Polish Survey Report

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INTRODUCTION

The survey concerning the perception of retirement and preparation to it was carried out from February to May 2015 in 3 European countries: Spain, Iceland and Poland. The survey was prepared following the assumptions of the BALL project - Be Active Through Lifelong Learning.

BALL (Be Active Through Lifelong Learning) is a European Union Erasmus+ Project (http://www.ball-project.eu) that has as its overall aim to analyse the level of preparation for retirement among European citizens. The team working for this project, financed by the EU, is made up of four organisations belonging to three European countries (Poland, Iceland, and Spain): The Lublin University of the Third Age (Poland), Evris Foundation (Iceland), the Permanent University of Alicante (Spain) and the University of the Third Age Reykjavik (Iceland).

The analyses were designed to provide knowledge on attitudes towards retirement of two groups: the retired people as well as those economically active. This two-dimensional research perspective resulted from the research assumptions, among others those related to active preparation for retirement by the working population, as well as the ones related to the concept of active aging. Retirement is a very individualized phase of life and it depends on a number of endogenous and exogenous factors. In order to discover the general attitudes to retirement of the population surveyed, respondents were asked a series of questions on this issue.

Following the objectives of the project, one of the tasks was to carry out a thorough analysis and to describe the state of the art as far as ‘Preparation for Retirement’ is concerned in each one of the project partner countries. The research work was based on direct surveys with the aim of having first-hand access to citizens’ perception and approach in relation to this issue. For this purpose, the organisations that work in adult learning programmes in all three partner countries carried out a survey addressed to citizens over 50 years old.

The survey results will be used by the BALL team to develop training tools (content, materials, knowledge, skills and competences), which will enable European citizens to prepare better for retirement.
Mapping and survey results will be summarized in a report, based on comparative analysis of various European areas. This analysis will be the basis for experts from partner countries to formulate recommendations and guidelines. In each country a pilot course will be conducted in order to investigate the usefulness of these guidelines. Then, following the introduction of the necessary amendments, guidelines will be issued in the form of manuals.

**STUDY**

The survey concerning the perception of retirement and preparation to it was carried out from 9 February to 4 May 2015 by the Lublin University of the Third Age on line and in paper version, as well as by partner organizations in Spain and Iceland. The survey was prepared by 3 partner organizations from Poland, Iceland, and Spain and it was addressed to people aged 50+ in two categories of respondents: retired and non-retired. The basis for carrying out the survey was a previously done mapping performed in all partner countries, which resulted in national reports and a comparative report concerning the current situation in partner countries in the area of social problems of the elderly.

The performed analyses allowed to get familiar with the current situation in the partner countries in the areas of support for the elderly and social problems connected to old age. On their basis a survey was conducted in each of the three countries, through which the opinions and expectations of older people to retirement were identified.

An important element in the construction of survey questions was making reference to the personal experiences of respondents on retirement and preparation for the transition from labor to retirement.

The survey was anonymous, and the data submitted were processed in accordance with the privacy policy and personal data protection. It was conducted on-line and also in paper version, so that a wider group of respondents could participate, including the elderly with low competences in using modern information technologies.

The study was conducted in the following recommended thematic areas:
- Attitudes and perception of retirement
- Degree of preparation for retirement, with the following sections:
- Preferred format to develop actions aimed at preparation for retirement

In Poland 822 people participated in the survey (467 retired and 355 non-retired respondents). The survey was preceded by a promotional campaign spreading information about it. The request to participate in the survey was delivered to over 100 universities of the third age, dozens of various trade unions and associations of retired professionals, the National Union of Pensioners and Disabled, social welfare homes and centers, many trade unions and associations, also using social media as Facebook or NGO portal.

Despite the requests to take part in the survey, the interest in our research was unsatisfactory. Retired people definitely preferred to fill the survey in paper version. Regretfully, in Lublin we encountered lack of cooperation in distributing questionnaires among the beneficiaries, dependents or employees of institutions operating in the area of social services.

Retirees are a disorganized, dispersed and difficult to reach group of respondents. Students of Universities of the Third Age are an exception, and they had a strong participation in our research. Universities of the Third Age are definitely the domain of women (in an average U3A the percentage of men is 15%). Well-educated and socially engaged people dominate in this environment, U3A students cannot therefore be treated as representatives of all groups of seniors.

**BASIC SOCIODEMOGRAPHIC DATA - INTERVIEWEE’S PROFILE**

Retired
The most numerous group of respondents were women - 81.16%, men accounted for 18.84% of the respondents.

**Figure 1. Gender**

81.81% of the respondents are aged 60 to 74 years of age.

**Figure 2: Age groups**

71.73% of respondents are residents of large cities (over 100 thousand inhabitants). The smallest group of 2.78% - were residents of villages up to 1000 inhabitants.
People with higher education dominated among the respondents - 53.75%, while those with secondary education constituted 31.26% of respondents and people with postgraduate education or academic degrees -14.35%. Respondents with primary education and without certificate of education were represented by 0.64%.

98.72% of respondents are retirees, 1.28% are dependent on a variety of pre-retirement benefits:
Of all the retirees surveyed – 58.89% had retired voluntarily, while for 41.11% retirement was forced or within the framework of the so-called adjustment plan.

The housing situation of the respondents is very diversified - 55.25% reside together with spouse / partner, 37.04% live alone in independent households. 7.71% of the respondents reside with their children, and 2.57% with their older parents.
The respondents are people with different work experience, who performed a variety of professions before retirement. The largest group consisted of professionals in the fields of art, science, technology, ICTs, humanities, education - 32.12%. Another significant group among the respondents were office workers and clerks - 25.48%; and senior officials, managers - 19.27%; while people doing homeworking and household work constituted only 0.21%.

66.38% of all respondents held managerial positions in the past.
Non-Retired

Here again, women constituted the most numerous group of respondents - 79.72%, while men accounted for 20.28% of them.

As for the age groups- 61.97% of respondents are people aged from 50 to 59 years.
64.79% of respondents are residents of large cities (over 100 thousand inhabitants). The smallest group of 4.23% of the respondents reside in villages up to 1000 inhabitants.

People with higher education dominated among the respondents – 48.73%, those with secondary education constituted - 31.27%, and respondents with postgraduate education or university degrees -20%.
80.28% of respondents are employed, 17.46% run their own businesses. The smallest group, 2.25%, was represented by the unemployed.

The housing situation of the respondents is very diversified. 61.42% reside together with spouse / partner, 14.65% live alone in independent households. 20.28% of respondents reside with their children, while only 3.66% with their parents.
The respondents are people with different work experience, they are representatives of various professional groups. The largest group are office workers, clerks – 30.42%; professionals from the fields of art, science, technology, computer science, humanities, education are represented by 27.89% of respondents. The third significant group among the respondents are representatives of public authorities, senior officials, managers - 14.37%; and the people doing homeworking or work in the household constitute the smallest group - 0.28%.

52.68% of all respondents did not held managerial positions in the past, while 47.32% are in managerial positions at present.
ATTITUDES AND PERCEPTION OF RETIREMENT

Retired

The analyses were designed to provide knowledge on attitudes towards retirement of two groups: the retired people as well as those economically active. This two-dimensional research perspective resulted from the research assumptions, among others those related to active preparation for retirement by the working population, as well as the ones related to the concept of active aging. Retirement, is a very individualized phase of life and it depends on a number of endogenous and exogenous factors. In order to discover the general attitudes to retirement of the population surveyed, respondents were asked a series of questions on this issue. First, retirees were asked what they thought about the situation of future retirees—was it going to be better or worse than today. Unfortunately, the vast majority of respondents 73.7% believe that future generations will have to face a worse situation. Only 9% of respondents believe that in the future this group of people will have a better situation than at present.
Figure 18. Do you think that the situation of future generations of retirees will be better or worse than that of today's retirees?

Despite such a negative image of the future situation of pensioners, the people surveyed have a relatively positive view of their own old age. Respondents were asked a question concerning their associations with retirement. An index of associations was created on the basis of the responses, and free time comes first, with 66.3%, then activity 56%, helping the family 44.7%. Negative connotations, such as bad health 26.7%, dependence on others 6.2%, loneliness 17% and poverty 7% did not dominate the upper value of the index, therefore it can be said that retirees participating in the survey, perceive their old age more positively than it could be expected.

Figure 19: Which of the following terms would you associate to your retirement?
When asked about what made them start thinking about the preparation / planning of retirement, they mostly pointed to the possibility of developing a hobby 19.5%, doing something new 13% and working less hours of 10.5%. More than half of the retirees surveyed could not identify a factor stimulating thinking about preparation for retirement from the list proposed.

**Figure 20. What made you think of starting to prepare/plan for retirement?**

![Bar chart showing responses to the question](chart)

Respondents were asked about how long it took them personally to adapt to the new situation. An absolute majority of respondents - 96%, believe that it is necessary to change people's attitudes toward retirement into more positive ones. Actions in this area can be undertaken using different methods. 60% of respondents believe that the best way to change attitudes towards retirement would be to expose the competence and experience of retirees by giving them employment. 38.8% of people pointed to legal solutions as the most effective ways to change attitudes to this period in life.
Figure 21. Do you think attitudes of people towards the retirement need to be changed in a more positive way?

For more than 2/3 of respondents planning / preparing for retirement is necessary.

Figure 22. Do you think planning/preparing for the retirement is necessary?

In this survey it was assumed that some people would need more and some less time to adapt to the changes brought by the new period of life that retirement is, depending on their individual situation and social and living conditions. 46% answered, that they needed 3 months to adapt, 21% of respondents needed one year, and 10% six months. For 12% this process is not yet finished.
The issue of preparing for retirement and the perception of this period in life is connected to a sense of life satisfaction and an estimation of life condition, before retiring and when in retirement. The section of the survey devoted to the evaluation of the quality of life after retirement, compared to the period before it, is divided into five main areas: physical health, mental health, family relationships, social relationships and economic resources.

In the case of physical health, almost 42% of respondents considered it worse than before retirement, which is not surprising in the context of changes resulting from the aging process that accompanies retirement. The influence of retirement on mental health looks
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interesting: for a significant number of respondents, almost 40%, retirement brought improvement of mental health, whereas 16.7% of respondents felt worse during this period. It should be noted that in the majority of cases – for 66%, retirement did not influence family relationships. Only less than 8% mention worsening of relationships. The situation changes when social relationships and financial resources are considered. In the case of social relationships over a quarter of respondents noted their deterioration compared to the period before retirement. The dissatisfaction with the financial situation after retirement is remarkable. For nearly 70% of respondents retirement has brought worsening of the financial situation. Only 6.4% of people said their situation had improved.

More than half of the surveyed retirees- 55%, do not support financially their families (spouse or partner excluded), and the vast majority does not benefit from such support from their family 85.6%

Most of the retirees surveyed believe that special preparation for retirement is important for the well-being of the retired, 31% consider this to be very important, and nearly 34% think it is rather important.

Figure 25. Do you think that a specific preparation for the retirement is important for well-being/happiness in retirement?
Non-retired

A group of 283 women and 72 men, in total 355 non-retired people, aged from under 50 to over 70 years took part in the survey. Respondents were asked about their views on the situation of future pensioners, to find out about the attitude of economically active people to their future retirement and to issues related to it. The situation of future generations of pensioners in comparison to the present one is perceived as worse by many as 78% of respondents, whereas nearly 15% opted for the answer “the same”, and only 6.7% of respondents said that in future the situation of retirees would be better than it is at present.

Figure 26. Do you think that the situation of future generations of retirees will be better or worse than that of today’s retirees?

The majority of people surveyed associated retirement with free time 62.5%, and bad health 43.6%. Nearly 41% of the respondents associate retirement with time devoted to helping the family, and respectively 40.8% to the time spent on activity and 33.2% on fulfilling dreams. The percentage of respondents who associate retirement with negative phenomena is very significant: we have respectively poverty-27.3%, loneliness 18.5% or dependency- 16.3%. 
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Figure 27. Which of the following terms would you associate to your future retirement?

- I don’t know: 0.85%
- None of the above: 1.41%
- Poverty: 27.32%
- Loneliness: 18.59%
- Dependency: 16.34%
- Boredom: 6.48%
- Bad health: 43.66%
- Activity: 33.24%
- Learning: 15.77%
- Realizing your dreams: 32.68%
- Opportunity: 21.97%
- Helping the family: 40.85%
- Free time: 62.54%
- Autonomy: 17.18%

It should be noticed that more than half of the economically active respondents believe that planning and preparing for retirement is necessary. Only 15.2% of people think that it is not. Surprisingly enough, one quarter of the respondents did not take any position on an issue that sooner or later would concern them.

Figure 28. Do you think planning/preparing for the retirement is necessary?

- Yes: 55.49%
- No: 15.21%
- I don’t know: 29.30%

According to the survey, the factor most encouraging retirement planning and preparation for it, is the possibility of devoting time to cultivating one’s hobby- 37.4% of respondents
chose this option. Another important factor selected by the respondents was the ability to work less time - 30.9%.

**Figure 29. What would make you think of start to prepare/plan for retirement?**

- None of the above: 14.93%
- Want to have time to cultivate my hobbies: 37.46%
- My skills / talent/ education are not used by…: 12.39%
- My life situation (kids gone, lots of time, etc.): 15.21%
- I want to work less time: 30.99%
- I want to do something new: 25.92%
- I want to do something different: 26.76%
- Bored with my job: 13.80%

The employed respondents were also asked the question of whether they would need to support financially their family when retired (spouse or partner excluded). 44% of respondents are not able to give a definite answer and for 25% it is likely. 31% of respondents declared that they would not have to support their family. More than half of the respondents, 51.5%, are not able to tell whether they might need financial support from their family. Every fourth respondent declares that he would not demand this form of assistance when retired and nearly 22% stated they would need such help during this period of life.

More than 70% of the economically active respondents declare, that preparation for retirement is an important factor affecting the future well-being / happiness of the pensioner.
Figure 30. Do you think that a specific preparation for the retirement is important for well-being/happiness in retirement?

In this context it is surprising, that only 55% believe that preparation for retirement is important.

Figure 31. Do you think planning/preparing for the retirement is necessary?

and a significant percentage of 22% is not going to prepare for retirement. Nearly 40% of respondents will prepare for retirement a short period before it starts, at the age of 60-64 years.
Figure 32. At what age do you think you will start to prepare your retirement?

One of the important issues raised in the survey were the relationships between preparation for retirement and the technological changes, which are constantly taking place. Nearly half of the respondents admitted that rapid changes in technology can affect their preparation for retirement.

Figure 33. Do you feel that the rapid changes in technology will influence your preparation for the retirement?

The possibility of taking online courses to prepare for retirement was considered possible by 45.6% respondents. It looks surprising in a situation where 94% of respondents declare to have access to the Internet and 97% use a computer or other technical devices.
Non-Retired/Retired - comparison

While comparing the two groups of respondents it can be observed that there are problems, which are seen in a similar way by both of them. The vast majority of retirees - 74% and also of the employed - 78%, believe that the situation of future retirees will be worse than that of today’s retirees.

Figure 34. Do you think that the situation of future generations of retirees will be better or worse than that of today’s retirees?

To some extent, there is also a similarity between the retired and non-retired group in associating retirement with free time: pensioners 66%, employed 63%, as well as with helping the family: 45% of retired people, and 41% of the employed. The differences occur in the case of the negative connotations associated with retirement, it should be noticed that people who are still working think about retirement in a more negative way than those already in retirement. For example, only 7% of retirees associate retirement with poverty and 6% with dependence on others. In the case of the non-retired, those 2 negative associations to retirement are held respectively by 27% and 16%. Similarly, retirement is more often associated with poor health by the working group- 44% while only 27% of retirees mentioned that.
Both categories of respondents think it is necessary to change people’s attitudes toward retirement into more positive ones, and the best way to achieve it would be to make the competence and experience of retirees more visible by employing them. That opinion is held by 61% of retirees and 45% of the employed.
A very important aspect of negative or positive perception of retirement is planning / preparing for it.

Both retired and employed respondents agree on the need to prepare for retirement - 69% of retirees and 55% of the employed.

**Figure 37. Do you think planning/preparing for the retirement is necessary?**

In the case of needing financial support of the family in retirement, clear differences arise between both groups. The biggest category of non-retired are the undecided- 44% of respondents did not know whether they would need financial support, while among pensioners 86% admit that they do not benefit from such support. In the case of providing financial support to the family, 55% of retirees do not do this, and as far as the employed are concerned, more than half of them do not know whether they will do it - 52%.
Figure 38. Are you providing economic support to your family during your retirement? (excluding your spouse/partner)

Figure 39. Are you receiving economic support from your family during your retirement?

DEGREE OF PREPARATION FOR RETIREMENT

Retired

One of the main goals of the survey was to examine the degree of preparation for retirement of Polish pensioners and employed people. A whole section of the survey is devoted to that issue. First of all, respondents were asked whether good preparation to retirement was important to be satisfied with that period of life. The vast majority of retirees said that such actions were important: nearly 34% found them to be rather important, and
31% considered them very important. Every fourth pensioner said that it was not a factor affecting satisfaction in retirement.

**Figure 40. Do you think that a specific preparation for the retirement is important for well-being/happiness in retirement?**

![Bar chart showing responses to the question about the importance of specific preparation for retirement.]

31.26% Yes, very important, 33.83% Yes, rather important, 20.34% No, 14.56% I don’t know.

In Poland, the issue of digital exclusion of older people and their preparation for the use of new technologies is widely discussed. Only one in three pensioners admitted that rapid changes in technology had affected their preparation for retirement. For 54% of respondents, those changes were irrelevant. What is important, when we take a look at the distribution of answers to questions about having access to the Internet, we find out, that 83% of respondents declared to have the Internet, and nearly 84.8% use the computer. Only 17% of respondents reported lack of access to the Internet, while 15% admitted that they do not use a computer or other technological devices.

The surveyed people were asked at what age they had began to prepare for retirement. 45.4% of respondents admitted that they had not prepared for retirement. Every fourth respondent began to prepare at the age of 55-59 years, 12, 2% at the age of 50-54 years, and almost 11% shortly before retirement at the age of 60-64 years.
The survey includes a list of proposals concerning the forms of preparation to retirement and respondents were asked to select their preferred options. The vast majority of retirees surveyed—74.5%, did not choose any of the ways mentioned in the survey (Cf. Figure 22 Retired). 12.6% of respondents worked part-time and more than 6% negotiated the possibility to work longer than the obligatory retirement time with the employer.

In order to verify the possibilities offered by employers to prepare for retirement, the respondents were requested to identify the options they were offered on a list of possibilities. 60% of respondents admitted that employers did not provide them with any offer to prepare for retirement. Nearly 4% of people changed their responsibilities, and 5% negotiated with the employer.
employer to work longer than the obligatory retirement age. Every tenth pensioner chose to work part-time.

**Figure 43. Did your employer offer you any of the possibilities below?**

- No, I did not get any offer: 60.39%
- None of the above: 23.34%
- Working fewer hours: 10.28%
- Taking a course in preparation for…: 0.00%
- Negotiating about working longer than…: 4.93%
- Taking a course in self-…: 0.00%
- Changing work responsibilities and taking…: 3.85%

**Non-Retired**
To find out about the degree of preparation of the surveyed people to their future retirement, they were asked whether they believe a special preparation for retirement was important for the well-being/ happiness pensioner. For more than 70% it is an important factor that may affect the quality of life in retirement.

**Figure 44. Do you think that a specific preparation for the retirement is important for well-being/happiness in retirement?**

- Yes, very important: 32.11%
- Yes, rather important: 40.28%
- No: 10.70%
- I don’t know: 16.90%
However, every fourth respondent does not intend to prepare for retirement. What is important, almost 68% of respondents believe that preparing for retirement is necessary, whereas almost every third respondent disagrees. As it was previously mentioned, for 48% of the respondents rapid changes in technology may become a factor influencing preparation for retirement. It is remarkable, however, that every third respondent is not able to take a position on this issue.

Figure 45. Do you feel that the rapid changes in technology will influence your preparation for the retirement?

In the study it was assumed, that proper preparation for retirement implies creating a schedule or plan of preparation for retirement and establishing the age when such arrangements can be conducted. In the survey six basic age group were given as an option, and respondents were asked to indicate the age range that corresponded to their plans. It can be clearly stated that 40% of respondents are going to think of preparations for retirement just before it is coming, that is at the age of 60-64 years. Such an approach does not fit into the active thinking about retirement and more broadly about old age in general, propagated at present.

In the study it was assumed, that there are many possible ways of preparing for retirement. In order to find out about the different preferences, respondents were asked to select from a lists of proposed possibilities the most appropriate in their case. More than 38% of respondents indicated a changing work responsibilities and taking an easier job, and almost 36% working fewer hours. Only one in five surveyed people chose a more conscious and active way of preparing for retirement, such as participation in a course of
self-awareness / consultation as to formulate a policy on the retirement, and 14.5% taking a course in preparation for retirement.

Figure 46. People can prepare for retirement in many ways. Make a mark on appropriate options which you think are most suitable.

![Bar chart showing preparation methods](image)

None of the above 24.79%
Working fewer hours 35.77%
Taking a course in preparation for... 14.65%
Negotiating about working longer... 18.31%
Taking a course in self-... 19.15%
Changing work responsibilities and... 38.31%

In order to determine the involvement of employers in an active policy of preparing their employees to future retirement, the respondents were asked to identify the ways of preparation for retirement offered by their employers. More than half of those surveyed had not received any offer from the employer. Subsequently the most popular methods were: working fewer hours 12.3%, Changing work responsibilities and taking on an easier job 10.1%, negotiating with the employer to work longer than the obligatory retirement age - 8.1%.

Figure 47. Has your employer offered you any of the possibilities below? Make a mark on appropriate options.

![Bar chart showing employer offers](image)

No, I did not get any offer 57.75%
None of the above 16.90%
Working fewer hours 12.39%
Taking a course in preparation for... 1.41%
Negotiating about working longer... 8.17%
Taking a course in self-... 2.82%
Changing work responsibilities... 10.14%
Both categories of respondents admit that preparing for retirement is necessary. For 31% of pensioners it is very important and for 34% it is important. Similarly, it is very important for 32% of the employed, and important for 40%. As for the question concerning the influence of changes in technology on the preparation to retirement, the distribution of responses is completely different. In the case of retirees, more than half - 55% said that such changes did not affect their preparation, whereas 48% of non-retired assume, that they can have an impact on their future preparation for retirement. What seems important is the fact, that 45% of pensioners did not prepare for retirement and 22% of the employed assume that they will not prepare. 25% of the retirees who prepared for retirement began to do so at the age of 50 - 59%, while 40% of the employed postpone such arrangements for the time just before retirement, when they are 60-64 years old.

Figure 48. At what age did you start your preparation?

The difference between the two groups becomes very evident in the case of ways used to prepare for retirement. The employed often chose active forms of preparation for retirement, such as participation in courses in self-awareness or consultation as to formulate a policy on the retirement - 19%, negotiations with the employer about working longer than the obligatory retirement age - 18%, or participation in a course on preparation for retirement - 15%. In the case of retirees, only a small percentage of respondents chose those options.
Both groups had a similar opinion on the availability of services for preparation to retirement. 60% of retirees and 58% of the employed stated they were not offered any services regarding preparation for retirement by the employer.

**FINANCES – degree of preparation to retirement**

**Retired**

In the field of financial preparation for retirement the survey was filled in by 467 people, in it 379 women and 88 men. The respondents were mainly people aged 60-69 years, nearly 99% of them retired and less than 1.27% pre-retired. For over 58.89% of respondents the retirement was voluntary, 26.5% of people were forced to retire (compulsory retirement), and 14.5% were covered by the adjustment plan. More than half of the respondents, 55.5%, live together with their spouse or partner, whereas 37% live alone. A small percentage of people live with a child / children or their parents / parent, respectively 7.7% and 2.5%. A vast majority of respondents - 85.6%, declare that they do not need financial support from their families. Only 14.35% admit that they need such a support. 44% of respondents support their families when retired (excluding spouse or partner).

Nearly 70% of respondents consider their financial situation after retirement worse than during their period of employment, for 23.7% the situation has not changed, and only 6.4% of respondents say that their situation is better than before retirement. The study shows that the majority of respondents evaluate their financial situation negatively. Taking into consideration the fact that in Poland several years after resigning from active working life the average Pole will
receive a pension worth less than half of his last salary, it is not surprising that the surveyed people estimated their financial situation in a negative way.

Non-Retired
In order to determine the degree of preparedness for retirement of respondents, including its financial dimension, a list of services provided by employers, which can be useful in preparing for retirement were included in the survey, such as: the annual statement on the pension plan, blogs sponsored by the employer and/or forums, online tool(s) for retirement design, personal meeting with a professional on a pension plan, Seminars about how to save for retirement, virtual meetings on pensions, training materials, website of the employer or of the pension plan manager.

Respondents were asked to indicate all services they were proposed by the employer. More than half of the respondents 68% had not received any proposals of services supporting passing to retirement from the employer. Only 3.3% of people received training materials, and 3% participated in seminars dedicated to saving for retirement.

Figure 50. Has your current employer or the pension plan managers who works for your employer offered you any of the following services to help you prepare your financial retirement and pension plans?

Preparation for retirement should be a gradual process, enabling the future retiree to make the transition smoothly to the most advantageous and optimal situation. In order to get acquainted with the solutions proposed by Polish employers to enable their employees to have a gradual passage into retirement, a list of possibilities was created in the survey. The
situation here is similar to that concerning services proposed by employers to prepare for retirement. In the case of actions supporting a gradual passage to retirement, more than half of the respondents - 55%, did not receive any help, 7% of respondents received the option of changing from full-time to part-time. To 6% of the surveyed people employers offered financial advice, and nearly 5% had received a proposal for a more suitable work for older/senior employees (e.g. lower demand of stressful or physical work).

Non-retired/Retired- comparison
The opinions of both groups of respondents clearly indicate that Polish employers are not prepared to provide assistance to their employees in their preparation for retirement. Over 80% of pensioners were not offered any assistance in preparing their retirement plan and in the financial preparation to retirement. In the case of the employed, 68% of respondents admitted they had not been offered any services to help them prepare financially for retirement.

Similarly, in the case of gradual preparation of employees for retirement, 74% of retirees and 55% of the employed have not received any help in this regard from the employer.
LEARNING

Retired

Lifelong Learning is one of the essential elements of active aging. The definition of this term adopted by the European Commission implies that these are all forms of learning undertaken throughout one’s lifetime, which aim at improving, deepening knowledge, skills and competences within a personal, civic, social and / or professional perspective ("Memorandum on lifelong learning, "European Commission 2000). Lifelong learning includes improving basic skills as well as opportunities for advanced training. It should be available to all citizens. In this study, it was assumed that preparing for retirement can be carried out as a form of learning new skills and gaining knowledge on issues related to retirement and preparation for it. According to these assumptions, the retired respondents were asked whether preparation for retirement was necessary. More than half of the respondents confirmed it was necessary, but more than 40% did not feel the need for action in this area. The respondents who admitted that preparation for retirement was necessary were asked an additional question whether they prepared for their own retirement and another one on how they did it. Interestingly enough, up to 74% of the respondents answered that they did not prepare for retirement.

Figure 52. If the answer is yes, did you prepare yourself for retirement?

In order to create a list of possible ways to prepare for retirement, the respondents were asked to indicate the option that applied to them from a list of suggestions. As it turns out, more than 2/3 of respondents did not prepare for retirement, and the most people who prepared, which is 23.5% of respondents, did it by themselves. 11% of respondents took individual advice from other retirees, family, friends, and 8% did some reading on this subject.
When asked about who should assist them in their preparation for retirement, respondents most frequently stated that everyone should carry out such preparation by himself. Almost every third respondent mentioned the employer as the one who should assist them in the preparation. NGOs, public administration (social welfare, health care) and trade unions were indicated respectively by 20%, 17% and 13% of respondents. When asked about how long before retirement they think such preparation should be ready and available, most respondents chose the period between 3 months and one year. That is 18% believe that it should be ready 3 months prior to retirement, 15.6% - 6 months and 47.5% - one year before retirement. Only 13.7% of respondents think that such actions should be available 3 years before retirement and nearly 5% opt for the period of more than 3 years before retirement.
Non-Retired

Preparing for retirement is a process, just like aging. Many factors can affect this process to make it effective and beneficial for the future pensioner. In this study it was assumed that the degree of preparedness for retirement can be estimated by examining a person's readiness to learn. The employed respondents were asked several questions probing their activities in this regard. First, they were asked whether to prepare for retirement was necessary. The vast majority of respondents, nearly 68% said that it is a necessary action. Only one third of the survey respondents felt that it was not (Cf. Figure 24: Non-Retired). More than 30% of the respondents who considered it necessary admitted, however, that they themselves had no intention to do it. 68% of those who agreed with the opinion that preparation for retirement is necessary declared that they themselves will take action in this area (See Figure 25: Non-Retired). When asked how they intended to prepare for retirement, respondents most frequently chose the individual way: 36% admitted that they would do it by themselves, whereas 35% declared the willingness to do some reading on the subject. Every third respondent plans to consult other retirees, family members or friends.

Figure 55. If the answer is yes, how will you most likely prepare yourself for retirement?

It is interesting, that the employed respondents mostly felt responsible themselves for their own retirement. While asked about assistance in the preparation for retirement, nearly 44%
stated that everyone should prepare himself. One third of the respondents pointed to the employer, whereas 20% chose NGOs and public administration. When asked about the timing of such preparation, that is, how long before retirement it should be ready and available, 45% of respondents were in favor of the period of one year. 18, 5% opted for 3 years and 19% for more than three years.

Figure 56. How long before retirement should this preparation be ready and available?

Non-Retired / retired - a comparison

Definitely more working non-retired people than pensioners believe that preparing for retirement is necessary, respectively 68% and 58%. What is interesting, among retirees who considered actions in this area necessary, 74% did not prepare for their own retirement, while among the employed every third respondent does not intend to prepare for their own retirement, although they declared that such preparation is necessary. 67% of pensioners did not prepare for their own retirement, and those who did, did it by themselves without institutional support. Among the employed the percentage of people using the advice of professionals or courses is bigger, although the analyses show that there is no significant interest in that offer.
Both groups of respondents very clearly indicate the individual responsibility of each person to prepare for their own retirement, it was stated by 43% of retirees and 44% of the employed. Only over 0.3% of respondents both in one and in the other group pointed to the employer as the entity jointly responsible for the process of preparing employees for retirement.

In the case of determining the time frame for initiating the process of preparing for retirement, the most often indicated age range, both by pensioners and by the employed, was one year before retirement.
PERSONAL DEVELOPMENT

Retired

Personal development is a process that can take place on many levels: personal and professional. In the professional sphere it means overcoming obstacles and climbing up the ladder of professional career. It is also the acquisition of new skills, efficiency, competences and professional identity by testing what works, what can be helpful in achieving specific goals. In the personal sphere there is a certain form of self-improvement, broadening of horizons. The study conducted assumes that the process of personal development is also linked to the preparation for retirement, that is why respondents were asked several questions on the subject. First, they were asked whether preparation for retirement facilitated their own social integration after retirement. More than half of those surveyed, 58% said it did not. However, it needs to be remembered, that 66% of retirees surveyed did not carry any preparations. Respondents were also asked what subject matters they consider most important in their own preparation for retirement.

Utmost importance was attributed to health - 54.6%, then 46% of respondents chose time management, and 37% leisure and culture; finally 34.4% selected family and social relations.

Figure 59. Which areas do you consider the most important for your own preparation for retirement?

In the section devoted to personal development there is a question on who should organize the preparation for retirement. 47% of respondents believe that everyone should be responsible himself for such preparation, whereas every third respondent points to the employer.
Looking Forward to a Dynamic Third Age

Report about the preparation for retirement – POLAND

Figure 60. Who should organize the preparation for retirement?

<table>
<thead>
<tr>
<th>Option</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>None of the above</td>
<td>3.64%</td>
</tr>
<tr>
<td>I don’t know</td>
<td>12.63%</td>
</tr>
<tr>
<td>Trade union</td>
<td>15.85%</td>
</tr>
<tr>
<td>Public administration (Social, Health, ...)</td>
<td>23.77%</td>
</tr>
<tr>
<td>Private initiatives</td>
<td>4.50%</td>
</tr>
<tr>
<td>NGO’s</td>
<td>25.27%</td>
</tr>
<tr>
<td>Myself</td>
<td>47.11%</td>
</tr>
<tr>
<td>Employer</td>
<td>33.83%</td>
</tr>
</tbody>
</table>

Non-Retired

Undoubtedly, actions undertaken in the field of personal development constitute a set of indicators to measure the degree of preparation for retirement. Our study respondents were asked several questions in this field, inter alia, whether preparing for retirement can facilitate social integration after retirement. The vast majority of respondents, 73% gave a positive answer. Preparing for retirement covers many areas of life. Respondents were asked to indicate which areas they consider most important in their own preparation for retirement. The vast majority, that is 71% of the respondents indicated health; family and social relations came second, with 42.5% of respondents. Surprisingly enough, the area of economy came third, with 35%.

Figure 61. Which areas do you consider the most important for your own preparation to retirement?
Respondents consistently favor the option of preparing for retirement by themselves. 36% of respondents imposes that responsibility on the employer, 28.7% on public administration and 27% on non-governmental organizations (Cf. Figure 31: Non-Retired)

Figure 62. Who should organize your preparation to retirement?

Non-Retired/ Retired- a comparison
A very clear difference between both subpopulations is visible in the case of personal development issues. More than half of those already retired, 59%, said that preparing for retirement did not facilitate their social integration after retirement. The employed are of a completely different opinion: 73% of them believe that such actions will help them integrate socially in the future. The differences concerning thematic areas important from the point of view of preparation for retirement are less conspicuous. For 36% of the employed economy is important, while the same area is important only for 18% of retirees. The area of health is important for both groups, but in the case of pensioners it is 55% and in the case of the employed it is 16 percentage points higher (71%). The difference in the perception of preparation for retirement is visible between the two groups also in the area of issues related to knowledge related to rights and duties, as well as to new technologies. In the case of the first area of difference indication was 14 percentage points (18% retirees, 32% non-retired) in the second area the difference was 8 percentage points (19% retirees, 27% employed). In the case of entities that should organize preparation for retirement, the majority of both groups opted for individual
preparation (pensioners 47% employed 45%), the employer came second in the ranking (pensioners 34% employed 36%).

ACTIVE RETIREMENT

In the case of active preparation for retirement we should go back to the concept of active aging. A very clear separation between "individual" and "social" aging is done in it, as well as between "demographic" and "social" aging. Demographic aging refers to changes in the age, the average "age" etc. "Social aging" refers to the participation and / or decline of the activity of older people in social and economic life. Social aging takes into account age, changes in health status, life expectancy, morbidity, mortality, cognitive ability, or lack of such capabilities. As a result, the social age can be defined as a stage in the cycle of life. This approach imposes the perception of old age as the period of "loss".

In specialist literature, old age may be referred to as such because it is during this period that people retire, they often lose their professional prestige, their family members pass away. For the vast majority of older people, this period brings a deterioration in economic status, resulting in daily life limitations. A section of the survey was developed to determining the degree of active preparation for retirement.

Retired.

To determine the degree of active preparation for retirement the respondents were asked, inter alia, if they knew about the benefits of preparation for active aging. The vast majority of respondents, 64.6% gave a positive answer. By far the most popular association to active retirement was physical activity and travel, respectively 60% and 61% of respondents. For 48% of them, active retirement is related to learning in the form of workshops, courses (eg., IT, language, health, etc.) (Figure 35: Retired).
Figure 63. What kind of activities do you carry out to be active in your retirement?

Our study assumes that the process of preparing for retirement should be supported by a number of institutions. When asked about places providing learning activities on preparation to retirement near their place of residence, a vast majority of respondents, almost 74% admitted that they did not know any such place.

To be active is of crucial importance for all age groups, it is the ability to do things and have the energy to interact and communicate with other people. This ability is especially required for the quality of life of people in retirement, however, transition to retirement can cause a number of health problems, resulting not only from age but also from the loss of previously performed social roles. In order to verify whether retirement caused any health problems for the respondents, they were asked whether they visited the doctor because of retirement. Although 80% did not, every fifth respondent admitted that he took such measures. More than half of the respondents—56.7% admitted, that they took medicine, which they had not.

Interestingly, 8% of respondents admitted that they needed psychological support after retirement, and more than 10% are not able to determine whether they do or not. It should be emphasized that for many people, the change in the socio-economic status after retirement involves loss of professional prestige, and in consequence it brings limitations in daily life. Such a situation may cause frustration and dissatisfaction with life.
Non-Retired

In order to determine the degree of active preparation for retirement the respondents were asked if they were aware of the benefits brought by preparation to active retirement. 61% of respondents gave a positive answer, nearly 40% admitted that they did not known. Asked about activities carried out by them at present, to be active, respondents mainly pointed to physical exercise or travel. More than half, 53.5% of respondents said they primarily perform physical exercises in order to raise the level of their activity, in second place they mentioned traveling - 42%.

One quarter of the respondents indicated participation in associations and 23% participation in workshops and courses (IT, language, health, etc.).

Figure 65. What kind of activities do you carry out now to be active?
It is worth recalling, at this point, that active aging embraces four main sections: employment, social activity, an independent, healthy and safe place to live, and finally, the ability and preparation of the community to take advantage of the potential of an aging society.

In order to determine the level of knowledge concerning the educational offer dedicated to preparation for retirement, the respondents were asked about places providing learning activities on preparation to retirement near their place of residence. A vast majority of respondents, 80%, admitted that they knew neither about such places nor offers. Only every fourth respondent stated that they knew such places. What is interesting, among the respondents who are familiar with places offering educational activities in the field of preparation for retirement, one fourth is not willing to participate in such classes.

**Figure 66: If yes, would you like to attend these learning activities to prepare for retirement?**

![Bar Chart]

<table>
<thead>
<tr>
<th></th>
<th>Yes (Y)</th>
<th>No (N)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Retired</td>
<td>73%</td>
<td>27%</td>
</tr>
</tbody>
</table>

**Non-Retired/Retired - a comparison**

Comparing the attitude of both groups in terms of issues related to active retirement, it should be noted that both groups are aware of the benefits coming from the preparation to active aging (retired 65% non-retired 61%). Both pensioners and working people associate being active in retirement primarily with travel and physical exercise. Less often they associate activity with formal and non-formal education, although in the case of the latter the group of retired more often identifies it as important.
Both groups have no knowledge of places located near their place of residence, which organize educational classes devoted to preparation for retirement: 74% of retirees and 80% of the employed are not aware of the existence of such places.

**SOCIAL SERVICES**

**Retired**

Alongside with aging, health and the ability to function independently deteriorates. Respondents who are retired were asked whether in the case of deterioration of their personal independence after retirement, they received support from the social services in their area. Only a small percentage -4% of respondents said they did. However, the vast majority of respondents -97%, has no knowledge concerning the activities carried out by social welfare institutions in their town, aimed at supporting preparation for retirement.

**Non-Retired**

All the employed respondents were asked if they had knowledge concerning the activities of social services in their area, supporting people in their preparation for retirement. As many as 90% of respondents admitted that they did not know anything about it, only 9, 3% said they were aware of such activities (Cf. Figure 36: Non-Retired).
Retired / Non-Retired- a comparison

Only a small percentage of working people and pensioners (retired 3%, working 9%) knows anything about social services providing support to prepare for retirement.

PREFERRED FORMAT TO DEVELOP ACTIONS AIMED AT PREPARATION FOR RETIREMENT

The process of preparing for retirement as well as the aging process that accompanies it is very individualized. To learn about the approximate preferences regarding forms of actions taken to prepare for retirement, respondents were asked several questions on the subject.

Retired

Respondents were asked about what type of learning they would prefer in training activities. Nearly 60% of respondents would prefer to learn from other or active retirees. 41% of respondents indicated courses in general as their preferred form of learning. Nearly 40% were willing to benefit from the help of a coach or other forms of personal counseling. More than a quarter of respondents pointed to courses as their preferred learning formula.
It is perhaps surprising that the interest in on-line learning was expressed by so few respondents, while more than 80% of respondents declared the use a computer or other technological devices and 83% have access to the Internet. In order to deepen the knowledge concerning the use new technologies by the retirees, they were asked if to prepare for retirement in the form of online courses would be convenient for them, but only 37% of respondents chose that option. It should be noted that a fairly significant percentage of respondents has no opinion on the subject, almost 37%.

**Non-Retired**

First, respondents were asked what type of learning they would prefer in training activities dealing with preparation to retirement. Almost half would decide on individual consultation / coaching - 48.4%, whereas 44% would be willing to learn from other or active retirees and 43% during courses. Only one third of respondents would be interested in e-learning.
The interest in on-line learning is surprisingly low, although a high percentage of respondents - 94%, declared access to the Internet and 96% use a computer or other technical devices. There is a curious discrepancy concerning e-learning: in question 37 this option was chosen by 32% of respondents, whereas in question 40: “Would you be comfortable with preparation to retirement done in the form of on-line learning?” - 45.6% people declared their readiness to use on-line learning.

Non-Retired/Retired - a comparison

It should be noted that in the case of both groups on-line learning is the least popular form of personal development (Retired - 26%, Non-Retired - 32%).
Both groups are definitely more willing to learn having direct contact with other people, although in the case of pensioners other or active retirees are often mentioned, whereas working people chose contact with professionals dealing with counseling / coaching. Both groups of respondents have access to the Internet, use computers and other technological devices. In the case of the employed the computer is not used only a small percentage of people - 3% and 6% lack access to Internet.

CONCLUSION

While analysing the issues connected to the perception of retirement and preparation for it, some attitudes become clearly visible in the two surveyed groups, mainly:

The employed more often than the retired have negative associations with retirement, such as bad health, poverty, loneliness and dependence on others (See. Table 11: Retired/Non-Retired -comparison).

Both studied sub-populations associate retirement primarily with free time.

The respondents in both groups indicate the need to prepare for retirement. However, both in the group of working people, as well as in the group of retirees, who agree with the necessity of taking such actions, there is a percentage of respondents (significant in the case of pensioners) who did not prepare for retirement, or in the case of the employed, have intention to do it. It would be interesting to make a deeper research in this area, because the causes of such behavior may be different for the two groups.

Both pensioners and working people indicate the need to change the image of retirement. Building a positive image of this phase of life, according to both groups, should be primarily based on making the competence and experience of retirees visible by giving them employment.

The difference between the surveyed subpopulations in choosing their ways of preparing for retirement is remarkable. Retirees are much more conservative and passive in this respect. The employed would be willing to explore the subject in courses and workshops, and not only to change work responsibilities and take an easier job or to work part-time.
Both subpopulations of respondents believe that everyone is responsible for their own preparation for retirement. However, they chose the employer in the first place as the entity responsible for assisting them in this process. (See Table 29: Retired /Non-Retired-comparison).

When determining the time frames for initiating the process of preparation to retirement, the most often indicated range, both among pensioners and the employed, was one year before retirement.

The study shows that for both groups, the employer did not fulfill its role as facilitator to the process of preparation for retirement. In the case of 74% of retirees the employer has not offered them any help to pass gradually to retirement. For almost the entire sub-population of retirees, former employers have not offered them any help in preparing their financial retirement and pension plan. The employed also hold a negative opinion on that subject. Two thirds of the surveyed employed people stated that their present employers have not offered them any services to support the preparation of their financial retirement and pension plan.

In both subgroups, four main thematic areas related to preparation for retirement can be identified. In both groups, the most important issues are: health, family and social relationships, time management, culture and leisure.

The study shows lack of knowledge concerning the possibilities offered by institutions related to the social security sector to assist people in their preparation for retirement. The survey included a question about knowledge of local centers offering social assistance in that field. In both subpopulations a small percentage (3% of pensioners and 9% of the employed) knew about the activities of local social welfare centers offering some help to prepare for retirement.

Almost the whole surveyed population have access to the Internet and use a computer and other technological devices. However, e-learning is not popular neither among the employed nor the retirees.

More than half of the respondents in both subpopulations believe that preparing for retirement is necessary. People who are still active in the labour market more often than the retirees perceive old age as a period in which we have to deal with bad health, poverty,
loneliness and dependency on others. Both subpopulations associate retirement with free time.

For the vast majority of respondents in both subgroups, everybody is responsible for their own preparation to retirement. The area of institutional activities designed to assist people in their preparation for retirement is unsatisfactory, in the opinion of both groups- nothing or almost nothing is done.

Potential long-term benefits
It is expected that research activities and the guidelines and recommendations developed will be widely disseminated, and the materials are going to be used by all actors working in the field of preparation to retirement for their activities in the long term perspective. The results will certainly have an impact on the future work of the partners and organizations involved in the project. All partners are members of the worldwide network of universities of the third age, an organization that will be a forum for the dissemination of results, so it can be hoped that the established guidelines and recommendations will also affect the future actions of the associated entities.