

UTILISING THE PROFESSIONAL POTENTIAL OF THE ELDERLY IN THE PROCESS OF CONSTRUCTION OF SILVER ECONOMY IN POLAND

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Abstract. The issue of professional activity of the elderly is currently the subject of intense debate. The projected decline in the population of young people makes it necessary to raise the level of professional involvement of the more mature part of the labour force. The increase in the economic activity of people aged 50+ is seen as an opportunity to preserve the continuity of economic growth. This paper explores the issue of the possibility of utilising the professional potential of elderly people in the context of the construction of silver economy, paying attention to the possible benefits stemming from the implementation of its principles.

Key words: occupational activity, labour market, elderly, silver economy

INTRODUCTION

The transformation of the demographic structure of the Polish society is occurring in a period of dynamic economic change. There is no doubt that one of the most positive manifestations and consequences of the socio-economic transformation is the increase in life expectancy of Poles. However, the increase in life expectancy and low birth rate result in increased dynamics of population aging. The awareness of this process has led to increased interest in the problems of the economic activity of the more mature part of the labour resources and the possibilities of implementation of the concept of silver economy in Poland. At its base there is a positive approach to the consequences of an aging population. Moreover, a lot of debates and subject literature highlight the necessity to prepare the economy for the new demographic proportions, because only then is it possible to maintain economic growth. Silver economy, as an economic system directed at the use of the potential of the elderly and taking into account their needs, is becoming a subject of public debate in Poland. One of the main problems associated with the prolongation

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of life is concerned with the issue of raising the level of participation of the elderly, especially the more mature part of the workforce.

An important challenge in this area is to develop solutions that would prevent premature withdrawal from the labour market of the elderly and the promotion of active aging. This article takes the issue of the use of professional potential of the elderly in the implementation of the concept of silver economy in Poland. The starting point for consideration is to present the dynamics of growth participation of the elderly in the Polish society. With the above in mind, the analysis of the changes in the economic activity of the more mature part of the labour force was performed. Based on the literature, the concept of silver economy was presented in more detail, paying attention to the benefits of its implementation. This study incorporates the desk research analysis.

THE POPULATION OF THE ELDERLY IN POLAND – CURRENT STATUS AND FORECASTS

Undertaking the analysis of changes in the population of the elderly, the different ways of classification within this group should be noted¹. Polish statistics gives two ways of classifying the population into age divisions. On the one hand, the so-called isolated economic age groups are distinguished, on the other hand, the biological groups are listed. The elderly can be seen as the ones that are listed in the group of people at the retirement age, or, by using the criterion of biological age, in the group of over 65-year-olds. Regardless of the classification, the term “elderly person” is used to refer to people aged over fifty included in the labour force. As far as the issue of participation of the elderly who have exceeded the established retirement age is of moderate interest, whereas the professional activation of people aged 50+ has become the main goal of the consecutive government programs in Poland².

A significant increase in interest in the problems of demographic changes is mainly associated with their direction and consequences that they entail. Firstly, for a dozen of years, the process of changing the demographic structure of the population has been observed, which is characterized by reducing the number of children and young people and the growing proportion of elderly people in the total population. As a result, there exists the gradual intensification of the negative consequences associated with the change of the ratio between the population of the working and non-working ages. Poland is no exception on the map of Europe when it comes to the direction of the demographic change, according to the demographic forecasts available, however, as prepared by the Central Statistical Office and Eurostat, the dynamics of the aging Polish population will be very high throughout the coming decades. It is anticipated that the gradual reduction in the

¹The criteria of the classification of the elderly are presented, among others, in H. Mamzer, Cultural conditioning of old age and creating market, In: H. Mamzer, J. Isański, A. Belkot, New social relations: seniors in postmodern societies, Oficyna Wydawnicza Epigram and Contributions, Bydgoszcz 2013.

²In 2004 the 50 Plus Program was started: the program for the employment of people over 50 years of age. In 2008 another government project was adopted named Solidarity Generations The Activities to Increase the Activity of People Aged 50+.

population from 38.5 million in 2013 to 36.5 million in 2035 and up to about 33.9 million in 2050. The projected gradual shrinking of the population will run in parallel with a significant change in the age structure. The closer analysis of the prognostic data highlights a number of trends (Table 1).

Table 1. The population as broken down into the economic age groups (in thousands) by 2050

Economic age group before raising the retirement age	2013	2020	2035	2050
Total population	38 496	38 138	36 477	33 951
Broken down in terms of age				
pre-working	6 995	6 733	5 568	4 963
working	24 422	22 787	20 715	16 583
post working	7 078	8 617	10 193	12 404
Economic age group after raising the retirement age	2013	2020	2035	2050
Total population	38 496	38 138	36 477	33 951
Broken down in terms of age				
pre-working	6 995	6 733	5 568	4 963
working	24 548	23 820	22 569	19 048
post working	6 952	7 585	8 340	9 939

Source: Own study based on *Prognoza ludności na lata 2014–2050*, GUS, Warszawa 2014.

In both variants of the forecasts, the decrease in the number of people of the working age is projected, with the rate of decline slower in the case of the variant taking into account the increase in the retirement age. Changing the retirement age will not prevent the increase in the population of working age, but the growth rate is less than while maintaining the existing age limits. The natural consequence of the decision to prolong the working life of Poles is the gradual increase in the number of people of working age, while reducing the number of people of retirement age. With this option, it means an increase the number of people of working age from 126 thousand people in 2013 to 2,465 thousand in the year 2050.

A significant change of the population structure is also evidenced by changes in the share of each group in the total population. In 2013 both those in pre- and post-production age constituted slightly more than 18 per cent of the population each. The remaining 63 percent are people of working age. In turn, the forecast for 2050 show the potential labor resources will constitute 56 per cent, and there is a significant difference between the non-working age populations – the share of the population of working age will be twice higher than in pre-working age [*Prognoza ludności... 2014*].

Demographic trends outlined in relation to the elderly population will mean both an increase in the number of people who are just entering the old age, as well as those who live to the old age. In view of the decision to prolong the period of economic activity the need to step up action to foster the full participation in the labour market, not only people in their fifties, but also those in their sixties becomes rather obvious. Retaining those people in the labour market, which in the period of up to 2020 will supply the age groups 55–59 and 60–64 seems particularly important.

SILVER ECONOMY AS A WAY OF ADULT AGE LABOUR FORCE DEVELOPMENT

Silver economy is a concept formed relatively recently, in 1970s. The concept has replaced the original wording used in the literature, such as, among others, “positive aging”, “successful aging”. Extracting silver economy has become a necessity resulting from the fact trying to find the best way to the rational use of socio-demographic, which, according to demographers, awaits the world in the near future. The fact that the lengthening of the life of the society, in addition to the undeniably positive consequences, however, carries a threat in the form of the aging of the Polish population (assuming the continuous low birth rate), which, in turn, makes it necessary to adapt the existing economic system to the changing reality. One of the ideas to solve this situation is to implement the principles of silver economy that permits the use of the potential of the elderly in the best way possible, both from the point of view of good seniors, as well as the economy. According to Klimczuk [2011], research on the concept of silver economy should be treated in terms of the search for a new scientific paradigm and implementation.

Creating silver economy is the European Commission’s recommendation contained in the report, titled Europe’s Demographic Future. It is assumed that there is no single, precise definition and statistics reflecting the development of this phenomenon. In this document, it is recommended to understand it as “a combination of good supply conditions (high level of education, research and development, sensitive and flexible markets) with the increased purchasing power of older consumers, which offers great new opportunities for economic growth” [Europe’s demographic... 2007].

Silver economy should not be treated as one sector, but as a set of products and services in a lot of already existing sectors. In a narrower sense, the term “silver economy” is sometimes used interchangeably with the term “silver market”. This market involves goods, values and services for high net worth individuals above 50 years of age, as well as special trade arrangements between economic operators to enable them to adapt to aging workforce. So far in the literature it has not been developed in detail how to implement the principles of the model of silver economy in the economic reality. It follows certainly from the fact that this is a relatively new trend and the fact that global aging does not mean that every country is in the same situation. In addition, not every country or region has the same opportunities and resources to implement the rules of silver economy. Moreover, in the opinion of experts developing the first Polish silver economy strategy for Małopolska, there are reasonable reasons to believe that the principles of silver economy are much better implemented in a region than in a country [Golinowska 2012]. This results from the fact that aging at different rates affects regions differently and the rules would be better implemented locally than on a large scale. This creates, on the one hand, the opportunity to prepare for the projected demographic changes, on the other hand, it makes that free resources among others in the labour market are needed to run the application and development.

In confirmation of this thesis the recommendations contained in the report, titled Demographic Change and Aging: Implications for Local Labour Markets in Poland [2013], can be cited which state that the aging population, in fact, creates new opportunities for economic development in the region. The chances for development that arise should be

promoted and people encouraged to make use of them. In the process of the construction of regional development strategies should take into account the postulates of silver economy, not only as an expression of concern for the elderly, but also for economic reasons. Because it is believed that problems associated with the progressive aging of the society directly influence the extent of economic growth and generate high budget expenditures, mainly for social security and other needs specific to senior citizens. Forming the basis for the introduction of the principles of the silver economy may in turn contribute to the increased activation of senior citizens, in terms of both professional and social life. This, in turn, may result in the improved quality of life of the elderly, and ultimately of the whole society.

Silver economy is a system in which the elderly are treated as an active, productive and socially useful group. It draws attention to the obvious benefit from the use of professional experience of the elderly. Moreover, the idea of silver economy boils down to the fact that there is the possibility of combining the interests of producers, elderly care institutions, business, tourism, entertainment or educational and advisory activities. Also the aging process affects the formation of new forms and types of services [Kijak and Szarota 2013]. On the other hand, silver economy can be considered as economic opportunity for the state and businesses because of the possibility to create new market opportunities. One of such possibilities may be the increase in the exports of goods manufactured for the needs of the elderly people. The demand in silver economy is less sensitive to changes in economic conditions, due to, among others, overall highly reliable to demographic forecasts, or from an increase in retirement benefits [Radvanský and Páleník 2011]. The decision to extend the professional activity of Poles from the perspective of the implementation of possibilities the concept of silver economy may be interpreted as a positive impulse for the economy, even if attention to the possibility of expansion of industry and services targeted to meet the needs of the elderly, especially those who are in a good financial situation. The issue of the use of professional potential of is crucial in the context of the development of silver economy. As it is emphasized by the experts in the labour market: “is the need to implement, especially in enterprises, programs in the field of age management, intergenerational cooperation projects, instruments such as mentoring, coaching, and programs encouraging a healthy lifestyle, which will aim to promote older employees as a valuable human resource for employers, whose knowledge and professional skills possessed can be communicated to younger persons in the workplace” [Demographic... 2013].

To increase employment, especially of the elderly, the extension of the working life of women and men, restoring and strengthening relationship between generations in the workplace and flexicurity are particularly useful [Schimanek 2012]. However, all the goals that are included in the national strategic documents relating to the labour market do not include activities to increase the employment of people of retirement age, but only of people aged 50+. This means that in order to take full advantage of the changing demographic situation and to effectively implement the principles of silver economy, it is necessary to take into account the activities taken to promote and support the employment of the elderly.

THE DEGREE OF USE OF THE PROFESSIONAL POTENTIAL OF THE ELDERLY

Aging and shrinking of labour impose a different perspective on the elderly on the labour market. The report of the European Foundation for the Improvement of Living and Working Conditions, titled *Age and employment in the new Member States*, underlines that “the loss of skilled and experienced workforce, especially in sectors with a high proportion of older workers, can trigger a decline of economic growth. In the aspect of dwindling population of young people in Europe in order not to lose business opportunities due to lack of staff, companies will have to increasingly rely on older workers” [Wiek a zatrudnienie... 2006]. Poland has not yet experienced a significant loss of labour force, what is more, over the last two decades, the number of people of working age (15–59 and 64 years old) has increased. The abundance of labour supply allowed the country to establish various kinds of benefits to people approaching the retirement age. In 1990s, driven by the need to reduce unemployment among the elderly, the decision was made to introduce social benefits, including the so-called early retirement. They were directed at the unemployed who still needed no more than two years to reach the statutory retirement age. In 1997 the entitlement to those benefits was limited to employees performing certain professions only. Despite later attempts to reduce retirement pension privileges, the possibility to acquire the right to them extended till the end of 2008. Maintaining the possibility of early termination of economic activity resulted in the deactivation of the more mature part of professional labour resources [Dezaktywizacja osób w wieku okołomerytalnym 2008].

Although the retirement age was 60 years for women and 65 for men, the average age of exit from the labour market was lower. For example, in 2005 the average age of men who were leaving the labour market in Poland was 57 years and was the lowest in the European Union. On average, men ended their professional activity about eight years before the statutory retirement age. Moreover, in the years 1988–2005 the average age of professional deactivation of men decreased by almost 3.5 years [Rzońca and Wojciechowski 2008]. The growing awareness of the direction and consequences of changes in the age structure of the Polish society, started up the process of gradual termination of retirement pension benefits. As a result, there was an increase in the average age at which the Poles left the labour market. In 2012 it amounted to 59.9 years, in men – 60.2, and 59.5 in women [Ważniejsze informacje... 2013]. At the same time in the group of priority objectives realized by the State, found to increase the utilization rate of the professional potential of the elderly. This is due to the Human Capital Development Strategy 2020 [2013] provisions where it is stated, inter alia, that the essential aim of actions for older labour force should be allowing the extension of the period of their professional activity.

The presence of the elderly in the labour market in Poland is both a natural consequence of changes in the age structure of the society, as well as it is associated with the gradual raising of the pension age. Past activities and programs are focused on activating the group of people in their fifties. There is no doubt, however, that they should be supplemented with solutions aimed at people over the age of 60 and contributing to the labour force. Regardless the effectiveness of the use of professional potential of the more mature

part of labour force, the issue of the economic activity of people who are of retirement age and work, or demonstrate willingness to work remains of interest.

Today, because of the importance of problems associated with changing the demographic proportions in Poland, as well as in many other European countries, the decision was made to gradually move away from the solutions to support the professional inactivity of elderly. It may be assumed that the need to increase the level of their professional activity on the one hand results from the need to reduce the scale of wastage of work and the financial burden of the state on the other hand is a manifestation to pursue the idea of active aging in Poland. By limiting consideration only to the professional dimension of this activity, it is impossible to fail to note that Poland is located in the group of countries with a relatively low level of professional activity, especially of the elderly. However, the data from the last few years indicate a positive trend expressed in the growth of professional activity in the group of 55–64-year-olds. It is true that the activity rate in Poland is still below the EU average, but within nine years it increased by more than 13 per cent (Fig. 1)³.

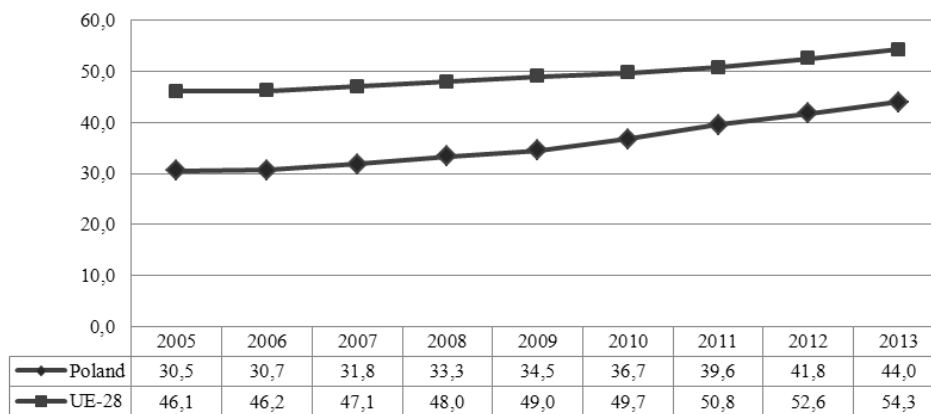


Fig. 1. The activity rate of Poles aged 55–64 in 2005–2013

Source: Eurostat.

The possibility of earlier statutory retirement of women in Poland makes it difficult to accurately compare the levels of activity of people in age group 55–64. Despite these difficulties, the noteworthy fact is the upward trend in the employment of people in the given age range that has persisted since 2008 (Table 2).

Among adult citizens of Central European countries only the elderly people in Slovenia and Hungary are less economically active than Poles. Closer analysis of the data also shows that in the group of countries with a high employment rate of the elderly there is Germany, Denmark and Estonia. The undisputed leader in this area is Sweden, where more than 70 per cent of 55–64-year-olds work.

³It is worth mentioning that the generally accepted in the international statistical upper limit of the working age, i.e. 64 reflects the average age of the existing economic activity in Europe. However, given the general tendency of European countries to raise the retirement age, the statistics will perhaps be enriched with additional age ranges.

Table 2. The employment rate of people aged 55–64 in selected EU countries in 2008–2013

Specification	2008	2009	2010	2011	2012	2013
European Union	45.5	45.9	46.3	47.3	48.8	50.2
Czech Republic	47.6	46.8	46.5	47.7b	49.3	51.6
Denmark	58.4	58.2	58.4	59.5	60.8	61.7
Germany	53.7	56.1	57.7	59.9	61.5	63.6
Estonia	62.4	60.4	53.8	57.2	60.6	62.6
Latvia	59.4	53.2	48.2	50.5b	52.8	54.8
Lithuania	53.1	51.6	48.3b	50.2	51.7	53.4
Hungary	31.4	32.8	34.4	35.8	36.9	38.5
Poland	31.6	32.3	34.1b	36.9	38.7	40.6
Romunia	43.1	42.6	41.1	40	41.4	41.5
Slowenia	32.8	35.6	35	31.2	32.9	33.5
Slovakia	39.2	39.5	40.5	41.3b	43.1	44
Finland	56.5	55.5	56.2	57	58.2	58.5
Sweden	70.1	70	70.4	72	73	73.6

b – break in fine series.

Source: Eurostat.

According to the assumptions of Europe 2020 strategy, one of the priorities in the pursuit of inclusive growth is the achievement of the employment rate of people aged 20–64 at the level not lower than 75 per cent. In accordance with the indications it will be possible by improving the number of working women and of the elderly [Europa 2020... 2010]. In the case of Polish, achieving the target above to be a challenge. Analysis carried out indicates, that the employment potential of the elderly is utilised in less than 40 per cent held at the significant difference in employment rates between men and women, on average, it is nearly 20 percentage points (Fig. 2).

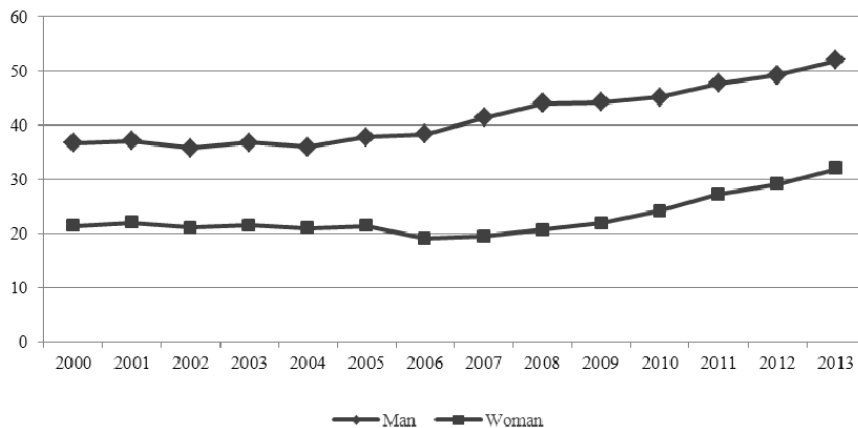


Fig. 2. The employment rate of women and men in age group 5–64 in Poland in the years 2000–2013 (in per cent)

Source: OECD Employment Outlook 2014.

In 2013, only 32 per cent of Polish women in age group 55–64 worked (compared to 50 per cent of men). The analysis confirms the insufficient level of utilization of professional potential of the elderly in Poland. This conclusion is not surprising in view of the opportunities that enabled Poles to leave the labour market early until recently. Considering the future demographic trends and growing participation in the labour force of the more mature people, it is necessary to increase the involvement of all market protagonists to cooperate in order to change the situation. The experience of other countries shows that increasing the involvement of the elderly in the labour market is not only a necessity, but it also brings a series of benefits for themselves, businesses and the economy. It creates new challenges at the same time [Chiva and Manthorpe 2009, Taylor 2013].

The analysis of employment among elderly people from different age groups shows an increasing trend over the last few years. Employed persons aged 55–59 in 2012 constituted 9.7 per cent of all employees (to compare, in 2009, the rate was 7.8 per cent). In the age group 60–64 some 3.8 per cent was working (2.2 per cent in 2009) while in the group of people aged 65 and over 1.6 per cent were employed (in 2009 the rate was 1.4 per cent). Although the data presented illustrate the progression when it comes to the percentages of people working in each analyzed age group in comparison with 2009, it should be noted that the percentage of employees really decreases with the transition to the next age bracket.

The issue of longer professional activity raises a lot of controversy among Poles, as evidenced by the results of public opinion polls. The survey conducted in May 2012 by CBOS [Opinie o zmianach... 2012] shows that the vast majority of respondents are opposed to the extension of the period of economic activity by means of raising the retirement age. This solution was opposed by 82 per cent of interviewed men, and 88 per cent of the total number of respondents declared their objection to raising the retirement age for women. The reasons of unambiguously negative assessment of the issue of prolonging the professional activity are complex. Certainly there are concerns about the ability to work in old age, not only in terms of health, but also the availability of jobs for of the elderly among them.

CONCLUSIONS

For over a dozen years there has been a lively discussion in Poland on the demographic and socio-economic consequences. One of the threads recurring in the discourse is the issue of the construction of silver economy, which allows to measure the effects of an aging population. The attractiveness of silver economy is based on the assumption that it is a development strategy taking into account not only the needs of an aging population, but it is also conducive to the development of and meeting the needs of all social groups. One of the elements essential to the implementation of this concept is increasing the degree of utilization of the professional potential of the elderly. The issue of the participation of the elderly who are of working age is particularly important. Prejudice about it results in the low level of professional activity of older Poles. The reasons of this are complex. However, thinking about the implementation of the concept of silver economy in Poland is necessary to increase the effectiveness of actions aimed at raising the professional

activity of the elderly. This requires changes in thinking about employing the more mature labour force among both employers and those concerned. Past experience suggests that employers, for fear of poor quality of work of persons 50 years of age, caused by, among others, worse health, learning difficulties, take decisions, which largely contribute to the exclusion of older people from the labour market. In turn, employees themselves, for fear of lack of employment seeking other opportunities that will allow them to survive until the right to a pension, for example apply for the status of the pensioner or seek illegal employment, thereby contributing to professional self-exclusion. It is worth adding that in the concept of silver economy, it is equally important to create opportunities to use the professional potential of the elderly who are at the retirement age, who are also a source of potential benefits for employers.

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WYKORZYSTANIE POTENCJAŁU ZAWODOWEGO OSÓB STARSZYCH W PROCESIE BUDOWY SREBRNEJ GOSPODARKI W POLSCE

Streszczenie. Kwestia aktywności zawodowej osób starszych jest aktualnie przedmiotem ożywionej dyskusji. Prognozowany spadek populacji osób młodych rodzi konieczność podniesienia poziomu zaangażowania zawodowego dojrzałej części zasobów pracy. W zwiększeniu aktywności zawodowej osób w wieku 50+ upatruje się szansy na zachowanie ciągłości wzrostu gospodarczego. W niniejszej pracy poddano analizie kwestię możliwości wykorzystania potencjału zawodowego osób starszych w kontekście budowy srebrnej gospodarki, zwracając uwagę na możliwe korzyści wynikające z wprowadzenia jej zasad.

Słowa kluczowe: aktywność zawodowa, rynek pracy, osoby starsze, srebrna gospodarka

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