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# THE SITUATION OF WOMEN IN THE POLISH LABOUR MARKET IN THE LIGHT OF CHANGES IN THE PENSION SECURITY SYSTEM

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## SYTUACJA KOBIEC NA RYNKU PRACY W ŚWIECIE ZMIAN W SYSTEMIE ZABEZPIECZENIA EMERYCJAŁNEGO

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**Summary:** The aim of the study is to examine the opinion of a group of women on their economic activity and decisions related to retirement. The first part of the article reviews previous research related to the economic activity of older people with a special focus on women. In the empirical part of the article, women's opinions on issues related to retirement were analyzed. The research was carried out in 2016 on a sample of 45 women, which is a non-representative sample selection technique. The method used is similar to the method of "random choice" or "convenience choice" (convenience sampling). Research results indicate that retirement was often not fully voluntary, and resulted from the liquidation of the workplace or from the bad atmosphere. The time of retirement for women is primarily a period when they can fulfill their plans and dreams.

**Keywords:** women retirement, labour market, Poland, activity of women.

**Streszczenie:** Celem opracowania jest zbadanie opinii grupy kobiet na temat ich aktywności zawodowej i decyzji związanej z przejściem na emeryturę. W pierwszej części artykułu dokonano przeglądu dotychczasowych wyników badań związanych z aktywnością zawodową osób starszych ze szczególnym uwzględnieniem kobiet. W części empirycznej artykułu dokonano analizy opinii kobiet o kwestiach związanych z przejściem na emeryturę. Badania przeprowadzono w 2016 r. na próbie 45 kobiet, która ma charakter nieprobabilistycznej techniki doboru próby. Zastosowana metoda jest zbliżona do metody „wyboru przypadkowego” lub „wyboru według wygody” (*convenience sampling*). Wyniki badań wskazują, iż przejście na emeryturę często nie było w pełni dobrowolne, a wynikało z likwidacji zakładu pracy bądź

z panującej złej atmosfery. Czas emerytury jest dla kobiet przede wszystkim okresem, kiedy mogą spełniać swoje plany i marzenia.

**Słowa kluczowe:** kobiety na emeryturze, rynek pracy, aktywność zawodowa.

## 1. Introduction

The situation in the contemporary labour market confirms the reduction of the total population in the EU countries, unfavourable changes in the demographic structure of the population and the variability of the nature of work. These factors mean that the traditional model of retirement, based on the so-called generational solidarity, in which reaching retirement age is equivalent to becoming economically inactive, is undergoing transformations. The increasing average life expectancy means that nowadays more and more attention is paid to the so-called acceptable retirement age, which according to experts should more and more often involve an optional, individual choice between the period of economic activity and inactivity.

It is worth remembering that nowadays intangible resources in the form of human capital are one of the most important factors affecting the development of the knowledge-based economy. It is this factor that can determine the competitive position of a given economy in the international arena. The limited access to labour resources, the deepening problem of changes in the demographic structure of society and the relatively low pension benefit income, e.g. in Poland, lead to more and more attention paid to the need for productive use of existing labour resources. This issue becomes all the more important that the extension of the average retirement age and the time of the so-called healthy life convince many men and women approaching the retirement age to remain economically active.

The aim of this study is to examine the opinion of a group of women on their economic activity and decisions related to retirement.

In Poland, the total economic activity rate of women is much lower than in the case of men (by over 15 percentage points) – also the economic activity of women of working age is lower than among men (by approximately 8 percentage points). The low rate of female employment in total, reaching less than 45%, as opposed to approximately 58% for men, leads to a discussion on the reasons for such a low economic activity of the Polish population [GUS 2016; Kacperska 2011; Roguska 2010]. Also the employment rates of senior citizens are much lower than the averages for the EU, as for individuals aged 55–64 years the rate in Poland amounts to approximately 28%, while in the EU it exceeds 43% [Kłos 2008]. So far, research concerning women was conducted in Poland – nevertheless, it was not dedicated to the situation of retired women (beyond retirement age). In 2000, the CBOS institute carried out social research on equalising the retirement age for men and women – it showed that according to the public opinion, the longer work of women should be



a choice and not a necessity. Women should decide for themselves whether they want to work longer and receive higher pension benefits in the future or retire [Kłós 2008].

The research carried out in Germany by V. Büsch, D. Dittrich and U. Lieberum in 2010 showed that the public debates on the changes in the pension system focused on the causes of continuing work by the elderly or the conditions and forms of employment for people who reached retirement age. This is important because demographic changes and low income from social benefits can be decisive as far as extending the period of economic activity is concerned [Büsch, Dittrich, Lieberum 2010]. The observed adverse demographic changes stimulate the discussion on the retirement age and the functioning of the pension system in Poland. It is important to examine the reasons for the low economic activity of older people – especially women – and identify the future consequences of the changes in the functioning of the labour market [Thel 2013].

## **2. The institutional conditions surrounding the changes of the Polish pension system**

Changes of the traditional nature of retirement in the 20th century led to the division of the professional career into the periods before and after retirement, which was particularly reflected in the countries with developed market economies already in the 1970s. The effect of these changes is the variety and diversity of expectations regarding the roles of economically active and inactive individuals [Sargent, Lee, Martin 2012; Urbaniak 2014], as well as the flexible shaping of the universally binding retirement age. In Poland, issues related to the transformations in the labour market in the 1970s and 1980s were regulated by numerous privileges related to professions, industries or selected social groups, e.g. women. At the beginning of the 1990s, i.e. in the initial period of transformational change, in order to mitigate the negative effects of system changes the group of privileged individuals was extended by i.a. those endangered by structural unemployment. The effects of this included the reduction of the economic activity period of a significant part of society, reduction of employment rates among people aged over 50 and increased interest in the so-called “early retirement”. In addition, the prevalent relatively high substitutability of current income from labour by disability benefits and pensions induced individuals of working age to apply for social security benefits.

It is worth noting that some individuals were forced to retire against their will because of the reorganization of work and the restructuring of enterprises. Some experts saw it as a manifestation of discrimination against certain social groups in the labour market. Today, some researchers stress that the situation in the Polish labour market observed in the 1990s has led to wasting human capital due to

excluding from the labour force economically active and experienced individuals, often holding high professional qualifications [Kabaj 2002].

Poland has seen numerous changes in employment policy, however, not much attention was paid to issues related to age management in the enterprises or senior citizens' work. Only in the last decade the importance of the problem of older people's employment was exposed due to changes in the demographic structure of the population [Turek, Perek-Bialas 2013].

### **3. The problems of the modern labour market: an ageing society**

The ageing of population causes changes in the perception of retirement by the public because of the expected social and economic consequences of demographic processes. Due to the growing group of individuals eligible for retirement benefits and decreasing number of individuals employed in the national economies in most EU countries, the state pension schemes based on the principle of redistribution are experiencing problems with self-financing. As a result, the expenses related to social security constitute an increasingly higher percentage of GDP [Bloom et al. 2013].

Longer life expectancy and thus longer period of benefiting from pension rights influence the funding of pension benefits and balancing the budget associated with this system. The research of P. Belan, P.-J. Messe and F.-C. Wolff draws attention to the need to increase the labour force participation of older people, which can be achieved by limiting the amounts of various kinds of social benefits [Belan, Messe, Wolff 2010]. Declining labour force, changes in the demographic structure of the population or the growing burden on the state budget resulting from the financing of disability and old-age pensions mean that more and more attention is paid to the senior citizens' rights to equal treatment in the labour market in the area of employment and allowing them to remain employed without having to submit to a mandatory retirement age.

The research conducted by T. MacDermott shows that changes in the demographic structure of the population will be influencing the functioning of the labour market, as well as changing older people's attitudes towards the period of economic activity – they will impose the public acceptance of changes in terms of pension system financing and the privileges resulting from such changes [Macdermott 2014]. The abolition of the so-called retirement age seems to be fully justified and inevitable [Macdermott 2014].

The longer life expectancy and the reduced number of working-age individuals stimulate the discussion on the existing pension system and the role of senior citizens in the economy. From the point of view of this study, the research on women, whose working time is naturally interrupted during the period of being economically active i.a. due to motherhood, seems particularly relevant. It should also be noted that the longer average life expectancy of women and often lower income from employment should encourage them to extend their economic activity period. In addition, the



dwindling number of the economically active may raise concerns about the lack of or limited access to resources that will be used in the national economy. On the other hand, the question arises whether any shortage of resources can be compensated by extending the economic activity period in the case of older people, including women [Gilleard, Higgs 2007; Moulaert, Biggs 2012; OECD 2006].

The policy guidelines of the OECD from the 1990s on the economic activity and possible retirement emphasized the possibility of making an independent choice by individuals regarding the issue of staying employed or becoming economically inactive. In addition, attention was paid to the productivity of older people. Especially the second aspect seems to be very important, as it is known that the physical condition of the elderly deteriorates, which reduces the efficiency of their work.

In the literature there are research results which show correlation between the age of employees and their performance. Among others, C. Walker and A. Walker, who made different classifications of work, pointed out that knowledge and experience may contribute to the growth of labour productivity, while the physical fitness degrades. The studies of other researchers focus on the need for changes in human resources management or taking another look at concepts related to age management in organizations [Walker, Walker 1998]. Older workers are also valued for their loyalty and reliability towards organizations and employers.

The emerging health problems and the related absenteeism also adversely affect the efficiency of seniors. The research results included in the report of the International Labour Organisation, however, do not support this opinion. The elderly people are productive and fully motivated to perform work. The contemporary view is that older people are fully valuable employees and the economic entities' preference for hiring young people is not justified, as confirmed by research results [OECD 2006]. However, there are problems associated with the need to acquire new skills and professional qualifications, which is the result of technical and technological progress – technological innovation. In the latter case, attention should be paid to the role of lifelong learning. Participation in various forms of education for the seniors enables narrowing the qualification gap, however, such forms of education should take into account the individual predispositions. The potential of older people and their experience can be a strength in the context of future development of economies.

Based on the previous studies it can be concluded that changes in demographic structure of the population and the general dwindling of resources in the labour market require paying greater attention to the potential of women.

#### **4. Retirement age and economic activity of women**

The observed adverse changes in the demographic structure of the population result in more and more attention being paid to the need of extending the economic activity of women. The problem is all the more important as the changes in the Polish pension (social security) system from 1 January 2013 resulted in the extension of men's and



women's employment period to 67 years of age. Currently, according to the Act on changes in the act on pensions [Ustawa z 16 listopada 2016], employees acquire rights to a pension at the age of 60 years in the case of women and 65 years in the case of men. The topic of retirement remains the subject of many discussions and political debates.

The progress of civilization affects the changes in the direction of research related to economic activity of women. There are different demographic, economic and cultural determinants of employment and the behaviours of women in the labour market [Graniewska 2014]. For some women the extension of their economic activity is associated with the possibility of achieving current income from work and the potential of savings for the of time of inactivity. It is difficult to indicate what factors determine the decision to retire among both women and men. As already mentioned, research shows that the issue of making the decision to end work depends on the individual characteristics of the person. The factors that are taken into account include not only the number of people making up the household (singles, families with children), but also the need to care for the elderly, grandchildren, children or family members in general. Thus, not only the marital status but also health, financial condition or social status are important. One may wonder whether the issues associated with retirement are related to the legislation and the obligation to exercise this privilege upon reaching the retirement age. The results of a study conducted by C. Phillipson and A. Smith also confirm that the decisions to retire are treated as individual matters of each of the economically active persons [Phillipson 2012; Phillipson, Smith 2006]. The study also shows that in the case of married couples, the decision often depends on the spouse and the fact that they are economically active or inactive. When married couples exercise their pension rights simultaneously, they can spend time together, take common actions and organize their lives. J.M. Raymo et al. pay attention to issues related to the stabilization of employment or self-employment during the period of economic activity of an individual [Raymo et al. 2011; Loretto, Vickerstaff 2013]. The guaranteed retirement benefits make decisions about retirement somewhat easier because of the guaranteed income. The situation is slightly different in the case of the unemployed, including women, who are at higher risk of unemployment, as well as individuals performing work within the framework of flexible forms of employment, i.e. people who are unable to exercise the privileges of the welfare state because they do not have the right to acquire a pension or did not amass sufficient capital to live a decent life in retirement.

## 5. Previous studies

The numerous studies on the economic activity of the population, including women, show that retirement depends on the individual decisions of the person. This is confirmed i.a. by the results of the research carried out in Germany, showing that it is difficult to identify the reasons why women and men take extra work upon



reaching retirement age [Kapteyn et al. 2007]. From the sociological point of view, in this case a large role is attributed to the social status – the environment in which one lives and works. The decisions to retire or work are often the result of several factors, e.g. related to the previous conditions and organization of work, satisfaction from work, commitment to family or socio-economic factors [Büsch, Dittrich, Lieberum 2010]. Other important factors may include the company culture, size or employment policy [Loretto, Vickerstaff 2013]. In the case of obligations towards one's family, it is noted that women more often than men are involved in caring for their family members, including grandchildren. This is confirmed by research conducted by G.G. Fisher, D.S. Chaffee and A. Sonnega [2016]. It shows that the decisions related to retirement result from the need to care for grandchildren. The economically inactive older people decide to participate in the process of raising their grandchildren more and more frequently. At the same time, it is stressed that this role is more often attributed to retired women. C.C. Coile pointed out that during the financial crisis in the United States in the years 2007–2008 the process of caring for grandchildren was also joined by men – grandfathers [Coile 2015].

On the other hand, the research carried out in Sweden shows that many economically inactive individuals, especially women, find the time for meeting friends, joint trips or entertainment (cinema, theatre). This is the time they can spend on doing the things they like, while creating their own value system. The period of work, unfortunately, did not allow them to realize their dreams or more active participate in sports or social life [Elgán, Axelsson, Fridlund 2009]. The results of research conducted in the US also confirm that some people of retirement age make plans or realize their dreams associated with increased physical activity and personal development. Caring for one's health and maintaining good physical condition are especially important for many older women. In their opinion, they have a positive effect on their well-being and quality of life. Some of the research subjects become actively involved in voluntary work for the community upon retirement. In this case, women are more likely to engage in this type of activity than men [Liechty, Yarnal, Kerstetter 2012].

## 6. Methodology

The empirical part of this article analyses the opinions of women on issues related to retirement. The research sample used consists of 45 women. They are women living in urban areas, mostly residents of large cities (69% of respondents), ranging from 56 to 80 years of age. 42% of the respondents have higher education, 44% secondary education and 2% elementary education (in other cases there is a lack of data on the level of education). The sample is non-probabilistic and unrepresentative. In this case, due to the non-probabilistic method of sampling the results cannot be generalized to the entire population. The method used is similar to the method of “random picking” or “convenience sampling”, which means that the particular



individuals are included in the sample by chance but not randomly, which results from the fact that they were in the right place and time for taking part in the research. An important feature of the above-mentioned method of sampling is the fact that only a non-specific part of population has the possibility to be included in the sample. As suggested by M. Szreder, non-probabilistic selection, although not allowing for obtaining a representative sample, does allow for studying population to some extent. Assuming that certain opinions are repeated very often in a non-probabilistic sample, they cease to be anecdotal in nature and become more regular. Moreover, if we look at some of the cases, it is possible to notice certain regularities. Therefore, it is argued that non-probabilistic sampling does not mean depriving the sample it of its cognitive value [Szreder 2004, pp. 48–50]. Bearing in mind that the purpose of the research was examining women's opinions on topics related to the period of retirement, we consider the choice of non-probabilistic sampling methods to be fully legitimate. Cheapness and ease of implementation of this type of research and the pilot nature of the conducted analysis additionally entitle to the use of non-representative sampling methods.

## 7. Results and discussion

The analysis of the results of the survey research shall begin with a brief characterization of the selected sample. Table 1 shows the numbers and percentages of the surveyed respondents according to the number of years worked.

**Table 1.** Number of years worked by the surveyed respondents

Number of years	The number of respondents	Percentage
Less than 10	0	0.00
11–15	1	2.22
16–20	2	4.44
21–30	6	13.33
31–40	34	75.56
41+	2	4.44
Total	45	100.00

Source: own work.

While analysing the structure of respondents according to the number of years worked, we note that most women worked for 31–40 years (76% of respondents). It is an important piece information for us, as it uniquely identifies the studied sample. Therefore, in the course of further analysis attention should be paid to the fact that the respondent group consists mainly of women with long seniority. It is also very important from the point of view of the currently proposed retirement age changes, where one of the proposals concerns acquiring the right to retire upon





40 years of work. In addition, 89% of the researched women are retired, of which 60% of the surveyed women retired immediately after reaching retirement age.

In the further part of the study we will present women's opinions on topics related to retirement. Table 2 presents the answers to questions related to equalization of retirement age for men and women, treatment of pension as a well-earned privilege or whether women should make the decision to retire on their own.

**Table 2.** Opinions on retirement in per cent

Question	Yes	No	I don't know	No answer
Are you for an equal retirement age for men and women?	17.78	64.44	17.78	–
I consider retiring to be a well-deserved privilege	84.44	6.67	6.67	2.22
I believe that the decision to retire should be made by every woman on her own	93.33	0.00	2.22	4.44

Source: own work.

The vast majority of respondents are against equalizing the retirement age of men and women (64.44%). In addition, up to 84.44% of the surveyed women consider retirement to be a well-deserved privilege. In the opinion of 93.33% of the respondents the decision to retire should be taken on one's own, which is also reflected in numerous studies concerning the economic activity of the population [Büsch, Dittrich, Lieberum 2010]. In addition, while examining the opinions on retirement, it appeared that 53% of respondents associated the time spent in retirement with the fulfilment of their own dreams, 29% considered this period to be time for fulfilling the obligation towards grandchildren, children and other family members, while 40% of the surveyed women associated retirement with loss of income. The specific responses related to opinions concerning retirement are presented in Figure 1. While comparing the obtained results with previous studies, it is worth noting the role of women in caring for their grandchildren, as well the obligations towards other family members [Bianchi, Milkie 2010; Lumsdaine, Vermeer 2015] as an essential element of filling the period of economic inactivity. In addition, the results of our study confirm the earlier analyses indicating that retirement is also the time for pursuing one's own dreams [Liechty, Yarnal, Kerstetter 2012; Strain et al. 2002].

While analysing the actual causes of retirement in the studied group of women, it is worth noting that in 58% of the cases, the decision was taken independently – only less than 7% of women took the decision because they wanted to help their children and grandchildren, whereas for 22% women's retirement was associated with being made redundant. The full list of the reasons for going into retirement is shown in Figure 2.



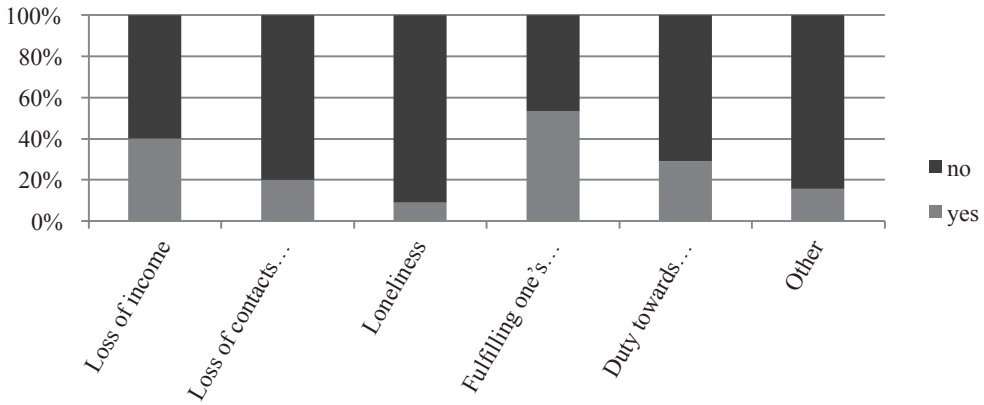


Fig. 1. What is going into retirement associated with?

Source: own work.

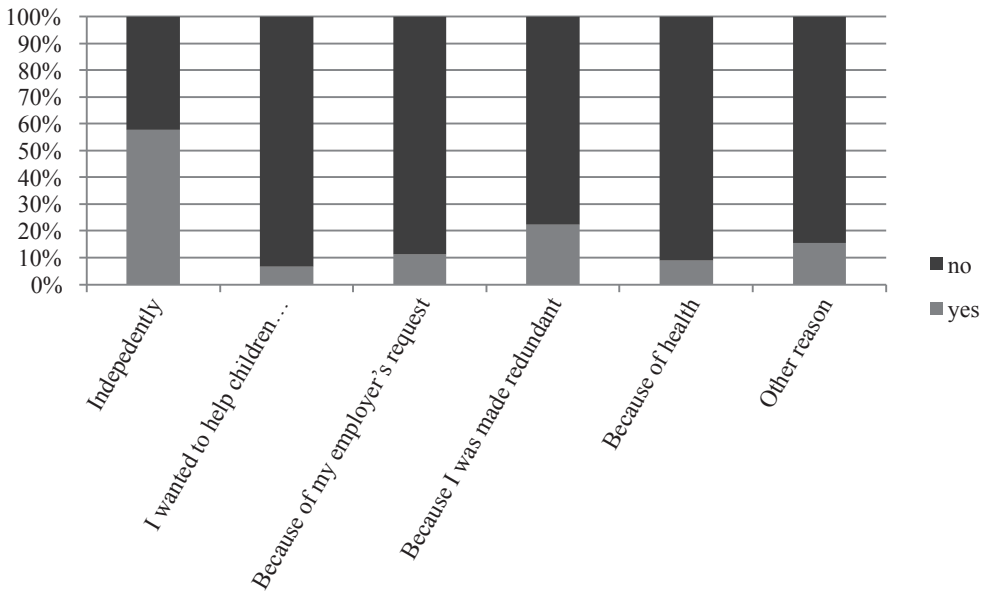
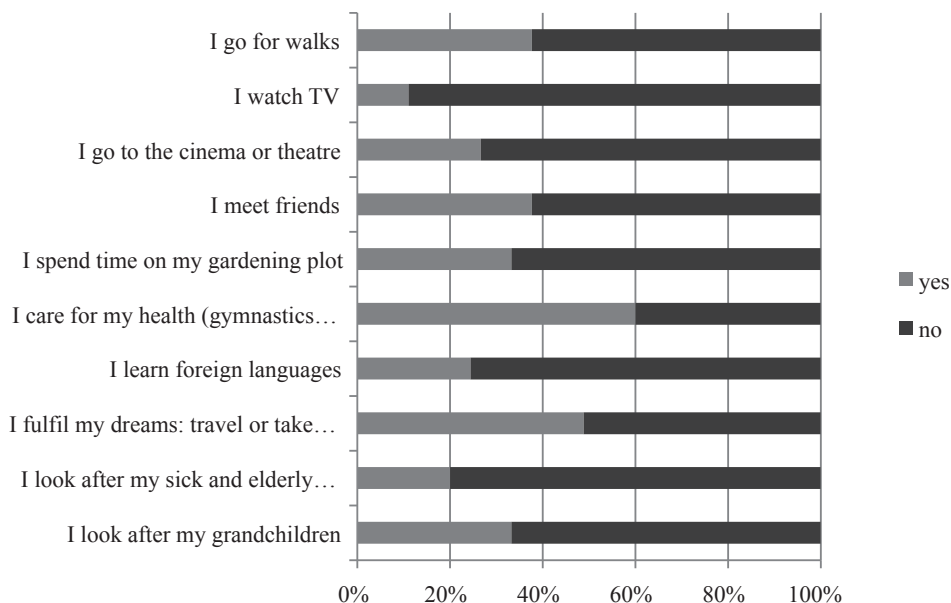


Fig. 2. The decision about going into retirement – causes

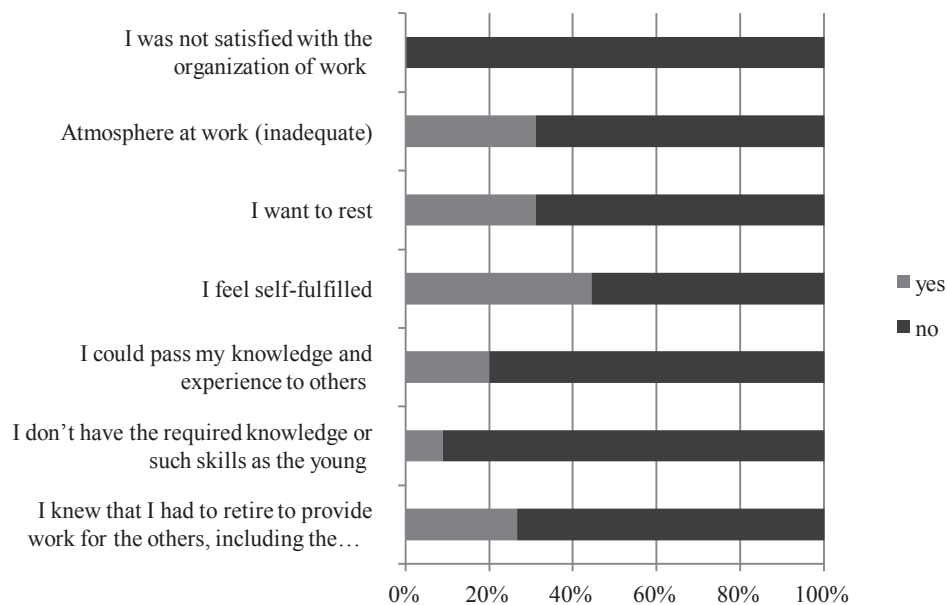
Source: own work.

As a result, it is worth noting that the generally prevailing opinion saying that women retire to assist in caring for grandchildren and other family members is not confirmed in the light of the conducted research. A much more common reason is being made redundant, which in combination with statistics related to



**Fig. 3.** Ways of spending time in retirement

Source: own work.



**Fig. 4.** The feelings associated with going into retirement

Source: own work.



the independence of the decision to retire may cause some concern. At the same time, reliable ascertaining the motives influencing the decision to retire or continue working is difficult, which is also confirmed by the results of previous research [Kapteyn et al. 2007].

The answers of the respondents related to ways of spending time in retirement (Figure 3) confirm earlier positions on the notions of retirement as a time which can be used for the realization of one's own dreams. The surveyed respondents declared that during the period of economic inactivity they spent more time caring for their health and resting actively, which is also supported by previous research [Liechty, Yarnal, Kerstetter 2012].

An interesting background for the statistics related to the independent decisions to retire is knowing women's opinions on the feelings connected with it (Figure 4).

The majority of respondents (55%) felt self-fulfilled at the time of going into retirement and felt the need to rest (31% of respondents). Unfortunately, there are also noticeable negative aspects of going into retirement. In the opinion of 31% of women, going into retirement was accompanied by inadequate atmosphere at work, while 27% of respondents felt that they have to retire to provide work for younger people.

## 8. Conclusions

Changes in the demographic structure of the population and rising average life expectancy have increased interest in issues related to the economic activity and inactivity of different social groups. The article focused on a group of women – their attitudes towards and opinions on the decisions related to going into retirement.

According to 90% of the surveyed women, going into retirement should be one's individual decision, which is consistent with the results of research carried out by V. Büsch, D. Dittrich and U. Lieberum [2010] and C. Phillipson [2012]. The present study shows that economically inactive women want to spend their time on realizing their own dreams or caring for their grandchildren. In view of the results of research carried out by T. Liechty, C. Yarnal and D. Kerstetter [2012] and L.A. Strain et al. [2002], it is clear that the expectations of women in Poland are similar. Lack of time during the period of economic activity for the realization of dreams, physical activity and recreation resulted in the respondents' willingness to meet friends and spend time with them during retirement. Similar views were expressed by women from the United States and Sweden. They also want to take care of their health to a greater extent. Women participating in the study in Poland, as well as their peers from other countries, want to help their relatives – especially grandchildren. However, this was not the main reason for their retirement. The authors' own research shows that a frequent reason to exercise one's pension rights was being made redundant. In the case of Poland this factor is important, as the beginning of the transition period was followed by structural changes in the economy, which exposed many women to



redundancies. Perhaps the poorly developed system of lifelong learning in the early 1990s was not conducive to rapid further training and acquiring new skills required of labour market participants, which was paid attention to in the ILO report [ILO 2011]. Unfortunately, according to 1/3 of the women, the reason for their decision to retire was inadequate working atmosphere. These women felt that they should provide work for the young. However, these opinions are not consistent with the research results published by [OECD 2006]. These studies show that older people, including women, are valuable employees and can be a strength in the context developing of economies in the future.

The conducted pilot research constitutes a good introduction to further in-depth analyses which may aim at getting to know women's opinions on their economic inactivity, based on a larger sample.

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