

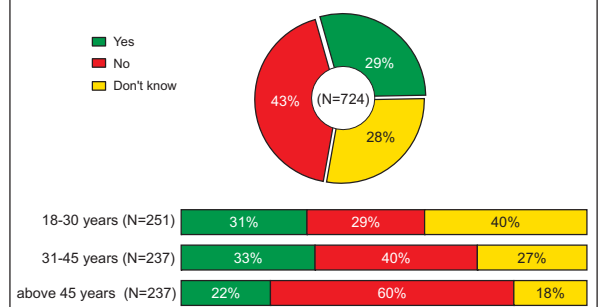
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SENIORS IN SOCIETY: PLANS AND REALITY

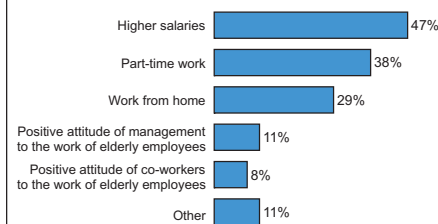
The aging of the society has unexpected consequences sometimes. As life expectancy grows, the retirement period is longer. Unlike in other European countries, people in Poland retire relatively early. Pension revaluation, as well as the lack thereof in case of other welfare benefits, may further the problem. In terms of professional activity of elderly people, Poland is the last of all EU countries. The employment rate of people aged 55 - 64 in Poland is 1.5 times lower than the European average. Professional inactivity of Poles is frequently accompanied by a retreat from social life, therefore the question of how to make Poles professionally active for a longer period of time becomes an increasing problem. Over two fifths of people who are not yet entitled to receive pension declare that after reaching retirement age they do not intend to work professionally, and 29% intend to continue to work. Older respondents are less willing to work once they are entitled to receive retirement benefits.

HAVING REACHED RETIREMENT AGE, DO YOU INTEND TO WORK PROFESSIONALLY?
Responses of people who are not entitled to receive retirement benefits as yet.



Those who do not intend to work professionally once they are entitled to receive retirement benefits and those who are not yet certain about their future plans were asked what could motivate them to continue working. Three motivating factors were most dominant. Nearly half the group (47%) claim that they would work past their retirement age, if they receive higher salaries. This factor is most important for younger people, managers, specialists with higher education and the self - employed. Nearly two fifths (38%) declare that part-time arrangement would encourage them to continue working. Part-time work was most frequently mentioned by housewives and people employed in the service sector. Less than one third (29%) would be convinced by the possibility of working from home. The majority of this group consist of elderly people. Every ninth respondent (11%) declared there were other factors than those suggested in the question. Their decision whether to continue working or not typically depended on the state of their health at the time of reaching retirement age.

WHAT COULD ENCOURAGE YOU TO CONTINUE WORKING AFTER REACHING RETIREMENT AGE?
The responses of people who do not intend to be professionally active after reaching retirement age.



Professionally active people who are not yet entitled to retirement benefits plan their pension to be their main, but not the only source of income. A considerable part hope to remain professionally active when they retire. Over two fifths intend to work on-and-off, nearly every fourth would like to be self-employed and one in five consider full time employment. More than one-third want to use his/her savings and almost every fourth would use money from voluntary insurance. It is hard to assess at present to what extent the plans and hopes of future pensioners will be fulfilled. It seems that the situation in the future may be significantly different from their current calculations - particularly if we compare the

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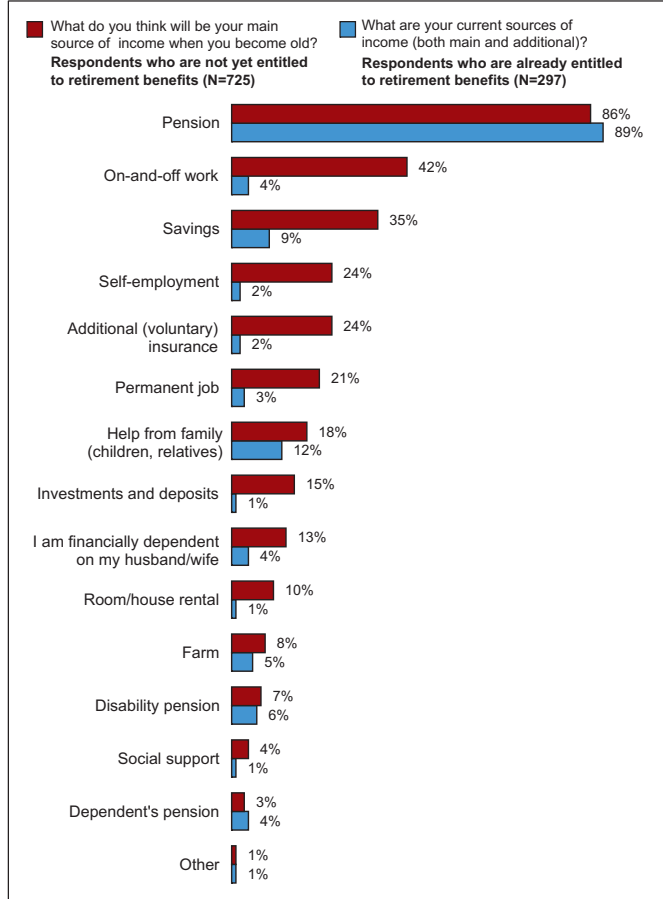
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sources of income that current workers expect to have when they retire and the actual sources of income declared by people already retired. For this group, the retirement pension is typically the only source of income. Only a small number of retired people continue to work professionally. Those who use their savings, money from additional insurance or profits from renting property and investments are also relatively few.

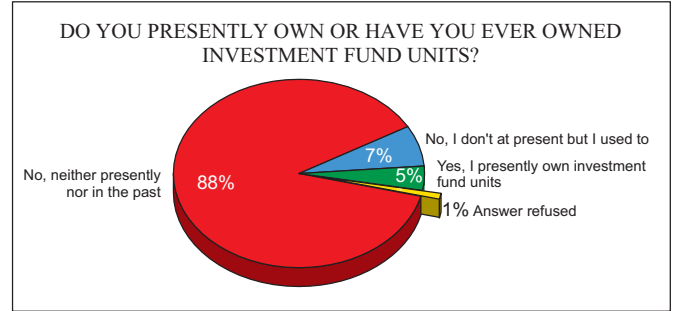


More information about this topic can be found in CBOS reports in Polish: *Seniors in Society: Plans and Reality* December 2009. Fieldwork for national sample: November 2009, N = 1022. The random address sample is representative for adult population of Poland.

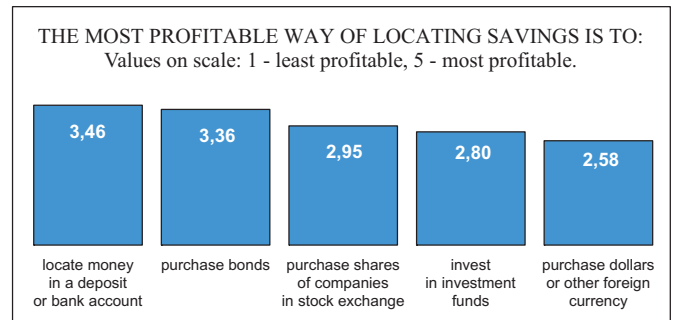
INVESTMENT FUNDS

Compared with countries that have a well-established market economy, investment funds are a novelty for Poles: 12% of adult Poles had some experience with investing in these funds and less than half of them (5% of all the respondents) declare they presently own investment fund units.

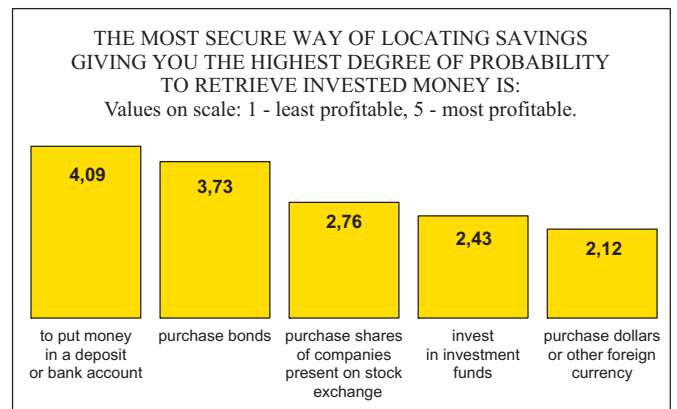
The past and present owners of these units are mainly college graduates, managers and specialists, their income is over 1500 zł per month per person and they come from cities with over 500 thousand inhabitants.



Investing in investment funds is perceived as unprofitable and risky. Polish society believes that investing in funds is less profitable than bank deposits, bonds or shares of companies in stock exchange. They believe that investing in funds is more profitable than purchasing US dollars or other foreign currency.



Respondents declare that investment funds are by far less secure than deposits, bonds or purchasing US dollars and other foreign currency (security is understood here to mean certainty to retrieve invested money). Funds are perceived to be more secure than shares of companies in stock exchange.



Poles believe that locating money in investment funds is a long term venture involving uncertainty and unpredictable consequences. It is seen as an option for the rich rather than anyone else. The prevailing opinion is that investment funds are managed in a professional way. On the one hand, investment funds are associated more with high profits rather than great losses but, on the other, the respondents claim that they identify them with high risk rates rather than security.

WHICH OF THE STATEMENTS DO YOU MOSTLY ASSOCIATE WITH INVESTMENT FUNDS? OUT OF THE TWO OPTIONS CHOOSE THE ONE WHICH IS MORE ADEQUATE ACCORDING TO YOU

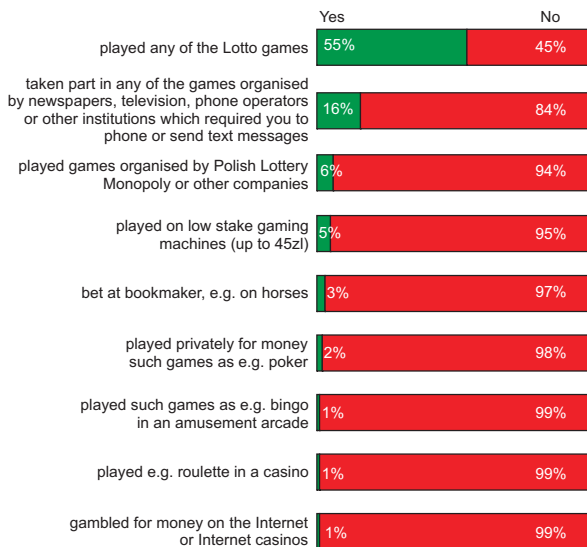


More information about this topic can be found in CBOS reports in Polish: *Investment Funds*, December 2009. Fieldwork for national sample: November 2009, N = 1022. The survey was conducted as part of the joined project of CBOS and Chamber of Fund and Asset Management. The random address sample is representative for adult population of Poland.

GAMBLING

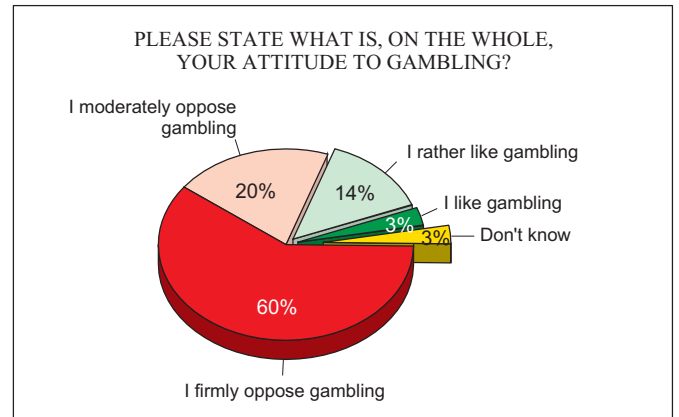
The Polish Parliament has passed recently an anti-gambling act. The new regulation aims to gradually eliminate gambling on low stake gaming machines from places other than casinos, prohibit gambling via media, increase taxes on gambling and limit advertising of gambling and gambling companies.

IN THE LAST 12 MONTHS HAVE YOU:



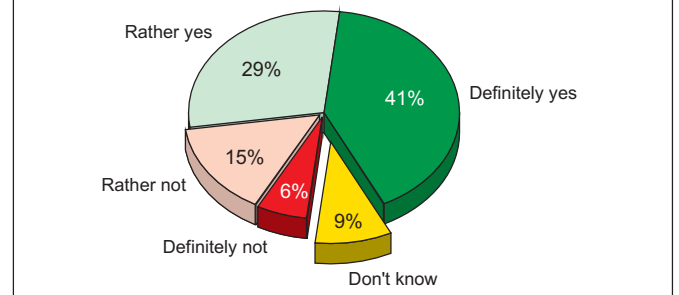
The most popular of all gambling games is Lotto. Over half of respondents (56%) declare that in the last 12 months they played one of Lotto draw games. Quite a few Poles (16%) took part in one of the gambling games via such media as phone, radio or television. One in sixteen (6%) declare that in the last 12 months he/she took part in draw games organised by Polish Lottery Monopoly. Slightly fewer respondents (5%) admit to gambling on low stake gaming machines (up to 45zł).

Three out of five Poles (60%) may be described as firm opponents of gambling. One fifth (20%) are less categorical but also assess it negatively. Nearly every fifth respondent (17%) has, on the whole, a positive attitude to gambling but only few admit they like it.

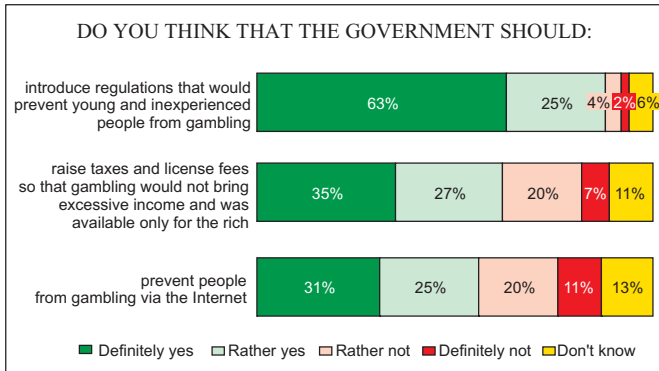


The majority of Poles (70%) believe that there should be regulations limiting the availability of gambling opportunities.

DO YOU THINK THERE SHOULD BE REGULATIONS LIMITING THE AVAILABILITY OF GAMBLING OPPORTUNITIES?



Poles believe that the control over gamblers should be stricter. Over four fifths (88%) of respondents believe that regulations should prevent young and inexperienced people from accessing gambling machines since they are most prone to such risks as addiction. The majority (62%) support the idea of raising taxes and license fees. The aim of this is to eliminate gambling as a source of easy income and transform it from low-quality amusement for masses into upper-class entertainment for the rich. Over a half (58%) declare that Internet gambling should be forbidden or, at least, restricted.



More information about this topic can be found in CBOS reports in Polish: *Gambling*, December 2009. Fieldwork for national sample: November 2009, N = 1022. The random address sample is representative for adult population of Poland.

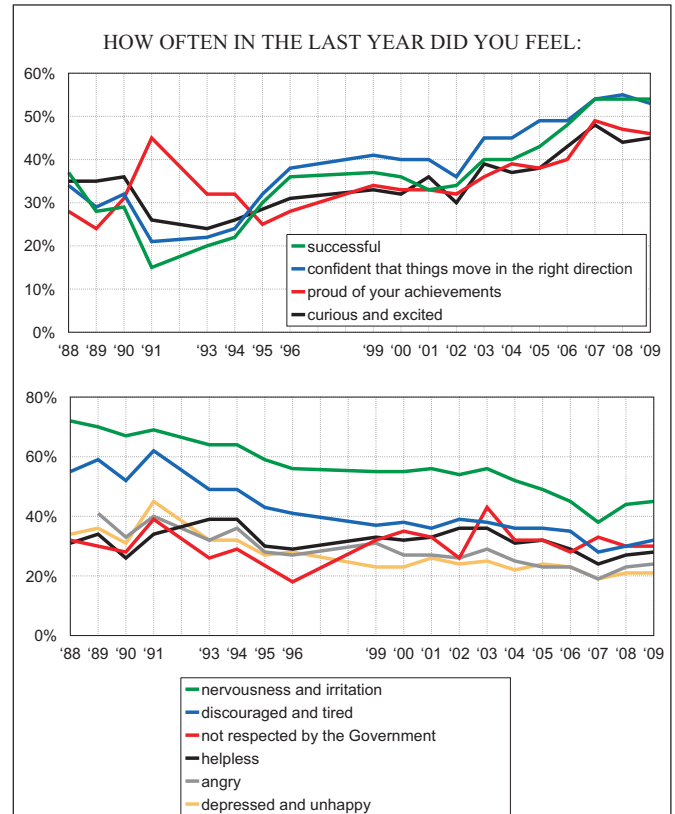
SUBJECTIVE WELL-BEING IN THE LAST TWENTY YEARS

In terms of mental wellbeing, 2009 was a good year for Poles. More than every second Pole (54%) declared that he/she was certain everything was going in the right direction and that they were successful in life (53%). Nearly every second respondent felt proud of his/her achievements (46%). These feelings were frequently accompanied by curiosity and excitement (45%).

Negative feelings were by far less frequent than positive. There was one exception, however. Nearly half the respondents (45%) repeatedly experienced nervousness and irritation. Almost a third felt discouraged or tired (32%). Less than every third respondent (30%) felt the Government did not respect

him/her as a citizen. More than one out of four felt helplessness (28%) and nearly one fourth experienced anger (24%). One fifth experienced depression (21%).

The sense of well-being has not changed a lot since 2008. However, if we take a long-term perspective we can notice steady improvement.



More information about this topic can be found in CBOS reports in Polish: *Subjective Well-being in the Last Twenty Years*, December 2009. Fieldwork for national sample: December 2009, N = 1046. The random address sample is representative for adult population of Poland.

In addition to the reports referred to above, the following have been published recently (in Polish):

- ◆ Pleasure Trips
- ◆ International Law. Opinions in 21 Countries of the World
- ◆ Role of Education and Changes in Its Social Perception in the Years 1993-2009
- ◆ Party Preferences in December
- ◆ Opinions About President, Parliament, ZUS, ABW and CBA
- ◆ Further Drop in the Government Ratings
- ◆ Trust in Politicians in December
- ◆ Christmas Eve 2009
- ◆ Social Moods in December
- ◆ Opinions About Job Market and Young People's Unemployment Threat
- ◆ Event of the Year 2009 in Poland and in the World
- ◆ Politician of the Year 2009 in Poland and in the World

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