

SKETCH TO THE PICTURE OF A POLE IN THE RETIREMENT AGE IN THE PERIOD OF ENTERING THE EURO ZONE. ASPIRATIONS AND THREADS

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Abstract

This paper is a prelude to the commencement of a discussion about the situation of elderly individuals in the society in the context of the European Union, the crisis in the euro zone vs. entering into the monetary union by Poland. The authoress considers the possible meaning of the term: the old age, the manner of defining and perceiving it by the society in general, but also by elderly individuals themselves. The authoress also wonders over the consequences resulting from entering the euro zone for an average Pole at the retirement age. Activating elderly individuals ought to become the society's goal by means of which the perception of the old age by the society and elderly people themselves will change.

Key words: crisis in the euro zone, influence of adopting the euro monetary system on elderly people, old age, ageing of the society, activating individuals at the post-production age, social marginalization, criteria of the old age, scale of the old age.

1. Introduction

In the year when the European Union creation anniversary under the Maastricht Treaty takes place (1993) and the ninth anniversary of Poland's accession to the economic and political union of democratic European countries (EU) (2004), we face the next challenge – entering the monetary union – which is the effect of the earlier made accession decisions. Entering the European Union obliges every country to meet the membership require-

ments and to introduce the common for most of the EU countries currency which is the euro. The introduction of the common currency, which is used nowadays by about 332 million of Europeans, has its followers as well as opponents but this is one of many tangible evidence of a social integration. Up to now, the euro zone is created by 17 out of the 28 countries for which the euro is the official currency. Poland still faces this challenges and the decision will be made after meeting the convergence criteria after the election in 2015 (Prezydent.pl 2013).

2. Polish people attitude to both the EU integration and the common currency.

More than three quarters of Polish people researched by the CBOS (78%) accept the membership of our country in the European Union. Hence, it should be remembered that same years ago a considerable percentage of the population – i.e. 89% was acquiescent in the EU membership. The biggest number of the UE followers is among people of a higher social and economic status: people possessing a higher education degree (86%), having a salary per capita more than 1500zł (86%), people who assess their material conditions as good (86%), as well as young people – younger than 24 years old (85%). On the other hand, the smallest number of the UE followers is among people possessing a basic level of education (65%), assessing their living conditions as bad (62%) and among elderly people who are about 65 and more years old (62%) (CBOS 2013a: 1-2). The last financial problem of some euro zone members (i.e. Greece, Cyprus) should be considered as the reason for the lack of the EU acceptance among the elderly people who prefer life stabilization. There is no doubt that this caused the increasing skepticism towards the common currency adoption. In countries that do not belong to the monetary union, 70 % of Polish citizens express their distrust towards the euro as well as 76% of the Czechs, 61% of the Hungarians. On the other hand, the Slovaks, who use the euro, assess the euro adoption in the following way: 18% of the people say it is definitely good, 38% say it is rather good, 27% say it is rather bad, 13% say it is definitely bad and 4% think it is difficult to say (CBOS 2013b: 2).

3. Old age in the contemporary world

What is the old age and how could it be defined? The old age is certainly the result of the ageing of an organism, and it is a permanent process, commencing at the moment of the birth of an individual. It is subjected to a self-assessment by the individual's own consciousness, and for each and

every one of us it commences at a different point in life: for some, it will be the wedding of their child, for some others, the time of taking retirement, and for others, the death of their parents. According to the claims of the psychoanalyst E.H. Erikson, the old age is the time of achieving full maturity and wisdom but also of the internal integration.

4. Criteria of the old age

Determining the community of the individuals at the old age may be performed upon the basis of the two criteria: biological or economic. As far as the first of them is concerned, the World Health Organization (WHO) presented its view on it, enumerating the following stages of the old age: 45-59 is the pre-old age, 60-75 is the advanced age (the so-called early old age), 75-90 is (the so-called late old age), and more than 90 years is the very old age (the so-called longevity). The economic criterion, in turn, will be significant in the case of analyzing the sources of subsistence. According to this criterion, the threshold of the old age for women amounts to 60 years, and for men it amounts to 65.

5. Scales of the old age

The ageing of the population, which demographers have long been alerting us about, is the change of its structure, leading up to the increase in the proportion of people at the older age in this population. In accordance with the forecasts of the Central Statistical Office (GUS), by the year 2035 the number of the elderly individuals, at the age of 80 and more, which will amount to 7.2% in proportion to 3.3% in the year 2009, will have been doubled. The deformation of the structure of the age is under the influence of a reduced number of births (the women fertility), migration processes and also lengthening the average lifespan which for women currently amounts to 79.7 years, whereas for men to 71 years (GUS). It is being forecasted that the average lifespan will keep becoming longer and will amount to (for women) 82.9 years in the year 2035 and to 77.1 years for men (GUS). The scale of the demographic old age of the United Nations is applied for assessing the degree of the society ageing process. According to that scale, a population needs to include fewer than 4% of individuals above the age of 65 years to be considered young, between 4 and 7% - to be seen as mature, whereas a proportion of more than 7% of individuals at the age above 65 years of life in a population proves that this population is an old one. Different criteria of the assessment of the old age of a population were put forward by a Polish demographer Edward Rosset, who thinks that the fact of there being fewer

than 8% of individuals at the age of above 65 years in a society proves that this society is demographically young. In turn, the proportion of between 8 to 10% constitutes the threshold of the old age, whereas that of between 10 and 12% proves the occurrence of the demographic situation of the ageing of this society. The proportion of more than 12% individuals above 65 years of life in a population proves its demographic old age.

The society of Poland in which the percentage of the individuals at the age of above 65 amounts to 13.3% and that of the majority of the countries of Europe, for instance, of Italy (with 19.3% of such individuals), Greece (with 18.5% of such individuals) and Sweden (with 17.3% of such individuals), have entered the phase of a demographical old age. The fewest elderly individuals live in Ireland (11.2%), Slovakia (11.8%) and also in Montenegro (12.6%) (GUS).

6. Various dimensions of the old age

The old age is one of the stages of human life, taking place in a number of dimensions. One of them is a biological dimension, being the involution process, marked equally in the sphere of anatomic changes and in the functional ones in the organs important for existence. The expression of those changes in the area of the central nervous system are particular symptoms which may be observed in mental sphere, and which, in an undeniable manner, exert influence upon the lifestyle of an elderly individual, their independence and reactions towards the milieu, which belong to the social dimension (Walden-Gałoszko 2004: 24). Clear changes which occur in the mental sphere are: psycho-motor slowing down, revealed, in particular, by the decreased pace of psychical processes: perceiving, associating and thinking. The less efficient functioning of the central nervous system is also expressed by the decreased capability of memory, particularly, in terms of the so-called fresh memory (which means the ability to remember facts from not so distant past). The reason for that is the less efficient nervous system, which is already losing its ability to record facts, but still retains in the memory the events recorded previously when it used to be more effective. What is also worth paying attention to are the changes occurring in the emotional sphere which generates the increased emotional sensitivity of the elderly (Walden-Gałoszko 2004: 24).

The old age in the social area remains in connection with the changes which are occurring in mentality, but it is principally conditioned by the social situation, which means, among others, lowering the social and material status accompanying taking retirement. It is usually connected with limiting social contacts, with alienation caused by the death of the partner,

or being left by him/her, or, alternatively, the fact that children have moved out of the family's home (Walden-Gałoszko 2004: 24). This status is also under the influence of time prior to taking retirement, among others, periods of not being employed, and of taking advantage of the institutional support offered by the state (Bieńkowska 2010: 153-167).

7. Image of a typical Pole in their 60's vs. threats resulting from the euro zone crisis¹

The situation of elderly individuals is different, and to a substantial degree, it is dependent upon the family situation, which means, whether one is a person living on their own, or whether he or she lives with a spouse, whether one lives an independent life, or in a multi-generational family, and, what financial and accommodation resources an elderly individual has at their disposal.

Quite an interesting image of a typical Pole at an older age was developed by CBOS. This elaboration provides a lot of valuable information about the existence of elderly individuals. What is particularly interesting is the data relevant to the four aspects of the existence of elderly individuals: the conditions of accommodation, the financial conditions, the manners of spending time and the general satisfaction of life.

The research conducted by CBOS gives rise to the belief that 74% of the respondents live either on their own, or with a spouse. Within this group, there are individuals who have already lost their spouse, and such who have never had a partner.

The accommodation conditions are good according to 57% of them, and 96% respondents are satisfied with them. In turn, in the group of 8% of the respondents negatively assessing their conditions of accommodation, as many as 53% of the interviewed individuals are very dissatisfied with them.

Another next extremely significant aspect influencing the respondents' existence is the financial condition. The economic situation is the main factor of the life quality of elderly individuals, and sufficient financial resources make it possible to enjoy better access to care and specialist services. Numerous studies have shown that a high level of income makes it more possible to live independently, whereas a low income generates poverty (Graniewska 2010: 30).

¹ All statistic data presented in this sub-chapter are the result of the research conducted by CBOS.

The largest number (namely of 39% of respondents) have at their disposal an amount within the range between 501 and 900 PLN, every fourth of them receives from 901 to 1200 PLN, 23% of the interviewed more than 1200 PLN, whereas 9% from 301 to 500 PLN. Definitely the smallest quotas, namely up to 300 PLN, are received by 4% of the interviewed individuals. Bearing in mind the size of the incomes of elderly individuals, one ought to take into consideration their needs, which means, whether the money which is received makes it possible to meet the necessities-related needs. In order to do so, CBOS addressed the respondents with the question about their assessment of the situation of their household. Nearly half of the elderly individuals (46%) replied that “their life standard is an average one, they have enough money to meet daily needs, but they need to save up for larger purchases”. A similar number of the interviewed individuals, namely 41%, replied that they live modestly, and in daily life they have to use their money very economically. 7% of the interviewed, in turn, live a comfortable life, and they have enough money without having to pay much attention to saving, whereas 6% of the interviewed individuals live a very poor life, and they do not even have enough money to meet the basic needs.

In the context of the above mentioned data, as the weaknesses of the euro currency adoption by Poland, the social and economic results of this decision should be recalled. For example, 25% of the interviewed people think that the increase of prices, worsening the living conditions of the majority of the Polish society including elderly people, poverty (10%) and the decrease of the income (9%) are the mentioned results. The respondents have paid their attention to the crisis of the euro zone countries, to the currency which is not certain. They also underlined that the future of the euro zone is uncertain (8%) taking into consideration the negative experiences of other countries that have adopted the euro currency i.e. Slovakia and Germany (1%).

The situation of the respondents is under the influence of the fact of their running a one-or two-individual household. Among one-individual (two-individual) households, as many as 48% (35%) of the respondents live modest lives, and 9% (2%) very poor lives, 38% (54%) of the interviewed individuals in those households live at an average level, and only 5% are well off (9%). The satisfaction or the lack of it in terms of financial conditions is determined by such factors as: the incomes, the resources, the state of possession and the standard of life. Among the individuals characterizing their manner of spending money in their household as the one of people living very poor lives, nearly half of them, namely 45%, are very dissatisfied with that state of the matters. The lack of acceptance of the situation as it is now makes the human mind commence generating suicidal thoughts

(Bieńkowska 2008), which are stronger equally to the individuals feeling of social marginalization.

What is worth paying attention to is an important influence of education on the economic situation of the respondents. A high level of education exerts an influence upon the individually-selected career path, which may result in a high position in the social hierarchy, and that, in turn, influences the level of the received remunerations, i.e. the amount of the future private pension is dependent on. In turn, the received means make it possible to retain independence and make oneself independent of the help of children, or various kinds of institutions, formal or informal.

Another aspect analyzed in the course of creating a portrait of an elderly individual is the manner of spending leisure time by him or her. The research which has been conducted by CBOS gives rise to the conclusion that 90% of the respondents do not work in order to earn money, and the time remaining at their disposal they are going to spend, for instance, listening to music (93%), reading books (89%), watching television (87%) or looking after grandchildren (83%), but it is worth indicating here that grandchildren are most frequently looked after by working individuals, and least frequently by individuals who do not work at all. Definitely less frequently they consider the possibility of working for common good of the society (46%), attending museums and the theatre (46%) and learning foreign languages (24%). Another form of spending time during retirement might be working for a social organization, a self-governmental or political one, and these are the employed people who are frequently involved in such activities.

The data quoted above give rise to the conclusion that activity results in an activity. If one still works, he or she also has energy to be devoted to other things, and if one does not work any longer, the involvement of an individual in other activities is rather limited as well. One may risk claiming that the withdrawal from a professional life, ceasing to work and taking retirement generates a social withdrawal. It would be so if it were not for the fact that, although the written above activity of retired people is minimal, they still involve themselves in a social activity. As many as 45% of the respondents meet the members of their families, who do not belong to their own households, once or a few times a week, whereas 41% of the interviewed meet their acquaintances once or a few times a week.

The final aspect is a general life satisfaction, when as many as 65% of the respondents, notwithstanding everyday problems, declare their satisfaction with their life; in turn, a little more than half of the respondents (52%) are moderately satisfied, 30% are averagely satisfied, and 5% of the interviewed individuals are dissatisfied with their life at all. The data presented by CBOS clearly give rise to the conclusion that the level of life satisfaction

of respondents increases with education and incomes, and the higher education and incomes are, the greater satisfaction with life is. The individuals most satisfied with life are the respondents having higher education (78%), working in order to earn money part-time (76%), the income for an individual exceeds 1200 PLN (75%).

The frame of mind becomes a crucial problem. Up to 46% of respondents say that the bad material status influences the feeling that they are treated worse, that they are less accepted in the society. 31% of the respondents think that the disability, 21% of the respondents think that an illness and 21% of the researched people assume that the old age is the problem of exclusion. Undoubtedly, the poverty and illness are connected with the old age. In most cases these problems affect a worse material status and disaffection to changes (the monetary union). All these cause the anxiety towards the new and unknown. The research conducted by CBOS has revealed that: the answer for the following question: "Do the elderly people meet more difficulties or limitations in their social life or not?" is the following percentage of positive answers - 85% but the opinion of the poor is 93%.

The adoption of the euro currency in the future is the inevitable repercussion of Poland's entering the European Union and it generates many problems towards aging of our society in connection with the life prolongation both in Poland and in Europe. According to the research, for an average Pole the results of adopting the euro are perceived in a wrong way because 60% of the respondents think that it will be disadvantageous for them. Only 25% of the respondents see potential advantages. For many people the result of this adoption will be the worsening of their material status. It particularly concerns those who assess their situation as worse but also those who assess their material conditions as good (51%). According to 84% of the people, in Poland there exists a conviction that after the euro adoption the prices for most of the products and services will increase. For sure it will negatively influence the way of life of the retired people. The initial optimism connected with the EU entering, adopting the euro currency, in connection with the above mentioned threats, has lost its attractiveness especially for the retired people who face different problems. The material issues connected with the probable increase of prices and services are the key matters that prejudice the elderly people's support or the lack of support for the monetary union.

8. Final remarks

The lengthening of the average lifespan of the inhabitants of Poland, but also those of other countries, together with the decreased number of births, reshapes the structure of the age of our society, bringing about the

increase in the number of elderly individuals. This situation ought to cause the re-orientation of planning the social policy by means of increasing investments in creating the infrastructure for elderly individuals which might provide tangible benefits for the elderly themselves, but also for the remainder of the society.

In connection with the increasing population of elderly individuals, there arises the necessity of becoming interested in the functioning of an elderly individual in the society, in which the development of gerontology, the science devoted to the problems of the old age and processes of ageing may be of assistance. The pace of life and cult of the young age push elderly individuals onto the marginal positions in the society, frequently rendering them feel excluded from the society. Nevertheless, one ought to ask a question about a degree to which young individuals are responsible for this situation, and a degree to which elderly individuals are to blame themselves, assuring those former ones in the belief that they have had their life and experiences already. The research conducted by CBOS provides the answer to this question according to which as many as 87% of the respondents believe that elderly individuals are needed in a society, and only, or perhaps, as many as 9%, that they are a burden to a society. Answers are different and they depend on the respondents' education and the age. Most of the "the old age advocates", i.e. as many as 94%, are among the individuals at the age between 35 and 44 years of life, and fewest, i.e. 76%, within the group of individuals in the 65's. Undeniably, those individuals are aware of their own awkwardness and understand that their „handicap" is a burden for their nearest and dearest or for the society. The acceptance of elderly individuals increases with the level of education and, in the opinion of 91% of people with higher education degree; elderly individuals are needed in society. So as to compare, the same opinion is expressed by 81% of individuals with a primary education. Elderly individuals, as it is claimed by the individuals interviewed by CBOS, are needed, among others, to look after grandchildren, while their parents are working hard, (97%), but they also are in the possession of important experiences and knowledge which they may pass on to the next generations (95%). A substantial group of the respondents (92%) points out as well that elderly individuals are good neighbors, observing what is happening in their immediate surroundings, that they assist their children and grandchildren (90%), that they find time to become involved in the activities for public good – this is what 88% of the respondents believe in.

The contemporary society discriminates individuals who stand out in the crowd, and elderly individuals ought to be seen as their instance. Every fifth Pole thinks that he or she is treated worse than other citizens and this is because of their bad material status, bad health condition or the old age. Recently, as it is observed, there is a growing problem of violence against elderly individuals who become victims of their own children but also to complete strangers, who theoretically ought to provide them with assistance (which, unfortunately, is not the usual case) (Zajac-Jendryczka 2011b).

The elicitation of elderly individuals ought to become a society's goal, by means of which the perception of the old age by the society and by elderly individuals themselves who frequently are withdrawn from the society "upon their own request" and in many cases being troubled by suicidal thoughts (Zajac-Jendryczka 2011a) will be changed. It happens also because the society is not prepared for the old age of its members and the society is not aware of the fact that retired individuals possess knowledge, experience and crystallized intelligence which is being developed in the period of the adulthood and the old age. This intelligence makes it possible to perfect the earlier mastered strategies of solving problems and it also makes it possible to take advantage of the experience gained in the period of the young age for effective work. The authors of the crystallized intelligence theory, Cattell and Horn, also draw our attention to its opposition: fluid intelligence, which we are dealing with in the period of the young age. Thanks to the latter a man is capable of putting forward bold hypotheses and verifying them in an innovative manner (Krobicki, Szarota, 2004: 80). Moreover, elderly individuals are the guardians of tradition, culture and customs...

The EU acceptance is equal with the euro adoption despite the commonly observed skepticism towards this decision. The percentage of the common currency opponents varies depending on the financial problems of the euro zone members. For example, in Greece the percentage is 64% but in our country it is only 29%. Poland as a country aspiring to the euro zone has to make a difficult decision because on one hand this decision results from our EU membership. On the other hand, the omnipresent social skepticism resulting from the conviction of decreasing the citizens' material status, especially including elderly people, does not help make the decision and convince the Poles that the decision would be right.

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