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Raising the Effective Retirement Age as a Challenge for the Polish Labour Market

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Cecylia Sadowska-Snarska[1], Marta Marzena Sosnowska[2]

Abstract:

Purpose: *The aim of this article is to analyse the effective retirement age in Poland compared to other countries and to present the necessary actions aimed at extending professional activity in the context of solutions used in public policies of EU Member States*
Design/methodology/approach: *The study was prepared based on a critical review of subject literature, analysis of source documents, including legal acts, and statistical data. Comparative analysis tools were also used. Valuable information for international comparisons was found in research reports of the Organisation for Economic Cooperation and Development (OECD), Eurostat, or the European Foundation for the Improvement of Living and Working conditions (Eurofound), Poland's Social Insurance Institution (ZUS).*
Findings: *The results show that Poland still belongs to the group of countries with a relatively low effective retirement age, which may have a negative impact on the sustainability of the pension system and the situation in the labour market. A comparison of statistics shows that the effective retirement age increased in most EU countries between 2012 and 2023, and Poland remains one of the countries with the lowest average retirement age. This is particularly evident for women, whose working lives are much shorter than in the Scandinavian or Benelux countries. The analysis also showed that not only legal conditions, but also health issues, the labour market situation and financial incentives are important determinants of retirement decisions. The results of the research indicate that the lack of coherent mechanisms to encourage longer professional activity remains an important problem. Although the so-called zero-level PIT for seniors, introduced in 2022, has contributed to increasing the number of people remaining in the labour market after retirement age, its impact on the overall increase in the effective retirement age remains limited. ZUS data show that most people retire immediately after obtaining rights, which indicates the low effectiveness of the existing solutions. Comparison with other EU countries suggests that effective strategies for increasing effective retirement age should include not only financial incentives but also improving working conditions and developing flexible forms of employment. A crucial factor in this context could be the implementation of the concept of sustainable work, including the adaptation of the working environment to the needs of older workers and the development of care facilities that could reduce the burden of caring for family members.*

[1]*Associate Prof., University of Lomza, Poland, ORCID: 0000-0003-0868-7989, e-mail: csadowskasnarska@al.edu.pl;*
[2]*MA., University of Lomza, Poland, ORCID 0000-0001-6565-1152, e-mail: msosnowska@al.edu.pl;*

Practical implications: *A paper recommending future actions of decision-makers in the field of retirement age, taking into account the Polish context. The results of the study indicate an urgent need for reforms in the field of labour market policy and pension system, aimed at effectively raising the retirement age in Poland. Further efforts are needed to develop incentives to work longer, as well as to educate the public about the benefits of delaying the decision to retire.*
Originality/Value: *The originality of the conducted analysis of the level of effective retirement age in Poland in comparison with other EU countries lies in providing important conclusions regarding the challenges and opportunities for extending the working life of the older population. This topic is crucial at a time of dynamic demographic change, with an ageing population, a reduction in working potential, and the threat of inefficiencies in the social security system and low pension provision.*

Keywords: *Effective and statutory retirement age, labour market, labour force participation, sustainable work.*

JEL codes: *J08, J11, J14, J26.*

Paper type: *Research article.*

1. Introduction

In Poland, as in other EU member states, we are facing a dynamic process of population ageing as well as a reduction in labour potential. According to the 2021 census, the number of people of post-working age in Poland has increased by 2 million over the past decade, while the number of people of working age has decreased from 24.8 million in 2011 to 22.6 million in 2021 (GUS, 2023a).

The demographic forecast of Poland's Central Statistical Office (GUS) for the years 2023-2060 shows that a further decrease in labour potential is expected (depending on the chosen option) (GUS, 2023b). In the medium scenario, the working-age population will decrease by nearly 32% (from 22.2 million in 2022 to 15.1 million in 2060).[3]

The post-working age population (in the medium scenario) will increase from 8.7 million to 11 million people. Taking into account the population aged 80+, its growth will be exceptionally high by 125% (from 1.6 million in 2022 to 3.6 million in 2060).

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[3]*In the extreme scenarios (low and high), GUS estimates that the working-age population will decrease to 13.3 million and 16.6 million respectively between 2023 and 2060, a decrease of 25% in the high scenario and as much as 40% in the low scenario.*

As a result, the demographic processes taking place pose a threat in the long term of worsening disadvantages in terms such as, availability of workers, inefficiency of the social security system, low level of pensions (as evidenced by the projected replacement rate of about 25% of the last salary in 2060) and the growing scale of new poor pensioners (Kukołowicz *et al.,* 2024; Szukalski and Wiktorowicz, 2023; Szweda-Lewandowska, 2023; Szymański, 2022; Cristea and Thalassinos, 2016).

Therefore, one of the significant challenges of the Polish labour market is the extension of employment periods, which could involve, among other things, an increase in the statutory retirement age. However, such a solution currently has extremely low social acceptance. Therefore, measures and instruments aimed at raising the so-called effective retirement age, which means postponing the decision to retire and continue working, are particularly important here.

The effective retirement age is not a fixed concept and depends on the individual decisions of those acquiring pension rights. Research shows that these decisions to postpone retirement are influenced, on the one hand, by in-built pension, tax, other public policies, incentives, most often of a financial nature, and, on the other hand, by working conditions, the health status of particular occupational groups or individuals, the labour market situation, age discrimination, programmes aimed at helping older workers (Chybalski, 2018; Depta and Staniec, 2013; Vella *et al.,* 2020).

The aim of the publication to analyse the effective retirement age in Poland compared to other countries and to present the necessary actions aimed at extending professional activity in the context of solutions used in public policies of EU Member States.

The implementation of the research task required the use of various methods, in particular international comparisons of existing statistical data. Valuable information for international comparisons was found in research reports of the Organisation for Economic Cooperation and Development (OECD), Eurostat, or the European Foundation for the Improvement of Living and Working conditions (Eurofound), Poland's Social Insurance Institution.

2. Analysis of the Level of Effective Retirement Age in Poland Against the Background of Other EU Countries and the Reasons for Retirement

The effective retirement age, i.e., the effective age of leaving the labour market, has undergone significant changes in European countries in recent years (OECD, 2023). Between 2012 and 2023, the average retirement age in the EU increased from 59.2 to 61.3 years (by 2.1 years). This upward trend reflects a shift toward later retirement in several EU countries (Eurostat 2023).

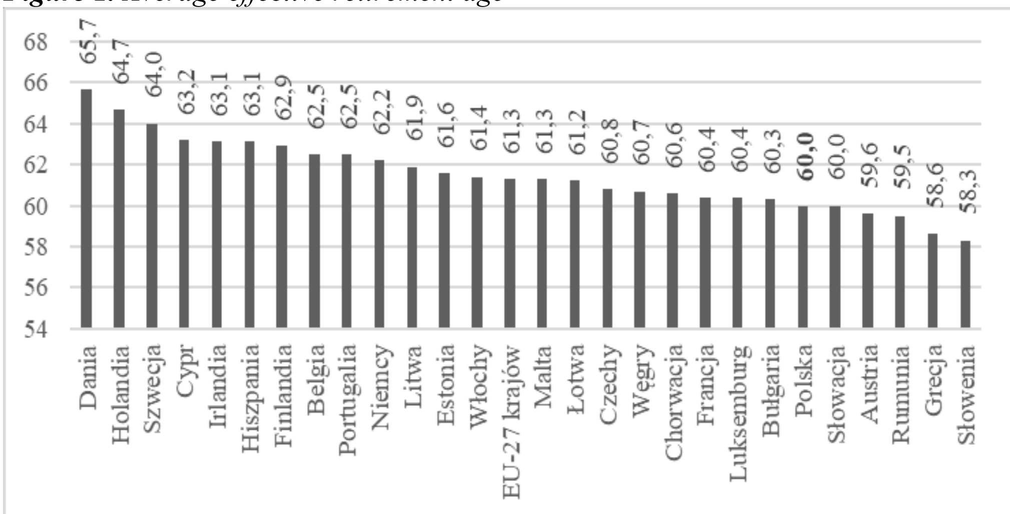
The countries with the highest average age of retirement in 2012 maintained their positions in 2023. In Denmark, the Netherlands, Sweden, the average age of retirement in 2023 was 65.7 years, 64.7 years and 64.0 years respectively. Denmark also recorded the highest increase in the average retirement age during this period.

In 2012, 18 EU countries had an average retirement age under 60. However, by 2023, this number fell to just four countries, indicating a wider trend towards later retirement across the EU.

Poland belongs to the group of countries where the average age of retirement is relatively low (60 years), alongside countries such as Slovakia, Austria, Romania, Greece and Slovenia (Figure 1).

This low level of effective retirement age in Poland, as in the other countries in this group, is due to the much shorter working lives of women. On average in the EU, this age was 61.1 years for women and 61.5 years for men. There are significant differences between EU member states. Women work the longest in: Denmark (65.6 years), the Netherlands (64.7 years) and Sweden (64.1 years), while the shortest in Poland (59.3 years), Romania (59.2 years), Austria (58.9 years), Greece (58.2 years) and Slovenia (57.5 years) – Figure 2.

Figure 1. *Average effective retirement age*

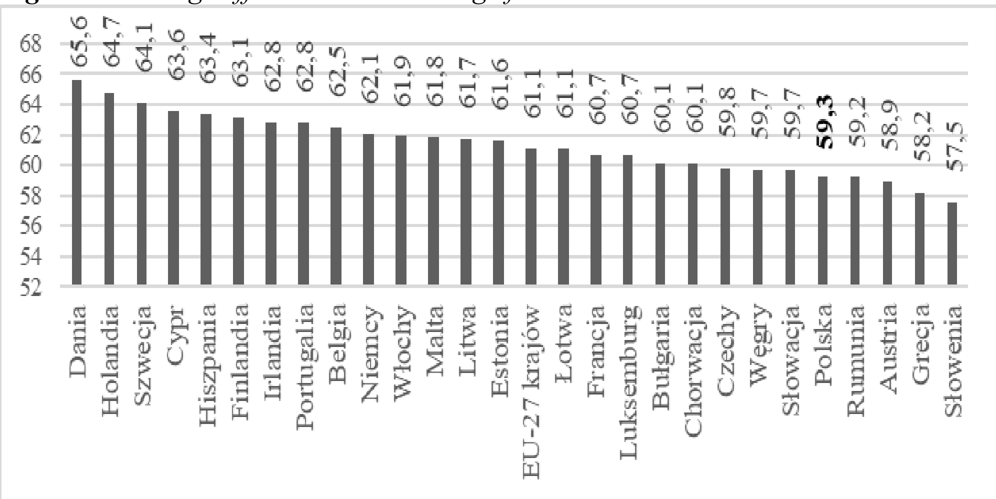


Source: *Eurostat, 2023.*

In contrast, for men, the level of effective retirement age in Poland (61.3 years; 15th position) is slightly lower than the EU average (Figure 3). Men are professionally active for the longest time, as are women, in Denmark (65.8 years), the Netherlands (64.8 years) and Sweden (63.6 years).

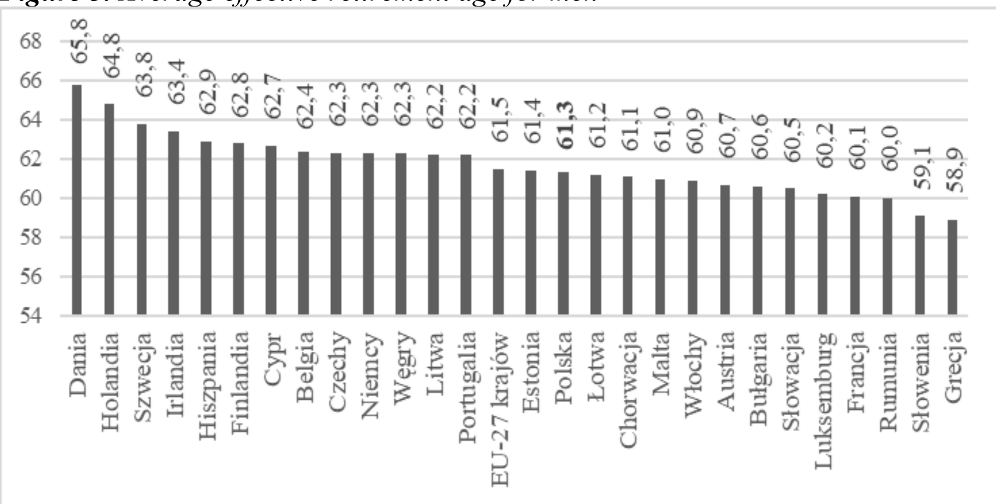
It is worth noting that in Poland, as in other EU countries, the effective retirement age differs significantly from the legal retirement age (women: 59.3 years *vs.* 60 years, men: 61.3 years *vs.* 65 years).

Figure 2. *Average effective retirement age for women*



Source: *Eurostat, 2023.*

Figure 3. *Average effective retirement age for men*



Source: *Eurostat, 2023.*

What then are the factors that determine the decision to end one's career and start retirement? According to the Eurostat survey on pensions and labour market participation (Module EU LFS, 2023), more than three quarters of people have retired because they have reached retirement age and believe that they have worked long enough (Table 1).

In Poland, alongside countries such as, Hungary, Slovenia, Bulgaria, Luxembourg, this percentage is at a much higher level (from nearly 86% in Poland to over 92% in Hungary).

Table 1. *Reasons for terminating employment and starting retirement in EU countries.*

Countries	Total	Eligibility for a pension reached	Maximum retirement age reached	Favourable financial arrangements	Other job-related reasons	Own illness or disability	Care responsibilities or other family reasons	Other reason
EU-27 countries	100.0	76.8	6.3	2.5	2.8	6.8	1.8	2.9
Belgium	100.0	62.9	8.8	11.4	5.5	8.0	2.9	0.6
Bulgaria	100.0	88.9	2.8	0.9	:	4.2	1.7	1.0
Czech Republic	100.0	79.7	2.1	2.8	5.1	5.2	2.3	2.8
Denmark	100.0	75.4	2.5	:	2.4	9.6	:	9.3
Germany	100.0	73.4	6.1	2.1	1.6	10.3	:	5.1
Estonia	100.0	50.9	:	:	9.8	29.5	5.0	:
Ireland	100.0	52.4	21.4	:	:	8.7	:	8.0
Greece	100.0	77.4	15.0	0.9	0.7	2.9	2.0	1.3
Spain	100.0	70.3	6.6	1.3	6.3	10.5	1.5	3.5
France	100.0	81.7	5.4	1.4	2.1	5.2	1.9	2.2
Croatia	100.0	69.1	3.7	3.4	6.0	13.5	1.8	2.4
Italy	100.0	82.4	6.8	2.8	1.6	4.0	1.5	0.9
Cyprus	100.0	61.3	17.0	2.4	3.4	5.6	3.9	6.3
Latvia	100.0	66.8	:	:	7.0	12.8	:	:
Lithuania	100.0	70.0	:	1.5	6.0	15.8	3.3	3.4
Luxembourg	100.0	87.0	2.8	:	2.1	3.6	:	2.5
Hungary	100.0	92.4	0.3	0.6	0.9	3.7	1.9	:
Malta	100.0	62.4	15.0	:	:	9.4	7.0	:
The Netherlands	100.0	47.6	2.1	13.1	7.1	15.6	4.6	10.0
Austria	100.0	82.0	:	0.8	1.2	12.5	1.4	1.8
Poland	**100.0**	**85.7**	**3.7**	**2.1**	**2.4**	**2.9**	**1.5**	**1.7**
Portugal	100.0	55.3	11.8	3.7	6.0	16.8	2.8	3.5
Romania	100.0	68.2	18.2	1.2	1.5	5.3	0.9	4.7
Slovenia	100.0	92.2	2.6	:	1.1	1.9	:	1.3
Slovakia	100.0	82.8	2.6	1.6	4.3	6.5	2.0	:
Finland	100.0	66.5	4.6	4.1	5.2	12.0	1.3	6.3
Sweden	100.0	62.3	4.0	4.0	7.1	9.6	:	11.3

Note: *":" – no data available*
Source: *Eurostat, 2023.*

Other reasons are a relatively small percentage, with 6.8% of people retiring due to their own health problems (2.9% in Poland) and 6.3% due to reaching the maximum retirement age, at which point they had to leave their current job in accordance with law, contract or agreement (3.7% in Poland). The share of other reasons was less than 3.0% of those who left employment. An analysis of the reasons for leaving the labour force by gender, shows that in Poland, like the EU average, the main reasons for leaving the labour force were similar, with the biggest difference observed in caring responsibilities.

3. Direction of Actions for Raising the Effective Retirement Age in EU Countries

Over the last 10-15 years, the approach in public policies in EU Member States to increase labour market participation of older workers can be divided into two distinct but interacting approaches. On the one hand, they include measures to discourage and punish early exit from the labour market and, on the other hand, they include initiatives to encourage continued labour market participation.

In recent decades, a key feature of changes in the pension system in most Member States has been the gradual increase in the statutory retirement age (Table 2).

Between 2012 and 2023, 21 countries raised their statutory retirement age. This was a response to changing demographics, including an ageing population and increasing life expectancy. With life expectancy increasing, the need to maintain pension systems in relation to the systematically decreasing number of working-age people is becoming increasingly important.

Reforms of the pension system in individual EU countries aimed not only at raising the retirement age, but also at implementing solutions that aim to make it more flexible. This is particularly true of linking retirement age to life expectancy. Some countries also strongly link the retirement age to the length of employment (Eurofound, 2024a).

Table 2. *Statutory retirement age for women and men in EU countries*

Countries	2012		2023		Planned changes in statutory retirement age	Incentives	
	Women	Men	Women	Men		Punish ment	Bonus
Austria	60	65	60	65	The retirement age for women will be gradually equated to 65 years by 2033.	Yes	Yes
Belgium	65	65	65	65	The retirement age will be raised to 67 by 2030.	Yes	Yes
Bulgaria	60.4	63.4	62	64.6	Women's retirement age will be equalised to men's by 2037 (65 years).	Yes	Yes
Croatia	60.6	66	63.3	65	By 2038, the retirement age of both sexes will be equated to 67 years	Yes	Yes
Cyprus	65	65	65	65		Yes	Yes

Czech Republic	61.4	62.6	63.1	63.1	The pension reform envisages an annual increase in the retirement age of around one month, aiming to reach 67 by 2050.	Yes	Yes
Denmark	65	65	67	67	There are plans to raise the retirement age to 74 by 2060.	Yes	Yes
Estonia	61.6	63	63.3	64.3	There are plans to raise the retirement age to 65 by 2026.	Yes	Yes
Finland	63	63	65	65		Yes	Yes
France	60	60	62	62	From 1 September 2023, this age is being gradually increased at a rate of three months per generation. The retirement age will be raised to 64 years in 2030	Yes	Yes
Greece	65	65	67	67		Yes	Yes
Spain	65	65	66.4	66.4	By 2027, the retirement age will reach 67 years	Yes	Yes
The Netherlan ds	65.1	65.1	66.10	66.1	The retirement age is steadily being raised as the life expectancy of the country's population increases. From 2028 it will be 67 years and 3 months. Ultimately, the new retirement age in the Netherlands could be as high as 71.	N	N
Ireland	66	66	66	66	It is planned to increase the retirement age to 68 years by 2028.	N	N
Lithuania	60.4	62.6	64	64.6	There are plans to raise the retirement age to 65 by 2026.	Yes	Yes
Luxembo urg	65	65	65	65		Yes	N
Latvia	62	62	64.6	64.6	Since 2014, the retirement age has been increased by three months each year. Target level of 65 years in 2025.	Yes	Yes
Malta	60	61	64	64	There are plans to raise the retirement age to 65 by 2027.	Yes	Yes

Germany	65	65	65.11	65.1	It is planned to raise the retirement age to 67 years by 2029	Yes	Yes
Poland	**60**	**65**	**60**	**65**		Yes	Yes
Portugal	65	65	66.4	66.4	It is planned to raise the retirement age by 3 months per year.	Yes	Yes
Romania	59.4	64.4	62	65	It is planned to raise the retirement age of women to 65 years by 2030.	Yes	Yes
Slovakia	61	62	63	63		Yes	Yes
Slovenia	61	63	65	65		Yes	Yes
Sweden	61	61	65	65	It is planned to raise the retirement age to 67 by 2026.	N	Yes
Hungary	62	62	65	65		Yes	Yes
Italy	66	66	67	67	67 years (men and women), with the possibility of early retirement after 38 years of contributions.	Yes	Yes

Source: *Eurostat, 2023; OECD, 2023; Trading Economics, 2024.*

In many countries, the raising of the retirement age is done gradually to allow the society to adapt to the new conditions. This process varies depending on country specific characteristics, economic and social conditions, as well as government policies (OECD, 2023; Trading Economics, 2024).

An important objective of retirement reforms was also to reduce the gap between effective and statutory retirement ages by applying, in most EU countries, negative (penalties) incentives for early retirement and positive (bonuses) incentives, usually of a financial nature, to extend the working life by allowing additional retirement benefits to be charged for each additional months/years of employment after reaching retirement age.

In addition, more flexibility is often offered in combining partial or full retirement pension with employment (Eurofound, 2016). Reducing working time is one of the promoted ways to enable people to work longer. However, a barrier to reducing hours is the loss of income. Partial pension schemes address this barrier by replacing part of the income loss partially with retirement pension or other benefits.

It should be noted that studies conducted in selected EU countries in recent years do not provide a clear answer to questions about the effectiveness and efficiency of such a solution. To a large extent, these parameters are determined by the specifics of the implemented solutions (Bielawska, 2016, p. 49-60).

Taking steps to equalise the retirement age between men and women has also been an important direction of change in pension systems. As shown in Table 2, out of the 27 Member States, 22 countries have equal retirement age for men and women, and another 4 countries are planning such retirement "equality", namely in 2033 in Austria, 2037 in Bulgaria, 2038 in Croatia and 2030 in Romania.

As the measures taken to date to extend working life in individual EU Member States, including raising the statutory retirement age and limiting access to early retirement, have not always been effective and a large percentage of workers in the EU do not remain in employment until the official retirement age, the concept of sustainable work has been promoted for several years (Eurofound, 2015; 2018; 2019; 2023).

From 2025 to 2028, working conditions and sustainable working have become one of Eurofound's main operational areas (2024). It is assumed that fresh solutions are needed regarding working conditions and career paths that will help employees maintain physical and mental health, skills, motivation and productivity throughout their careers.

According to Eurofound's definition, sustainable life-long work means "living and working conditions that encourage people to assume employment and remain active in the labour market throughout a longer course of employment" (Eurofound, 2015).

Ensuring the sustainability of work throughout working life requires two areas to be addressed: (1) the characteristics of the employment and working environment and (2) the specific characteristics and personal situation of each employee. These two areas need to be reconciled and adapted so that the work corresponds to the capabilities, needs and personal situation of the employee throughout their working life. Sustainable work makes it possible for people to continue working throughout their lives, including in old age, as well as for more people to enter the labour market.

To ensure sustainable work, coordinated actions and instruments across different public policies are needed, including:

- legislation (e.g., labour law and health and safety regulations),
- social security system (e.g., unemployment benefits, family allowances and pensions, and parental leave entitlement),
- public services (concerning employment, education, health and lifelong learning),
- public infrastructure (e.g. child and elderly care),
- support for employers in the form of, for example, financial incentives or other forms, encouraging the adaptation of workplaces to the needs of employees.

Research on sustainable work has shown that the assessment of the possibility of working people working after 60 years of age, especially in older age groups, is mainly related to (Pawłowska, 2019):

- self-assessment of health - this assessment may reflect the existence or absence of health complaints, and also depends on working conditions, as well as on the functioning of the health system;
- well-being;
- work-life balance, determined, inter alia, by the degree to which working hours fit in with family or social commitments, difficulties in fulfilling family obligations due to fatigue caused by work or too much time spent at work, and difficulties in concentrating at work due to family obligations;
- assessment of job prospects and career development.

And how does Poland rank in terms of trends in public policies in EU Member States? If we compare the current retirement age in Poland with other EU Member States, taking into account the planned changes (Table 1 and 2), we can see that the retirement age is significantly different from the European standard, being relatively low, both in terms of the level of the statutory retirement age and the effective retirement age. This is also compounded by maintaining a differentiated retirement age for women (60) and men (65).

It should be noted that in Poland, plans to gradually equalise the retirement age for men and women at 65 were still in place in 2004, although they did not receive the approval of the parliamentary majority. Further changes in the Polish retirement pension system were introduced on 1 January 2013. They assumed gradual introduction of an increased retirement age – ultimately up to 67 years of age – with the limit set for men by 2020, and for women – only in 2040.

At the same time, the required retirement premium period (up to 25 years) was to be gradually unified for women and men, entitling to a minimum level retirement pension. Due to a lack of public support, the reform was discontinued in 2017 and the previously existing, differentiated retirement age for men and women of 60 and 65 years respectively was restored (Russell, 2023).

Currently, Poland is the only country in the European Union where the statutory retirement age for women is lower than for men. This differentiation of the retirement age is "... an example of legally sanctioned direct discrimination based on sex, because different treatment of women currently has no rational justification and is disproportionate, thus making them discriminatory" (Bień-Kacała and Kapelańska-Pręgowska, 2022).

Research also shows that Poland is one of those EU countries in which the duration of labour market participation, as well as indicators characterising the level of work sustainability, are almost at the lowest levels (Pawłowska, 2019).

4. Instruments Supporting the Increase of Effective Retirement Age in Poland

The effective retirement age in Poland remains lower than the formal retirement age, with profound consequences for public finances and the labour market. Poland faces the great challenge of raising the effective retirement age, which involves implementing various incentives for seniors to work longer and postpone retirement.

According to data from ZUS, in 2022 more than 70 per cent of people retired immediately after becoming eligible. Another 20% did so in the first year after reaching retirement age. Only about 6.5% of people delayed retirement by two years or more (Leśniak 2024).

According to the data from GUS, in 2023 in the 65-89 age group, the working activity rate amounted to only 6% (GUS, 2024).

Therefore, efforts should be made throughout the country to try to keep the group of the oldest workers on the labour market, so as not to widen the staffing gap and prevent the social benefit crisis resulting from the disparity in the number of beneficiaries of retirement and active people (Bień, 2024).

To date, the Polish legal system has not provided for many instruments directly aimed at supporting the employment of older people, and particularly those oriented towards extending the working lives of those in pre-retirement and retirement age. The largest range of support instruments applies to those registered with labour offices as unemployed (Sadowska-Snarska, 2022a).

For this reason, the government has introduced or plans to introduce solutions to increase the effective retirement age, which is reflected in the provisions of the National Recovery and Resilience Plan (NRRP) (Annex to the Proposal…, 2024). The NRRP provides for two milestones (A67G and A68G) to increase the ability and motivation of employees to remain in the labour market after reaching retirement age.

As part of the implementation of the A67G milestone, the so-called zero personal income tax (PIT-0) was introduced in 2022. It covers only one group of taxpayers: working people who have reached retirement age but still want to work: whether based on an employment contract, a civil law contract or running a business.

The PIT-0 for seniors is therefore an instrument designed to encourage people to stay in the labour market for as long as possible and accumulate pension capital, even after they are entitled to a retirement pension. The PIT-0 for seniors includes annual income from work up to PLN 85,528 (i.e., over PLN 7 thousand gross monthly).

In addition, those who settle their tax under the general rules will also be able to deduct the so-called tax-free amount of PLN 30,000 from their taxable base. Thus, working seniors who do not decide to retire despite exceeding the statutory retirement age pay PIT tax only when their income exceeds PLN 115,528 (i.e. PLN 30,000 of the tax-free amount plus PLN 85,528 of the PIT-0 relief), on the amount of this excess.

Two years after the introduction of the above measure (end of 2024), an assessment of the impact of changes in personal income tax on the actual retirement age (implementation of A68G milestone) was made (Chłoń-Dominiczak, Grabowska, Ruzik-Sierdzińska, 2024; Summary Report: Raport podsumowujący…2025).

The analysis shows that the existing tax relief has a positive impact on the pension system, public finances and gender equality. It was difficult for the authors of the report to assess the clear impact on the labour market, as the employment rates of older people are increasing in Poland. The report will be the basis for deciding whether to expand the system of incentives to stay longer in the labour market.

ZUS data shows that the number of people who have benefited from PIT-0, i.e. working without drawing a pension, is at 127,000 in 2022 and 144,000 in 2023.

Novel solutions with regard to prolonging the labour market participation of seniors can also be found in the draft Employment Act, implementing part of milestone No. A51G for the reform entitled A4.1 *Effective institutions for the labour market* (Draft Labour Market Act, 2024).[4]

A new form of assistance will be introduced which will be aimed at entrepreneurs who employ senior citizens. The entrepreneur will be able to receive funding for hiring a person looking for a job (e.g., a pensioner) who has reached the age of 60 (men) or 65 (women). The amount of co-financing will be up to a maximum of 50% of the minimum wage per month. The salary will be paid for 24 months. The employer or entrepreneur will be obliged to continue to employ the senior citizen for a further 12 months after the expiry of the wage subsidy period.

It should also be emphasised that the Polish pension system also has strong built-in incentives to defer retirement and extend working lives. Longer working lives mean up to 10-15 per cent higher pension benefits, thanks to higher contributions, valorisation and life expectancy taken into account in the calculations (Uścińska, 2024, p. 29).

[4] *This Act will replace the Act of 20 April 2004, which has been in force for 20 years and has been amended around two hundred times during this period.*

However, the effectiveness of this solution is determined to a serious degree by the knowledge and awareness that, although the legal retirement age is 60 for women and 65 for men, those who have the option should extend their working lives, as this allows for a much higher pension. Therefore, there is a need for education about social insurance, which should start as early as possible in order not only to give knowledge, but also to shape attitudes of responsibility for one's own financial future, including ensuring income in old age (Uścińska, 2021).

However, there is no doubt that the government's current efforts are insufficient when it comes to encouraging seniors to work longer. The system of incentives to delay retirement is not consistent, as on the one hand we have the possibility of PIT-0 for seniors who will continue to work after reaching retirement age and will not retire, but on the other hand there are additional benefits, the so-called thirteenth and fourteenth retirement pension, to which pensioners are entitled.

Raising the effective retirement age implies that people reaching retirement age will remain active but will not draw a pension. Meanwhile, in practice, under the current rules, such a model is simply not viable. It is far more beneficial to combine drawing a pension with working. Therefore, the number of working pensioners has increased by more than 67 per cent over the past eight years. (from 575,400 in 2015 to 854,000 at the end of 2023) (ZUS, 2024).

This is due, among others, to the fact that for people who have reached the statutory retirement age , there are no restrictions on income, working pensioners continue to pay contributions, so they additionally increase their current retirement and may apply for a recalculation of the pension, the aforementioned 13th and 14th pensions do not encourage to not collect a pension after exceeding the statutory retirement age.

The research shows that Poles are aware of demographic realities, so 55% admit that they realise they will be forced to work beyond the retirement age. The biggest motivation to work longer for 38% of people is a significant increase in future retirement for additional years of work. This is particularly relevant for women - 43% vs. 34% of men.

For 28% of the working population, it is crucial to adapt work to strength given their age. In third place, but with far fewer indications, is the opportunity to work in one's current position (9%), and for 5% of people private medical insurance offered by the employer is crucial. As many as 77% of Poles are concerned that the pension benefits, they will be able to count on in the future will be low. Women are more concerned – 82% vs. 72% of men (Polish Market Barometer..., 2023, p. 24).

In turn, a survey of “forty-year-olds” regarding their professional activity after reaching retirement age shows that 20% of them do not plan to work when they reach retirement age, while as many as almost 60% plan to go on to receive a pension from the state and make some "extra" money remaining employed during retirement. Only 12% of respondents in the forty-year-old population intend to work beyond retirement age without drawing a pension (Sekścińska, 2025).

For this reason, action is needed to implement solutions that will increase the effective retirement age to a greater extent than has been the case to date. Further reform of the pension system is needed, including the introduction of additional measures to reward longer working lives, such as higher benefits for those working longer if the PIT-0 is found to be insufficiently effective.

There is a need to invest in preventive health care and access to medical care, especially for faster diagnosis and treatment, which can extend the period of working capacity. This is all the more important as we have a relatively high number of manual workers on the Polish labour market.

There is also an urgent need to promote those flexible forms of employment that are compatible with the expectations of older people. Research shows (Sadowska-Snarska, 2022b) that forms such as part-time working, *job-sharing* or remote work, as well as flexible forms of organising working time, including: mobile, task-based, equivalent and individual working time, as well as weekend work or the shortened working week system, deserve particular attention in this respect.

Most of the solutions are directly regulated by the Labour Code (except for *job-sharing*), which means that their use largely depends on the awareness, knowledge, interest and goodwill of employers. The attitude and interest of the employees themselves are also important here, who often should take the initiative to work in a flexible form.

Support for employers in the form of, for example, financial incentives, advice, employing older people. There is also a need for campaigns to make entrepreneurs aware of the unique characteristics of older employees (mastery, professional and life experience, interpersonal competences), and on the other – to encourage older people to improve their skills, e.g. in the digital sphere.

From the employer's perspective, retirement of an experienced employee means the loss of a valuable human resource. Experienced employees often have unique skills and knowledge, which can also be passed on to younger staff. In addition, the need to recruit a new employee and implement it to work are further challenges, which may involve additional costs and time needed to adapt a new person in the company structure (Pańczyszyn, 2024).

It should be noted that older workers must have much greater access to training to adapt to the changing requirements of the labour market.

Research shows that more than 40% of people in the 60-64 age group have caring responsibilities for other family members (e.g., grandchildren, elderly parents, siblings) (Jarząbek, Trojanowska, and Wincewicz, 2020, p. 14). This mainly affects women, which has a negative impact on their career prospects, health and total contributions paid.

Therefore, a *sine qua non* condition for extending working life is the development of care institutions. Undoubtedly, a great potential in Poland lies in the increasing availability of childcare places in crèches, kindergartens, as well as in the benefit known as the “granny benefit” under the “Active Parent” programme (Polish: Aktywny Rodzic, 2024), which should contribute to the possibility for not only young parents, but also grandparents who often take care of their grandchildren, to continue working or return to the labour market.

Educational campaigns are also needed to change perceptions of older people's work and promote the benefits of working later in life. Information campaigns are needed to show the relationship between the amount of the pension and working time, as well as promotion of work even part-time in old age, which will not only allow to increase the amount of the pension, but also, for example, maintain social contacts.

Such campaigns are important because, according to research, the social environment, including the opinions and guidance of others, has a significant impact on the planned age of retirement (Jedynak, 2023).

5. Conclusions

The effective retirement age in Poland remains lower than the formal retirement age, which, given unfavourable demographic changes, raises serious consequences relating, among others, to the maintenance of social insurance systems, the amount of retirement benefits in an individual dimension, lack of access to labour, as a result becomes a barrier to creating economic development.

The experience of EU countries shows that raising the effective retirement age is a long-term process that requires the activation of appropriate mechanisms, including economic ones.

Over the past several years, a number of measures have been taken in the EU Member States to extend working life, including raising the formal retirement age, making this age more flexible, taking into account life expectancy, equalizing the retirement age of men and women, limiting early retirement, implementing "bonuses" for extending working life after reaching retirement age, or implementing a partial retirement mechanism that allows you to combine receiving benefits with continuing work, on a part-time basis.

The concept of sustainable work is gradually being disseminated and implemented, based on the assumption that the duration of working life depends not only on the rules established in pension systems, but also on the adaptation of work to the needs and capabilities of the persons performing it throughout the entire period of that activity, including after reaching retirement age (Fryczyńska and Muszyńska, 2024, p. 16).

The analysis shows that in Poland there is insufficient development of institutions and instruments aimed at prolonging the economic activity of older people. The implementation of the National Recovery and Resilience Plan obliges Poland to bear the effective retirement age, hence instruments to encourage work beyond the retirement age are being launched from 2022.

A key role is played by the PIT-0 tax relief, the effectiveness of which is still difficult to assess, although the number of people using it is increasing. The draft act on the labour market and employment services includes co-financing for the employment of a job seeker who has reached the age of 60 (men) or 65 (women).

It should also be noted that the current pension system, so far, does not generate incentives to work longer or has a slow impact.

There is therefore an urgent need for action in coordinated public policies in the area of: labour market and employment policies, health care, including health promotion and healthy lifestyles at the workplace, institutional support in childcare and care for dependent persons. In this context, the implementation of the concept of sustainable work, which can contribute to an effective increase in the effective retirement age, should be considered.

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