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## **Sytuacja materialna a dobrostan osób w wieku 60+ i według ujęcia regionalnego**

### **Streszczenie**

Ze względu na zachodzące przemiany demograficzne w kierunku starzejących się społeczeństw sytuacja osób starszych nabiera szczególnego znaczenia. Gospodarcze i społeczne konsekwencje prognozowanych przeobrażeń zmuszają do refleksji nad ekonomicznymi przesłankami życia tych osób. Można bowiem postawić tezę, że większe zadowolenie z życia przekłada się na większą aktywność zawodową tej grupy. To z kolei z punktu widzenia gospodarki ma niebagatelne znaczenie. W niniejszym artykule zadowolenie z życia analizowane będzie w odniesieniu do aspektów finansowych wpływających na dobrostan Polaków. Analiza dotyczyć będzie sytuacji osób w wieku 60+ oraz będzie uwzględniała przekrój regionalny, a oparta będzie o dane pochodzące z *Diagnozy Społecznej*, GUS i ZUS.

**Słowa kluczowe:** osoby starsze, aktywność zawodowa, dobrostan, starzenie się, poziom życia

### **The financial situation and well-being of people aged 60+ and by region**

### **Abstract**

Due to the ongoing demographic changes towards aging populations, the situation of the elderly gains particular significance. The economic and social consequences of the projected transformations force the reflection on the economic rationale of life of these people. It can be assumed that increased life satisfaction translates into increased economic activity of this group. This, in turn, is of great importance from the standpoint of the economy. In this article, life satisfaction will be analyzed in relation to financial aspects affecting the well-being of people aged 60+. The analysis will focus on the aspect concerning the situation of people aged 60+ in Poland and will be based on *Diagnoza Społeczna*, GUS and ZUS data.

**Keywords:** the elderly (older people), economic activity, well-being, aging, quality of life

**JEL CODE:** I30, J14, J6

### **Introduction**

Quality of life and living conditions are variables that directly affect life satisfaction, and they depend on one's financial situation and perceived economic security, among other things. In the face of intense social and economic changes, the issue of the standard of living is also subject to certain transformations, which nonetheless does not impact decisions regarding professional and social activity, or the so-called life choices. The evolution of life, family, education and career development models contributes to the need to redefine views on human well-being and its determinants.

The demographic changes taking place, as a result of which both the median of age and the percentage of people of post-working age are increasing, leads to the situation in which the social and economic role of older employees and people of retirement age becomes more and more important. The elderly - as employees, consumers and citizens - are becoming a social group that employers, producers (manufacturers) and the state alike are starting to appreciate, with each showing interest in the economic activity of these people. It is true that all this stems from entirely different reasons, but still, the potential and needs of people of mature age are being noticed. In this article, we put forward a hypothesis that an increase in well-

being, understood as improvement of financial living conditions, directly translates into greater economic and social activity of this social group.

Increased quality of life, and thus well-being, is an essential goal of economic and social policy, both at regional, national and EU level. Many EU documents, including the Europe 2020 strategy, focus on the need for sustainable development targeted at social inclusion, in particular of groups at risk of exclusion. Undoubtedly, people aged 60+ belong to the groups threatened by exclusion or marginalization, including in the labor market.

### **The well-being of people aged 60+ - conditions, components, importance**

The dynamics of change is significant no matter the sphere and it triggers constant changes in the way of life, thereby transforming people's lifestyle: customs, morality, rights. Within one generation, culture undergoes rapid and often fundamental changes. This results in profound socio-organizational, cultural and moral changes caused both by new inventions, i.e. technological advancement, but also by unexpected economic crises or political factors. These phenomena, therefore, influence changes in value systems, lifestyles, life models, world views, and ultimately lead to cultural changes (Pikuła 2015, p. 14). They also influence the sense of satisfaction and happiness with life. Quality of life and standard of living, along the satisfaction resulting from it, determine the sense of well-being that undoubtedly comprises economic and non-economic factors.

The sense of well-being and life optimism are inseparable elements that accompany an individual in his or her everyday functioning. It should be agreed that these two factors differ in size depending on life situation and personality. According to J. Cieślińska (2013, p. 97), a high sense of well-being positively influences professional work, relationships with other people and overall health. People with high subjective well-being are often better evaluated (both as subordinates and superiors), achieve better results, are better equipped to handle occupational burnout and show lower absenteeism in the workplace. The sense of well-being is directly related to life optimism, which is an important individual characteristic, influencing health, good mood and life achievements in equal terms. Optimism, apart from the fact it determines individual behavior, self-esteem and attitude towards others, also determines individual effectiveness and motivates to act.

An interesting concept, albeit developed in the field of psychology, is the approach to the quality of life proposed by J. Czapiński (1992). The concept of "quality of life" equates with the category of well-being or happiness, and tends to be measured using both objective indicators based on the study of living conditions and subjective indicators dependent on personal feelings.

Well-being is directly linked to the concept of welfare. However, there is a significant difference between these two terms. While welfare focuses on material things that contribute to functioning in decent conditions and living at a satisfactory level, well-being also encompasses non-material aspects, such as health, happiness, love. Even then, welfare clearly affects well-being. When one secures their material conditions for living, they gain a sense of mental well-being, peace of mind if we will. A satisfying financial situation contributes to the reduction of conflicts, tensions and stress (Babiarz, Brudniak-Draż 2013, p. 38).

For many decades, welfare was treated in terms of affluence and material wealth, while indicators showing the pace of economic growth were an essential criterion for evaluating social progress. That approach had its obvious drawbacks, neglecting non-economic aspects

such as health, social networks or affiliation. Equally important is the fact that the increase in economic welfare does not show a linear correlation with the increase in well-being, which results e.g. from the law of diminishing marginal utility of income. Given these problems, the inclusion of economic factors only limits the perception of welfare. In the literature, attention is paid to the multidimensional character of this phenomenon, hence the precise definition is difficult and debatable. This means that the terms of welfare, well-being, living conditions and quality of life are often used interchangeably.

The concept of well-being is often associated with the term quality of life (Cieślińska 2013, p. 101). According to T. Panek (2015, p. 9), quality of life can be evaluated on the basis of objective characteristics - living conditions - and their subjective assessments. Among the various attempts to define the concept of quality of life, two views can be distinguished: Scandinavian ones focusing on objective living conditions and the American approach emphasizing the subjective well-being of individuals.

The first ways to account for financial well-being were grounded mainly in a subjective assessment of factors such as income, savings and financial security. Current research, in turn, shows when assessing their financial well-being, household members tend to refer to their current financial condition. Subjective self-reported assessment might not be the best measure of the financial condition of households as it is primarily based on a short-term perspective. Therefore, one should try and find a way for a more comprehensive assessment that would encompass all time dimensions (*Diagnoza Społeczna*, p. 75).

According to a study by J. Czapiński (2012, p. 59), the feeling of satisfaction with life and other aspects of well-being is largely determined in Poland by demographic factors (age) and social relations. As the most important factors of a successful and happy life, the respondents included: health, happy marriage, children, job, money, providence/God, integrity, friends, cheerfulness/optimism, kindness and being respected by the community, education, strong personality and freedom.

In this paper, we focus on the view that takes into account primarily material living conditions, in line with the Scandinavian approach to measuring the quality of life. Therefore, the concept of well-being is narrowed down to economic aspects and considered as financial well-being.

### **Financial situation as the key component of the elderly's quality of life**

Financial situation is one of the most important elements reflecting the standard of living of people. For this reason studies on living conditions tend to analyze the amount of income or the possibilities of managing it. As in the case of a society classified according to different socio-demographic characteristics, also for people of mature age the issue of the ability to independently meet the needs relying on income is particularly important. Ideally, this income should be high enough so that the quality of life achieved with it would be no lower than for any other social group.

The very term quality of life is one of those concepts that proves very difficult to define and universally agree on due to the high generality applied in its interpretation. Polemics around this term concern not only various fields of social sciences, but it also raises disputes among representatives within the same field of knowledge. In the opinion of M. Wnuk and T. Marcinkowski (2012, p. 21), the reasons for this should be sought primarily in focusing on

various aspects of quality of life and in the interdisciplinary nature of this concept. Quality of life is approached in one way by economists, for whom it is a rather homogeneous term, and in another in psychology, law, medicine, pedagogy or sociology.

In economics, quality of life is perceived through the prism of indices of characteristics and indicators of quality of life, which are both measurable and comparable, taking as a reference point the so-called basket of goods and services, minimum subsistence, consumption level, scope of basic needs or social benefits (Baumann 2006, p. 165).

If one were to agree with a view that financial situation is one of the most important elements of man's life situation in general (Błędowski 2012, p. 67), this problem should definitely be taken into consideration. Especially when it concerns the elderly who often face important decisions regarding either continuation or termination of economic activity and thus reliance on allowance from the social insurance system. These decisions have an impact on the future financial situation of these people, but also on national economy as a whole, which is of considerable importance for both the economy and society given the dynamics of demographic changes.

Financial security is an important issue for every individual, but it should be presumed it becomes even more important along with the transition to an older age. It results from the smaller possibilities of improving one's situation due to the specific age-related changes in the area of health, body capacity, and sometimes slower adaptation to the changing professional environment as a result of technical progress. It is therefore necessary to have both knowledge and skills in personal finance management as well as have the opportunities and conditions to acquire them in the first place.

A healthy financial condition is a state in which a household effectively manages revenues and expenditure, is prepared for unexpected expenses, and plans its financial security in the long-term perspective. A financially healthy household should have savings for emergencies and insurance. With a view to the long-term perspective, it would be necessary to gather funds enabling personal and professional development of family members and improvement of the quality of life, constituting a form of material protection when old (*Diagnoza Społeczna* 2015, p. 75).

According to the 2015 household budget survey by GUS (Polish Central Statistical Office), the average monthly disposable income per capita in households with people aged 60+ only was PLN 1791.91 and it was 30% higher than in households composed only of people under 60 years of age. On the other hand, single-person households of people aged 60+ achieved higher incomes in comparison with both two-person households and households with at least one person aged 60+. The main source of maintaining households with people aged 60+ only was old-age or disability pensions, whereas households with people aged under 60 only were mainly supported by paid employment and self-employment (Table 1).

**Tabela 1. Average monthly household income per capita by number of persons aged 60+ in 2015**

	Households				
	without persons aged 60+	with at least one person aged 60+	with persons aged 60 + only		
			total	including:	
				single-person	two-person (both aged 60+)
<b>TOTAL</b>					
<b>Available income in PLN</b>	<b>1373,53</b>	<b>1407,47</b>	<b>1791,91</b>	<b>1811,38</b>	<b>1782,10</b>
Available income in %	100,0	100,0	100,0	100,0	100,0
including: disposable income	96,9	95,9	94,3	94,3	94,5
Income from paid employment	71,0	27,8	8,4	6,3	9,9
Income from self-employment outside the farm in privateuse	11,6	3,8	2,1	1,1	2,8
Income from farm	2,9	3,8	0,9	1,2	0,8
Income from property	0,1	0,0	0,1	0,1	0,1
Income from real estate rental	0,5	0,4	0,4	0,5	0,3
<b>Income from social benefits</b>	<b>8,7</b>	<b>61,5</b>	<b>84,8</b>	<b>85,3</b>	<b>84,4</b>
Income from social insurance benefits	5,1	59,0	83,7	83,8	83,6
including: old-age and disability pensions	3,7	54,2	77,3	70,0	82,7
Income from other social benefits	3,6	2,5	1,1	1,5	0,8
Other income	5,3	2,7	3,3	5,6	1,7

Source: GUS (2016), *Badanie budżetów gospodarstw domowych w 2015 roku* [2015 Household Budget Survey], Warsaw.

The average monthly expenses per capita in households of people aged 60+ were PLN 1449.97 and were 35% higher than in households composed of younger people only. The share of average monthly expenditure per capita in disposable income in households of people aged 60+ was 81.5%, and 79.0% in households with people aged under 60 (*Informacja o sytuacji osób starszych...* 2016, pp. 9 -10).

Households with people aged 60+ only, compared with households without the elderly, more often assessed their financial situation as bad or rather bad. At the same time, the highest percentage of people declaring bad financial situation was in the group of single-person households of people aged 60+. Considering the criterion of the place of residence, it can be noticed that the residents of villages more often assess their financial situation negatively, with the highest percentage of people rating it as bad in the group of single-person households of people aged 60+ (Table 2).

**Table 2. Subjective assessment of household financial situation by number of persons aged 60+ in 2015**

Item	Households				
	without persons aged 60+	with at least one person aged 60+	with persons aged 60+ only		
			Total	including:	
				single-person	two-person (both aged 60+)
in % of households					

TOTAL					
Self-reported assessment of household financial situation	100,0	100,0	100,0	100,0	100,0
Very good and rather good	32,4	23,4	23,4	17,9	30,9
Average	52,6	59,9	58,9	57,5	60,8
Rather bad and bad	15,0	16,6	17,7	24,6	8,2
CITY					
Self-reported assessment of household financial situation	100,0	100,0	100,0	100,0	100,0
Very good and rather good	35,2	25,6	26,1	20,3	34,2
Average	50,2	57,9	57,6	57,0	58,4
Rather bad and bad	14,6	16,5	16,3	22,7	7,4
COUNTRY					
Self-reported assessment of household financial situation	100,0	100,0	100,0	100,0	100,0
Very good and rather good	26,0	19,4	15,9	11,2	21,7
Average	57,9	63,6	62,4	58,9	67,6
Rather bad and bad	16,0	16,9	21,7	29,9	10,6

Source: GUS (2016), *Badanie budżetów gospodarstw domowych w 2015 roku* [2015 Household Budget Survey], Warsaw.

### Financial well-being by region

Recently, measures of quality of life have also been used to determine the standard of living for residents of territorial units smaller than the country. This is the result of the observation that the living conditions and opportunities for the development of the communities of individual regions differ significantly despite concerning the same country (Polak 2016, p. 70).

The analysis of well-being at regional level indicates the diversity of individual financial conditions. The data contained in Table 3 shows that objective indicators of quality of life reflecting material living conditions were best presented in the following Polish regions: Mazowieckie, Małopolskie, Dolnośląskie, Pomorskie and Wielkopolskie. In these provinces, this indicator exceeded the value of the national index. The lowest values in this respect were observed for Warmińsko-Mazurskie. On the other hand, the economic and personal security rate was the highest in Podlaskie and the lowest in Zachodniopomorskie. Then, the indicators of subjective feeling regarding living conditions indicate that the inhabitants of Lubuskie value their financial situation the most, while the economic security is best rated by the residents of Wielkopolskie.

**Table 3. Financial well-being indicators by region in 2011<sup>40</sup>**

Province	Indicators of quality of life – objective approach		Indicators of quality of life – subjective approach	
	material living condition	economic and personal security	material living condition	economic and personal security
Dolnośląskie	73,6	81,3	43,8	66,5
Kujawsko-pomorskie	70,3	83,3	44,4	69,3
Lubelskie	65,8	81,9	43,9	67,1
Lubuskie	71,6	81,7	<b>46,8</b>	68,9
Łódzkie	70,1	81,5	42,8	67,4

<sup>40</sup> The presented indicators are only a partial illustration of factors influencing quality of life and are limited to aspects related to material living conditions and economic security.

Małopolskie	73,7	84,3	44,8	68,7
Mazowieckie	<b>76,6</b>	84,4	44,6	67,8
Opolskie	70,7	82,2	45,2	70,1
Podkarpackie	68,4	83,5	44,4	69,4
Podlaskie	72,7	<b>86,9</b>	44,1	69,3
Pomorskie	73,6	81,4	45,0	69,4
Śląskie	74,5	81,6	45,1	67,4
Świętokrzyskie	68,1	82,2	43,4	67,2
Warmińsko-mazurskie	66,9	81,4	45,6	69,7
Wielkopolskie	73,3	81,2	44,2	<b>70,8</b>
Zachodniopomorskie	71,1	78,5	44,0	65,9
<b>Poland</b>	<b>72,3</b>	<b>82,4</b>	<b>44,5</b>	<b>68,3</b>

Source: Panek T. (2015), *Jakość życia gospodarstw domowych w Polsce w układzie wojewódzkim*, Zeszyty Naukowe – Instytut Statystyki i Demografii no 46, pp. 59–60.

The general indicator of quality of life in both 2013 and 2015 was the highest in Małopolskie. The biggest change observed concerns Warmińsko-Mazurskie, which moved from the 13<sup>th</sup> place in 2013 up to the 5<sup>th</sup> place in 2015. Analyzing only the material wealth of the residents of individual provinces in 2015, Warmińsko-Mazurskie and Kujawsko-Pomorskie come out on top (Table 4).

**Table 4. Overall indicator of quality of life in 2013 and 2015 and material wealth indicator in 2015 by province**

Province	2013 ranking	2015 ranking	Province	Material wealth
<b>Małopolskie</b>	<b>1</b>	<b>1</b>	<b>Warmińsko-mazurskie</b>	<b>0,819</b>
Wielkopolskie	7	2	<b>Kujawsko-pomorskie</b>	<b>0,819</b>
Pomorskie	2	3	Śląskie	0,713
Zachodniopomorskie	3	4	Lubuskie	0,696
Warmiński-mazurskie	13	5	Pomorskie	0,668
Opolskie	5	6	Dolnośląskie	0,653
Mazowieckie	6	7	Łódzkie	0,625
Śląskie	4	8	Mazowieckie	0,618
Dolnośląskie	10	9	Wielkopolskie	0,591
Podlaskie	9	10	Lubelskie	0,524
Lubuskie	8	11	Zachodniopomorskie	0,502
Kujawsko-pomorskie	11	12	Podkarpackie	0,494
Podkarpackie	15	13	Małopolskie	0,477
Świętokrzyskie	16	14	Świętokrzyskie	0,469
Lubelskie	12	15	Opolskie	0,430
Łódzkie	14	16	Podlaskie	0,297

Źródło: *Diagnoza społeczna 2015. Warunki i jakość życia Polaków*, Czapiński J., Panek T. (ed.), Rada Monitoringu Społecznego, Warsaw, pp. 126, 428.

### The role of financial well-being in raising the economic activity of elderly people

Bearing in mind the demographic changes forecasted by demographers towards depopulation, population aging and the decline in the working-age population, various alternatives should be considered that could at least limit the possible negative consequences of these changes. Possible economic and social implications of these transformations necessitate analyzing the effects of activities promoting employment support programs for the soon-to-be-retired and their extending economic activity. This is certainly not a simple task to accomplish, but there seems to be no better alternative. On the other hand, striving to improve personal financial well-being and taking measures to secure income for the time of economic “deactivation” is increasingly the subject of interest for people who expect difficulties in

meeting needs based on retirement income only. This may, therefore, affect the possibilities of remaining active economically due to individual motivational factors.

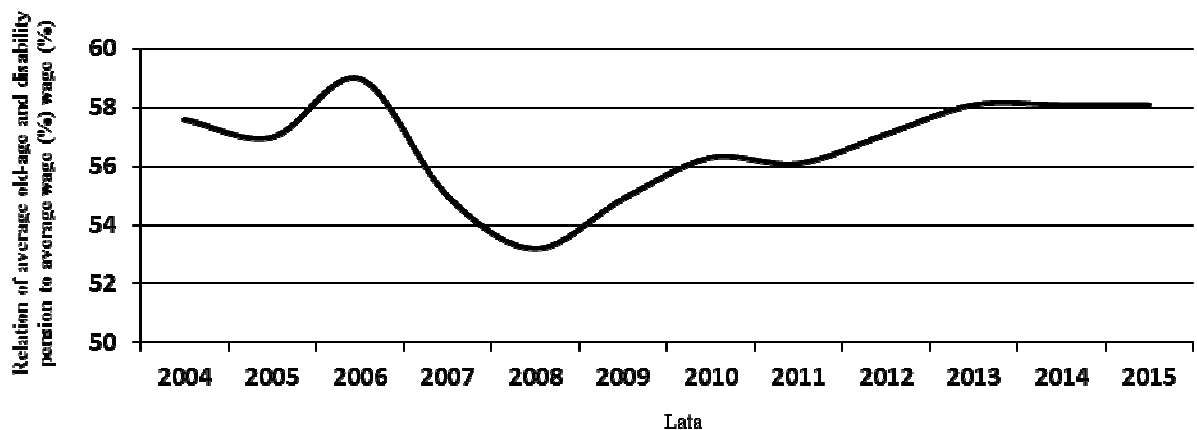
If we were to assume that the basic barrier to achieving a potential standard of well-being is poor economic conditions that make it difficult to satisfy basic life needs, economic activity will be one of the obvious possibilities to improve material living conditions. Well-being is reactive, which means it changes along with living conditions. After satisfying the needs and achieving a potential acceptable standard, well-being starts to fulfill the role of a resource conditioning further economic growth (Czapiński 2012, p. 78).

A similar view is shared by B. Fura and M. Fura, who argue that one of the main factors influencing the prolongation of economic activity is the financial situation of pensioners, shaped by the amount of social benefits and to a lesser extent by additional income. This issue is of particular importance in the case of single-person households (Fura, Fura 2011, p. 326). A longer period of economic activity directly influences the amount of the future retirement benefit, the reason for which extending the period of activity can be twice as beneficial for the employee. Single-person households, deprived of support from the family or institutions established for this purpose, may find themselves in a situation of continuing employment due to the risk of poverty.

B. Fura and M. Fura, based on the results of research carried out on a sample of 360 employees of the industrial and service sector from Podkarpackie Province, defined the socio-economic determinants of attitudes towards work in retirement. As determinants of attitudes towards taking up employment in retirement, the respondents mentioned the amount of earnings, assessment of household income and security of household income in the future. The highest value of the Cramér's V convergence coefficient was noted for the amount of earnings and the security of household income in the future (Fura, Fura 2011, pp. 326, 333).

The study mentioned above indicates that the issue of income is crucial when it comes to continuing employment in retirement. Thus, the average old-age and disability retirement pension paid by ZUS (Polish Social Insurance Institution) in relation to the average wage shows what kind of average income change potential retirees must account for. The data contained in Figure 1 shows that since 2013 this ratio is 58.1%, whereas the lowest rate was recorded in 2008 (53.2%). Pensioners must therefore function on the basis of income lower by approx. 40% from the average income from employment. Nevertheless, due to the specific family situation of people of retirement age, this group usually does not incur costs related to raising children, which significantly reduces expenses.

**Figure 1. Relation of average old-age and disability pension paid by ZUS to average wage (%) in 2004-2015**



Source: ZUS (2016), *Ważniejsze informacje z zakresu ubezpieczeń społecznych*, Warsaw, p. 34.



According to the data of the cross-national panel database of microdata on health, socio-economic status and social and family networks (SHARE 2014, p. 27) collected in 2010-2012, pensioners were a group for whom the probability of financial difficulties was lower than for people who were active in the labor market. This means an improvement in the self-reported assessment of the financial situation after retirement compared to the 2006-2007 surveys. In addition, as shown by the cited studies, at least in the first years of retirement, pension benefits as a substitute income provide, according to the respondents, sufficient material support, although in most cases they are lower than income from employment.

## Conclusions

Financial situation undoubtedly plays an important role in shaping the well-being of people regardless of age. However, the elderly - due to the specific decline in economic activity with age and functioning based on retirement benefits as the main source of income and the growing expenses in the area of health - find themselves in a situation in which their personal financial circumstances become more important. This sometimes leads to making decisions about continuing employment even despite the right to pension benefits, which may be all the more prevalent in single-person households. Obviously, there are also other factors that influence the decision to continue economic activity, such as the desire to be active and productive or the potential fear of professional passivity.

Economic activity and employment rates in Poland in the group of people aged 55-64 are clearly on the rise. According to Eurostat, the activity rate in this age group in 2015 was nearly 47%, while the employment rate was at 44%, with an increase of around 17 percentage points in both cases over a time period of ten years. In comparison with the EU average, Poland's ratios are on average lower by 10 percentage points, although a clear improvement should be emphasized accounting for the upward trend in this respect. This direction of change also promises an opportunity to improve the financial well-being of elderly people, due to both greater economic activity and the resulting increase in potential retirement income. In addition, the economic dimension of such changes remains significant. In light of the ever-clearer shortcomings on the side of labor supply (which is obviously closely related to the demographic transformations of modern societies), prolonging economic activity becomes a necessity.

While it is true that overestimating the financial situation in general well-being can be a dangerous simplification, one cannot fail but agree with the observation made by John D. Rockefeller, who said: "The poorest man I know is the one who has nothing but money". Even then, however, better material living conditions positively influence the sense of well-being, which in relation to the elderly determines the standard of living in their autumn years.

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