

ANALYSIS

Prague, 3 February 2012

A QUARTER OF A MILLION PENSIONERS IS AT WORK IN THE CZECH REPUBLIC

In the first three quarters of 2011 there were, on average, 248.9 thousand persons, who were receiving pensions and working at the same time in the national economy. An overwhelming portion of them were pensioners in regular old-age retirement, these pensioners accounted for 157 thousand persons, including working persons in early old-age retirement. Almost 80 thousand working pensioners were receiving disability pension.

Data of the Labour Force Sample Survey (LFSS) on the total number of pensioners receiving old-age pension or disability one correspond to the numbers of persons receiving pension according to the complete register of the Czech Social Security Administration. Because some pension recipients have not permanent residence in the Czech Republic (payments are made to foreign countries) then the difference in data on the total number of old-age pensioners and that of disability ones reaches mere $\pm 0.4\%$. The sample survey is therefore a representative source to assess the level of economic activity of these persons.

The total number of persons with one (main) job was 4 900 thousand on average in Q1 – Q3 2011 and compared to the same period of 2010 it increased by 26.3 thousand¹. **The number of working pensioners increased year-on-year by 11.1 thousand and their share in the total growth in employment was over 40%. Working pensioners represented more than 5% of all working persons and therefore they are a non-negligible portion of the active labour resources.**

Besides pensioners, it is also students who affect overall employment at a certain extent. Involvement of students into working life is, however, in the absolute numbers lower than in the case of working pensioners. Their number reached, on average, less than 44 thousand persons (excluding those in distance studies) over nine months and compared to 2010 the number of students substantially dropped. The share of both the categories of pensioners and students in the number of all working persons attained six per cent.

It follows from the LFSS results that in persons receiving pension the number of working females is slightly higher than that of males. This is a logical consequence of a higher number of working females receiving only widow's pension, and namely of a higher number of active females in regular old-age retirement. Working female old-age pensioners outnumber the number of working male old-age pensioners in the whole ten-year age group of 55-64 years.

The total level of involvement of males after sixty years of age is, however, substantially higher than that of females. The number of working males of 55-59 years of age outnumbered the number of working females in this five-year age group by 64 thousand (M/F Index 1.28). In the age group of younger sexagenarians (60-64 years of age), there were even 2.2 times more working males than females (by 72 thousand). The age limit for earning old-age retirement has been increased faster in females than males, yet it has still enable, especially to younger female pensioners, to work further and receive pension at the same time.

¹ According to preliminary data for Q4 2011 the total employment recorded even a slight decline year-on-year.

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Průměrný počet pracujících důchodců podle druhu pobíraného důchodu a věkových skupin v 1.-3. Q 2011

The average number of working pensioners by type of pension received and age group in Q1-Q3 2011

v tis. osob

Thousand persons

Ukazatel	Zaměstnaní celkem <i>The employed, total</i>	Věkové skupiny <i>Age groups</i>				Indikator
		15-49	50-59	60-64	65+	
Úhrnem¹⁾	4 900,2	3 552,5	1 078,8	193,7	75,2	Total¹⁾
Pracující důchodci	248,9	42,5	60,3	76,1	70,0	Working pensioners
Důchodci ve starobním důchodu ²⁾	156,8	.	15,0	69,6	70,0	<i>Old age pensioners²⁾</i>
Důchodci v invalidním důchodu v tom:	84,5	37,0	41,6	5,8	-	<i>Persons in disability retirement</i>
Plně invalidní důchodci (invalidita 3. stupně)	11,3	6,6	4,0	0,6	-	<i>Pensioners in full disability retirement (3rd disability level)</i>
Částečně invalidní důchodci (invalidita 1. a 2. stupně)	73,2	30,4	37,6	5,2	-	<i>Pensioners in partial disability retirement (1st and 2nd disability level)</i>
Podíl důchodců na počtu pracujících celkem v %	5,1	1,2	5,6	39,3	93,0	Share of pensioners in the number of all working persons (%)

Zdroj: ČSÚ – VŠPS

Source: CZSO - LFSS

¹⁾ V případě souběhu starobního nebo invalidního důchodu s převážně vdovským či vdoveckým byli tito respondenti zařazeni mezi starobní resp. invalidní důchodce. Počet ostatních pracujících důchodců pobírajících výhradně pozůstalostní důchod činil necelých 8 tis. osob.

¹⁾ In the case the old-age pension or the disability one are received simultaneously with mostly widower's/widow's pension such respondents were included in old-age pensioners or disability ones, respectively. The number of other working pensioners receiving exclusively survivor's pension was almost 8 thousand persons.

²⁾ Počet aktivních důchodců v předčasném starobním důchodu se ve sledovaném období pohyboval na hranici 2 tis.

²⁾ The number of active pensioners in early old-age retirement was at the edge of 2 thousand in the reference period.

Differences in the share of old-age pensioners in the total number of working persons are noticeable right in the age group 60-64 years. While a quarter of persons was receiving old-age pension of the total number of working males, women were involved in the active life at a substantially lower level, but the share of working female pensioners in this age reached over 70% of all working females of this age. **It is therefore characteristic for a prevailing portion of males aged 60-64 years they receive income exclusively from their work activities, while majority of working females was also receiving pension at the same time.**

The level of active involvement markedly drops after 65 years of age when the number of working male pensioners is already outnumbering the number of working female pensioners. Because the absolute number of females in this age is higher it can be stated that males are roughly twice as high active at work as females (number of working persons / number of the population).

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Průměrný počet pracujících starobních a invalidních důchodců podle pohlaví v 1.-3. Q 2011

The average number of working old-age pensioners and disability ones by sex in Q1-Q3 2011

v tis. osob

Thousand persons

Ukazatel	Zaměstnaní celkem <i>The employed, total</i>	Věkové skupiny <i>Age groups</i>			Indikator
		55-59	60-64	65+	
<i>Celkem / Total</i>					
Pracující důchodci	248,9	42,4	76,1	70,0	Working pensioners
z toho:					
Důchodci ve starobním důchodu (řádném i předčasném)	156,8	14,6	69,6	70,0	<i>Pensioners receiving old-age pension (regular as well as early)</i>
Důchodci v invalidním důchodu (všech tří stupňů)	84,5	25,4	5,8	.	<i>Pensioners receiving disability pension (of all three levels)</i>
Podíl důchodců na počtu pracujících celkem v %	5,1	8,2	39,3	93,0	Share of pensioners in the number of all working persons (%)
<i>Muži / Males</i>					
Pracující důchodci	116,2	17,2	33,0	40,3	Working pensioners
z toho:					
Důchodci ve starobním důchodu (řádném i předčasném)	72,3	3,1	27,5	40,3	<i>Pensioners receiving old-age pension (regular as well as early)</i>
Důchodci v invalidním důchodu (všech tří stupňů)	42,0	13,7	5,1	.	<i>Pensioners receiving disability pension (of all three levels)</i>
Podíl důchodců na počtu pracujících celkem v %	4,2	5,9	24,8	91,3	Share of pensioners in the number of all working persons (%)
<i>Ženy / Females</i>					
Pracující důchodci	132,7	25,1	43,0	29,7	Working pensioners
z toho:					
Důchodci ve starobním důchodu (řádném i předčasném)	84,5	11,5	42,1	29,7	<i>Pensioners receiving old-age pension (regular as well as early)</i>
Důchodci v invalidním důchodu (všech tří stupňů)	42,5	11,7	0,8	.	<i>Pensioners receiving disability pension (of all three levels)</i>
Podíl důchodců na počtu pracujících celkem v %	6,3	11,1	70,9	95,4	Share of pensioners in the number of all working persons (%)

Zdroj: ČSÚ – VŠPS

Source: CZSO – LFSS

The largest group of working pensioners are pensioners receiving old-age pension, mostly regular old-age pension. Concerning the **regional view** the most of old-age pensioners worked in the Capital City (more than 29 thousand, i.e. almost one fifth of all working old-age pensioners in the country). Their number is more significant also in the *Středočeský* Region and the *Jihomoravský* Region, and their number exceeded ten thousand also in the *Moravskoslezský* Region. These are the four most populated regions of the country and this fact is the most important one affecting the aforementioned numbers.

Intensity of the old-age pensioners' involvement is, however, different in respective regions. The share of working old-age pensioners in the total number of persons receiving the given type of pension is highest in Prague, where every tenth old-age pensioner, having residence on the Capital City territory, works. This share is also high in other regions, as, for instance, in the *Karlovarský* Region, *Liberecký* Region, *Plzeňský* Region, and the *Jihomoravský* Region it falls

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within the interval of seven and eight per cent of all old-age pensioners. The pensioners' involvement into work activities is relatively less in regions of Central and North Moravia, and in the *Vysočina* Region, in which the share of working old-age pensioners in the total number of old-age pensioners was within 4.5-6.2%. The lowest involvement level of old-age pensioners was in the *Ústecký* Region (4.3%). Regional differences in pensioners' involvement in work are determined by numerous factors as economic activity and professional structure of employment, character of their former occupation, and the closely related state of health of respective population.

Průměrný počet pracujících starobních důchodců podle stupně dosaženého vzdělání v 1.-3. Q 2011

The average number of working old-age pensioners by highest educational attainment in Q1-Q3 2011

v tis. osob

Thousand persons

Nejvyšší dosažené vzdělání	Celkem <i>Total</i>		Muži <i>Males</i>		Ženy <i>Females</i>		Highest educational attainment
	Pracující starobní důchodci <i>Working old age pensioners</i>	% ¹⁾	Pracující starobní důchodci <i>Working old age pensioners</i>	% ¹⁾	Pracující starobní důchodci <i>Working old age pensioners</i>	% ¹⁾	
Úhrnem	156,8	6,7	72,3	8,1	84,5	5,8	Total
z toho: Základní vzdělání - ISCED 1, 2	8,0	1,5	1,4	1,5	6,6	1,5	<i>Basic education</i>
Střední bez maturity - ISCED 3	44,9	5,0	21,8	5,1	23,1	4,9	<i>Secondary education without A-level examination</i>
Střední s maturitou - ISCED 3, 4	62,4	9,3	25,2	10,3	37,2	8,7	<i>Secondary education with A-level examination</i>
Vysokoškolské - ISCED 5, 6	41,4	18,4	24,0	18,9	17,5	17,9	<i>Higher education</i>

Zdroj: ČSÚ – VŠPS

Source: CZSO -
LFSS

¹⁾ Podíl pracujících starobních důchodců na počtu všech starobních důchodců s určitou úrovní vzdělání v %.

¹⁾ *The share of working old-age pensioners in the number of all old-age pensioners having a certain educational attainment (%).*

Great differences can be found in intensity of pensioners' involvement in work by their highest educational attainment. In the group of persons with basic education (ISCED 1, 2) merely every seventieth old-age pensioner was in work. This share rapidly grows with growing educational attainment. In the group of persons having apprenticeship certificate (ISCED 3C) it is five per cent and in the group of persons with secondary education with A-level examination (ISCED 3, 4) the share of working old-age pensioners is over nine per cent in the total number of respondents having this educational attainment. The share of working old-age pensioners bursts in the group with higher education (ISCED 5, 6), in which even every fifth old-age pensioner was working. The fact that the share of university degree bearers is higher in the group of younger pensioners, than, for example, among the persons older than seventy years of

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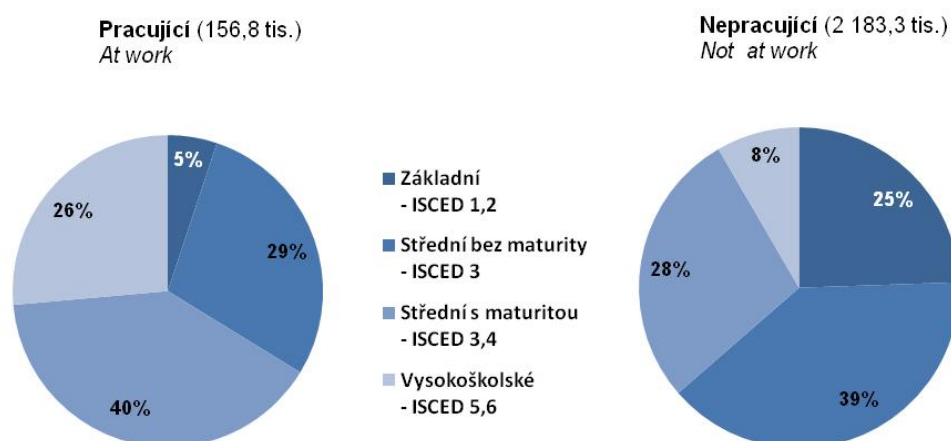
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age, effects the survey results at a lower level here. The differences given are demonstrated both in males and females.

The result therefore is the fact that although the total number of old-age pensioners with education up to the level of apprenticeship certificate reached 62% of all persons receiving old-age pension, pensioners with this educational attainment contributed by sole one third (33.7%) to the number of all working old-age pensioners. On the contrary, the share of pensioners with higher education reaches less than 10% of all old-age pensioners yet pensioners with this educational attainment make over 26 per cent of all working old-age pensioners. The graph below demonstrates the structure of respondents by highest educational attainment in the group of non-working old-age pensioners (2 183.3 thousand persons in total) and in the group of working old-age pensioners (156.8 thousand persons).

Starobní důchodci podle nejvyššího dosaženého stupně vzdělání a pracovní aktivity *Old-age pensioners by highest educational attainment and by work activity*



Zdroj: ČSÚ – VŠPS

Source: CZSO - LFSS

The structure of old-age pensioners' occupations is markedly different from the structure of economic activities (CZ-NACE) and from types of occupations exercised by other economically active population. This is demonstrated mostly in shares of the secondary and tertiary sectors in the total employment. Almost 40% of all persons in productive age, including persons in post-productive age, who have not applied for pension yet, still work in the secondary sector. By contrast, it is only every fifth (21.9%) of economically active old-age pensioners who works in this sector. Only a very few old-age pensioners (less than 7 thousand persons) work in the primary sector of agriculture and forestry. **The dominant sector of work activities of old-age pensioners is therefore the tertiary sector of services, which three quarters of all economically active pensioners work in.** This share is essentially higher than the share in employment in this sector in the group of persons of productive age.

The absolutely highest number of old-age pensioners works in manufacturing industry, but their share in the overall employment in these activities is not important. Old-age pensioners often work in activities of the tertiary sector. If on average for the whole national economy the share of

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working old-age pensioners was 3.2% of all persons having one (main) job, their representation in numerous activities of the tertiary sector is essentially higher. This holds especially for the sections of 'professional, scientific and technical activities', 'arts, entertainment, and recreation', 'administrative and support service activities', and 'real estate activities'. In aforementioned sections the share of working old-age pensioners in the overall employment in the respective section falls within six and nine per cent.

Průměrný počet pracujících starobních důchodců a jejich podíl na zaměstnanosti ve vybraných sekcích CZ-NACE v 1.-3. Q 2011

The average number of working old-age pensioners and their share in employment in selected sections of the CZ-NACE in Q1-Q3 2011

v tis. osob

Thousand persons

Vybrané sekce odvětví	Celkem Total		Muži Males		Ženy Females		CZ-NACE selected section
	Pracující starobní důchodci Working old age pensioners	% ¹⁾	Pracující starobní důchodci Working old age pensioners	% ¹⁾	Pracující starobní důchodci Working old age pensioners	% ¹⁾	
Úhrnem	156,8	3,2	72,3	2,6	84,5	4,0	Total
z toho:							
C-Zpracovatelský průmysl	22,1	1,7	13,8	1,6	8,3	1,9	C-Manufacturing
G-Velkoobchod a maloobchod	20,0	3,3	6,2	2,3	13,8	4,2	G-Wholesale and retail trade
M-Profesní, vědecké a technické činnosti	17,0	8,5	8,9	9,1	8,1	7,9	M-Professional, scientific and technical activities
N-Administrativní a podpůrné činnosti	8,9	7,7	5,0	8,0	4,0	7,4	N-Administrative and support service activities
O-Veřejná správa a obrana	9,1	2,9	3,7	2,2	5,5	3,6	O-Public admin. and defence
P-Vzdělávání	14,5	5,0	3,9	5,6	10,6	4,8	P-Education
Q-Zdravotní a sociální péče	14,9	4,6	2,9	4,8	11,9	4,5	Q-Human health and social work activities

Zdroj: ČSÚ – VŠPS

Source: CZSO - LFSS

¹⁾ Podíl pracujících starobních důchodců na počtu všech pracujících ve vybraných odvětvích v %.

¹⁾ The share of working old-age pensioners in the number of all working persons in selected economic activities (%).

On the contrary, their share is very low in all CZ-NACE sections of 'manufacturing', 'construction', and in 'transport and storage'. Old-age pensioners' share is also low in certain sections of the tertiary sector as, for instance, in public administration. Persons in younger productive age naturally dominate namely in 'information and communication', but also in 'financial and insurance activities'.

The workplace identification to a CZ-NACE section is closely related to the **classification of the occupation exercised**. It can be seen from the survey results that over **60 thousand of old-age pensioners (39%) work in highly qualified occupations, included into the major group**

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of 'professionals', or into the wide section of 'technicians and associate professionals'. They also relatively often work in 'elementary occupations' (18 thousand). At present, not only a number of professionals working in their education specialism can find a good occupation, yet also many of pensioners find jobs out of their education specialism, or out of the occupation they worked when being of productive age. The number of old-age pensioners working at positions of elementary occupations more than twice outnumber the number of all working old-age pensioners having basic education. That means the structure of working old-age pensioners by economic activity differs from the structure of working persons of productive age and shows its specific features due to availability of suitable professions and jobs.

The relatively low involvement of old-age pensioners in work in organizations and firms of the production sector documents the fact that their share in the number within the large group of 'craft and related trade workers' and in the group of 'plant and machine operators and assemblers' does not attain even mere two per cent of the overall employment in these activities.

Průměrný počet pracujících důchodců podle klasifikace zaměstnání v 1.-3. Q 2011

The average number of working pensioners according to the Classification of Occupations in Q1-Q3 2011

v tis. osob

Thousand persons

Hlavní třídy CZ-ISCO	Celkem Total		Muži Males		Ženy Females		Major groups of CZ-ISCO-08
	Pracující starobní důchodci Working old age pensioners	% ¹⁾	Pracující starobní důchodci Working old age pensioners	% ¹⁾	Pracující starobní důchodci Working old age pensioners	% ¹⁾	
Úhrnem	156,8	3,2	72,3	2,6	84,5	4,0	Total
z toho:							
1-Zákonodárci a řídící pracovníci	6,0	2,6	4,0	2,4	2,0	3,3	1-Managers
2-Specialisté	29,7	4,9	14,4	5,0	15,3	4,7	2-Professionals
3-Techničtí a odborní pracovníci	30,6	3,2	15,4	2,9	15,3	3,6	3-Technicians and associate professionals
4-Úředníci	16,9	3,6	2,8	2,7	14,1	3,9	4-Clerical support workers
5-Pracovníci ve službách a prodeji	28,0	3,7	10,4	3,9	17,6	3,7	5-Service and sales workers
6-Kvalifikovaní pracovníci v zeměd., lesnictví a rybářství	3,7	5,5	2,3	5,3	1,4	6,0	6-Skilled agricultural, forestry and fishery workers
7-Řemeslníci a opraváři	14,8	1,7	12,3	1,6	2,5	2,8	7-Craft and related trades workers
8-Obsluha strojů a zařízení, montéři	9,2	1,4	7,0	1,4	2,2	1,3	8-Plant and machine operators, and assemblers
9-Pomocní a nekvalifikovaní pracovníci	17,9	6,7	3,8	4,1	14,1	8,1	9-Elementary occupations

Zdroj: ČSÚ – VŠPS

Source: CZSO - LFSS

¹⁾ Podíl pracujících starobních důchodců na počtu všech pracujících v hlavních třídách CZ-ISCO v %.

¹⁾ The share of working old-age pensioners in the number of all working persons in major groups of CZ-ISCO-08 (%).

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Old-age pensioners often continue in their work activity as entrepreneurs, namely as the self-employed without employees. The share of these self-employed without employees represents a quarter of all working persons, who are simultaneously receiving old-age pension. Their share is also higher in the self-employed with employees and, of course, among family workers. If old-age pensioners contribute to the total employment by roughly three per cent, then their representation in the group of the self-employed without employees is near 6%, but in by far the largest group of employees they represent sole 2.6%.

Virtually every second old-age pensioner works part time (45%). This is by an order of magnitude higher share than the share of part-time jobs in the group of all persons having one (main) job (6%). **Thus almost a half of part-time jobs is occupied by old-age pensioners in the Czech Republic which, however, features one of the lowest shares of part-time jobs within the whole EU.** Females work part-time more frequently than males. It is due to the fact there is a higher share of entrepreneurs among male working pensioners. What is also specific is the structure of working pensioners by the type of contract of employment.

Differences in worked hours of pensioners and those of other working persons are lower than as the great difference in the share of part-time jobs in both the groups indicates. This is due to the effect of a higher share of self-employed entrepreneurs in the group of working pensioners. A respondent worked, on average during three quarters of 2011, over 37 hours a week within the whole national economy; in the group of working pensioners this time was 28 hours.

Průměrný týdenní počet odpracovaných hodin v hlavním zaměstnání v 1.-3. Q 2011

The average number of hours worked in the main employment in Q1-Q3 2011

Ukazatel	Celkem <i>Total</i>	Muži <i>Men</i>	Ženy <i>Women</i>	Indicator
Pracující úhrnem	37,3	39,6	34,2	<i>Total of working persons</i>
Důchodci	28,0	30,0	26,2	<i>Pensioners</i>
Starobní důchodci celkem	28,2	30,0	26,6	<i>All old-age pensioners</i>
z toho:				
Důchodci v řádném starobním důchodu	28,1	29,9	26,6	<i>Pensioners in regular old-age retirement</i>
Plně invalidní důchodci	24,1	26,8	21,5	<i>Pensioners in full disability retirement</i>
Částečně invalidní důchodci	28,2	30,3	26,0	<i>Pensioners in partial disability retirement</i>
Jiný typ důchodu (např. vdovský, vdovecký)	35,7	37,2	35,3	<i>Other type of pension (e.g. widower's/widow's)</i>
Pracující studenti (bez studujících dálkově)	26,5	28,4	24,9	<i>Working students (excl. distance students)</i>

Zdroj: ČSÚ – VŠPS

Source: CZSO - LFSS

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Employment of persons at the age of around sixty years has been growing in the European Union over a long term. Yet great differences in between respective countries have been persisting. According to the latest available data of Eurostat for Q2 2011 the Czech Republic belongs to countries having the highest employment in the age group of 55-59 years (seventh rank of the EU27). In the age group of 60-64 years there is an important change. The share of working persons in this five-year group is markedly lower than the EU27 average and also lower than those shares in fifteen Member States of the European Union.

This is undoubtedly a consequence of a lower involvement of females of this age. While males differ from the EU27 average just a little, the share of working females in this group of younger female sexagenarians is higher in twenty EU countries than in the CR. Differences among Member States are clear also in working persons aged 65-69 years. The number of older working persons of this age affects the total employment in numerous countries, for instance, in Romania there is almost a quarter of persons of this age working.

Míra zaměstnanosti ve vybraných věkových skupinách v zemích EU 27 ve 2. čtvrtletí 2011 Employment rates in selected age groups in countries of the EU27 in Q2 2011

v procentech				Percentage
Země	Věkové skupiny Age groups			Country
	55-59 let	60-64 let	65-69 let	
EU 27 celkem	62,6	31,5	10,6	Total European Union (27 countries)
Belgie	56,9	21,9	4,4	Belgium
Bulharsko	62,9	26,6	6,1	Bulgaria
Česká republika	69,4	26,6	9,5	Czech Republic
Dánsko	76,1	42,5	14,1	Denmark
Německo	73,6	44,4	9,9	Germany
Estonsko	68,4	43,0	18,6	Estonia
Irsko	59,2	41,3	16,8	Ireland
Řecko	51,8	29,6	9,0	Greece
Španělsko	56,0	32,8	5,0	Spain
Francie	64,0	18,4	5,2	France
Itálie	54,8	20,3	7,6	Italy
Kypr	66,6	45,4	15,0	Cyprus
Lotyšsko	64,7	35,5	13,9	Latvia
Litva	63,9	33,3	15,6	Lithuania
Lucembursko	52,0	20,7	5,1	Luxembourg
Maďarsko	53,5	14,3	5,1	Hungary
Malta	48,9	18,2	7,4	Malta
Nizozemsko	71,9	39,3	11,0	Netherlands
Rakousko	61,1	21,9	9,2	Austria
Polsko	49,9	20,6	9,6	Poland
Portugalsko	57,7	37,0	22,5	Portugal
Rumunsko	49,2	30,0	23,8	Romania
Slovinsko	44,1	14,0	10,4	Slovenia
Slovensko	59,6	18,0	3,8	Slovakia
Finsko	73,2	42,4	12,6	Finland
Švédsko	82,1	63,5	15,0	Sweden
Spojené království	69,8	44,4	19,6	United Kingdom

Zdroj: Eurostat

Source: Eurostat - LFS

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ANALYSIS

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Old-age pensioners, who are simultaneously working, represent merely a part of the economically active of retirement age. Nevertheless, this way of involvement into employment has beneficial effects on the overall length of the active life of the population and on the social level of many persons older than sixty years. The definitive leave for retirement is determined mostly by the changing legislation limit for the earning of old-age pension. Besides that, it is, namely in some occupations, affected by the possibility of further active work following the earning of old-age pension, without applying for the pension, and, at the same time, the possibility of exercising an occupation and receiving old-age pension concurrently.