

Economic exclusion in old age

Mihaela Ghentă¹, Luise Mladen-Macovei^{2*}

^{1*} National Scientific Research Institute for Labour and Social Protection (INCSMPS);
mihaela.ghenta@incsmips.ro

² National Scientific Research Institute for Labour and Social Protection (INCSMPS);
luise.mladen@incsmips.ro

*Correspondence: mihaela.ghenta@incsmips.ro

Abstract: The economic exclusion of the older persons is addressed in the literature through the lens of the available income (mainly from pensions) and represents an important topic on the agenda of public decision-makers. The aim of this article is to present the perceptions of the older persons regarding the effectiveness of the policy measures aimed at reducing social exclusion for this population category. To answer this objective, a survey was conducted among older persons (65 and over) at the national level. The following aspects were measured: the ability to cover current expenses; the necessity to supplement the available monthly income through loans in order to cover current expenses; the ability to cover unforeseen expenses, the ability of saving financial resources; the ability to use various financial products. Our study shows that although significant progresses have been made in the field of legal framework for pension, the available pension income remains low for a large proportion of the older population.

Keywords: economic exclusion, older persons, pension, income

1. Introduction

Social exclusion in old age is a multidimensional concept that mainly refers to aspects related to the economic situation of the older person, the social status, the social participation, transport, mobility and access to health and social services (Walsh et al., 2017). The economic exclusion of older persons has been addressed in the literature through the lens of available income (mainly from pensions), the level of which is often assessed as being inadequate in relation to the real needs of this category of the population.

2. Economic exclusion in old age

Income and the ability to cover basic needs are important aspects of any person's life. The previous life history is an essential factor that determines the well-being and the material situation of an individual (Myck et al., 2017).

Considering the approach of social exclusion in old age in direct relation with the previous life history, Myck et al. (2017) assert that the main factors that determine the risk of social exclusion among this category of the population are:

- the lack of adequate material resources throughout life, because of a low level of education, poor health during the first years of life, a specific life context (family situation, history on the labour market, local and regional economic circumstances);
- imbalances of the available resources available throughout life and which can affect both the income and assets available of a person. From this perspective, the authors distinguish between financial goods (mainly income from wages, but also income from pensions) and material goods (homes owned by individuals).

Regarding financial assets, it is appreciated that pension systems face important challenges from the perspective of ensuring adequate resources in old age (Domonkos & Simonovits, 2016). The reforms of the pension systems at the level of the European states aimed to create flexible and stable systems, capable of coping with rapid adjustments to societal changes. These reforms involved the gradual transition from public pension systems to mixed public and private systems (Ebbinghaus, 2015; Domonkos & Simonovits, 2016), in order to ensure adequate pension income in old age. Domonkos and Simonovits (2016) appreciate that if a certain welfare system fails to ensure an adequate pension income for a large part of the beneficiaries, then that system is inadequate and requires adjustments. But individuals can also face reduced income from wages as a result of an illness, an acquired disability, job loss later in working life, close to retirement, when finding a new job becomes difficult (Van Rijn et al., 2014).

The impact of the reforms that the pension systems in European countries have gone through has increased the differences among older persons, especially between women and men, but also in the regional profile. Among older persons, women maintain their disadvantageous position from the perspective of the incomes they have access in old age, due to their previous career path on the labour market. Despite an increase in employment rates among women, the aging of the population has also led to an increase of older persons who need care. Women, who are the main caregiver for the children within the family, had to also take over the task of caring for those family members who needed care due to their age (Ghența, 2015).

And even if there are some differences between countries regarding the roles that women assume within the family, they continue to remain the main providers of informal care (Dupuis et al., 2004), with consequences, sometimes negative, from the perspective of the contributory periods to pension funds. The chain effect of these aspects results in periods in which women are forced to work with a reduced work schedule or even register periods of temporary exit from the labour market, which translates into a greater risk of poverty and social exclusion in old age (Azra, 2015; Eurofound, 2017), as the periods of contribution to the pension systems are shorter and the possibility of having access to adequate income from pensions decreases, compared to men (Mladen, 2013; Mladen & Ghența, 2017; European Commission, 2018).

With regard to access to material goods (housing, properties), which are usually inherited or acquired during life, and with regard to which the individual usually refers to as a safety net in

the perspective of aging, there are also a series of risks (Myck et al., 2017): the risk of losing or reducing its value, the risk of the impossibility/difficulty of covering the costs related to their maintenance or administration.

Not only at national level, but all over the European space, women live longer and have lower incomes in old age. As measures that could counteract these negative effects in the future, Myck et al. (2017) mention:

- predictability in the field of pensions;
- support on the labour market for the retraining of older workers;
- subsidies for employers, access to free or low-cost healthcare;
- long-term care, access and accessibility of other services, such as transport, culture, sports, encouraging the involvement of older people in volunteer activities.

At national level, some qualitative studies (Ghența et al., 2018) have pointed out that the development of measures to encourage the older worker to remain active (adaptation of the work schedule, the possibility to work from home, telework, adaptation of the work environment) contribute to their social inclusion, with positive effects on health and the maintenance of social relations and social participation in old age.

The involvement of the state in countering the potential risk of social exclusion among the older persons is important, as a series of studies (Reeves et al., 2017) have shown that countries where the level of pensions is more generous tend to have lower levels of financial support for older persons, as they have lower needs for medical services that they cannot cover from their own incomes.

3. National legal context regarding the social protection of older persons

Regarding the pension legislation, we may appreciate that currently the national system largely responds to the trends and directions established in the European Union. The Romanian pension system is a multi-pillar system that includes: pillar I – state social insurance; pillar II – privately administered mandatory contribution funds and pillar III – privately administered voluntary contribution pension funds. The reform of the pension system meant a greater emphasis on the contributory principle, the increase of the retirement ages for women and men, the modification of the pension indexation mechanism, etc.

Currently, the public pension system is redistributive, based on intergenerational solidarity. The social insurance funds are established on the basis of contributions owed by individuals and legal entities, social insurance rights being correlated with contributions paid. In the public pension system, the following categories of pensions are granted: old-age pension; early retirement; early partial pension; disability pension; and survivor's pension.

The legislative regulations introduced in 2010 brought a series of positive changes within the system, including: a clear procedure for establishing the value of the pension point, increasing the retirement age for active military personnel, soldiers and volunteer grads, police officers and civil servants with special status from the system of penitentiary administration, from the field of national defence, public order and national security, the integration of people belonging to systems not integrated into the public pension system (active military personnel, soldiers and

voluntary ranks, police officers and civil servants with special status from the administration system penitentiaries, from the field of national defence, public order and national security), increasing the number of contributors to the unitary public pension system with those who earn incomes from liberal professions, managers, family associations. In 2015, a series of legislative changes led to the reintroduction of service pensions for certain categories of employees, which accentuated the differences in living standards between the elderly and increased the pressure on the public budget.

The legislation on social inclusion indicators (Hotărârea de Guvern no. 488/2005 on the approval of the system of social inclusion indicators) provides for three indicators specific to the field of pensions, as follows: the ratio between the average state social insurance pension (excluding the farmer's pension) and the wage earnings environment; the ratio between the average farmer's pension and the average state social security pension; the average real state social insurance pension index (compared to the previous year). In the National Strategy on Active Aging, the field of pensions is included in strategic objective 1 (Table 1): Extending and improving the quality of life of older persons. The table below shows the priority measures in the field of pensions that are being considered. The measures aim at: (1) a level of social allowance that allows to cover daily life needs; (2) revision of the conditions and procedures regarding the granting of certain categories of pensions; (3) support programs for the rural population.

Tabel 1 Measures defined in the National Strategy for the promotion of active aging and the protection of older persons for the period 2015-2020 regarding the social pension insurance

Measures	Implementation
1. Ensuring a level of social allowance for pensioners, which allows the beneficiaries to meet the daily needs of life	The amount of the social allowance for pensioners has increased in several stages.
2. Equalization of the standard retirement age at 65 for women and men by 2035 by staggered increases in the standard retirement age	It has not been achieved yet.
3. Revision of the conditions and procedures regarding the granting of certain categories of pensions (disability pension, early retirement, partial early retirement)	Legal changes of the public pension system - the conditions for granting were revised in case of certain categories of pensions
4. Establishing a support program for older population, especially from rural areas, who are not covered by social security systems	Law no. 196/2016 on the minimum income for inclusion, which will enter into force on February 1, 2021

Source: National Strategy for the promotion of active aging and the protection of older persons for the period 2015-2020

The social assistance benefits granted to older people in vulnerable situations: to those persons who do not have their own income or their income or that of their legal supporters is not

sufficient to ensure a decent living and a safe living environment; to persons who do not have a home nor the possibility to ensure their living conditions based on their own resources; to older individuals that are in situations of emergency or necessity, provided by law. Social assistance benefits for older persons are: social assistance benefits for preventing and combating poverty and the risk of social exclusion; care allowances, granted under the law; allowances or contributions to ensure the quality of social services, intended to cover the costs of food in social canteens, in residential care centres, as well as to support some nutritional supplements; facilities regarding urban and interurban transport, telephone, radio-tv, purchase of food products, spa treatment or recreation tickets, as well as other services; aids for situations that endanger the life and safety of the elderly person; in-kind aid such as: food, shoes, clothing, medicine and medical devices, building materials and the like.

4. Methodology

5.1. 4.1. Research Objective

The objective of the research is to evaluate the perception of older people about the effectiveness of the measures provided in the national legislation aimed at reducing social exclusion. The following aspects were measured:

- The ability to cover current expenses;
- Supplementing the available income through loans to cover current expenses;
- The ability to cover unforeseen expenses;
- The saving capacity;
- The ability to use various financial products.

5.2. 4.2. Research instrument and method

The research objective was achieved through a quantitative research study based on a sociological survey. The survey questionnaire consisted of 35 questions grouped into five topics: transport/mobility, social participation, pensions and other income categories, housing quality, social and health services. A set of socio-demographic variables was also included. Perceptions of older people about economic exclusion was carried out within the *Pensions and other income categories* section.

The survey was conducted in several stages, including a pre-testing of the questionnaire and a subsequent calibration of the instrument based on the results obtained. The questionnaire was applied using the CAPI method (face-to-face interviews assisted by an operator and completed on a tablet). The application used was VoxCo (an interviewing platform that also allows the application of questionnaires in offline mode). This platform allows the recording of interview sequences as well as the GPS coordinates for quality control of data collection. In this sense, respondents were asked at the beginning of the interview for their GDPR consent. Data collection was carried out between November 11-27, 2021. The refusal rate to participate was around 25%, mainly due to fears of COVID-19, predominantly in urban areas (large urban areas).

A stratified random probability sample was used and the target sample size was 800 people aged 65+, with a margin of error of $\pm 3.5\%$ at a confidence level of 95%, for the overall sample.

The sample was developed considering the distribution of the target population of the sociological survey, people aged 65 and over, by development region and residential environment. The characteristics of the sample highlight the followings (Table 3):

- Predominance of women among older people, a fact that is also correlated with national statistical indicators on life expectancy among women and men.
- Most respondents are married or in a consensual union.
- Most respondents are urban residents.
- The age distribution shows a predominance of people aged 65-74 years old.
- Most respondents stated that they have incomes between 1101 lei (221.6 EUR) - 1800 lei (362.3 EUR), while a small percentage of respondents had incomes over 2600 lei (523.4 EUR). 98.6% of older people stated that they receive income from pensions, to which are added 3.4% who stated that they receive income from remunerated activities. 1.3% supplement their income with social benefits.
- In terms of education, most respondents stated a level of education corresponding to primary/secondary or secondary education (high school, vocational school).
- Over a half (64.7%) live with another person (spouse/partner/children/grandchildren, etc.).
- 12% of older people do not own any means of communication. The rest mainly use mobile and fixed phones, and only 35.7% are connected to the internet.

Table 3 Sample characteristics

Variable	Total (n=802) n %
Sex	
Male	344 (42.9%)
Female	458 (57.1%)
Marital status	
Married/Cohabiting	407 (50.7%)
Unmarried/Widowed/Divorced	395 (49.3%)
Residence environment	
Urban	442 (55.1%)
Rural	360 (44.9%)
Educational level	
No schooling	12 (1.5%)
Primary/elementary school	234 (29.2%)
Secondary school (high school/vocational school)	444 (55.3%)
University/undergraduate degree	105 (13.1%)

	Postgraduate degree	7 (0.9%)
Age		
	65-74 years	561 (70%)
	75-84 years	202 (25.1%)
	85 years and over	39 (4.9%)
Monthly income		
	No income	14 (1.7%)
	Under 300 lei (60.4 EUR)	8 (1.0%)
	301-1100 (60.4 EUR – 221.6 EUR)	206 (25.7%)
	1101-1800 (221.6 EUR – 362.3 EUR)	255 (31.9%)
	1801-2600 (362.3 EUR – 523.4 EUR)	192 (23.9%)
	Over 2600 lei (Over 523.4 EUR)	81 (10.1%)
	No answer	46 (5.7%)
Living situation		
	Live alone	283 (35.3%)
	Live with spouse/partner	364 (45.4%)
	Live with children	96 (12.0%)
	Live with children and spouse/partner	41 (5.1%)
	Live with other people (siblings, friends, etc.)	8 (1.0%)
	Other situation	10 (1.2%)
Available means of communication		
	Mobile phone	670 (83.5%)
	Landline phone	174 (21.7%)
	Computer/tablet	122 (15.2%)
	No means of communication	72 (9.0%)

Source: sociological field survey conducted among older people, PN 19130401, 2021.

5. Results

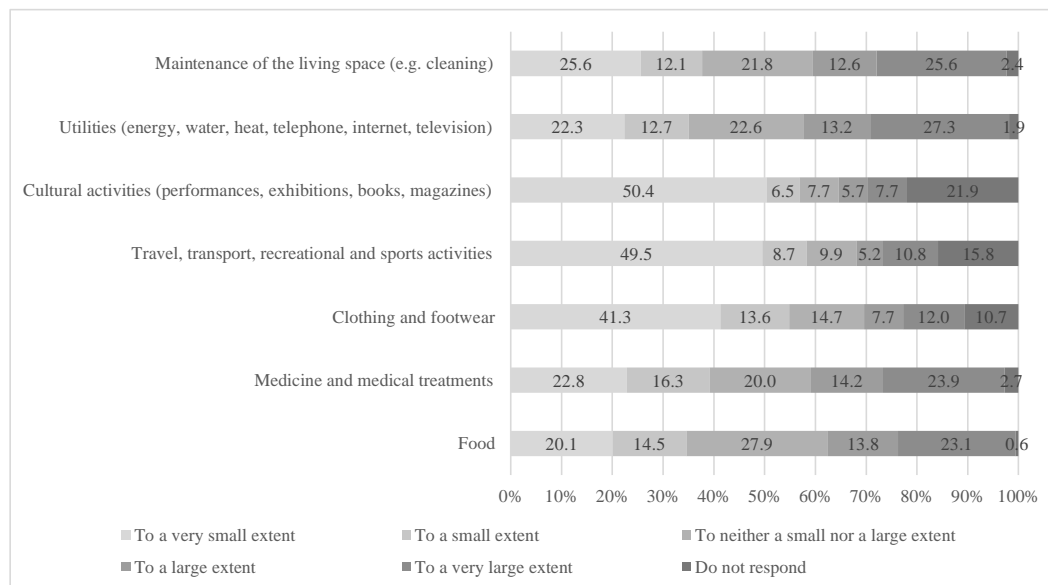
The social protection system for older people is designed to provide protection against the risks associated with old age, disability, loss of a partner and health problems, as well as to cover the needs associated with these likelihoods. The vulnerability of older people is primarily determined by the lack of financial resources. Income and the ability to meet basic needs are important aspects of the life of any person. Pensions are the most important source of income for the majority of the older population. Unfortunately, however, pension systems face significant challenges in terms of providing adequate resources in old age (Domonkos & Simonovits, 2016).

5.3. 5.1. The ability to cover current expenses

Data from the sociological survey show that older people have a limited ability to cover their current expenses. When asked to what extent their income allows them to cover different categories of expenses, they stated that their expenses for utility bills (energy, water, heat, telephone, internet, television) are covered to a very great or great extent - 40.5%, expenses for

maintaining the living space (e.g. cleaning) - 38.2%, expenses for medications and medical treatments - 38.1%, expenses for food - 36.9%, expenses for clothing and footwear - 19.7%, expenses for travel, transportation, recreational-sporting activities - 16.0% and expenses for participating in cultural activities (performances, exhibitions, the purchase of books, magazines) - 13.4% (Figure 1).

Figure 1 Older people by ability to cover current expenses (%)



Source: sociological field survey conducted among older people, PN 19130401, 2021.

Male respondents state that they are able to cover utility bills (energy, water, heat, telephone, internet, television) to a very great or great extent - 43.3%, expenses for maintaining the living space (e.g. cleaning) - 42.8%, expenses for medications and medical treatments as well as expenses for food - 41.8%, expenses for clothing and footwear - 26.8%, expenses for travel, transportation, recreational-sporting activities - 22.9% and expenses for participating in cultural activities (performances, exhibitions, the purchase of books, magazines) - 16.3%. Women can cover the mentioned expenses in a lower proportion than men. Thus, they declare that they are able to cover utility bills (energy, water, heat, telephone, internet, television) to a very great or great extent - 38.4%, expenses for medications and medical treatments - 35.4%, expenses for maintaining the living space (e.g. cleaning) - 34.7%, expenses for food - 33.2%, expenses for clothing and footwear - 14.4%, expenses for participating in cultural activities (performances, exhibitions, the purchase of books, magazines) - 11.4% and expenses for travel, transportation, recreational-sporting activities - 10.9%.

People living in urban areas are more likely to be able to cover their expenses than people living in rural areas. 43.7% of older people living in urban areas can cover their utility bills (energy, water, heat, telephone, internet, television) to a very great or great extent, compared to 36.6% of older people living in rural areas. Expenses for maintaining the living space (e.g. cleaning) can

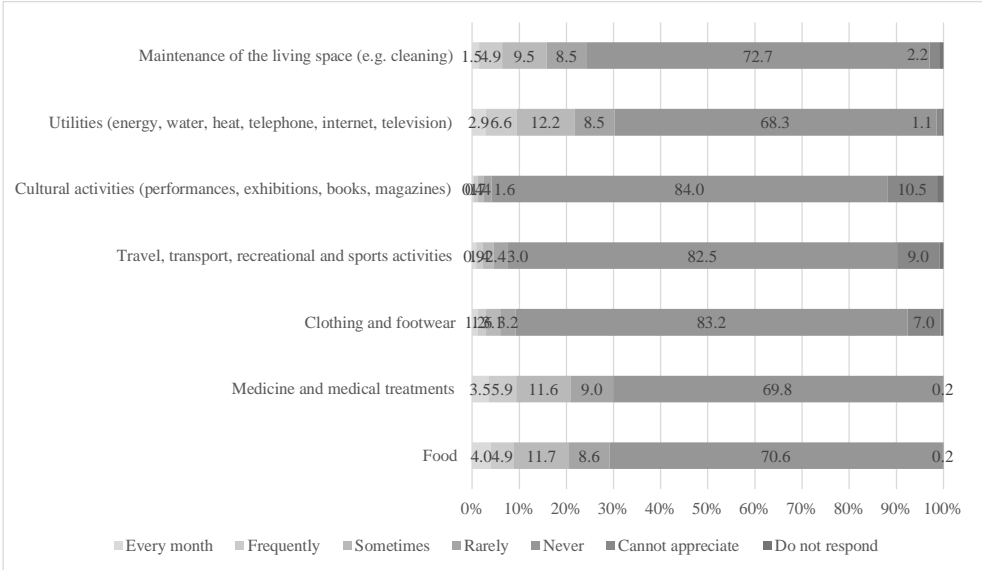
be covered to a great or very great extent by 41.8% of respondents living in urban areas and by 33.6% of those living in rural areas. Expenses for medications and medical treatments can be covered to a great or very great extent by 39.4% of survey participants living in urban areas compared to 36.7% of those living in rural areas. There are no differences between residents of the two residential environments in terms of the extent to which they can cover their food and clothing expenses (37.6% vs. 36.2%, respectively, 20.2% vs. 19.1%). However, more significant differences are recorded in the case of expenses for travel, transport, and recreational-sports activities (17.2% vs. 14.7%) and expenses for cultural activities (performances, exhibitions, the purchase of books, magazines) (14.7% vs. 11.9%).

Respondents aged 75-84 perform the best in covering their expenses, followed by those aged 65- 74. Respondents aged 85 and over have the highest difficulty to cover their expenses, with only two exceptions: expenses for food and those for medications and medical treatments, which they are able to cover to a greater extent compared to respondents in the first age group, probably also due to the fact that their needs are lower in this matter.

5.4. 5.2. Supplementing the available income with loans to cover current expenses

In some cases, older people are forced to supplement their income with loans in order to cover their current expenses. Respondents mentioned that they borrow money for the following categories of expenses every month or frequently: utility bills (energy, water, heat, telephone, internet, television) - 9.5%, medications and medical treatments - 9.4%, food - 8.9%, maintenance of the living space (e.g. cleaning) - 6.4%, clothing and footwear - 2.8%, travel, transportation, recreational-sports activities - 2.3% and cultural activities (performances, exhibitions, the purchase of books, magazines) - 1.1% (Figure 2).

Figure 2 Older people by income supplementation with loans to cover current expenses, last 12 months (%)



Source: sociological field survey conducted among older people, PN 19130401, 2021.

Women are more likely than men to borrow money every month or frequently for the following categories of expenses: utility bills (energy, water, heat, telephone, internet, television) - 12.0% vs. 6.1%, medications and medical treatments - 10.9% vs. 7.3%, food - 10.0% vs. 7.3%, and maintenance of the living space (e.g. cleaning) - 8.0% vs. 4.1%. Men are slightly more likely than women to borrow money for clothing and footwear - 3.0% vs. 2.8%, for travel, transportation, and recreational-sporting activities - 2.4% vs. 2.2%, and for cultural activities (performances, exhibitions, the purchase of books, magazines) - 1.2% vs. 1.1%.

Older people in rural areas are more likely to borrow money every month or frequently than older people in urban areas to cover most types of expenses. They borrow the most for utility bills (energy, water, heat, telephone, internet, television) - 11.9% vs. 7.5%, for medications and medical treatments - 11.4% vs. 7.7%, for food - 10.2% vs. 7.7%, for maintenance of the living space (e.g. cleaning) - 8.4% vs. 4.8%, and for clothing and footwear - 3.0% vs. 2.8%. Respondents in urban areas borrow money every month or frequently in a higher proportion than respondents in rural areas for travel, transportation, and recreational-sporting activities - 2.7% vs. 1.6% and for cultural activities (performances, exhibitions, the purchase of books, magazines) - 1.4% vs. 0.9%.

The data analysis by age group indicates that people aged 65-74 borrow the most, followed by people aged 75-84, and then people aged 85 and over. We can conclude that as people get older, they present an increased risk of economic and social exclusion.

5.5. 5.3. The ability to meet unexpected expenses

Only a small minority of respondents (28.2%) are able to cover unexpected expenses, while the vast majority (71.8%) said they could not.

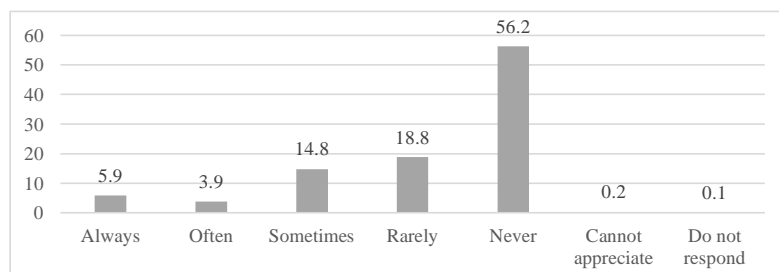
Men (36.6%) and older people in urban areas (32.8%) have a greater ability to cope with unexpected expenses compared to women (21.8%) and older people in rural areas (22.5%).

Although the proportion of older people who do not have the ability to cope with unexpected expenses is very high, it is observed that the situation improves slightly as people get older. 73.8% of the population in the 65-74 age group would have difficulty if they faced such expenses, compared to 67.8% of the population aged 75-84 and 64.1% of the population aged 85 or over.

5.6. 5.4. The ability to save

Data reveal that older people have a limited savings capacity. Only 9.8% save regularly or often, while 33.6% say they save sometimes or rarely. Unfortunately, the vast majority of older people (56.2%) cannot save at all (Figure 3).

Figure 3 Older people by ability to save (%)



Source: sociological field survey conducted among older people, PN 19130401, 2021.

Men, unlike women, have a greater ability to save, especially due to the fact that they have higher incomes. Thus, 11.7% of men save frequently, while this is the case for only 8.3% of women. 37.2% of men and 31.0% of women save sometimes or rarely. Only 50.6% of men say they never save, compared to 60.5% of women.

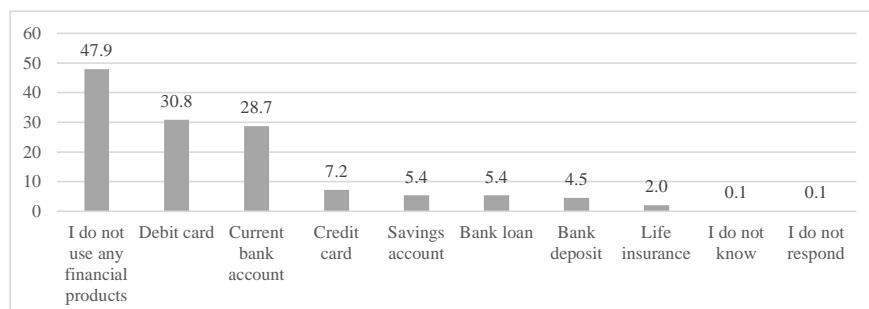
People in rural areas have a lower ability to save than those in urban areas. Only 38.4% of respondents in rural areas are able to make savings, compared to 47.5% of older people who live in urban areas.

The analysis of the data by age shows that older people have a greater ability to save. The explanation could be that as people age, they have less mobility and activities such as travel, sports, participation in cultural and recreational activities, etc. are no longer accessible to them. Thus, consumption is reduced and the financial resources allocated to covering these needs decrease.

5.7. 5.5. The ability to use a wide range of financial products

Out of the total respondents, 30.8% have a debit card, 28.7% have a current bank account, 7.2% have a credit card, 5.4% have a savings account, and the same number of seniors have taken out a bank loan, 4.5% have a bank deposit, and 2.0% have life insurance. 47.9% of the seniors who participated in the survey state that they do not use any financial products (Figure 4).

Figure 4 Older people by their ability to use a wide range of financial products and services (%)



Source: sociological field survey conducted among older people, PN 19130401, 2021.

Analysis of the data by sex reveals that women are more likely to not use any financial products (51.3%) than men (43.3%).

In terms of place of residence, a higher degree of financial exclusion is observed among the rural elderly population, where 60.8% of respondents do not use financial products, compared to 37.3% of the elderly living in urban areas.

By age group, as expected, a higher degree of financial exclusion is recorded as people age. Among those aged 65-74 years, 42.1% did not use financial products, while among those aged 85 years and over the proportion of these people rises to 79.5%.

6. Discussion and conclusion

Research limits

For analyzes on the sub-samples according to the residential environment, respectively urban environment and rural environment, the data must be interpreted taking into account the volume of these sub-samples, i.e. for the urban environment the sub-sample is representative within a margin of error of +/- 4.7%, and for rural areas the sub-sample is representative within a margin of error of 5.2% at the 95% confidence level.

Considering the state of implementation of the legislation in the field of pensions, we consider that the national system responds in a large extent to the trends and directions established in the European Union with a greater emphasis on the principle of contribution, the transfer of risks from the state to the beneficiaries of the system, the increase of the retirement ages for women and men, modification of the pension indexation mechanism. Despite these positive aspects, pension income remains at a low level for a large part of the older persons.

The older persons included in our survey have a reduced ability to cover their current expenses, especially those regarding utilities and medicines. As a result of this fact, the respondents state that they access different types of loans to be able to cover their monthly costs. Women borrow money monthly or more frequently compared to men, and rural older persons tend to borrow more monthly or frequently than urban older persons. By age category, the financial needs are greater for people aged 65-74, followed by those of people aged 75-84 and only then of those aged 85 years and over. Less than a third of the respondents stated that they can cope with unexpected expenses, and the saving capacity of the elderly is reduced (less than 10% are constantly saving). Men, unlike women, have a greater ability to save, especially due to the fact that they have higher incomes. People from rural areas have a lower capacity to save than those from urban areas. Analysis of the data by age demonstrates a greater ability to save as a person get older. A third of the respondents have a debit card, 28.7% have a current bank account, 7.2% have a credit card, 5.4% have a savings account and the same number of elderly people have taken out a bank loan, 4.5 % own a bank deposit and 2.0% own life insurance. 47.9% of the older persons participating in the survey state that they do not use any kind of financial products.

Acknowledgements

This work was accomplished under the Nucleu Programme, supported by the Ministry of Research and Innovation (MCI), project number PN 19130401. (Această lucrare a fost realizată prin Programul-nucleu, derulat cu sprijinul MCI, proiect nr. PN 19130401).

References

- Azra, C. (2015). *The gender dimensions of pension systems: Policies and constraints for the protection of older women*. <https://socialprotection-humanrights.org/wp-content/uploads/2015/08/ARZA-Fin.pdf>.
- Domonkos, S., & Simonovits, A. (2016). *Pensions in transition in EU11 countries between 1990 and 2015*. <http://econ.core.hu/file/download/mtdp/MTDP1615.pdf>.
- Dupuis, S. L., Epp, T., & Smale, B. (2004). *Caregivers of persons with dementia. Roles, Experiences, supports and coping. A literature review*. <https://uwaterloo.ca/murray-alzheimer-research-and-education-program/sites/ca.murray-alzheimer-research-and-education-program/files/uploads/files/InTheirOwnVoices-LiteratureReview.pdf>.
- Ebbinghaus, B. (2015). The privatization and marketization of pensions in Europe: A double transformation facing the crisis. *European Policy Analysis*, 1(1), 56-73.
- Eurofound. (2017). *European Quality of Life Survey 2016: Quality of life, quality of public services, and quality of society*. Publications Office of the European Union, Luxembourg.
- European Commission. (2018). *Current and future income adequacy in old age in the EU (volume 1)*. <https://ec.europa.eu/social/main.jsp?catId=738&langId=en&pubId=8084&furtherPubs=yes>.
- Gheța, M. (2015). Îngrijirea persoanelor vârstnice în cadrul familiei – negocierea rolului de îngrijitor. In: Sănduleasa Bertha (coord.), Matei Aniela, Mihaela Gheța, Bădoi Delia. *Roluri de gen și implicații în realizarea echilibrului între viața profesională și viața de familie*. Editura Universitară, București, România, 2015.
- Gheța, M., Matei, A. R., Mladen-Macovei, L., & Stroe, Ș.-C. (2018). Măsuri destinate creșterii incluziunii sociale a persoanelor vârstnice.

http://www.mmuncii.ro/j33/images/Documente/MMJS/Transparenta/2019/01022019_Raport_stiint_masuri_incluz_pers_varstnice.pdf.

Hotărârea nr. 566 privind aprobarea Strategiei naționale pentru promovarea îmbătrânirii active și protecția persoanelor vârstnice pentru perioada 2015-2020, a Planului operațional de acțiuni pentru perioada 2016-2020, precum și a Mecanismului de monitorizare și evaluare integrată a acestora. (2015). Monitorul Oficial, Partea I nr. 619.

Hotărârea nr. 488 privind aprobarea sistemului național de indicatori de incluziune socială. (2005). Monitorul Oficial, Partea I nr. 492.

Mladen, L. (2013). Tendințe ale pieței muncii din România și implicații asupra sustenabilității sistemului de pensii. Editura Expert, București.

Mladen, L., & Ghența, M. (2017). Factors that Potentially Affect the Financial Sustainability of the Pension System in Romania. *The Journal of Economic Development, Environment and People*, 6(2), 14-23.

Myck, M., Ogg, J., Aigner-Walder, B., Kåreholt, I., Kostakis, I., Motel-Klingebiel, A., Marbán-Flores, R., Murdock, E., Perek-Białas, J., & Thelin, A. (2017). Economic aspects of old age exclusion: a scoping report. ROSEnet Economic Working Group, Knowledge Synthesis Series: No. 1. CA 15122 Reducing Old-Age Exclusion: Collaborations in Research and Policy.

Reeves, A., McKee, M., Mackenbach, J., Whitehead, M., & Stckler, D. (2017). Public pensions and unmet medical need among older people: cross-national analysis of 16 European countries, 2004–2010. *J Epidemiol Community Health*, 71, 174-180.

Van Rijn, R.M., Robroek, S.J.W., Brouwer, S., & Burdof, A. (2014). Influence of poor health on exit from paid employment: a systematic review. *Occupational and Environmental Medicine*, 71, 295-301.

Walsh, K., Scharf, T., & Keating, N. (2017). Social exclusion of older persons: a scoping review and conceptual framework. <https://link.springer.com/content/pdf/10.1007%2Fs104>