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## **INTENTION TO CONTINUE PROFESSIONAL WORK AFTER REACHING RETIREMENT AGE AND ITS DETERMINANTS**

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## **ZAMIARY KONTYNUACJI PRACY ZAWODOWEJ PO OSIĄGNIĘCIU WIEKU EMERYTALNEGO I ICH DETERMINANTY**

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**Summary:** In recent years, discussions concerning retirement age have focused mainly on its extension. The rise of interest in this issue is caused by demographic changes and the resulting problems faced by the system of retirement provision. Apart from increasing retirement pension premiums or decreasing the replacement rate, regular extending the retirement age is one of the ways of balancing the difference between the proceeds from premiums and the obligation to pay pensions. In view of the above, the aim of this article is to specify the factors influencing the intention to continue professional work after reaching retirement age (these intentions are measured by means of expectations towards the amount of money acquired for work continued in retirement). These determinants were identified by comparing the results obtained by means of two methods: linear regression and logistic regression. The article includes the results of representative survey studies carried out in 2014 in Poland on a randomised sample of 1163 households. The results of the study suggest that the determinants of the continuation of professional work after reaching retirement age include, in particular: age, education, occupation, household status, state of health, the perceived “proper age” to start saving up additionally for retirement and relations with children. The article was written within the research project by National Science Centre “Saving Practices and Financial Pension Security in Households – Determinants, Attitudes, Models” (No. UMO-2012/05/B/HS4/04183).

**Keywords:** retirement age, consumer behaviour, linear and logistic regression.

**Streszczenie:** W ostatnich latach dyskusje dotyczące wieku emerytalnego koncentrują się przede wszystkim wokół jego wysokości oraz wprowadzanych zmian. Jedną z przyczyn wzrostu zainteresowania tym zagadnieniem są zmiany demograficzne i wynikające z nich problemy systemu zabezpieczenia emerytalnego. Systematyczne podnoszenie wieku emerytalnego jest, obok wzrostu składki emerytalnej lub obniżenia stopy zastąpienia, jednym ze sposobów zrównoważenia wpływów między składkami a zobowiązaniami z tytułu wypłat świadczeń emerytalnych. W związku z powyższym celem artykułu jest określenie

czynników, które wpływają na zamiary kontynuacji pracy zawodowej w przyszłości – nawet po osiągnięciu wieku emerytalnego. Determinanty te określone zostały przez porównanie wyników dwóch metod: regresji liniowej i logistycznej. W artykule wykorzystane zostały wyniki reprezentatywnych badań ankietowych przeprowadzonych na ogólnopolskiej próbie losowej 1163 osób w 2014 roku. Wyniki badań wskazują, że determinantami kontynuacji pracy zawodowej po osiągnięciu wieku emerytalnego są przede wszystkim: wiek, wykształcenie, zawód, status gospodarstwa domowego, stan zdrowia, postrzegany wiek, w którym należy rozpocząć dodatkowo oszczędzać na zabezpieczenie emerytalne, oraz ocena relacji z dziećmi.

**Słowa kluczowe:** wiek emerytalny, zachowania konsumentów, regresja liniowa i logistyczna.

## 1. Introduction

When analysing the demographic changes in Polish society determining the financial stability of the pension provision system, it can be observed that in 1970-2013 average life expectancy was growing. For women, it has increased from 73.3 to 80.9 years, and for men – from 66.6 to 72.7 years. What is more, life expectancy is set to rise further in the future. According to demographic forecasts produced by the Central Statistical Office of Poland, in 2030 the life expectancy of men will slightly exceed 77, and of women – 84 years, while in 2050 – 82 and almost 88 respectively [*Population projection...* 2014].

It can be observed that there is a regular growth in the number and percentage of persons of post-working age (i.e. women over 60, men over 65). Although in 1950 their percentage in the total population was 7%, and in 1990 – almost 13%, in 2014 it was as high as 19% (i.e. 7.3 million). At the same time the demographic forecasts of GUS predict a further increase in the percentage of people at the productive age. In 2025, the percentage is predicted to be almost 22%, but in 2050 – almost 30%.

The problems of the system of retirement provision have been influenced by the low professional activity of older people and their relatively early departure from the labour market. For example, taking into account the professional activity of older people (i.e. at the age of 55-59/64) in Poland, it can be seen that despite the regular growth of the rate of their professional activity, it still remains at a low level. The Study on the Economic Activity of the Population conducted by the Central Statistical Office of Poland indicates that this ratio increased from 37.7% to 55.8% in 2003-2015. In the case of persons aged 60/65 and over, the employment rate has been on a fairly stable, but very low level – in the analysed period, on average 7% of persons of this age remained in work [*Aktywność...* 2015]. To compare, according to Eurostat data, the average employment rate for persons aged 55-64 from 28 EU states was 51.8% in 2014, and it was the highest in Sweden (74.0%). It can be noticed in the structure of the age of the persons entitled to receive state pensions that there is a very high percentage of individuals younger than 65 who receive payments – for example it was 38.6% in 2004 and 28.5% in 2014 [*Ważniejsze informacje...* 2005; *Ważniejsze informacje...* 2015].

The issues connected with the age of Poles and the work of older people presented above are an aspect affecting the problems of the financial solvency of the state pension system. Consequently, two directions for changes are being introduced: the regular extension of the retirement age and the promotion of longer professional activity.

The regular extension of retirement age is, next to increasing pension premiums, (increasing fiscalism) or lowering the replacement rate (which is connected with lowering pensions), a way of balancing the difference between the proceeds from premiums and the obligation to pay pensions. Such an extension usually does not find approval in society, however, raising the taxes or lowering pensions may cause even stronger protests.

The necessary condition for stimulating the professional activity of persons entering retirement age is undertaking actions which support their further work. The aim of this article is to specify the factors influencing the intention to continue working in the future – even after reaching retirement age.

## 2. Literature overview

The analysis of the subject matter literature on the determinants of continuing professional work indicates that the basic factors influencing the decision to continue or end one's professional career include age, income and health [Taylor, Shore 1995; Adams 1999; Beehr et al. 2000]. Empirical research results indicate that the factors influencing the decision to continue one's professional career despite reaching retirement age are a younger age and the state of health – often related to age. This is confirmed by research conducted by Yamada and Higo [2011, p. 175], who by means of logit analysis proved that one of the most important factors which in a statistically significant way influences the continuation of one's professional career by those who reached retirement age in Japan is their state of health. Also research carried out in Australia indicates that the main causal factors for the return to work after retiring are a good level of health, but also incomes [Mackenzie et al. 2011, pp. 347–369].

It should be emphasised that in many countries in the world, even those most developed, financial aspects are a very common reason to continue professional career. For example, according to research carried out in the US by R.U. Ogums [2012, pp. 21–50], among five factors listed in this area, as many as three are strictly economic. These include the possibility to receive additional income and savings, insufficient and dwindling pensions, a mortgage or other loans raised in the period of being professionally active. Such loans made it impossible to save in order to financially secure one's old age. The two other determinants are the benefits from the possibility to use additional healthcare services, and the psychological benefits. Also the results of research conducted in Sweden points at income as the main reason for one's will to continue working [Jonsson, Andersson 1999, pp. 29–35]. What is important is that as many as 73% of the inhabitants of this country in pre-retirement

age express their positive attitude towards continuing paid work, or to working as charity volunteers after retiring.

However, as pointed out by M. Góra [1999, pp. 9–25], “the tendency to retire early is common, regardless of the relative wealth of societies”, which is a result of “evening-out the amounts of pensions and the fact that working longer does not raise a pension or raises it minimally”. Therefore, according to Góra, from the point of view of an individual, it does not make much sense to take into account the financial factors as those influencing retiring at an older age.

N. Barr [2013] points at an individual planning of one’s professional life (also in terms of money, taking into account private life), abilities (in terms of health, qualifications, and the skills adjusted to the changing labour market) as well as the opportunities offered by the labour market and the solutions of the pension system. For example, one of the key factors influencing working longer in Japan is keeping the same salary and the possibility to adapt a flexible approach to the form of work [Yamada, Higo 2011, pp. 25–181]. Cahill, Giandrea and Quinn [2011, pp. 34–42], suggest that the factors contributing to returning to work after retiring include, apart from a younger age and better health, being in pension schemes with defined premiums, where an individual is mainly responsible for pension security.

It is currently increasingly common for the subject matter literature to include the influence of psycho-social variables on attitudes towards the decision to end one’s professional career and retire [Taylor et al. 2007; Crego, De La Hera and Martinez-Inigo 2008; Zappala et al. 2008; Wong, Earl 2009]. The emphasis is placed on the significance of work in an individual’s life and the level of their attachment to their employer (including satisfaction and commitment in work), as well as on attitudes and expectations towards life when retired. For example, as follows from the research by P.A. Bonner [2015, p. 37], older employees work longer than they have to, because they are satisfied with their jobs, (42% of responses), and/or want to remain active (35%). Also the research by Jonsson and Andersson [1999, pp. 29-35], cited above proves that a very important reason for being willing to work longer is one’s own motivation to work (i.e. making use of one’s knowledge, freedom to make decisions, or self-development), the wish to keep busy and be in touch with other people. According to E. Davies and S. Cartwright [2011, pp. 249–268], the factors influencing continuing work by older people is also their attitude towards free time, being socially active and their social circle’s opinion.

Analysing the result of the research carried out in the Polish market, it can be noticed that among the causes for staying in work, the dominating ones are financial (71% of responses), including the need to provide one’s household with income (65% of responses). According to the research results, the reasons for extending one’s professional work include: flexible working hours (24.7%), better safety at work (14.8%), higher availability of care services (14.3%), and better opportunities for improving one’s qualifications (11.4%) [*Przejscie...* 2007].

Also own research carried out in 2011 on 633 retirees suggests that the factors which are likely to encourage retirees not to withdraw from the labour market include mostly broadly understood better working conditions (27.3% of responses), extending the scope of social services by the employer (13.5%), and the higher flexibility of their work schedule (11.1%). Also important are more attractive financial terms, better opportunities for improving one's qualifications, improved overall job satisfaction and a better health condition. Some retirees mentioned also the opportunities for maintaining one's job position or acquiring a new one, which results from the fact that some of the surveyed retirees ended their professional career because their workplace had been closed down. They were granted the so-called pre-retirement benefit or the right to retire early [Olejnik 2016].

The results of the research conducted by J. Wiktorowicz [2014, pp. 7–36], provide a deeper insight into the determinants of continuing professional work. Wiktorowicz points out that the statistically significant variables influencing the positive attitudes of older people towards extending their professional activity (results for population aged over 45) are: gender, social class, the size of town, health self – assessment, level of education, being someone's carer, current work situation and undertaking education activities.

### 3. Research methodology

The present article uses the results of a survey conducted by the author. It was a part of research conducted within the project by the National Science Centre "Saving Practices and Financial Pension Security in Households – Determinants, Attitudes, Models" (No. UMO-2012/05/B/HS4/04183).

The research was conducted in 2014 on a representative randomised sample of 1163 households (at the confidence level of 95% and 3% margin of error). The responding person was the head of the household. The applied research technique was PAPI (pen and paper interview). The interviews were carried out on behalf of the Polish Central Statistical Office<sup>1</sup>. The representativeness of research was verified taking into account such features as gender, age, and the level of education of the head of the household, as well as the number of household members. In terms of spatial distribution, the class locality, and the region in which the household is situated.

The methods used in the process of data analysis applied in the present article were the measures of descriptive statistics, linear regression and comparative – logistic regression (this allows calculating the probability of the occurrence of a given phenomenon, the so-called probability of success). Using both linear and logistic

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<sup>1</sup> The study was conducted along with BAEL research, by the Central Statistical Office of Poland, in which the used methodology is based on definitions recommended by the International Labour Organization and Eurostat. The research applies the rules of the survey sampling, which allows for the generalization of the obtained results for the whole population.

regression results from the fact that in the conducted fieldwork, a significant part of independent variables had a qualitative (nominal or ordinal) character. Therefore, the aim of identifying the factors influencing the intention to continue working in the future (when reaching retirement age), both types of models were made.

It was assumed that the factors which may influence the positive approach towards continuing working despite reaching retirement age include:

- demographic determinants, such as age (quantitative variable), education (primary, vocational, secondary, university; ordinal variable), type of education (nominal variable: economics/non-economics), the occupation of the head of a household (nominal variable), as well as the phase of the life cycle (household status; nominal variable) and the number of persons in a household,
- economic determinants, including income per capita in a household (expressed in PLN; quantitative variable), owning a home (nominal variable), a mortgage to pay (nominal variable),
- psychographic determinants, including health self-assessment and the assessment of one's relations with children (in both cases the variables were assessed in a 5-level ordinal scale, from 1 – very negatively to 5 – very positively), the level of optimism (nominal variable: optimist, pessimist, neutral), and the attitude towards financial risk (assessed in a 5-level ordinal scale, where 1 – very low propensity to take risks, and 5- very high propensity to take risks),
- determinants related to the system of pension provision, including saving in the so-called 3rd pillar of the pension system (nominal variable), the perceived “proper age” to start saving up additionally for retirement (quantitative variable).

The independent variables described above were used in econometric modelling; in the model of linear regression, the variables were measured on the quantitative and ordinal level, and in the model of logistic regression – all of the mentioned variables. In the models presented further in the article, only variables which are statistically significant are presented.

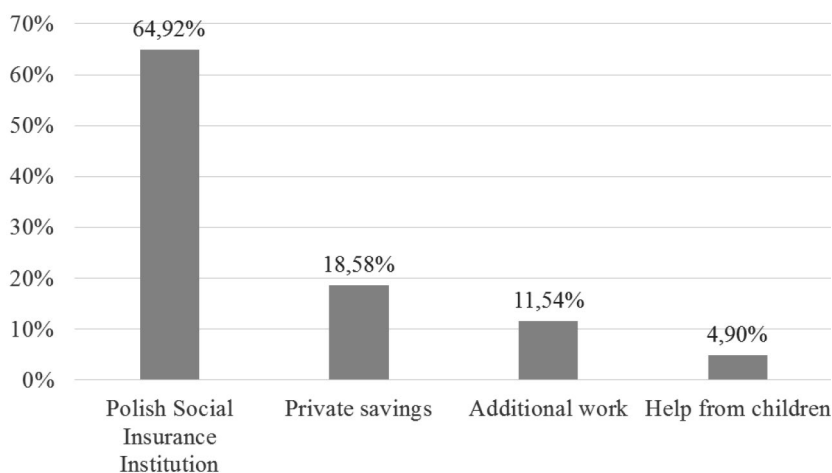
The dependent variable was measured on the qualitative level – as a predicted estimated share of the income from additional work (after retiring) in the structure of incomes acquired when retired. When estimating the amount of the incomes acquired in retirement, the heads of households took into consideration not only the incomes from the additional work performed when retired but also from other potential sources, including:

- resources from the obligatory part of the pension system,
- accumulated private savings and the income from one's assets,
- regular financial support from one's children/grandchildren.

A variable measured quantitatively was used to estimate the parameters of the model of linear regression. In the case of using the dependent variable in estimating the parameters of the logistic regression, it was brought to the nominal level, dividing households into two groups: those, whose heads categorically rejected the possibility of acquiring additional money from working when retired and those who considered such an option.

#### 4. Research results

Having analysed the structure of the sources of incomes expected by the heads of households after retiring, it can be seen that they have the biggest expectations towards the public pension system (65% of the income should come from the public pension system) (Figure 1). Moreover, the heads of households expect that their income in retirement will consist of accumulated private savings or assets for 18.5%, and for 4.9% – of support obtained from their children (Figure 1).



**Fig. 1.** Structure of expected sources of incomes – average

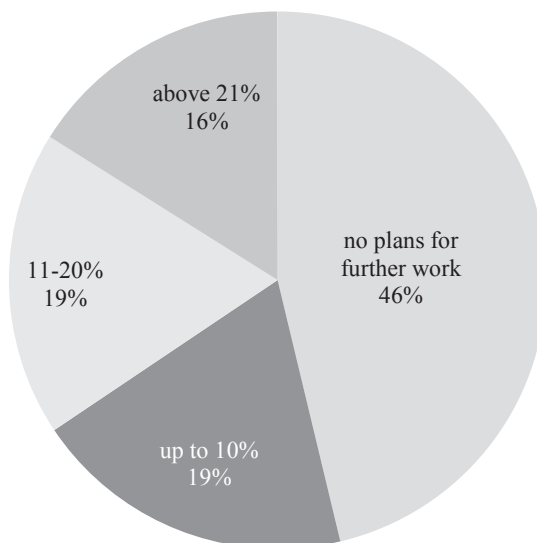
Source: own research.

A little over 50% of the heads of households are planning to support their household thanks to additional work performed after reaching retirement age (Figure 2). However, they predict that the share of the income received in this way in the total income of the household will be rather low (11.5% of income acquired when retired should derive from work performed additionally) (Figure 1). It is also worth mentioning that 38% of the heads of households assume that their income acquired when continuing working will account for a maximum of 20% of their total income received in retirement (Figure 2).

In order to specify the simultaneous influence of all the explanatory variables (listed in the research methodology) on the attitudes of the heads of households, the models of regression were used.

First, linear regression was used in the modelling<sup>2</sup>. In this case, a dependent variable was used, expressed on its original, i.e. quantitative level of measurement

<sup>2</sup> The estimation of parameters was preceded by determining the correlation coefficients between the dependent variable and the explanatory variables. It turned out that the expectations towards the



**Fig. 2.** Share of expected income from additional work

Source: own research.

(the variable: “intention to continue working” is measured in this case by means of the expected share of income derived from working when retired in the total of the incomes acquired in retirement). Moreover, a set of explanatory variables was used, measured at least at the ordinal level of measurement<sup>3</sup>. In this case it turned out that the explanatory variables included in the models were health self-assessment, age and the relations of the head of household with his/her children.

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share of the income in the household budgets generated by additional work after retiring were statistically significant. However, they were negatively correlated with age and the assessment of one’s relations with children. A positive and statistically significant correlation was noticed in the case of the education of the head of a household (measured by the number of years of education), the size of a household, health self-assessment, the level of optimism and the perceived “proper age” to start saving up additionally for retirement. Interestingly, no correlation was found between the will to continue working when retired and the level of income earned by a household or the perceived amount of savings which should be set aside to maintain the current standard of living when retired.

<sup>3</sup> The author is aware of the fact that the ordinal level of measurement is a qualitative level and it requires using adequate methods of analysis of the data obtained by means of it. At the same time it should be noticed that in empirical research sometimes the ordinal level is treated as a quantitative one. Such an approach is often criticized, since it assumes that there exists a linear relationship and two equal distances between the items on the scale, which does not always reflect the actual market conditions. In the case of the questions concerning the self-assessment of health condition and the relations with children, the ordered categories were arbitrarily assigned natural numbers from 1 – very poor to 5 – excellent, treating the obtained outcomes as the result of interval level measurement. It was assumed in a simplifying way that the distances between particular scale items are equal. Such an approach is adapted by, among others [Górniak 2000; Białowas 2013; Mastrogiacomo, Alessie 2015].



**Table 1.** Determinants of the intention to continue working – the results of linear regression

	Unstandardized Coefficients		Standardized Coefficients	<i>t</i>	Sig.
	B	Std. Error	Beta		
Constant	13.936	4.870		4.409	0.000
Health self-assessment	3.149	0.597	0.203	5.271	0.000
Age	-0.156	0.037	-0.160	-4.252	0.000
Relations with children	-1.430	0.646	-0.075	-2.314	0.027

Source: own research.

The only factor which influences the intention to continue working in a positive way is health self – assessment, whereas the age of the head of a household and the assessment of the relations with children influences it in a negative way. The comparison of the standardised beta coefficients allows stating that the tested variable is the most sensitive to the changes in the condition of health, less to changes in age, and the least – to the assessment of the relations with children.

Substantive verification of the obtained correlations (i.e. characters of the determined) allows stating that the model corresponds with the assumptions of the theory. However, the statistical verification indicates that the obtained model very poorly fits the empirical data. The adjusted coefficient of determination  $R^2$  in the amount of 0.125 allows the conclusion that the variability of the independent variables explains the variability of the dependent variable only in 12.5%. However, the obtained F-value (at the level of 30.374,  $p < 0.000$ ) allows rejecting the hypothesis about the lack of the significance of the whole model. Also the statistics of Student's t-test are shaped at an acceptable level, testing the significance of each parameter separately.

In order to compare the results of linear regression with the model of logistic regression, the parameters of the second model were also estimated. The logistic regression was used in the modelling, which is a method employed when a dependent variable is measured on a dichotomous scale. This regression allows calculating the probability of the occurrence of a studied event (the so-called probability of success). The dependent variable is the intention to continue working after retiring, measured with the expectations towards the incomes generated by such work. This variable assumes the value 1, if the head of a household is planning to generate such incomes, and 0 if it does not.

The model obtained from the analyses was presented in Table 2. From the initial set of explanatory variables, the statistically significant variables that were included in the accepted model include:

- level of education of the head of a household,
- status of a household,
- occupation of the head of a household,

- health self-assessment of the head of a household,
- perceived “proper age” to start saving up additionally for retirement according to the head of a household.

**Table 2.** Determinants of the intention to continue work – the result of logistic regression

	B	Std. Error	Wald	df	Sig.	Exp (B)
Education – reference variable – university			11.324	2	0.003	
– primary and vocational	-0.736	0.232	10.044	1	0.002	0.479
– secondary	-0.252	0.202	1.563	1	0.211	0.777
Household status – ref. var. - independent children, living separately			13.134	5	0.012	
– a single person living with parents	-1.234	0.890	1.740	1	0.153	0.267
– a single person living independently	-0.226	0.365	0.419	1	0.472	0.914
– a person co-habiting with a partner, childless	1.667	0.467	9.695	1	0.001	4.120
– a child/children, the youngest aged below 7 years	0.564	0.255	4.881	1	0.027	1.757
– child/children, the youngest aged 7 years or more	0.352	0.211	2.797	1	0.094	1.422
Occupation – ref. var. - technician, engineer, IT technician			77.808	9	0.000	
– teacher, academic	-0.668	0.502	1.769	1	0.184	0.513
– Finance and Accounting	-0.949	0.340	7.780	1	0.005	0.387
– state administration	-0.761	0.389	3.818	1	0.051	0.467
– uniformed services	-1.230	0.640	3.695	1	0.055	0.292
– freelancer	-0.184	0.440	0.174	1	0.676	0.832
– business owner, manager	-0.769	0.374	4.237	1	0.040	0.463
– labourer	0.526	0.343	2.345	1	0.026	1.792
– farmer	-0.171	0.359	0.226	1	0.634	0.843
– unemployed	-0.932	0.409	5.191	1	0.023	0.394
Health – ref. var. – excellent			24.030	2	0.000	
– poor	-1.495	0.363	16.951	1	0,000	0.231
– average	-0.676	0.171	13.837	1	0.001	0.515
Perceived “proper age” to start saving up additionally for retirement	0.016	0.008	4.646	1	0.031	1.019
Constant	0.731	0.457	2.562	1	0.109	2.078
Homer and Lameshow test	p = 0.374					
Cox and Snell R2	21.7%					
Nagelkerke’s R2	28.3%					
Quality of classification	71.3%					

Source: own research.

One of the more important variables influencing the intention to continue working after ending professional work is the level of education of the head of a household<sup>4</sup>. It can be noticed that the heads of households with a maximum vocational level of education are at least 52% less likely to continue working after reaching retirement age as compared with the households where the head is a university degree holder. In the case of the households whose heads have a secondary-level education, the odds of continuing working are by 22% lower than those of the reference group (i.e. households where the head holds a university degree). Moreover, the status of a household seems to be relevant for the continuation of working, but only in the case of the households run by childless persons cohabiting with a partner, and also by those whose youngest child is younger than 7. Being in the former type of household increases the odds of continuing working or starting to work when retired more than fourfold, while in the latter – almost twofold as compared with the reference group – the households in the phase of “an empty nest”.

Another variable which proved to be statistically significant is the occupation of the head of the household. In this case it is particularly clear that the odds of declaring the intention to remain professionally active longer is almost two times as high only in the case of the heads of households working as labourers compared with those employed in technical professions (engineers, IT-technicians).

The rising odds of remaining in work longer are influenced by the state of their health. The results of the research indicate that compared with the heads of households rating their health as excellent, those who rate it as poor are about 77% less likely to work longer, and those who rate their health as average are almost 50% less likely to work longer.

The perceived “proper age” to start saving up additionally for retirement is also a significant determinant of longer professional activity. The increase in this age by 10 years means almost a 20% increase in the odds of intending to continue working despite reaching retirement age.

## 5. Conclusions and policy implications

Considering the presented, slightly ambiguous results of the research obtained in the conducted modelling, raises the question asked at the beginning of the present article: which factors influence the will to continue working after reaching retirement age?

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<sup>4</sup> To compare, it also follows from own research conducted in 2011 on 633 retirees that the odds of not withdrawing from the labour market grow with the level of education (from 36.1% in the case of persons with primary education to 58.3% with higher education) and it decreases with age. Moreover, men are more likely to continue their professional career than women. Representatives of such professions as teachers, academics and state administration staff are also more likely to work longer than others [Olejnik 2016].

In the context of the presented results of empirical research, it can be stated that both applied approaches simplify the reality and represent only a model approach. The differences in the obtained factors in both models obviously result from the essence of logistic and linear regression and the resulting level of the measurement of variables used in the modelling. The use of logistic regression which required re-coding of the dependent variable to the level of nominal measurement made it possible to use an extensive set of explanatory variables expressed at all the levels of measurement. In the obtained model, from the initial set of 15 explanatory variables, two variables were found at the nominal level (occupation of the household head, the status of the household) two at the ordinal level (the education of the head of the household – measured in terms of its level and the health self – assessment – limited to a 3-grade scale) as well as one quantitative variable (the perceived “proper age” to start saving up additionally for retirement). In the model of linear regression, three explanatory variables were found: the age, health self – assessment and the assessment of the relations with children of the head of a household (the last two expressed at the ordinal level of measurement).

It is worth noticing that none of the models included the variable which is emphasised in the subject matter literature – the income of a household. As it follows from the research conducted by the Central Statistical Office cited before, among the reasons for remaining active longer, the financial ones dominate. However, M. Góra [1999, pp. 9–25], rightly argues that from the point of view of an individual, it does not make much sense to consider financial factors as ones contributing to retiring later. Naturally, this does not mean that in the process of making a decision whether to continue working after reaching retirement age, additional incomes do not matter but the significance of this factor is minor compared to the factors presented above.

Taking into account the applicative character of the discussed issues, it should be emphasized that the necessary condition for stimulating the professional activity of persons approaching retirement age is taking actions supporting their further work. It is important to aim the actions not only at the older persons who are on the threshold of retirement age, but also at the younger ones. It requires taking actions aimed at employees, employers, and the whole of society [Żukowski 2012, p. 46]. Promoting longer professional activity should highlight the benefits resulting from it and the methods to achieve this. This is also connected with actions aimed at fighting with stereotypes connected with working at an old age, and promoting the concept of lifelong learning [Uścińska 2012, pp. 23–24]. This action is particularly strongly supported by the programme “*Solidarność pokoleń*”, where six major aims were specified directed at promoting the professional activity of persons aged over 50<sup>5</sup>.

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<sup>5</sup> The specific objectives of the measures of this programme include: 1) adjusting the competences and increasing the qualifications of persons aged 45+ to suit the needs of the labour market, 2) developing the culture of work organization and environment which is more friendly towards the employees aged 50+, 3) increasing the efficiency and effectiveness of the activities promoting employment and professional activity, 4) promoting the idea of active and healthy ageing, 5) developing the cooperation

The efficiency of the implementation of such programmes undoubtedly requires the knowledge of the attitudes and behaviour of households' representatives in relation to the discussed issues.

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