

SIMILARITIES AND DIFFERENCES IN ADAPTIVE STRATEGIES BETWEEN RECENT RETIREES FROM POLAND AND ROMANIA

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Abstract: *The relevance of the chosen topic arises from rising retirement age and changes in the retirement system. The study aimed at investigating adaptive strategies of people from Poland and Romania going into retirement. It was based on a questionnaire concentrating on the problems and expectations of people reaching the retirement age in Poland and Romania. The results revealed that the main problem identified in both countries was money issues, while the expectations concentrated on the possibility of participation in training courses aimed at fulfilling the opportunities of the recently-retired people. The elderly increasingly appreciate their right to rest after many years of employment.*

Key words: *retirement age, quality of life, retirement system*

INTRODUCTION

The pension represents the amount of money paid monthly to those who retired from production due to reaching the retirement age or invalidity, and to their successors, for the cases stipulated by the law. [9]

The pension is the most important social insurance benefit granted in the public pensions system. The pension is a contributive benefit and represents a replacement income in case of insurance against the following risks: old age, total or partial loss of working capacity, death. [8]

The new Polish retirement system has been in force since January 1, 1999. It is based on the reformed Social Insurance Institution (Zakład Ubezpieczeń Społecznych, ZUS) and open pension funds (otwarty fundusz emerytalny, OFE) [12]. The insured have been divided into two groups, according to their date of birth: before January 1, 1949, and after December 31, 1948. According to the new reform, the retirement age of men and women born after December 31, 1948 will be raised to 67. For women this will be reached in 2040 and for men in 2020.

In Romania the standard retirement age, the minimum contribution period and the complete contribution period are the basic requirements to open the retirement rights. According to the Romanian legislation the standard retirement age is 63 years for women and 65 years for men, the minimum contribution period is 15 years and the complete contribution period is 35 years, both for women and men. Concerning the active army officers, soldiers and other army personnel, policemen and public servants with special status in the penitentiary system, the personnel from the national defence, public order and national security systems, the standard retirement age is 60 years both for women and men, the minimum contribution period is 20 years and the complete contribution period is 30 years. Also the persons who reached the complete contribution period and in special

working conditions are entitled to the retirement for age limit by reducing the standard retirement age. [8]

The pension for age limit is granted to those persons who fulfill, at the retirement date, the conditions related to the standard retirement age and the minimum contribution period. The army personnel is entitled to the retirement for age limit if they reach the standard age and the minimum contribution period for the specialty. The standard retirement age, the complete contribution period, the minimum contribution period and the minimum contribution period for the specialty both for women and men are established taking into consideration the month and the year of birth. [8, 10, 11]

The aim of this study was to examine the adaptive strategies of newly-retired people and to indicate the similarities and differences in this regard between retirees in Poland and Romania.

The specific objectives were to:

- analyze the retirees' opinions on their quality of life,
- assess the problems arising from retirement,
- identify the expectations regarding retirement.

MATERIALS AND METHODS

Studying some sources from the specialized literature and using as research method the survey, followed by data processing and analysis, we will try to examine the adaptive strategies of newly-retired people and find out similarities and differences between retirees in Poland and Romania.

The study was conducted in 2014 among retirees: 380 questionnaires were distributed in Poland and 100 – in Romania.

A multi-item questionnaire was arranged for the purposes of the determining problems and expectations of people reaching the retirement age. [1, 2, 3, 4, 5, 6, 7].

The questionnaire consisted of a number of questions regarding adaptation to retirement, problems arising from retirement, and expectations of the retirees. The questionnaire contained two parts. The main part of the questionnaire consisted of 6 questions presented in the form of a table, including 5 questions with five point scale, one question with semantic differential scale, and 15 questions regarding the respondents' demographics.

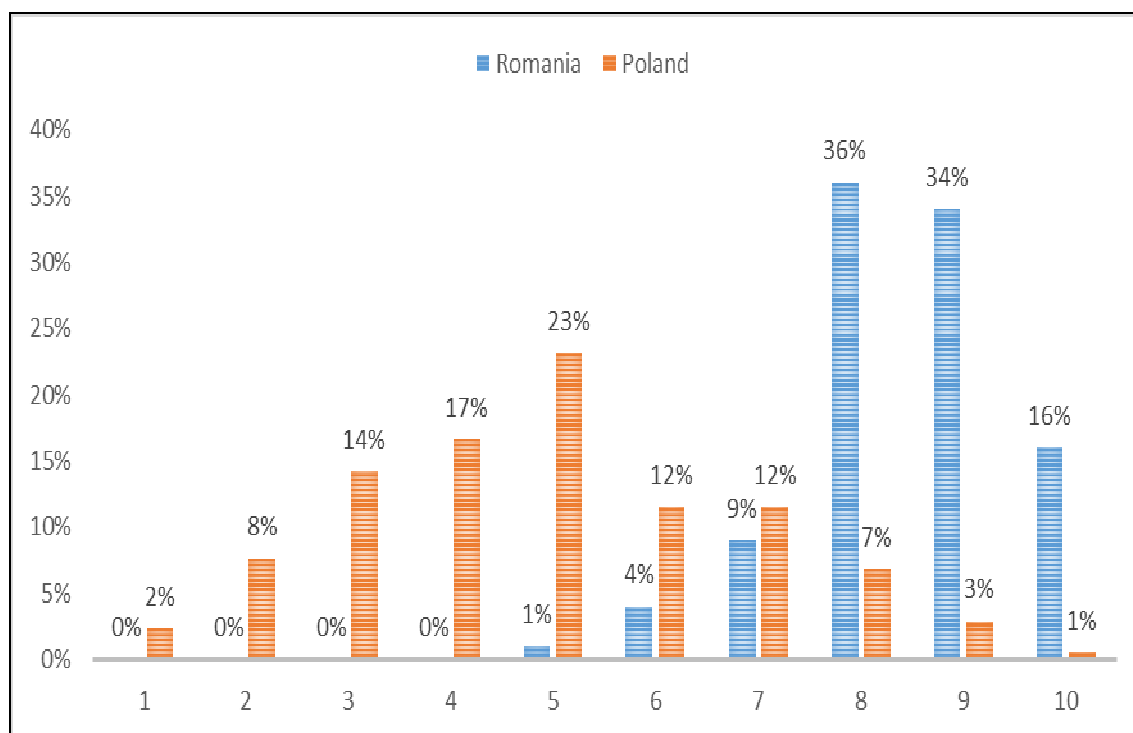
RESEARCH RESULTS

The study included 215 women and 165 men in Poland, and 63 women and 37 men in Romania. The majority of respondents were aged between 66 and 70 – 33% in Poland and 48% in Romania. The youngest retirees in Poland were aged between 45 and 50, and in Romania – between 50 and 55. 65% of Polish and 87% of Romanian respondents were married. 84% of Polish and 92% of Romanian retirees had children. Among Polish respondents, 71% of them worked from 33 to 48 years. 93% of Romanian retirees worked from 31 to 50 years.

According to the respondents, a perfect retirement age would be between 55 and 60 (40% in Poland and 50% in Romania). Nevertheless, 76% respondents from Romania retired at the age between 61 and 65, while in Poland 59% of respondents retired between 51 and 60, and 33% - between 61 and 70.

The primary aim of the study was to examine the opinions of the respondents regarding their quality of life. The retirees were asked to imagine the best and worst life conditions

during retirement, with regard to their lives. Then, on scale from 1 to 10 they rated their quality of life, from lowest to highest. The results are presented in the chart below.



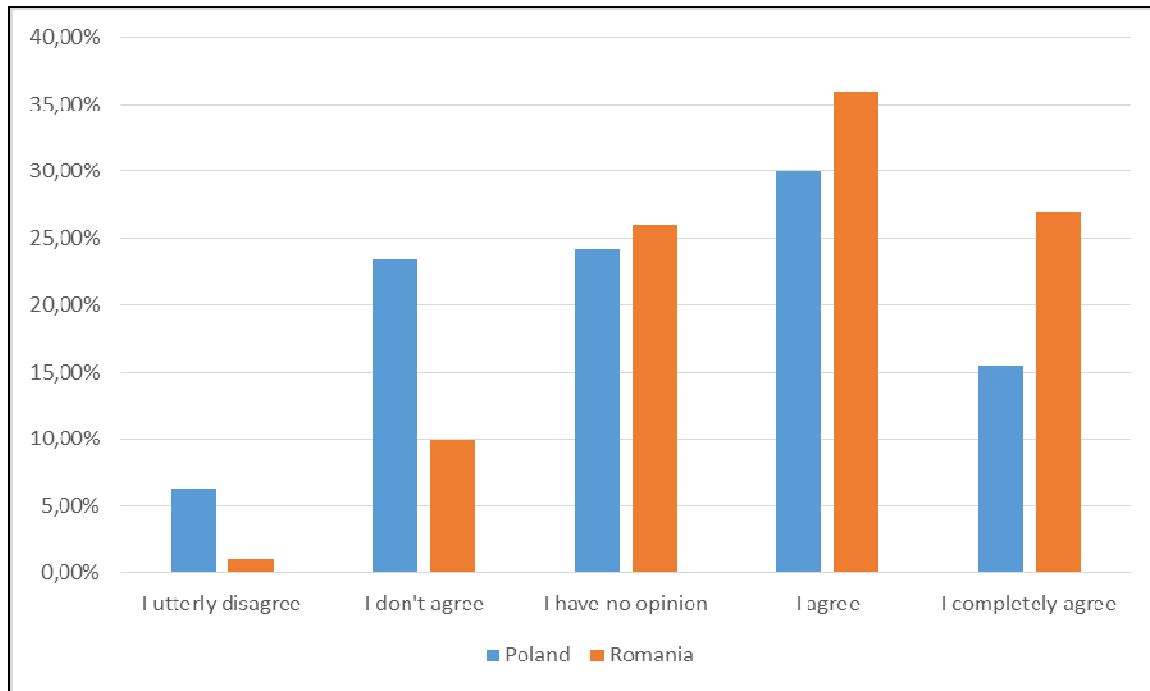
Source: own researches

Figure 1 Quality of life during retirement age, on scale from 1 to 10

The conducted research indicates that the people who participated in the study in Romania displayed higher life satisfaction, compared with respondents from Poland. 70% percent of Romanians chose answers 8 and 9, compared with only 10% in Poland.

Another aspect of the study concerned the opinion of people in retirement age regarding their life after retiring. In one of the questions, measuring the retirees' level of contentment, 87% of Romanian respondents answered “contented” and “very contented”, while in Poland similar opinion was shared by 59,5% respondents. The idea that reaching the retirement age is connected with significant changes in one's life was supported by 40% of Romanians, yet 30% of them differed from such opinion. In Poland the answer “I don't know” was favored, followed by “I don't agree” (25%). The changes in income have been observed by respondents from both countries – by 63% and 90% of retirees from Poland and Romania, respectively.

Another issue was the opinion that one can prepare for retirement. In Romania, 63% of respondents chose the „I agree” and „I completely agree” options, whereas in Poland 48% of retirees do not agree or have no opinion on the matter.



Source: own researches

Figure 2 The opinion on the possibility of preparing for retirement.

Another aspect of the research was the assessment of problems faced by retirees. The most and least common problems of respondents from both countries are presented in table 1.

Table 1

Problems of retirement age			
Problems	Number of answers	Poland	Romania
Financial problems	often and very often	50%	56%
health problems		59%	43%
lack of occupation	sometimes, never	43%	65%
loneliness		52%	85%

Source: own researches

In both countries, the most common problems were money and health problems. For lack of occupation and loneliness, „sometimes” and „never” were the most popular answers; in Romania these were chosen by 65% respondents for lack of occupation, and 85% for loneliness. This means that Romanians feel less lonely than Polish retirees. The fact that the retirees feel less lonely and are more occupied than the Polish ones can be explained by the involvement of those retirees with no major health problems in their families activities (housework, grandchildren care) or other activities outside their own house in order to adjust their income (in the case of those with low pensions). Also, many of them are active members of different retirees clubs with collective, cultural, educational and sport activities (trips, courses, parties, exhibition, reading sessions, etc) and where they spend in a pleasant way their time.

The last part of the research encompassed the identification of respondents' expectations regarding their retirement. The most common answers are presented in table 2.

Table 2

The expectations of retirees

The expectations of retirees	Poland	Romania
Training courses aimed at fulfilling the opportunities of retirees	62%	47%
Having a hobby	91%	69%
Possessing sufficient income	96%	69%
Developing healthy habits in an early age	81%	67%

Source: own researches

Among the most commonly chosen expectations in both countries were possession of sufficient income, as well as developing healthy habits in an early age, and having a hobby.

CONCLUSIONS

The conducted research allowed to identify similarities and differences between adaptive strategies of new retirees from Poland and Romania.

The basic similarities concern their problems and expectations.

The optimum retirement age according to those who participated to this study is between 55 and 60 years.

The retirees perception related to the quality of life is different, only 10% of the Polish retirees consider that the life as retired is good or very good compared to 70% of the Romanian retirees.

The possibility to prepare for the retirement period is seen differently, 63% of the Romanian agree or totally agree with this, while 48% of Polish retirees do not agree or have no opinion on the matter.

The most commonly mentioned problems involved their financial situations and health issues.

Training courses aimed at fulfilling the opportunities of the retirees were identified as one of the most significant expectations.

The differences were found in the respondents' opinions regarding their everyday life – for instance, Romanian retirees are less lonely and busier.

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