relation to men, this difference was bigger and amounted to 25%. Inhabitants of A type labour market aged 45/50+ live mainly on benefits (for 38% of women and 17% of men the retirement remains the main source of subsistence), to a lesser degree - on hired labour (it is the main source of subsistence only for every fifth woman), most commonly under the contract for definite time. The specific feature of inhabitants of rural areas aged 45/50+ is that both for women and for men - the retirement is the main source of income more often than in case of city inhabitants. Only for every eighth man income from farm remains the main source of subsistence. Most of women aged 45/50+ (59.3%) remain economically inactive. On the other hand, the economic inactivity of men is relatively low, even lower than in case of C type market. Thus, the A type market is a traditional market, with low activity of women aged 50+ and five years younger, and relatively high activity of men. The availability of hired labour is much lower (in case of women - two-fold) than in case of C type markets, particularly in terms of contracts for indefinite period of time. This activity is only partly supplemented by work at own agricultural farm (8.1% of women and 12.5% of men). The time of retirement usually ultimately ends the interest in work, especially in case of women – even 37.6% of them are not interested in any work, and three times less continue it on C type markets. The working people usually perform work as specialists and qualified workers. Public sector is the major workplace for women and men aged 45/50+ – every second woman aged 45-59 and every fourth man aged 45-64 works there. Work is available, however, for the majority - outside the place of residence, which is associated with significant inconvenience due to commuting to work – share of people working outside the place of residence reaches even 62.3% (for men aged 45-49, even 77%); if countryside is the place of residence, almost all working people commute to work – 89% of men aged 45-49 and 77% of men aged 50-64, whereas in case of women - 75% and 63%, respectively.

Unemployment is the group of women and men aged 45/50+ is not a problem due to its scale, however, it is severe, since it is long-lasting, turning into permanent elimination from the labour market – the average time of remaining unemployed reaches, respectively, 52 months in relation to men and 46 – for men. Poor situation of people aged 45/50+ on the labour market is confirmed by the fact that every second unemployed has remained unemployed for at least 24 months and about 10% – for at least ten years. Due to very limited availability of work, employers are convinced that after potential loss of former work the employees have minor chances to acquire next, similar work, and it neither depends on profession nor on the competences held, but on own entrepreneurship of these people. This assessment also affects the negative attitude towards change of qualifications – in case of unemployment, the readiness to change the speciality or the profession (under hypothetical unemployment situation) occurred only in case of every tenth person. Additional activity is also minor; the additional work beyond the main source of subsistence - seasonal or temporary - is undertaken twice more rarely than on C type markets.

Almost double amount of women, in relation to men, is entitled to receive the unemployment benefit; among countryside inhabitants every third unemployed woman and every fifth unemployed man aged 45/50+ were entitled to receive the unemployment allowance. Health status of the community aged 45/50+ is the factor hampering economic activation – even 27.1% of people at this age suffers from permanent illness/ disability in connection with the work performed or its conditions; in the said areas a group of pensioners due to accident at work is relatively numerous (three times higher percentage of pensioners who were in-

jured in an accident at work among village inhabitants), which, according to their assessment constitutes an essential obstacle against undertaking work.

The above characteristics of women and men aged 45/50+ on the territory of A type labour markets indicates limited possibilities of their economic activity, unless it is undertaken outside their place of residence. The physical capacity decreasing with the age – a barrier to overcome difficulties connected with commuting to work in other locations (considering the shortages of transport infrastructure in Poland) indicate the need to undertake activation measures which would be rather oriented towards the local entrepreneurship and self-employment under the NGOs.

The C type local labour market covers the highly urbanised areas, big cities, municipal agglomerations, where economic activity of both women and men is the basic source of subsistence. The average monthly net income available to a woman in the 2nd quarter of 2012 reached PLN 1492.15 and it was higher by 25.3% than income available to a woman living in A type market. In relation to men, this difference was bigger by a third.

Among women aged 45/50+ only less than a half (42.3%) remain economically inactive. C type market promotes economic activity of women and men aged 45/50+. The scale of economic activity of men at this age is maintained at similar level, independent of the type of labour market. Availability of hired labour based on employment contract for indefinite period of time is quite high - such work is performed by over 1 / 3 of women. Also after retirement only slightly more than 1 / 4 of women do not express their interest in further work. Women, independent of 45/50+ age category demonstrate moderately active attitude towards work – in the age group of 50-59 still over 60% of women work. After passing the retirement age limit (60-69) 14.5% of women are still economically active. Differentiated profile of workplaces is observed - quite often people aged 45/50+ work as specialists, auxiliary administrative staff, hold managerial positions, and they quite rarely work as unqualified workers. Some inhabitants of the largest cities commute to work beyond their place of residence (ab. 14% of men aged 50-59 and only 4% of women); the smaller the city, the higher the percentage of commuters aged 45/50+. Low level of unemployment is associated with relatively high potential availability of workplaces, although, according to employers' assessment, the situation is much more complicated and in case of loss of previous work, the chances to acquire a new, similar job are mostly unpredictable (comparable percentage of contradictory answers). Over 1/4 of the unemployed men and every fifth unemployed woman are entitled to unemployment allowance. The unemployed aged 45/50+ usually search for work. Almost a half of people at this age assess their health status as good or very good. However, 29.5% is affected by permanent illness/ disability in connection with the work performed or its conditions; the percentage of pensioners who would be ready to undertake work – 21.9%. Positive attitude to work of people over 45/50 is also expressed by their relatively high interest in assistance provided for a fee or without fee in favour of family firms, care for children, the disabled and the older people, or small works performed in favour of various private people. Difficulties on the market encourage women and men to occupational mobility – the readiness to change speciality or profession (under the hypothetical situation of unemployment) occurred in case of every fifth person (irrespective of the sex).

The above characteristics of women and men aged 45/50+ from labour market areas of C type indicates the relatively higher possibilities for growth of their economic activity, not only due to relatively higher availability of work than on A type market, but also due to higher mobility of women and men aged 45/50+.

The characteristics of medium and highly urbanised areas is associated with the economic development based on services and, which offer workplaces both to local population and to those commuting from the nearby areas. The nature of these areas may be recognised as relatively stable, in the context of changes occurring in the low-urbanised areas.

It should be stressed that rural areas in Poland are not homogeneous. Due to their specific features, such as the level of local development, dominating type of economic activity, location, natural environment resources, human and social capital, they may be defined both as developed areas and problematic areas. Contrary to urban areas, the low-urbanised areas of our country demonstrate a positive tendency in the scope of population numbers. In the years 2000-2012, permanent decrease of the number of population of Poland was recorded, however, population of cities was mainly falling down. During the last ten years, the number of rural population was systematically growing, and its share in the general number of the country population increased from 38.1% in 2000 to 39.1% in 2010³⁰⁸. The tendency of systematic growth of rural population in Poland results from two fundamental reasons: positive balance of internal migration: countryside - city and the positive, although decreasing, natural growth of population. It can be assumed that contemporary village is perceived as an attractive place of residence, offering relatively cheap land, peacefulness and security as well as continuously increasing access to social and technical infrastructure facilities. However, it should be explicitly stated that this phenomenon does not refer to peripheral rural areas, of definitely lower access, attractiveness and level of social and economic development. Accumulation of many negative phenomena and conditions in such areas significantly reduces the life quality of people, hampers or prevents the development processes. The growing unemployment is also an essential problem affecting rural communes in Poland. The number of unemployed village inhabitants in the years 2008-2010 increased by 186 thousand; in 2010 they made 43.8% of the total number of unemployed in Poland. Among the unemployed young people dominate – up to the age of 34 who constituted 56% of the total number of unemployed in 2010³⁰⁹. Another characteristic feature of rural areas, of adverse impact on dynamics and possibilities of their development, are the broadly understood conditions of running the economic activities. they include, among others: high costs of trade (dispersion of consumers, long distance to sales markets), difficult access to institutions supporting entrepreneurship, or level of equipment in terms of technical and social infrastructure, still lower than in urban areas³¹⁰. Irrespective of the aforementioned factors, significant growth of number of economic entities acting in rural areas can be observed over the recent years. However, it is still assessed that in relation to the number of population inhabiting rural areas of our country, the number of economic entities in villages remains limited and the entrepreneurship ratio in 2009 was still at a level almost twice lower than in the cities (63 in villages and 121 in cities)³¹¹.

As the studies performed under the *Diagnosis* indicated, in the context of situation on the labour market, the qualities of countryside inhabitants aged 45/50+ may be identified as characteristics of A type districts.

³⁰⁸ Statistical Yearbook of Agriculture 2011, GUS, Warsaw 2011.

³⁰⁹ Ibidem.

³¹⁰ Barriers of entrepreneurship development in rural areas are described more comprehensively in the report: *Institutional barriers of entrepreneurship development in rural areas*, Forum of Development Initiatives, 2011, http://efrwp.pl/theme/site/userfiles/files/RAPORT_przedsiębiorczosc.pdf, status as of 12 June 2012.

³¹¹ T. Grosse, Ł. Hardt, *Sectoral or integrated, i.e. the optimum development strategy of the Polish village*, Pro Oeconomia Fundacja Ewaluacji i Badań Ekonomicznych, Warsaw 2010, p. 23.

Chapter XIII

Recommendations

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This chapter presents recommendations arising from the aggregate analysis of the research material in four research areas, i.e. concerning the situation of people aged 45/50+ on the labour market, considering the possibility to support the opportunities of maintaining their employment/return to work, based on the opinions of: (i) women and men aged 45-69 and employers (representing public and non-public sector, micro, small, medium and large organisations specified according to the criterion of the number of employees), (ii) representatives of labour market institutions, (iii) representatives of social welfare organisational units, and (iv) representative of non-governmental organisations.

The recommendations are basically addressed to two groups of stakeholders covered by the survey: labour market institutions and social welfare organizational units. The reason is that these institutions implement the employment policy and social policy at central and self-governmental level (regional and local).

Among institutions of labour market, entities focusing on economic activation of human resources and prevention of unemployment and its negative consequences, public employment services (PSZ – *Publiczne Służby Zatrudnienia*) fulfil the overriding role³¹². PSZ constitute employment bodies (the minister competent for labour affairs, governors of provinces, marshals of provinces and district governors), including the district and regional labour offices, the office of the minister competent for labour affairs and regional government offices. At the central level, the minister competent for labour affairs is responsible for implementation of state policy on the labour market, including coordination of activities of employment services, whose competence covers planning of labour market policy and regulating the activities of both governmental and self-governmental bodies and offices. The self-government of each province is responsible for implementation of labour market policy at regional level, programming and coordinating activities leading to activation of the regional labour market. On the local level, the tasks of the state in the scope of employment policy and labour market are performed by the district self-government. The tasks complementary towards employment services are implemented by employment agencies, involved mainly in job intermediation. Whereas PSZ are involved in economic activation of the unemployed, including people in particular situation on the labour market, i.e. among others, people aged 50+, the employment agencies deal with job intermediation for all people who very often represent the age group 45/50+. Activities addressed to potential employers at older age require bridging the competence gap through their education, which determines the role of training institutions among labour market institutions as stakeholders of activities addressed to women and men aged 45/50+. Training institutions of the labour market include public and non-public entities providing extra-school education based on separate regulations. It is also expected that training institutions should offer support in the scope of acquiring workplaces for the people trained³¹³. However, the practice shows that such support was so far provided within a limited scope and it is addressed to insignificant number of people³¹⁴.

³¹² Tasks of public employment services and other institutions of the labour market are contained in the Act of 20 June 2004 on promotion of employment ... , op. cit.

³¹³ Regulation of the Minister of Labour and Social Policy of 2 March 2007 concerning detailed conditions of provision of labour market services by public employment services (§ 31 item 1 p. 9).

³¹⁴ A. Sznajder, *Activity of taining institutions as labour market institutions*, <http://www.rowniowpracy.gov.pl/50/institucje-rynku-pracy/dzialalnosc-institucji-szkoleniowych-jako-institucji-rynku-pracy.html>, 2012-06-13.

Public employment services should cooperate with entities of self-government administration, services operating in the social area, such as education administration, social welfare centres as well as employers and organisations of the third sector. It obviously also refers to activities aimed at increased economic activation of people aged 45/50+.

In legal terms, social welfare is the institution of social policy of the welfare state, enabling the entities and groups to overcome difficult life situations by means of financial benefits and social work³¹⁵. *The Act on social welfare*³¹⁶, including *the Act on public benefit and voluntary activity*³¹⁷ and *the Act on social employment*³¹⁸ regulate the active social policy preventing the exposure of social welfare clients to permanent marginalisation. The tasks of social welfare entities include: (i) enabling people and families to overcome difficult life situations which they are not able to handle, using own authorities, resources and possibilities, (ii) supporting people and families in efforts aimed at fulfilling their basic needs and allowing them to live in conditions corresponding to man's dignity, (iii) preventing difficult life situations (which such people and families are not able to overcome themselves), (iv) assistance to people and families in becoming independent in life, and (v) tasks for the benefit of integration of people and families with the environment. Activities of social welfare organisational units addressed to people aged 45/50+ cover two main directions: (1) social welfare services in favour of the elderly, and (2) prevention of social exclusion and including people at productive age exposed to social marginalisation in the labour market (mainly through activation instruments). Due to the subject of the report, recommendations addressed to JOPS shall refer to the second of the above mentioned areas and they will be addressed to entities implementing social policy at regional level (regional social policy centres) and local level (mainly to the so-called environmental aid units), as well as entities acting at central level. Considering the fact that neither the scope of statutory tasks allocated to social welfare nor the spectrum of instruments for economic activation available to social welfare entities allow and encourage the priority treatment of the economic activation area of people aged 45/50+, implementation of social welfare entities in the scope of this activation is currently possible mainly under cooperation of various entities. This results, among others from the statutory incorporation of JOPS into the national system of economic and social activation of people exposed to social exclusion, who obviously also include social welfare clients aged 45/50+. Such conditions will affect the nature of recommendations formulated towards social welfare organisational units.

The NGOs and employers are also important stakeholders of actions addressed to people aged 45/50+ in the context of their occupational situation³¹⁹. In the area of social and occupational integration, organisations of the third sector implement four main goals: (i) they ensure the interim employment, (ii) they create self-financing workplaces, (iii) they integrate occupationally, ensuring permanent assistance, and (iv) they re-adapt socially through work³²⁰. In accordance with the new paradigm of governance, the NGOs more and more often fulfil the role of operators on the market of public services. Due to their better knowledge of real problems and needs of the society, increased specialisation as well as

³¹⁵ Compare to: J. Krzyszkowski, M. J. Grewiński (ed.), *Contemporary tendencies in social welfare and social work*, the Mazowieckie Social Policy Centre, Warsaw 2011; J. Krzyszkowski, *The elderly persons* [in:] R. Szarfenberg (ed.), *Social aid and integration towards selected groups – diagnosis of standardisation of services and models of institutions*, National Research Report, WRZOS, Warszawa 2011, J. Krzyszkowski, *Environmental social aid towards the needs of the elderly* [in:] *To be a senior in Łódź Province*, RCPs in Łódź, Łódź 2010.

³¹⁶ Act on social welfare of 12 March 2004, Journal of Laws of 2009 No. 175, item 1362, as amended.

³¹⁷ Act of 24 April 2003 on public benefit and voluntary activity, Journal of Laws of 2003 No. 96, item 873.

³¹⁸ Act on social welfare of 13 June 2003, Journal of Laws of 2003 No. 69, item 424, as amended.

³¹⁹ Among NGOs, associations and foundations dominate, operating on the basis of provisions of the Act of 7 April 1989: Law on Associations, consolidated text, Journal of Laws 2001 no 79 item 855 as amended and the Act of 6 April 1984 on foundations, Journal of Laws 1984 no 21 item 97 as amended.

³²⁰ E. Leś, *Role of the third sector in social policy*, [in:] G. Firlit-Fesnak i M. Szyłko-Skoczny (ed.) *Social policy. Academic handbook*, PWN 2009.

enhanced flexibility and freedom of action, they become an essential partner for the governmental and self-governmental institutions³²¹.

Due to the nature of activities of non-profit institutions and enterprises, recommendations addressed to them shall be of different nature - they may only indicate certain directions, without recommending them explicitly.

In the recommendations formulated hereunder in this report, the issue often raised concerning the opportunistic determinants of increased employment opportunities of women and men aged 45/50+ was omitted, focusing on these activities which depend on economic decision-makers and on their beneficiaries. These recommendations are focused on six main areas: (1) creating incentives for employers to employ women and men aged 45/50+, (2) prevention of discrimination due to age, (3) continuing education, development of competence of women and men aged 45/50+, (4) evolution of the activation policy carried out and its instruments, (5) development of local social policy, (6) popularisation and promotion of economic activity of women and men aged 45/50+.

Recommendation no. 1

Creating incentives for employers to employ women and men aged 45/50 + in Poland through:

Decreasing labour costs

Justification

The main prerequisite to increase the readiness of employers to employ people aged 45/50+ is to **decrease costs of their labour**. Generally speaking, labour costs include expenses incurred by the organisation for employment and development of personnel³²². They may be divided into two basic groups: payroll costs and non-wage costs. The first group covers remuneration and direct benefits for employees, whereas the second group includes indirect benefits for employees and their families (including, among others, social insurance, occupational safety and hygiene, some social benefits, medical care, etc.) and costs of personnel management. The problem is that employees aged 45/50+ usually receive higher remuneration than younger employees, even only due to seniority allowance, but mainly due to earnings increasing during the professional life. The relation between declining productivity attributed to older employees with the remuneration growing, on average, along age augmented with the risk of deteriorating health status and absenteeism due to sickness, affects the increase of labour costs, obviously determining the decisions of employers concerning the employment and maintenance of the employee³²³. Due to the fact that the payroll costs of older employees should not and do not need to be reduced (at the most, efforts should be undertaken to resign from the so-called seniority of remuneration, i.e. determining the remuneration based on years of service only), decrease of non-wage costs connected with their employment should be considered. Reduction of the so-called tax wedge³²⁴ is of special importance for increasing the opportunities to employ these people aged 45/50+ who are least productive (usually those unqualified or possess-

³²¹ M. Grewiński, S. Kamiński, *Civic social policy*, PTPS Wydawnictwo Wyższej Szkoły Pedagogicznej TWP, Warsaw 2007; R. Szarfenberg, *Weaknesses of the third sector and public-private partnership*, <http://rszarf.ips.uw.edu.pl/pdf/tzts.pdf>.

³²² The studies show that approximately 31% of entities do not invest in the occupational development of their employees at all due to the lack of resources needed to refer employees for external training, or due to poor financial situation. Only 14% offer their employees additional health insurance.

³²³ More on this subject: Z. Wiśniewski (ed.) *Age management ...*, op. cit.

³²⁴ Tax wedge is the percentage of gross salary which the average employee must return for taxes and insurance premium (a part of these contributions is paid directly by the employee and a part is deducted by the employer).

ing low occupational qualifications), whose potential earnings range around the minimum salary.

Target group of the recommendation

1. Government

It should be recommended to undertake activities to develop legal solutions enabling to decrease the non-wage labour costs of people aged 45/50+. This can be done in at least three ways. Such decrease may be, first of all, the consequence of subsidising their employment from public funds and, secondly, reducing the social insurance contribution deducted from their remuneration (besides the “capital” contribution) as well as income tax, and, thirdly, application of tax exemptions for employees hiring such people.

The net salary received by people aged 45/50+ with low remuneration should be made sufficiently attractive and competitive against income received due to other titles than the official (legal) employment, thus, for example, from various types of benefits or activities in the so-called grey zone. The reason is that high tax burden encourages people of relatively low earnings (i.e. usually those of low qualifications) to refrain from disclosing own work (escape to the “grey economy”) or to exploit all sorts of available benefits.

Therefore, it would be worth recommending the progression of the aggregate taxation fee of remuneration, i.e. significant reduction of the “tax wedge” for people aged 45/50+ earning below the average salary. In relation to personal income tax, the possible solutions include, for example, raising the flat tax deductible cost and tax deductions (which would effectively increase tax progression at the beginning of the tax scale), whereas in case of insurance premium - introduction of amount of remuneration exempt from premium charges (besides the pension premium contribution which has the nature of savings). In this way, increase of net remuneration can be achieved for people of the lowest salary, without increasing the gross labour costs, which will reduce the burden of employers and influence their readiness to employ women and men aged 45/50+.

A partial solution in the scope of reducing labour costs of older people could be providing an enterprise employing former participants of active labour market programmes (which refers to people over 45/50) with a bonus for employment contracts (e.g. exemptions in relation to social insurance contributions or taxes).

Age management dissemination

Justification

As the surveys have shown, the employers’ approach to managing older employees is rather intuitive, without full awareness of opportunities and limitations associated with age (only every eighth respondent plans employment with consideration to age and every seventh organises working time taking into account the age of the employees). It refers, in particular, to small and medium organisations since large undertakings and those operating on C type market (thus, more urbanised, with high share of people aged 45/50+ in the general number of unemployed, but in generally better condition in terms of overall level of unemployment) use the age management practices much more often.

Target group of the recommendation

1. Target group of the recommendation

A good support in terms of popularising the relevant practices would be the incentives for age management within new concepts of management in the public sector, in particular, in the governmental and self-governmental administration (*New Public Management, public governance*). An example of human resources management in public sector entities would be competitions for the best solutions in the scope of age management, such as “Senior at work”.

Demonstrating the positive effects of age management in public sector entities would, on the one hand contribute to popularisation of the idea itself, also in the non-public sector, and on the other hand - it would stimulate studies on adjustment of adequate solutions.

2. Employers

Age management is a part of procedures arising from HR, which treat employees according to human capital categories. Its development in case of older employees should result from training policy considering the real needs of the organisation, including the assessment of personal risk. The employer should consider common training practices addressed to all employees also as a motivation and integration element, and, at a longer-perspective, as an element facilitating the transfer of knowledge and innovativeness. Thus, the instruments of human resources management should take into account the equality of opportunities – this shall guarantee maintaining older employees under employment, simultaneously contributing to the development of the organisation through the increase of human capital accompanying the cooperation between generations.

The age management practices should be implemented mainly by public sector entities, in which a large group of people aged 45/50+ works (in case of women, even more than in non-public sector). Introduction of age management as a part of personnel function should be common, especially that this issue is not new on a national scale. Such activities should be more extensively popularised, especially in areas classified as A type labour markets, where application of this type of strategy is currently marginal. The availability of training offers of HR advisory institutions could be helpful in this scope, referring, for example to the issues of age differentiation in recruitment processes³²⁵.

Raising awareness of the threats arising from difficult and noxious working conditions of women and men aged 45/50+ and strengthening of the social and institutional supervision of working conditions of people at this age

Justification

Work conditions constitute the key factor for popularising the employment of women and men aged 45/50+. Over one third of people at this age stay at work after regular hours (on average, 22.4 hours monthly), due to the need to fulfil the obligations imposed by employers. Every fourth employer employs women and men aged 45/50+ on Saturdays, Sundays and holidays, almost every second - in overtime, every tenth - at night. Availability of inadequate, inconvenient work which requires working in overtime due to tasks of the scope exceeding the performance capacity within the working time standards, not only discourages from searching for a job or continuing the employment, raising concerns related to increasing the retirement age, but first of, it deteriorates the health status of the society (in particular, the older group) and increases the scale of its disability. In relation to women and men aged 45/50+ who - as the studies indicated - perform works requiring considerable physical effort and staying at work "after hour", such problems should be the subject of age management.

Target group of the recommendation

1. Government and local self-government entities

The role of occupational medicine services should be strengthened in order to protect health and fitness of working people, including those aged 45/50+ against unfavourable conditions of the working environment; at the same time, the physical and mental condition of

³²⁵ Zentrum für Soziale Innovation www.zsi.at; training platform funded under the Leonardo da Vinci programme – mature@eu learning platform for age-diversity recruitment – designed for employers to assist them in recruitment and selection of persons at mature age; <http://en.elearning.mature-project.eu/> (status as of 6.1.2013).

such people would improve and they would gain the opportunity to work for a longer life perspective³²⁶.

2. Employers

Adjustment of work and conditions of its performance for women and men aged 45/50+ should be consulted with the relevant services (H&S units, State Labour Inspection (PIP), social labour inspectors), in order to prevent adverse effects of work in inadequate conditions.

3. Trade unions

Significant role in supervising the working conditions of people aged 45/50+ may be fulfilled by trade union organisations which, pursuant to the Act on trade unions “provide control over compliance with the labour law and participate, under the rules specified in separate regulations, in supervision of compliance with the rules and regulations of health safety and hygiene” (art. 23, item 1).

Recommendation no. 2

Preventing age discrimination

Justification

Although discrimination is prohibited by virtue of the Polish law, it still remains quite common³²⁷ and restricts access of older employees to the labour market (it is specified at the first place as the discriminating factor in recruitment processes)³²⁸. The need to counteract any symptoms of discrimination against older people on the labour market seems indisputable. It should be prevented by already existing (good) legal solutions. As it is known, age is one of the basic social and demographic characteristics determining many phenomena. Results of scientific studies, in particular, those conducted within the project, as well as the common observations, indicate the existence of the relationship between obtaining and maintaining of employment and the age. At the same time, it should be noted that it is a variable occurring “in confounding”, correlated (thus, entering into interactions) with other social and demographic features, such as sex, education or years in service.

An essential source of the discriminatory attitude of employers towards employees aged 45/50+ (including those potential) are the stereotypes referring to them, which were indicated by all respondents, significant labour market actors (employers, representatives of labour market institutions, social welfare organisational units, NGOs) found in the surroundings of the target group of our interest. Stereotype, according to the definition of P. Sztompka, *is the simplified, unilateral, extremely exaggerated picture of certain community, treating all its members in non-differentiated way, independent of their individual features*³²⁹. Stereotypes are dangerous since they often result in explicitly negative assessment and the pejorative features they contain, attributed to people aged 50+ (in the context of their occupational situation)

³²⁶ Data for 2009 show that in Poland a man who lived to the age of 65 has further 14.8 years of life ahead of him, including only 46.1% in good health; in case of women, each 19.2 years of further life would include 38.8% years of life in good health – Eurostat, *Active ageing ...*, op. cit., p. 29.

³²⁷ The recent studies related to the scope of discrimination perceived by citizens of the Member States, conducted within the Eurobarometer in the European Union, show that discrimination towards persons aged 55+ in Poland is not a significant problem since only 44% of the respondents recognised that it is common, which places Poland on the 15th position among 27 Member States; the largest range of discrimination occurs in Hungary (75% of the respondents described it as common) and in the Czech Republic (68%); the lowest range was noted in Ireland – European Commission, *Discrimination in EU ...*, op. cit., p. 43.

³²⁸ Ibidem, p. 88.

³²⁹ P. Sztompka, *Sociology*, Wydawnictwo Znak, Kraków 2007, p. 300.

are treated as an inherent feature which is not subject to any adjustment. Characterising the situation of people at this age on the local labour market, the respondents clearly stressed the role of economic activation of the unemployed aged 45/50+.

Target group of the recommendation

1. Government and territorial self-government entities

The coherent enforcement of the existing anti-discriminatory law by relevant institutions and by the stakeholders themselves, i.e. by people aged 45/50+ and their organisations, is required. The problem is to introduce a path which would facilitate the process of women and men over 45/50 appealing against decisions of public institutions, private entities, unfavourable in terms of age, and to promote good examples. Such measures should include, first of all, promotion of anti-discriminatory labour law regulations, contributing to raising the level of legal knowledge and awareness and, secondly, dissemination of good practice examples. It is also important that discriminatory practices (not only on the labour market) are not socially accepted.

In Poland, a programme dealing with solidarity between generations should be also developed, based on the idea of promotion of personal rights of each individual, such as dignity and independence, assuming the mutual tolerance and the impartial mutual support of co-existing generations. The goal should be to create rules, rights and instruments leading to open and sincere generation dialogue which would enable solutions beneficial for both parties and, at the same time, indicate measures leading to fair distribution of benefits and burdens between generations³³⁰. The inter-generations solidarity³³¹ on the labour market must be reflected in the free and fair access to education and work for all age groups, assuming that the working generation cares for generations which are not yet and which are no more economically active. Special attention should be paid to the detrimental age discrimination between generations.

2. Employers

Practice shows that discrimination is easier to define than to identify. In this case, the problem is to eliminate the barrier of access to workplaces, which is demonstrated by selective behaviour of employers, whose decisions are driven by age of employees or/and candidates to work (over 11% of employers, including 13.3% employing at least 250 people, admitted that they had not recruited even one person aged 45/50+, since for various reasons they prefer younger candidates). Employers should more broadly use talents and experience of people aged 45/50+ and cooperation between generations aimed at, on the one hand, maintaining knowledge in the organisation and, on the other hand, maintaining older employees under employment. The two-directional transfer of knowledge enables older employees to reduce the competence gap, particularly in the scope of ICT, and allows the younger ones to acquire skills which are not provided by the educational system. These proposals are included in age management which, under Polish conditions - as it was stressed earlier - is rather applied by employers based on intuition. More attention should be paid to management of diversity in relation to age, which is of paramount importance in the context of promotion of solidarity between generations³³². Cooperation between generations will support more open percep-

³³⁰ Considerable commitment at the EU level in activities against discrimination due to age was described in the publication prepared by Directorate General for Employment, Social Affairs and Inclusion, *The EU Contribution to Active Ageing and Solidarity between Generations*, Luxembourg, June 2012, p. 16.

³³¹ More on this subject: P. Szukalski, *Solidarity of generations. Dilemmas of relations between generations*, Wydawnictwo Uniwersytetu Łódzkiego, Łódź 2012.

³³² In some countries entities exist which are focused on assisting employees in compliance with the anti-discriminatory law, such as, for example, Equal Treatment Commission in the Netherlands, offering legal advice; there are special projects of proactive management of age diversity at a workplace, such as, e.g. „Working better” – more in the publication, *Tackling Ageism and Discrimination. Equinet European network of equality bodies*, Brussels 2011, p.12; it should be mentioned that among 30 organisations from 25 EU Member States there was no Polish entity involved.

tion of older employees by the younger generation, without stereotypes, at the same time, preventing discrimination of people aged 50+.

3. Labour market institutions (IRP)

In order to mitigate the discriminatory behaviours and practices used by employers we recommend coherent enforcement of anti-discriminatory regulations by IRP, in particular, by institutions dealing with job intermediation.

Recommendation no. 3

Continuing education, development of competences of women and men aged 45/50+

Justification

A possibility to learn over the entire life must be guaranteed to all members of the society, irrespective of age, also to people from older age groups, often perceived - as the studies have shown - as a group of limited development and low flexibility. The studies show that occupational education of women and men aged 45/50+ is neither adequately appreciated neither by the stakeholders themselves nor by the employers. During the last two years preceding the survey of the *Diagnosis* only 4.4% of men and 7.4% of women at this age undertook any educational activity. On the other hand, the unemployed aged 45/50+ demonstrate quite high readiness to change their qualifications - it refers mainly to women aged 45-49. Covering training expenses from own funds by every second people participating in training activities in the recent period is also essential. Limited involvement of groups aged 45/50+ in the Polish society in continuing education is not exceptional comparing to other EU Member States. Too low interest of the majority of the European Union societies in continuing education raises justified concerns ("taking into account that, irrespective of certain improvements in education and training for the EU citizens, learning over the entire life still remains unrealistic and that certain indicators are even alarming"³³³). This stimulated the European Parliament to adopt the resolution concerning education, training and strategy "Europe 2020".

Involvement of employers in educational activity is also too limited, particularly in the SME sector where costs of training are often treated as redundant labour costs, subject to reduction in case of economic slowdown. This situation applies even more to women and men aged 45/50+, although - as the studies have indicated - such people do not demonstrate aversions towards training if they remain employed. In this area, situation is particularly difficult on A type labour market where people aged 45/50+ show very low readiness to undertake educational activity aimed at obtaining new professional qualifications - only every fifth respondent of areas classified to A type labour market declared the willingness to change qualifications under the circumstances of losing the former workplace. The survey conducted under the *Diagnosis* clearly indicates that women and men aged 45/50+ require different approach, both those unemployed and economically inactive and those possessing low qualifications. Other needs will be indicated by women and men inhabiting areas of low urbanisation, demonstrating high level of unemployment and traditional distribution of social roles and attitude to work (A type labour market). On the other hand, different measures stimulating the educational activity of employers and employees will be required in highly urbanised areas, comprising big cities and municipal agglomerations (C type labour market). Training activity comprising women and men aged 45/50+ willing to upgrade or change their qualifications requires detailed recognition of their needs and, what is equally

³³³ Resolution of the European Parliament of 11 September 2012 on education, training and „Europe 2020“, 2012/2045(INI); <http://www.europarl.europa.eu/sides/getDoc.do?pubRef=-//EP//TEXT+TA+P7-TA-2012-0323+0+DOC+XML+V0//PL> (status as of 20.10.2012).

important, considering the real situation of the local labour market in the training offer. More and more frequently, representatives of labour market institutions as well as NGO leaders and activists, and also external observers, express opinions of low effectiveness of the training implemented, even duplicating the training courses provided, e.g., by district labour offices and the NGOs. The specific nature of the target group should be also considered since the manner of organising the training execution stage is also important. Women and men aged 45/50+ pay considerable attention to the training methods, they usually rank low their abilities and skills, absorb knowledge in a different way. The next problem is the level of ICT competence of people aged 45/50+ which, according to the opinion of NGO leaders and activists and representatives of labour market institutions, significantly increase their opportunities on the contemporary labour market, whereas lack of skills in this area prevents them from active searching and finding employment. On the other hand, low level of ICT competence of women and men aged 45/50+ restricts the offer of educational forms in case of this group. Although distant learning should not cause technical difficulties to working women and men aged 45/50+, as results from this survey, 73% of them uses computer at work. However, the situation in relation to the general group is not so optimistic (a half of the population aged 45/50+ – irrespective of sex – is not able to handle a computer at all, or ranks this ability very low), which is particularly visible among older age groups. Other approach is required on case of women and men working in the youngest age group, i.e. 45-49. In this group, the situation is relatively favourable – in fact, only every third person is not able to make documents in the most popular packages of MS Office – Microsoft Word and Excel. Internal diversity of the group aged 45/50+ in terms of the aforementioned aspects, caused that the recommendations concerning continuing education and improvement of the readiness to invest in occupational development were divided into different groups, depending on the situation of people aged 45/50+ on the labour market.

Target group of the recommendation

1. Government

Continuing education of people aged 45/50+ should cover the following three important issues: individual approach to the educational path and training curricula, propagating the idea of education throughout the entire life, combined with raising awareness on basic principles of operation of market economy, in particular, in the group of women and men aged 45/50+. In general, it should be endeavoured to overcome the aversion to distant learning, especially in areas classified as A type labour market, since not only the acquisition of relevant technical skills is important but also overcoming of psychological and training barriers, associated with cooperation with a different type of “teacher”. Therefore, in order to create the needs of investing in own occupational development of people aged 45/50+ it is necessary to elaborate a project of additional financial incentives, e.g. under the form of educational coupons for employees and unemployed at older age, in order to enable them participation in continuing education programmes over their entire life and to ensure improvement of their situation or successful return to the labour market. In order to prevent educational marginalising of women and men, especially at the age of 45-49 and 50-59/64, discouraged unemployed who stay economically inactive, funds for training projects should be addressed to the NGOs. Social partners should be involved in cooperation in the scope of continuing education promotion. It is also necessary to show the effectiveness of expenditure on education, develop the perception of education in terms of investment instead of costs, and, finally, promote good practices of investing in education of women and men aged 45/50+, undertaken by employers and local authorities. Introduction of exemptions in income tax (CIT) and decreasing social insurance contributions in entities financing employee education are the financial incentives which should be mainly addressed to employers in A type labour markets.

The legal and institutional incentives which should encourage employers to treat training as investment, profitable also in relation to women and men aged 45/50+ include:

- Introduction of separate regulations sanctioning the training system of employees in the sector of small and medium enterprises. It would be desirable to treat training as an option, particularly in relation to training leave, or release from the whole or partial working day for the necessary time, to enable timely arrival and participation in the training (maintaining the right to remuneration). Such measures should be mainly addressed to people living in areas classified as A type labour market who are often forced to incur costs and travel to bigger locations in order to participate in various forms of occupational training.
- Introduction of legal background concerning some forms of upgrading or change of qualifications, particularly the apprenticeship and occupational training. Such forms are marginal in continuing education in Poland, which results, among others, from the lack of legal regulations - there is no educational system existing only under the form of apprenticeship or practice, based on programmes recognised by the state or industries, completed with a certificate confirming the qualifications (except internship programmes in medical professions), therefore, it is difficult to expect that employers and employees shall use such forms. On the other hand, if the notion of "apprenticeship" and "training practice" is understood broadly - as education at the workplace - other barriers also appear: it is difficult to settle costs of such training, and often also define its scope. Improvement of this state of affairs would positively influence the choices of employers. Such activities should cover all three types of labour markets discussed in this report.
- Implementation of a system to confirm qualifications obtained under informal and incidental training forms. Efforts should be also undertaken to recognise the professional importance of skills acquired while conducting tasks associated with education, care for dependants and administration of the household, so that such skills can be taken into account upon return to the labour market. This scope of proposed measures should also refer to all types of labour market.
- Development of cooperation of business entities (particularly, small and medium enterprises) with labour market institutions, mainly with public employment services and employment agencies, in the scope of occupational and training advice. Undoubtedly, situation in this scope could be improved by means of development of methodology of monitoring the cooperation undertaken in this area by labour market institutions and social welfare institutions.
- Increasing of the scope of financial assistance allocated for educational activity, foreseen for employers creating and using company training funds. In parallel, it should be recommended to extend a group of beneficiaries of additional funds offered to entities using the company training fund. Currently, this group comprises only employees exposed to redundancies and the unemployed. These activities should be undertaken mainly in relation to employers running their business in areas classified as A type markets. The studies show that the readiness of this group of employers to invest in the occupational development of the employees is the lowest.
- Establishment of the National Training Fund (KFS – Krajowy Fundusz Szkoleniowy), planned by MPiPS. The preliminary assumptions stipulate that in the first period of its operations, KFS will be financed by the Labour Fund (ab. PLN 250 million) and based on the resources of the European Social Fund. What is important, it is assumed that the Fund will be initially oriented to supplementary training of people over 45/50, due to the biggest gap in qualifications in this group. The decision on directions of

upgrading the qualifications shall be taken by employers³³⁴. Access to the resources of this Fund should be mainly offered to micro and small entities, irrespective of the labour market type.

- Implementation of the developed methodology for assessment of effectiveness of the basic active forms of unemployment prevention which would allow for reliable evaluation of real effects of training organised by PUP and training institutions³³⁵.

In order to develop the self-awareness of ageing processes and acceptance of unavoidable changes resulting from them, diversified educational activities should be undertaken, adjusted to the specific needs of various categories of women and men aged 45/50+.

In addition, and somewhat in advance, the awareness should be developed in younger generations concerning the need to undertake adjustment activities (including also on the labour market) up to the period of employment opportunities decreasing with age. It would be advisable if such activities were accompanied by dissemination of the necessary knowledge concerning the ageing phenomena and processes over the lifetime as well as introduction of the issues of social gerontology to the programmes of youth education at various levels.

Another beneficial solution would be also to increase the possibility to use complimentary training covering people aged 45/50+, adjusted to employers' needs. In particular, access to training financed from public funds for people aged 50+ could improve their situation on the labour market due to the fact that employers often abandon this activity, limiting their activities to mandatory training. Access to such measures should be provided both for inhabitants of areas classified as A type markets and labour markets of B and C type. Access to complimentary education for older employees should be differentiated mainly according to the size of an entity; it should be provided mainly to employers representing micro and small enterprises.

It is also necessary to develop and provide IRP with access to tools allowing for preparation of forecast concerning the demand of the local labour market in terms of professional qualifications and to conduct systematic diagnosis of the demand for qualifications and skills³³⁶. This would allow for improvement of the effectiveness of the education offered by IRP and training institutions and for better adjustment of directions of the education offered to the real needs of the local labour market, simultaneously enhancing the readiness to invest in occupational development by individuals who were not interested in undertaking any activities in this scope due to lack of job opportunities after completing the educational process.

2. Employers

Employers should create opportunities of distant learning, particularly to such people aged 45/50+ who handled ICT skills, assisting them in choosing their individual educational path and providing them with access to the possibility to use educational platforms.

3. Labour market institutions, NGOs

Public employment services and training institutions as well as NGOs should consider individual preferences and needs of people using services of such institutions while planning

³³⁴ http://www.podatki.biz/artykuly/powstanie-krajowy-fundusz-szkoleniowy_16_18387.html (status as of 17.08.2012).

³³⁵ Such a tool was developed within the PO KL project carried out under the leadership of professor Z. Wiśniewski, PhD, Associate Professor, entitled, „Monitoring of effectiveness of labour market policy – development of the methodology for assessment of effectiveness of basic active forms of unemployment prevention”, implemented by the Centre of Human Resources Development, co-financed by the European Union from the resources of the European Social Fund.

³³⁶ The system of diagnosing the demand for occupational qualifications and skills on the regional and local labour markets was described in detail in: E. Kryńska (ed.), *The Handbook of the user of methods, tools and procedures for diagnosing the demand for qualifications and skills on the regional and local labour market*, Ministry of Labour and Social Policy, Warsaw 2010.

educational offers. It is important that the educational programmes consider the inconsistency of the knowledge and occupational skills of people aged 45/50+. The best way in this case is the use of module based education and construction of unique curricula adjusted to the needs of small groups of participants, or even individual people. The beneficial solution would be to enable individual educational path through differentiated forms and methods of acquisition of new knowledge and occupational skills or upgrading those acquired so far. It refers mainly to:

- introduction – besides traditional methods – of distant learning proposed to increasing groups of people aged 45/50+ who acquired the ICT knowledge;
- competent use of techniques and methods adequate to the specific character of women and men aged 45/50+ by the trainers and lecturers providing the training – this requires deepening of the knowledge of employees of training institutions in the scope of methods used at individual stages of the training process, in accordance with the rules of andragogy;
- education with the assistance of an individual instructor (a coach, appropriately prepared in the scope of education for adults, knowing the specific nature of education of older people), or in small groups, coherent in terms of age of the participants;
- development of programmes disseminating the idea of development in each phase of life and creating educational offers at the local level. To achieve these goals, animators of education are needed who would stimulate educational needs in people over 50, including the recommended methods of training development stimulation;
- promoting information among employers concerning opportunities and benefits of continuous education of employees, including the extensive promotion of good practices;
- dissemination of information concerning the opportunities for co-financing of training. Employers, particularly those representing small and medium enterprises, should be directly provided with information concerning training, especially their co-financing opportunities. Such information must be clear and transparent so that the employer knows what benefits can be gained and what threats may appear in implementation of such project. Such information should be prepared by district labour offices or other organisational units of district authorities, which have the best knowledge of the specific character of the local labour market and in the directions of the district development. It is essential, particularly today, when the possibility to implement many projects based on UE funds exists, including acquisition of funds for co-financing of continuing education via such channels;
- preparation of training plans based on the reliable diagnosis of real needs of the labour market, those valid at the moment of planning or the potential ones;
- organising various forms of education enabling to acquire competence in the scope of computer handling and use of internet network by people over 45/50 who do not possess such skills, or their skills are at very low level; in case of employees of low competence, including, in particular, those exposed to social exclusion, comprehensive approach to the beneficiary is important, covering – besides vocational training – workshops and advisory services allowing for more efficient movement on the labour market, including the use of Internet and community websites at the stage of search for a job (searching for an offer, creating the professional profile on the community website, filling in an online questionnaire, etc.), as well as the professional psychological support (including indicating the individual development path).

Recommendation no. 4

Evolution of the activation policy conducted and its instruments

Increasing the resources allocated to ALMP and structure of their spending adjusted to the needs

Justification

The studies have shown that under the conditions of restricting the funds allocated for active labour market policy – ALMP (years 2011-2012) and under the high risk of unemployment of young people, employees of public employment services often face the dilemma: who should be helped? Social pressure (also in the media) frequently encourages them to deal with young people and treat “older” age of the unemployed as a variable of secondary importance. due to such approach, people over 45/50 often remain without assistance. The structure of spending funds allocated for ALMP is also important. The studies indicate that women and men aged 45/50+ are usually not interested (similar to their employers) in training and vocational preparation of adults (the readiness to use the vocational training was declared by 15% of the unemployed aged 45/50+ covered by the survey whereas 3% of them were interested in vocational preparation), and they are often also not interested in training, thus, the ALMP instruments oriented towards supply. In their case it turns out that ALMP instruments oriented towards demand are of highest importance (the so-called subsidised employment), in particular, the intervention works. The district self-governmental authorities take decision on the structure of spending the funds allocated to ALMP (more precisely - the district labour offices). Results of the surveys have shown that such institutions know preferences of both the unemployed aged 45/50+, and their employers. On the basis of results of the survey it was also found that the economic activation of long-term unemployed is the most difficult, especially those living in the area classified as A type labour market. On the other hand, the picture of incomplete exploitation of potential of public employment services in the scope of activation of older labour market participants emerges. The current state of affairs requires serious changes in performance of these services, mainly in such areas as promotion, procedures, monitoring of actions and evaluation of effectiveness of the services provided.

Target group of the recommendation

1. Government

Strengthening the support to the unemployed and people searching for a job in older age groups requires increasing the funds allocated for active labour market policy (ALMP) coming from the Labour Fund. Support in this scope is required mainly in relation to actions undertaken in low urbanised areas, comprising rural areas and small towns, where limited activation opportunities and the traditional distribution of social roles occurs (A type labour market).

Better exploitation of potential of public employment services shall require:

- improvement of information policy of MPiPS within the scope of the actions planned in terms of activation of women and men aged 45/50+ through preparing for them the relevant information materials and organising seminars or conferences (such measures should cover directors and managers of relevant departments);
- on-going monitoring of the coherence of measures undertaken in favour of activation of women and men aged 45/50+ by PUP, which are financed from public funds for implementation of goals included in strategic documents at the level of the country, region;
- providing labour offices with permanent supply of financial resources and informing them in advance of their level, which would enable earlier planning of activation

measures, including ensuring financial resources in the following budgetary year for continuation of such measures which arise from agreements concluded in the preceding year;

- obliging labour offices to cover all people over 45/50 with professional advisory services; such services would serve for optimisation of PUP activities through adjustment of labour market instruments to the needs of the elderly and the employers; the advisory services would be the mandatory first stage of measures undertaken in favour of activation of people aged 45/50+;
- verifying the procedures related to cooperation of undertakings with PUPs in terms of elimination of their bureaucratic burden;
- enabling the combination of labour market instruments in the scope of economic activation, not only for people aged 50+ but also those over 45, based on the pattern of actions allowable in case of intervention works.

2. Local self-governments

In accordance with the recommendations of the European Union, within ALMP instruments those oriented to supply should prevail. However, in relation to the unemployed aged 45/50+ it should be recommended to allocate more funds to finance ALMP instruments oriented towards demand (the so-called subsidised employment), in particular, for intervention works. Moreover, in relation to women and men aged 45/50+ reporting to PSZ the methods for defining profiles of the unemployed should be used. Defining profiles of the unemployed shall be understood as³³⁷:

- a tool diagnosing the potential and strong and weak points of the unemployed;
- a tool facilitating the adjustment of the adequate form of assistance for a given unemployed person;
- an instrument for optimum allocation of funds designed for combating unemployment.

Defining profiles of the unemployed should enable specification of possibly homogeneous groups of people, demonstrating the demand for specific activation measures and a similar probability to acquire the workplace. Such definition of profiles, particularly with the use of econometric modelling, enables to identify people exposed to long-term unemployment at an early stage of unemployment and to cover them with the employment programme. At the same time, it allows for selection of the individual programme of economic activation and for limitation of the duration of unemployment. In addition, defining profiles of the unemployed enables to identify their attitude towards work. Their early recognition should facilitate faster integration of the unemployed with the labour market through referring them to the relevant units.

The activities recommended above should be addressed mainly to people living in areas of low urbanisation level, classified as A type markets. In these areas, long-term unemployment occurs which is often transformed into economic inactivity. The average time of searching for employment for women inhabiting these areas reaches 52 months and for men 46 months. Moreover, even 27.1% of people living in such areas includes people chronically ill or holding the certificate of disability.

³³⁷ More on this subject: M. Wojdyło-Preisner, *Early identification of persons particularly exposed to long-term unemployment on local labour markets*, [in:] Z. Wiśniewski, E. Dolny (ed.) *Labour market in Poland in the process of integration with the European Union*, Wydawnictwo Naukowe Uniwersytetu Mikołaja Kopernika, Toruń 2008, p. 204.

Social welfare should take into account the differentiated types of clients, which requires application of individualised activation instruments and introduction of specialisation in the social work with clients aged 45/50+

Justification

Mechanic application of support forms using ready procedures (income criteria and situations provided in the Act on social welfare are decisive) causes that social welfare clients do not receive the assistance offering the activation opportunities. In order to enhance the social and occupational effectiveness of social welfare beneficiaries, more extensive individual approach to the offer addressed to them is necessary. Perception of training as a possibility to acquire competence totally not corresponding to real employment opportunities decreases the level of motivation of its participants and reduces the effectiveness of such projects. The offer of activities in the scope of economic activation should be not only adequate to the real conditions on the labour market but also adjusted to the beneficiaries, so that they perceive it as rational. Obviously it should be remembered that in practice, creating of such a specialised offer shall face barriers associated with financing.

The differentiation of forms of the services allocated is also missing and the age criterion is not considered in the activities of social welfare organisational units which causes that JOPS clients are treated in routine, mechanic way and, consequently, the measures are not adjusted to the needs and capacity of women and men over 45/50. Under such circumstances it is justified to cover also the social welfare employees with actions which would expand their knowledge in this scope and make them more sensitive to problems and the specific nature of the group of women and men aged 45/50+, which – owing to the bottom-up activities - is slowly developing (postgraduate studies, training). It is particularly important when one considers that women and men in the said age constitute the significant share of systemic projects (from 20 to 50%). Such projects are usually addressed simultaneously to all age groups of social welfare beneficiaries, because the eligibility criterion is the long-term use of social aid, not the candidate's age. Therefore, similar to other activation measures, the projects also do not include the individual approach and specialisation aspects. The applications for projects are not preceded by a diagnosis of situation of people aged 45/50+ on the local labour market, neither do they consider ensuring of workplaces for participants. The projects are not dedicated to people aged 45/50+, they do not sufficiently consider the potential and needs of this age category, they do not generate the appropriate level of motivation of the participants and, consequently, their effectiveness does not correspond to the costs incurred. The formula of the projects should be changed and the scope should be limited to specific types of beneficiaries. Project issues addressed to specific categories of target recipients would bring better effects than targeting the action to all clients at production age. At the same time, it would be useful to liberalise the rigid criteria of recruitment to the projects.

Target group of the recommendation

1. Government and territorial self-government entities

While projecting the activities financed under PO KL the assumed indicators should be taken into consideration, to be achieved if an entity wants to apply effectively for next funds in the future. The second issue which appears particularly in case of project competitions, refers to costs – individualised activities are usually more expensive than the standard ones, which poses the risk of rejecting the application at the level of assessment of its contents due to the excessively high ratio of the expenditure/result relation.

Central sectoral institutions (Department of Social Assistance and Integration of the Ministry of Labour and the Central Examination Commission for specialisation degrees in the profession: social worker, stage I and II) should work in favour of the development of specialisation in the scope of work with older people.

The self-government authorities at regional level, developing the educational and training policy of social welfare organisational units (ROPS), should also act in favour of the development of specialisation in the scope of social welfare with the target group we are interested in.

2. Self-governing social welfare organisational units

The self-governing social welfare organisational units should undertake actions in favour of the development of cooperation with PUP, also in the scope of defining the unemployed in terms of demand for activation measures (including the subject of the training); it may constitute an important step towards filling the gap associated with the lack of specialised offer of social welfare for beneficiaries aged 45/50+.

Increasing JOPS autonomy in order to improve the recruitment system of activation services beneficiaries as well as internal reorganisation of JOPS – splitting the social work and disbursement of social benefits

Justification

Social welfare provides support also to people who do not really deserve it (but to whom it applies in the light of regulations), which, due to the limited budget, reduces the scope of assistance for those who are entitled to receive it. Besides being detrimental to some clients, deepening a feeling of social injustice, causing frustration of employees, such activities do not promote positive image of social welfare. It is necessary to modify the regulations and methods in this scope so that JOPS employees may take their decisions based on more fair and realistic rationale. In this situation, it is worth considering a possibility to increase the independence of social welfare institutions so that they can decide on the forms of assistance allocated to the beneficiaries, and make the relevant regulations more flexible. In relation to recruitment to various forms of economic activation, perhaps it would be worth considering, for example, the legitimacy of introduction of the right to combine the income achieved from benefits with income gained through work, up to the certain level or within the specific time. The so-called socially useful works (ALMP instrument) demonstrate a spectacular example. The rhetorical question remains whether they really represent a form of economic and social activation, or maybe they only fulfil the role of a temporary break in permanent unemployment.

The internal reorganisation of social welfare organisational units is also urgent, i.e., splitting social work and actions in the scope of economic activation from bureaucratic activities, i.e. service of the benefit system. The current situation is neither favourable for clients nor for the employees. Due to the fact that they occur simultaneously in different roles towards each other, relations between these partners are unclear and complicated. The responsibilities related to handling the social benefit system imposed on the social welfare employees not only occupy time which could be used for social work but also limit its effectiveness, since they can destroy the valuable therapeutic relations between the partners. Merging the social work with disbursement of social benefits in one institution does not positively affect the image of social work and it may cause resignation from applying for assistance by those who do not want to be perceived as soliciting for benefits. It seems justified to consider a possibility to split the function of the social office from the social welfare institution, or to perform restructuring within this institution. Moreover, promotion of different image of social welfare would be of huge benefit for the activation measures. Change of this negative stereotype could cause many favourable transformations, also in other areas, for example, influence the self-assessment and subjectively perceived level of social prestige of the employees.

Target group of the recommendation

1. Government

Legislative activities of central authorities are recommended in favour of change of the regulations in the scope of performance of social welfare institutions, in order to increase their autonomy and pass the act on social worker profession. Legislative and organisational measures of central authorities are also needed in favour of the change of regulations, in order to split social work from disbursement of benefits.

2 Territorial self-governments

Activities of self-governing authorities are recommended (both regional and local) in favour of increasing the autonomy of social welfare organisational units in their area and enabling them to apply internal organisation corresponding to the local needs.

Promoting of specialisation of NGO activities in favour of men and women aged 45/50+

Justification

The analyses of performance of non-governmental organisations indicate that they are also affected by the deficit of social capital, so characteristic for the Polish society, which has been for many years confirmed by the research team acting under the leadership of J. Czapieński, the authors of the reports entitled, *The Social Diagnosis*. Leaders of NGOs do not know other organisations and institutions acting in favour of people aged 50+ in the studied regions or local and they rarely cooperate in formalised way with other entities. An example of good cooperation of the organisation in favour of integration and exchange of good practices in the environment is Forum 50+, whose mission is to improve the quality of life of older people. However, in general, NGOs conduct limited activities in favour of integration and exchange of good practices in their environment, particularly at the local level. Such situation must raise concern since there is a gap in knowledge on existence and activities of other potential allies, which prevents any cooperation and building of local partnerships. In view of the discretionary isolation of many non-governmental organisations, the barriers of operations indicated by their leaders, such as: limited financial resources, small human resources, lack of premises or poor equipment and supply of office materials decrease their potential even more. It seems that the best measure to overcome the aforementioned barriers is the local partnership allowing for combining the resources in order to increase the scale and effectiveness of the actions. Promotion of establishing the local partnership which has been carried out for many years by the European Union, has been also initiated under Polish conditions. In the guidelines referring to the implementation procedures of projects financed from the ESF, direct recommendations concerning the application of the partnership based formula can be found. The explicit example of functioning of such practices are the guidelines of the Ministry of Regional Development concerning implementation of systemic projects in the scope of active integration by the social welfare organisational units (e.g. Local Activity Programmes). In view of the development tendencies in the area of social policy it is particularly important to promote intersectoral partnerships. involving partners from private sector (employers), which will enable better adjustment of activation instruments of women and men aged 45/50+ to the reality of the local labour market. At present, organisations and institutions do not often conduct common projects, their cooperation is mainly of informal, temporary character, and usually involves exchange of information, being rarely associated with the formal determination of rules and forms of cooperation, or establishment of a separate consortium in favour of execution of joint projects.

Target group of the recommendation

1. Local self-governments

Local partnerships, representing a group of institutions executing projects and undertakings in favour of labour market under an agreement, make one of the labour market institutions and the costs associated with their organisation are financed from the Labour Fund resources. Therefore, they should be initiated by the local self-government authorities, creating the open communication process between self-governing institutions, local undertakings and local community members. Local partnerships should become a permanent, almost routine mechanism of fast response to problems emerging on local labour markets in general, and in particular, in relation to people aged 45/50+. In this case, activities of local partnerships should focus on creating and/or protection of workplaces and preparing to its provision by the community of people at older age.

Including the specific character of rural areas and social welfare at low urbanised areas if the projected actions in favour of women and men aged 45/50+

Justification

The Polish village is distinguished by its characteristic, negative conditions for implementation of local policy and social welfare tasks. The specific character of social welfare in villages is demonstrated by small social welfare centres of limited HR and organisational potential, worse social infrastructure and, consequently, limited availability of social services³³⁸. At the same time, as analyses conducted by GUS indicate³³⁹, the demand for social welfare is definitely higher in villages where 11% of inhabitants are the beneficiaries of social welfare benefits or members of their families. It is almost twice as much as compared to cities where this percentage reached 6%. Inhabitants of rural areas constitute 54% of a 3 million people group of people registered in social welfare centres (the share of village population in the total population number makes less than 40%). The share of city and village inhabitants in the group of unemployed beneficiaries is very similar, however, in the cities more unemployed people searching for a job lives, while in the villages - more economically inactive people. The share of working people in the total number of employees in 2011 was almost 8%, where the working village inhabitants made almost double population as compared to working beneficiaries from cities. People at post-production age who made 6% of the total number of beneficiaries, are exposed to the need of using social welfare to a much lesser extent. In this age group, women use social welfare three times more frequently than men. Beneficiaries of social welfare at post-production age live more often in the city (4%) than in the village (2%). Contrary to people, among households, city inhabitants make slightly higher representation, with almost 60% of households coming from cities. On a national scale, multi-person households constitute a little bigger group - over 60% of total households. It results from the fact that on a bigger area of the country, villages and small towns, multi-person family households prevail. Single family households make almost 40% of all households and single household administrators constitute 25% of adult social welfare beneficiaries. Over 60% single people running households are men, both in the city and in the village. The biggest representation among single people running households, both in the village and in the city, comprises people aged 50-59, constituting over 30% of this group of beneficiaries. In the cities, their share reached 40%. In terms of multi-person households, over a half - 55% of households with children - is represented by married couples with children. They dominate on a larger area of the country, constituting almost 70% of the studied group of households in villages. In the

³³⁸ B. Kowalczyk, J. Krzyszkowski, *Models of implementation of services at specific standard in social welfare organisational units*, [in:] R. Szarfenberg (red.), *National Research Report. Social welfare and integration towards selected groups - the diagnosis of standardisation of integration services and models*, WRZOS, Warsaw 2011, p. 316.

³³⁹ *Beneficiaries of Environmental Social Welfare in 2011*, Statistical Office in Karków, Kraków, November 2012.

cities, their share is much lower, amounting to 39%. In the cities, the households of incomplete families, usually single women bringing up children, make the largest population. The share of incomplete families in villages is lower by a half. The average household of a social welfare beneficiary maintains two children below 18, while households with children in cities are smaller than in villages, with prevalence of families with two children and a relatively high share of multi-children families, amounting to 34%, i.e. by 10 percentage points more than in cities. The average family in the village maintains more than two children³⁴⁰.

Target group of the recommendation

1. Government

Central institutions (Ministry of Labour and Social Policy, Ministry of Regional Development and others) should consider the specific character of population in low urbanised areas in programming their policy towards people aged 45/50+.

2. Territorial self-governments

The institutions of the regional self-government, during strategic programming their policy towards people aged 45/50+ should consider the diversity of location and needs of this category of population due to the level of urbanisation of a given area.

3. Self-governing social welfare organisational units

The structure and performance of social welfare organisational units on low-urbanised areas should be adjusted to the social and economic context in which they operate (diversity of social welfare clients in the city and in the village, other family model, etc.).

Recommendation no. 5

Development of local social policy

Close cooperation between local institutions of social infrastructure

Justification

So far, the scope of cooperation between PSZ and other labour market institutions, including employment agencies, is not extensive. Labour offices are reluctant in commissioning implementation of services to other institutions, mainly due to the lack of trust to them, and probably also due to aversion to undertake non-standard activities. At the same time, cooperation of public employment services with private work intermediation agencies should be favourable for improved work intermediation services provided to older people, particularly if some part of employment agencies specialises in this type of services – and the employment agencies participating in the survey declared such possibility.

Commercial institutions have already a lot of experience in the scope of contracting the work intermediation services (and other services of the labour market), e.g. in the Netherlands, Denmark, United Kingdom and in the USA³⁴¹, which is worth examining and referring to. Contracting of work intermediation services seems to be the solution to determine the path of PSZ activities in the future, particularly in relation to women and men aged 45/50+.

³⁴⁰ J. Krzyszkowski, J. Przywojska, *Local Activity Programme (PAL – Program Aktywności Lokalnej) as the instrument of creating active social policy on problematic rural areas* (2012; printed copy, unpublished).

³⁴¹ J.P. Barbier, E. Hansen, A. Samorodov, *Public-Private Partnerships in Employment Services*, Skills Working Paper, no. 17, ILO Geneva 2003; L. Struyven, G. Steurs, *The Competitive Market for Employment Services in the Netherlands*, OECD, Paris 2003; J. Koral, *Contracting of employment market services*, Foundation of Social and Economic Initiatives, Bulletin no. 8, June 2008.

In the contracting process it is essential that the mechanisms and rules of selection of the contractors are well known and understandable for PSZ employee.

Target group of the recommendation

1. Government

Entities acting in the scope of social policy and employment policy on the area of all local labour markets have to cooperate with each other closer than now and this cooperation should be institutionalised and based on strong legal foundations. It refers mainly to increasing the activity of labour offices as a partner for municipal (commune) social welfare centres and undertaking actions oriented towards clients of both these institutions. For the purpose of social and occupational reintegration of these groups and enabling the growth of income of people particularly exposed to poverty, such solutions should be applied as, for example, activation within social economy entities.

Better cooperation of various stakeholders should be also supported by the amendments to the regulations concerning the performance of social welfare institutions and their cooperation with the non-governmental organisations.

2. Territorial self-governments

It is desired to perform systematic comparisons based on *benchmarking* between offers of public and private entities operating on the local labour market. PSZ employees should acquire skills in the scope of management of contracts executed by external entities, such as, e.g. employment agencies. Subsequently, it is advisable to monitor such contracts systematically. At the same time, payments for contractors should not only depend on the expenditures incurred but mainly on results, i.e. the final effect which consists in leading the unemployed to employment.

It is necessary to fully integrate actions of institutions dealing with incorporation of the unemployed (i.e. those existing on the labour market) and people economically inactive (i.e. those remaining beyond the market) into the working community. They very often simultaneously constitute clients of public employment services (if registered as unemployed or searching for a job) and clients of social welfare institutions (if they applied for such aid). The key element for both these services is the phenomenon of unemployment, causing loss of income and placing jobless people in the area of benefits. The reason is that the significant number of social welfare benefits is associated with the lack of income (which is caused by the lack of employment), and one of the most common reasons for granting the benefits is poverty and long-term unemployment. People applying for social welfare benefits due to this title must hold the unemployed status, i.e. they must be registered in district labour offices. Both these institutions (public employment services and social welfare) offer their clients (besides allowance and benefits) all sorts of services, sometimes duplicated, therefore, cooperation between them is unquestionable. It is particularly important that they undertake joint actions addressed mainly to women living on the territory classified as A type labour market.

There is also a possibility and need for cooperation between PSZ and the non-commercial NGOs, based on commissioning them some tasks to perform, including, in particular, work intermediation for women and men aged 45/50+. The non-commercial NGOs may easily find niche markets for themselves, e.g. referring to extremely difficult groups of unemployed, defined by means of profiles. Such groups certainly comprise older people, the unemployed and people searching for a job as well as people living in areas classified as A type labour markets. The NGOs know local reality well, therefore they are predisposed to undertake individualised actions, adapted to the local needs.

Improvement of local strategic planning in the area of social policy

Justification

The strategies of social problem solving at the level of commune often lack diagnosis of the situation of women and men aged 45+ (or 50+) on the local labour market. As a consequence, no specific solutions are addressed in relation to the age category 45/50+, instead, these people are covered by the same scope of actions as any other age categories. Lack of reliable in-depth diagnosis of the situation of women and men aged 45/50+ under local conditions leads to formulating offers for them which are not adjusted to their needs and potential. This causes mechanic use of methods included in the menu of social welfare, identical to those referring to other age categories of clients. Such activity does not offer any chances of appropriate social and occupational reactivation of such people. Conducting the permanent monitoring of situation of this age category on the local labour market is the prerequisite for adjustment of the scope of activation measures to the potential of such age category.

Target group of the recommendation

1. Government

It is recommended that central institutions (Department of Social Aid and Integration of the Ministry of Labour and Social Policy) should perform information and training actions in order to popularise the knowledge and skills in the scope of local strategic planning.

2. Territorial self-governments

It is recommended that institutions of regional territorial self-government (regional social welfare centres at marshal offices) should perform information and training actions in order to popularise the knowledge and skills in the scope of local strategic planning among employees of the self-governing organisational units of social welfare. Performing the local social foresight is also recommended.

Supporting self-organisation in the age group 45/50+

Justification

The results of survey performed under the *Diagnosis* indicate that there are non-governmental organisations employing women and men aged 45/50+ or cooperating with them. Such people often hold managerial positions in such organisations, act as Management Board Members or constitute significant percentage of permanently cooperating volunteers. It proves that people over 45/50 are involved both in professional activities (managers, employees of the organisation), and in civic activities (members of associations, volunteers). The second category of involvement, i.e. civic activity seems particularly interesting, especially that unpaid. Contrary to the general opinion that voluntary work and charity activities are currently dominated by the young people willing to acquire their first professional experience, required upon entering the labour market, also older people are active in this area. The conducted survey of women and men aged 45/50+ does not allow for assessment of the scale of involvement of the older generation in social activities, as compared to other age groups. On the other hand, within the entire group aged 45-69, the involvement in this scope is not very big³⁴². This group comprises both seniors (relatively more frequently - men), often compensating lack of economic activity in this way, satisfying so far unsatisfied needs, expectations or updating their knowledge concerning the contemporary world, and younger people (relatively more frequently - women), fulfilling their professional ambitions or life pas-

³⁴² More information on these issues is contained in the *Governmental programme in favour of social activity of older persons for years 2012-2013*, p. 9 http://www.mpips.gov.pl/gfx/mpips/userfiles/_public/1_NOWA%20STRONA/Aktualnosci/seniorzy/Rzadowy%20Program%20ASOS_2012-2013.pdf

sions³⁴³. In addition, results of interviews conducted with representatives of social welfare organisational units show that in the group of social welfare clients women so far economically inactive, whose children do not need permanent care anymore, are particularly motivated and determined to change their situation. These are fully fit people, mentally ready to face work, however, missing relevant competence. Their chances to enter the market are limited – considering the fact that share of workplaces involving simple works (the only potentially possible for them) within the whole pool of newly established workplaces, is minor. However, these women demonstrate strong motivation in searching for employment. They have huge employee and social potential, wasting of which would be an irreversible loss.

The diagnosed civil involvement of women and men aged 45/50+ may provide sound background of actions in favour of increasing the self-organisation of this age group. This potential may be used effectively if the bottom-up initiated projects integrating or activating the environment of unemployed aged 45+ are promoted and supported by local self-governments and non-governmental organisations. As P. Gliński indicated³⁴⁴, one of three basic goals of the Polish transformation (next to democratisation and introduction of market economy) was the development of civic society and this goal, according to the consistent opinion of researchers and observers of life in Poland, was achieved to the lowest extent. At the same, insufficient self-organisation of the “older” generation is observed, which is confirmed by insignificant number of NGOs focusing on the group of women and men aged 45/50+, thus, the group maturing at the beginning of 1990s. And insufficiency of their self-organisation means social and economic inactivity. Significantly important is the social activation of men (particularly, in the younger age group of 45/50+), since women, as stated before, demonstrate higher social activity (a proof of this, as our survey indicated, is the feminisation of universities of third age).

The distinctive feature of rural areas in Poland is the social and civic capital perceived by contemporary researchers as a factor of enormous impact on development dynamics of small self-governing communities. It is generally believed that the social capital of the Polish rural areas is low and spatially diversified. Undoubtedly, a serious barrier of development of rural areas is the fact that only every fifth NGO is located in the countryside³⁴⁵, however, it should not be forgotten that rural communities show certain specific features in terms of social participation and organisation of public life. The common form of activity in such areas is the village meeting, convened by village administrators, as well as the existence of village councils. Other entities acting in favour of the development of rural communities include KGW and OSP, combining the features of support groups and bottom-up activity³⁴⁶. As B. Fedyszak-Radziejowska stresses³⁴⁷, the strength of social capital of the Polish village is also the high level of acceptance of norms of cooperation and joint activities, associated with devotion and demonstrated in activities for the parish. It was also confirmed by results of the surveys conducted under the *Diagnosis*.

³⁴³ Let us stress once again that the percentages under discussion, both in case of men and women, remain low.

³⁴⁴ P. Gliński, *Styles of NGOs activity in Poland*, Wydawnictwo IFiS PAN, Warsaw 2006.

³⁴⁵ J. Rakowska, A. Wojewódzka-Wiewiórska, *Spatial differentiation of rural areas in Poland – status and perspectives of development in the context of functional relationships*, the expertise commissioned by the Ministry of Regional Development, Warsaw 2010, p. 12.

³⁴⁶ J. Bartkowski, *Basis facts on the third sector: what we don't know about the NGOs*, [in:] P. Poławski (ed.), *The third sector: façades and realities*, IPISS, Warsaw 2012, p. 30.

³⁴⁷ B. Fedyszak-Radziejowska, *Rural communities: evolutionary changes, sustainable development*, [in:] J. Wilkin, I. Nurzyńska (ed.), *Report on the status of village. Polish Village 2012*, Wydawnictwo Naukowe Scholar, Warsaw 2012, p. 123.

Target group of the recommendation

1. Government

Legislative activities of central authorities are recommended in favour of amendment to the regulations in the scope of functioning of NGOs and promoting their orientation towards women and men aged 45/50+.

2. Local self-governments, NGOs

Initiatives of self-organisation of women and men aged 45/50+ should be supported by local authorities. Under the reality of progressing decentralisation of public tasks of social character, the role of NGOs should not be underestimated. Local authorities more and more often conduct activity in the area of public services, separating the role of arranger from the role of operator of such services. Coordination of activities undertaken by various entities is becoming their role. Such management style requires not only the ability to create partnership relations with entities of market sector and civic society but also stimulation of local initiatives and supporting any forms of self-organisation of local communities. The measure improving the performance of the third sector organisations, postulated by the NGO representatives, is the involvement of the local self-government in projects of information, training, advisory nature, implemented in favour of the NGOs. The role of technical support has also been stressed (mainly the assistance in organising the premises for organisations), offered by local authorities. Thus, the self-government authorities should undertake actions in favour of the development of partnership with the NGOs dealing with women and men aged 45/50+.

Using the integration function of social economy in relation to women and men aged 45/50+ and promoting social economy as the instrument of return of women and men of this age group to the labour market

Justification

The goals of social economy overlap with the mission of social work, playing the role of an intermediary between the client, the local community and the public and market institutions. However, in significant number of social welfare entities studied, no actions in the scope of social economy are carried out. The list of reasons of low popularity of social economy entities includes: lack of a competent leader, lack of financial resources, infrastructural limitations, lack of long-term support of a competent personnel, organisational and integration difficulties demonstrated by the stakeholders themselves. For employees of social welfare institutions, initiating of social economy entities is not perceived as a priority task. It cannot be excluded that such approach results from their general overloading with professional responsibilities, and certainly also from their lack of sufficient knowledge in this scope. Popularisation of social economy requires simultaneous launch of several directions of actions: intensive promotion, self-employment, training in this area and the competent support of such initiatives. The role and tasks of social welfare in this area should be also specified more precisely. Such activity obviously requires cooperation, coordination and monitoring by relevant institutions (labour offices, local partners, public services, employment agencies and others).

Leaders and activists of NGOs, while characterising the situation of women and men aged 45/50+ on the local labour market, explicitly stress the importance of stereotypes as a barrier of economic activation of this group of unemployed. However, they simultaneously indicate that inhabitants show more trust towards the NGOs than towards public institutions. In this situation it seems justified that NGOs should undertake preparation and implementation of social campaigns oriented towards change of image of women and men aged 45/50+ on the labour market, to be carried out within the intersectoral cooperation.

The studies also explicitly show that representatives of NGOs perceive social economy as the effective instrument of active labour market policy, particularly towards groups which

are not favoured, undoubtedly comprising women and men aged 50+, and even 45+. As the empiric data shows, in local communities, in particular, in low urbanised areas, still limited number of social economy entities operates, in relation to the needs and possibilities. Popularisation of social economy, recalling the tradition of this type of activities on the Polish territory and social education in this area, should become an integral element of activation programmes. An example of area where information and educational activities are necessary, is the so called socially responsible public procurement. The social clause is understood as one of criteria beyond price which the ordering party is entitled to formulate. Dissemination of information (in particular, among the territorial self-government and the so-called centres of social economy support) concerning the possibilities to apply the social clause (legal basis: art. 22 item 2 of PZP Act [Public Procurement Law]) within the public procurement system may stimulate the development of social economy entities – the potential employer for women and men aged 45/50+. Accordingly, it would be possible to commission services or production to entities employing socially excluded people (e.g. the disabled over 45/50).

Target group of the recommendation

1. Government

It is recommended that central institutions (Department of Social Aid and Integration of the Ministry of Labour and Social Policy) should perform information and training actions in order to popularise the knowledge and skills in the scope of social economy. Due to usually limited possibilities and scope of the activities of the NGOs, projects implemented under the Operational Programme Civil Initiatives Fund should be more extensively oriented towards social activation with obligatory elements of economic activation. It is also worth increasing the promotion of opportunities arising from this programme, similar to the so-called Norwegian funds, which can also constitute a financing source for interesting initiatives addressed to people at the age close to retirement.

2. Territorial self-governments

It is recommended that institutions of regional territorial self-government (regional social welfare centres at marshal offices) should perform information and training actions in order to popularise the knowledge and skills in the scope of social economy among employees of the self-governing organisational units of social welfare.

Recommendation no. 6

Popularisation an promotion of economic activity among women and men aged 45/50+

The researches performed under Eurobarometer 2012 demonstrate that the majority of the Europeans (60%) are against raising the retirement age. The need to raise this age limit was accepted by more than a half of the society in Denmark, the Netherlands, Ireland and the United Kingdom³⁴⁸. The surveys performed under the *Diagnosis* indicate that more than a half of Poles aged 45/50+ would like to retire as soon as possible and the increased retirement age causes concern of unemployment and poverty. However, there is also a group of declared opponents of the option of the earliest possible retirement (8%) and those who were for continuation of work, choosing the less definite answer (response “rather yes” – 20.5%). Considering the indecisive (16%), quite significant percentage of people (44.5%) potentially interested in continuation of employment can be observed. Nevertheless, after retiring at the

³⁴⁸ Directorate General for Employment, Social Affairs and Inclusion, *The EU Contribution ...*, op. cit., p. 3.

generally applicable age, only 4% of women and 7.2% of men still work. Over 80% of people who exceeded their retirement age, and every third man and woman aged 50-59/64 (mainly those already retired or pensioners, but also every third farmer) believe that their professional career is finished, and they do not consider return to work. Therefore, further actions aimed at increasing economic activation of women and men aged 45/50+ are necessary. Support of the government is of particular importance in this scope, allowing for – according to the opinion of institutions participating in the surveys under the *Diagnosis* – better empowerment of the information and promotional activities conducted. Such activities are foreseen under the project “Equal opportunities in the labour market for people aged 50+”, since 2008 incorporated into the governmental programme on “Solidarity of generations. Measures aiming at increasing the economic activity of people aged 50+”. The key task of the project is to conduct the extensive information and promotion campaign aimed at promoting the economic activity of women and men aged 50+ and measures to extend the economic activity of people at this age.

Target group of the recommendation

1. Government and territorial self-government entities

Considering the results of the *Diagnosis*, we recommend including of the following specific objectives/ problem areas in the social campaign strategies:

Raising social awareness in the scope of necessity of increasing the whole-life economic activity through educational activities

Justification

In view of the experience concerning low transition capacity of their former professional careers, women and men aged 45/50+ are naturally afraid of changes associated with the change of employer. Following a period of disappointment caused by long-term unemployment, they are eliminated from the labour market. Only a limited group, mainly people aged 45-49, demonstrate flexible attitude towards the necessity to adjust their qualifications to the changeable demand on of the labour market, indicated by labour offices. Successive impact on changes in social awareness concerning the economic activity of people aged 45/50+ requires undertaking educational measures towards younger age groups, in order to stress the role of development of occupational paths over the entire lifetime. Such measures should be mainly addressed to the young people taking decisions on selection of educational direction or a profession; the problem is to make young people locate their choices in longer-term perspective, approving the need of continuous development and the required modification of competence during life time, not only due to changes on the labour market but also due to the progressing age. In addition, and somewhat in advance, the awareness should be developed in younger generations concerning the need to apply adjustment (including also on the labour market) to the situations arising from employment opportunities decreasing with age. It would be advisable if such activities were accompanied by dissemination of the necessary knowledge concerning the ageing phenomena and processes over the lifetime as well as introduction of the issues of social gerontology to the programmes of youth education at various levels.

Trade unions could play a major role which, as the surveys have indicated, have limited impact on issues associated with employment of people aged 45/50+ and if they operate in the enterprise (in 2010 the level of trade union membership in Poland reached 15%), they focus on defending older employees against redundancy (such scope of support of women and men aged 45/50+ was indicated by 38% of people from enterprises where trade unions operate).

Propagating active attitude towards work of women and men aged 45/50+ exposed to marginalisation, through association of alternative income sources with job searching activity (*welfare to workfare*)

Justification

In the 1980s the idea of active social policy appeared. It means in practice subordination of social welfare actions to employment policy in case of clients able to work³⁴⁹. The most radical reforms under the slogan *welfare to workfare* were introduced in the USA in 1990s. The reaction of the European Union to the growing economic inactivity resulting, at least partly, from excess of social functions, was stressing these issues in the *European Employment Strategy*. The strategy *Europe 2020* among three priorities also indicates development promoting social inclusion, which should generate high level of employment and simultaneously guarantee social and territorial cohesion³⁵⁰. Symptoms of active social policy in Poland may be observed in social welfare activities: social employment, social economy, social contracts, etc. The results achieved in this scope so far indicate, however, their low effectiveness and raise the need of more extensive promotion of active attitudes towards work through associating the social income sources with the activity while searching for employment. Postulates of economic activation of social welfare clients able to work have been raised for years by the environment of social workers who identify negative effects of *welfare dependency syndrome*. The inter-generation transmission of poverty and social exclusion among social welfare clients means also transmission of the learnt attitudes of hopelessness and it should be discontinued through consistent development of economic activity attitudes in women and men aged 45/50+.

Promotion and better use of voluntary work among women and men aged 45/50+

Justification

Organising and coordinating of the voluntary work goes beyond the social welfare area of interest. It seems that it would be worth considering the dissemination of the formula of voluntary work in the area of activation of social welfare clients, to the extent broader than now. However, initiative of social welfare in this area should not be expected, it has to be pursued in the NGOs. However, non-governmental entities are not perceived by social welfare as partners for cooperation, although many of them carry out projects complementary to social welfare activities. Lack of knowledge on local potential partners is visible and social welfare institutions are not focused on constructing the local system of actions addressed to the same, specific client. They do not have experience in this area and they do not feel the need to implement such projects. It is necessary to undertake activities in favour of strengthening and promoting the inter-sectoral cooperation in the scope of social welfare. Such cooperation could extend and intensify activation of social welfare clients and strengthen its effectiveness. It would also be beneficial for JOPs themselves, in the context of building the system of integration and support under local conditions.

³⁴⁹ R. Szarfenberg, *Type and forms of active social policy*, [in:] G. Firlit-Fesnak, M. Szyłko-Skoczny (ed.), *Social policy. Academic handbook*, PWN Warsaw 2007.

³⁵⁰ European Commission, *Europe 2020 A strategy for smart, sustainable and inclusive growth*, Communication of the Commission, Brussels 3.3.2010 Com (2010) 2020 final.

Promoting of benefits arising from employment of women and men aged 45/50+ among business entities, including social economy entities

Justification

Human resources management in the organisation is determined environmentally and the demographic factor plays an important role as a component of macro-environment³⁵¹. The reason is that it enforces change of ZZL attitude not only to young people (some companies try to search for potential talents to employ in their organisations, not only among students but more and more often, also among secondary school pupils), but also to those at the stage of occupational maturity. Personal risk associated with managing young people is lower than the risk referring to women and men aged 45/50+. In both cases, it may refer to other areas of ZZL, e.g., in case of young employees – excessive fluctuation and the associated risk of low retention, and in case of older employees – difficulties associated with building the commitment through management by effects, due to occupational burnout which – as these studies indicate – accompany multi annual work.

Due to the fact that stereotypes are the common reason of employers' aversion to employ women and men aged 45/50+, the social campaign should be oriented towards change of the image of women and men at this age on the labour market. Positive features attributed to older employees in many studies should be used, such as, among others: occupational and life experience ("life wisdom"), responsibility and diligence, better coping with stress situations, respect to work, loyalty towards the employer, increased "availability" arising from stabilised family situation, particularly, having adult and independent children. The aforementioned advantages should be considered in the activities in favour of building the positive image of employees aged 45/50+.

Promotion of benefits arising from employing women and men aged 45/50+ from the perspective of development of the *silver economy*

Justification

In accordance with the assumptions of "*silver economy*", ageing of the society offers new opportunities since it creates chances to use various potentials of people representing older age groups, such as intellectual, income potential or potential in the area of attitudes and behaviours, obviously with respect to their needs. The concept of "*silver economy*" is a challenge towards the conventional approach to the ageing process due to formulating the economic strategy towards this unavoidable demographic process.

The concept of "*silver economy*" indicated and underlines the high level of usefulness of the capacity of older people groups. Such people usually demonstrate extensive knowledge, occupational experience and readiness to share their achievements with others. Such people do not participate in the "race of rats" any more, they do not want to and do not need to protect their resources against any damage. Moreover, they often offer high level of professionalism, supported by many years of occupational practice. In addition, they have potential in the area of attitudes and behaviours and possess a complex of "soft" competences, enabling efficient self-management and very good interpersonal communication. Employers complain particularly due to lack of such competences among young candidates to work (as results from the studies)³⁵². It refers mainly to such competences, as: communicativeness, responsibility and reliability. Therefore, the unquestionable advantages for employers such qualities of older employees, as, for example: knowledge and experience and the readiness to share

³⁵¹ For example: A. Pocztowski, *Human Resources Management. Strategies – processes – methods*, Polskie Wydawnictwo Ekonomiczne, Warsaw 2007, p. 45-46.

³⁵² E. Kryńska (red.), *Diagnosis of needs and expectations of employers*, Institute of Labour and Social Affairs, IBC GROUP Central Europe Holding S.A., Warsaw 2010.

them, contacts, i.e. the broadly understood social capital, practical management skills, high level of identification with the workplace and high motivation to work. Obviously, the fact is essential that seniors, making the client segment of growing importance, usually prefer to contact employees of the company whose services they use, at similar age, trusting that they will understand their needs better.

The social group of people aged 45/50+ is diversified in terms of income, however, the income potential of older people, particularly the retired, increases, since it is determined mainly by the growth of this community itself. It also grows due to the fact that people reaching the retirement benefits are better educated. Thus, older people become more and more important consumers of products and services. Following these changes in income potential, the structure of consumption changes, and later - the structure of economic types is getting adjusted to it. Seniors start to be perceived by business as an important target group which, in turn, affects the evolution of the advertising market. Commercials also play social functions – the created image of an older person using life, still active in many areas, contributes to other perception of people from this age group by the society, simultaneously constituting a good introduction to the broad information and promotion campaign planned under the project, addressed both to employers and the general public opinion in Poland.

Intensification of the actions disseminating the operating and most effective support tools for women and men aged 45/50+ on the labour market

Justification

Based on the surveys it can be stated that knowledge concerning the existing support tools for women and men aged 45/50+ on the labour market, including the unemployed, is relatively limited among the entities they are referred to. There are tools particularly valued by women and men aged 45/50+, and by employers, due to their effectiveness, but there are also others which are not useful in practice. Assessment of people from the age group described and the employers is mostly consistent.

The four year protective period for people approaching retirement is assessed in radically opposite way, depending on the entity formulating the assessment – for women and men aged 45/50+, it plays the role of stabiliser of the situation, which decreases the level of fear against loss of work in critical period of professional career; for employers it means ineffective tool, limiting their freedom; representatives of labour market institutions usually present a similar opinion, including, in particular, the employment agencies. However, taking into account cases of discrimination due to age - quite common in Poland, as the studies indicate - the protective period should be maintained, playing the role of a protecting buffer (is it justified?) for people at pre-retirement age against redundancy, which is of considerable psychological importance in case of the increased retirement age limit.

In the light of the studies, education is also necessary to raise awareness of own rights in case of people discriminated due to age.

Undertaking information and educational activities promoting systemic solutions in the scope of economic activation of women and men aged 45/50+ among labour market institutions and NGOs (e.g. “Solidarity of generations”)

Justification

The low level of knowledge of representatives of labour market institutions as well as leaders and activists, concerning the systemic solutions adopted in our country in the scope of activation of women and men aged 45/50+ raises concerns. The analyses explicitly show that such institutions and organisations have limited knowledge of legal regulations and

awareness of activities undertaken by the government in the scope of economic activation of women and men aged 45/50+. The symptomatic example is a very poor knowledge of the programme "Solidarity of generations". It is also confirmed by the results of the parallel (conducted on 13-17 April 2012) public opinion survey conducted by MPiPS on the representative sample of 1047 Poles aged 45 and more – 12% of the respondents have heard about the programme and know its goals, 25% – have heard but do not know its purpose, whereas 2/3 of Poles aged 45+ have never heard of the programme "Solidarity of generations"³⁵³. Limited knowledge of this flagship programme for economic activation of people aged 45/50+ is also relevant for employers and employees of the surveyed labour market institutions, social welfare organisational units, NGOs (the relatively best situation occurs in case of public employment services). The statements of respondents of the *Diagnosis* show that the deficit of knowledge is also associated with the lack of trust towards governmental programmes and projects, including the belief on their ineffectiveness and predicting of problems at the stage of their implementation on the local level.

Due to the very low level of knowledge of the respondents concerning the basic legal regulations referring to their situation on the labour market, development of "legal packages" is proposed, which would contain legal instruments presented in a clear and consistent way, e.g. as booklets, or indication of the Internet addresses of institutions offering assistance. The current knowledge concerning legal solutions is dispersed, contained in many different sources, often outdated and not easily available. The "packages" should be adjusted to individual groups of stakeholders (people aged 45/50+, according to their occupational status, employers, non-public and public labour market institutions, NGO, JOPS).

Other target groups of the recommendation

2. Trade unions

As the entity of the labour market, trade unions should adopt active attitude towards training and change of qualifications of the ageing labour resources; they should also promote the care for employability over the entire professional life period, with the necessary modification at each stage of development of professional career. However, as the surveys have indicated – trade unions have limited impact on issues related to employment of people aged 45/50+, and if they operate in the enterprise, they mainly defend older employees against redundancy.

3. NGOs

The NGOs, comprising mainly women aged 50+, should better promote positive effects of their activities and become more visible in local environments, encouraging others to join their activities.

Besides the aforementioned six main areas of actions supporting equalisation of opportunities for people aged 45/50+ on the labour market, the following recommendation is also proposed:

³⁵³ G. Baczewski, *The governmental programme - Solidarity of generations. Measures for increasing the occupational activity of persons aged 50+, presentation during the project conference on "Equalisation of opportunities on the labour market for persons aged 50+",* Łódź, 10.01.2013.

Recommendation no. 7

Introduction of financial incentives for women and men aged 45/50 + starting their own business

Justification

Individual entrepreneurship, i.e. self-employment, is currently perceived as the basic form of creating new workplaces. One of the methods to reduce the extent of unemployment is to increase flexibility of the labour market, among others, by means of using self-employment³⁵⁴, also in case of women and men aged 45/50+, for whom it is often the only chance to acquire a the workplace. At the same time, people running own business are distinguished among the general group of people aged 45/50+, not only due to better assessment of the competence held, but also owing to their positive attitude to continued economic activity, even after reaching the retirement age. Contrary to people employed on full time basis or farmers, they are not interested in fast withdrawal from the labour market in connection with their retirement.

As the surveys have indicated, limited number of men and women over 45/50 run their own business (at the moment the survey was conducted, less than 5% of such people had their own business - every fourteenth man and only 2.8% of women)³⁵⁵. However, due to the fact that during the entire period of economic activity, many people had shorter or longer episodes of self-employment, it can be expected that under additional support it would be easier for them – using their experience – to decide on this path of economic activity. Promotion of entrepreneurship leading to undertaking own business after the age of 45/50 should be addressed to such people at the age much earlier before the barrier of 45/50 is exceeded.

Target group of the recommendation

1. Government

The stimulation and development of individual entrepreneurship in Poland can be supported by improvement of institutional and financial conditions. The most important condition for the development of individual entrepreneurship is to increase access to financing sources of business activities, which should be based on creating conditions for establishment and development of guarantee and loan funds and on dissemination of information concerning such sources, as well as on simplifying the procedures of acquisition of funds and limiting the control of their spending in favour of assistance in adjustment of directions of fund allocation.

In order to increase the efficiency of EU funds acquisition by entrepreneurs and candidates for entrepreneurs (in particular, those aged 45/50+), in the future budgeting period, simplifying of regulations determining the rules of acquisition of co-financing should be considered (they are currently very complicated), including the reduction of requirements to be met by the applicant and concerning the project documentation, to facilitate getting through the process of formal assessment.

2. Territorial self-government

Individual entrepreneurship is usually of local character, therefore, activities of the self-government authorities and administration are of major importance, addressed not only to

³⁵⁴ compare. http://serwis.gazetaprawna.pl/praca-i-kariera/artykuly/673189,na_samozatrudnienie_uciekli_przed_bezrobociem_teraz_zarabiaja_wiecej_niz_na_etacie.html, stan na dz. 11/01/2013

³⁵⁵ The studies performed by PARP within the third issue of Human Capital Balance demonstrate that the interest in non-agricultural business activity, although relatively high in case of persons aged 45-55 (in relation to persons representing younger age groups), shows downward tendency among women over 55; among men the situation is opposite – their interest in this type of activity clearly rises after the age of 60 – S. Czarnik, K. Turek, *Education ...*, op. cit., p. 41.

people of older age group but to the entire community of local labour resources. The most popular trades in which men aged 50-64 run their own business include construction and sales (excluding sales/repairs of vehicles), whereas in case of women at this age, sales and industrial processing are the most common.³⁵⁶ In the local economic development programmes, conditions of entrepreneurship development undertaken by people over 45/50 should be considered and people who already run their business should be supported.

In order to facilitate the process of establishment and further development of entrepreneurship, it would be necessary to create specialised self-government agencies (active information points) collecting and disseminating information concerning the conditions of functioning and assistance offered to business entities (including institutions supporting entrepreneurship on the territory of commune and district, possibilities to obtain co-financing from various sources, the most important amendments to regulations concerning business activities, etc.), and first of all, coordinating activities of various assistance institutions and programmes. Such agencies would consolidate all types of assistance through their information and coordination activities. They should make this single place where both the potential entrepreneur and the one already operating on the market can go, in case of any problems related to establishment (continuation) of business operations. Such agencies should create regularly updated websites containing all information required by entrepreneurs already operating and those willing to undertake operations on a given area.

Therefore, self-governments should be expected to continue the development and improve availability of the network of business environment institutions whose role is to support business operations at all stages. However, special attention should be paid to the supportive assistance in the process of establishing own business and at the first stages of its conducting. This is particularly important for women and men aged 45/50+, who often performed only hired labour. The local self-governmental authorities should also deal with development of institutions of business environment and increase access to such institutions.

The development of individual entrepreneurship and the consequent creating of workplaces requires stimulation of entrepreneurship of people aged 45/50+, particularly women representing the oldest age groups. It is essentially a difficult problem, which can be solved by popularisation of the idea of undertaking and extending business activities and dissemination of knowledge on successful projects. People running own business are their own employers and the duration of their work and forms of its organisation depend on themselves. The surveys show that aspects stimulating further activity, also for this group, include, e.g. shorter working time and flexible working hours. Promoting entrepreneurship among people over 45/50 it is worth stressing these advantages of "working in own business". This should be followed by information on potential market niches existing on the specific area, possibilities of cooperation with existing undertakings, location possibilities, etc.

Recommendation no. 8

Institutional arrangements for the care of children and dependants - alternative care solutions

Justification

Growth of economic activity of women and men aged 45/50+ is possible by reaching the balance between occupational and private life, allowing for parallel execution of occupational obligations and fulfilling various social roles and functions over the life cycle (at the moment the survey was performed, 7% of women and men aged 45/50+ had children below

³⁵⁶ S. Czarnik, K. Turek, *Education...*, op. cit., p. 47.

15, 9% – children aged 16-18, and 13% – elderly or permanently ill parents, whereas ab. 3% cared for other disabled people). Importance of these issues is reflected in the preparatory works associated with announcing year 2014 as the European Year for Reconciling Work and Family Life³⁵⁷. Such balance is particularly important for increasing the economic activity of older people who have a possibility to take decision on continuing or abandoning their work. Due to the fact that older people fulfil various social roles, one of them being the “assurance” of professional life of their children and/or providing dignified life to parents, activities at various levels are necessary.

Target group of the recommendation

1. Government

Undertaking relevant legislative steps should allow for development of easily available and inexpensive services ensuring care to dependent people, through creating, both for working men and women, “leave for parents’ care”, “free days”, enabling to care for elderly parents, similar to parents’ care for children.

The social dialogue at the EU level is currently on-going, concerning the “extension of parental leave to leave for other family reasons (in order to provide care to any dependent family member) and extension of goals and regulations governing care for children to care for any dependent people”³⁵⁸.

Efforts should be also undertaken to recognise the professional importance of skills acquired while conducting tasks associated with education, care for dependants and administration of the household, so that such skills can be taken into account upon return to the labour market.

Promotion of flexible employment forms among retired people and people approaching retirement, e.g. after 55, is important. It results from the surveys performed under the *Diagnosis* for this population that non-standard methods of work organisation should contribute to continuation of their employment, such as: sharing one workplace by two people, part time employment, flexible working time and the so-called compressed working week (the same number of hours, but less days), possibility to choose the place of provision of work, which refers to work from home, in particular, telecommuting, i.e. work performed using electronic communication means. Availability of such forms of employment is well assessed by women and men aged 45/50+.

2. Territorial self-governments

- It is recommended that self-governmental authorities should create various forms of institutional and non-institutional care for children up to the age of 3;
- Development is also recommended, through activities of self-governmental authorities, of training institutions (extra-family) for child care, including generally available public nurseries and kindergartens and functioning of primary schools as child care centres;
- Due to activities of local authorities and the self-governmental social welfare, availability of services should be improved in relation to care for people who are not independent and self-reliant (disabled, bedridden, elderly). Flexibility of these services should also be increase through setting the minimum requirements concerning the scope and time of care and assistance.

³⁵⁷ A Written Declaration of the European Parliament 0032/2012, AGE Platform Europe, CoverAGE, Issue 128, October 2012, p. 3-4, http://www.age-platform.eu/images/stories/EN/CoverAGE/EN/coverage_oct2012.pdf

³⁵⁸ Directorate General for Employment, Social Affairs and Inclusion, *The EU Contribution ...*, op. cit., p. 7.

Justification

The health status is influenced by working conditions. It also results from care for own health status at younger age and the pro-health habits associated, among others, with nutrition habits, physical activity, mental hygiene, etc.. Education in this area should refer to all age groups and the NGOs can significantly contribute here. Health prophylaxis should consider not only physical health but also mental health of employees. In relation to older employees support at workplace is necessary in situations they consider as difficult, detrimental, noxious - they should know who they can approach for assistance (address, telephone number). Many in this field should be done by employers themselves through the introduction sports and recreational packages, additional health insurance, but also the psychological workshops on time management, stress management, etc., which should be addressed, in particular, to men. This proposal is difficult to fulfil under the economic slowdown, since it generates additional costs of labour, nevertheless, a part of these suggestions could be implemented based on the existing resources.

Irrespective of incentives encouraging to care for own health, the general national system of medical diagnostics should be implemented, playing a role of the early warning system of health threats of the society. It would be advisable if such a system could take a form of health balances (similar to those used for children and teenagers) of 30-, 40-, 50- and 60-year old people, to be followed by therapeutic procedure adequate to the results. It is one of the basic prerequisites of enhancement of economic activity of employees at older age.

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The presented concept of conducting the diagnosis of the current situation of women and men over 50 on the labour market in Poland and its implementation deserve credit (...). I do not know equally comprehensive approach to determining situation of people aged 50+ on the labour market in Poland with such an extensive component of empirical research. There were two empirical quantitative research (the study of people aged 45 or over and the study of employers) and qualitative research of six different labour market stakeholders (employers, district labour offices, employment agencies, training institutions, social welfare organisational units and NGOs). Also Expert's Panel was organised. (...) I like the typology of local labour markets and including a local labour market type in the analysis of empirical research outcomes.

prof. dr hab. I. E. Kotowska

These is primary research, unique, highly detailed, and the diversification of subjects, methods and techniques of the research confirms its reliability and the possibility to generalise the results of quantitative and qualitative research. In many cases, the outcomes of these studies were confronted with and supported by the data of national and international statistics as well as by the results of the field studies. (...) The results obtained allowed for the development of the comprehensive diagnosis of the situation of people over 45 on the labour market and evaluation of their attitudes and measures of the different institutions for the increase in the economic activity of the studied persons.

prof. dr hab. W. Kwiatkowska

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