Deprivation of Needs in Retirees’ Households in Poland

Abstract

In Poland, as in other countries, we can observe the process of ageing of the society. This is evidenced by the growing number of elder people as well as the percentage they constitute in the society. An aim of the article is to show the scope of deprivation of needs of retirees’ households in Poland. The grounds for the carried out analysis were data received from the CSO’s household budget surveys as well as author’s own research findings. The results of the analysis showed that the income situation of the average retirees’ household was relatively good. The households having financial difficulties reduced their expenses or were buying cheaper products and services. In the subjective income and material evaluation, there prevailed positive opinions.

Key words: ageing of the society, deprivation of needs.

JEL codes: J14

Introduction

The phenomenon of aging population results from the continuation of the demographic change observed in recent years. The process is an effect of the quantitative and qualitative transformations taking place in the relations between particular age groups in the population. It leads to the condition which is being referred to as demographic aging, and is characterized by an increase in the share of people aged 60/65 or older and a decrease in the number of representatives of the youngest generation. According to the modified UN scale, the society, in which the share of people aged 65+ amounts to 7-14%, is the aging society, 14-21% - is the old society, and above 21% is the super-aging population (oldest old) (Coulmas 2007, p. 5). It is reflected in the increasing number of elderly people and their share in the society. The intensity of the process varies in different countries. An increase in the number of elderly people in relation to the whole population is a characteristic feature of the developed countries. The process may also be observed in Poland.

Taking into account the division of the population into economic groups we may establish the following distinction: the pre-working age (0-17), the working age (18-59/64), and the retirement age, frequently equated with old age, i.e. the group consisting of individuals with pension entitlements under normal conditions (women aged 60+ and men aged 65+).
According to the data of the national population and housing census of 2011, in Poland, the population of retirement age amounted to 17.5% of the total population. The number of people in this age group increased by almost 1 million (up to 6,730,000) in relation to the previous census (2002), and their share in the total population increased by 2.5 percentage points.

At present, we observe the phenomenon of aging population, and, in the perspective of the next twenty years, we may expect a rapid growth in the process. According to the forecast of the Central Statistical Office (GUS), in 2035, the participation of the retirement age people in the structure of Polish population will increase to nearly 27% (around 9.6 million people). Simultaneously, the number of people of the retirement age will be increasing on average by nearly 100 thousand a year; in the decade of 2010–2020, on average, the number of people aged 60/65+ will increase by almost 200 thousand a year. Since the early 1990’s, in Poland, we observe a slow but systematic extension of life expectancy.

The increase in the number of elderly people and the proportion of older people in the structure of the total population results in the need for expanding the knowledge concerning this particular social group. This article, whose aim is to show the scope of the deprivation of needs of retirees’ households in Poland, attempts to address this issue. The data from the study into households’ budgets conducted by the CSO and the findings of the author’s own research, *Shortages in Consumption in Polish Households – situation, conditionings and tendencies* (*Niedobory konsumpcji w polskich gospodarstwach domowych – stan, uwarunkowania, tendencje*), financed by the National Science Centre, formed the basis for the presented analysis.

The financial situation of retirees’ households

According to the classification adopted by the CSO, retirees’ households are the households in which the only or main (predominant) source of income is retirement pay. The household may also obtain income from other sources (e.g. property, employment, self-employment, etc.), but the income derived from additional sources is lower than the income obtained as retirement pay.

The material situation of the households is determined by their financial situation, the current income as well as accumulated financial resources and wealth, which is reflected in the number and quality of durable goods found in households. An important determinant of living conditions is also the assessment made by the respondents. Moreover, in the analysis we cannot ignore the issue of poverty affecting this social group.

Similarly to previous years, in 2012, the differences in the average monthly income and expenses between particular socio-economic groups of households were relatively high. The households of the self-employed people engaged in non-farming activity were characterised by both the highest average monthly disposable income and the highest average monthly expenditure per person.
In 2012, the average monthly disposable income per person in retirees’ households amounted to PLN 1,361 and was by 7.2% higher than the general income in all households (PLN 1,270). The values in 2011 were respectively: PLN 1,297 and PLN 1,227 (the increase by 5.7%). The amount of this income was 10.3% lower than the per capita income in the households of the self-employed individuals (PLN 1,518; in 2011 it was 13.3% - PLN 1,497) (The Situation 2013). We may conclude that the income situation of retirees’ households per capita is good in relation to other socio-economic groups, even though the average retirement pay is relatively low compared to the average wage (according to the CSO in 2011, the average retirement pay paid by the Social Insurance Institution, ZUS, was PLN 1,783.06, the average salary – PLN 3,399.52).

A relatively high level of income per person in retirees’ households results from the fact that they are small households, mostly consisting of two people (the average number of people in retirees’ households in 2011 was 2.03); and considering the size of the household expressed in the so-called equivalent units\(^2\) in households, the ratio amounted to 1.83 in 2011. It affects the average amount of expenditure per person and the distribution of funds for particular products and services.

In all households, the disposable income in 2012 was actually 0.2% lower than the income of 2011 (in 2011, we observed a decrease by 1.4%). While in 2011 such a situation occurred in all socio-economic groups of households, in 2012 we noted an increase of the real disposable income levels of farmers and retirees (by 0.9%; in 2011, a decrease of 0.4%). It is worthwhile to note that the differences in household income, expressed by the Gini coefficient, remain at a similar level since 2003: its value for all households amounted to 0.34 in 2011. The smallest differences may be observed in the case of income of retirees (0.24) and social security beneficiaries (0.29); the greatest differences are most visible among farmers (0.54). In the retirees’ households, the share of the main source of income is the highest (81.6%, in 2011 – 81.9%); however, we need to remember that retirement pay is the most stable source of income.

It should be noted that retirees’ households better meet their financial obligations than all households in general. For example, in 2011, due to the experienced financial problems, 8.1% of the households did not pay the charges for their housing costs in time (12% of all households), and 8.1% did not pay other charges, not related to the housing costs (e.g. health, education) (Retirement 2012).

Similarly to the previous analyses concerning income, we may note that 2012 was the second consecutive year of the decline in real spending, with the exception of farmers’ households. In real terms, the expenses were lower by 0.8% when compared to 2011, the year in which we noted the smallest real decline (by 1.0%) in spending in retirees’ households.

In the structure of retirees’ expenditures, as well as in the case of all households, the highest share of income is spent on food and non-alcoholic beverages (27.7%). The expenses associated with housing costs and energy consumption (24.1%) are a heavy burden for

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\(^2\) Equivalent units are the parameters which make it possible to compare the situation of households with varying size and demographic structure.
all households, including households of retirees, where energy carriers, amounting to 65%, constitute the largest share of the expenditure. However, fewer households of retirees spend their money on transportation (6.3%), communication (3.9%), recreation and culture (6.4%), education (0.2%), restaurants and hotels (1.5%).

The characteristic feature of retirees’ household expenditure is the relatively high level of spending allocated to health-related expenses: the expenditure connected with such costs was significantly higher compared to all households. In this group, the largest share of expenditure is spending related to purchases of medical and pharmaceutical products, medical equipment (over 70%), which is connected with the health condition of this population. The study into health condition of the population in Poland carried out by the Central Statistical Office (Health 2009, pp. 44-45) in 2009 showed that the worst health assessments may be recorded in the oldest age groups. In the group of respondents who are 70-year-old and older, 85% of respondents rated their health condition as less than good; in the group of people aged 60–69, the group assessing their health condition in such a way amounted to 72%. With age, the occurrence of long-term health problems increases. When analysing the household health-related expenses, we may note that covering such costs may significantly influence the possibilities of meeting other needs. If spending on health means that households need to reduce their expenses on basic goods (at the time of incurring the costs of health care), such expenditure may be defined as catastrophic (catastrophic health expenditure), but there is no consensus as to its share in the household expenditure. In the past, it was assumed that the share amounted to 5-20% of spending; at present it is estimated at a higher level (Ke Xu et al., 2003, pp. 111-117).

Also, other expenses, including gifts given to other households, constitute a significant share of spending in the retirees’ group. Retirees are more involved in helping others than all households in general. The expenditure on supporting other households (gifts) amounted, on average, to 4.8% of spending in retirees’ households.

In general, household wealth is assessed on the basis of durable goods found in the households. When compared with all households, we may note that retirees’ households are less equipped in durable goods. These differences are particularly visible when examining household appliances or high-tech goods which recently appeared on the market, e.g. in 2012 79.3% of retirees’ households were equipped with a mobile phone (91.9% of all households), PC – 35% (68.6%) or a computer with Internet access – 32.5% (64.9 %), digital cameras – 23.8% (49.7%). Significant differences are also observed in the case of other appliances such as a microwave oven – 37.5% (54.4) or a car – 38.3% (60.0%). The households of retirees are relatively well equipped in durable goods, which nowadays are considered to be the standard equipment, such as a TV set (99.1% in 2011), a washing machine (87.7%), an electric vacuum cleaner (93.7%) or a refrigerator – 98.4%. It is worth mentioning that households are upgrading their equipment. In 2012, in comparison with 2011, we noted the highest dynamics concerning the household equipment in the case of goods where the difference between the retirees’ households and all households was most visible, such as plasma or LCD TV sets (increase by 31.1%; in 2011 by 46.3%), dishwashers (respectively 8.1% and 19.1%), personal computers without access to the Internet (10.7% and 10.5%), and
with Internet access (9.8% and 10.3%). In the case of many goods, there occurred a reversed situation – we noted a decrease in the number of households equipped with a particular kind of appliances; a good example being a CRT receiver (10.8%) or personal computer without access to the Internet (18.4%).

When examining the equipment found in the retirees’ households, we need to remember about the specificity of these households, which is related to the needs arising from its size, the age of its members or financial possibilities.

Reducing spending in retirees’ households

Even though when compared to other groups of households, the financial situation of the retirees’ households is relatively less diversified; still, certain differences occur. This is reflected in the responses received in the study *Shortages in Consumption in Urban Households (Niedobory konsumpcji w miejskich gospodarstwach domowych)* concerning

Figure 1

The manner in which money is spent in retirees’ households

![Graph showing the manner in which money is spent in retirees’ households](image)

Source: The author’s own research, 2011.

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3 The study was conducted as a part of the research project financed by the National Science Centre (NCN): *Shortages in Consumption in Polish Households – Situation, Conditionings and Tendencies (Niedobory konsumpcji w polskich gospodarstwach domowych – stan, wwarunkowania, tendencje)*, realised in 2010-2012 in the Chair of Living Standards and Consumption in the Warsaw School of Economics. M. Janoś-Kresło was the project manager.
the ways the money is spent. Every second retirees’ household, similarly to all households, declared that they had sufficient resources to meet their everyday needs, but they need to save money to be able to cover the costs of major purchases, and every third household had to manage their funds sparingly in order to meet their current needs.

It was found that 12% of retirees’ households borrowed money and used consumer loans. Among the most common purposes were current expenses: up to 50% of respondents indicated regular housing charges (e.g. rent, coal, energy) and current expenses such as food and clothing as the reasons for taking a loan (24%). Health treatment (18%) was mentioned among the most common purposes. Other objectives specified in the study did not exceed the 10% level (buying a car – 9%; buying an apartment/house – 3%); 29% of the respondents pointed to other purposes in the survey. A slightly higher percentage of retirees were able to save money from their current income last year. These dependencies were significant from the statistical point of view.

Generally, the financial situation is a major cause of needs deprivation, i.e. inability to satisfy them. Financial difficulties mean that households change their behaviour, most frequently reducing expenses or buying cheaper, alternative products. Such a situation occurred also in the examined households, and the dependencies were important from the statistical point of view.

Figure 2
Expenditure reduction/resignation from making a purchase related to goods and services

Source: The author’s own study, 2011.
point of view. A larger proportion of retirees’ households bought cheaper products or services rather than reduced shopping. Limitations to a greater extent related to purchases of non-food items. However, we should note that not all households were in a situation where they had to make changes in their shopping behaviour: 44% of retirees’ households did not need to introduce changes in relation to buying food and stimulants (53% of all households), 39% in the case of non-food items (46%), and 47% in the case of services (50%). Other reasons did not exceed 5% of responses.

In the group of food products and stimulants, the greatest reductions due to financial difficulties were connected with purchases of tea (buy less – 20%, buy cheaper – 43%), fish (19% and 27%), and fresh fruit and vegetables (21% and 27%). Taking into consideration only the option “buy less”, the greatest percentage of indications concerned butter and fats, and hard cheese (32%), the smallest also butter and fats, and coffee (8%).

Additionally, financial difficulties were the reason for buying cheaper items or not purchasing clothes and shoes, a winter coat, elegant clothes and shoes; 25-28% of the respondents claimed to have made such decisions, where 10% of the respondents declared resignation from the purchase. The vast majority of respondents (59-63%), however, claimed that there was no such need. Every fifth household declared buying cheaper cleaning products. A relatively smaller percentage of indications concerned the limitation or resignation from purchasing consumer durables: it did not exceed 10% in total, which should be linked to the possession of these goods.

Representatives of retirees’ households claimed to have introduced significantly greater limitations due to financial difficulties with regard to using medical services, participation in cultural events and leisure activities or participation in social activities. The limitations (partial – we use them rarely and we don’t use them) concerned especially private medical care (39% of responses), offering gifts (39%), inviting visitors (32%), spending holidays/vacation in the country or abroad, going to the hairdresser/beautician, family visits (30%), going to the cinema/theatre, spending the evening in the restaurant (27%).

In the study carried out by the Central Statistical Office (2011), the retirees’ households also pointed to the difficulty in meeting their needs. Nearly 20% of households could not afford to buy meat or fish every second day; 49% could not afford to buy clothes of better quality; nearly 19% declared the lack of possibility to heat their apartment as needed; 75% could not afford to replace worn furniture. People over 64 years old much more frequently than younger persons declared that they never or almost never used to meet their friends (in the scale of Poland it was about 7% of the population) (The Quality 2011, p. 15).

The possibility of meeting the needs, or rather the lack of it, was reflected in the shortages declared by the households. The highest percentage of responses among the urban households concerned health care: it was about 16 percentage points more than in all households in general (Table 1).

Respondents were also asked questions concerning the possible use of their income, if it increased significantly. The received responses, as may be expected, reflect not only the desire to reduce the shortages as perceived by the interviewees, but also they show the
respondents’ aspirations concerning the possible improvement related to meeting the needs by purchasing goods of better quality or more modern items with a higher performance.

Table 1
The greatest shortages perceived by urban retirees’ households

<table>
<thead>
<tr>
<th>Specification</th>
<th>all households</th>
<th>retirees</th>
<th>Specification</th>
<th>all households</th>
<th>retirees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td>11</td>
<td>13</td>
<td>Participation in cultural events</td>
<td>17</td>
<td>14</td>
</tr>
<tr>
<td>Clothes</td>
<td>14</td>
<td>15</td>
<td>Education – training, learning</td>
<td>7</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>foreign languages</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shoes</td>
<td>9</td>
<td>11</td>
<td>Transportation (car)</td>
<td>12</td>
<td>11</td>
</tr>
<tr>
<td>Housing conditions</td>
<td>21</td>
<td>15</td>
<td>Desktop computer</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Audio-visual equipment</td>
<td>18</td>
<td>17</td>
<td>Laptop</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Home appliances</td>
<td>18</td>
<td>17</td>
<td>Internet access</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Furniture</td>
<td>19</td>
<td>16</td>
<td>Meeting family</td>
<td>8</td>
<td>11</td>
</tr>
<tr>
<td>Health care (treatment)</td>
<td>22</td>
<td>38</td>
<td>Meeting friends</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Holiday in the country</td>
<td>26</td>
<td>27</td>
<td>Other</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Holiday abroad</td>
<td>26</td>
<td>25</td>
<td>I do not feel any deficiencies</td>
<td>21</td>
<td>19</td>
</tr>
</tbody>
</table>

Source: The author’s own work, 2011.

Every second household surveyed in the study pointed to the improvement of health and its condition; the second place (43%) was taken by a tourist trip of adults. The next position with regard to the percentage of indications was taken by the purchase/replacement of audio-visual equipment and household appliances (28%), which is not surprising because in retirees’ households there were e.g. 69% of TV sets which were older than 5 years (where 32% were over 11 years old), 63% of washing machines (43%), and 74% of refrigerators/freezers (27%) of similar time of use. Also retirees would spend additional financial resources to buy food – more and of better quality (25%) and to purchase clothing (23%). Other indicators did not exceed the threshold of 20%; none of the mentioned above (16%). The lowest percentage of responses concerning adults referred to education/training (5%), purchase of a printer, a new monitor (4%) and purchase of Internet access (6%). It should be noted that in the first place (first choice) the surveyed households pointed to improved health, purchase of better food and a tourist trip of adults, and these were dependencies which were important in terms of statistical data.

The scale of the shortages in consumption of goods and services in households may be shown with the use of the synthetic measure: Economic Living Standard Index (ELSI). Essentially, this measure consists in assessment of the deprivation felt by the society through: 1) a high degree of unmet needs for basic and non-basic equipment in the household determining the so-called material basis of existence (which influences the subjective assessment of the quality of life), 2) high degree of non-participation in social life and
culture, 3) the necessary reductions in expenditure (purchases) due to bad economic situation, 4) a subjective evaluation of the material situation. The interpretation of the synthetic ELSI level, associated with the adopted coding system, determines the worst situation with regard to the shortages in consumption of goods and services, and is expressed with the largest number of points. A greater importance (double weight) was given to the need to reduce consumption and the subjective assessment of the quality of life due to negative psychical effects resulting from the state of forced consumption. Due to the encoding, the number of indicators in groups of behaviours (above) and the adopted algorithm, the maximum number of points to be obtained by a particular household amounted to 76. Based on the highly asymmetric positive distribution of the number of points, the researchers created five levels of ELSI, the index defining the degree of shortages in consumption from very low to very high. Calculated on the basis of the declared, i.e. subjectively perceived deficiencies in consumption in urban households, the ELSI index showed that the shortages concerning goods and services consumption in retirees’ households were not the highest. In the analyses according to the type of employment of the head of the household, the worst situation was recorded in the case of non-manual positions (Fig. 3).

As the CSO research shows, poverty affects particular groups of households in varying degrees. Retirees’ households, contrary to the existing stereotypes, are not particularly vulnerable to poverty. In 2012, we noted a decline in the percentage of households with ex-

**Figure 3**
**Distribution of ELSI index values**

Source: Own study based on: T. Słaby 2013.
penditure below the extreme poverty level (subsistence) by 0.3 percentage points (to 3.3%) and below the relative poverty level by 0.6 percentage points (to 12%). At-risk-of-poverty rates in retirees’ households were at a lower level than in the case of all households, especially when compared to households having dependent children⁴ (we may refer to this phenomenon as poverty rejuvenation).

**Subjective assessment of the material situation of retirees’ households**

A good way to recapitulate the findings concerning the material situation of the households is to consider the assessment made by the respondents affected by the situation surveyed in the study. According to the CSO study concerning household budgets in 2012 (similarly to 2011), about 18% of retirees’ households felt that their material situation was very good (1.1%) or quite good (16.6%); 59.8% rated it as average, and the remaining 23.5% assessed it as poor (5.9%) or rather poor (16.6%). The dominating view in the survey concerning retirees’ households is that their situation is average, similarly to other groups of households. The share of negative ratings (rather poor and poor) outweighed the percentage of positive opinions (very good and rather good), and the difference amounted to 5.5 percentage points. The distribution of responses concerning the financial situation of retirees’ households is not significantly different from the rest of Polish households.

In the study concerning shortages in consumption, in the evaluation of the degree of satisfying the needs, the prevailing responses were “rather satisfied”. The best ratings were recorded in the case of satisfying needs related to food and housing conditions; the worst in the case of participating in cultural events and meeting recreation needs (Fig. 4).

While declaring the existence of deficiencies and non-satisfied needs to varying degrees by some retirees’ households, 80% of them claimed to be generally satisfied with their personal life, 20% expressed the opposite opinion (including 1% of definitely dissatisfied). 54% of the respondents were satisfied with their material situation; 46% were dissatisfied (including 12% - definitely dissatisfied). A similar percentage of the responses concerned the general evaluation of the quality of life. These dependencies are important from the statistical point of view.

Also, the study into social cohesion carried out by the CSO brought about comparable results. The only aspects of life, with the higher percentage of people aged 65+ who declared being dissatisfied, was the assessment of their financial situation and health condition. However, these negative evaluations did not translate into a low assessment of the overall satisfaction with life. Almost 2/3 of respondents declared that they were satisfied with life in general, and only one person in fourteen was dissatisfied (or extremely dissatisfied) with

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⁴ The extreme poverty line defines the minimum subsistence level, which takes into account only those needs the meeting of which cannot be postponed and consumption below this level leads to biological destruction. The so-called statutory poverty level is the value which, in accordance with the applicable Act on Social Welfare, entitles a person to apply for financial aid provided by social assistance. *Poverty in Poland in 2012 (Ubóstwo w Polsce w 2012 r.*) (based on household budget surveys), signalling information, CSO, Warsaw 29.05.2013.
Figure 4
The assessment concerning satisfying needs in urban retirees’ households

Source: Own study, 2011.

their life. However, the percentage of people aged 65+ who declared being extremely satisfied was three times smaller than among the people aged 16-34 (The Situation 2012).

Summary

The process of aging societies, which results in the growing number of elderly people and their participation in the society, enforces an increased interest in these people – retirees and their households.

The financial situation of the average retirees’ household is relatively good when compared to other socio-economic groups, as evidenced by the per capita income in these households. However, similarly to other groups of households, it is a heterogeneous group with a varying income situation. Attention is drawn to the share of health-related spending that is larger than in the case of other households, which is connected with age and health condition of individuals in the households.

However, it does not mean that the households, or at least part of them, do not experience financial difficulties, which, in turn, affects the perceived shortages in consumption. The households having financial difficulties limited their expenses or bought cheaper products and services. It should be noted that more than every second household (it was 39-47%,


depending on the particular group of goods) did not need to introduce any limitations with regard to making purchases.

The relatively good financial situation is reflected in subjective evaluations. In the assessment of the income and material situation, the positive opinions concerning the degree of satisfying the needs outweigh the negative ones. Most of the respondents declared their overall satisfaction with life.

We should agree with the opinions that the relatively good situation of retirees’ households at present will (may) change for worse. The share of fixed expenditure, including health-related spending, will affect the situation of these households.

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badania własnego. Wyniki analizy pokazały, że sytuacja dochodowa przeciętnego gospodarstwa domowego emerytów jest relatywnie dobra. Gospodarstwa domowe odczuwające trudności finansowe ograniczały wydatki lub kupowały tańsze produkty i usługi. W subiektywnej ocenie sytuacji dochodowej i materialnej przeważyły opinie pozytywne.

Słowa kluczowe: starzenie społeczeństwa, deprywacja potrzeb.

Kody JEL: J14

Отчуждение потребностей домохозяйств пенсионеров в Польше

Резюме

В Польше, так же как и в других странах, наблюдается процесс старения населения. Это отражается в возрастающем числе пожилых людей, а также в проценте, какой они составляют в обществе в целом. Цель статьи — указать масштаб лишения потребностей домохозяйств пенсионеров в Польше. Основой для проведенного анализа были данные из обследований бюджетов домохозяйств ЦСУ и результаты собственного исследования. Результаты анализа показали, что положение в отношении доходов среднего домашнего хозяйства пенсионеров относительно хорошее. Домохозяйства, сталкивающиеся с финансовыми трудностями, ограничивали расходы или покупали более дешевые продукты и услуги. В субъективной оценке финансово-материального положения преобладали положительные мнения.

Ключевые слова: старение населения, отчуждение потребностей.

Коды JEL: J14

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