

KWARTALNIK

# Problemy Polityki Społecznej

ISSN 1640-1808

Social Policy Issues

**#53 (2)/2021**



Wydział Nauk Politycznych  
i Studiów Międzynarodowych  
Uniwersytet Warszawski

Publikacja dofinansowana  
przez Wydział Nauk Politycznych i Studiów Międzynarodowych  
Uniwersytetu Warszawskiego



Wydział Nauk Politycznych  
i Studiów Międzynarodowych  
Uniwersytet Warszawski

UNIwersytet warszawski  
Wydział Nauk Politycznych  
i Studiów Międzynarodowych  
PATRONAT: KOMITET NAUK O PRACY I POLITYCE Społecznej  
POLSKIEJ AKADEMII NAUK

# Problemy Polityki Społecznej

Social Policy Issues

KWARTALNIK

**#53 (2)/2021**

WARSZAWA 2021

## EDITORIAL BOARD

Maria Theiss, University of Warsaw, Poland: Editor-in-Chief;  
Anna Kurowska, University of Warsaw, Poland: Deputy Editor-in-Chief;  
Justyna Łukaszewska-Bezulska, University of Warsaw, Poland: Editorial Office Assistant;  
Michał Nadziak, University of Warsaw, Poland: Editorial Office Secretary;  
Ewa Bacía, Technische Universität Berlin, Germany: Editor;  
Łukasz Krzyżowski, University of Western Australia, Australia: Editor

## INTERNATIONAL ADVISORY BOARD

Maciej Duszczyk, University of Warsaw, Poland: Chairman of the Council;  
Jolanta Aidukaite, Lithuanian Social Research Centre, Lithuania;  
Zdenko Babić, Zagreb University, Croatia;  
Marsela Dauti, Uppsala University, Sweden;  
Lenka Formankova, Czech Academy of Sciences, Czech Republic;  
Marianna Fotaki, University of Warwick, United Kingdom;  
Hanna Marikova, Czech Academy of Sciences, Czech Republic;  
Nermin Oruc, Centre for Development Evaluation and Social Science Research Sarajevo, Bosnia-Herzegovina;  
Martin Potůček, Charles University, Czech Republic;  
Malina Voicu, Romanian Academy, Romania

## COOPERATING EDITORS

Barbara Szatur-Jaworska, University of Warsaw, Poland;  
Piotr Błędowski, Warsaw School of Economics, Poland;  
Ryszard Szarfenberg, University of Warsaw, Poland;  
Cezary Zołędowski, University of Warsaw, Poland;  
Justyna Godlewska-Szyrkowa, University of Warsaw, Poland;  
Mirosław Książkowski, University of Warsaw, Poland;  
Bartosz Pielniński, University of Warsaw, Poland;  
Stanisława Golinowska, Jagiellonian University,  
Institute of Labour and Social Affairs, Warsaw, Poland;  
Lutz Bellmann, Friedrich-Alexander University in Erlangen-Nuremberg, Germany;  
Tomasz Inglot, Minnesota State University, USA;  
Józef Orczyk, Poznań University of Economics, Poland;  
Jeja-Pekka Roos, University of Helsinki, Finland;  
Piotr Pysz, University of Finance and Management in Białystok, Poland;  
Julian Auleytner, Janusz Korczak Pedagogical College in Warsaw, Poland

## LANGUAGE EDITORS

Helena Marzec-Gołąb  
Aleksandra Szkudławska

Copyright by  
WNPiSM UW

ISSN 1640-1808  
e-ISSN 2719-7328

Corresponding address:  
Nowy Świat 67, room 110  
00-927 Warszawa  
Tel./fax 0-22 826-66-52  
[www.problempolitykispolecznej.pl](http://www.problempolitykispolecznej.pl)  
[problemy.ps@uw.edu.pl](mailto:problemy.ps@uw.edu.pl)

Wersją referencyjną czasopisma jest wersja on-line



Realizacja wydawnicza:  
Dom Wydawniczy ELIPSA  
ul. Inflancka 15/198, 00-189 Warszawa  
tel. 22 635 03 01, e-mail: [elipsa@elipsa.pl](mailto:elipsa@elipsa.pl),  
[www.elipsa.pl](http://www.elipsa.pl)

## Contents

### Studies

|   |    |
|---|----|
| Dominik Buttler, <i>Between fun and obligation. The motivations of volunteers in Poland</i> .....   | 7  |
| Rafał Muster, <i>Employees' poverty: Poland in comparison to other EU countries</i> ....  | 26 |
| Joanna Ratajczak, Marcin Bartkowiak, <i>Minimum pension as the instrument for protecting the elderly against poverty in Poland</i> .....              | 54 |
| Dorota Nowalska-Kapuścik, <i>How do senior citizens cope with energy poverty? Evidence from a local case study in the Polish Silesia region</i> ..... | 74 |
| Dorota Głogosz, <i>Forms of care for children up to the age of three — solutions preferred by parents (empirical research results)</i> .....          | 96 |

### Reviews

|  |     |
|--|-----|
| Teresa Zbyrad, <i>Znaczenie programu 500+ dla rozwoju kapitału ludzkiego</i> ..... | 114 |
|--|-----|

\* \* \*

|   |     |
|---|-----|
| <i>Prize of the Committee on Labour and Social Policy of the Polish Academy of Sciences for the best book in the field of labour, social policy and human resources management. Laureates in 2021</i> ..... | 120 |
|---|-----|

## **STUDIES**

**Dominik Buttler**

ORCID: 0000-0001-9836-1047

Poznan University of Economics and Business<sup>1</sup>

## *Between fun and obligation. The motivations of volunteers in Poland*

### *Abstract*

The aim of this paper is to facilitate understanding of the motivations of volunteers working in Poland<sup>2</sup>. In the theoretical framework of the analysis we have applied the so-called functional approach, which recognizes six types of volunteer motivations: social, protective, enhancement, career, understanding and value-expressive. The thematic analysis of in-depth interviews with 26 volunteers addressed three objectives. First, we investigated how motivations of volunteers in Poland corresponded to the functional typology, then sought to identify distinct aspects of particular functions, and finally, tried to find new types of volunteer motivations. In the analysed interviews we found references to all six types of volunteering motives. We also identified new types of motivation (social integration and utilitarian) as well as aspects of the existing functions, which had not been recognized in the original theoretical framework.

**Key words:** non-profit sector, volunteer motivations, unpaid work

---

<sup>1</sup> Correspondence: Katedra Pracy i Polityki Społecznej, Uniwersytet Ekonomiczny w Poznaniu, al. Niepodległości 10, 61-875 Poznań, Polska; author's email address: d.buttler@ue.poznan.pl

<sup>2</sup> The study presented in the article was financially supported through the National Science Centre (Narodowe Centrum Nauki) grant 2013/11/D/HS4/03874.

## *Introduction*

The most prevalent research trend concerning motivations of volunteers (i.e. individuals freely giving time and labour for community service) employs a functional approach, which goes back to studies by Katz (1960) as well as by Smith, Bruner and White (1956). Primarily, it was used to comprehend the mechanism of attitude formation. A few decades later the functional approach was applied in the analysis of volunteer motivation (see Clary & Snyder, 1991; Clary et al., 1996; Clary et al., 1998).

The most common motivation typology for social engagement within the functional approach recognises six groups of needs fulfilled by social activity, i.e. six functions of volunteer work: value-expressive (engagement as a way to manifest values significant for a person), career (gaining professional experience), understanding (gaining knowledge about the world and about oneself), social (reflecting the desire to act like significant others or comply with their expectations), enhancement (engagement as a way of improving psychological development and self-esteem), and protective (involvement as a mean of dealing with your own problems or to protect yourself from negative feelings about oneself). These functions are usually identified quantitatively using the Volunteer Function Inventory (VFI) (Clary et al., 1998), which has become the most widely used questionnaire assessing volunteer motivations. A recent meta-analysis identified 147 studies using VFI in the period 1998–2014. The vast majority of analysed research considered the context of developed Western societies with a notable exception of China (Chacón et al., 2017). Studies from other countries, including Central and Eastern European (CEE) states, are considerably underrepresented. Moreover, most analyses focus on the application of the VFI and its statistical properties (e.g. reliability, sensitivity) and not on its elaboration. The analyses aiming to identify new volunteer functions or reject the existing ones are rare (Esmond & Dunlop, 2004; Law et al., 2011; Hochstetler, 2013). Meanwhile, the main message of the VFI authors underlines diversity of motivations. Clary and others do not claim that their list is complete and encourage further research (Clary et al., 1998, p. 1528).

The aim of this paper is to provide understanding of the variety of volunteers' motivations within the functional framework based on the qualitative analysis of in-depth interviews with volunteers working in Poland. In particular, three research goals have been formulated. First, we investigate how motivations of volunteers in Poland correspond to the functional typology (Do the volunteers demonstrate all six types of motivations?). Then we describe various aspects of particular functions (Are there any important features of the existing volunteer functions that have not been characterized in the VFI questionnaire?). Finally, we seek to identify new types of volunteer motivations.

The remainder of this paper is structured as follows. First, we present the concept of a motivation defined in the functional framework and contrast it with related terms used in (mainly psychological) research on determinants of volunteering. Next we describe the empirical strategy, i.e. the research method and qualitative data. The third part presents results of the qualitative analysis with respect to all six functions identified in the VFI



questionnaire. The fourth section discusses new functions, which have emerged in the analysis. The final section presents our conclusions.

### ***The concept of motivation in the functional framework***

In the empirical part of the paper we will seek to identify various types of volunteer motivations, therefore it is important to distinguish them from related concepts. The functional framework does not provide any precise criteria; however, one feature of the volunteer motivation concept is of central importance and concerns ‘the agentic pursuit of ends and goals important to the individual’ (Clary et al., 1998, p. 1528). Hence, the motivation to volunteer is always associated with the desire to satisfy certain needs.

A functional approach to volunteer motivations makes very clear references to functionalist theorizing in the domain of attitudes. Next to the value-expressive function addressed in both theories, Clary et al. (1998) distinguished the career and understanding types of motivations corresponding to utilitarian and knowledge functions of attitudes respectively. The original ego-defensive function was broken down into enhancement and protective volunteer motives promoting and defending self-esteem respectively. The social function of volunteering was derived from the social adjustive function of attitudes identified by Smith et al. (1956).

In the literature there is no consensus whether motivations can be treated as individual dispositions. The latter term is defined as a relatively enduring feature of an individual encompassing ‘psychological structures and processes that have the potential to cause behavior’. Although dispositions are not context-independent, they ‘unfold in subsets of individuals in similar ways, in similar contexts’ (both quotes, Penner & Orom, 2010, p. 57). Such a characteristic poorly describes the concept of the motivation. The central assumption of the functional framework is that the same actions may reflect different underlying motives. Moreover, since volunteer functions aim at satisfying particular needs, they are much more context-dependent. On the other hand, according to Rioux and Penner (2001) some motivations are relatively stable over time and are closely related to personality traits. It concerns the value-expressive function<sup>3</sup> in particular. In order to understand the concept of motivation better, in the remaining part of this section we will contrast it with related terms used in the psychological literature to describe the voluntary engagement. We will consider the following concepts in particular: attitudes, personality traits, social support, obligations and values.

---

<sup>3</sup> Rioux and Penner (2001) tested the citizenship motives scale developed within the functional theoretical framework. Among three types of motivations, they distinguished the ‘prosocial values’ (a construct very similar to the value-expressive function of volunteering) and the ‘organizational concern’ (related to the understanding function). The strong correlation between the former dimension and the prosocial personality convinced the authors to classify it as a person’s disposition. On the contrary, the ‘organizational concern’ was considered much more context-specific (Rioux & Penner 2001, p. 1313).

*Volunteer motivations and attitudes*

In the theory of planned behaviour (TPB) (Ajzen, 2011), which has been widely used to study volunteering intentions, the attitudes (next to subjective norms and perceived behavioural control) are the major antecedents of social engagement (see e.g. Hyde & Knowles, 2013). Both the ‘attitudes’ and ‘volunteer motivations’ are the concepts related to the functional approach therefore the question of their theoretical overlap arises. In one of the few studies where these concepts are combined within one model, Brayley et al. (2015) claim that the volunteer motivations ‘may represent deeper psychological constructs that are theoretically distinct from the standard attitudes (...), which typically assess (...) perceptions of the instrumental and experiential benefits or disadvantages of performing a behaviour (Brayley et al., 2015, pp. 150–151). This statement points at the subtle difference between attitudes towards volunteering and volunteer motivations. The former term is only an opinion about potential rewards from volunteering. The positive attitude can be translated into action only if the need corresponding to a particular volunteering function remains unsatisfied.

*Volunteer motivations and personality traits*

A prosocial personality is defined as ‘an enduring tendency to think about the welfare and rights of other people, to feel concern and empathy for them, and to act in a way that benefits them’ (Penner & Finkelstein, 1998, p. 526). Prosocial personality is considered a dispositional aspect of one’s social involvement developed in early childhood. The most popular conceptualization of this term recognizes two dimensions — helpfulness and other-oriented empathy. The first element reflects one’s propensity to provide help. The second dimension represents ‘the tendency to experience empathy for and to feel responsibility and concern about the well-being of others’ (Penner & Finkelstein, 1998, p. 526). The seminal model of social engagement by Omoto and Snyder (1995) treats motivations and prosocial personality as distinct constructs. The analysis of correlations between variables used in their model supports this assumption with the exception of a value-expressive function of volunteering, which is highly correlated with all measures of prosocial personality (Omoto & Snyder, 1995, p. 678). Therefore, it seems that a prosocial personality implies a value-expressive motivation (volunteer functions are associated with particular needs and a value-expressive need cannot be experienced by individuals characterized by low scores on prosocial personality).

*Volunteer motivations and social support*

The social function of volunteering can be potentially confused with the social support for voluntary engagement. The social function of volunteering ‘may offer opportunities to be with one’s friends or to engage in an activity viewed favourably by important others’ (Clary et al., 1998, p. 1518). The social support is often included in models explaining

voluntary engagement as a non-psychological variable characterizing the social network of an individual. The items measuring respectively a social function of volunteering (e.g. 'people I am close to want me to volunteer') and social support (e.g. 'people who are important to me support my volunteer work') may seem similar, however, they emphasize a subtle difference between two terms in question (Clary et al., 1998, p. 1520). The first item is related to a specific need to 'behave in socially desired ways' (Clary et al., 1992, p. 338) while the latter represents the support (or lack of it) of one's voluntary work regardless of the motivation driving this activity.

### *Volunteer motivations and obligations*

Omoto and Snyder (1995) define obligation as a recipient-helper relationship established and strengthened by legal, familial or ethical forces. In this way authors differentiate between care delivered by family members and by volunteers. The latter type of caregiving is referred to as 'helping without obligation' (Omoto & Snyder, 1995, p. 671). The authors, however, do not elaborate on ethical sources of obligation, which seem to be closely related to a value-expressive function (the sample item describing it in the VFI: 'I feel it is important to help others' or to a protective function ('doing volunteer work relieves me of guilt over being more fortunate than others'). The existence of the ethical obligation is strongly associated with the unmet need of an individual (otherwise the feeling of obligation would be absent) therefore we claim that 'obligation' falls into the category of a volunteer function (value-expressive or protective).

### *Volunteer motivations and values*

According to Schwartz values are beliefs that pertain to desirable end states or behaviours (Schwartz, 1992, p. 4). In this framework values express basic human needs as well as motivational goals (Hitlin & Piliavin, 2004, p. 380) and therefore are conceptually close to motives defined in the functional framework.

The functional approach makes these two terms distinct through the introduction of a value-expressive function of volunteering. Particular values important to an individual can but do not have to be expressed through social engagement. It depends on individual needs. Interestingly, in the functional approach only a prosocial value type can be expressed through social engagement. The theory developed by Schwartz (1992) recognizes many more types of values: self-direction (described by such characteristics as freedom or creativity), stimulation (exciting and varied life), hedonism (enjoying life), achievement (being influential or capable), power (authority, social recognition) security (social order, reciprocation of favours), conformity (obedience, politeness), respect for tradition, spirituality (harmony, meaning of life), benevolence (being helpful, responsible, forgiving), and universalism<sup>4</sup> (equality, social justice, environmental protection). It seems

---

<sup>4</sup> Prosocial value gave rise to benevolence and universalism.

that some of these values could also be expressed through volunteering while some are conceptually close to other volunteer functions, such as stimulation to understanding, hedonism to career, and enhancement to power.

The abovementioned inconsistencies indicate that the relationship between values and volunteer motivations is not clearly defined. However, there are at least two significant differences between these two concepts. First, unlike motivations or needs, values are independent of the context. Second, individuals are more frequently aware of the values important to them, whereas motivations often remain unconscious (Arieli et al., 2014, p. 14).

## *Research methodology*

### *Qualitative data*

The data used in this analysis come from the original survey which consisted of a quantitative and a qualitative component. In the quantitative part a random sample of NGOs was contacted and requested to facilitate contact with volunteers cooperating with them. The volunteers were asked to complete an online questionnaire containing the VFI and a battery of questions concerning the nature of their voluntary work as well as socio-economic characteristics. The results of the quantitative analysis has been presented elsewhere (Buttler, 2018). Respondents were also asked for consent for participation in the in-depth interviews.

Finally, 26 respondents from all over Poland and diversified in terms of the economic and familial status, age, place of residence and length of volunteering took part in the semi-structured interviews. The selected respondents' characteristics are presented in Table 1.

The questions concerned all six types of volunteer motivations identified in the functional approach (practical examples of such motivations as well as some VFI items were provided to increase the respondents' understanding). The participants responded by declaring how important these motivations were in their voluntary work. They were also asked to describe circumstances in which they started their engagement, their responsibilities as volunteers as well as advantages and disadvantages of their social involvement. The survey took place in 2016. The interviews were conducted face to face by five experienced researchers (mostly PhD students in sociology). The content was recorded and fully transcribed. All the quotations used in the empirical part of the paper have been translated by the author as well as anonymized. The ID numbers of interviewees are provided both in Table 1 and in brackets following the quotations.

**Table 1. Selected characteristics of respondents**

| No. | ID     | age | sex    | city size |
|-----|--------|-----|--------|-----------|
| 1   | 661    | 23  | male   | >100 k    |
| 2   | 4655   | 18  | male   | Warsaw    |
| 3   | 6467   | 62  | male   | 10–100 k  |
| 4   | 105590 | 36  | female | >100 k    |
| 5   | 127759 | 23  | male   | >100 k    |
| 6   | 184179 | 56  | male   | 10–100 k  |
| 7   | 185126 | 47  | male   | <10 k     |
| 8   | 188057 | 49  | male   | <10 k     |
| 9   | 193038 | 57  | male   | >100 k    |
| 10  | 230790 | 52  | male   | <10 k     |
| 11  | 231176 | 40  | female | <10 k     |
| 12  | 234509 | 36  | male   | Warsaw    |
| 13  | 234667 | 26  | female | Warsaw    |
| 14  | 236230 | 34  | female | <10 k     |
| 15  | 236323 | 22  | female | >100 k    |
| 16  | 236352 | 49  | male   | >100 k    |
| 17  | 94056  | 69  | male   | 10–100 k  |
| 18  | 137462 | 43  | female | >100 k    |
| 19  | 145799 | 28  | female | >100 k    |
| 20  | 175095 | 56  | male   | 10–100 k  |
| 21  | 209825 | 59  | female | Warsaw    |
| 22  | 231215 | 36  | female | 10–100 k  |
| 23  | 234800 | 69  | male   | Warsaw    |
| 24  | 236045 | 58  | female | >100 k    |
| 25  | 236068 | 45  | female | <10 k     |
| 26  | 236084 | 48  | female | 10–100 k  |

Source: own elaboration.

*Analytical methods and research aims*

According to Braun and Clarke (2006) the qualitative analytic methods can be divided into two groups. The first one comprises methods like phenomenological analysis, conversation analysis, grounded theory, discourse analysis or narrative analysis, which are strongly associated with a particular theoretical or philosophical framework. A thematic analysis used in this paper represents the second group of methods, which are independent from any particular theory or epistemological position (Braun & Clarke, 2006, p. 78). It is characterized as a relatively flexible theoretical approach aimed at identifying and analysing theoretical patterns. The thematic analysis is a broad and a vaguely demarcated term therefore it requires transparency with respect to methodological decisions made by researchers. Following the guidelines suggested by Braun and Clarke (2006, pp. 81–86) we make them explicit prior to the analysis. First, we perform a ‘theoretical’ thematic analysis (in contrast to the inductive approach), which is embedded in a particular conceptual framework (in the functional approach to volunteer motivations in particular). Second, we analyse the data at the directly observable semantic level. However, in some cases, we try to identify the latent ideas and assumptions, particularly, when we search for new types of motivations. In this context the functionalist approach again is the main reference point. Third, our analysis is essentialist/realist in the sense that we directly extract the meaning from interviewees’ statements (as opposed to the constructivist perspective assuming that the meaning is socially constructed). Fourth, the main themes of the analysis are the volunteer motivations defined in the functionalist spirit.

The qualitative analysis was performed using ATLAS.ti 9 software. All 26 interviews were coded twice. As a result, the original list of 134 codes indicating volunteer motivations and related terms discussed in the previous section (personality traits, attitudes, obligation, social support and values) was reduced to 74 where 38 concerned various aspects of 8 distinct volunteer functions (6 identified by the original typology and 2 new ones). The codes were attached to quotations representing them.

*Motivations of volunteers. The results of the qualitative analysis**Social function*

The original framework distinguishes two important aspects of the social function, an opportunity to impress or satisfy significant others and an opportunity to interact with a desirable social group (Clary et al., 1998, p. 1518). In many interviews the first aspect was associated with a figure of a ‘patron’ who gained his/her status of a ‘significant other’ through his/her superior position over an individual (a parent or a relative, a teacher, a superior), or recognition in the local community (a parish priest, a public officer) or admirable characteristics (a successful local activist). Depending on specific reasons the patron became the ‘significant other’, her/his influence was either an inspiration or resulted from some forms of pressure. This is illustrated in the following extracts:

*[A lecturer] announced that her organization was looking for volunteers (...) At first I refused (...) I said perhaps after holidays (...) She asked again in October (...) Finally it was awkward to refuse again so I agreed. [236323]*

*They [a couple of activists] moved in a dilapidated school building to live together with the 'dregs of society' [whilst] having little children and expecting another one (...) They chose this form of aid instead of [psychiatric] drug stuffing (...) a great respect. Someday I'd like to achieve at least half of what they have done. [661]*

Also a deceased person can become the patron which also confirms that the social function of volunteering can occur when there are no forms of direct pressure:

*He was a parson in our parish but also a scientist. A week after he died we established an association (...) since the priest was a keen activist [236352].*

The second aspect of the social function usually emerged in the context of dense social networks of friends, peers or colleagues serving as reservoirs of potential volunteers, e.g. among scouts, (university) students, teachers, or officers. In such groups the social function manifested itself as a consequence of a direct request from a member of a social group. Such a person usually cannot exert pressure or inspire, unlike the patrons. They rather serve as a source of information and encouragement:

*My friend (...) was active in one of those organizations. He said: come and give it a try, our people are nice, we need help, you can speak English and we need someone like you. [105590]*

Influence of the family was frequently mentioned in the context of the social function of volunteering. This type of influence is complex since parents or relatives, through the process of upbringing, shape prosocial personality (association with the value-expressive function). They are usually able to put pressure on their children and their own involvement and achievements inspire for action. Family can also act as a source of information about volunteering opportunities.

The analysed interviews revealed two other important aspects associated with the social function. First, many respondents admitted that thanks to volunteering they could meet new friends. Interestingly, this aspect was originally recognized in the VFI as a part of the enhancement function. However, it turned out to correlate strongly with the understanding function (Clary et al., 1998, p. 1520). It can be justified theoretically since that function recognizes the value of new experiences and variety in life. A similar, however distinct motivational facet was related to the opportunities to interact with people sharing similar interests, systems of values, etc. It emphasised the joy of being a part of the community, friendship, or doing something important together. This facet was recognized as a distinct type of motivation by Esmond and Dunlop (2004). We also treat it as a separate construct and will discuss it in the next section.

*Protective function*

The protective motive for volunteering stems from the ego-defensive function recognized by Katz (1960). It ‘allows people to avoid acknowledging unpleasant aspects of self or of the external world’ (Carpenter et al., 2013, p. 210). In the VFI these unpleasant aspects concern personal problems including loneliness and guilt over being more fortunate than others. The first facet was present much more frequently in the interviews, however, interviewees rarely mentioned serious personal problems (unsuccessful professional life, divorce, or a chronic disease of a close relative). The protective function of volunteering usually manifested itself as an opportunity to escape from difficult, boring or undervalued everyday activities:

*I generally run away (...) I guess these are two completely different worlds. Here [in the professional work context] I have to deal with (...) huge problems, and we have to make very serious decisions. Here [in the volunteering context], I do something completely different. I study, talk, and discuss things. It is even a form of release [6467].*

The second aspect was also mentioned, however, it rarely concerned the feeling of guilt per se but rather was a form of obligation towards those less fortunate:

*I did some volunteering earlier (...) it involved cleaning up a Jewish cemetery (...) maybe it was not the feeling of guilt but (...) of a certain obligation towards the deceased Jews. [231176]*

Some interviewees declared that the obligation was very often governed by the norm of reciprocity, which, if unfulfilled, could trigger the feeling of guilt. The following extracts exemplify various versions of the norm of reciprocity:

*If someone was lucky enough to be born in an environment free of dysfunctions or problems (...) it is the elementary social and civic duty (...) to help those who were deprived of opportunities. [127759]*  
*I received a scholarship funded by the Capital City of Warsaw [to study]. In a way, I felt responsible for paying back and working off everything that I had received. [4655]*

The frequent mentions of obligation in the context of the protective function cast doubts on the suggestions formulated by Esmond and Dunlop (2004) or Hochstetler (2013) to perceive it as a separate motive for volunteering.

*Enhancement function*

According to Clary et al. (1998) the negative and positive aspects of an ego-defensive function identified by Katz (1960) should be treated as separate constructs rather than the extreme endpoints of the same scale. Therefore, next to the protective function of volunteering, they also identified a positive aspect of ego-related motivations. It is represented by the enhancement function of volunteering which: ‘involves a motivational



process that centers on the ego's growth and development' (Clary et al., 1998, p. 1518). A person driven by the enhancement motive 'already feels good about him — or herself but volunteers for the purpose of feeling even better' (Clary et al., 1992, p. 338). The enhancement function is associated with the feeling of being needed or important, which results in increased self-esteem.

In the analysed interviews, the enhancement motive was the most frequently mentioned volunteer function covering a broad variety of aspects. The most important context in which the enhancement function was mentioned concerned the effects of voluntary work. Interestingly, a vast majority of volunteers could easily identify or even quantify these effects:

*I definitely had this feeling [of doing something important] when we organised the curling weekend [a sport event] and saw that people were genuinely interested in it (...) a person that came alone on Saturday (...) came back with five friends on Sunday. [145779]*

*I am aware of the value of the organization that I manage; it has undoubtedly contributed to the history of this city, and has done a great job as 130 publications and almost 550 lectures (...) is quite an achievement (...) and only a few people can be proud of having earned it. [6467]*

The list of various effects is long and diverse, including instances of a new football pitch, a sport hall, a road, a canoe trail, a high position of a student in a competition, new skills acquired by pupils, large audience at a concert, happy children at a charity event, or a postponement of death penalty. Most of the effects can be classified into two groups. The first one is associated with contribution to shaping other people (teaching new skills or conveying particular values) while the other, with creating something new that would be impossible without the voluntary engagement. The analysis of co-occurrence of codes indicated that the description of the effects was frequently accompanied by a picture of high self-esteem (satisfaction, the feeling of being needed or of doing something important).

Social recognition was another important aspect mentioned in the context of the enhancement function. Respondents identified its various forms, including expressions of appreciation, mentions in the newspaper or other publications, diplomas or medals. However, as the following extract suggests, social recognition was not necessary to experience the feeling of satisfaction from the effects of voluntary work:

*I dress up as cartoon characters [to cheer up children who stay in the hospital]. They don't know it's me. I find it satisfying when these children are happy that Mickey Mouse or Winnie the Pooh has come to visit them (...) They ignore the fact that I am a man in disguise, and are happy to see a particular character. [234667]*

In many interviews the description of the effects described in the positive context was contrasted with the tedious, tiresome, and sometimes boring process of achieving it. This was often associated with a particular form of obligation.

*All these current activities are rather boring, and (...) due to the increased bureaucracy (...) it's even a bit annoying, however (...) I'm doing it now [because] I know the club could collapse if I quit. [193038]*

Some authors treat this form of obligation as a new function of volunteering. For example, Hochstetler (2013) justifies it referring to the concept of a psychological contract which obliges volunteers to persist in their roles. The extract mentioned above suggests, however, that such incentive is not related to any particular unmet need, which is a defining category for the volunteer function. It is also clear that unlike other functions, this kind of obligation can explain why volunteers persist in their work, but not why they have become involved in the engagement. Finally, some extracts suggest that the obligation is linked to the enhancement function. The respondent quoted above, when asked to elaborate on his motivation for voluntary work, provided the following answer:

*This voluntary work is needed to ensure that this [sport] discipline stays in our voivodeship, in our county (...), and in our school, and is perceived as important and significant, and that people know of this club (...). [193038]*

This extract clearly refers to the categories defining the enhancement motive (feeling needed or important).

### *Career and understanding functions*

In the quantitative analyses of volunteer motivations, 'career' consequently is the least important function. It is relatively meaningful for younger volunteers who do not have established professional careers. The analysed interviews confirmed this pattern. Most respondents found career perspectives as an insignificant motivation for their engagement. Some admitted that volunteering fostered their professional development (gaining new skills or business contacts). It was, however, an unintended and unexpected effect of their engagement therefore could not be treated as a motivation. Students were the only group in which the career function had some relevance (gaining new skills and development of curriculum vitae). In one case the unmet career motivation led to quitting a voluntary job:

*I resigned because I felt (...) that management [of an elementary school] were not actually looking for a person who would support the children, but for a policeman guarding order during lessons, and whose job would be (...) to make sure that they did not throw rubbish at the teacher. [236323]*

The analysis of interviews confirmed the understanding function as an important motivation for volunteering. In general, all the aspects of that function (learning about a cause, gaining a new perspective, discovering own strengths, or learning new things including the ability to deal with a variety of people) were easily indefinable in the analysed text. In many instances it was hard to differentiate which specific aspect the respondents referred to. The following extract exemplifies it:

*I was considering a specialization in psycho-oncology. It was important. Therefore, I was looking for something [i.e. voluntary work] that would actually confirm that this was (...) a good idea (...) When you come to an oncology department, you get to know yourself (...) if you see, for example, a child (...) who is more irritable on a given day (...) A child undergoing chemotherapy has the right to be irritated, doesn't it? [234509]*

This short extract practically fits all aspects of the understanding function and suggests that this motive for volunteering is a cohesive and a well-defined construct.

Respondents could easily identify a broad range of competences acquired through voluntary work, including managerial skills (motivating others, delegating responsibilities, or decision taking), professional skills (accounting, computer programming) and soft skills (dealing with people, negotiating, communication, time management, or solving problems). However, in many cases we were unable to determine whether personal development was an underlying motive for social engagement or whether it was rather an unexpected effect of engagement, as in the case of career function.

### *Values function*

The quantitative analyses using the VFI suggest that the value-expressive function is the most important motive for voluntary work. The original framework developed by Katz (1960) does not specify which values are expressed through attitudes. Yet the functional approach to volunteer motivations mostly recognizes the prosocial value (concern for other people, particularly those in need, or the feeling of compassion). Only one item in the VFI is open to other values, but its content is rather vague (doing something for a cause that is important to me). In the analysed interviews it was possible to identify a broader variety of values, including those identified by Schwarz (see section 'Volunteer motivations and values'). Below we present the extracts exemplifying such values as:

#### Universalism and benevolence

*The campaign about (...) refugees from Syria. It was simply to attract attention to this problem (...) [to show] that also in Poland there are people who care about it (...) I saw that the sea was throwing dead children onto the beach, and it was horrible for me. [4655]*

#### Security

*I worked for many years in the police, where we had to deal with many interventions (...) women were repeatedly intimidated and beaten by men. A girl, who will learn some wrestling, will manage (...) to push this drunk man away (...) to run away. [185126]*

#### Spirituality

*I cannot forget this picture (...), which is characteristic for southern countries, where the surroundings are aesthetic, so (...) I started wondering if something [similar] could be achieved in such a small town. [230790]*

#### Achievement and power

*you are alone in wrestling (...) your opponent will take advantage of every mistake (...) shortage of skills (...) absence from training (...) the same is in life, if you don't fight for yourself, don't count on someone to fight for you. We teach according to this maxim, fight for yourself. [185126]*

**Tradition**

*I feel a need to share my knowledge (...) history [of Poland during WW2] should be fairly conveyed so that (...) young people can experience this history, (...) touch it (...), and not just read about it. [188057]*

The abundance of various value types raises the question why only the prosocial value is highlighted in the VFI<sup>5</sup>. Two potential answers emerge. First, a seminal paper in which a VFI was tested concerned a sample of volunteers taking care of AIDS patients (Omoto and Snyder, 1995). In this specific group the prosocial values were probably of central importance. Second, the conceptualization of values by Schwarz and the VFI inventory were developed almost at the same time hence a broader set of values could not be taken into account in the functional approach to volunteering.

***New volunteer functions******Utilitarian function***

As discussed above, all types of motivations for volunteering were derived from the functional approach to attitudes. The relationships between functions representing these two conceptual frameworks are clear with the exception of the utilitarian function. In the classic functional theorizing on attitudes the ‘utilitarian function serves to help people to maximize utility’ and allows to ‘distinguish objects that bring pleasure and objects that produce pain’ (Carpenter et al., 2013, p. 209). It is obvious, that the career function of volunteering, derived from the utilitarian function of attitudes, concerns only a narrow part of it.

In the analysed interviews a career motive for volunteering emerged rarely or was explicitly assessed as irrelevant. On the other hand, many interviewees emphasized that the activity made them happy or enriched their lives. Both descriptions refer to the concept of subjective well-being, the former to its hedonic definition (living a satisfactory and pleasant life) and the latter to its eudaimonic interpretation (living a life in pursuit of human excellence). These two ‘versions’ of well-being are illustrated in the following extracts:

*There are people who love watching matches. I do not judge it (...) I spend this time at home sitting in front of my computer (...) I am talking with sponsors, and people from all over Poland, from all over the world (...) it gives me great satisfaction if I manage to arrange something (...) I follow the rule that I have to do something every day. I can't afford to waste any day. [184179]*

*Because I like it (...) it gives me satisfaction (...) as simple as that. That's all. I like it and I would even say that I love it. This kind of work makes me very happy (...). That's why I do it. [236230]*

---

<sup>5</sup> It has also caused some practical issues. An interviewed animal rights activist was unable to answer a battery of VFI questions assessing the value-expressive function since some items directly referred to humans (e.g. I feel compassion toward people in need).

At least two other aspects of the utilitarian function emerge from the interviews. The first one is associated with the concept of passion defined as ‘a strong inclination or desire toward a self-defining activity that one likes’ (Philippe et al., 2009, p. 4). There is a strong empirical evidence confirming that a harmonious passion<sup>6</sup> increases significantly both hedonic and eudaimonic well-being (Schellenberg et al., 2019). The analysed interviews provide numerous examples presenting volunteering as a pursuit of passion:

*I love teaching, maybe I should be a [sport] teacher because I am ever so happy when a child learns forward or backward roll. [185126]*

In some cases formal volunteering seems to be the most natural way to practice a hobby:

*It turned out that if we really wanted to play [curling], we had to somehow formalize our status, otherwise it was not possible that people interested in the game could just enter the track and start playing. There had to be a club. [145779]*

The relationship between the pursuit of passion and well-being can be explained with the use of the concept of flow (Csikszentmihaly, 1990). This term can be defined as a state of deep concentration on a given activity leading to the complete immersion in it. While experiencing the flow ‘people typically feel strong, alert, in effortless control, unselfconscious, and at the peak of their abilities. Both a sense of time and emotional problems seem to disappear’ (Csikszentmihaly, 1990, p. 1). That state was described by many interviewees as in the case of the respondent whose voluntary involvement originated from studying genealogy of his family:

*There was a force that pulled me, an attraction to learn something (...) that was the beginning, when I really got the bug for it (...) I was staying up late to search Internet for at least one mention (...) about my grandfather. [188057]*

### *Social interaction function*

The second aspect of the utilitarian motive could also be considered as a separate function. In the interviews the descriptions of joy or happiness from belonging to the community was often explicitly identified as a motivating factor:

*We are never alone [as volunteers]. There are other people who also contribute, who (...) think in a similar way (...) [they] somehow become close to us at some point. (...) I have made many friends, for example (...) it is also a motivation. [234667]*

The social interaction motive for volunteering should be defined precisely since it is closely related to other functions. The social function emphasises the normative influence

---

<sup>6</sup> This type of passion is under one’s control, contrary to the obsessive passion whose contribution to well-being is not so clear.

of persons belonging to the network of an individual. The understanding motive stresses the role of learning new things, including getting to know new people. Social recognition is an important aspect of the enhancement function, and it occurs through social ties. A newly recognized social interaction function refers to the need for spending time in a friendly environment. The following extracts show various facets of this motive. The first one relates to the utilitarian function and exemplifies the satisfaction derived from spending time with people who share the same interests or passions:

*We have many [interesting] people here (...) and we have always something to talk about. We have amazing enthusiasts here (...) there are many incredibly talented people (...) who are very valuable and can contribute a lot. [6467]*

Another aspect refers to the joy of belonging to the community, which is bound together by common experience:

*when (...) it [an event organized by the respondent] turns out to be successful (...) and comes to the end (...) There is a nice atmosphere, we have laid-back conversations (...) as if we had just passed an important exam (...) The best moments are when we manage to work together (...) there is time to talk and relax, we simply enjoy spending time together in this nice atmosphere. [145779]*

The function of social integration manifests itself also by involving other people in volunteering. It usually concerns family members or close friends. This may result from the concern to strengthen relationship with the loved ones or the desire to share their passions.

*I got my wife as well as our children involved in this [activity] (...) maybe it was also the desire to unite the family. My brother-in-law works in IT sector and he maintains our website. [185126]*

## **Conclusions**

In this paper we qualitatively analysed the motivations of volunteers in Poland. The functional approach to volunteering identifying six main motives for social engagement provided the theoretical foundation for this analysis. In the stories reported by the interviewees we were able to identify all types of motivations. However, the analysis of in-depth interviews allowed to capture a wide range of various aspects through which those motivations emerged.

The *social function* was associated with a figure of a patron — a significant other inspiring or directly urging for voluntary engagement. The status of the ‘significant other’ was a result of the superior position over an individual, recognition in the local community or admirable characteristics. The other type of manifestation of a social function occurred through social ties: — individuals were simply asked or encouraged to engage in a voluntary action. The *protective function* was usually expressed by respondents as an escape from boring, difficult or undervalued everyday activities. That motivation

was rarely driven by the feeling of guilt as it is suggested in the functional approach, and was rather forced by the norm of reciprocity. The *enhancement function* was a frequently emerging motive covering a wide range of various aspects. The most important one was associated with the satisfaction with the effects of engagement. That was often accompanied by different forms or social recognition, although that factor was of a lesser importance in the ego-enhancement perspective. The *career function* had some relevance among young volunteers without established professional careers (a desire to gain new skills or to expand curriculum vitae). All aspects of the *understanding function* identified by the functional theory (learning about a cause, gaining a new perspective, discovering own strengths, or learning new things including the ability to deal with a variety of people) were easily indefinable in the text suggesting that this motive is a cohesive and a well-defined construct. The *value-expressive* function confirmed its central importance for voluntary engagement. However, the analysis revealed a broader variety of values than the functional approach suggests. Next to the prosocial value, which is emphasised in the VFI, the interviewees also referred to other types of value such as universalism, benevolence, security, spirituality, achievement, or power and tradition.

The analysis allowed to suggest new types of volunteer motivation. The *utilitarian function* satisfies the need to increase the eudaimonic (living a life in pursuit of human excellence) or hedonic (living a satisfactory and pleasant life) well-being. It is also related to pursuing your own hobby or passion and being a part of a wider community of people who share similar interests or values. This latter aspect could be identified as a separate *social integration function*. This construct is distinct from the social function which emphasises the normative influence of the significant others or friends. It is not a part of the understanding function where one aspect recognizes meeting new people as a motivation for volunteering. The social integration motive refers to the need for spending time in a friendly environment of people bound together by common experience, values, or interests.

We are of the opinion that there are two reasons which contribute to the value of the analysis performed in this paper. First, it increases our understanding of volunteer motivations within the functional framework. The research in this field is dominated by quantitative studies focused on the psychometric properties of the VFI tested in various contexts, and even if some new functions are proposed, the relevant qualitative material is often limited. As a result, our perception of motivations to volunteer is driven by 30–40 short items presented in the questionnaires. The qualitative analyses provide a more nuanced picture within a standardized quantitative framework.

Second, besides the identification of new volunteer functions, the qualitative analysis presented in this paper has allowed us to suggest modifications in the original VFI. In particular we suggest:

- with respect to the enhancement function — to consider the role of the effects of voluntary work and social recognition,
- with respect to the enhancement function — to drop the item referring to making new friends and consider it as a part of the understanding function,

- with respect to the protective function — to refer to the feeling of obligation rather than to the feeling of guilt,
  - with respect to the value-expressive function — to decrease the role of the prosocial value and recognize a broader set of value types.
- Obviously, validity of these suggestions must be tested quantitatively.

## *References*

- Ajzen, I. (2011). The theory of planned behaviour: Reactions and reflections. *Psychology & Health, 26*(9), 1113–1127. <https://doi.org/10.1080/08870446.2011.613995>
- Arieli, S., Grant, A. M., & Sagiv, L. (2014). Convincing Yourself to Care About Others: An Intervention for Enhancing Benevolence Values. *Journal of Personality, 82*(1), 15–24. <https://doi.org/10.1111/jopy.12029>
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology, 3*(2), 77–101. <https://doi.org/10.1191/1478088706qp063oa>
- Brayley, N., Obst, P. L., White, K. M., Lewis, I. M., Warburton, J., & Spencer, N. M. (2015). Examining the predictive value of combining the theory of planned behaviour and the volunteer functions inventory. *Australian Journal of Psychology, 67*(3), 149–156. <https://doi.org/10.1111/ajpy.12078>
- Buttler, D., (2018). Motywacje Wolontariuszy w Polsce. *Polityka Społeczna, 527*(2), 29–36.
- Carpenter, C., Boster, F., & Andrews, K. (2013). Functional Attitude Theory. In J. P. Dillard & L. Shen (Eds.), *The Sage Handbook of Persuasion* (154–175). 2nd ed. Sage Publications Ltd.
- Chacón, F., Gutiérrez, G., Sauto, V., Vecina, M. L., & Pérez, A. (2017). Volunteer Functions Inventory: A systematic review. *Psicothema, 29*(3), 306–316. <https://doi.org/10.7334/psicothema2016.371>
- Clary, E. G., Snyder, M., Ridge, R. D., Copeland, J., Stukas, A. A., Haugen, J., & Miene, P. (1998). Understanding and assessing the motivations of volunteers: A functional approach. *Journal of Personality and Social Psychology, 74*(6), 1516–1530.
- Clary, E. Gil, & Snyder, M. (1991). A functional analysis of altruism and prosocial behavior: The case of volunteerism. In *Prosocial behavior* (119–148). Sage Publications, Inc.
- Clary, E. Gil, Snyder, M., & Ridge, R. (1992). Volunteers' motivations: A functional strategy for the recruitment, placement, and retention of volunteers. *Nonprofit Management and Leadership, 2*(4), 333–350. <https://doi.org/10.1002/nml.4130020403>
- Clary, E. Gil, Snyder, M., & Stukas, A. A. (1996). Volunteers' Motivations: Findings from a National Survey. *Nonprofit and Voluntary Sector Quarterly, 25*(4), 485–505. <https://doi.org/10.1177/0899764096254006>
- Csikszentmihaly, M. (1990). *Flow: The psychology of optimal experience* (Vol. 1990). Harper & Row New York.
- Esmond, J. & Dunlop, P. (2004). *Developing the Volunteer Motivation Inventory to Assess the Underlying Motivation Drives of Volunteers in Western Australia*. Lotterywest Social Research Grant.



- Finkelstein, M. A., & Penner, L. A. (2004). Predicting Organizational Citizenship Behavior: Integrating The Functional and Role Identity Approaches. *Social Behavior and Personality: An International Journal*, 32(4), 383–398. <https://doi.org/10.2224/sbp.2004.32.4.383>
- Hitlin, S. & Piliavin, J. A. (2004). Values: Reviving a Dormant Concept. *Annual Review of Sociology*, 30(1), 359–393. <https://doi.org/10.1146/annurev.soc.30.012703.110640>
- Hochstetler, J. (2013). *Revising the Volunteer Functions Inventory: An Exploratory Study of Additional Functions*. Northcentral University.
- Hyde, M. K. & Knowles, S. R. (2013). What predicts Australian university students' intentions to volunteer their time for community service? *Australian Journal of Psychology*, 65(3), 135–145. <https://doi.org/10.1111/ajpy.12014>
- Katz, D. (1960). The Functional Approach to the Study of Attitudes. *Public Opinion Quarterly*, 24(2), 163–204. <https://doi.org/10.1086/266945>
- Law, B. M., Shek, D. T., & Ma, C. M. (2011). Exploration of the factorial structure of the revised personal functions of the volunteerism scale for Chinese adolescents. *Social Indicators Research*, 100(3), 517–537.
- Omoto, A. & Snyder, M. (1995). Sustained helping without obligation: Motivation, longevity of service, and perceived attitude change among AIDS volunteers. *Journal of Personality and Social Psychology*, 68(4), 671–686.
- Penner, L. A., & Finkelstein, M. A. (1998). Dispositional and structural determinants of volunteerism. *Journal of Personality and Social Psychology*, 74(2), 525–537. <https://doi.org/10.1037/0022-3514.74.2.525>
- Penner, L., & Orom, H. (2010). Enduring Goodness: A Person-by-Situation Perspective on Prosocial Behavior. In M. Mikulincer & P. Shaver (Eds.), *Prosocial motives, emotions, and behavior: The better angels of our nature*. (55–72). American Psychological Association.
- Philippe, F. L., Vallerand, R. J., & Lavigne, G. L. (2009). Passion Does Make a Difference in People's Lives: A Look at Well-Being in Passionate and Non-Passionate Individuals. *Applied Psychology: Health and Well-Being*, 1(1), 3–22. <https://doi.org/10.1111/j.1758-0854.2008.01003.x>
- Rioux, S. M. & Penner, L. A. (2001). The causes of organizational citizenship behavior: A motivational analysis. *Journal of Applied Psychology*, 86(6), 1306–1314. <https://doi.org/10.1037/0021-9010.86.6.1306>
- Schellenberg, B. J. I., Verner-Filion, J., Gaudreau, P., Bailis, D. S., Lafrenière, M.-A. K., & Vallerand, R. J. (2019). Testing the dualistic model of passion using a novel quadripartite approach: A look at physical and psychological well-being. *Journal of Personality*, 87(2), 163–180. <https://doi.org/10.1111/jopy.12378>
- Schwartz, S. H. (1992). Universals in the Content and Structure of Values: Theoretical Advances and Empirical Tests in 20 Countries. In M. P. Zanna (Ed.), *Advances in Experimental Social Psychology*. (Vol. 25, pp. 1–65). Academic Press. [https://doi.org/10.1016/S0065-2601\(08\)60281-6](https://doi.org/10.1016/S0065-2601(08)60281-6)
- Smith, M. B., Bruner, J. S., & White, R. W. (1956). *Opinions and personality*. John Wiley & Sons.

**Rafał Muster**

ORCID: 0000-0001-8255-7803

University of Silesia, Poland<sup>1</sup>

## *Employees' poverty: Poland in comparison to other EU countries*

### *Abstract*

The article attempts to show the problem of the differentiation of the risk of poverty among people working in the European labour market. Based on Eurostat research (the EU-SILC survey), the text presents the dynamics of changes in the phenomenon of in-work poverty in individual EU countries in 2006–2019. A particularly significant increase in this unfavourable phenomenon in 2006–2019 was observed in Bulgaria, Germany, Hungary, Malta and the Netherlands. A clear decrease of the share of people at risk of poverty among the employed was recorded in Finland, Serbia, Poland, Latvia and Ireland. The analysis of the regression models allows us to predict that in Poland, in the coming years, impoverishment of working people will decrease.

The article presents the factors that have a key impact on the problem of impoverishment of the economically active. The analysis of the empirical material showed that the factors significantly influencing the level of pauperisation of working people are low level of education, flexible work, part-time work, young age, low work experience and living in multiperson households.

**Key words:** labour market, precariat, working poor, European Union, EU-SILC survey

---

<sup>1</sup> Correspondence: Instytut Socjologii, Uniwersytet Śląski w Katowicach, ul. Bankowa 11, 40-007 Katowice, Polska; author's email address: rafal.muster@us.edu.pl

## Introduction

The phenomenon of pauperisation of the employed has been widely described in the Anglo-Saxon literature, particularly in the United States (compare Swartz & Weigert, 1996; Newman, 1999; 2006; Shipler, 2005; Ehrenreich, 2006; Newman & Tan Chen, 2007 and others). Above all, the United States is the only country possessing a legal definition of working poor (compare Muster, 2012, p. 35). It is in the USA that this phenomenon very frequently constitutes the subject of scientific exploration simultaneously being present in the media discourse. However, as stated in the literature on the subject: “the term *working poor* was first used by French sociologists in the 1980s in reference to temporary and season workers” (Goleński, 2015, p. 17). This signifies that originally this term was strongly connected with the stability of employment and it referred to those employed in flexible form. Nowadays, the range of the notion of the term *working poor* mostly places emphasis on the issues of financial remuneration received for providing work which naturally also derives from the stability of employment of an individual.

In recent years — according to researchers — both in the United States of America and in Europe a lot of attention has been given to the issue of low-paid employees who experience poverty in spite of obtaining regular income, not only in political debates and media discourse but also in scientific literature (Stanaszek, 2004, p. 143; Zabielska, 2007, p. 25; Cymbranowicz, 2017, p. 170).

The phenomenon of poverty threat among professionally active individuals resulting from their low incomes is also noticeable in Poland (compare: Hardy, 2010, p. 185; Szczepański et al., 2006, p. 22). In recent years, this social issue constituted the subject of scientific articles (compare for instance Stanaszek, 2004; Kozek et al., 2005; Frysztacki, 2009; Muster, 2012; Wójcik-Żołądek, 2013; Goleński, 2015; Kalinowski, 2015; Polkowska, 2016; Góra, 2016; Kryńska, 2017; and others). The problem of working poor has been noticeable also in the domestic media discourse for at least a decade (compare Suchodolska, 2015; Nowakowska, 2018). It is also worth point out the series of studies by the Polish Panel Society (POLPAN), and in particular other studies by Anna Kiersztyn, who analyses the issues of income marginalization (see, for example, Kiersztyn, 2007a, 2018, 2020). The problem of poverty — including working people — was also studied by K. Frieske (2008), S. Golinowska (2018), J. Grotowska-Leder (2018), A. Mrozowicki (2020), A. Krasowska (2020), and J. Czarzasty (2020). However — a fact that needs stressing — we are definitely lacking comprehensive studies and analyses of this phenomenon at the domestic level of both quantitative and qualitative nature<sup>2</sup>.

In literature on the subject, it has been frequently emphasised that: “work and poverty occurring together constitute a situation also contradicting common sense” (Szamrej-

---

<sup>2</sup> Among the limited number of representative studies which referred to the issue of poverty among employed Poles we may list the analyses of 2007 conducted by the Centre for Public Opinion Research CBOS (Kuźmicz & Stasiowski, 2008). In the same year a research project entitled “Working Poles” entailing among others an attempt at diagnosing the scale of poverty in the environment of working Poles was conducted at Warsaw School of Economics — see: J. Gardawski, 2009, p. 37.

-Baran, 2014, p. 292). Krzysztof Frysztacki described such situation — the coexistence of poverty and employment — as a logical contradiction (Frysztacki, 2009, p. 93). Undoubtedly, low remuneration is deeply frustrating for individuals performing work which does not guarantee their social security. In such cases, employment loses its basic sense as professionally active individuals are not capable of providing themselves and their families with decent standard of living (compare Muster, 2011, p. 65).

In fact, an in-depth analysis of this phenomenon, operating on gathered data instead of solely on the already existing materials based on the analysis of statistical sources would definitely allow researchers to answer a series of questions regarding poverty occurring in spite of being employed. Undoubtedly, researchers should focus on the fact that certain part of the professionally active prefers providing work to being professionally passive and benefiting from possible social transfers aimed at the unemployed. As observed by E. Polak, the working poor “cannot benefit from privileges designed for the unemployed while simultaneously their incomes are insufficient to guarantee a decent standard of living” (Polak, 2011, p. 101). Moreover, the remuneration they obtain is frequently at a similar level as benefits they would be entitled to as unemployed individuals.

The percentage of professionally active individuals threatened by poverty within the population changes in time and occurs in every analysed European labour market. In the period of economic crisis and also for some time afterwards, we have been observing intensification of this phenomenon (compare Domański, 2007, p. 84). Besides, economic crisis does not only imply a reduction of employment, but it also translates into the decline of the sense of employment stability among those individuals who have not been directly affected by the said reductions. Jeremy Rifkin has proposed a thesis that the global increase of the unemployment rate — always occurring in the period of economic crisis — also results in a qualitative change of the accessibility of workplaces. In his opinion, the number of workplaces not requiring high technical or social competences will grow. Such positions are usually low-paid and in large proportion based on flexible forms of employment (Rifkin, 2003). Thus, the percentage of job offers from the so-called secondary labour market is growing considerably. In opposition to the primary labour market, this section of the labour market offers positions which are badly paid, unstable, require greater effort or intensity and provide minimal opportunities for promotion (Kozek, 2014, p. 116). A new social class is being created: one consisting of individuals whose incomes are close to the poverty threshold. Consequently, in the period of economic crisis as well as during several years following such period, an increase in pauperisation among a certain part of the employed is to be expected — a fact clearly noticeable in the area of the European labour market after the year 2008. We may expect that another economic crisis predicted by analysts (compare e.g., Zelek, 2018) in next several years will adversely influence the income level of part of professionally active individuals. Although analysts have predicted the subsequent economic crisis, their models have not envisioned that such crisis will be caused by a worldwide epidemic.

The purpose of this article is depicting, on one hand, the diversification of poverty threat among the employed in the area of the European labour market, and on the other — an attempt at diagnosing the factors determining this threat. When aiming at describing

the problem of pauperisation of certain part of the employed in the contemporary labour market, the researchers resorted to the data collected on the basis of the EU-SILC survey. Thanks to the analysis of the results of the conducted analyses in various periods of time, an attempt was made to represent the variable dynamics of this phenomenon in relation to time. Comparisons of statistical data from various countries enhanced the diversification of scale of occurrence of this phenomenon in different European states.

### ***On the terms precariat and working poor***

Stereotypically, poverty is associated with lack of employment, with long-term unemployment, with factors estranging an individual from the area of the labour market. However, as shown by empiric studies, the problem of poverty also touches professionally active individuals. We may even talk about a category of employed individuals threatened by poverty — as statistical data demonstrates, this problem affects nearly every tenth employed individual in the European Union.

The topic of precarians and precarious labour in the state of the art was popularised by British economist Guy Standing (Standing, 2014, 2015). At times, however, the problem of pauperisation of the employed is identified and treated equally with the issue of precarisation. Still the meaning of the term precarity is wider and definitely extends beyond the definition of material pauperisation, a fact that was clearly stressed by Standing in his works (2014, 2015). Marek Góra strongly emphasised that precarians are not necessarily threatened solely and exclusively by poverty. The point here is more the issue of insecurity — concerning their professional perspectives, their private plans connected with starting a family or extreme danger of being trapped in a spiral of debts difficult to pay back (Góra, 2016, p. 268).

According to Standing's, concept, we may differentiate seven types of security connected with employment, out of which only one (the sixth one) in fact relates directly to the aspect of material gratification for the performed work (Standing, 2014, p. 49):

1. Security in the labour market — policy of full employment realised by the legislator at the macrolevel.
2. Employment security — protection against arbitrary dismissal of employees, appropriate legal regulations concerning employing and dismissing employees.
3. Workplace security — opportunity for social promotion in terms of status and income.
4. Work security — protection against accidents at the workplace through applying proper OHS regulations; reducing work in adverse conditions.
5. Security of skills reproduction — the opportunity to obtain appropriate skills through on-the-job training, other trainings, chances to implement possessed competences at work.
6. Income security — guarantee of adequate income protected by the mechanism of minimum wage adjusted to the inflation level.
7. Representation security — employees' participation, ability to join trade unions, securing the right to go on strike.

At the same time, we need to emphasise that the *Dictionary of the Polish Language* still does not include the definition of the term *precariat*. This term stems from the English word *precarity* or the French *precarité* (both meaning “unstable situation”). In the *Dictionary of the English Language*, we may encounter a twofold understanding of the term *precarious*. The first one is compliant with the literal sense: “Something that is precarious is in a dangerous state or position because it is not securely held in place and seems likely to fall down or collapse at any moment”. And the second: “If your situation or position is precarious, you are not secure because you are not in complete control of events and might fail in what you are doing” (compare: *Collins Cobuild English Language Dictionary*, 1990, p. 1126). These statements may be related both to an object that might fall at any moment and to people, in which case this term signifies a lack of sense of security, insecurity, lack of control over the course of specific events.

Jan Sowa emphasises that the term *precariat* is etymologically related to the Latin root *caritas* (compassion, love of fellow human beings, care) and describes the conditions of an object (or a person) one should care for or who — due to their tragic situation — require prayer and are at the mercy of others. Thus, we may conclude that the etymology of the term *precariat* stems from the Christian ideology and refers to someone or something that requires prayer due to their dramatic position or is totally dependent of the mercy of others (on-line: <http://ha.art.pl>). Thus, the lack of stability is closely connected to the term “precariat” and the position of an individual in the space of the labour market determines the subjective perception of stability or of lack thereof to a large extent. As observed by Karolina and Łukasz Rąb: “individuals affected by precarity experience numerous serious problems such as: insecurity, lack of career perspectives and also — general discontentment” (Rąb & Rąb, 2015, p. 171). As mentioned before, the only country possessing a legal definition of the *working poor* is the United States, where this category includes the individuals who spend 27 weeks or more in a year in the labor force either working or looking for work but whose incomes fall below the poverty level. On the other hand, Eurostat defines the term of “working poor” as “low income threshold: less than 60% of the median equivalized household income” (Pena-Casas & Latta, 2004, p. 7). For the purpose of this paper, this category shall include individuals with low income that is below 60% of the median of equivalized household income *per capita*.

### ***Working poor in selected empiric studies***

The problem of working poor — as it has been emphasised before — is particularly widely described and commented also in the scientific literature in the United States. At this point, it is justifiable to refer to the category of the *missing class*. This term, which signifies an invisible or absent class, first appeared in the book by Katherine S. Newman and Victor Tan Chen (2007). This work describes the fates of average individuals who work performing badly paid jobs (cleaners, waiters, shop assistants). Such individuals frequently work in several companies and due to the considerable amount of time devoted to work, they neglect their families. These people are not poor but usually, due to their

lower material status, they reside in worse districts where places and individuals who break the law are gathered. We may suspect that work holds a relatively high position in the system of values of the professionally active representatives of the *missing class* — they prefer to work rather than benefit from social services. However, their low qualifications and the nature of performed jobs do not provide them with opportunities for professional development and consequently, despite performing intense work (frequently for few employers), individuals belonging to the category of the *missing class* additionally do not possess the possibility to accumulate capital (Newman & Tan Chen, 2007, pp. 1–6).

In other texts (1999; 2006), Newman describes the problems of the employed residents of the New York district of Harlem who live in poverty. A large percentage of these individuals are of Afro-American and Latino origin and due to lack of better-paid positions, they decide to perform short-term, seasonal jobs. The obtained remuneration is sufficient, although not always, to satisfy their elementary needs. Analogically, in her book “Nickel and Dime” (2006), Barbara Ehrenreich assumes the role of badly paid workers (a waitress in a fast-food bar, a shop assistant in a supermarket, a cleaner) completely changing her current lifestyle. The author describes mechanisms hindering escaping poverty which constitute the daily experience of the working poor in the USA, earning 6–7 dollars per hour. Their professional activity does not allow them to improve their material or social status. The performed jobs are exhausting both intellectually and physically and in order to be able to pay their bills, one needs to work in at least two places. Thus, such individuals neglect other spheres of life, including their health, and they do not devote enough time to their children.

Similarly, in the conducted analyses regarding the problem of working poor, E. Crettaz concludes that this category is preliminarily created by individuals possessing low qualifications, employed by smaller companies where trade unions rarely exist. The issue of pauperisation is also related to the problems of providing work within flexible forms of employment or performing work as a subcontractor who is obliged to start their own company. These individuals struggle with the issue of lack of stability in the labour market. And it is among such persons that we encounter professionally active single mothers (compare Crettaz, 2013).

The analysis by the U.S. Bureau of Labor Statistics clearly hints at the correlation between the percentage of working poor in the population of the employed depending on the periodicity of changes occurring within economy. It appears that the percentage of the working poor increases in times of economic crisis. For instance, in the period between 2007 and 2008, the percentage of working poor reached the level of 5.1%, but in the period between 2009 and 2013, this percentage increased reaching the level of 7% (<https://www.bls.gov/opub/reports/working-poor/2018/home.htm>). In course of analysis of the data originating from the United States for the year 2018, we may observe that taking gender into consideration, this type of poverty affects women more frequently (5.3%) than men (3.7%). If we consider the racial aspect, we can clearly observe that the indicators of poverty among the employed grow for individuals of Afro-American (7.8%), Hispanic or Latino (7.9%) origin. Another well visible dependency may be noted when we analyse the

education level of the working poor. The percentage of working poor among individuals with university education equalled 1.4%. However, among employees with education level lower than secondary this indicator reaches the level of 13.5%. Another important factor related to the issue of pauperisation of professionally active individuals is connected with their working hours. The issue of poverty of the employed affects solely 2.6% of those who are employed full-time (<https://www.bls.gov/opub/reports/working-poor/2018/home.htm>).

Single representative studies conducted in the Polish local labour market (CBOS, 2008) suggest that the category of working poor includes younger individuals (55.1% of the working poor were younger than 40), residing in the countryside and smaller towns with maximum population of 20 thousand inhabitants (70.2%) possessing low formal education — no higher than secondary vocational education (63.1%). The research by CBOS (Centre for Public Opinion Research) has also proven that working poor are most frequently employed by private companies.

The domestic literature on the subject more and more frequently contains analyses regarding the representatives of individual professions threatened by pauperisation due to low material remuneration. What is more, the term “officeriate” has even appeared as a description of those employed at clerical positions (compare Szaban, 2013). This term refers to the representatives of the administration and office personnel who earn a low salary for the performed work. Publications concerning representatives of various professional groups at risk of material poverty have appeared in the domestic market. For instance, it is worth mentioning the articles discussing the problem of low salaries of, among others, nurses (Kubisa, 2014) or teachers (Stepaniuk, 2018).

On the other hand, Anna Kiersztyn points out that people with low work experience function in the secondary labour market as, inter alia, unskilled workers, blue-collar workers, retail workers and personal services workers (2014). Work in these professions is clearly related not only to low wages (Kiersztyn, 2007b), but also to the lack of stabilization in the labor market (Kiersztyn, 2020). However, due to the possibility of comparing empirical data from various countries the article describes the phenomenon of working poor using the methodology of EU-SILC survey which allows for comparison of data from different states.

### *The methodology frames of the EU-SILC survey*

The European Union Statistics on Income and Living Conditions survey abbreviated to EU-SILC has been conducted since 2003. At present, 28 states of the European Union as well as Island, Norway and Switzerland participate in the study (Arora et al., 2015, p. 453). This study, which is realised annually, is used mainly for subsequent economic and demographic analyses (Greulich & Dasré, 2017, p. 526). The EU-SILC survey is conducted on representative samples of the total population of approximately 500 000 inhabitants of Europe. The credibility of this study, its comprehensive character and common methodology frames allow for the comparison of results between individual countries (compare Arora et al., 2015, p. 451). The methods of obtaining research material



are truly diversified and they include CATI, CAPI, PAPI (compare Arora et al., 2015, p. 453). The EU-SILC survey constitutes the point of reference for comparison of statistics regarding the distribution of incomes and social integration within the European Union. It is applied in order to monitor social policy through the Method of Open Coordination (on-line: [www.ec.europa.eu/eurostat](http://www.ec.europa.eu/eurostat)). As stated by GUS (Polish Central Statistical Office): “The main objective of the European Union Statistics on Income and Living Conditions survey (EU-SILC) is to gather comparable data concerning living conditions for the states of the European Union. The EU-SILC survey constitutes the basic source of information used for calculating, among others, indicators of income, poverty and social exclusion for the EU member states. The set of statistical indicators regarding this area approved by Laeken European Council in December 2001 is designed to enhance monitoring of progress in reaching objectives in the scope of fighting poverty and social exclusion agreed upon by the EU member states” (GUS, 2014, p. 17). In Poland, the said survey is conducted by the Central Statistical Office.

The organisation and methodology of the EU-SILC survey is determined by legal frames and stems from the stipulations of the ordinance of the European Parliament no. 1177/2003 of the 16th of June 2003 (with modifications introduced by the ordinance no. 1553/2005) concerning the statistics of incomes and conditions of living and also by corresponding regulation of the European Commission (GUS, 2014, p. 18).

This article attempts at depicting — on the basis of the available statistical data — not only the most current state of the risk of poverty among the professionally active individuals, but also at presenting trends of the occurring changes.

The risk of poverty is “the share of people with an equivalised disposable income (after social transfer) below the at-risk-of-poverty threshold, which is set at 60% of the national median equivalised disposable income after social transfers. This indicator does not measure wealth or poverty, but low income in comparison to other residents in that country, which does not necessarily imply a low standard of living ([https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:At-risk-of-poverty\\_rate](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:At-risk-of-poverty_rate)). On the other hand, pauperisation is a process lasting over time that concerns the decline in the standard of living of people and the community. However, as it has been strongly emphasised in the state of the art, the said data is published with a delay (compare: Siergiejuk, 2018, p. 6). Hence, depending on the accessibility of certain parts of presented data they refer to the year 2019, while other data concern the year 2018.

### ***The threat of poverty among the employed in the states of the European Union***

In course of analysis of the phenomenon of the working poor in the period of the recent thirteen years (2006–2019) on the basis of Eurostat data, we may observe an increase of the percentage of individuals threatened by poverty among the employed in the majority of the analysed European states. In spite of the fact that income discrepancies

measured on the basis of the Gini coefficient<sup>3</sup> for the analysed states are at medium or moderate level (compare Therborn, 2015, pp. 130–131; Raczkowska, 2015a, p. 354), not only may we talk about the appearance of the working poor in the European territory, of Europe but also about this phenomenon intensifying in recent years.

What is more, in the analysed period of time, a particularly high increase in the amount of working poor occurred after the last economic crisis in 2008. Thus, not only did the economic recession lead to the increase in the unemployment indicators, but also to the reduction of actual income of professionally active individuals. However — a fact strongly emphasised by S. Kalinowski and W. Łuczka — the material situation of a working poor in various countries is different (2015, p. 113). Thus, we may talk about the issue of relativisation of poverty. A person considered poor in Luxembourg in another country may be classified as a relatively well-off citizen. As shown by Eurostat research, the greatest percentage of individuals threatened by poverty among the employed was observed in 2019 in the following states: Romania (15.4%), Spain (12.8%), Luxembourg (12.0%) and Italy (11.8%). On the other hand, the smallest percentage of the employed threatened by poverty was registered in the following six European states: Finland (2.9%), the Czech Republic (3.5%), Belgium (4.8%), Ireland (4.4%), Slovakia (4.4%) and Slovenia (4.5%). In Poland, the scale of this phenomenon in the population of the employed aged between 18 and 64 reached 9.9% in 2019. A particularly considerable growth of this unfavourable phenomenon in the period between 2006 and 2019 was observed in Bulgaria, Germany, Denmark, Malta, Hungary and Netherlands. A visible reduction of the scale of participation of those at risk of poverty among the population of the employed was recorded in Finland, Serbia, Ireland and Slovakia (Table 1).

---

<sup>3</sup> The Gini coefficient presents the average absolute difference between incomes of two randomly selected entities (e.g., households) in relation to the average income. The values of the coefficient fall within the range of [0–1] — the lower value of the coefficient the more even income distribution. If the value of this coefficient does not exceed 0.3 it signifies that the given state is characterised by relatively small income diversification, value between 0.3–0.45 indicates medium income diversification. However, the coefficient value above 0.45 is typical for states with high or even very high level of income diversification. If the coefficient reached the hypothetical value “0” it would signify that the incomes of individual members of the analysed population are identical and if the coefficient equalled “1” that would signify that all individuals apart from one person obtain zero income. Sometimes, this coefficient is multiplied by 100 (see: Raczkowska, 2015b; Domański, 2012; [www.stat.gov.pl/metainformacje/slownik-pojec/pojecia-stosowane-w-statystyce-publicznej/3078,pojecie.html](http://www.stat.gov.pl/metainformacje/slownik-pojec/pojecia-stosowane-w-statystyce-publicznej/3078,pojecie.html)).

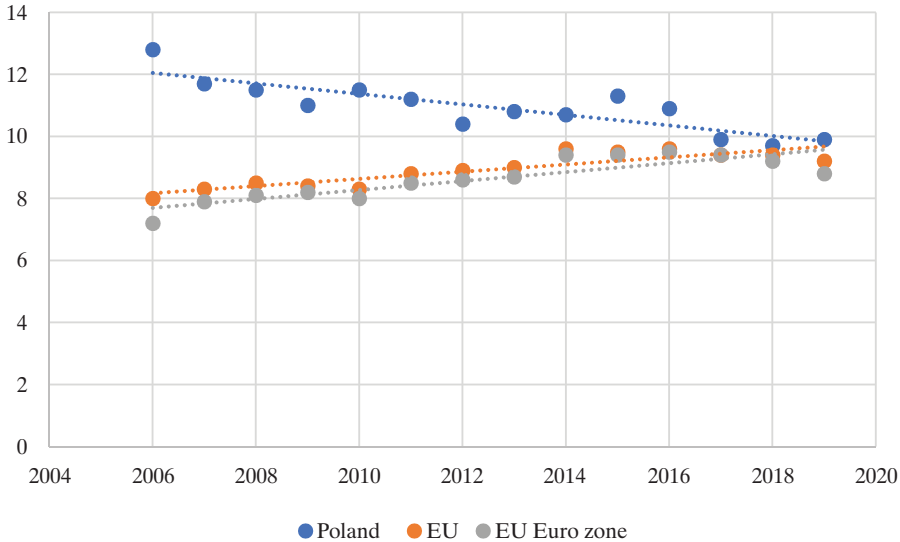
**Table 1. Percentage of individuals threatened by poverty among employed individuals (aged 18–64) in selected European countries (comparison of three years: 2006, 2014 and 2019, in %)**

| Countries                          | 2006          | 2014 | 2019 | Change between 2006 and 2019 in % |
|------------------------------------|---------------|------|------|-----------------------------------|
| Austria                            | 6.3           | 7.2  | 7.7  | +22.2                             |
| Belgium                            | 4.0           | 4.8  | 4.8  | +20.0                             |
| Bulgaria                           | 5.5           | 9.3  | 9.0  | +63.6                             |
| Cyprus                             | 7.2           | 7.8  | 6.8  | -5.5                              |
| Croatia                            | not available | 5.7  | 5.0  | -12.3                             |
| Czech Republic                     | 3.5           | 3.6  | 3.5  | 0.0                               |
| Denmark                            | 4.5           | 4.8  | 6.3  | +40.0                             |
| Estonia                            | 7.8           | 11.8 | 10.3 | +32.1                             |
| Finland                            | 4.4           | 3.7  | 2.9  | -34.1                             |
| France                             | 6.0           | 8.0  | 7.4  | +23.3                             |
| Greece                             | 13.7          | 13.2 | 10.1 | -26.3                             |
| Spain                              | 10.1          | 12.6 | 12.8 | +26.7                             |
| Netherlands                        | 4.4           | 5.3  | 5.4  | +22.7                             |
| Ireland                            | 6.2           | 5.5  | 4.4  | -29.0                             |
| Lithuania                          | 10.1          | 8.4  | 8.1  | -19.8                             |
| Luxemburg                          | 10.3          | 11.1 | 12.0 | +16.5                             |
| Latvia                             | 11.2          | 8.3  | 8.7  | -22.2                             |
| Macedonia                          | not available | 9.7  | 8.4  | -13.4                             |
| Malta                              | 4.1           | 5.7  | 6.5  | +58.3                             |
| Germany                            | 5.5           | 9.9  | 7.9  | +43.6                             |
| Poland                             | 12.8          | 10.7 | 9.9  | -22.7                             |
| Portugal                           | 10.4          | 10.7 | 10.7 | +2.9                              |
| Romania                            | not available | 19.5 | 15.4 | -21.0                             |
| Serbia                             | not available | 14.9 | 9.1  | -38.9                             |
| Slovakia                           | 6.3           | 5.7  | 4.4  | -30.2                             |
| Slovenia                           | 4.8           | 6.4  | 4.5  | -6.3                              |
| Sweden                             | 7.4           | 7.8  | 7.7  | +4.0                              |
| Hungary                            | 6.9           | 6.7  | 8.5  | +23.2                             |
| United Kingdom                     | 7.7           | 8.8  | 10.4 | +35.1                             |
| Italy                              | 9.0           | 11.1 | 11.8 | +31.1                             |
| UE (19 countries of the Euro zone) | 7.3           | 9.4  | 8.8  | +20.5                             |
| UE (28 countries)                  | 8.0           | 9.6  | 9.2  | +15.0                             |

Important information: in case of the following countries: Croatia, Macedonia, Romania and Serbia, due to the lack of information concerning the percentage of the employed at risk of poverty in 2006 the dynamics of changes was calculated for the period 2014–2019. In case of Great Britain data for the year 2019 is not available hence data for 2018 was used.

Source: Eurostat. In-work at-risk-of-poverty rate by age and sex — EU-SILC survey [ilc\_iw01].

A fact worth emphasizing: in the period between 2006 and 2014, greater dynamics of growth of the amount of the employed at risk of poverty was recorded in the territory of the EU states belonging to the Euro zone (increase from 7.3% to 8.8%) than in the whole EU (increase from 8.0% to 9.2%). It is also worth adding that in the last few years, a decrease of these indicators was observed in these countries — see Figure 1.



**Fig. 1. Linear trend — percentage of the employed (aged 18–64) at risk of poverty — Poland versus other EU states and states of the Euro zone.**

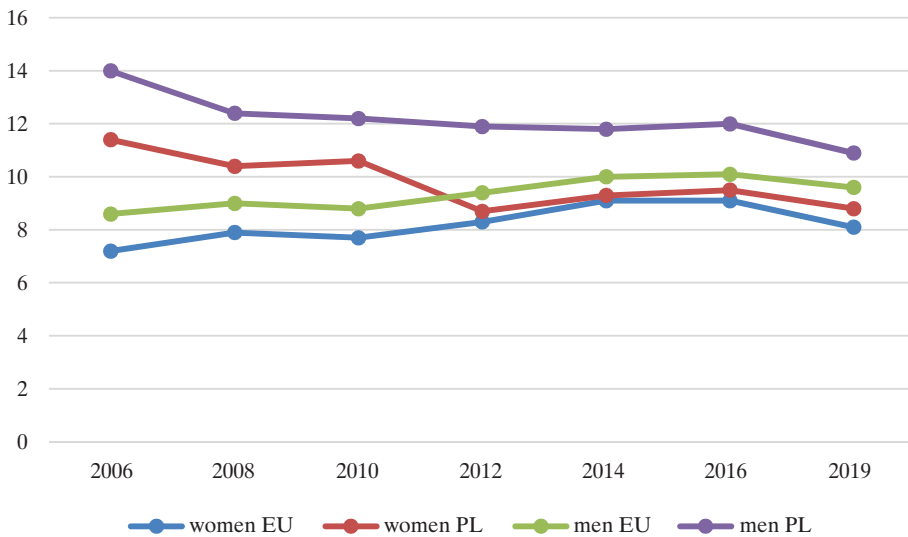
Source: Eurostat. In-work at-risk-of-poverty rate by age and sex — EU-SILC survey [ilc\_iw01].

Based on the one-way regression analysis, it was found that in Poland, the tendency is decreasing ( $\text{Beta} = -0.853, p < 0.001$ ), while in the European Union countries, especially in the Euro zone, it is increasing (respectively:  $\text{Beta} = 0.886, p < 0.001$ ;  $\text{Beta} = 0.864, p < 0.001$ ). Based on the regression equation and non-standardized coefficients, it is possible to extrapolate the trend to 2030. Based on the obtained data, for Poland, the percentage of working people at risk of poverty is 7.9%, while for the entire EU, it would amount to 11.2% in 2030, including 10.4% for the Euro zone. Based on the regression model, it can be predicted that the share of people at risk of poverty in Poland among the employed will decrease in the coming years. This is thanks to, inter alia, social transfers which feed the budgets of households, especially of families with children (the 500+ programme) but is also the result of growing salaries, including the minimum wage. The analysis of the empirical data suggests that the percentage of the employed at risk of poverty in Poland has definitely been reduced and reached values similar to those of the EU states and states of the Euro zone.

### *Social and demographic factors influencing the risk of poverty among the employed*

When attempting at diagnosing the factors potentially influencing the issue of poverty among the employed, the following variables and their impact on the problem of pauperisation were taken into consideration: sex, age, education level, employment security, working time schedule, type of household (with or without children) and finally the level of intensity of work. Statistical data concerning Polish labour market have been compared above all with the average European indicators.

The analysis of empirical data (for the end of 2019) shows that in the EU territory, the problem of pauperisation of the employed individuals affects men (9.6%) to a greater extent than women (8.8%). However, in the period between 2006 and 2019, a greater dynamic of growth of this phenomenon was registered among women. In the said period, the percentage of professionally active women at risk of poverty increased from 7.2% to 8.8% (growth of 22.2%) whereas among men in the same period this value increased from 8.7% to 9.6% — that is by 11.6% (Figure 2).



**Fig. 2. Percentage of working women and men (aged 18–64) at risk of poverty — Poland versus other EU states (the period between 2006 and 2019, in %)**

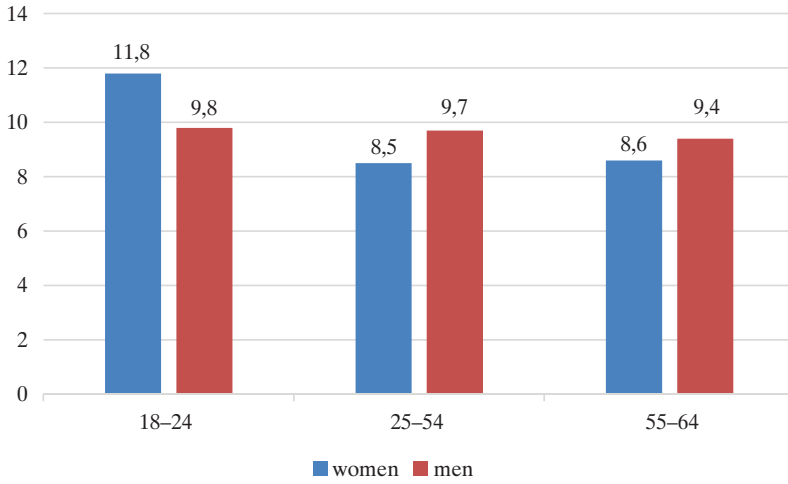
Important: working age for women in Poland ranges from 18 to 60. However, this age range was not taken into consideration in the accessible statistical data of Eurostat concerning the problem of risk of poverty among the employed. Hence, we refer to the statistical data regarding the age range 18–64 both for Poland and for other EU countries.

Source: Eurostat. In-work at-risk-of-poverty rate by age and sex — EU-SILC survey [ilc\_iw01].

As shown by statistical data (2019), the percentage of working women threatened by poverty was the highest in Luxembourg (12.0%) Spain (11.8%), Romania (11.2%), Portugal (10.5%) and Italy (10.1%). At the other end of the spectrum, the states with the lowest level of occurrence of this phenomenon were: Finland (2.8%), Slovakia (3.4%), Slovenia (3.6%), the Czech Republic (3.7%), Ireland (4.2%), Croatia (4.2%) and Malta (4.6%).

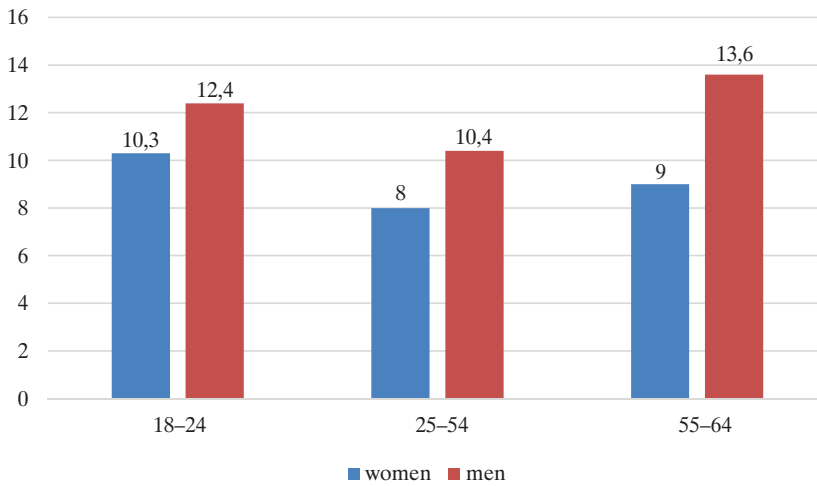
The Eurostat research indicates that the coefficient of poverty risk among working women in Poland in 2019 reached the level of 8.8%. The largest percentage of individuals at risk of poverty among working men in the age group 18–64 in 2019 was registered in the following countries: Romania (18.4%), Spain (13.5%), Italy (13.1%), Luxembourg (12.1%), Greece (11.6%) and Estonia (11.3%). The smallest percentage of working men threatened by poverty was registered in the following states: Finland (3.0%), the Czech Republic (3.3%), Ireland (4.5%), Slovakia (5.2%), Slovenia (5.3%), Croatia (5.7%) and Netherlands (5.7%). In Poland, the coefficient of working men at risk of poverty reached the level of 10.9%.

Results of the conducted analyses hint at the following regularity: — the lower the age of the employed, the higher risk of poverty. Yet this dependency is more visible in case of women. According to Eurostat data, the percentage of those at risk of poverty among working women under 24 years of age reaches the level of 11.8% and then it gradually falls to 8.5% (for the age group 25–54) and 8.6% in case of women older than 55. Among men, a similar correlation has been observed — the lower age of the employed, the higher the indicators of pauperisation threat, although differences between individual categories are insignificant. The percentage of the employed at risk of poverty in the youngest age group (18–64) equals 9.8%, subsequently it declines slightly to 9.7% and 9.4% respectively among those aged between 25 and 54 and 55 and 64. As noticed by S. Kalinowski and W. Łuczka: “A high percentage of young individuals among the working poor can be easily explained in the context of the fact that young people enter the labour market and need to earn professional experience. Another aspect contributing to the fact that young people fall in the trap of precarity is the popularity of training periods, which, despite providing the opportunity of obtaining professional skills and competences, unfortunately also lead to the decline of the standard of living” (2015, p. 116). What is more, the Eurostat research has revealed an interesting dependency — we are dealing with the risk of poverty affecting men slightly more frequently than women. S. Kalinowski and W. Łuczka (2015, p. 115) also have directed their attention to the higher risk of poverty among working men than women. Similarly, in the course of interpreting this phenomenon, E. Kuźmicz has concluded that: “[T]he reason is probably the fact that women are usually the second income earners in the family after men. Thus, even if they obtain a low salary for *bad* work but they have a working partner whose income is appropriately high, women are not at risk of poverty. In the situation when a man is the only breadwinner for the family, even if his salary reaches the level of national average salary this may place the whole household below the poverty threshold” (Kuźmicz, 2011, p. 46). The detailed data have been presented in Figures 3 and 4.



**Fig. 3. Percentage of individuals at risk of poverty among women and men (with division into age categories) in the territory of the EU (for the year 2018, in %)**

Source: Eurostat. In-work at-risk-of-poverty rate by age and sex — EU-SILC survey [ilc\_iw01].



**Fig. 4. Percentage of individuals at risk of poverty among women and men (divided into age categories) in Poland (for the year 2018, in %)**

Important: working age for women in Poland ranges from 18 to 60. However, this age range was not taken into consideration in the accessible statistical data of Eurostat concerning the problem of risk of poverty among the employed. Hence, we refer to the statistical data regarding the age range 18-64 both for Poland and for other EU countries.

Source: Eurostat. In-work at-risk-of-poverty rate by age and sex — EU-SILC survey [ilc\_iw01].

Another important variable determining belonging to the category of working poor to a significant extent is the level of education. Statistical analysis of the gathered empiric material clearly displays a visible dependency — the lower level of education of the professionally active individuals the higher risk of poverty (Table 2). In the territory of the EU the percentage of individuals at risk of poverty with the lowest level of education (incomplete primary, primary and lower secondary education) among the population of the employed in 2018 reached the level of 19.3% while for individuals with higher secondary education the same indicator was reduced to 9.2%. Additionally, among those with university education the indicator of risk of poverty among the employed reached the value of 4.5%. Similar dependencies were observed in the Polish labour market — the higher level of education, the lower risk of poverty among the employed. Among individuals with incomplete primary, primary or lower secondary education the percentage of those at risk of poverty reached the level of 23.3% in 2018, the same value among individuals with post-secondary education was reduced to 12.2% and among employees with a university diploma it declined even further to 2.9%. Observing the trends of change in the period between 2010 and 2018 in the territory of the EU and taking into consideration the possessed level of education of working individuals threatened by poverty we may notice the increase of this phenomenon in each education group. Surprisingly, although among the employed with university education the indicators of risk of pauperisation are the lowest the dynamics of growth of these indicators is the largest. In Poland, in the period between 2010 and 2018, a reduction in the percentage of the employed at risk of poverty was recorded among employees with incomplete primary, primary and lower secondary education and also among those with post-secondary education, yet an increase of the scale of this phenomenon was observed among employees with university education.

**Table 2. Level of education of employees in relation to their risk of poverty in the territory of the EU and in Poland (comparison of the year 2010 and 2018, in %)**

| Level of education  | Risk of poverty |      |             |        |      |             |
|---|-----------------|------|-------------|--------|------|-------------|
|   | European Union  |      |             | Poland |      |             |
|   | 2010            | 2018 | Change in % | 2010   | 2018 | Change in % |
| Incomplete primary, primary and lower secondary education | 15.9            | 19.3 | +21.4       | 30.9   | 23.3 | -24.6       |
| Post-secondary education                                  | 8.0             | 9.2  | +15.0       | 12.9   | 12.2 | -5.4        |
| University education                                      | 3.4             | 4.5  | +32.4       | 2.6    | 2.9  | +11.5       |

Source: Eurostat. In-work at-risk-of-poverty rate by educational attainment level — EU-SILC survey [ilc\_iw04].

A particularly significant increase in the number of the employed with university education at risk of poverty was observed in the following countries: Germany (increase by 30%), the Netherlands (increase by 30%), Malta (increase by 35.7%), Spain (increase



by 46.3%), Bulgaria (increase by 50%), Portugal (increase by 78.6%), Italy (increase by 96.7%), Luxembourg (increase by 129%) and Hungary (increase by 233%). In Poland, the increase in the number of employees with university education at risk of poverty grew by 11.5% in the period between 2010 and 2018. This phenomenon related to the pauperisation of individuals possessing university education is particularly dangerous. It may prove the deepening of the problem of lack of adjustment of courses offered by some colleges and universities to the needs of the rapidly changing economy. It may also be related to the increased supply of graduates of certain courses to the labour market, which in turn results in actual reduction of the level of their income.

As shown by results of empirical studies, crucial differences in the level of risk of poverty among the employed individuals are also connected with the stability of employment. In case of those employed on the basis of regular contracts of employment in the territory of the European Union the percentage of individuals at risk of poverty is more than twice lower than among those employed temporarily (Table 3). In 2018, the percentage of individuals at risk of poverty among employees possessing regular contracts of employment reached the level of 5.8% whereas among those employed temporarily this value grew to 16.2%. The situation in the Polish labour market is very similar — temporary employees are twice more frequently at risk of poverty in comparison with the permanently employed individuals. Surprisingly, although in the territory of the European Union we have observed an increase in the number of individuals at risk of poverty both among those employed permanently and temporarily. In Poland, the scale of occurrence of this phenomenon has been reduced.

**Table 3. Stability of employment in relations to the risk of poverty of the working individuals in the territory of the EU and in Poland (comparison of the year 2010 to 2018 in %)**

| Stability of employment                            | Risk of poverty |      |             |        |      |             |
|--|-----------------|------|-------------|--------|------|-------------|
|  | European Union  |      |             | Poland |      |             |
|  | 2010            | 2018 | Change in % | 2010   | 2018 | Change in % |
| Permanently employees<br>(high level of stability) | 5.2             | 5.8  | +11.5       | 6.0    | 3.6  | -40.0       |
| Temporary employees<br>(low level of stability)    | 13.3            | 16.2 | +21.8       | 11.8   | 9.7  | -17.8       |

Important: it has been assumed that individuals employed permanently (most frequently on the basis of a regular contract of employment) are characterised by high level of stability in the labour market while for those employed temporarily the level of stability is low.

Source: Eurostat. In-work at-risk-of-poverty rate by type of contract — EU-SILC survey [ilc\_iw05].

When comparing empirical data from 2010 and 2018 we may notice a considerable growth of individuals at risk of poverty among those employed temporarily namely from 13.3% in 2010 to 16.2% eight years later. Thus, the dynamics of threat of belonging to the

category of the working poor is definitely higher — a fact proved by statistical data — if we take into consideration the level of employment stability.

Additionally, empirical data also prove that a crucial determinant influencing the level of poverty risk among the working individuals is whether they work full or part time. Those working part-time experience the phenomenon of poverty risk in connection with their job twice more frequently than individuals working full-time — this is true both for accumulative statistical data for the European Union and separately for Poland. However, there is one substantial difference: while in the period between 2010 and 2018 in the territory of the EU, an increase in the scale of this phenomenon was observed both among those employed full- and part-time in Poland the scale of this problem was reduced (Table 4).

**Table 4. Full- and part-time employment in relation to the risk of poverty among working individuals in the EU territory and in Poland (comparison of the year 2010 to 2018 in %)**

| Working hours     | Risk of poverty |      |             |        |      |             |
|-------------------|-----------------|------|-------------|--------|------|-------------|
|                   | European Union  |      |             | Poland |      |             |
|                   | 2010            | 2018 | Change in % | 2010   | 2018 | Change in % |
| Working part-time | 12.5            | 15.2 | +21.6       | 20.6   | 19.0 | -7.8        |
| Working full-time | 7.1             | 7.4  | +4.2        | 10.5   | 8.8  | -16.2       |

Source: Eurostat. In-work at-risk-of-poverty rate by full-/part-time work — EU-SILC survey [ilc\_iw07].

One of the key factors affecting pauperisation of the professionally active individuals is the fact that they perform their work part time and in a wider perspective — in non-standard forms of employment. It turns out that the flexibility of employment form is closely connected with the income marginalisation of an individual. Thus, we may propose a theory that the longer an individual functions on the margin of the labour market and lacks anchoring in the form of a regular work contract (e.g., is employed only for a definite period of time) the larger is the risk of poverty for such employees. Widespread exploitation of flexible forms of employment on one hand leads to wider range of possibilities of obtaining income but on the other it influences the obtained financial gratification negatively. As stated by Rafał Drozdowski, the term “flexible labour market” should nowadays be understood as definitely more liberal but not social conditions of employment — which only deepens and petrifies the inequalities between the representatives of the supply party (Drozdowski, 2002, pp. 106–109). Similarly, Elżbieta Kryńska strongly emphasises one of the basic negative features of flexible employment (e.g., civil law contracts, temporary jobs, job-sharing, part-time jobs and telework and others): from the perspective of an employee as these are usually badly paid positions (Kryńska, 2001, p. 113).

The literature on the subject provides a series of arguments stressing the advantages of flexible forms of employment. For instance, Jules Gazon emphasises that “flexibility offered to companies by the possibility to resort to definite time and temporary employment may allow these employees to enter the labour market frequently constituting a transition stage before permanent employment” (2008, p. 68). Nevertheless — a fact emphasised also by the same author — wide possibilities of flexible employment of personnel may lead to the creation of a labour market “characterised by two speeds, in which the *insiders* frequently remain under the protection of the trade unions and benefit from high level of security and career opportunities while the *outsiders* are employed on the basis of insecure contracts” (Gazon, 2008, p. 68). Lack of stability in the labour market is also the subject of analyses by Polish researchers who emphasize the problem of social marginalization of temporary workers (Urbaniak, 2014, p. 16).

A dichotomous division into winners and losers is beginning to consolidate in the labour market. Winners are employed in the central sector which offers “relatively high salaries, favourable working conditions (...) stability of employment and protection of previously obtained employees' rights” (Kozek, 2014, p. 116). On the other hand, the peripheral market “offers badly paid positions, unstable, requiring more effort or intensity and offering small chances of promotion” (Kozek, 2014, p. 116).

Moreover, not only do individuals employed within the frames of flexible forms of employment obtain lower remuneration, but they also “are to a greater extent at risk of suffering the consequences of an economic crisis than the permanently employed personnel of companies” (Muster, 2012, p. 41). Such individuals — in case of an economic downturn — will lose their jobs first due to low stability of their employment and low level of trade unions protection. The percentage of employees at risk of poverty is also clearly correlated with their seniority. For instance, among individuals with seniority shorter than one year, the percentage of those at risk of pauperisation in the EU labour market reached the level of 16.8% in 2018, while for employees with seniority longer than one year the same value was nearly twice lower and reached the level of 8.8%. For the employed in Polish labour market with seniority below and above one year, values of these indicators were similar with one difference — while in the EU states an increase of poverty risk indicators was observed, in Poland a reduction of the scale of this problem was recorded (Table 5).

**Table 5. Work seniority versus risk of poverty among the employed citizens of the EU and in Poland (comparison of the year 2010 to 2018 in %)**

| Work seniority   | Risk of poverty |      |             |        |      |             |
|------------------|-----------------|------|-------------|--------|------|-------------|
|                  | European Union  |      |             | Poland |      |             |
|                  | 2010            | 2018 | Change in % | 2010   | 2018 | Change in % |
| Less than a year | 14.8            | 16.8 | +13.5       | 17.4   | 15.8 | -9.2        |
| At least a year  | 7.9             | 8.8  | +11.4       | 9.5    | 9.3  | -2.1        |

Source: Eurostat. In-work at-risk-of-poverty rate by months worked — EU-SILC survey [ilc\_iw06].<sup>4</sup>

<sup>4</sup> On EU-SILC: see: EU-SILC, 2003.

The criterion of work seniority is naturally closely connected with the age of the employed. Thus, we can conclude with a sound degree of probability that individuals with a short period of seniority are mostly young people entering the space of the labour market and commencing their professional careers.

Another factor with considerable influence on the problem of pauperisation of the employed is connected with the size of the household. Poverty risk indicators for employed individuals differ depending on whether these individuals belong to households with or without children (Table 6).

**Table 6. Type of household versus poverty risk among the employed in the EU and in Poland (comparison of the year 2010 to 2018 in %)**

| Type of household          | Risk of poverty |      |             |        |      |             |
|----------------------------|-----------------|------|-------------|--------|------|-------------|
|                            | European Union  |      |             | Poland |      |             |
|                            | 2010            | 2018 | Change in % | 2010   | 2018 | Change in % |
| Household without children | 6.2             | 7.8  | +25.8       | 8.2    | 8.3  | +1.2        |
| Household with children    | 10.5            | 10.8 | +2.9        | 13.9   | 10.3 | -25.9       |

Source: Eurostat. In-work at-risk-of-poverty rate by household type — EU-SILC survey [ilc\_iw02].

An analysis of the empirical data suggests that in the European Union territory, households without children in which at least one individual obtains income from employment are at smaller risk of pauperisation in comparison with households with children. In case of childless households, the percentage of those at risk of poverty in the EU labour market reached the level of 7.8%, whereas in case of households with children this percentage grows to 10.8%. For Poland, these indicators amounted to, respectively: 8.3% and 10.3%.

At the same time, it should be taken into account that when determining the problem of working people pauperisation, the total disposable income of all household members, including social transfers, is considered. Reducing the problem of the risk of poverty in Poland among families with children in recent years can be explained, among others, by the large social programs, incl. 500+, whose beneficiaries are families with children.

The final analysed variable related to the issue of risk of poverty among the employed is work intensity of the household — Table 7. As stated in the literature on the subject the intensity of work is measured as “the relation of the number of months which all members of the household worked in a given year to the total amount of months during which they could work. In this interpretation, both part-time work and working for only some period of the year will reduce work intensity. Work intensity is evaluated within the scale from 0 to 1. The value 0 signifies that no individual of working age belonging to the given household worked in the analysed period while value 1 signifies that all individuals worked full time throughout the whole analysed period” (Siergiejczuk, 2018, p. 20). In compliance with the methodology assumptions of EU-SILC, five categories

of work intensity of a household have been used: very high (0.85–1.0), high (0.55–0.85), medium (0.45–0.55), low (0.2–0.45) and very low (0.0–0.2).

**Table 7. Level of work intensity of the household versus risk poverty of the employed in the EU and in Poland (comparison of the year 2010 to 2018 in %)**

| Level of work intensity of the household | Risk of poverty |         |             |         |         |             |
|--|-----------------|---------|-------------|---------|---------|-------------|
|  | European Union  |         |             | Poland  |         |             |
|  | 2010            | 2018    | Change in % | 2010    | 2018    | Change in % |
| 0.85–1 (very high)                       | 4.4             | 5.1     | +15.9       | 7.1     | 6.4     | –9.9        |
| 0.55–0.85 (high)                         | 8.7             | 10.2    | +17.2       | 13.7    | 10.3    | –24.8       |
| 0.45–0.55 (medium)                       | 18.7            | 23.0    | +23.0       | 20.2    | 18.3    | –9.4        |
| 0.2–0.45 (low)                           | 33.5            | 37.0    | +10.4       | 38.7    | 36.5    | –5.7        |
| 0.0–0.2 (very low)                       | no data         | no data | no data     | no data | no data | no data     |

Source: Eurostat. In-work at-risk-of-poverty rate by work intensity of the household (data for individuals aged 18–59) — EU-SILC survey [ilc\_iw03].

The conducted analysis of the gathered empirical material clearly proves the existence of dependency between the level of work intensity of the household and potential risk of poverty. In households characterised by very high work intensity the factor of poverty risk in 2018 for all the EU states equalled 5.1%. In terms of comparison, in Poland, the same factor reached the level of 6.4%. Subsequently, the value of the risk factor clearly rises with decreasing work intensity, both when observing the average for the EU states and for Poland.

### *Additional research proposal*

The Eurostat research allows for the performance of international comparisons. However — a fact that needs emphasising — these data are typically quantitative in their nature and refer to the scale of the phenomenon, also presenting its statistical dimension. They inform us “how many” individuals belong to the category of the working poor and define their basic social and demographic characteristics. Yet, these analyses do not take into consideration the issues related to the problem of standard of living or working conditions of these individuals. Obtaining answer to the question regarding the motives for providing work frequently in several places to be able to “make ends meet” is definitely worth the effort. Which factors determine professional activity of these employed? In-depth research and analysis of the induced materials both of quantitative and qualitative nature would definitely enhance obtaining answers to the questions structured in this manner.

The proposal of research into the issue of the working poor — in terms of methodology issues — could be connected with the concept of methodological triangulation. This signifies application of various methods of gathering empirical material, thus guaranteeing a comprehensive nature of the gathered empirical material with smaller risk of mistakes. On one hand, performing qualitative research could be recommended — these would include, for instance, representative studies allowing for the performance of an analysis at the national level. In this case, standardised survey or interview questionnaires might be used. The module of quantitative nature could be extended with qualitative analyses. These could include more in-depth interviews with representatives of the professions which are particularly threatened by pauperisation. Apart from the resulting materials, one could also recommend the analysis of already existing materials (e.g., statistical data, previous reports and others).

In order to capture the dynamics of occurring changes in the scope of the phenomenon of working poor, periodicity of these studies could also be proposed. The repetitiveness of analyses would definitely enhance capturing the influence of periodicity of changes in economy onto the scale of intensity of this phenomenon. A new dimension of poverty afflicting professionally active individuals would be the problem of pauperisation resulting from the effects of the global COVID-19 pandemics, contributing not only to the loss of jobs by part of employees but also to obtaining lower incomes by representatives of numerous professions. As it has been stressed by Julien Damon while health victims of the pandemics are predominantly the elderly, the economic victims of this situation, unprecedented in modern history, include mostly younger individuals<sup>5</sup>. Representatives of the younger generations are particularly affected by the problem of precarity or insecurity in the labour market. This is related to the fact that these individuals — if they are professionally active — frequently work not on the basis of regular contract of employment, but of other atypical forms of employment.

### *Summary and conclusions*

A disturbing phenomenon in contemporary European labour market is the increase of the percentage of professionally active individuals facing the risk of income marginalisation and in consequence, poverty. In recent years, the largest growth of this phenomenon was observed in Bulgaria, Spain, Luxembourg, Germany, Hungary and Italy. Thus, we may conclude that the increase in the scale of this phenomenon concerns countries strongly diversified in terms of their economic growth indicators. However, in Poland, in the period between 2010 and 2018, a decline in the occurrence of this phenomenon was registered. During the analysis of the issue of pauperisation of the employed in the contemporary labour market, it is difficult to pinpoint one key factor determining belonging to the category of working individuals at risk of poverty. Lack of homogeneity

---

<sup>5</sup> See: (<https://wydarzenia.interia.pl/raporty/raport-koronawirus-chiny/aktualnosci/news-pan-demia-koronawirusa-a-ubostwo-prof-julien-damon-ofiarami-e,nId,4788024>).

among individuals classified within this category is often emphasised in the literature on the subject: "Working poor do not constitute a homogenous group and particular individuals differ from one another considerably. Their common feature, however, is the instrumental nature of performed work and its precarity" (Kalinowski & Łuczka, 2015, p. 113). Nevertheless, statistical analyses conducted on the basis of EU-SILC survey allow for pinpointing several variables clearly increasing the probability of occurrence of this problem among professionally active individuals — both in the space of the European labour market and in direct reference to Poland. These factors are frequently connected with, for instance, a low level of formal education of an employee may be related to long-term performance of work on the basis of flexible forms of employment, which, in turn will imply the issue of long-term income marginalisation. Moreover, individuals employed within flexible forms of employment are at greater risk of losing their jobs or reduction of obtained income in case of an economic crisis.

Other factors clearly connected with the problem of pauperisation of professionally active individuals are correlated with their age and seniority — the problem of poverty touches mostly younger individuals with short period of professional experience. Moreover, as shown by the performed analysis, this problem affects individuals living in households with children and also, more frequently with low indicators of work intensity (compare also: Muster, 2016). M. Leszczyńska adds that income poverty affects individuals residing in the countryside and small towns to a greater extent (2007, p. 103). Naturally, the economic standing also influences the level of incomes of households. In the period of crisis companies apply the policy of cost reduction resulting not only in growing unemployment rate but also real decline of employees' remuneration (compare Nawrot, 2009, p. 83; Adamowicz et al., 2017, p. 16).

Progressing deindustrialisation, development of sector of services and particularly the increase in the number of workplaces in the sector of badly paid services (e.g., fast food restaurants, trade, security services, cleaning services etc.) all constitute factors of crucial importance enhancing pauperisation of those who perform this type of badly paid jobs. Currently, the problem of pauperisation of the employed concerns mostly these individuals who are professionally connected with the sector of services and particularly the type of services for which high qualifications are not required. A further increase in the percentage of individuals classified as working poor may be predicted — in the future also in the Polish labour market due to "increasing differentiation in the scope of salaries and also low level of qualifications of a considerable group of employees" (Goleński, 2015, p. 20). As observed by E. Kuźmicz: "Taking into consideration the probable growth of the services sector in Polish economy and the fact that it is not the sector with high salaries (at least certain areas of this sector which usually employ individuals with low qualifications) it is highly likely that in the future the percentage of working poor shall be growing" (Kuźmicz, 2011, pp. 47–48).

Simultaneously, it needs to be strongly emphasised that the problem of pauperisation also affects — although to a definitely smaller extent — well-educated employees belonging to the category of white-collar workers. In the state-of-the-art, even a special

term “officeriate” appears describing well educated employees who perform office and administrative work for low salaries frequently no higher than the level of the national minimum salary (compare: Kapiszewski, 2013; Szaban, 2013). More attention should be devoted to the problem of pauperisation of the employed, especially taking into consideration the deficit of studies in this area. A series of question arises — particularly in the context of changes occurring in the labour market — questions, answers to which, could be provided by properly conducted research. The key question concerns the motives of performing work by individuals obtaining low financial gratification — sometimes at the level similar to potential social transfers in case of lack of professional activity. Further questions are related to the strategy of dealing with the difficult material situation.

Currently, we are observing an advancing division in the labour market — if we want to apply the sport terminology here — the division into “winners” and “losers”. Not only does this division result not only from considerable differences in obtained incomes but it also stems from different opportunities for professional development or achieving relevant job security. Certainly, working individuals with high incomes and stable situation in the labour market might be classified as “winners” when discussing the employed. This group of employees is provided with opportunities of developing their qualifications, they are employed by companies located in the so-called primary labour market. On the other hand, not only do “losers” in the labour market have an unstable workplace, but they also obtain low financial gratification, have limited opportunities of professional development and they are employed by companies belonging to the secondary labour market. The problem of income marginalisation is very often accompanied by lack of trade union protection. A longer period of functioning of an individual in the outskirts of the labour market connected with performance of badly paid jobs may contribute to the intensification of income marginalisation of such an individual.

The consequences of pauperisation of professionally active individuals should be analysed at several layers. Low financial gratification for performed work which frequently places such individual and their family below the poverty threshold evokes frustration. This shall in turn lead to social discontentment, increase of support for populist groups, xenophobic attitudes, intolerance and aggression directed at migrants and representatives of minorities. Moreover, in the economic dimension we may notice the problem of young generation struggling to become independent of their parents due to low incomes and insecure jobs and consequently, problems with purchasing their own flat (compare: Budnik, 2019, pp. 160–161). Lack of effects of the performed work in the form of improvement of the standard of living may also lead to deactivation, resignation from work and further consolidation of passive attitudes focused on benefiting from social transfers.



## References

- Adamowicz, M., Miklaszewska, W., Adamowicz, T. (2017). Światowy kryzys finansowy i działania naprawcze wobec gospodarki polskiej, *Polityki Europejskie, Finanse i Marketing*, 17(66), 5–24.
- Arora, V. S., Karanikolos, M., Clair, A., Reeves, A., Stuckler, D., McKee, M. (2015). Data Resource Profile: The European Union Statistics on Income and Living Conditions (EU-SILC), *International Journal of Epidemiology*, 44(2), 451–461.
- Budnik, M. (2019). *Socjologia pracy w zarysie*. Wydawnictwo Difin SA.
- Collins Cobuild English Language Dictionary* (1990). Collins.
- Crettaz, E. (2013). A state-of-the-art review of working poverty in advanced economies: theoretical models, measurement issues and risk groups, *Journal of European Social Policy*, 23(4), 347–362.
- Cymbranowicz, K. (2017). Analiza i ocena zjawiska working poor w Polsce na tle Unii Europejskiej. In M. Romanowska (ed.), *Współczesne problemy ekonomii — między teorią a praktyką gospodarczą w aspekcie różnorodności*. (170–178). Polskie Towarzystwo Ekonomiczne o/Częstochowa.
- Czarzasty, J. (2020). Od stoczniovców do prekariuszy. Trzydzieści lat badań nad gospodarką dobrze zarządzoną w SGPiS/SGH. In A. Mrozowicki, J. Czarzasty (ed.), *Oswajanie niepewności. Studia społeczno-ekonomiczne nad młodymi pracownikami sprekaryzowanymi*. (73–99). Wydawnictwo Naukowe Scholar.
- Domański, H. (2007). *Struktura społeczna*. Wydawnictwo Naukowe Scholar.
- Domański, H. (2012). *Metodologia badań nad stratyfikacją społeczną*. Wydawnictwo Naukowe Scholar.
- Drozdowski, R. (2002). *Rynek pracy w Polsce. Recepcja, oczekiwania, strategie dostosowawcze*. Wydawnictwo Naukowe UAM.
- Ehrenreich, B. (2006). *Za grosze. Pracować i (nie) przeżyć*. Wydawnictwo W.A.B.
- EU-SILC, (2003). Regulation of the European Parliament No. 1177/2003, 16 July 2003 (with the modifications contained in Regulation 1553/2005) concerning Community Statistics on Income and Living Conditions (EU-SILC).
- Frieske, K. (2008). Społeczna marginalność jako koszt systemowy. In M. Jarosz (ed.), *Wykluczeni. Wymiar społeczny, materialny i etniczny*. (19–41). ISP PAN.
- Frysztański, K. (2009). *Socjologia problemów społecznych*. Wydawnictwo Naukowe Scholar.
- Gardawski, J. (ed.) (2009). *Polacy pracujący a kryzys fordyzmu*. Wydawnictwo Naukowe Scholar.
- Gazon, J. (2008). *Ani bezrobocie ani opieka społeczna. Od wyboru etycznego do ekonomicznej realizacji*. PWN.
- Góra, M. (2016). Prekaryzacja rynku pracy. In A. Górny, P. Kaczmarczyk, M. Lesińska (ed.), *Transformacje. Przewodnik po zmianach społeczno-ekonomicznych w Polsce*. Wydawnictwo Naukowe Scholar.
- Goleński, W. (2015). Pracujący biedni w Polsce — definicja, główne przyczyny, zjawiska powiązane. *Polityka Społeczna*, 2, 16–21.

- Golinowska, S. (2018). *O polskiej biedzie w latach 1990–2015. Definicje, miary i wyniki*. Wydawnictwo Naukowe Scholar.
- Greulich, A. & Dasré, A. (2017). The quality of periodic fertility measures in EUSILC. *Demographic Research*, 36(17), 525–556.
- Grotowska-Leder, J. (2018). Podejście dynamiczne w badaniach ludzi młodych z perspektywy rynku pracy — aspekty poznawcze i aplikacyjne, *Rocznik Lubuski*, 44(1), 33–53.
- GUS. (2014). *Dochody i warunki życia ludności Polski (raport z badania EU-SILC 2013)*. Warszawa.
- Hardy, J. (2010). *Nowy polski kapitalizm*. Instytut Wydawniczy Książka i Prasa.
- Kalinowski, S. (2015). Ubóstwo ludności wiejskiej o niepewnych dochodach, *Roczniki Naukowe Ekonomii Rolnictwa i Rozwoju Obszarów Wiejskich*, 102(1), 85–96.
- Kalinowski, S., Łuczka, W. (2015). Biedni pracujący w Unii Europejskiej — wybrane problemy, *Roczniki Naukowe Stowarzyszenia Ekonomistów Rolnictwa i Agrobiznesu*, 17(5), 112–117.
- Kapiszewski, J. (2013). Officeriat. W Polsce narodziła się nowa, niezamożna klasa robotnicza, *Gazeta Prawna*, 08.05.2013.
- Kiersztyn, A. (2007a). Underemployment — nowe zjawisko, czy nowy termin? *Polityka Społeczna*, 10, 17–26.
- Kiersztyn, A. (2007b). Who Works for Less? Contingent Work and Underemployment. In K. M. Słomczyński, S. T. Marquart-Pyatt (ed.), *Continuity and Change in Social Life: Structural and Psychological Adjustment in Poland*. (153–180). IFiS.
- Kiersztyn, A. (2014). Employment Instability. A Dynamic Perspective, *International Journal of Sociology*, 42(1), 6–30.
- Kiersztyn, A. (2018). Labour market precarity and political alienation. *Przegląd Socjologiczny*, 67, 35–61.
- Kiersztyn, A. (2020). Niepewność zatrudnienia młodych dorosłych: analiza sekwencji karier zawodowych, *Biuro Analiz Sejmowych*, 73–90.
- Kiersztyn, A., Słomczyński, K. M., Życzyńska-Ciołek, D. (ed.) (2017). *Rozwarstwienie społeczne: zasoby, szanse i bariery*. Wyd. IFiS PAN.
- Kozek, W., Kubisa, J., Ostrowski, P. (2005). Bliżej junk job niż working poor. Nisko kwalifikowana nisko płatna praca w usługach w Polsce. *Polityka Społeczna*, 10, 1–8.
- Kozek, W. (2014). *Rynek pracy. Perspektywa instytucjonalna*. Wydawnictwo Uniwersytetu Warszawskiego.
- Krasowska, A. (2020). Biograficzne doświadczenie pracy młodych pracowników sprekaryzowanych. In A. Mrozowicki, J. Czarzasty (ed.), *Oswajanie niepewności. Studia społeczno-ekonomiczne nad młodymi pracownikami sprekaryzowanymi*. (117–134). Wydawnictwo Naukowe Scholar.
- Kryńska, E. (2001). *Dylematy polskiego rynku pracy*. Instytut Pracy i Spraw Socjalnych.
- Kryńska, E. (2017). Ekonomiczny kontekst problemu społecznego — przypadek prekariatu, *Problemy Polityki Społecznej. Studia i Dyskusje*, 1, 13–26.
- Kubisa, J. (2014). *Bunt białych czepków. Analiza działalności związkowej pielęgniarek i położnych*. Scholar.

- Kuźmicz, E., Stasiowski, J. (2008). *Pracujący biedni. Komunikat z badań*. Centrum Badań Opinii Społecznej.
- Kuźmicz, E. (2011). Bieda pracujących, czyli working poor po polsku. In M. Popow, P. Kowzan et al. (ed.), *Oblicza biedy we współczesnej Polsce*. (37–62). Wydawnictwo Doktoranckie Koło Naukowe „Na Styku” Instytut Pedagogiki Uniwersytetu Gdańskiego.
- Leszczyńska, M. (2007). Ubóstwo dochodowe w Polsce — tendencje i uwarunkowania. In J. Klebaniuk (ed.), *Oblicza nierówności społecznych. Studia interdyscyplinarne*. (93–109). Wydawnictwo Eneteia.
- Mrozowicki, A. (2020). Badania biograficzne nad młodymi pracownikami sprekaryzowanymi: kontekst metodologiczny. In A. Mrozowicki, J. Czarzasty (ed.), *Oswajanie niepewności. Studia społeczno-ekonomiczne nad młodymi pracownikami sprekaryzowanymi*. Wydawnictwo Naukowe Scholar.
- Muster, R. (2011). Pracujący biedni na współczesnym rynku pracy — problemy definicyjne i próba analizy zjawiska, *Humanizacja Pracy*, no 5, pp. 63–79.
- Muster, R. (2012). Pracujący biedni na rynku pracy. Procesy uelastyczniania zatrudnienia a zjawisko pauperyzacji pracowników, *Studia Socjologiczne*, 3, 29–47.
- Muster, R. (2016). Pauperisation of Employees in the Domestic Labour Market, *Warsaw Forum of Economic Sociology*, 7, 1(13), 43–53.
- Nawrot, W. (2009). *Globalny kryzys finansowy XXI wieku. Przyczyny, przebieg, skutki, prognozy*. Wydawnictwo CeDeWu.
- Newman, K. S. (1999). *No Shame in My Game. The working poor in the Inner City*. Russell Sage Foundation.
- Newman, K. S. (2006). *Chutes and Ladders. Navigating the Low-Wage Labour Market*, Russell Sage Foundation and Harvard University Press.
- Newman, K. S. & Tan Chen V. (2007). *The Missing Class. Portraits of the Near Poor in America*. Beacon Press.
- Nowakowska, K. (2014). Pracują ale pozostają ubodzy. Kim są polscy pracujący ubodzy? *Gazeta Prawna*, 30.09.2014.
- Nowakowska, K. (2018). Biedni robią w biedzie. Pracownicy socjalni mają gorzej niż ich podopieczni. *Gazeta Prawna*, 12.10.2018.
- Pena-Casas, R. & Latta, M. (2004). *Working Poor in the European Union*. European Foundation for the Improvement of Living and Working Conditions. Luxemburg: Office for Official Publications of the European Communities.
- Polak, E. (2011). Problem ubóstwa a polityka kształtowania dochodów w Polsce na tle krajów Unii Europejskiej — wybrane aspekty, *Nierówności Społeczne a Wzrost Gospodarczy*, 18, 98–111.
- Polkowska, D. (2016). Feminizacja prekariatu. Polska na tle innych krajów Europy. *Annales: etyka w życiu gospodarczym*, 19(2), 31–49.
- Raczkowska, M. (2015a). Nierówności dochodowe w Polsce, *Studia i Prace Wydziału Nauk Ekonomicznych i Zarządzania*, 41(2), 345–356.

- Raczkowska, M. (2015b). Nierówności dochodowe w Polsce w relacji miasto–wieś. *Zeszyty Naukowe Szkoły Głównej Gospodarstwa Wiejskiego, Ekonomika i Organizacja Gospodarki Żywnościowej*, 112, 111–124.
- Rąb, K. & Rąb, Ł. (2015). Precariat and precarious work as negative factors affecting sustainable development, *Zeszyty Naukowe Politechniki Śląskiej*, 81, 167–174.
- Riffkin, J. (2003). *Koniec pracy. Schyłek siły roboczej na świecie i początek ery postrykowej*. Wydawnictwo Dolnośląskie.
- Shipler, D. K. (2005). *The Working Poor: Invisible in America*. Vintage Books.
- Siergiejczuk, M. (2018). *Ubóstwo i wykluczenie społeczne w Polsce i innych krajach Unii Europejskiej w latach 2008–2016*. Departament Analiz Ekonomicznych i Prognoz Ministerstwo Rodziny, Pracy i Polityki Społecznej.
- Stanaszek, A. (2004). Bieda (z)pracy, czyli o biednych pracujących we współczesnym świecie. *Kultura i Społeczeństwo*, 2, 143–169.
- Standing, G. (2014). *Prekariat. Nowa niebezpieczna klasa*. Wydawnictwo PWN.
- Standing, G. (2015). *Karta prekariatu*. Wydawnictwo PWN.
- Stepaniuk, J. (2018). Współcześni polscy nauczyciele jako biedni pracujący, *Podstawy Edukacji*, 11, 117–129.
- Suchodolska, M. (2015). Pracujący biedni: harują, ale zarabiają grosze. Jest ich w Polsce coraz więcej, *Gazeta Prawna*, 12.09.2015.
- Swartz, T. S., Weigert, K. M. (1996). *America's Working Poor*. University of Notre Dame Press.
- Szaban, J. M. (2013). *Rynek pracy w Polsce i w Unii Europejskiej*. Wydawnictwo Difin.
- Szamrej-Baran, I. (2014). Ubodzy pracujący w Polsce na tle Unii Europejskiej. *Studia i Prace Wydziału Nauk Ekonomicznych i Zarządzania*, 35, 291–304. Wydawnictwo Naukowe Uniwersytetu Szczecińskiego.
- Szczepański, M. S., Maciejewski, G., Gawron, G. (2006). Społeczne koszty polskiej transformacji. Wykluczenie społeczne, czyli lądowanie na marginesach? In E. Jurczyńska-McCluskey, M. S. Szczepański, Z. Zagała (ed.), *Równi i równiejsi. Zwycięzcy i przegrani. Dynamika różnicowań społecznych w Polsce na przełomie XX i XXI wieku*. (15–26). Wydawnictwo WSZiNS Tychy i ATH Bielsko-Biała.
- Therborn, G. (2015). *Nierówność, która zabija. Jak globalny wzrost nierówności niszczy życie milionów i jak z tym walczyć*. Wydawnictwo PWN.
- Urbaniak, B. (2014). Praca okresowa przejawem rosnącej niepewności na rynku pracy. In B. Urbaniak, P. Oleksiak, *Praca tymczasowa. Droga do kariery, czy ślepy zaulek?* (15–32). Wydawnictwo Uniwersytetu Łódzkiego.
- Wójcik-Żołądek, M. (2013). Bieda pracujących. Zjawisko working poor w Polsce, *Studia Biura Analiz Sejmowych*, 4, 159–178.
- Zabielska, J. M. (2007). *Ubóstwo a procesy marginalizacji społecznej*. Wydawnictwo KUL.
- Zelek, A. (2018). Kryzysy były, są i będą — o przesłankach kolejnego kryzysu gospodarczego, *Zeszyty Naukowe ZPSB Firma i Rynek*, 2(54), 5–19.

***Online sources***

[www.ec.europa.eu/eurostat](http://www.ec.europa.eu/eurostat)

<http://appsso.eurostat.ec.europa.eu/nui/submitViewTableAction.do>

<https://stat.gov.pl>

<http://ha.art.pl/prezentacje/39-edufactory/1655-jan-sowa--co-to-jest-prekariat.html>

<https://wydarzenia.interia.pl/raporty/raport-koronawirus-chiny/aktualnosc/news-pandemia-koronawirusa-a-ubostwo-prof-julien-damon-ofiarami-e,nId,4788024>

<https://www.bls.gov/opub/reports/working-poor/2018/home.htm>

<https://poverty.ucdavis.edu/faq/who-are-working-poor-america>

**Joanna Ratajczak**

ORCID: 0000-0002-2709-4698

Poznań University of Economics and Business, Poland<sup>1</sup>

**Marcin Bartkowiak**

ORCID: 0000-0002-1711-1060

Poznań University of Economics and Business, Poland<sup>2</sup>

*Minimum pension as the instrument  
for protecting the elderly against poverty in Poland*

*Abstract*

Poverty alleviation of the elderly is one of the purposes of the pension. Poland conducted a systemic pension reform in 1999, when the defined benefit pension formula was replaced by the defined contribution one while the minimum pension is still granted. The article puts forward the following research question: to what degree does the minimum pension in the new system contribute to limitation of male and female old age pensioners' poverty? Poverty has been operationalised as the level and depth and the assumed poverty line is an absolute one. The basis for the conclusions is the microsimulations of the benefit levels based on the real parameters of men and women born between 1974 and 1981 who will

---

<sup>1</sup> Correspondence: Uniwersytet Ekonomiczny w Poznaniu, al. Niepodległości 10, 61-875 Poznań, Polska; author's email address: joanna.ratajczak@ue.poznan.pl

<sup>2</sup> Correspondence: Uniwersytet Ekonomiczny w Poznaniu, al. Niepodległości 10, 61-875 Poznań, Polska; author's email address: marcin.bartkowiak@ue.poznan.pl

receive the pension according to the new rules. In accordance with the conducted analyses, the minimum pension in the present form mainly reduces women's poverty (both in terms of level and depth). Raising the women's retirement age by five years (thus equalising it with men's) changes this situation only to a limited extent. Shortening the waiting period to ten years at the most (instead of twenty) for women seems to be the key decision to be taken in order to prevent poverty more effectively.

**Key words:** women, men, pension system, minimum pension

## *Introduction*

Protection of the elderly against poverty is treated as a relevant objective of the welfare state and the primary goal of pension system on the macro level both by researchers (Barr & Diamond, 2010, p. 10)<sup>3</sup> and international entities such as the World Bank, OECD or ILO. Usually, the goal of protection against poverty is exclusively limited either to the first, i.e. the public, obligatory tier of the pension system (e.g. Clark et al., 2006, p. 21; Chybalski & Marcinkiewicz, 2016) or the zero (World Bank) (Holzmann, 2013, p. 11 ff.; Holzmann & Hinz, 2005, pp. 42–44) or the first (OECD) (OECD, 1998) pillar of the pension system.<sup>4</sup> The data shows that redistribution via pension benefits contributes significantly to reducing poverty among older people (OECD, 2008; Van Vliet et al., 2019). However, in countries where pension reforms were aimed at strengthening the link between contributions and benefits (especially those where DC (defined contribution) pensions were introduced), the poverty alleviation function has been reduced (Grech, 2015).

The aim of this article is to examine the role of minimum pension in alleviating old people's poverty in Poland, which is one of the countries which conducted the systemic pension reform about two decades ago. The new DC pension formula will largely lead to a significant reduction in the (relative) level of the benefit, expressed as the shrinking individual replacement rate. This may result in, firstly, in the inability to maintain the living standards as they were before one terminated the vocational activity<sup>5</sup>. Secondly, reduction in the amount of the benefit may cause a collapse into income poverty, especially for

---

<sup>3</sup> Some scholars (Chybalski, 2018a) believe that protection against poverty, aside maintaining the former living standards, constitutes an inherent element of another goal, i.e. adequacy of pension benefits.

<sup>4</sup> This seems to be a justified approach especially in the countries where the second and third pillars are voluntary or quasi-voluntary. In this context, the notion of pension as such is the main problem (Schmähl, 1998, p. 61).

<sup>5</sup> There is no agreement as for how much the individual replacement rate amount to in order should to guarantee maintaining the former living standard (however, e.g. ILO set down the minimum of the replacement rate at the level of 40% after 30 years of vesting period). This is caused, among other things, by old people's different consumption patterns who are vocationally inactive as well as changes in these patterns within the whole period of the old age. What is more, "technical" aspects also matter, e.g. the definition of the individual replacement rate.

persons with low earnings, including women<sup>6</sup>. This problem has already been discussed in the subject literature (Arza, 2015; Brimblecombe & McClanahan, 2019; Müller, 2007, p. 90). It was also the reason for adopting a gender perspective in evaluating antipoverty effects of the minimum pension in Poland. The purpose of this article is to answer the following research question: (1) to what extent does the minimum pension contribute to reducing poverty among men and women in Poland? As the right to minimum pension depends on meeting minimum retirement age and minimum vesting period<sup>7</sup> (both different for women and men), also a question about (2) consequences of those criteria modification for reducing poverty for both sexes in Poland was raised.

Analysis of the importance of minimum pension for protection against poverty encompasses its two aspects: level and depth. The level is measured by poverty rate, while depth is calculated as the poverty gap for poor people (Panek & Zwierzchowski, 2014, pp. 27–28).

In this paper, the authors have used two types of data: the statistics published or shared by the ZUS (Social Insurance Institution) as well as the results of the independently conducted microsimulations referring to benefits of people whose pensions would be derived exclusively from the so-called “new” pension system.

The present article is structured as follows: firstly, minimum pension is analysed as a tool for protecting the elderly against poverty, consecutively followed by the presentation of the construction and evolution of this instrument in Poland. Next, the simulation methods of the old age benefits are discussed, which, in turn, leads to establishment of a diagnosis concerning the importance of the minimum pension in the new pension system. Finally, conclusions are offered.

### *Minimum pension as the instrument serving protection against old people’s poverty*

The issue of old people’s poverty is a broadly discussed subject in a variety of publications. It addresses both the diagnosis of the phenomenon and the means to achieve the poverty alleviation<sup>8</sup>. It is often discussed from the perspective of the broadly understood pension systems’ adequacy (Chybalski, 2018a; Hagemeyer & Woodall, 2014; Holzmann & Guven, 2009). The literature concerning old age minimum income contains analyses of the impact exerted because of existence and construction of minimum pension on poverty

---

<sup>6</sup> In this case even a “decent” individual replacement rate may not suffice to protect against absolute poverty.

<sup>7</sup> Following the reviewer’s suggestion we use the term ‘vesting period’ as a period (of employment or insurance or service) required for obtaining the pension provision.

<sup>8</sup> Systematic data on old people’s poverty and the conducted pension reforms is delivered by the European Commission (in the annual Ageing Report compiled by the Committee of Economic Policy and the European Commission or a triannual Pension Adequacy Report produced by the Committee of Social Security and the European Commission), OECD (Pensions Outlook) or World Bank (pensions database).



or on the costs of the pension system (Atkinson et al., 2002; Dethier et al., 2011; Pérez-Salamero González et al., 2017; Smetters, 2002; with reference to Poland: Szczepański, 2015; Szybkie, 2018). Other authors focus on discussion regarding the introduction of the so-called “state pension” or guaranteed income as alternative to the existing solutions (Atkinson, 1996; Baecker, 2018; Meinhardt, 2014; von Weizsäcker, 2003)<sup>9</sup>. Also, other issues are touched upon concerning the impact of the minimum pension construction on various entities’ behaviour, including the labour market (e.g. Jiménez-Martín, 2014).

It has to be emphasised that the old age minimum income within the framework of a pension system can be accomplished in a variety of ways (Whiteford & Whitehouse, 2006, p. 84 ff.). Firstly, it may be guaranteed directly in a flat-rate pension system, as long as it amounts to more than the accepted poverty threshold (and poverty itself is confined to income poverty). In insurance-type pension systems, such benefit may be a minimum pension available under certain conditions (in particular, a minimum retirement age, a defined length of the vesting period). These conditions may be more lenient than for a pension in general, but it also may become quite the opposite (as it is in the case of Poland). Then, what is “strengthened” is the selectiveness in the insurance-type pension system. First of all, it is caused by the fact that the system *per se* does not cover all the citizens or all the earners. Secondly, not all the people covered by the system meet the eligibility criteria for obtaining the minimum pension. Insurance systems also use other solutions, e.g., subsidies to the contribution base, or including higher remunerations (especially in DB systems) in the pension calculation. Indirectly, compensatory rules or provisions (Ginn, 2004) can be used as tools for increasing the pension amount, e.g. including the periods of caring for dependants. The importance of these mechanisms for protection against poverty depends both on individual factors (such as moulding the personal and professional biographies) and on the construction of these mechanisms (length and amount of the compensation). In insurance-type systems, the survivor benefit also plays an important role, which especially in the case of women may contribute substantially to poverty reduction (OECD, 2018, pp. 233–254).

It must be stressed that accomplishment of effective protection against poverty within the public system bears particular consequences for (income) redistribution. If the guaranteed old age minimum income draws upon an insurance fund, we have to deal with the violation of the individual (mathematical) equivalence of the benefit. Such a situation, especially in the defined contribution systems, where the pension amount is directly proportional to the raised pension capital and inversely proportional to statistical life expectancy, may lead to weakening of the motivational function of work and individual prudence toward old age. Therefore, some proposals are being made for financing minimum benefits either from tax revenue, or a specific budget subsidy (e.g., in insurance-type systems) to the insurance pension system or alternatively, directly, in the form of a flat-rate pension.

---

<sup>9</sup> A broad overview of literature on the subject of basic income in the context of social provision (Szarfenberg, 2018).

**Table 1. Minimum income for the old age (EU solutions (2017))**

|    | Flat-rate pension | Contributory minimum pension | Social assistance cash benefits for older people | Social assistance cash benefits for the whole society |
|----|-------------------|------------------------------|--|---|
| BE |                   | X                            | x  |   |
| BG |                   | X                            | x  |   |
| CZ |                   |                              |  | x   |
| DK | x                 |                              | x  |   |
| DE |                   |                              | x  |   |
| EE |                   |                              | x  |   |
| IE |                   | X                            | x  |   |
| EL |                   | X                            |  |   |
| ES |                   | X                            | x  |   |
| FR |                   | X                            | x  |   |
| HR |                   | X                            |  |   |
| IT |                   | X                            | x  |   |
| CY |                   | X                            | x  |   |
| LV |                   | X                            | x  |   |
| LT |                   |                              | x  |   |
| LU |                   | X                            |  |   |
| HU |                   | X                            | x  |   |
| MT |                   | X                            | x  |   |
| NL | x                 |                              |  |   |
| AT |                   |                              | x  |   |
| PL |                   | X                            |  |   |
| PT |                   | X                            | x  |   |
| RO |                   |                              | x  |   |
| SI |                   | X                            | x  |   |
| SK |                   | X                            |  |   |
| FI | x                 |                              | x  |   |
| SE | x                 |                              | x  |   |
| UK | x                 |                              | x  |   |

Source: authors' own compilation based on (European Commission, 2018, pp. 55–58) and MISSOC database.

Protection against poverty at the old age may also be treated as a detailed element of the overall aim regarding protection of the whole population against poverty in general. Thus, such an aim may sometimes be accomplished beyond the pension system, either as a benefit directly addressed at the elderly or as a provision included in the system of social assistance for all citizens, where individual income or property value is taken into account. Such an approach has the following merits: first of all, it may consider all the incomes of old people, including the ones gained from other voluntary pension provision, vocational activity or other sources. Secondly, when determining the eligibility status of a person, the size and structure of their household is considered, with particular regard to whether or not it is a two-person household. Thirdly, the accepted poverty line is the absolute line referred to an estimated (average) basket of goods, while the level of the benefit may sometimes be adapted according to the individual needs. Fourthly, eligibility for a minimum income provision for the old age is inspected periodically and its amount is customised to the individual changing situation. Fifthly, shifting minimum benefits beyond the pension system, especially into the social assistance system, makes it possible to “consolidate” both administration outlays and expenses directed at protection against poverty. One downside may be the stigmatising character of this kind of aid and demotivation against individual prudence.

Regardless of the part of social security system in which the minimum income for the old age is generated, for the protection to remain permanent valorisation of this benefit is indispensable. Especially, there is a question about its frequency (*ad hoc* or periodical), type (amount or percentage) as well as its level (whether it will be dependent on the rate of wage growth, inflation, GDP).

Solutions regarding the minimum income at the old age in the EU countries (table 1) indicate that in most countries a minimum pension exists, often supplemented by social welfare benefits addressed exclusively at the elderly. In Poland, a solution involving a minimum pension has been functioning within the social insurance pension system. This instrument is not accompanied by social assistance solutions addressed exceptionally at old people. It might mean that the main role of protection against poverty is played by the public pension system.

### ***Minimum pension — history and construction in Poland***

While the 1954 Act introduced the notion of old age benefit as a separate provision (as opposed to the allowance on account of work inability due to old age) (Pławucka, 1991, p. 388), it was not before 1968 that the term “pension” appeared in the legislation (Pławucka, 1991, p. 397). One of the key problems regarding benefits for old people for many years after WWII was their small amount and differentiation of this amount amongst the subsequent generations of pensioners. These two phenomena resulted from abrupt changes in pension regulations. On the one hand, the changes led to modifications of the pension formula and on the other, increased the nominal levels of salary thresholds considered in benefit calculation. The new regulations, each time, did not encompass the

existing benefits, which inevitably led to establishment of the so called old and new benefit portfolio (Muszalski, 1988, p. 69; Pławucka, 1991, pp. 378–379 and 394–395; Makarzec, 2013, p. 107). Another problem referred to the benefits' valorisation. To address these problems, in 1956 a decree was issued which introduced a minimum amount of the old age allowance, and in 1968 the minimum amount of pension was established. At the same time, in 1954 the conditions for obtaining the minimum pension were changed by increasing the vesting period up to 25 years for men and 20 years for women (Muszalski, 1988, p. 68). The vesting period was considered to be identical to the period of employment; however, the term referring to the length of service was very broad, it also took into account the periods considered as employment, such as education (see: Szubert, 1987, pp. 163–165; Pławucka, 1991, p. 381).<sup>10</sup> Another condition regarded reaching the minimum retirement age, which basically amounted to 65/60, although it was possible to finalise one's vocational activity before that age by using special regulations addressed at a particular vocational group or gender. Adapting the minimum amounts of these benefits was an attempt to limit poverty among old age pensioners on the one hand, and on the other, it was supposed to indirectly replace the valorisation of the pensions paid out (Szubert, 1987, p. 174 ff.). The contentious issue was how high the minimum pension should be as well as the dynamics of changes in that amount. One prevailing view was that the level of the minimum pension should be correlated to the level of the minimum wage and be equal at least to the social minimum<sup>11</sup> for a two-person (or possibly a single person) retiree household. In the end, in the early 1980s a rule was introduced that a minimum pension should be equal to at least 90% of the minimum wage (more: Muszalski, 1992, pp. 100–111)<sup>12</sup>.

The paradigmatic reform of 1 January 1999 maintained the general corrective mechanism in the form of minimum pension. Eligibility terms were retained, i.e., reaching the minimum retirement age and presenting the required vesting period as well as their levels (65/60 and 25/20 respectively). Thus, eligibility for the minimum pension depends on meeting both requirements. Moreover, after 1 January 1999 access to pension in general was possible after reaching the statutory retirement age differentiated according to gender (and terminating the employment contract). Retaining the vesting period as the eligibility condition regarding minimum pension might be justified by a sufficiently long participation in financing a pension fund. Since 1999, however, minimum pensions have

---

<sup>10</sup> The catalogue of these periods was modified with time; later on it was transformed into non-contributory periods.

<sup>11</sup> The social minimum is an amount which allows "a minimum decent living standard" which involves expenses on livelihood costs, having and raising children and maintaining social ties (Kurowski, 2003, p. 2).

<sup>12</sup> According to Barr and Rutkowski, socialist countries avoided establishment of an official poverty line (because poverty as a phenomenon was denied for doctrinal reasons) and the level of the minimum pension was tied to either an average salary or a minimum wage. The transition to market economy, which was accompanied by a drop in the purchasing power of an average salary led to a similar decline in benefits from the pension system. On the other hand, linking the minimum pension to the minimum wage caused the level of the latter to become a strictly political issue, also because of the shrinking social function of the state. (Barr & Rutkowski, 2005, p. 139).

been subsidised from the budget, i.e., from non-contributory sources. This is done through a subsidy to an individual benefit calculated based on a new DC pension formula. So, a rule is followed according to which those who have not generated a particular amount of benefit in the course of their employment despite a multiannual vesting period are backed by the state in the form of a guaranteed minimum pension. Those who remain, i.e., those who are not eligible for a pension from the public system at all or have been insured for a shorter time than the required minimum, may have access to social assistance benefits available for the entire society. It has to be said here that the varying terms for acquisition of minimum pension for the two genders result from a similar solution regarding pension in general. One should expect equalisation of the statutory retirement age of men and women to result in the suitable change in the required minimum vesting period (for women). This was the case in the years 2013–2017 when the process of raising and equalising the retirement age for both women and men was underway and cancelled in 2017. Still, a question can be asked about the particular length (and not a different one) of the minimum vesting period enabling one to obtain a minimum pension.

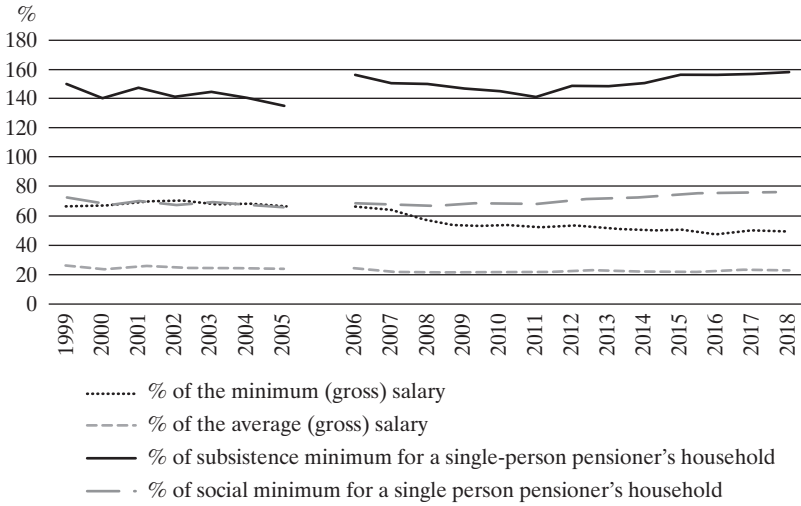
From the point of view of protection against poverty, the key issue remains to be the relation between minimum pension and various values characteristic for a) earnings received on the labour market (minimum wage and average wage in an economy), b) diagnosing poverty in the presence of absolute poverty lines (subsistence minimum and social minimum)<sup>13</sup> (figure 1). The most significant drop can be observed in the past nineteen years in relation to the minimum wage (almost thirty per cent) and the average wage (fifteen per cent)<sup>14</sup>. This means that the income of the old people who receive a minimum pension was raised much more slowly than the minimum wage for the vocationally active generations, especially after 2007. The income situation of the retirees receiving the minimum pension also improved less speedily than that of the average earners, although this situation took place mainly in the early 2000s. Considering absolute poverty lines the relation of minimum pension to these numbers grew by approx. 5% for

---

<sup>13</sup> In the European Union statistics, the relative poverty line is implemented (the threshold amounts to 60% of the national median equivalised disposable income after social transfers) to measure the at-risk-of-poverty rate. The latter, together with the severely materially deprived or living in households with exceptionally low work intensity, are used to identify people at risk of poverty or social exclusion. We refer to the absolute poverty lines which are calculated considering the basic needs' method (basket method): the subsistence minimum (extreme poverty line; determine the level of satisfying needs, below which there would be biological threat to life and mental-physical development of man and family) and social minimum (consumption pattern ensuring regeneration of vital powers, having and raising offspring and maintaining social bonds) (Deniszczuk et al., 2007, see: Wóycicka, 2009). Because the subsistence minimum is the lowest absolute poverty threshold, in order to assess needs in Poland we used it in the further simulations.

<sup>14</sup> During the calculations gross values of both wages (minimum and average) and minimum pension were considered. Net relations would have given a different outcome due to the fact that persons who receive a pension (and do not earn a wage) do not pay contributions toward social insurance; they only pay for health insurance. Moreover, our state uses a progressive tax scale.

both lines<sup>15</sup>. It can be said that the level of the minimum pension is substantially above the minimum enabling biological survival and amounts to approx. 80% of the minimum required to participate in an ordinary social life. Therefore, the level of minimum pension basically guarantees protection against the so-called primary poverty and to a large extent against the so-called secondary poverty.



**Fig. 1. Relation of the minimum pension to the minimum and average wage, subsistence and social minimum between 1999 and 2018\***

\* Since 2006, a modified application of the basic needs' method for calculation of the subsistence and social minimum has been used; because of that the data till 2005 and after are not fully comparable (see Deniszczyk et al., 2006).

Source: authors' own compilation based on data from IPISS (Institute of Labour and Social Studies) and GUS (Statistics Poland).

### *The importance of minimum pension for protection of Polish male and female pensioners against poverty*

The analysis of the significance of minimum pension in Poland was an element of comparative studies conducted on the basis of EUROMOD microsimulation model<sup>16</sup> (Figari et al., 2011). As opposed to the model used in in this paper, the conducted analyses

<sup>15</sup> A poverty line was assumed for a single-pensioner household. Due to the fact that these lines are published as net values, the minimum pension was also considered as a net value (by subtracting the contributions toward health insurance and tax revenue).

<sup>16</sup> A micro-simulation tax and benefit model for the EU countries which enables a comparative analysis of the consequences of changes in the fiscal system and social benefits for the income levels and behaviour patterns on the population's labour market.

are characterised by a static approach and with an assumed a relative poverty threshold. F. Figari, M. Matsaganis, H. Sutherland also take the disposable income of a household into account while considering its structure (without a gender division), in this article, however, the individual gross income from the public pension system. K. Hagemeyer cites calculations referring to the minimum vesting period of service for men and women who obtain a minimum wage (born 1958–1994) required qualify for a minimum pension (Hagemeyer, 2018). On the other hand, A. Chłoń-Domińczak and P. Strzelecki (Chłoń-Domińczak & Strzelecki, 2013) studied — based on microsimulations — the percentage of the future male and female retirees would become eligible for a minimum pension, considering two variants of the minimum benefit valorisation. The common element of the analyses carried out by A. Chłoń-Domińczak and P. Strzelecki and the ones which this work is based on is the dynamic character of the research while the differences refer to the assumptions taken for the simulations<sup>17</sup> and the assumed poverty threshold.

In the course of study of retirees' poverty in Poland, a decision was made to focus on income poverty and the absolute poverty line was assumed, being understood as an existence minimum for a single-person household. Due to the fact that the available data presented gross values, it was decided to calculate the poverty line in gross terms as well. For the coming years, the poverty line valorisation was assumed based on the inflation level. Poverty was operationalised in terms of its level and depth. The level is measured by poverty rate, while the depth is calculated as the poverty gap for poor people (Panek & Zwierzchowski, 2014, pp. 27–28).

The basis for the analysis is the existing data as well as the research findings based on original model and exploiting microsimulations. Microsimulation is a computational tool for modelling socio-demographic process in order to gain insights into life course transitions and to make projections.

Two important features distinguish microsimulation from other models. First, the unit of analysis is the individual. Second, the sequences of events that individuals experience over time are the result of stochastic experiments with predetermined probabilistic rules. Transitions between states are typically generated using computer algorithms and techniques also known as Monte Carlo methods (Zaghenni, 2015, pp. 343–346). In other words, microsimulation mimics demographic processes on individual members of a population. The proposed model assumed the generation of as many as 100 K model biographies of people who entered the labour market in 1999 and were 18–25 years of age<sup>18</sup>. Age and gender are the random variables but its distribution is in accordance with

---

<sup>17</sup> A. Chłoń-Domińczak and P. Strzelecki based their work on the data referring to the vesting period and salaries paid to female pensioners aged 55–59 and male pensioners aged 60–64 in 2008. The data also varied in terms of macroeconomic assumptions and further projected increase in life expectancy.

<sup>18</sup> Despite this, the results concerning men's poverty, considering the relatively low poverty threshold i.e., the subsistence minimum, they are still quite unstable. It means that their interpretation requires caution, and the conclusions might be erroneous. Female pensioners' situation is different as the number of women who receive benefits below subsistence minimum is much higher.

the actual structure of age and gender in 1999 established on the basis of the GUS data (Statistics Poland, 2019). All the relevant events which mattered for the future pension provision such as employment, becoming self-employed, maternity leaves, caretaking leaves, long-term care, marriages and deaths were also randomly generated based on their probability identified on the basis of the genuine data from years 1999–2017 or shorter periods (if the data for other years was unavailable)<sup>19</sup> and forecasts published by GUS, ZUS (Social Insurance Institution) and the OECD. When it comes to deaths, future life expectancy tables were generated on the basis of the Lee-Carter model (Lee & Carter, 1992), which were based on demographic data from the years 1958–2018 downloaded from the Human Mortality Database. The indicators for employment, increase in salaries and inflation were accepted according to *The 2018 Ageing Report Underlying Assumptions & Projection Methodologies* (European Commission, 2017, pp. 80, 92, 204). Based on the indicators mentioned above valorisation was also estimated for individual accounts, sub-accounts<sup>20</sup>, minimum pensions<sup>21</sup>, paid out benefits and the contribution base for the non-earning period. The legal status was established for December 2018.

Analysis of the existing data shows that both level and depth of poverty are higher in the so-called new pension system than in the old one (Tab. 2).<sup>22</sup> These phenomena occur in a much stronger manner amongst the newly granted pensions (Tab. 3): both the poverty rate and poverty gap of the poor people are higher in this case<sup>23</sup>. Moreover, in 2018 they occurred much more intensely than six years earlier. Poverty mostly affects women who receive their pension from the so-called new pension system, although poverty among male pensioners benefitting from the “new” system is also growing substantially. This situation is caused by the changes in the pension system especially application of the DC formula on the one hand and by the vocational and non-vocational biography records, partly (primarily for benefits obtained from the new system) moulded during the years after the period of political and economic transformation. Higher level of poverty among women may also result from insufficiently long vesting period to acquire a minimum pension. Average number of years of insurance for people who were granted pension

---

<sup>19</sup> In the case of gaps, the data was supplemented through assuming as follows: for the years before the year in which the data existed — the indicator level from the first available year; for the years after the last year in which genuine data was accessible — the indicator level from the last available year.

<sup>20</sup> In the simulation a division of the contribution was assumed between an individual account and an individual sub-account at ZUS. More on the subject: ([anonimizacja]).

<sup>21</sup> For which valorisation was assumed as identical with all the old age and disability benefits i.e., the inflation rate raised by 20% of the real increase in salaries.

<sup>22</sup> The timespan of the presented data is dictated by two premises. Firstly, pensions from the “new” pension system have been paid out since 2009. Secondly, the data disclosed by ZUS, divided into “old” and “new” pension systems, encompass just two observations: the years 2012 and 2018.

<sup>23</sup> Due to the fact that the data regarding the level of benefits is presented in brackets which do not “overlap” with the poverty line, the poverty rate is calculated as a percentage of people whose pensions are included in the bracket encompassing the poverty threshold and below it. The poverty gap is calculated according to the central values in brackets.



according to the so-called old system in 2012 was quite similar for both men and women (and amounted to 33.4 years and 34.7 years respectively) (Social Insurance Institution, 2013, p. 33). In 2014, this period was almost five years longer for women (and amounted to 37.5 years; Social Insurance Institution, 2015, p. 33)<sup>24</sup>. Considering the range of poverty, it can be asserted that distribution of employment period is probably more symmetrical for women than for men.

**Table 2. Old age pensioners' poverty in Poland divided according to the so called "old" and "new" pension system and gender in 2012 and 2018 — pensions paid out**

| Poverty rate (%)                  |            |       |            |       |
|-----------------------------------|------------|-------|------------|-------|
|                                   | old system |       | new system |       |
|                                   | men        | women | men        | Women |
| 2012                              | 0          | 0.1   | n. o.      | 0.3   |
| 2018                              | 0          | 0     | 1.3        | 3.2   |
| Income gap of poor pensioners (%) |            |       |            |       |
|                                   | old system |       | new system |       |
|                                   | men        | women | men        | Women |
| 2012                              | 0          | 20.8  | n. o.      | 5.3   |
| 2018                              | 0          | 0     | 26.4       | 24.1  |

n. o. — the phenomenon does not occur

Source: authors' own calculations based on the ZUS data.

**Table 3. Old age pensioners' poverty in Poland divided according to the so called "old" and "new" pension system and gender in 2012 and 2018 — pensions granted**

| Poverty rate (%)                  |            |       |            |       |
|-----------------------------------|------------|-------|------------|-------|
|                                   | old system |       | new system |       |
|                                   | men        | women | men        | women |
| 2012                              | 0.4        | 0.9   | n. o.      | 4.0   |
| 2018                              | 0          | 0.4   | 5.3        | 7.9   |
| Income gap of poor pensioners (%) |            |       |            |       |
|                                   | old system |       | new system |       |
|                                   | men        | women | men        | women |
| 2012                              | n.d.       | n.d.  | n. o.      | 10.1  |
| 2018                              | n. o.      | 36.6  | 34.9       | 28.1  |

n. o. — the phenomenon does not occur

n.d. — there is no data available

Source: authors' own calculations based on the ZUS data.

<sup>24</sup> In 2013, the process of raising the retirement age for women was initiated. Data for 2014 is the most recent available information about the vesting period of retirees who were granted pension in that year.

In the light of the above information, a question arises concerning the forecasts for the phenomenon of poverty in the future. They will be based on the simulation outcomes for individuals who have become eligible for a pension solely in the new pension system. The values are calculated for single-person households.

**Table 4. Range and depth of poverty for pensioners born 1974–1981 depending on the minimum retirement age and the length of vesting period required to obtain minimum pension rights**

| Poverty rate |                    |               |               |         |         |        |
|--------------|--------------------|---------------|---------------|---------|---------|--------|
|              | No minimum pension | IP = 25       | IP = 20       | IP = 15 | IP = 10 | IP = 5 |
| M 65         | 1.87%              | <b>1.59%</b>  | 1.89%         | 2.25%   | 1.82%   | 1.21%  |
| F 60         | 16.96%             | 10.83%        | <b>9.51%</b>  | 9.15%   | 7.37%   | 4.83%  |
| F 65         | 10.83%             | 7.11%         | 7.19%         | 8.56%   | 7.06%   | 4.77%  |
| Poverty gap  |                    |               |               |         |         |        |
|              | No minimum pension | IP = 25       | IP = 20       | IP = 15 | IP = 10 | IP = 5 |
| M 65         | 62.60%             | <b>62.47%</b> | 57.47%        | 53.11%  | 37.76%  | 19.41% |
| F 60         | 67.60%             | 67.38%        | <b>56.44%</b> | 41.15%  | 26.97%  | 11.89% |
| F 65         | 67.04%             | 69.43%        | 58.27%        | 47.45%  | 32.33%  | 15.48% |

M – males

F – females

IP – vesting period required to obtain minimum pension

Source: original compilation based on the outcomes of simulations.

If one considers the situation of two persons who will acquire their pensions exclusively in the new pension system and retirement age will remain as it is at present (60/65) the same as the terms for pension eligibility (20/25 insurance years), women's poverty rate will be almost five times higher than men's (table 4). Parallel to that, the median pensions of men and women will be similarly lower (ca. 60%) than the subsistence minimum.

Simulation outcomes suggest that the key role in limiting women's poverty is played by the minimum pension. The lack of a minimum benefit would lead to a rise in poverty rate of 80% for this group and would result in 17 out of 100 women receiving a pension which is insufficient for biological survival. The lack of minimum pension also exacerbates poverty depth by ca. 20%: the difference between the median benefit from the public system for poor women and the poverty line increases up to ca. 70%.

Due to the above one should ask whether and how mitigation of eligibility terms (by changing the required vesting period) may affect the poverty range and depth for this group. Simulation outcomes indicate that in the case of females it is a significant reduction of the vesting period that significantly contributes to limiting the elderly women's poverty. A decrease to 15 years in the vesting period results in a drop of less than 4%; should the

vesting period be halved, the poverty rate will decrease by 22%, while the reduction of the required vesting period to just 5 years will bring about a drop of 50% in poverty rate. One should add here that as the requirement regarding the qualifying years of employment is lowered, the poverty gap is also diminished: for five-year intervals, the difference between the median income of impoverished female retirees and the subsistence minimum was approx. 20% lower and fluctuated around 10% when the vesting period dropped to 5 years. The significance of a minimum pension and the terms for granting it for poverty rate regarding men is much smaller; it has to be stressed however, that alike women's, men's vesting period reduced to just 5 years generates an abrupt drop in the poverty rate — by approx. 20%. This looks very much the same in the case of poverty gap: when the vesting period amounts to 5 years, the indicator diminishes by approx. 40 percentage points<sup>25</sup>.

Minimum retirement age is a vital building block of a pension system. Its significance is analysed from various points of view (Chybalski, 2018b). It is argued very often that equalising the statutory retirement age for men and women is crucial for reduction of poverty feminisation in the future (Jablonowski & Müller, 2013, p. 74 ff.). In the context of discussion and changes introduced to the minimum retirement age, most experts share the opinion that there is an urgent need to increase the genuine retirement age (Bielecki et al., 2017). The factor which immensely affects its actual level is the statutory retirement age (Bielawska, 2019; Sierdzińska-Ruzik, 2018). This is the reason why one of the goals of the simulations was to put forward a diagnosis concerning the way in which equalisation of the minimum retirement age regarding gender may affect both the poverty rate and gap of the future female retirees.

Raising the minimum retirement age leads to a reduction in the percentage of impoverished pension beneficiaries by approx. one quarter — every fourteenth (and not every eleventh) woman receives a pension which is below the subsistence minimum. The poverty gap would remain stable, which would mean that impoverished retirees are as penniless as they could be if their vocational activity were terminated earlier. When interpreting data, one has to take it into account that a five-year higher minimum retirement age is not synonymous to a five-year longer vesting period (and especially, the contributory period)<sup>26</sup>. Poverty reduction caused by the higher minimum retirement age is also affected by the fact that the simulation took into consideration the possibility for pensioners to select a family pension after the spouse's death instead of the individual pension. Due to the fact that men's mortality becomes higher with age, a higher retirement age for women may mean a larger number of female pensioners choosing a more profitable survivor benefit.

---

<sup>25</sup> Results for men should, as it has already been said, be treated very carefully due to a low number of poor male pensioners in the group of 100K simulations.

<sup>26</sup> It should be stressed that vocational biography simulations were based on the authentic data (up to 2018) and therefore it was not assumed that raising the minimum retirement age would always involve lengthening the (full-time) employment period.

In the context of the above discussion a question should also be asked how a simultaneous increase in statutory retirement age and the required vesting period for a minimum pension could affect old women's poverty. The conducted simulations indicate that a simultaneous increase of five years in both factors does not cause poverty rate to go down while raising (by 10 percentage points) its severity at the same time. Along with lowering the minimum vesting period and maintaining the condition of female retirement age as 65 poverty rate diminishes but its drop is much slower than for a lower retirement age. A substantial reduction of the percentage of impoverished female retirees takes place when vesting period amounts to five years, thus reaching the same level as for a minimum retirement age of 60. What is quite striking is that a higher statutory retirement age for women increases poverty gap and this is for all the options concerning the indispensable vesting period in order to obtain minimum pension rights.

### *Conclusions*

The research seems to corroborate scholars' findings to date which point out future increase in poverty, especially among women. Detailed results vary depending on the acquired research method and assumptions. The simulations conducted for the sake of the article at hand are characterized by the fact that vocational biographies were formed on the basis of authentic data and not hypothetical scenarios and the assumed poverty threshold is the amount which enables biological survival.

Research shows that every eleventh woman receiving pension from the new system will receive a public pension below the minimum subsistence level. The increase in poverty (both in terms of its level and depth) seems to question the essential goal of the (public) pension system which is protection against this very phenomenon.

Minimum pension, granted under varying conditions between genders (65/60 years of age and the vesting period of 25/20 years) is an instrument which reduces poverty to a various degree for men and women. The study demonstrates that it contributes to a much larger degree to reducing poverty among women than men, both from the point of view of its level and its depth. What is more, raising the statutory retirement age and the conditions for obtaining a minimum pension right reduces women's poverty to a much lesser extent. This means that the period of additional five years in employment is only a potential earning period and in fact the work is done to a limited extent, just as the activities credited by the pension system (e.g., care<sup>27</sup>).

One solution within the (public) pension system could be mitigation of the terms for acquiring minimum pension rights, especially with respect to women. In their case it would be absolutely essential to reduce the required vesting period down to 10 years at the most, which would enable poverty reduction by more than one fifth. What is more, a drop in poverty rate is always accompanied by easing down on its severity.

---

<sup>27</sup> Caretaking in the case of elderly women usually comes down to looking after other people's children (often performed on the informal market) or taking care of older people who are barely 'acknowledged' by the pension system.

Simulation outcomes suggest that pension distribution in the case of females will oscillate between the minimum benefit and slightly above the minimum. This means that the system, which is an insurance one, which guarantees individual equivalence of benefits, will in practice evolve towards a flat-rate pension system oscillating around a minimum pension. One might ask here about the consequences of such a situation. They can be analysed, first of all, in the context of the pension system itself, including the costs of guaranteed minimum pension within the public system, but also the importance of other parts of the pension system in delivering a (desired) pension amount. Secondly, there is the issue concerning the growing number of ageing people who will be forced to use the financial (and non-financial) benefits guaranteed within social assistance as they will not meet the criteria for minimum pension entitlement and their individual benefits will be lower than the statutory poverty line<sup>28</sup>. Thirdly, if the vocational biographies, especially women's, do not guarantee the "earned" individual benefit above the minimum pension, a question arises about the motivation to do a legal, contribution-generating job in the labour market (an economically rational individual does work in the contribution-generating form until they become eligible for a minimum pension). This would be the argument against shortening the vesting period for a minimum pension and for a guarantee of a minimum income beyond the pension system. The latter recommendation concerning public DC systems is also put forward by M. Góra and E. Palmer (Góra & Palmer, 2019, p. 21).

Minimum pension is just one of the instruments available within the corrective mechanisms used in the public pension system. Relatively low benefits from the new system might be corrected by means of other instruments including increased contributions for the caretaking periods, especially if aimed at old people. This might require further research, although the initial simulations indicate that even if the caretaking periods are treated as equal to earning periods, this is not a sufficient instrument to protect (women) against poverty [anonimizacja]. Besides, the choice of the corrective mechanisms is not only contingent upon their effectiveness concerning poverty control, but also on significance and interpretation of other primary and secondary objectives of a pension system.

The article contributes to the debate on the effectiveness of the government activities in the area of reducing poverty among the elderly (Holzmann & Stiglitz, 2001, p. 16). A pension system is a complex one. Moreover, it constitutes merely a part of the financial security for the old age and security for the old age in general. Evaluating the importance of the income generated from the pension system for effective protection against old people's poverty, especially in its public part, should involve taking a broader context into consideration. In particular it concerns the scope, accessibility (understood as amount of necessary fees) and quality of public services (especially health care and long-term care) as well as housing conditions of the elderly. If poverty (albeit limited to income poverty) were to be examined individually, it would require considering separate factors such as health and family status.

---

<sup>28</sup> The poverty line of subsistence minimum assumed for this research equals approx. 90% of the statutory poverty line.

## References

- Arza, C. (2015). The gender dimensions of pension systems: policies and constraints for the protection of older women. *UN Women Discussion Paper*, July (1), 1–46.
- Atkinson, A. B. (1996). *Public Economics in Action: The Basic Income/Flat Tax Proposal*. Oxford University Press.
- Atkinson, T., Bourguignon, F., O'Donoghue, C., Sutherland, H., & Utili, F. (2002). Microsimulation of Social Policy in the European Union: Case Study of a European Minimum Pension. *Economica*, 69(274), 229–243.
- Baecker, G. (2018). Czy emerytury minimalne są odpowiedzią na zagrożenie ubóstwem na starość? Debaty o reformie w kontekście niskich emerytur, zabezpieczenia podstawowego i spadającego poziomu emerytur. *Ubezpieczenia Społeczne. Teoria i Praktyka*, 1(136), t. I, 77–104.
- Barr, N., & Diamond, P. (2010). *Pension Reform. A Short Guide*. Oxford University Press.
- Barr, N., & Rutkowski, M. (2005). Pension. In N. Barr (ed.), *Labor Markets and Social Policy in Central and Eastern Europe. The accession and beyond* (135–170). The World Bank. <https://doi:10.1596/0-8213-6119-8>
- Bielawska, K. (2019). Economic activity of Polish pensioners in the light of quantitative research. *Equilibrium. Quarterly Journal of Economics and Economic Policy*, 14(1), 149–165. <https://doi:10.24136/eq.2019.007>
- Bielecki, M., Makarski, K., & Tyrowicz, J. (2017). *Wiek emerytalny i wydatki na emerytury. Standardowe szacunki vs rzeczywistość*. <https://ibs.org.pl/app/uploads/2017/02/Tyrowicz-Wiek-emerytalny-i-wydatki-na-emerytury.pdf>
- Brimblecombe, S., & McClanahan, S. (2019). Improving gender outcomes in social security retirement systems. *Social Policy and Administration*, 53(3), 327–342. <https://doi:10.1111/spol.12476>
- Chłoń-Domińczak, A., & Strzelecki, P. (2013). The minimum pension as an instrument of poverty protection in the defined contribution pension system — An example of Poland. *Journal of Pension Economics and Finance*, 12(3), 326–350. <https://doi:10.1017/S1474747212000418>
- Chybalski, F. (2018a). Poverty alleviation and consumption smoothing in European pension systems: convergence or divergence? *Argumenta Oeconomica*, 1(40), 181–202.
- Chybalski, F. (2018b). *Wiek emerytalny z perspektywy ekonomicznej. Studium teoretyczno-empiryczne*. C.H. Beck.
- Chybalski, F., & Marcinkiewicz, E. (2016). The replacement rate: an imperfect indicator of pension adequacy in cross-country analyses. *Social Indicators Research*, 126(1), 99–117. <https://doi:10.1007/s11205-015-0892-y>
- Clark, G. L., Munnell, A. H., & Orszag, M. J. (2006). Pension and retirement income in a global environment. In G. L. Clark, A. H. Munnell, M. J. Orszag, & with the assistance of K. Williams (Eds.), *The Oxford Handbook of Pensions and Retirement Income* (10–27). Oxford University Press.

- Deniszczuk, L., Kurowski, P. & Styrac, M. (2006). Modyfikacja koszyków towarów i usług minimum socjalnego i minimum egzystencji. *Polityka Społeczna* 11/12.
- Deniszczuk, L., Kurowski, P., & Styrac, M. (2007). *Progi minimalnej konsumpcji gospodarstw domowych. Rodzaje, oszacowania i zastosowanie w polityce społecznej*. Institute of Labour and Social Studies.
- Dethier, J. J., Ali, R., & Pestieau, P. (2011). The impact of a minimum pension on old age poverty and its budgetary cost. Evidence from Latin America. *Revista de Economía Del Rosario*, 14(2), 135–163. <https://doi:10.12804/revistas.urosario.edu.co/economia/a.2155>
- European Commission. (2017). *The 2018 Ageing Report underlying assumptions & projection methodologies*. Vol. 8014. <https://doi:10.2765/40638>
- European Commission. (2018). *The 2018 pension adequacy report: current and future income adequacy in old age in the EU*. Vol. I. <https://doi:10.2767/1907>
- Figari, F., Matsaganis, M., & Sutherland, H. (2011). The financial well-being of older people in Europe and the redistributive effects of minimum pension schemes. *EUROMOD Working Papers EM7/11*.
- Ginn, J. (2004). Actuarial fairness or social justice? A gender perspective on redistribution in pension systems. *CeRP Working Papers* 37. [http://web.econ.unito.it/ceRP/Publicazioni/archivio/WP\\_CeRP/WP\\_37\\_rev.pdf](http://web.econ.unito.it/ceRP/Publicazioni/archivio/WP_CeRP/WP_37_rev.pdf)
- Góra, M., & Palmer, E. (2019). NDC: The Generic Old-Age Pension Scheme. *Social Protection and Jobs Discussion Paper*, No. 1907. <https://openknowledge.worldbank.org/handle/10986/31631> License: CC BY 3.0 IGO
- Grech, A. (2015). Evaluating the Possible Impact of Pension Reforms on Elderly Poverty in Europe. *Social Policy and Administration*, 49(1), 68–87. doi:10.1111/spol.12084
- Hagemejer, K. (2018). Adekwatność zreformowanych systemów emerytalnych. *Ubezpieczenia Społeczne. Teoria i Praktyka*, 1(136), 21–47.
- Hagemejer, K., & Woodall, J. (2014). How Should the Adequacy of Pension Coverage be Balanced Against Financial Sustainability?. *Australian Journal of Actuarial Practice*, 1(2), 21–31.
- Holzmann, R. (2013). Global pension systems and their reform: Worldwide drivers, trends and challenges. *International Social Security Review*, 66(2), 1–29. <https://doi:10.1111/issr.12007>
- Holzmann, R., & Guven, U. (2009). *Adequacy of retirement income after pension reforms in Central, Eastern and Southern Europe*. The World Bank. <https://doi:10.1596/978-0-8213-7781-9>
- Holzmann, R., & Hinz, R. (2005). *Old-age income support in the 21st Century: An International Perspective on Pension Systems and Reform*. World Bank. <https://doi:10.1596/0-8213-6040-X>
- Holzmann, R., & Stiglitz, J. E. (2001). Introduction. In R. Holzmann, J. Turner, M. Rein, J. E. Stiglitz, L. Fox, E. James, & P. R. Orszag (Eds.), *New ideas about old age security* (1–16). The World Bank. <https://doi:10.2307/3341420>
- Jablonowski, J., & Müller, C. (2013). 3 Sides of 1 coin — long-term fiscal stability, adequacy and intergenerational redistribution of the reformed old-age pension sys-

- tem in Poland. *National Bank of Poland Working Paper*. No. 146. <https://doi.org/10.2139/ssrn.2244853>
- Jiménez-Martín, S. (2014). The incentive effects of minimum pensions. *IZA World of Labor*, 85, 1–10. <https://doi.org/10.15185/izawol.84>
- Kurowski, P. (2003). *Koszyki minimum socjalnego i minimum egzystencji — dotychczasowe podejście*. Biuro Studiów i Ekspertyz.
- Lee, R., & Carter, L. (1992). Modeling and Forecasting U. S. Mortality. *Journal of the American Statistical Association*, 87(419), 659–671.
- Makarzec, P. (2013). Ubezpieczenia społeczne w Polsce Ludowej. *Zeszyty Naukowe WSEI*, 3(1), 103–115.
- Meinhardt, V. (2014). Wohin soll es mit der gesetzlichen Rentenversicherung gehen? Eine Bürgerversicherung wäre armutsverhindernd und finanzierbar! *Vierteljahrshefte Zur Wirtschaftsforschung*, 83(2), 49–59. <https://doi.org/10.3790/vjh.83.2.49>
- MISSOC (2020). *Missoc database*, <https://www.missoc.org/missoc-database/>
- Müller, K. (2007). The politics and outcomes of three-pillar pension reforms in Central and Eastern Europe. In C. Arza & M. Kohli (ed.), *Pension Reform in Europe. Politics, policies and outcomes* (87–106). Routledge.
- Muszalski, W. (1988). *Wprowadzenie do nauki ubezpieczenia społecznego*. Państwowe Wydawnictwo Ekonomiczne.
- Muszalski, W. (1992). *Zatrudnienie a ubezpieczenie społeczne*. Wydawnictwo Naukowe PWN.
- OECD. (1998). *Maintaining prosperity in an ageing society*. Paris.
- OECD. (2008). *Growing Unequal? Income Distribution and Poverty in OECD Countries*. Paris
- OECD. (2018). *OECD Pensions Outlook 2018*. Paris. [https://doi.org/10.1787/pens\\_outlook-2018-en](https://doi.org/10.1787/pens_outlook-2018-en)
- Panek, T., & Zwierzchowski, J. (2014). *Comparative Analysis of Poverty in the EU Member States and Regions*. Warsaw School of Economics Press. [https://ssl-administracja.sgh.waw.pl/pl/OW/publikacje/Documents/Comparative\\_Panek.pdf](https://ssl-administracja.sgh.waw.pl/pl/OW/publikacje/Documents/Comparative_Panek.pdf)
- Pérez-Salamero González, J.M., Ventura-Marco, M., & Vidal-Meliá, C. (2017). A “Swedish” actuarial balance for a notional defined contribution pension scheme with disability and minimum pension benefits. *International Social Security Review*, 3(70), 79–104.
- Pławucka, H. (1991). Świadczenia emerytalne i rentowe. In C. Jackowiak (ed.), *Rozwój ubezpieczeń społecznych w Polsce* (367–420). Wydaw. Polskiej Akademii Nauk.
- Schmähl, W. (1998). Das Gesamtsystem der Alterssicherung. In J.-E. Cramer, W. Förster, & F. Ruland (Eds.), *Handbuch zur Altersversorgung. Gesetzliche, betriebliche und private Vorsorge in Deutschland* (59–84). Knapp, Fritz Verlag.
- Sierdzińska-Ruzik, A. (2018). An Attempt to Identify Factors Influencing Retirement Decisions in Poland. *Folia Oeconomica*, 4(336), 43–58. <https://dx.doi.org/10.18778/0208-6018.336.03>



- Smetters, K. (2002). Controlling the cost of minimum benefit guarantees in public pension conversions. *Journal of Pension Economics and Finance*, 1(1), 9–33.
- Social Insurance Institution. (2013). *Ważniejsze informacje z zakresu ubezpieczeń społecznych 2012 r.*
- Social Insurance Institution. (2015). *Ważniejsze informacje z zakresu ubezpieczeń społecznych 2014 r.*
- Statistics Poland. (2019). *Stan i struktura ludności według wieku w latach 1989–2016*. <https://stat.gov.pl/obszary-tematyczne/ludnosc/ludnosc/struktura-ludnosc,16,1.html>
- Szarfenberg, R. (2018). Dochód podstawowy a współczesne zabezpieczenie społeczne. *Ubezpieczenia Społeczne. Teoria i Praktyka*, 139(4), 3–27.
- Szczepański, M. (2015). Ryzyko ubóstwa osób starszych a konstrukcja zreformowanego systemu emerytalnego w Polsce. *Zeszyty Naukowe Uniwersytetu Szczecińskiego Finanse Rynki Finansowe Ubezpieczenia*, 65(802), 731–744.
- Szubert, W. (1987). *Ubezpieczenie społeczne. Zarys systemu*. Państwowe Wydawnictwo Naukowe.
- Szybkie, A. (2018). Rola emerytur minimalnych w systemie składkowym a rola nieskładkowych gwarancji minimalnych. Aksjologia systemu i wyzwania prawne. *Ubezpieczenia Społeczne. Teoria i Praktyka*, 1(136), t. I, 105–115.
- Van Vliet, O., Caminada, K., Goudswaard, K., & Wang, J. (2019). Poverty reduction among older people through pensions: A comparative analysis. *Routledge International Handbook of Poverty*, (January), 363–375. doi:10.4324/9780429058103-29.
- von Weizsäcker, J. (2003). The Hayek Pension an Efficient Minimum Pension to Complement the Welfare State. *CESifo Working Paper Series*, 1064. <https://doi:10.1227/01.NEU.0000255437.36742.15>
- Whiteford, P., & Whitehouse, E. (2006). Pension challenges and pension reforms in OECD countries. *Oxford Review of Economic Policy*, 22(1), 78–94. <https://doi:10.1093/oxrep/grj006>
- Wóycicka, I. (2009). *Poland. Minimum Income Schemes. A study of national policies*. European Commission DG Employment, Social Affairs and Equal Opportunities.
- Zagheni, E. (2015). Microsimulation in demographic research. *International encyclopedia of social and behavioral sciences*, 15, 343–346.

**Dorota Nowalska-Kapuścik**

ORCID: 0000-0003-4224-3257

University of Silesia, Poland<sup>1</sup>

*How do senior citizens cope with energy poverty?  
Evidence from a local case study  
in the Polish Silesia region*

*Abstract*

The subject of this article is energy poverty understood as having difficulties with satisfying the basic energy needs in the household. The main goal of the article is to find the patterns and strategies used by the Polish senior citizens dealing with the effects of fuel poverty and to recognize how this type of poverty affects the life of individuals, their families and local environment. This is done using original data from a case study conducted by the author in Lipiny, Świętochłowice municipality, which is an example of post-industrial area of Silesian province in Poland. The study comprised 30 individual interviews with elderly members of households affected by the problem of fuel poverty. The results show complex relations between fuel poverty and (non)fulfilment of various needs by the elderly. The findings suggest the necessity of local authorities' systematic action focused on prevention of fuel poverty in local communities.

**Key words:** energy poverty, fuel poverty, elderly people, local social policy

---

<sup>1</sup> Correspondence: Wydział Nauk Społecznych/Instytut Socjologii, Uniwersytet Śląski, ul. Bankowa 12, 40-007 Katowice, Polska; author's email address: [dorota@constel.pl](mailto:dorota@constel.pl)

## ***Introduction***

Energy poverty currently affects a significant number of European households, representing a growing problem in the European Union. The phenomenon is relevant to the European governance and policy strategy at different levels, having social, economic, political, environmental and health implications (Papada & Kaliampakos, 2018, pp. 153–164). Energy poverty is most often seen in economic terms and in terms of practical measures aimed at counteracting it. Meanwhile, energy poverty issues are complex and multidimensional, combining different aspects of economy, politics, society, and culture. Despite the growing number of people affected by or threatened with energy poverty this issue is not a popular subject of political discussions or executed projects. In Poland, studies on this issue have been conducted on the national level (Frankowski, 2020; Liset et al., 2015; Miazga & Owczarek, 2015; Rutkowski et al., 2018; Węglarz et al., 2014); however, only few of these studies refer to a local scale (Pyka et al., 2014). Therefore, not only are there gaps in our knowledge on this topic, but also — what seems to be particularly important — there is no perception of energy poverty as a significant social problem, especially in the context of socially sensitive groups.

Having identified this research gap, the goal of this article is the analysis of intensity and severity of energy poverty and assessment of the level of threatening with the aspects of poverty among the elderly in a regional system. The article is meant to find the patterns and strategies of Polish senior citizens dealing with the effects of fuel poverty and to recognize how this type of poverty affects the life of individuals, their families and local environment. This is done using the original data from a case study conducted by the author in Lipiny, Świętochłowice municipality, which is an example of a post-industrial area of Silesian province in Poland.

## ***Defining and measuring energy poverty***

A definition of energy poverty assumes that that to maintain a sufficient level of heating, that is, temperature of at least 21°C in the main rooms and 18°C in the remaining rooms, a household affected by energy poverty must use more than 10% of its income (The UK Fuel Poverty Strategy, 2008, p. 40). A standard rate of energy poverty was also accepted that uses a ratio of fuel costs understood as a product of fuel consumption and its price, and income of a household. In the event that the value of rate is higher than 10%, then a household is treated as affected by energy poverty (The UK Fuel Poverty Strategy, 2008).

In response to the growing threat of energy poverty, analysed from a global perspective, the European Fuel Poverty and Energy Efficiency Project (EPEE)<sup>2</sup> was established, financed by the European Commission. Its fundamental goal is knowledge acquisition

---

<sup>2</sup> European Fuel Poverty and Energy Efficiency — a project focused on recognition and prevention of income poverty executed by the European countries: France, Belgium, Spain, Great Britain, and Italy. Detailed data: [www.ec.europa.eu/energy/intelligent/index\\_en](http://www.ec.europa.eu/energy/intelligent/index_en); [www.fuel-poverty.com](http://www.fuel-poverty.com).

and understanding the essence of fuel poverty. Detailed actions oscillate around the following issues: adopting a common definition of energy poverty (for EU countries), determining the basic rates necessary to measure it, analysing fuel poverty in specific countries, as well as assessing the effectiveness of combatting it. The work of EPEE have resulted in determining a *starting definition* of energy poverty, that is: “not being able to maintain heating at the sufficient level for a fair price” (EPEE, 2009). The so-called socially sensitive groups (people having low income, covered by social assistance, indebted, working part-time, disabled, and single parents and the elderly) were also defined.

In accordance with the estimations presented in the European Fuel Poverty and Energy Efficiency publication (EPEE, 2009), between 50 and 125 million inhabitants in Europe are affected by fuel poverty. It is expected that this number will be systematically growing. Such assumption based on close relation occurring between fuel poverty and prices of — not only — energy: the more expensive the energy and the higher its consumption and lower income, the higher the risk of energy poverty. The following factors also contribute to its increase: poor thermal insulation and inefficient and ineffective heating system, poor technical condition of the building (Frankowski, 2020; Aron et al., 2013; Miazga & Owczarek, 2015). These factors make it harder to keep the appropriate temperature at home (21°C), and also have a negative impact on energy consumption, generating additional costs.

The satisfaction of basic energy needs is treated as a fundamental element of social security systems and is a subject of public policies in developed countries. EU member states are obliged to apply national plans on energy and climate and to shape long-term strategies. Implemented requirement of allotting the part of financial resources to combat fuel poverty through renovations of low-income households has not prevented the process of growing inequalities in the European countries. A high diversity in fuel poverty is an effect of differences in the level of urbanization, structure of buildings, climate and income and type of households. This problem particularly affects the countries of Central and Eastern Europe where — as it was shown by Wendel Trio:<sup>3</sup> “the leaders of specific countries must immediately start creating national policies and means of protection for the most sensitive households and combine these policies with resources concerning energy efficiency, renewable energy, renovations of buildings and protection of sensitive consumers” (CAN, LIFE Unify, 2020). General conclusions resulting from data analysis are not satisfactory. It may be said that none of the analysed countries can combat fuel poverty, and their results are far from the basic EU minimum (CAN, LIFE Unify, 2020).

Due to the global scale of energy poverty, the improvement of energy efficiency and actions preventing energy exclusion should focus on provision of conditions for development of infrastructural interregional and international connections and coordination within

---

<sup>3</sup> Wendel Trio is the director of CAN: Climate Action Network (CAN) Europe, Europe’s leading NGO coalition fighting dangerous climate change. With over 170 member organisations active in 38 European countries, representing over 1.500 NGOs and more than 47 million citizens, CAN Europe promotes sustainable climate, energy, and development policies throughout Europe: <https://caneurope.org/about-us/#learn-about-us> (access 8.02.2021).

undertaken initiatives. Currently, the responsibility for energy policy has been left to the local governments; the lack of synergy between executed actions makes it more difficult to develop effective tools of supporting people affected by energy poverty. As a consequence, energy projects implemented in specific countries (coking plants, clean coal, renewable energy) give hope for the expected technological effects in the future, however, they are not a response to basic challenges of the communities focusing on (difficult) current situation. In order to improve the flow of information and exchange of good practices, the EU Energy Poverty Observatory (EPOV) has been established. It is an initiative of the European Commission to support member states in their efforts to alleviate energy poverty. Although reports developed by EPOV (EPOV, 2020) provide access to data illustrating the scale and scope of the problem in selected countries, due to the fact that EPOV is part of the European Commission's policy efforts — these data obviously refer to EU countries only.

### ***The problem of energy poverty in Central and Eastern European Countries: overview***

As far as Central and Eastern European countries are concerned, the rates of energy poverty are available for Bulgaria, Czech Republic, Croatia, Estonia, Hungary, Lithuania, Latvia, Romania, Slovakia, and Slovenia. Relatively better situation is in the Czech Republic, which has a higher rate than the EU average of the population-reported indicators. According to the report (EPOV, 2020), 2.7% of Czech citizens reported that they were unable to maintain the right temperature in their homes, while the corresponding EU average is 7.3%. Data from Slovenia (3.3%), Slovakia (4.8%) and Hungary are also positive. In 2018, 6.1% of the Hungarian population reported that they were unable to keep the home adequately warm (7.3% in the EU). The situation in Estonia is slightly worse. In 2018, 6.5% of Estonians reported that they are behind with utility bills payment. The fraction of the Estonian population that stated that they are unable to keep their home warm is only about a third of the EU average (EPOV, 2020).

When analysing the situation in the Central and Eastern European Countries, although statistical data demonstrate the scale of the problem, information about the implemented (or not implemented) preventive and corrective actions are similarly important. The strategies of preventing fuel poverty have been applied since a few years in Romania. Romania has a higher rate on the population-reported indicators than the EU average (9.6%), however it makes concerted efforts in improving and renovating existing building stock via programmes partly funded by the European Union. On the other hand, there are no similar actions in Latvia, where no detailed research on fuel poverty has been conducted yet. This fact is particularly alarming in the context of data: in 2018, 7.5% of Latvians reported that they were unable to keep their home adequately warm, while the corresponding EU average is slightly lower, at 7.3%. The high energy expenditure is likely to put a strain on the household budget and might indicate a poor energy efficiency of the building. A slightly higher rate (7.7%) was observed in Croatia. It should be emphasized that the percentage of people who are not able to keep the right temperature in their

households has been decreasing since 2017. The decrease in these rates, particularly of the arrears on utility bills, may be caused by the number of social support schemes within the scope of electricity, gas and household costs introduced by the national government (EPOV, 2020).

The countries with the biggest problem with maintaining right temperature in the flats is Bulgaria. In 2018, 33.7% of Bulgarians reported that they were unable to keep their home adequately warm while the corresponding EU average is 7.3%. Similarly for 2018, 30.1% of the population was unable to pay their utility bills on time due to financial difficulties, while the respective EU average is 6.6% (EPOV, 2020). The data concerning households that are behind with payment of utilities bills and other bills are also negative (from 19% in 2005 to 30% in 2018). The rate on the inability to keep the home adequately warm is particularly high in Lithuania. In 2018, 27.9% of people reported that they were unable to keep their homes adequately warm (EPOV, 2020). However, it should be emphasized that in comparison with 2005, this number is systematically decreasing. It is an effect of the drop in energy prices and general wage increase in Lithuania, which results in a higher standard of living.

Generally, it may be assumed that the problem of fuel poverty in the countries of Eastern-Central Europe is characterized by a high diversity both in terms of the scale of the problem and methods applied to prevent this phenomenon from spreading. The biggest difficulties arise for people whose financial conditions can be regarded as modest (or very modest), living in buildings of low energy standards who in the context of growth of energy prices, are not able to pay energy bills. People running a single-person households, large families and the elderly are the most exposed to the consequences of the problem of fuel poverty (Pollard et al., 2019).

Apart from typical factors generating fuel poverty, climatic conditions also have an impact. Interestingly, the problem with keeping right temperature in the habitats is strongly emphasized not necessarily in places with temperate and cold climate, but also in the countries of warm, mild climate. One may suppose that with a short-term (transitional) period of low temperatures, both people and buildings are not adapted to worse weather conditions, thinking that there is no need to invest in better insulation or proper heating system. There is also insufficient knowledge of the negative impact of fuel poverty on health and the general quality of life standard.

### *Energy poverty in Poland*

In Poland, fuel poverty is not treated as a separate issue, but as an area of preventing poverty and social exclusion. The lack of coordinated research on this problem is partly an effect of the lack of definition both the one including the phenomenon of fuel poverty, and the one determining the scope of understanding the so-called socially sensitive consumers. The research conducted for the purposes of URE<sup>4</sup> were focused on the analyses of the

---

<sup>4</sup> The Energy Regulatory Office (Poland).

impact of an increase in energy prices on impoverishment of the households. Apart from showing simple, sometimes surprising relations (a growth of energy prices by 10% leads to 1,010,000 energetically poor households); there are no data allowing to draw appropriate conclusions about causes and ways of connecting the growth of prices of energy and gas with impoverishment of the households (Kurowski, 2008). In 2017, 10% of households in Poland suffered from energy poverty (...) About half of these households were also income-poor. In population terms, this means that 3.35 million people out of the 38 million people living in Poland (8.8%) are somehow affected by energy poverty (CAN, LIFE Unify, 2020).

Fuel poverty in Poland (Sokołowski et al., 2019) is a complex, multifaceted problem that includes sociological, psychological, and political aspects. It is assumed (Bouzarovski & Petrova, 2013), that fuel poverty is a situation in which the household has no access to a level of energy services matching its social and financial necessities. Fuel poverty means problems with satisfying one's basic fuel needs, which leads to discomfort caused by inability to have an appropriate — according to one's needs — temperature in the rooms. As a consequence, the majority of energy poor people is affected by many negative health effects such as respiratory diseases, cardiovascular diseases, hormonal disorders, as well as anxiety disorder and depression. Looking for effective methods of dealing with energy problems leads mainly to implementation of one of two strategies. The first strategy is based on the attempt of radical energy saving, whereas the second strategy reduces expenses on other consumer needs to have enough money to pay the energy bills. In the long term, both approaches lead to deficits in access to specific goods and services.

“As yet, no consensus has emerged for measuring and monitoring fuel poverty and explaining why and how it differs from income poverty” (Khandker, 2013), which results in constant controversies concerning the perception of economic poverty as tantamount (synonymous) to fuel poverty. Whereas “the association between expenditure poverty and energy poverty depends on the level of access to modern energy sources and the efficient use of traditional ones” (Khandker, 2013), but also on the size of a household, climatic and environmental context, patterns of consumer behaviours, habits and individual preferences of inhabitants. The aspect of energy awareness and knowledge of effective ways of using electric energy is also significant here, which may determine energy consumption in the flats and houses. This factor, apart from low income of the households, high costs of energy and bad technical condition of residential buildings and available heating systems, is treated as the most significant cause of fuel poverty.

The groups of people particularly exposed to fuel poverty are households with single parents, large or extended families, farmers and villagers, people living in single-family houses or large houses, as well as the elderly. It should be added that vulnerable consumers in Poland are low-income people, whose buildings and devices are characterized by low energy efficiency and who ineffectively use energy and devices in their households (Rutkowski et al., 2018). The fact that their households are often characterized by extremely poor technical condition of the buildings and heating systems is particularly worrying.

Meanwhile, in Poland, energy poverty relates mostly to the heating in dwellings (CAN LIFE Unify, 2020). It is believed (IBS, 2018) that single-family buildings (row houses or semi-detached houses) and old multi-family buildings are most at risk of fuel poverty. Housing conditions in Poland (GUS, 2020) are improving in comparison with the previous years. Recently, there were investments in sanitary and technical infrastructure, increasing the length of water and sewage system and connections. When it comes to electricity consumption in total by the households in Poland, it increased slightly in 2019 to about 30 613.2 GWh, whereas electricity consumption per consumer in the households decreased to 1 963.9 kWh. Gas consumption (up to 47 855.3 GWh) also increased and the number of consumers increased by 1.9%).

The average size of the dwelling rose by 0.9 sq. m to 74.0 sq. m, the average floor space of the dwelling per person increased by 1.5 sq. m (reached 27.8 sq. m). Dwellings in rural areas were 28.9 sq. m higher than in urban ones but was more densely populated than in the cities. The share of dwellings fitted with technical and sanitary facilities increased, however, the network gas was available in only every second apartment. The number of flats equipped with gas increased by 3.3%, with greater growth in rural than in urban areas (GUS, 2018).

Despite improvement of housing conditions, a large percentage of inhabitants of large and very large cities live in multi-family buildings (estates with large panel buildings), and in the tenement houses (24%). These buildings are mostly old: one-fifth of them were built in the 1970s, 16% were built in the 1980s and 14% in the 1960s. The number of single-family houses (row houses, semi-detached houses) is systematically increasing. In Poland, both single-family adult-family buildings are at high risk of fuel poverty. More than 80% of all people affected by fuel poverty live single-family houses. The combination of relatively large residential space with lower energy efficiency creates the real risk of problems with meeting energy needs. When it comes to multi-family buildings, there is a strong correlation between the age of a building and the degree of fuel poverty risk. This risk is increasing with the age of a building. According to the research (IBS, 2018), the inhabitants of pre-war tenement houses are 40% of all people affected by fuel poverty among inhabitants of multi-family buildings.

In Poland, there is a high regional diversity of the level of fuel poverty, which is an effect of a few factors: 1) household specificity; 2) prices of energy carriers; 3) the age of a building. When analysing data concerning distribution of fuel poverty in specific regions of Poland, we must remember that it is not always a province of the largest percentage of the households affected by fuel poverty that has the largest number of the households affected by fuel poverty. It results from large differences in population count and density in specific provinces. This rule also works the other way round. In the Silesian province, although the percentage of single-family houses affected by fuel poverty is the lowest in Poland, 8.6% (for example, the percentage exceeds 18% in the Opole province), the number of single-family houses affected by fuel poverty is two times higher in comparison with the Opole province (IBS, 2/2018). An analysis concerning people living in multi-family houses affected by fuel poverty also gives negative results. In the



Silesian province, 17% of people affected by fuel poverty lives in the buildings erected in 1956–1960. A higher percentage is observed only in the Lesser Poland province (18%). It is conditioned by history and related to the process of shaping the settlement structure in a specific region. The Silesian province, affected at the turn of the 19th and 20th century by strong industrialization, has a large number of living quarters for factory workers and their families (*familoki*), tenement, multi-storey, and multi-tenant houses. These buildings, often built before 1918, are characterized by low standard and redundant, inefficient systems. Therefore, it can be assumed that Silesian province is an example of a region with a high level of exposure to fuel poverty due to housing conditions. The demographic situation in the region is similarly poor. On the national scale, this province is inhabited by the largest number of people of old age (apart from the Mazovian province).

This number is increasing every year, causing a general systematic growth of percentage of people aged 65 and older. In 2015, the percentage amounted to 16.7%, in 2016 — to 17.34%, in 2017 — to 17.96%, and to 26.2% in 2018 (ROPS, 2019). In 2017, there were 4,533,565 senior citizens, which makes the province a leader in Poland. The population distribution in particular age groups of seniors is the following, however, it must be emphasized that — as in the entire country — the number of people in the oldest age groups will be increasing in the coming years. In comparison with data illustrating situation in remaining provinces, we may suppose that in this region, these values will exceed the national average. Both at the national and regional level, the actions are taken to support the seniors in their subjective and active participation in the social life, also preventing the factors that may contribute to their marginalization or exclusion.

As far as legal acts and a formal approach to the problem is concerned, is the National Programme for Counteracting Poverty and Social Exclusion 2020 is a strategic document. The New Dimension of Active Integration (KPPUiWP 2020). Its main goal is: “reducing the number of people threatened with poverty and social exclusion by 1.5 million people and increasing social cohesion”. The issue of poverty was included in the social legislation regulations, in which poverty was regarded as one of the elements of a catalogue of causes entitling to receive social assistance (Dz.U. [Journal of Laws] 2017, item 1769). In Silesian province, the Strategy of Development of Silesian Province *Śląskie 2020+* (Strategy, 2013) was selected as a fundamental leading document. Currently, an update of the Strategy *Strategia Rozwoju Województwa Śląskiego „Śląskie” 2030* are in progress<sup>5</sup>.

It is assumed (Liddell & Guiney, 2015; Middlemiss & Gillard, 2015; Papada, Kaliampakos, 2018; Schleich, 2019) that housing conditions, growing energy and heating bills, as well as low income are the main reasons causing problems with satisfying basic energy needs in a dwelling. The elderly living in old buildings of low energy standards are particularly exposed to fuel poverty, which has impact on higher energy consumption. The lack of sufficient income makes it impossible to cover the costs. An average retirement pension in Poland is about EUR 474 for men and EUR 358 for women (EUROSTAT 2018). The low amounts of retirement benefits, limited access to medical care, as well as

---

<sup>5</sup> <https://rcas.slaskie.pl/>

high living costs make the living standard of a Polish pensioner the lowest in the whole European Union (UN, 2018).

The consequences of fuel poverty go beyond financial aspects of human life and affect mental and physical health (Kuhar, 2020). Mental consequences include, above all, a limited sense of security perceived as a state of being free from threats, from privation in various dimensions of life, as well as having the basic conditions of human life satisfied. When it comes to consequences for physical health, the spectrum of negative effects is broad.

Older people are more prone to health conditions, and spend more time in their homes thus requiring more heating, and energy inefficient houses are linked to increased rates of winter respiratory disease, which can prove fatal to senior citizens (Thomson et al., 2017). A study (Office for National Statistics, 2018) showed excess winter mortality continued to be highest in females and people aged 85 and over, and 34.7% of all excess winter deaths were caused by respiratory diseases.

### *Case study and research methods*

In scientific literature, fuel poverty is usually treated in economic categories, focusing actions on practical solutions and measures aiming at prevention of this problem (Staniszewska, 2018; Boguszewski & Herudziński, 2018). However, the issue of fuel poverty is starting to be complex and multidimensional in nature, combining economic, political, social and cultural aspects, especially with reference to socially sensitive groups.

The main research question in the conducted study was focused on whether the elderly (one of socially sensitive groups) struggle with the problem of fuel poverty and whether there are relations between fuel poverty and satisfying the most important consumer needs.

The goal of the study was to answer following research questions:

- 1) what are the main causes of fuel poverty?
- 2) what is the impact of fuel problems on life of inhabitants of the households?
- 3) do local authorities take actions aiming at preventing and combating fuel poverty?
- 4) does fuel poverty have an impact on the inhabitants 'health'?

Qualitative research was conducted in the form individual in-depth interviews. The process of creating an interview script based on initial theoretical assumptions and analysis of research on fuel poverty.

The research on fuel poverty among people aged 60 and more (Walker, 2004, p. 9)<sup>6</sup> were conducted between March and June 2019 on a group of 30 interviewees using snowball sampling. The criterion of sample selection were age and income<sup>7</sup>. It needs to be emphasized that a subjective measure of fuel poverty was applied, which means that the research was based on the declarations of the interviewees about the level of

<sup>6</sup> In accordance with classification "senior citizens are people aged 60 and more."

<sup>7</sup> The respondents' financial standing was assessed subjectively by them; legally accepted income criteria were not applied here.

satisfaction of energy needs (or problems with such satisfaction). The interviewees used various forms of support of the Social Welfare Centre in Świętochłowice; however, the fact of being a beneficiary was not treated as an indispensable condition of including a specific individual in the research group. This assumption corresponds to the positions of the Institute of Structural Research (Sałach & Lewandowski, 2018, p. 4), which stated that it is possible to experience fuel poverty even when a specific household is not treated as poor. It leads to a conclusion that: “fuel poverty should not be perceived as an aspect of income poverty, but as a separate dimension of deprivation” (Sałach & Lewandowski, 2018, p. 4). A method used during the study was individual interviews conducted during the researchers’ visits to interviewees’ homes, or, when the interviewees refused to conduct an interview at home, in the Koło Lipiny Senior Club. The interviews were conducted based on the accepted instructions, arranged into subject sections corresponding to detailed questions.

Finally, 21 women and 9 men representing 30 households took part in the research (it was assumed that people who lived in common households would not take part in the research).

Age range of the interviewees was the following:

- 60–70 years old — 10 women and seven men
- 71–80 years old — seven women and two men
- More than 80 years old — three women
- One person (a woman) has not given her age.

Most people had basic vocational (13) and primary education (9). Five people had secondary education, three — higher education. The households were predominantly two-person (17) and single-person (8). Five people lived in multigenerational households. The interviewees lived mainly in the tenements (26), four in single-family houses.

The duration of interviews was between one and two hours. All interviews were recorded with the use of a voice recorder — upon the respondents’ consent — and after their transcription, their contents were analysed.

The research was conducted in one of the districts of Świętochłowice, situated in north-western part of the city. Lipiny, established in the 18th century, had its period of greatness in the 19th century, using the growing demand for the heavy industry products. Coal and zinc deposits resulted in intensive socio-economic development, creating modern town that, growing along main street, was filled with residential, industrial, and public buildings. It created good conditions for population settling here. The depletion of natural resources, economic crisis, as well as political transformation that took place in Poland after 1989 have initiated a process of economic, ecological, and social degradation of Lipiny, transforming it into a district (not quite rightly) perceived as a poverty enclave (Wódcz & Szpoczek-Sała, 2016). At present, the district is inhabited by about 8000 people (Świętochłowice—Lipiny online). Based on data *Diagnoza Problemów Społecznych 2014*, *Development Strategy of Świętochłowice*, we assumed that it is a demographically young district, although the percentage of the elderly has recently increased (more than 10% of the district’s total population). Growing socio-economic and spatial degradation of the

district corresponds to many social problems, including poverty, long-term unemployment, depopulation, alcoholism and lack of prospects for young people. Industrial heritage of the district results in the decrease of public safety, low economic activity, social exclusion, and poverty. As a consequence, Lipiny is currently a crisis area of the highest (in the scale of the city) number of beneficiaries; in the majority, the income of people using institutional support is below the income criterion (both for single people and those sharing a household). An analysis of residential tissue of the district is particularly alarming; most of the flats are situated in old, devastated buildings that do not comply with hygienic and functional standards. Poor thermal insulation and efficient and effective heating system, as well as relatively low income of the inhabitants justify the selection of Lipiny as a place particularly threatened with fuel poverty.

### *Case study results*

The starting point for discussion on potential fuel poverty was an attempt to assess financial situation of the respondents. The HC-LI (High Costs — Low Income) (Safach & Lewandowski, 2018, p. 3) rate was regarded as the key one, which means that occurrence of fuel poverty is a derivative of two factors: hypothetically high energy expenses and low income. Low income is usually determined through selection of 30% of people with the lowest income and taking individual income threshold into consideration. We must remember that the researchers did not have the data on the respondents' income; subjective declarations by the respondents themselves were a basis for recognizing individuals as people having low income.

### *Financial standing*

Most of the seniors assessed their economic situation as difficult or very difficult, however, there were rarely objective rates in the statements about financial condition. The interviewees avoided saying about specific amounts, choosing rather general expressions illustrating their financial situation:

*"It's bad. I have no choice and must manage somehow, but it's hard, very hard"* (K/3) Another respondent added that: *"I live on a shoestring (...) generally, it's hard, hard (...)"* (K/2) For some people, it was an awkward, inconvenient subject, causing discomfort: *"What can I say to you (...)...We have to live and that's it!"* (M/4). Experiencing poverty is perceived in the categories of failures, admitting to their limitations, therefore, some people tried to ignore their situation. It seems that the way of dealing with this problem is finding help in a local community, creating a sense of solidarity, community united in the fight to deal with financial crisis: *"We all here are in the same boat"* (K/18). Other interviewees expressed their view in a similar way: *"All the people here have similar problems, someone is old and sick and has no choice"* (K/3). Only in some cases, a summary

of one's own financial capabilities created a sense of relative stability, however, as it was emphasized by the interviewees, it was rather an effect of economy than owning sufficient capital. The interviewees said explicitly that: *"Life goes on, I don't spend a lot of money, I don't need to buy too much"* (K/20).

### ***"Fighting hard to keep it"***

Financial problems are intrinsically connected with the necessity to redefine current patterns of consumption and development of new consumer trends. A low income triggers specific consequences and results in creating a strategy to deal with the problems, including making choices between indispensable expenses and expenses that can be made when sufficient financial resources appear. I was interested in the management of small budget and how the interviewees try to prioritise a pyramid of their needs. Therefore, we asked what they have enough money for, and what is in the area of expenses that "can wait". There are two groups of products in the expenses for basic necessities: the first one related to paying the residential bills (utilities, rent, renting costs etc.); the second one oscillates around medical articles and drugs. It seems that despite their financial problems, the interviewees, treat monthly bills as a priority: *"Bills, above all (...), first I have to pay my bills, and then I know how much money I have left (laughing)"* (K/2). Other statements were similar: *"I would not sleep if I hadn't paid my bills (...), my principle has always been that first the bills, then my needs"* (K/5). The sense of responsibility seems to be very strong among senior citizens; not being able to pay the bill stirs up emotions: *"It's such a shame for me, but what can I do, I am not always able to pay my bills"* (M/1). The conducted analysis allows us to formulate a conclusion that potential/real problems with timely payment of bills makes our respondents anxious. They were afraid that the unpaid bills and troubles connected with their collection would be growing: *"I have to pay all the bills (...), sometimes I am not able to do it and call immediately (...)"* (M/3). According to the interviewees, the energy bills are a significant burden on the household budget. *"The prices are going up all the time, especially energy bills (...), the price went up so many times this year"* (M/1). The right to change electricity supplier introduced in 2007 was supposed to help consumers calculate costs and select the best offer. Unfortunately, an inefficient customer protection system, the government administration passivity and lack of cooperation between state authorities did not only not contributed to a potential reduction of bills, but also has caused a new threat: the dishonest sellers who use aggressive marketing methods. The credulous and uncritical attitude of the elderly to advertising forms makes them an "easy target". The interviewees emphasized that they were often persuaded to conclude unprofitable new agreements: *"They were calling me all the time (...), assuring my bills will be lower, that it would be better for me. I was happy that I would buy something cheaper"* (K/3) Therefore, it can be assumed that some sellers exploited ignorance of the regulations, health conditions or gullibility of the senior citizens.

### *Cutting costs*

Therefore, I was wondering whether senior citizens apply methods to reduce costs. Due to the correlation between technical condition of the buildings/houses and energy expenses, we raised an issue of our respondents' housing conditions. The residential tissue of Lipiny includes, above all, old or very old buildings with numerous structural defects, unheated, squalid. Asked to describe their own residential space, the interviewees emphasized various problems usually connected with the technical condition of their flats, indicating also that administration often leaves them without necessary support, burdening them with costs that — according to the interviewees — should be incurred by the administrators/owners. The senior citizens have no financial resources that would enable them to do at least the basic works: *“Everything is falling apart (...), the plaster is coming off, unsealed windows, dampness inside, but I don't have the money to repair it myself”* (M/6). One of the interviewees said that she tried a few times to enforce renovation, but with no positive result: *“I have mould on the walls, what can I say! Nobody cares about an old lady”* (K/18). The situation is not better in the event of people who are owners of their flats or houses. An owner of a single-family house said that: *“maybe it's great but I have to renovate my house myself (...), I have an old stove that must be heated up in the morning, otherwise it is so cold here and firewood is expensive”* (K/3). Harsh living conditions and the increase in energy prices force the senior citizens to look for at least temporary methods of dealing with their problems. What seems to enjoy popularity among interviewees is energy saving, however one must stress that in most cases, it simply means to stop using certain devices normally. The respondents try to replace their devices (a washing machine or a fridge) with devices having better energy class only sporadically, because they can't afford to replace the old, still working devices. There is still no awareness that developing set of good practices may result in lower bills. The seniors are sceptical about the possibility of actual improvement within this scope: *“But when would it pay for itself? Within 10 years? I don't know if I will live until then!”* (M/3). Asked whether they make use of support programs, special energy discounts for senior citizens, they shrug their shoulders or do not believe that participating in such projects can change anything. The attachment to non-renewable sources of energy and resigning from long-term plans to move towards “green” energy is common here. The senior citizens reluctantly admit what they use to stoke the fire; however, one may have the impression that most of these products are prohibited: *“I use everything I can to heat my house (...), it's good that last winters were lighter”* (K/3). Although they are careful when they say about themselves, their courage is higher when they say about their neighbours: *“We all know that our neighbour uses bottles, cartons, even some plates as a fuel for the stove”* (K/21). Under-heating of flats and houses is becoming an everyday problem, in connection with bad technical condition of the buildings and the lack of well-thought-out strategy of dealing with this growing issue, we should ask about the impact on health condition of the inhabitants. It is hard to assess the relationship between visible symptoms of fuel poverty with health of the senior citizens, because they do not

see such connection. The statements show that colds or minor infections may be caused by under heated flats, however, fuel poverty is not treated as a factor for it.

### ***Health conditions***

The process of ageing, although conditioned individually, means escalation of health problems, mobility problems, gradual loss of mental and physical fitness. The actions aiming at senior citizens staying independent, fit and in good condition is a significant burden for the budgets of specific households. The interviewees constantly complain about the increasing prices of drugs and medicaments; they are trying to save money by replacing prescribed drugs with substitutes and resigning from treatment in the privately-owned health centres: *“I always ask my doctor about substitutes of my drugs, because the drugs she prescribes are eating away half of my pension”* (M/3). *“I don’t have enough money to buy drugs! I have to pay more than 500 zlotys a month for diabetes drugs. My husband is hypertensive, and it costs a lot. I don’t even have to mention other expenses”* (K/11).

The necessity to save money for treatment, medical examinations or rehabilitation causes cognitive dissonance among the interviewees: *“I know that I have to do it because I have diabetes and hypertension, I have no choice and I have to buy my medicine, but I don’t buy any vitamins or drops (...) and then my doctor shouts at me (laughing)”* (K/3). Another respondent added that: *“I should have rehabilitation because I have a hip problem and I have prostheses (...), it was financed by the National Health Fund (rehabilitation — author’s note), but I can’t afford private medical care (...). I should, I know I should (...)”* (K/2).

### ***Reconstruction of free time***

Low income combined with reliability in payment of bills result in the problems with satisfying different consumer needs. The majority of the interviewees said that they have problems with financing rest or organising their free time: *No, no travels, you know I don’t go on vacation anywhere. I don’t have the money. My children sometimes take me to their home, they live outside the city and have a large garden, but I never go anywhere alone* (K/2). The respondents indicate the deficit of resources enabling to purchase a trip or organised rest; however, they rather do not feel too much discomfort because of that. One may have the impression that this sphere of consumption is not treated as a basic need. One interviewee said that: *I am not young anymore, so I don’t go to camps* (laughing) (K/1). Rehabilitation spa treatment outside the place of residence compensate vacation trips in some way. The interviewees scrupulously submit applications on time, enjoying this form of rest: *I go to sanatorium with my husband (...), when we return, we immediately submit another application* (K/20). Although the main goal of such trips is treatment of various conditions, the interviewees admit that they also appreciate different aspects of such trips and — as far as possible — try to find centres located in various regions of Poland.

### ***Meal planning***

Low income means not only limitations in travel and trip expenses. Calculating within financial restraint is strongly emphasized also in the context of meal management. Generally, it can be observed that the interviewees apply various methods of rational management of available resources: *If I have chicken stock on Sunday, then I make tomato soup on Monday (laughing) (K/2)*. The respondents are usually planning food expenses for the next week: *I was brought up in that way that everything has to be planned in advance (...), I don't want to cook only for myself, meat only on Sunday or when my grandchildren come (K/21)*. Effective management of resources, despite its positive impact on household budget, does not always allow to compose balanced meals and diet.

A common practice is buying in the discount stores, looking for products on special offers or buying them during sales. Such actions mean that the interviewees, making consumer choices, mainly care about the price, not the quality of goods and principle of proper combining of food products. Therefore, their diet does not fully meet the demands of their bodies. The senior citizens realise that, but do not believe that it can change. *You know, what can I say, I'd like it to be different (...) my daughter always says that to me (...), but how can I do it, I don't have enough money (K/21)*.

### ***Recycling and rational economy***

Cuts and economy emerge also with reference to the elements of interior furnishings, as well as hygienic articles and cleaning supplies. The interviewees also avoid unnecessary purchases of new clothes, saying that the ones they have are of good quality and can still be used. There is a principle that until specific product is good to use, there is no need to replace it with a new one. One significant issue is strongly emphasized in the interviewees' statements. It is widely believed that there is a high correlation between earlier experiences (occurrence of crisis moments in a trajectory of life) and ability to deal with current problems. One may have the impression that most of the interviewees have developed an ability to manage the available resources, which allows them to rationally manage their capital.

### ***Support networks***

Using internal resources is not always sufficient. Financial problems often force to look for help beyond one's own household. An analysis of collected research material shows that in such cases, the seniors are supported by their relatives: *My husband's pension is not too high, but life goes on, my daughter sometimes helps me financially, my son-in-law buys me drugs (...) and life goes on (...)* (K/11). However, it should be emphasized that the respondents treat it as a last resort. The respondents think that their families (children) have their own needs, expenses and asking them for help can be too much of a burden: *You know, I don't want to bother my daughters (...), they have their own children*



and expenses (...)(K/2). The sense of shame, maybe even humiliation also emerges: *I don't want to ask them for help (...), I want to handle things myself* (M/1). It is much easier for the interviewees to accept help in the form of products/drugs/firewood, and not money.

The seniors also make use of various benefits; apart from obvious ones (retirement pension, life pension), they are usually allowances (e.g., nursing allowance). The concessions (e.g., for means of public transport) or exemptions (e.g., from subscription fee) are widely used. The interviewees are quite well-informed good about their rights (for example, they make use of a designated benefit for the purchase of firewood), but — as they admit — there are no clear rules of granting specific benefits, and no help, for example, in filling in application forms. They treat assessment of the actions of local authorities with reserve. On the one hand, they appreciate financial support, on the other hand, they think that they are “left alone” and they would need more organized care in everyday activities. Negative comments also emerge with reference to housing policy. The lack of renovations, repairs, delays in, for example, insulation of flats cause frustration and the sense of ignoring their needs. One of the interviewees said that: *Nobody cares about us. I was asking, calling so many times, but when they say that something would be done, they don't do it* (K/3). The senior citizens complain not only about technical condition of their own households, but also about the actions of authorities concerning the whole infrastructure and its environment. The actions connected with keeping squares and staircases/courtyards clean are assessed particularly negative. The interviewees admit that it does not affect their resources, but has significant impact on their comfort of life. It can also be observed that there are no organized actions aiming at raising awareness of consequences resulting from potential/real fuel poverty. The interviewees do not have sufficient knowledge of how to prevent fuel poverty and how to deal with its potential effects.

Poor knowledge of the subject and the existing threats emerges in another issue that we raised. Health problems are very rarely, not to say — marginally — connected with fuel poverty of the respondents. It is astonishing because data (IBS, 2019) show strong correlation between fuel poverty and diseases (respiratory diseases: asthma, bronchitis, pneumonia, etc.). It has a negative impact on people's mental health; economic problems, including those connected to the low temperature in the rooms or dampness, cause low mental condition, depression, anxiety disorder, and then social marginalization and exclusion. However, the interviewees seem not to see these relations and connect discomfort rather to their old age, and not with consequences of fuel poverty. Based on the interviewees' statements, it can be concluded that they rather blame town/district (district of “deportation”) for poor conditions of their households, and they think that it “can't be changed” and will remain a permanent element of their residential tissue.

### ***Discussion and recommendations***

The connection between fuel poverty and fulfilment of other consumer needs by the elderly was outlined in the article. The main causes of fuel poverty and the most important consequences of energy difficulties were determined. There were also attempts to indicate

the fields of action for local authorities that can and should intensify the works on the programs focused preventing fuel poverty.

The study which was the basis of this article allowed us to formulate the following conclusions: fuel poverty is a real threat for the elderly. Old, energetically inefficient residential buildings, of the growing energy and gas bills in combination with limited (retirement pension, life pension) resources are the most significant factors responsible for dynamics of development of fuel poverty. The lack of knowledge, consciousness, and practical instructions on how to deal with this problem often leads to negative consequences, including concessions in managing a household budget. In the first place, nutritional practices are changed; the respondents choose the cheapest food on the food market, trying to rationally manage their resources. The issues of balancing healthy meals or introduction of a proper diet are receded into the background. The limitations or “cost cuts” also affects wearing and buying clothes, interior design, or management of free time. The respondents “don’t spend money on their own needs” as a remedy for financial problems and method of “patching up gaps” in the budget. The respondents resign from recreational trips and holidays, replacing them with family visits, walks in the neighbourhood or meetings with friends. These practices generally confirm the basic assumptions concerning fuel poverty saying that in the situation that the costs of satisfaction of energy needs are too high, it is necessary to economise at the expense of other consumer goods or limit the needs (Asist, 2020). The scale of these actions is certainly surprising and also alarming; the research showed that seniors reconstruct of the majority of the practiced patterns of consumer behaviours. The interviewees do not identify a problem of fuel poverty as a separate problem. They treat it as a consequence of high energy prices and low income, as well as an effect of ineffective housing and renovation policy. Fuel poverty is not connected with irrational use of energy. The senior citizens emphasize that energy bills eat up large part of their budgets. The methods implemented by them are practically reduced only to saving energy (turning off the light, TV set); there are no more resolute actions, for example, replacing the light bulbs or domestic appliances with energy efficient ones. It is generally believed that such actions are long-term investment that seniors cannot (or do not want) to wait for.

What is more, it is widely believed that “nothing can be done” with the problem. The senior citizens seem to be convinced that the situation cannot be any different. Such attitude demonstrates a low level of trust and the lack of belief of the interviewees that national policies and instruments that directly and indirectly tackle people affected by fuel poverty may be effective.

A method of dealing with the situation is saving (not only energy) and using ecologically ineffective heating sources. Emerging fuel problems motivate the senior citizens to look for help in appropriate institutional units, however, it is hard, based on collected opinions, to assess the effectiveness of actions taken by the commune. Further monitoring of their work seems to be crucial. It is also necessary to develop proper methods of execution of taken obligations, based on the idea of combining instruments of social, energy, housing, and environmental policies.

The lack of knowledge, information about causes and consequences of fuel poverty, as well as information of how to prevent the phenomenon can be observed. The need to shape behaviours and educate within the scope of effective use of energy in the households, although signalled many times (Miazga & Owczarek, 2015), is particularly important in the context of the elderly. Information campaigns or educational programs in mass media seem to be far from satisfactory, and also not too effective. Local government — commune or district — and institutions involved in continuing education of the senior citizens should play an important role here. The statements of the interviewees showed that counteracting the effects of fuel poverty is very rarely or rather not at all the subject of meetings or conversations.

Although respondents suffer from various diseases, they sporadically connect them with fuel poverty. This attitude, although alarming, is common: “Vulnerable consumers are often prepared to compromise their energy comfort and expose themselves to health risks in order to cut their energy expenses. A widespread practice of underheating to reduce energy bills has been observed. Therefore, special attention needs to be taken to ensure that households do not curtail their energy use in a way that would jeopardise their health or well-being” (Hajdinjak & Asenova, 2019).

The conducted study certainly does not deal with all aspects of the subject; however, it can be a starting point to conduct similar research in different regions of Poland. Conducting research on fuel poverty is an opportunity to integrate the dispersed research communities dealing with the concept of determination of macroeconomic and microeconomic, as well as social connections leading to fuel poverty, especially in socially sensitive groups. Identification of the problem shows the occurrence of strong correlations between situation observed in Silesian province and different regions of the countries of Eastern Europe. The causes and consequences of fuel poverty among the elderly determined in the research give an opportunity to arouse interest in energy restructuring of economy and society of the region, which must be connected with activity of scientific communities, taking into account and supporting regional point of view not only in the context of restructuring of industry, but also the whole, broadly understood economy and policy of the region. Putting emphasis on interdisciplinary character of the phenomenon is particularly important: “Various stakeholders from complementary fields need to cooperate, learn from one another, and create new strategies to tackle the problem” (Ecoserveis Association, 2018).

## *References*

- Aron, C., Kostrzewa, J., Owczarek, D., Świdrowska, E. (2013). *Poland: Making energy efficiency investments available to the poor*. Raport wewnętrzny Banku Światowego, Waszyngton.
- Assist (2020). *Ubóstwo energetyczne w Polsce. Konsumenci wrażliwi i ubóstwo energetyczne*, KAPE, <http://www.federacja-konsumentow.org.pl/225,assist--siec-doradcow-wrażliwych-odbiorcow-energii.html>.

- Boguszewski, R., Herudziński, T. (2018). *Ubóstwo energetyczne w Polsce*. Pracownia Badań Społecznych SGGW.
- Bouzarovski, S. (2011). *Energy Poverty in the EU: A Review of the Evidence*. Luettavissa.
- Bouzarovski, S., Petrova, S. (2015). A global perspective on domestic energy — deprivation: overcoming the energy poverty-fuel poverty binary. *Energy Research & Social Science*, 10.
- CAN, LIFE Unify (2020). Tackling energy poverty through National Energy and Climate Plans: Priority or empty promise?, <https://caneurope.org/tackling-energy-poverty-through-national-energy-and-climate-plans-priority-or-empty-promise/>.
- Day, R., Hitchings, R. (2009). Older People and their Winter Warmth Behaviours: Understanding the Contextual Dynamics. School of Geography, University of Birmingham / Dept Geography, UCL.
- Dénes F., Orsolya, F. (2012). *Poverty or Fuel Poverty? Defining fuel poverty in Europe and Hungary*. Executive Summary.
- Diagnoza Problemów Społecznych (2014). <http://www.swietochlowice.pl/dokumenty-strategiczne.html>.
- Ecoserveis Association (2018). Atlas of Initiatives of Energy Poverty in Europe. State-by-state Review.
- EPEE project (2009). Tackling Fuel Poverty. Recommendation Guide for Policy Makers; Detailed report on the different types of existing mechanisms to tackle fuel poverty, WP3-Deliverable 8, [www.fuel-poverty.com](http://www.fuel-poverty.com).
- EPOV (2020). Member state reports on energy poverty 2019, <https://op.europa.eu/en/publication-detail/-/publication/b9a25ba4-9ef6-11ea-9d2d-01aa75ed71a1/language-en>.
- European Union (2018). Directive (EU) 2018/2002 of the European Parliament and of the Council of 11 December 2018 amending Directive 2012/27/EU on energy efficiency (Energy Efficiency Directive 2018/2002) <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32018L2002&from=EN>.
- European Union (2018). Directive (EU) 2018/844 of the European Parliament and of the Council of 30 May 2018 amending Directive 2010/31/EU on the energy performance of buildings and Directive 2012/27/EU on energy efficiency (Energy Performance in Buildings Directive 2018/844), <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32018L0844&from=EN>.
- Eurostat (2018). <https://ec.europa.eu/social/main.jsp?catId=860&langId=pl>.
- Frankowski, J. (2020). *Attention: Smog Alert! Citizen Engagement for Clean Air and Its Consequences for Fuel Poverty in Poland*. Energy and Buildings.
- GUS (2018). Gospodarka mieszkaniowa w latach 2013–2017, <https://stat.gov.pl/obszary-tematyczne/infrastruktura-komunalna-nieruchomosci/nieruchomosci-budynki-infrastruktura-komunalna/gospodarka-mieszkaniowa-w-latach-2013-2017,11,1.html>.
- GUS (2020). Gospodarka mieszkaniowa i infrastruktura komunalna w 2019 r., <https://stat.gov.pl/obszary-tematyczne/infrastruktura-komunalna-nieruchomosci/>.
- Hajdinjak, M. & Asenova, D. (2019). *Sustainable Energy Consumption and Energy Poverty: Challenges and Trends in Bulgaria*.

- Hills, J. (2012). *Getting the measure of fuel poverty*. Final report of the fuel poverty review, CASE report no. 72, commissioned by the Department of Energy and Climate Change (DECC) of the United Kingdom. London.
- Househam, I. & Musatescu, V. (2012). *Improving Energy Efficiency in Low-Income Households and Communities in Romania: Fuel Poverty Draft assessment report*. <http://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20170001769>.  
[http://www.ure.gov.pl/portal/pl/538/2668/Europejska\\_Karta\\_Praw\\_Odbiorcow\\_Energii.html](http://www.ure.gov.pl/portal/pl/538/2668/Europejska_Karta_Praw_Odbiorcow_Energii.html).
- IBS (2019). *Ubóstwo energetyczne a zdrowie*, <https://ibs.org.pl/research/ubostwo-energetyczne-a-zdrowie/>.
- IBS (2/2018). *Zjawisko ubóstwa energetycznego w Polsce, w tym ze szczególnym uwzględnieniem zamieszkujących w domach jednorodzinnych*, <https://ibs.org.pl/publications/zjawisko-ubostwa-energetycznego-w-polsce-w-tym-ze-szczegolnym-uwzlednieniem-zamieszkujacych-w-domach-jednorodzinnych/>.
- IBS (2018). *Ubóstwo energetyczne w Polsce 2012–2016. Zmiany w czasie i charakterystyka zjawiska*, [http://obserwatorium.miasta.pl/wpcontent/uploads/2018/02/IBS\\_Brief\\_Report\\_Ub%C3%B3stwo\\_energetyczne\\_w\\_Polsce\\_2012-2016.pdf](http://obserwatorium.miasta.pl/wpcontent/uploads/2018/02/IBS_Brief_Report_Ub%C3%B3stwo_energetyczne_w_Polsce_2012-2016.pdf).
- Jigla, G. (2020). *Energy poverty as a threat to democracy in post-communist countries, Perspectives on Energy Poverty in Post-Communist Europe*, Routledge.
- Karásek, J. & Pojar, J. (2018). *Programme to reduce energy poverty in the Czech Republic*, Publishing Info.
- Khandker, S. (2013). Why energy poverty may differ from income poverty. In *Let's talk development*, <https://blogs.worldbank.org/developmenttalk/why-energy-poverty-may-differ-income-poverty>.
- Krajowy Program Przeciwdziałania Ubóstwu i Wykluczeniu Społecznego 2020. Nowy Wymiar Aktywnej Integracji, <https://www.gov.pl/web/rodzina/bip-krajowy-program-przeciwdzialania-ubostwu-i-wykluczeniu-spolicznemu-2020-nowy-wymiar-aktywnej-integracji>.
- Kuhar, M. (2020). In CAN, LIFE Unify (2020). *Tackling energy poverty through National Energy and Climate Plans: Priority or empty promise?*, <https://caneurope.org/tackling-energy-poverty-through-national-energy-and-climate-plans-priority-or-empty-promise/>.
- Kulinska, E. (2017). *Defining Energy Poverty in Implementing Energy Efficiency Policy in Bulgaria*. [pec.org/a/nwe/eajour/y2017i4p671-684.html](http://pec.org/a/nwe/eajour/y2017i4p671-684.html)
- Kurowski, P. (2008). *Wydatki gospodarstw domowych na energię elektryczną. Próba ustalenia grup odbiorców wrażliwych na podwyżki cen energii (wyniki na podstawie badań GUS z 2006 r.)*. *Biuletyn URE*, 5.
- Kwon J. H., Jang, M. (2017). *Housing quality, health and fuel poverty among U.S. seniors* in: Sage Journals, <https://journals.sagepub.com/doi/10.1177/1420326X17710807>.
- Kyprianou, I., Serghides, D., Varo, A., Gouveia, J. P., Kopeva, D., Murauskaitė, L. (2019). *Energy Poverty Policies and Measures in 5 EU Countries: A Comparative Study*.

- <https://sites.fct.unl.pt/times-pt/publications/energy-poverty-policies-and-measures-5-eu-countries-comparative-study>
- Lampietti, J. & Meyer, A. (2002). Coping with the Cold: Heating Strategies for Eastern Europe and Central Asia's Urban Poor. <https://openknowledge.worldbank.org/handle/10986/15174>
- Latvian, Government (2018). Draft National Energy and Climate Plan of Latvia 2021–2030.
- Lenz, N. V. & Grgurev, I. (2017). Assessment of Energy Poverty in New European Union Member States: The Case of Bulgaria, Croatia and Romania. <https://www.econjournals.com/index.php/ijeep/article/view/4003>
- Liddell, C. & Guiney, C. (2015). Living in a cold and damp Home: Framework for understanding impacts on mental well-being. *Public Health*, 129.
- Lis, M., Ramsza, M., Miazga, A. (2015). *Dynamiczne własności miar ubóstwa energetycznego*. Instytut Badań Strukturalnych, Warszawa, <http://ibs.org.pl/publications/dynamiczne-wlasnosci-miar-ubostwa-energetycznego/>.
- Miazga, A. & Owczarek, D. (2015). *Dom zimny, dom ciemny, czyli ubóstwo energetyczne w Polsce*. Instytut Badań Strukturalnych, Warszawa, <http://ibs.org.pl/publications/domzimny-dom-ciemny-czyli-ubostwo-energetyczne-w-polsce/>.
- Middlemiss, L. (2019). Energy poverty and social relations: A capabilities approach. *Energy Research & Social Science*, 55. <https://www.sciencedirect.com/science/article/pii/S2214629618310004>
- Middlemiss, L. & Gillard, R. (2015). Fuel poverty from the bottom-up: characterising household energy vulnerability through the live experience of the fuel poor. *Energy Research & Social Science*, 6.
- ONZ (2018). *Global Age Watch Insights 2018: Report, summary and country profiles*, <http://globalagewatch.org/global-agewatch/reports/global-agewatch-insights-2018-report-summary-and-country-profiles/>.
- Papada, L. & Kaliampakos, D. (2018). A Stochastic Model for energy poverty analysis. *Energy Policy*, 116.
- Pollard, A., Jones, T., Sherratt, S., Sharpe, R. A. (2019). Use of Simple Telemetry to Reduce the Health Impacts of Fuel Poverty and Living in Cold Homes. *International Journal of Environmental Research and Public Health*, 16(16), 2853, <https://doi.org/10.3390/ijerph16162853>.
- Pyka, M., Liszka, S., Czajkowski, J., Kukła, M. (2014). *Ubóstwo energetyczne. Wyniki badania ankietowego oraz propozycje dotyczące pomocy osobom ubogim energetycznie*, Instytut na rzecz Ekorozwoju, Fundacja na rzecz Efektywnego Wykorzystania Energii. Katowice–Warszawa <http://www.chronmyklimat.pl/biblioteka/ksiazki-raporty/ubostwoenergetyczne-wyniki-badania-ankietowego-oraz-propozycje-dotyczace-pomocy-osobomubogim-energetycznie>.
- ROPS: <https://rops-katowice.pl/wp-content/uploads/2019/04/2019.04.12Informacja-o-wynikach-bada%C5%84-WSG-za-2019.pdf>.

- Rutkowski, J., Sałach, K., Ziółkowska, K., Szpor, A. (2018). *Jak ograniczyć skalę ubóstwa energetycznego w Polsce?*, Instytut Badań Strukturalnych <http://ibs.org.pl/publications/jakograniczyc-skale-ubostwa-energetycznego-w-polsce/>.
- Sałach, K. & Lewandowski, P. (2018). *Ubóstwo energetyczne w Polsce 2012–2014*. Instytut Badań Strukturalnych.
- Scarpellini, S., Sanz Hernández, M. A., Moneva, J. M., Portillo-Tarragona, P., Schleich, J. (2019). Energy efficient technology adoption in low-income — households in the European Union — What is the evidence?, *Energy Policy*, 125.
- Sokołowski, J., Lewandowski, P., Kiełczewska, A., Bouzarowski, S. (2019). *Measuring energy poverty in Poland with the multidimensional energy poverty index*. Instytut Badań Strukturalnych.
- Staniszewska, M. (2018). Ubóstwo energetyczne jako problem społeczny i sposoby jego rozwiązywania. *Wrocławskie Studia Politologiczne*, 25.
- Strakova, D. (2015). *Energy Poverty in Slovakia*. [https://www.researchgate.net/publication/275580010\\_Energy\\_Poverty\\_in\\_Slovakia](https://www.researchgate.net/publication/275580010_Energy_Poverty_in_Slovakia).
- Strategia Rozwoju Świętochłowic do roku 2030, <http://www.swietochlowice.pl/dokumenty-strategiczne.html>.
- Strategia Rozwoju Województwa Śląskiego “Śląskie 2020+”.
- Strategia Rozwoju Województwa Śląskiego “Śląskie 2020+” Uchwała Sejmiku Województwa Śląskiego Nr IV/38/2/2013 z dnia 1 lipca 2013 r.
- Strategia Rozwoju Województwa Śląskiego “Śląskie 2030”, <https://rcas.slaskie.pl/Swietochlowice—Lipiny>, <http://slaskiemiasta.pl/swietochlowice/lipiny>
- The UK Fuel Poverty Strategy. 6th Annual Progress Report 2008, Defra i BEER.
- Thomson, H., Snell, C., Bouzarowski, S. (2017). Health, Well-Being and Energy Poverty in Europe: A Comparative Study of 32 European Countries. *International Journal of Environmental Research and Public Health*, 14(6).
- Tirado Herrero, S. & Üрге-Vorsatz, D. (2010). Fuel Poverty in Hungary: A first assessment. [http://archive.ceu.hu/sites/default/files/field\\_attachment/project/node-3347/englishreportfuelpoverty.pdf](http://archive.ceu.hu/sites/default/files/field_attachment/project/node-3347/englishreportfuelpoverty.pdf)
- Ustawa z dnia 12 marca 2004 r. o pomocy społecznej, Dz.U. 2017 poz. 1769.
- Walker, M. (2004). *Marketing to seniors*. 1st Book Library.
- Węglarz, A., Kubalski, G., Owczarek, D. (2014). *Propozycje mechanizmów wsparcia procesu przeciwdziałania zjawisku ubóstwa energetycznego w Polsce*. Instytut na Rzecz Ekoro-zwoju, [http://www.ineisd.org.pl/theme/UploadFiles/File/publikacje/broszury/broszura\\_ine\\_ubostwo\\_www.pdf](http://www.ineisd.org.pl/theme/UploadFiles/File/publikacje/broszury/broszura_ine_ubostwo_www.pdf).
- Wódz, K. & Szpoczek-Sało, M. (2016). Świętochłowski Lipiny — enklawa biedy czy “miejska wioska”? In K. Wódz, G. Libor, D. Nowalska-Kapuścik, *Peryferie społeczne w teorii i badaniach empirycznych*. Wydawnictwo UŚ.
- Živčič, L. & Tkalec, T. (2014). Report on national situation in the field of energy poverty — Slovenia. <https://www.energypoverty.eu/publication/report-national-situation-field-energy-poverty-slovenia>.

**Dorota Głogosz**

ORCID: 0000-0003-2112-9017

Institute of Labour and Social Studies, Poland<sup>1</sup>

***Forms of care for children up to the age of three  
— solutions preferred by parents  
(empirical research results)***

***Abstract***

In Poland there is an ongoing social debate on preferences for various forms of care for children up to the age of three (young children) in government programs. Currently developed — thanks to implementation of the government program “Maluch” and “Maluch Plus” — a system of institutional forms of childcare is considered by conservative circles as overly favored, and the most beneficial — in their opinion — care provided by the mother at home, does not have adequate financial and image support in Polish family policy.

In a quantitative representative empirical study conducted in 2017 entitled “Mother, nanny or nursery? Opinions, needs and preferences of parents concerning the various forms of toddlers care”, parents of young children, among others, defined their preferences and expectations regarding forms of care for a child up to the age of three and indicated — on the basis of their own experiences — the necessary forms of support for the care function of the family. The research results demonstrates that the most preferred

---

<sup>1</sup> Correspondence: Instytut Pracy i Spraw Socjalnych, ul. Bellottiego 3b, 01-022 Warszawa, Polska, author’s email address: [glogosz@op.pl](mailto:glogosz@op.pl)



option is care provided by the child's parents, but carried out jointly, interchangeably, by both parents. However, as this solution cannot be applied in every family situation, the respondents listed alternative instruments they considered necessary to provide adequate care to children up to the age of three, which included, among the others, developing a network of public nurseries.

The paper presents parents' preferred solutions and expected forms of supporting the care function of families with young children. A clear factor determining these choices and indications is the current situation of the family, and mainly the currently used form of care.

**Key words:** family policy, family care function, childcare, nurseries, institutional care, parental care, parental preferences

## *Introduction*

In research papers and analytical publications, childcare issues are mainly present in three contexts:

- the labour market, where parents' caring responsibilities for young children are presented primarily in the context of reconciling family and professional roles (e.g., Chieragato, 2020; Sadowska-Snarska, 2007; Tomaszewska-Lipiec, 2014),
- gender equality, when childcare organization is recognized as an important instrument for shaping equal rights and opportunities in different areas of social and economic life (e.g., Charkiewicz & Zachorowska-Mazurkiewicz, 2019; Kurowska et al., 2016, pp. 109–207; Szelewa, 2019a; Schwartz, 2019; Wódz & Klimczak, 2020, pp. 9–32).
- different aspects of children's development, where they deal with theory and practice relating to the so-called Early Childhood Care & Education (ECCE), which addresses the relationship between care and child development, where issues of a pedagogical, psychological, medical nature and issues relating to the material, social and cultural conditions of children's life and development predominate (e.g., Głogosz, 2008; Suter et al., 2019, pp. 307–309).

Both in the EU law and in the national law of the EU Member States, in strategies, plans or programs, each of these areas has its own separate regulations, goals and methods of their implementation, placing childcare in its proper context. However, it should be emphasized that these are not autonomous and separate contexts, as there are significant interdependencies between them. Therefore, neither the problems of childcare should be analysed only narrowly, taking into account only one area of its influence (Lohmann et al., 2016).

In Poland, issues related to care for young children (i.e., up to three years of age) are most often associated with the labour market and parents' professional activity<sup>2</sup>. This has

---

<sup>2</sup> This is indicated by information on research subjects, socio-economic programs, studies, conferences, debates and other activities concerning the care of a young child.

also been confirmed by empirical studies (Głogosz, 2018), of which the added value is their cross-country nature. They showed that parents of young children look at the care of their offspring also through the prism of their children's education, independence, acquisition of social competences, but also safety and health. Moreover, these issues in parents' opinions are often conditioned by their worldview, which is evident in opinions regarding the family model and the division of family responsibilities.

The paper presents selected issues concerning the forms of care for a young child preferred by parents having children up to three years of age and solutions supporting the family in this field in Poland. The aim of the following text is, among others, to indicate the importance of different contexts which determine the preferred forms of care of toddlers care by parents. The article is also a voice in the public debate on the directions expected by parents for the development of support for the care of a small child in the Polish family policy — a communication of their opinions and expectations.

### ***Institutional care of a young child — the main organizational principles***

The system of institutional (formal) care for toddlers in Poland was defined in the Act of 4 February 2011 on care for children aged up to three years<sup>3</sup>. In comparison with solutions in force in other EU countries, standards of this care in Poland are high (Głogosz, 2008). These restrictions, which are partly a legacy of the subordination of nurseries to the Ministry of Health, discouraged the creation of new facilities, especially so-called flexible ones, at the beginning of the first decade of this century (Muczyński & Żynel, 2007). Since 2011, in addition to nurseries, childcare for children up to the age of three may be provided by children's clubs and day care providers.

The principles of running a nursery (*żłobki*) and a children's club (*kluby dziecięce*) are defined in the Act of 6 March 2018 — Entrepreneurs' Law (Journal of Laws of 2019, item 1292). The institution must be entered in the register kept by the local government. This is possible when it meets certain standards that also apply to day care providers (*opiekunowie dzienni*).

The care in a nursery (local government, non-governmental or private institution) is provided for children from the age of 20 weeks to the end of the school year in which the child turns 3 or if it is impossible or difficult to cover the child with pre-school education — four years of age. However, according to statistics (GUS, 2019, p. 49), children up to one year of age in nurseries constitute only 1.5% of all children covered by such care; those aged one to two years constitute 39.2%; and the largest number of children are two-three years old — 52.2%. Children older than three years account for about 7% in nurseries.

The nurseries offer their services for 10 hours a day, unless parents request an extension of this time, which involves an additional fee. The tasks of the nursery are to guarantee the child proper care, upbringing and education appropriate to the child's age,

---

<sup>3</sup> Consolidated text: Journal of Laws 2021, item 162.

taking into consideration the child's psychomotor development and individual needs, and to provide food appropriate to the child's age (according to dietary standards).

There can be up to eight children per one caretaker and up to five children if there is a child in the group requiring special care (disabled or under one year of age). Moreover, a nursery attended by more than 12 children must employ at least one nurse or midwife. There are also standards concerning the number of rooms and their surface area, depending on the number of children and the length of their stay in the institution.

A children's club (local government, non-governmental or private) may take care of children from the age of one to the age of three or four, similarly to a nursery. Children can stay there for up to 10 hours a day, and at the parents' request this time can be extended. They share the tasks performed and the number of children per caretaker with nurseries. However, children's clubs are by definition smaller institutions than nurseries and may have no more than 30 places.

A day care provider is an appropriately trained natural person running a business activity concerning care for young children or a person employed by a local government unit, non-governmental organization, natural or legal persons on the basis of an employment contract or commission agreement. Such a person can take care of children of the same age as in nurseries and children's clubs. The care can be provided at home or in an apartment meeting the conditions ensuring safe care of children, the maximum number of which is five, and in the case of children in need of special care — a maximum of three children. Increasing this number of children is possible only conditionally — up to eight and up to five children respectively if two conditions are met jointly: consent of all parents and provision of a parent's assistance to the day care provider, and the premises' conditions allow for such a change. The day care provider's care is intended for a small number of children and is carried out in home conditions. The hours of service and the number of hours of care can be adjusted to the parents' working time.

For several years, there has been an open public debate about the forms of care preferred by parents of young children. Among the arguments, institutional care standards are also indicated. Therefore, it is worth noting that as of 1 January, 2018, some of these standards have been reduced or abolished. Among others, the obligation to have two rooms for the stay of children in nurseries has been eliminated, the working hours of children's clubs have been extended and the catalogue of entities that can create care institutions has been expanded.

Forms of institutional care also include care provided by a registered nanny. This is formal, but individual care of children of the same age as in the case of a stay in a nursery. The nanny is employed by the child's parents on the basis of the so-called nanny agreement, concluded in writing and reported to the Social Insurance Institution and the Tax Office. The social and health insurance premiums are paid either by the parents (when the remuneration is below 1/2 of the minimum wage in the economy) or by the state budget (in other cases).

### *Care for the small child in Poland: the current state*

As of the end of 2019, there were 1 million 159 thousand children aged zero to two (i.e., up to three years of age) in Poland, including 792.1 thousand children aged one to two (GUS, 2019, Table 1). For references to the use of various forms of care for young children, the latter figure is important, as the vast majority of parents of new-born children provide care in person until the child reaches the age of one (ZUS, 2020, p. 15). This is possible thanks to the system of maternity, paternity, and parental leaves developed in 2013–2015, which taken together allow parents to provide personal care for their children for up to 52 weeks without interruption.

Statistics demonstrate that most children beyond the age of 1 are still mainly in parental care, which — to an unknown extent — is sometimes combined with care from other family members or non-professional caregivers. According to the Eurostat data (EU-SILC 2016 survey<sup>4</sup>), about 40% of children up to the age of three in Poland use informal and private care. There are also 6.5 thousand registered nannies who care for children up to the age of three. Unfortunately, the total number of children under their care (hereafter referred to as non-parental care) is unknown. The offer of institutional care, i.e., in nurseries, children's clubs and day care providers, was used in 2019 by parents of 172.2 thousand children aged one or two, or 22.6% of the total number of children of this age (*Sprawozdanie...*, 2020, p. 13).

In 2002, during the EU summit in Barcelona, the so-called Barcelona targets were established, according to which 33% of children aged three and under should be covered by institutional care in each of the EU Member States by 2010. However, by 2011 only 6 EU countries had achieved this goal, and Poland was among the countries with the lowest rate in this respect — below 3% (see also: Kurowska, 2015). Since March 2011, the aforementioned Act on the care of children aged up to three years has entered into force in Poland and, pursuant to it, the government program “Maluch” was implemented; since 2015 — “Maluch+.” Local government units, natural persons, legal persons and organizational units without legal personality (including universities and their cooperating entities and employers) may apply for funding, in the form of a targeted grant from the state budget and for funds from the Labour Fund, which may — through a competition — obtain funds for the development and maintenance of nurseries, children's clubs and places with day carers. The development of institutional care for young children has also been financed from EU funds (the POWER program), which have been allocated mainly for training support, activities aimed at acquiring or improving competencies of entities creating and running institutions providing care for children up to three years of age, creating new care places, adjusting care places to the needs of children with disabilities and financing current costs related to the operation of these institutions (*Sprawozdanie...*, 2020, pp. 25–26).

---

<sup>4</sup> 2016 EU-SILC MODULE „Access to services” dostęp: <https://ec.europa.eu/eurostat/documents/1012329/8088300/LC+221-18+EN+Module+2016+assessment.pdf/82b23b36-9e04-4905-ab74-9a07f1223637>.

In 2011–2019, thanks to the programme, 56.5 thousand care places were established, of which as many as 45.2 thousand after 2015. In 2017, it was also made possible for entities other than municipal governments to apply for funding for the creation of new care places (and not only — as in previous editions — only the functioning of places). In 2018, the funds for the programme were increased to PLN 450 million and a guarantee was implemented for municipalities where no nurseries and children’s clubs operate, concerning obtaining co-financing of up to 80% of investment costs. In 2019, the subsidy amounts estimated for the creation of one place were increased and, as a result, the number of newly created places increased dynamically. While 8.1 thousand were created in 2017, about 16.3 thousand were created in 2018 and another 13 thousand places in 2019. However, there is still a significant demand that exceeds supply. Municipal governments and non-public institutions report a need for another 79.3 thousand places requested by parents (as of the end of 2019). Despite the significant improvement in this matter, there is still not a single nursery, children’s club or day care provider in more than half of the municipalities (52%) in Poland.

### ***Preferred forms of care for a toddler beneficial to the child (empirical findings)***

For several years now, Poland has been witnessing an open social debate on the directions of development as regards the care for children under the age of three. Its important elements include scientific discussions based on empirical research, public speeches of politicians, publications prepared by non-governmental organizations as well as debates in the media, including online parenting forums. The latter are valuable as they provide information directly from people affected by problems of providing care for a young child.

In 2019, a noticeable current in this debate were the voices of some politicians and NGOs associated with the conservative option<sup>5</sup>, pointing to the excessive attention and resources allocated in government programs to the development of institutional care and the underestimation of parental care. These contributions were accompanied, on the one hand, by strong criticism of nursery care as a solution that — in general — does not serve the well-being of children, while, on the other hand, the demand for further development of this form of care as an instrument to support the development of children and reconcile family and professional roles (Szelewa, 2019; Olek, 2019).

Unfortunately, these discussions have often used subjective opinions, individual cases and arguments mentioned in studies on the experience of other countries. The exchange

---

<sup>5</sup> Elements of this debate included among others the exchange of opinions on nurseries between experts of Ordo Iuris and the Batory Foundation in the *Open Letter on care for children under three years of age of 2018 (List otwarty...*, 2018), addressed to the Prime Minister and parliamentarians, signed by fifty Polish psychiatrists, psychologists, pedagogues and lawyers or speeches in the Sejm (among others by Minister Barbara Socha and MP Jolanta Banach) on the implementation of “Maluch+” program in 2019.

of views lacked the objective voice of parents who have their own experiences, thoughts and needs determined by the realities of their lives.

The information presented below is an excerpt from the results of the empirical research entitled “Mum, nanny or nursery? Opinions, needs and preferences of parents concerning the various forms of toddler care” from 2017<sup>6</sup> (Głogosz, 2018), that — by design — entered into this debate as a form of presenting the opinions of parents of small children.

### *Methodology of empirical research*

The country-wide quantitative study entitled “Mum, nanny or nursery? Opinions, needs and preferences of parents concerning the various forms of toddler care” was carried out in 2017 and it was conducted in order to objectivize the information on parents’ preferences regarding forms of care for a small child in Poland.

The research was to provide information to verify the following hypotheses:

1. The form of care for a child up to the age of three, preferred by parents, is care provided by the parent (verified positively).
2. When choosing a form of childcare, parents are mainly oriented towards its financial costs (verified negatively).
3. Parents expect such support in childcare which enables a gradual return/entry into the labour market (verified negatively).

The respondents (1,502 persons) included parents with at least one child up to three years of age, who personally took care of their toddlers (1st group — 501 persons), as well as those who used mainly<sup>7</sup> care provided by others, including family members, nannies and non-professional babysitters (2nd group — 500 persons) and parents using nursery care (3rd group — 501 persons).

Data from the 2011 National Census and Central Statistics Office data on the demographic structure of the Polish population were used to select the sample (random quota). Respondents were selected to represent biological family types, number of dependent children, place of residence, education level, age and labour market status. The gender structure of respondents was the result of their independent decision on who would answer the interviewer’s questions. The variation in indicators on the number of institutions for small children and the percentage of children in institutional care was also taken into account.

The research was conducted from 26 May to 30 June 2017, using the CAPI (computer-assisted personal interviews) technique. An interview questionnaire was prepared for each of the 3 groups of respondents (closed questions, most with multiple choice and ranked answers, and the option to record an answer other than those listed in the cafeteria).

The questions of the interview questionnaire concerned, among others:

---

<sup>6</sup> The research was carried out under an individual Grant of National Science Centre no 2015/17/D/HS5/02565 under the same title.

<sup>7</sup> Groups of respondents were selected according to the criterion of dominant form of care.

- the forms of early childhood care preferred by parents under different criteria
- reasons for choosing a form of care for toddlers
- the evaluation of different forms of care (their different components, accessibility and usefulness for the family)
- solutions (instruments, rules, new forms of support) expected by parents of small children.

The research concept and tools were subjected to substantive and methodological evaluation at scientific seminars.

The full research report is available on the website of the Institute of Labour and Social Affairs<sup>8</sup>

Apart from the basic part of the questionnaire, corresponding to the specificities of each of the three analysed forms of childcare, all of them had a common part containing information on the socio-demographic characteristics of the respondents, constituting the main independent variables (e.g., gender, age, type of family/family situation, place of residence, number and age of children, material situation and attitude to religion).

### ***Parents' opinions on nursery care (selected empirical findings)***

Respondents to the survey were asked, among other things, about the advantages and disadvantages of the various forms of care for a young child, including those they did not currently use. They answered questions concerning the reasons for choosing the current form of care. Moreover, they indicated which solutions they had used before (for older children) and which forms of care they would consider in the future (for subsequent children) and explained their answers. The research provided a wealth of information relevant to identifying the most important elements in childcare arrangements. These elements (e.g., child welfare, family income, availability of non-parental care<sup>9</sup>) influenced the preference for some solutions. The above information is the background for interpreting the answers to one of the most important questions asked to respondents (importantly: parents using different forms of care): which form of care is the most beneficial for a child aged up to three years? The most favoured evaluation of different forms of care in this context was care provided by both parents.

More than half of all respondents opted for this (see Table 1).

---

<sup>8</sup> <https://www.ipiss.com.pl/aktualnosci/mama-niania-czy-zlobek-opinie-potrzeby-i-preferencje-rodzicow-dotyczace-form-opieki-nad-malym-dzieckiem-w-polsce-dorota-glo%C2%ADgosz>

<sup>9</sup> Accessibility in financial, spatial, qualitative and organisational terms.

**Table 1. Parents' preferences regarding the form of care that is most beneficial for the child under 3 years of age – by form of care currently applied, in %**

|   | Total | the preferred form of care best for the child |                            |                |   |                    |       |                      |                   |
|---|-------|---|----------------------------|----------------|---|--------------------|-------|----------------------|-------------------|
|   |       | care of both parents                          | care of one of the parents | public nursery | grandmother or grandfather of the child | non-public nursery | nanny | other family members | day care provider |
|   |       | w %   |                            |                |   |                    |       |                      |                   |
| Total respondents (n = 1496)                  | 100,0 | <b>59,6</b>                                   | 25,7                       | 6,8            | 3,2                                     | 3,1                | 1,3   | 0,3                  | 0,1               |
| including according to the form of childcare: |       |   |                            |                |   |                    |       |                      |                   |
| nursery (n = 497)                             | 100,0 | <b>59,2</b>                                   | 19,5                       | 11,3           | 1,4                                     | 8,7                | –     | –                    | –                 |
| – <i>public</i>                               | 100,0 | <b>53,3</b>                                   | 23,6                       | 21,2           | 1,4                                     | –                  | –     | –                    | –                 |
| – <i>private</i>                              | 100,0 | <b>62,8</b>                                   | 16,3                       | 3,8            | 1,4                                     | 14,9               | –     | –                    | –                 |
| parents (n = 500)                             | 100,0 | <b>59,2</b>                                   | 36,0                       | 3,6            | 0,4                                     | 0,4                | –     | 0,2                  | 0,2               |
| – <i>one of the parents</i>                   | 100,0 | <b>47,7</b>                                   | 48,5                       | 2,2            | 0,5                                     | 0,5                | –     | 0,3                  | –                 |
| – <i>both parents</i>                         | 100,0 | <b>89,7</b>                                   | 2,2                        | 7,4            | –                                       | –                  | –     | –                    | 0,7               |
| other caregivers (n = 499)                    | 100,0 | <b>60,5</b>                                   | 21,4                       | 5,4            | 7,8                                     | 0,2                | 3,8   | 0,6                  | 0,2               |
| – <i>family members</i>                       | 100,0 | <b>58,6</b>                                   | 22,9                       | 4,9            | 12,8                                    | –                  | –     | 1,0                  | 0,1               |
| – <i>nanny, unprofessional babysitter</i>     | 100,0 | <b>63,0</b>                                   | 18,0                       | 5,8            | 2,6                                     | 0,5                | 10,1  | –                    | 0,1               |

Source: Głogosz, 2018, pp. 92-93.

It is worth noting that childcare provided by both parents is considered the best solution for the child by nearly 90% of respondents who applied such a solution in practice.

The analysis of the relationship between selected socio-demographic characteristics of respondents and the preference for care provided by both parents<sup>10</sup> shows that its supporters are:

— women more often than men,

<sup>10</sup> Relationships were assessed on the basis of Spearman's rank correlations coefficient. Subsequent characteristics (gender, age, and others) are listed according to the correlation coefficient value, from the highest value (.97) to the lowest (.32).



- older parents (30+ in the study) more often than younger ones,
- unmarried couples more often than those who are married,
- parents of at least 2 children more often than parents of only children,
- economically active people more often than inactive and unemployed,
- persons preferring partner division of duties in the family more often than persons from families preferring other role division,
- persons from families realizing disproportionately female family model more often than persons from families realizing other models,
- persons declaring themselves to be religious or non-religious more often than persons describing themselves as deeply religious.

A non-linear relationship was shown with regard to the respondents' level of education: parental care was more often preferred by respondents with primary, post-secondary and higher education than by those with vocational and secondary education.

Similarly, in the case of self-assessed financial situation of the household: respondents who assessed their financial condition as very good or very bad opted for care provided by both parents, while others did so less frequently.

To a large extent, the explanation for the above dependencies was found in the answers to questions concerning the evaluation of different forms of care for a young child, in which respondents pointed out their advantages and disadvantages as well as the reasons why they use or do not use a given solution.

Most participating parents, especially women, considered personal childcare to be the best option. For those who, by choice, personally cared for a young child jointly with the other parent (i.e., interchangeably), the preference for this solution confirms that they are satisfied with this option. Among those who used other ways of organising the care, the preference for involvement of both parents was an expression of their recognition of shared responsibility for the child, their appreciation of the father's role in raising a child, and their appreciation of the work they put into performing caregiving tasks. For some of the respondents, the involvement of both parents in care is also a necessary condition for implementing a partnership division of duties in the family, equalizing the chances for both the mother's and the father's involvement in non-family life (professional and social activity, own interests) with — considered to be the optimal solution — caring for the young child in person. On the other hand, in families experiencing financial problems, joint care of the child gave a better chance for generating income by both the child's father and mother.

Also, the parents' preference for other forms of childcare for a young child was related to the currently used solutions and their evaluation. Therefore, parents using nurseries were clearly more likely to consider nursery care preferable — for the sake of the child's well-being (those using public facilities pointed to public ones, those using private facilities to private ones), and those using nanny care were more likely than others to indicate that this was the care beneficial to the young child. Similar relationships were found for preferences for informal, non-professional care.

### *Parents' opinions on non-parental informal care*

An interesting result of this study is the identification of reasons for the limited preferences of parents of young children for non-parental informal care (see Table above). Such care, provided by family members and other non-professional caregivers, has a number of constraints in the parents' view, both in terms of supply and demand.

Firstly, the low scale of preference for such solutions is the result of a realistic assessment of access to care provided by family members (mainly grandparents). Most families with young children are single-family households, living separately, often at a considerable distance from the older generation. The barrier of spatial access means that parents of young children have limited opportunities to enlist the help of their family members. Second, a number of grandparents are unable or unwilling to take on the care of their grandchildren because they are still economically active (by choice or necessity). In addition, some of them are caring for their own parents or spouse. Third, some grandparents do not want to take care of their grandchildren (especially on a permanent, regular basis) because they want to dispose of their time themselves, relax, and devote to their own plans. In turn, when it comes to demand constraints, the research showed, among others, limited parental demand for such care due to reservations about its quality. More than 2/3 of parents—respondents whose children were cared for by their family members (mainly grandparents) believe that this form of care provides the child with safety and contact with peers, but non-professional caregivers are not able to:

- take proper care of the child's intellectual development (they do not have the necessary knowledge, do not pay enough attention to stimulating the child's development through appropriately selected games, activities, methods of conduct),
- they do not care enough about making their children independent (they overdo it, unnecessarily help them in various activities),
- act consistently and teach their children rules (they spoil their children, also acting contrary to the rules of conduct declared by the parents). The upbringing patterns of parents and their adult children often differ significantly. These are behavioural standards, values, goals and attitudes of two different generations. This is why, among others, some parents prefer non-family care, where it is easier for them to enforce expected actions and behaviours from the caregiver, although in this solution they are more often concerned about the child's safety and — also — professional stimulation of their development.

### *Expected family policy solutions to support parents in the care for children up to the age of three*

The research results quoted in this paper refer to a period when the Polish family policy was already functioning and undergoing reforms in the system of maternity, paternity and parental leaves. The government programme “Maluch” (then “Maluch+”) was continued, which significantly increased the supply of various forms of institutional care for young

children. Moreover, it became legal to employ nannies and obtain subsidies for insurance premiums paid on their salaries. Parents were also entitled to a child-raising benefit (the government programme “Family 500+”). In view of this quite rich variety of instruments (although nurseries were still not accessible for many parents), respondents were asked to indicate their own proposals of developing support in the care of young children, which — in their opinion — should be introduced or developed in Poland.

A synthesis of the proposals made by parents (see Figure 1) shows that they most often indicated as desirable in family policy the following:

- 1) *further development of the leave system for parents and related benefits* (47.3% of respondents). Here, the need to allow parents to take personal care of their child after the parental leave has been used was pointed out. Currently, there is a possibility to take parental leave, which is not combined with a benefit, but only for people meeting a very low income criterion — with a low, in comparison with salaries (PLN 400), addition to the family budget due during parental leave.
- 2) *development of the network of public nurseries* (42.9%). This solution was favoured mainly by those who used nurseries (almost 2/3 of those who used public nurseries indicated the need for development of a network of such facilities), while it was much less frequently expected by parents taking care of their child personally (however, still 1/3 mentioned it as necessary).
- 3) *implementation of benefits for parents to finance forms of childcare of their choice* (42.1%). In the respondents’ opinion, the child-rearing benefit “500+” has fulfilled this role to a limited extent, although such, among others, justification for its introduction was indicated by representatives of the labour ministry (Parliamentary paper 216 of 2016<sup>11</sup>). Respondents to the study were in favour of additionally introducing a care voucher — a form of non-cash settlement of payment for a service purchased by parents. The introduction of a benefit of this type was advocated by more than half of the respondents using nurseries and more than 60% of parents using non-parental care and 13% of parents taking care of their children themselves. These three directions of measures were among the most frequently indicated ones. Moreover, the most frequently indicated solutions (by at least 1/5 of all respondents) included the following proposals:
- 4) *introduction of tax allowances allowing for deduction* (from tax or income) of childcare costs (this solution was indicated least frequently by parents who took care of their children themselves).
- 5) *work organization making it easier to combine work and family care responsibilities* (this solution was also most often pointed out by parents using nurseries but considered necessary by parents using other non-parental care solutions only slightly less often).
- 6) *introduction of remuneration for childcare for non-working parents* (the so-called family salary). This solution was most often favoured by respondents using non-parental care, especially care provided by family members. They also suggested that such a salary

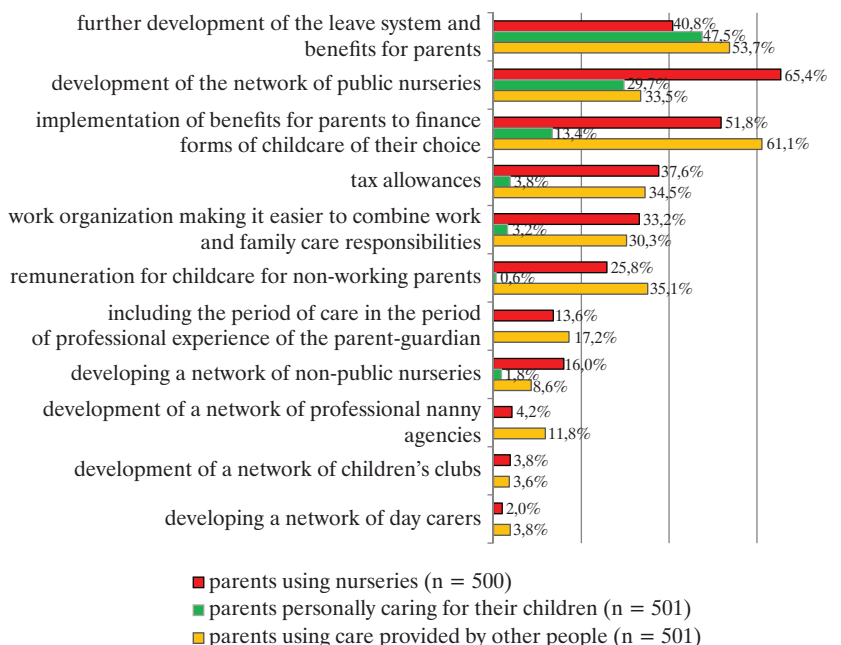
---

<sup>11</sup> Parliamentary Paper No. 216 — Government Bill on State Aid for Raising Children, <https://www.sejm.gov.pl/sejm8.nsf/druk.xsp?nr=216>.

should be available not only to parents, but also to other family members not working but taking care of children in the family (e.g., grandchildren).

The above three proposals are clearly related to disadvantages of various forms of care indicated by the respondents: cost barrier of non-parental institutional care (nannies, non-public nurseries), frequent cases of child illness in the nursery care and parents' problem with providing care for them at that time as well as cases when grandparents do not provide childcare because they are still of working age and want to continue working professionally.

Respondents using nurseries indicated the greatest variety of activities, considering them necessary to provide proper care for young children. On the other hand, characteristic of non-parental care users, apart from the preferences indicated above, were indications aimed at increasing the availability of nannies. This group of parents, seeing the need to increase both the quantitative availability of this form of care, as well as the qualitative availability of these services, pointed to the necessary development of a network of professional care agencies, preparing professional staff, certifying services and guaranteeing the quality of care. In addition to the high cost of care provided by nannies, parents pointed to insufficient professionalization of these services, and thus the lack of a guarantee of safe care for the child (less frequently, but also indicated that the care provided by nannies is not professional enough to properly stimulate the child's development).



**Fig. 1. Solutions in the field of care for a young child that should be developed and/or implemented in Poland according to currently used forms of care — parents' indications (in %)**

Source: Głogosz, 2018, p. 96.

Tax benefits, remuneration for the care of own child or grandchild as well as organization of work in a way that is helpful in caring for young child constitute the proposals for measures supporting the family's care functions that focus on financial issues. Therefore, it seems obvious that they were opted for more often by parents assessing the situation of their households as worse than average, and significantly less often by those assessing it as average or better, but also more often by respondents who are economically active or temporarily unemployed (e.g., on leave) than economically inactive.

The quoted studies also show that parents of young children rarely consider as necessary the development of "intimate" institutional care solutions (children's clubs, day care providers), which were established as an alternative to nursery care, devoid of its disadvantages. Respondents appreciated such features of clubs and day care providers as small groups of children, proximity to home, short and flexible care time, possible significant parental influence on the form and scope of care, but relatively rarely indicated the need to develop these forms (see Figure 1). The research results presented here do not provide an answer as to the reasons for such a state of affairs. However, it can be assumed that children's clubs and day care providers are forms of care considered by parents as valuable and needed solutions, but only complementary, supporting mainly parental care as the primary one.

## ***Conclusion***

The analysis and discussion of the problems concerning the care of young children requires taking into account the different contexts and objectives related to the creation of social policy, especially the government and local governments' family policy in this area. All arguments, postulates, proposals for action, solutions preferred or deprecated should take into account both their current and future social and economic effects and the diverse environmental conditions of the functioning of these ideas.

Parents' preferences for childcare facilities for children up to three years of age and solutions to support the childcare function of families, and the reasons for these preferences, indicate that a significant proportion of respondents perceive both current and prospective consequences of their choices for the child's well-being. What is important for them is to provide the child with the most favourable conditions for physical and mental development. This criterion (the child's well-being) is — in their opinion — met to an optimal degree by care provided by *both* parents. A real support for such a solution should be the development of leave systems for the time necessary for parental care<sup>12</sup>. However, they expect — especially women — mothers — that the performance of their caring functions will be appreciated both by the other parent as well as "by the state" and its support instruments which allow for other forms of activity (e.g., part-time or flexibly organized work which can be combined with caring, social activity, developing interests).

---

<sup>12</sup> The view that until a child is three years old, care should be provided by the mother is widely accepted in Polish society. This is confirmed by the results of scientific studies and public opinion polls, e.g., CBOS, 2018, p. 5; Zych et al., pp. 69–93 and 132–133.

The point is that caring for a child should not consume all the caregiver's time and that care should be valued in real terms. It is also important that the whole family be provided with economic security (the possibility for both parents to earn income from work or from benefits for caregivers in lieu of wages).

The presented research clearly indicated one form of care — the care given in person by *both* parents – as the most appropriate, but a significant part of the postulated supporting solutions had the nature of instruments allowing for parents' autonomous decisions concerning the choice in this regard (e.g. a voucher for financing the chosen form of care). A significant group of parents stressed the need for the development of network of public nurseries. Interestingly, other forms of non-parental care — such as paid nannies and children's clubs — were not indicated, among the desired instruments that should be supported. It is also worth noting that the proposals which indicate that the quality aspect of care, its professionalization and the possibility of using forms which supplement parental care are also important for parents. On the other hand, it should be noted with some concern that the solutions regarding crediting periods of childcare with the length of service, i.e., giving the caregivers a chance for a future pension from the social insurance, have met with little interest. On this basis it can be concluded that the awareness of the consequences of long-term professional inactivity and lack of social insurance is rather low among parents.

Some of the suggested instruments are already functioning in the Polish family policy, although it is not always emphasized that they are aimed at supporting the caretaking function in a family (e.g., the child-rearing benefit 500 plus, which has been programmed as an instrument of demographic policy and an instrument for fighting child poverty).

As every empirical study, this one also has its limitations. The respondents were asked generally, about the preferred form of care for children up to the age of three. We cannot rule out the possibility that the indicated most preferred form of care would be different if parents were asked separately which form of care they would prefer for a one-year-old and for a two- or three-year-old. This makes an avenue for future research.

Presented in the paper information from empirical research provides a quite broad overview of preferences and proposals for solutions concerning care of a young child in Poland. What is important is the fact that they were expressed by people who are directly affected by the way of organizing and supporting the care function in the family — i.e. parents of children aged three or less. Data of this nature should constitute the main premise for shaping family policy solutions in its broad sense (Balcerzak-Paradowska, 2004).

## *References*

- Balcerzak-Paradowska, B. (2004). *Rodzina i polityka rodzinna na przełomie wieków. Przemiany, zagrożenia, potrzeba działań*. Instytut Pracy i Spraw Socjalnych.
- CBOS. (2018). *Kobiety i mężczyźni w domu. Komunikat z badań nr 127*. Centrum Badań Opinii Społecznej.

- Charkiewicz, E. & Zachorowska-Mazurkiewicz, A. (ed.). (2019). *Gender i ekonomia opieki, Fundacja Tomka Byry*. Ekologia i Sztuka.
- Chieriegato, E. (2020). A Work-Life Balance for All? Assessing the Inclusiveness of EU Directive 2019/1158 (December 12, 2019). *International Journal of Comparative Labour Law and Industrial Relations*, 36(1), 59–80.
- Głogosz, D. (2008). Organizacja i funkcjonowanie pozarodzinnej opieki nad dziećmi w krajach UE — kierunki zmian. In C. Sadowska-Snarska (ed.), *Kierunki zmian w systemie instytucjonalnej opieki nad dzieckiem w Polsce*. Wyższa Szkoła Ekonomiczna w Białymstoku.
- Głogosz, D. (2018). *Mama, niania czy żłobek? Preferencje opinii i potrzeby rodziców dotyczące różnych form opieki nad małym dzieckiem*. <https://www.ipiss.com.pl/aktualnosci/mama-niania-czy-zlobek-opinie-potrzeby-i-preferencje-rodzicow-dotyczace-form-opieki-nad-malym-dzieckiem-w-polsce-dorota-glo%2%adgosz>.
- GUS. (2019). Ludność. Stan i struktura ludności oraz ruch naturalny w przekroju terytorialnym (stan w dniu 31.12.2019). <https://stat.gov.pl/obszary-tematyczne/ludnosc/ludnosc/ludnosc-stan-i-struktura-ludnosc-i-oraz-ruch-naturalny-w-przekroju-terytorialnym-stand-w-dniu-31-12-2019,6,28.html>.
- Kurowska, A. (2015). Changes in early childcare services in Poland before and after the implementation of the “nurseries” act. *Problemy Polityki Społecznej. Studia i Dyskusje*, 30(3), 119–139.
- Kurowska, A., Pielniński, B., Szarfenberg, R. & Wójtewicz, A. (ed.). (2016). *Perspektywa gender w polityce społecznej*. Wydawnictwo Naukowe Uniwersytetu Mikołaja Kopernika w Toruniu.
- List otwarty w sprawie opieki nad dziećmi do lat 3. listopad 2018. <https://ekai.pl/dokumenty/list-otwarty-w-sprawie-opieki-nad-dziecmi-do-lat-3/>
- Lohmann, H. & Zagel, H. (2016). Family policy in comparative perspective: The concepts and measurement of familization and defamilization. *Journal of European Social Policy*, 26(1), 48–65. <https://doi.org/10.1177/0958928715621712>.
- Muczyński, M. & Żynel, M. (2007). Elastyczne przedszkole i żłobek — model placówki samorządowej dostosowanej do potrzeb rodziców. In C. Sadowska-Snarska, *System instytucjonalnej opieki nad dzieckiem w aspekcie godzenia życia zawodowego z rodzinnym*. Wyższa Szkoła Ekonomiczna w Białymstoku.
- Olek, M. (2019). *W drodze do lepszego modelu opieki nad małymi dziećmi*. Fundacja Instytut na rzecz Kultury Prawnej Ordo Iuris.
- Sadowska-Snarska, C. (2007). *System instytucjonalnej opieki nad dzieckiem w aspekcie godzenia życia zawodowego z rodzinnym*, Wyższa Szkoła Ekonomiczna w Białymstoku.
- Schwartz, L. (2019). *Feminism and the Servant Problem*. Cambridge University Press.
- Sprawozdanie... (2020). Sprawozdanie Rady Ministrów z realizacji ustawy z dnia 4 lutego 2011 r. o opiece nad dziećmi w wieku do lat 3 w 2019 r. Druk nr 694. Sejm Rzeczpospolitej Polskiej.
- Suter, L. E., Smith, E., Denman, B. D. (2019). *The SAGE Handbook of Comparative Studies in Education*. Sage.

- Szelewa, D. (2019). *Polityka opieki nad małym dzieckiem: usługi edukacyjno-opiekuńcze a instrumenty pieniężne*. Fundacja im. Stefana Batorego.
- Szelewa, D. (2019a). Invention–Institutionalization–Implementation: The Origins of Childcare Policies in Poland. *Social Politics: International Studies in Gender, State & Society*, 26(1), 139–163. <https://doi.org/10.1093/sp/jxy009>.
- Tomaszewska-Lipiec, R. (ed.). (2014). *Relacje praca — życie pozazawodowe: drogą do zrównoważonego rozwoju jednostki*. Uniwersytet Kazimierza Wielkiego w Bydgoszczy.
- Wódz, K. & Klimczak, J. (2020). Genderowa perspektywa w polityce społecznej i w pracy socjalnej. Próba rekonstrukcji głównych założeń i ich implikacji dla praktyki. *Przegląd Socjologiczny*, 69(2), 9–32.
- ZUS. (2020). *Informacja o świadczeniach pieniężnych z funduszu ubezpieczeń społecznych oraz o niektórych świadczeniach z zabezpieczenia społecznego, II kwartał. Okres I–VI 2020 r.* Zakład Ubezpieczeń Społecznych.
- Zych, T., Dobrowolska, K., Szczypiński, O. (ed.). (2015). *Jakiej polityki rodzinnej potrzebuje Polska?* Instytut na Rzecz Kultury Prawnej Ordo Iuris

### ***Legal acts***

Act of 6 March 2018 — Entrepreneurs’ Law, Journal of Laws 2021, item 162 Consolidated text



## **REVIEWS**

**Teresa Zbyrad**

ORCID: 0000-0001-8124-8822

Uniwersytet Rzeszowski, Polska<sup>1</sup>

## ***Znaczenie programu 500+ dla rozwoju kapitału ludzkiego***

Iwona Mendryk, Zofia Kawczyńska-Butrym,  
Bożena Oleszko-Kurzyna, Tamara Galbarczyk

*Gospodarstwa z 500+ w procesie rozwoju kapitału ludzkiego.  
Wybrane problemy ekonomiczne i socjologiczne,*

Wydawnictwo C.H. Beck, Warszawa 2020, 138 s.

Prezentowana książka już w samym tytule zwraca uwagę na dwa kluczowe zagadnienia tj. program 500+ i kapitał ludzki. Program 500+ wpisuje się w działania polityki społecznej, a szczególnie polityki prorodzinnej. Jest to szczególnie, bo budząca troskę o rodzinę dziedzina polityki społecznej. Kształtowała się ona różnie w Polsce w zależności od koncepcji polityki społecznej państwa i ideologii partii władzę sprawującej. Były okresy bardziej sprzyjające rodzinie i budowaniu polityki rodzinnej, jak i okresy, gdzie rodzina znalazła się na marginesie zainteresowania polityki społecznej, a nawet wysuwano tezy o polityce antyrodzinnej. Lata 90. XX wieku i okres transformacji niosły wiele nadziei na zmianę. Jednak jak zauważa Grażyna Firlit-Fesnak: „w okresie transformacji ustro-

---

<sup>1</sup> Correspondence: Instytut Nauk Socjologicznych, Uniwersytet Rzeszowski, Al. Rejtana 16c, 35-959 Rzeszów, author's email address: [tzbyrad@ur.edu.pl](mailto:tzbyrad@ur.edu.pl)

jowej w Polsce zmieniły się istotnie polityczne i ekonomiczne przesłanki kreowania polityki rodzinnej państwa. Pluralizm polityczny ujawnił różnice między elitami politycznymi w ujmowaniu rodziny w życiu jednostki i społeczeństwa, zakresu jej praw i obowiązków, koncepcji polityki rodzinnej państwa (...). Do najbardziej charakterystycznych cech polityki rodzinnej lat 90. w Polsce należy zaliczyć m.in.: zmienność priorytetów rządowych programów polityki rodzinnej; selektywność przyznawanych świadczeń; koncentracja na ochronie socjalnej rodzin najuboższych” (Firlit-Fesnak, 2008, s. 194–195). Pluralizm polityczny poszczególnych elit rządzących warunkował politykę rodzinną. Rodzina była mniej lub bardziej doceniana poprzez różne programy inwestujące w życie rodzinne z różną skutecznością. Jednak program 500+ budził największe emocje na progu koncepcji, a jeszcze większe w fazie realizacji. Okazał się najbardziej rewolucyjny i najbardziej kontrowersyjny w polityce rodzinnej. Dlatego zyskał zarówno rzesze zwolenników, jak i przeciwników.

Drugim godnym uwagi zagadnieniem jest „kapitał ludzki”. Ten termin zyskał dużą popularność w polityce społecznej XX wieku. Budowanie i wzmacnianie kapitału ludzkiego miało dokonywać się poprzez inwestycje w człowieka. Na kanwie tego podejścia zrodziło się kolejne określenie „dzieci wysokiej jakości”. Ekonomiści wyliczali koszty wychowania i wykształcenia dziecka w rodzinie, jednocześnie doceniając wkład rodziny w tym zakresie.

Perspektywę socjologiczną „kapitału społecznego”, w tym i „kapitału ludzkiego” szerzej ukazał Piotr Sztompka. Podkreślił wartość innych kapitałów jako elementów składowych kapitału ludzkiego, jak np. kapitał edukacyjny, kapitał zdrowotny, kapitał kulturowy, a nawet kapitał cywilizacyjny. Kapitał ludzki przekłada się na kapitał społeczny. W tym pierwszym chodzi w nim o cały zespół cech jednostki, jak np. wrodzone talenty, nabyte umiejętności, aspiracje, motywacje i postawy, które przynoszą jednostce sukces zawodowy, a firmom i całym zbiorowościom efekty w dziedzinie gospodarczej. Z perspektywy socjologicznej zauważa się nierówności polegające na tym, że kapitał kapitałowi nie jest równy – jedni ludzie posiadają go więcej, a inni mniej (Sztompka, 2016, s. 282–285).

W strukturze książki wyróżnia się 5 rozdziałów. Pierwszy w całość poświęcony zagadnieniom kapitału ludzkiego. Zaprezentowane różne ujęcia kapitału ludzkiego z perspektywy ekonomicznej, jak i socjologicznej. Wskazano na instytucje odpowiedzialne za kształtowanie kapitału ludzkiego jak np. rodzina, szkoła, interakcje międzyludzkie a także instytucje, przedsiębiorstwa i państwo. Istotną rolę przypisano edukacji jako „inwestycji w człowieka”. Zauważono, iż w tworzeniu kapitału ludzkiego ogromną rolę odgrywa kapitał społeczny, który determinuje zarówno poziom wykształcenia, jak i stan zdrowia. Za najbardziej istotne uznano zdanie, iż: „Ludzie w różnym zakresie mogą decydować o akumulacji swojego kapitału ludzkiego” (s. 10). Przywołano cele programu 500+ określone przez Ministerstwo Rodziny, Pracy i Polityki Społecznej, a jednym z nich jest inwestycja w kapitał ludzki: „wychodzimy z założenia, że inwestycja w ludzi jest bardziej opłacalna w perspektywie czasu dla całej wspólnoty. Najprościej rzecz ujmując: lepiej odżywione, wyleczone i wyedukowane dzieci nam się jako wspólnocie bardziej opłacają” (s. 8). Autorzy monografii w perspektywie teoretycznie zakreślonych ram badawczych postawili sobie jako jeden z celów uzyskanie odpowiedzi na pytanie: „Czy gospodarstwa domowe będące

beneficjentami programu 500+ wydają pieniądze na rozwój kapitału ludzkiego swoich dzieci?” (s. 9). Uzyskaniu odpowiedzi na powyższe pytanie służy m.in. analiza budżetów domowych w zakresie sposobów inwestowania środków z programu 500+ w rozwój kapitału ludzkiego swoich członków, sposób wydatkowania środków, jak i możliwości oszczędzania.

Analizy prowadzone w kolejnych rozdziałach, jak podkreślają autorki — były oparte głównie na danych zastanych. Jednak w *zakończeniu* odnajdujemy informację o prowadzonych przez autorki badaniach jakościowych: „Przeprowadzono 23 indywidualne wywiady oparte na 34 pytaniach kwestionariuszowych (...) nie znaleziono możliwości przeprowadzenia wywiadu z mężczyznami, opinie wyraziły tylko kobiety” (s. 120–121). Niezrozumiały do końca wydaje się fakt, zamieszczenia informacji o wywiadach dopiero na końcu książki, a nie we *wstępie*. Jednak tutaj mamy szczątkową informację o tym, że w badaniu wzięły udział kobiety: „do ograniczeń przeprowadzonych badań należy zaliczyć stosunkowo małe zróżnicowanie respondentek: w większości uczestniczkami badania były matki reprezentujące rodziny mieszkające w miastach, a rodzice (w większości) legitymowali się wykształceniem wyższym” (s. 11). Sam fakt badania tylko kobiet (nie mamy informacji dlaczego nie przebadano mężczyzn) zamieszkałych miasta i posiadających wyższe wykształcenie — nie jest dobrym wskaźnikiem do analizy programu 500+ skierowanego w założeniu głównie do ubogich, bezrobotnych rodzin, o trudnej ekonomicznej sytuacji, najczęściej zamieszkałych na wsiach. To chyba jeden z głównych mankamentów doboru próby. Jednak pamiętać należy, iż autorki wskazały, iż dane źródłowe to dane zastane np. dane GUS — zatem prowadzone badania jakościowe należy traktować jako dodatek uzupełniający zebrane dane, a nie jako wiodący materiał empiryczny.

Istotne dane ukazujące wpływ programu 500+ na kształtowanie budżetów domowych, w tym kapitału ludzkiego, zajmują trzy czwarte książki. To bardzo dobrze, że autorki ograniczyły teoretyczne ramy do minimum na rzecz analizy dokonanej na materiale empirycznym. W rozdziale drugim odnajdujemy informacje o kształtowaniu się budżetów domowych pod wpływem programu 500+. Według zebranych danych za lata 2016–2019 zauważamy wyraźną poprawę sytuacji materialnej gospodarstw domowych wszystkich grup społeczno-ekonomicznych począwszy od pracujących na własny rachunek, poprzez pracowników, rolników, a na emerytach i rencistach kończąc. Szczegółowa analiza danych GUS w zakresie wydatków gospodarstw domowych doprowadziła autorki do wniosku, że istnieje różnica pomiędzy najbogatszymi a najuboższymi: „kwota przeciętnych miesięcznych wydatków na 1 osobę na żywność i napoje bezalkoholowe w grupie najbogatszych była 1,8 razy wyższa od tego typu wydatków w grupie najuboższych, a w przypadku wydatków na mieszkania i nośniki energii — 2,6 razy wyższa. Natomiast wydatki na towary i usługi niezwywnościowe tj. na restauracje, hotele, rekreację i kulturę, była prawie 6-krotnie wyższe w grupie gospodarstw dobrze sytuowanych, na edukację i transport — prawie 5-krotnie, a na zdrowie — prawie 4-krotnie wyższe. Oznacza to, że wraz ze wzrostem dochodów rośnie udział wydatków gospodarstwa domowego na usługi w obszarze szeroko rozumianego kapitału ludzkiego” (s. 40–41). Konkluzja z pewnością nie stanowi dla czytelnika zaskoczenia, jednak napawa optymizmem z perspektywy programu 500+.

Możemy domniemywać, jak wielkie byłyby różnice wydatków, gdyby rodziny nie były zasiłone dodatkowymi środkami.

Wydatki na rozwój kapitału ludzkiego zostały zidentyfikowane poprzez następujące obszary: koszty wychowania dzieci; wydatki na edukację; wydatki na ochronę zdrowia, aktywność fizyczną, kulturę i turystykę. Szczegółowa analiza wydatków doprowadziła autorki do wniosku, iż program 500+ okazał się szczególnie ważny z punktu widzenia poprawy sytuacji materialnej gospodarstw domowych. W strukturze przeciętych wydatków ogółu gospodarstw domowych nie zauważono zmian, natomiast zmiany nastąpiły tam, gdzie zostały przyznane świadczenia: „wyższy udział wydatków na dobra podstawowe, a także na rozwój kapitału ludzkiego (zdrowie, edukacja, rekreacja i kultura, hotele i restauracje) w stosunku do gospodarstw domowych niepobierających świadczenia” (s. 53). W sferze edukacyjnej, szczególnie widoczne okazały się wydatki na dodatkowe płatne zajęcia edukacyjne. Wzrosły wydatki na zajęcia ogólnorozwojowe dzieci, korzystania z mediów elektronicznych oraz na kulturę. Ponadto wzrosły wydatki na ochronę zdrowia i turystykę. Biorąc pod uwagę ogólną ocenę sytuacji materialnej, wzrósł odsetek gospodarstw oceniających swoją sytuację jako raczej dobrą albo bardzo dobrą, natomiast obniżył się odsetek gospodarstw domowych oceniających swoją sytuację materialną jako złą lub raczej złą. Subiektywna ocena sytuacji materialnej jest w dużym stopniu zależna od miejsca zamieszkania. Mieszkańcy wsi gorzej oceniają swoją sytuację materialną aniżeli mieszkańcy miast. Analogicznie przedstawiają się szanse na rozwój kapitału ludzkiego. Otóż dzieci mieszkające na wsi i w małych miastach mają ograniczony dostęp do zajęć ogólnorozwojowych czy kulturalnych w sensie fizycznym, jak i ekonomicznym. Utrudniony jest dostęp do teatrów, kin, instytucji muzycznych. Tak więc szanse rozwojowe dzieci zamieszkujących wioski i małe miasta nie są takie same, jak dzieci zamieszkujących duże miasta. Wydatki budżetów domowych i dostępność do instytucji uświadamiają nam, iż nawet porównywalne dochody na wsi i w mieście nie będą przekładać się na takie same inwestycje w rozwój kapitału ludzkiego.

Jednym z symboli zmian i inwestycji w kapitał ludzki jest przeznaczanie części dochodu na oszczędności. Najczęściej wydatki w gospodarstwach domowych przeznaczane są na konsumpcję. Ważne jest także, aby część dochodów przeznaczać na oszczędzanie. Jedną z form oszczędzania mogą być długoterminowe lokaty bankowe bądź zakup papierów wartościowych. Ministerstwo Finansów uruchomiło obligacje oszczędnościowe 6-letnie i 12-letnie (Rodzinne Obligacje Skarbowe) wyłącznie dla beneficjentów programu 500+. Obligacje miały być hitem, ale tak się nie stało. Jak wynika z zebranych danych, udział w sprzedaży obligacji oszczędnościowych nie przekroczył 1% (s. 72). Zatem wzrost środków w gospodarstwach domowych nie przełożył się na oszczędzanie długoterminowe.

Rodzina stała się w centrum dalszych rozważań i analiz. Zwrócono uwagę na dwie kwestie tj. ubóstwo i demografię. Z założenia program 500+ miał na celu redukcję poziomu ubóstwa w rodzinach. Z kolei prognozy starzejącego się społeczeństwa miały być zatrzymane poprzez działania pronatalistyczne. Na kanwie tych celów programu 500+, odnajdujemy jednocześnie zarzuty skierowane pod jego adresem. Dotyczyły one w szczególności objęciem programem ludzi zamożnych. Jak wynika z badań: „większość respondentów

akceptuje wsparcie dla wszystkich rodzin wychowujących dzieci (70%), ale częściej niż co czwarty (27%) wyraża pogląd, że pomoc powinny otrzymywać rodziny wychowujące dzieci, ale jedynie te, które znajdują się w trudnej sytuacji materialnej” (s. 86). Jednym z zastrzeżeń wobec programu 500+ była przewidywana dezaktywizacja kobiet. Jednak ani badania GUS, ani też badania CBOS — nie potwierdziły tego na większą skalę. Przypadki, w których kobiety rezygnowały z pracy najczęściej były podyktowane opieką nad najmłodszym dzieckiem. Ponadto w tych przypadkach kobiety nie rezygnują całkowicie z pracy, ale po ustaniu sprawowania opieki — starają się wrócić na rynek pracy (s. 87–88). Inne zarzuty dotyczyły nie objęciem w pierwszej edycji programem jedynaków, których dochody przekraczają ustalone minimum uprawniające do świadczenia. A nawet wystąpiły zarzuty pominięcia rodzin bezdzietnych, argumentując brakiem wsparcia dla pozostałych biednych rodzin (s. 88).

Ostatni rozdział książki stanowi prezentację wyników badań jakościowych. Badania miały na celu uzyskanie odpowiedzi na pytanie czy środki finansowe w ramach programu 500+ wpłynęły na podjęcie inwestycji lub zwiększenie ich poziomu na rzecz wzmocnienia indywidualnego kapitału ludzkiego? Wyniki badań skupiły się m.in. na analizie sytuacji materialnej, strukturze wydatków i zakresu oszczędzania, a także inwestycji w rozwój, dbałości o zdrowie, jakości życia i uczestnictwa w kulturze. Biorąc pod uwagę wymiar edukacyjny, badania dowiodły, iż większość rodziców inwestuje środki z programu 500+ w rozwój dzieci. Wśród najczęściej finansowanych aktywności wymieniono: kursy językowe, zajęcia sportowe i korepetycje. W zakresie zdrowia, wiele zależy od tego czy dziecko jest zdrowe czy z problemami zdrowotnymi np. niepełnosprawne. Środki z programu 500+ wydatkowane są najczęściej na usługi stomatologiczne i dodatkowe szczepienia. W zakresie profilaktyki — pokrywane są wizyty u ortodonta. W przypadku dzieci niepełnosprawnych, dodatkowe środki pozwalają na wizyty u stomatologa, psychologa, ortodonta, rehabilitanta czy neurologa (s. 107). Ciekawe wyniki badań uzyskano z zakresu uczestnictwa w kulturze. Na uwagę zasługuje jedna z wypowiedzi: „uczestnictwo w kulturze moich dzieci nie zależy od 500+, ale od ich chęci i ilości czasu, jaki mogę na to poświęcić (zawieść syna, odebrać, ewentualnie pójść z nim razem). Zasada jest taka, że jak rodzicowi zależy i ma na to czas to dziecko będzie uczestniczyło w kulturze. Znam wielu rodziców ze szkoły, którym się po prostu nie chce, albo sami nigdy nie uczestniczyli w kulturze, więc nawet 1000 złotych na dziecko nic by tutaj nie zmieniło” (s. 109). Niezwykle cenne w tej części monografii są opinie badanych kobiet o obecnym i przyszłym znaczeniu funduszu 500+. Na uwagę zasługują relacje pomiędzy rodzicami a dzieckiem, na które przyznane jest świadczenie. Świadomość posiadania własnych środków przez dziecko, a szczególnie nastolatka bardzo często prowadzi do negatywnych zmian w relacjach rodzinnych, zwłaszcza tam, gdzie rodzice racjonalnie chcą wydawać uzyskane pieniądze z programu 500+ nie godząc się na wszystkie „zachcianki” dziecka. Oto kilka wypowiedzi: „u koleżanki córka robi awantury, trudno jej odmówić kupowania czegokolwiek, bo od razu powołuje się, że jej pieniądze (...). W niektórych domach praktyczne odmowy kupowania czegoś dzieciom (nastolatkom) albo przestały istnieć albo doprowadza do awantur i pogarsza sytuację między rodzicami a dzieckiem” (s. 113–114). W wielu rodzinach środki z programu 500+

zapewniają poczucie bezpieczeństwa. Niektórym pozwalają założyć własną firmę, a innym zmienić swoje życie np. „matka z trojgiem dzieci odeszła od męża alkoholika mając źródło utrzymania” (s. 118). Ten rozdział książki zasługuje na szczególną uwagę. Przytoczone wypowiedzi beneficjentów programu 500+ ukazują realny proces wydatkowania środków, inwestycji w kapitał ludzki i problemów generowanych przez dodatkowe środki finansowe.

Postawiony przez autorki monografii ogólny cel — jakim jest wpływ programu 500+ na rozwój kapitału ludzkiego — po szczegółowej analizie zabranych danych doprowadził do konkluzji, z których dwie są najbardziej istotne. Pierwsza, taka, że inwestycje w kapitał ludzki autorki uznały za „najbardziej dalekosiężny cel programu 500+” (s. 84). Druga zaś wskazuje na rozciągnięte w czasie spodziewane rezultaty wśród beneficjentów programu 500+: „Długofalowym rezultatem programu dzięki ograniczeniu ubóstwa w rodzinach wychowujących dzieci powinno być wyrównanie szans rozwoju kapitału ludzkiego młodego pokolenia Polaków niezależnie od miejsca ich zamieszkania oraz łagodzenie/ograniczenie istniejących nierówności społecznych” (s. 120). Program 500+ z pewnością daje możliwość wyrównywania szans edukacyjnych, a tym samym zwiększa szanse na rynku pracy (s. 122).

Recenzowana książka nie jest okazałym dziełem, liczy zaledwie 138 stron, ale może stanowić przyczynek do kolejnych opracowań. Walorem monografii są badania jakościowe, które powinny stanowić inspirację do dalszych badań w tym zakresie. Szkoda, że autorkom nie udało się ich przeprowadzić na większej i bardziej zróżnicowanej grupie respondentów. Pomimo pewnych niedoskonałości, zawarte w niniejszym opracowaniu dane, zmuszają czytelnika do refleksji nad efektywnością programu 500+ i zakresem inwestycji w kapitał ludzki. Przedstawiona analiza jest aktualna i ważna z uwagi nie tylko na znaczenie programu 500+, ale i na kontrowersje z tym związane. Zatem powinna zainteresować zarówno zwolenników, jak i przeciwników tego programu.

### ***Bibliografia***

- Firlit-Fesnak, G. (2008). *Rodziny polskie i polityka rodzinna; stan i kierunki przemian*. w: G. Firlit-Fesnak, M. Szyłko-Skoczny (red.). *Polityka społeczna*. PWN.
- Sztompka, P. (2016). *Kapitał społeczny. Teoria przestrzeni międzyludzkiej*. Znak.

***Prize of the Committee on Labour and Social Policy  
of the Polish Academy of Sciences  
for the best book in the field of labour, social policy  
and human resources management. Laureates in 2021***

*“In connection with the development of knowledge encompassing scientific disciplines dealing with issues of work, social policy and human resources management, it is considered particularly important to promote the achievements of scientific disciplines studying and describing these issues, especially the emerging new social and economic phenomena. It is necessary to create conditions stimulating scientific engagement, by broad presentation of achievements and their dissemination among persons scientifically involved in the disciplines concerned. Moreover, it is considered extremely important to undertake all activities for the development of science, including the promotion of works of particular scientific, research and didactic value.*

*In order to realize the above assumptions, the Competition for the best scientific, research and didactic works is established. (...) The objective of the Competition is to select and award Polish authors of the best scientific-research and didactic papers published in the following specializations: labour, social policy, human resources management.*

(From the Rules of Competition)

The Competition of the Committee for Work and Social Policy Sciences of the Polish Academy of Sciences (KNoPiPS PAN) for the best scientific and didactic publications in the field of work, social policy and human resources management has been organised since 2000. This year it was held for the twentieth time, as limitations caused by the COVID-19 pandemic made it impossible to organise it last year. It has always attracted the interest of the scientific community across the country and due to its high level of content, awarding a publication in this competition is a prestigious distinction.

In 2021 Competition Committee evaluated 13 works submitted by universities and scientific and research units from various cities in the country. All submitted works are publications of a high substantive level, in which the most current social and economic issues are addressed.



In accordance with the Rules of Competition in relation to the submitted scientific and research works the basis for evaluation are:

- timeliness of the presented content and its significance for the development of the scientific discipline and socio-economic practice,
- correct definition of the problem and aim of the work,
- correctness of the applied methodological approach,
- scope and scale of research,
- particular value of empirical material (theoretical and applied).

In the case of didactic dissertations, however, the assessment criteria include:

- timeliness of the presented content,
- didactic value of the study (set of questions, tests, etc.),
- the possibility of broad application of the textbook.

Each submitted work is reviewed by two members of the Competition Committee or other Committee members — specialists in the field of the reviewed publication. Then, the Committee selects the best of the reviewed papers and decides on prizes and distinctions.

The results of the Competition are announced by 30 June of a given year on the Committee's website and in the most important national periodicals in the field of labour, social policy and human resources.

The decision to award the prize is taken by the Committee of Sciences of Labour and Social Policy of the Polish Academy of Sciences in the form of a resolution, based on a proposal from the Competition Committee.

On 28 June 2021, the plenary meeting of the Committee on Labour and Social Policy of the Polish Academy of Sciences approved the proposal of the Competition Commission, in which the winners of this year's competition were indicated.

The level of the evaluated works was extremely high and equal. Therefore, by virtue of the resolution No. 2/2021 of KNoPiPS PAN, four equal prizes were awarded for the following publications (in alphabetical order by authors' surnames):

***Segmentation of the labour market in Poland*** — a book by Marek Bednarski, Łukasz Arendt, Wojciech Grabowski and Iwona Kukulak-Dolata;

***Green Jobs. Conditioning-identification-impact on the local labour market*** — book by Łukasz Kozar;

***Labour market policy in Germany's social market economy*** — a book by Michał Moszyński and Zenon Wiśniewski;

***The phenomenon of employee participation in the current of labour relations transformation*** — a book, by Jerzy Wratny.

One distinction was also awarded, a book entitled ***Psychological contract management in Polish organisational culture***, by Anna Rogozińska-Pawelczyk.

Congratulations to all laureates!

The Editorial Board of the *Problemy Polityki Społecznej*.  
*Social Policy Issues* would like to thank the following for their valuable contribution  
as peer-reviewers in 2020:

Denise Bronson — Ohio State University, Stany Zjednoczone  
Maciej Cesarski — Szkoła Główna Handlowa w Warszawie, Polska  
Ute Dubois — Isg International Business School, Francja  
Ewa Duda-Mikulin — University of Bradford, Wielka Brytania  
Ann-Zofie Duvander — Stockholm University, Szwecja  
Peter Fabián — Silesian University in Opava, Czechy  
Krystyna Faliszek — Uniwersytet Śląski w Katowicach Katowice, Polska  
Ewa Gałęcka-Burdziak — Szkoła Główna Handlowa w Warszawie, Polska  
Vasiliki Georgiadou — Panteion University, Grecja  
Dobroniega Głębocka — Uniwersytet im. Adama Mickiewicza w Poznaniu, Polska  
Jasmin Joecks — University of Tuebingen, Niemcy  
Arkadiusz Karwacki — Uniwersytet Mikołaja Kopernika w Toruniu, Polska  
Jerzy Krzyszkowski — Uniwersytet Łódzki, Polska  
Miroslaw Księżopolski — Uniwersytet Warszawski, Polska  
Dagmar Kutsar — University of Tartu, Estonia  
Jan Maciejewski — Uniwersytet Wrocławski, Polska  
Jadwiga Mazur — Uniwersytet Pedagogiczny im. Komisji Edukacji Narodowej  
w Krakowie, Polska  
Ulla Pape — Free University of Berlin, Niemcy  
Francesca Petrella — Aix-Marseille University, Francja  
Aneta Piekut — University of Sheffield, Wielka Brytania  
Przemysław Pluciński — Uniwersytet im. Adama Mickiewicza w Poznaniu, Polska  
Andrea Rácz — Eötvös Loránd University, Węgry  
Christian Schweiger — Chemnitz University of Technology, Niemcy  
Simona Stanescu — Romanian Academy of Science, Rumunia  
Dorota Szawarska — Uniwersytet Warszawski, Polska  
Steven Tuch — George Washington University, Stany Zjednoczone  
Bogusława Urbaniak — Uniwersytet Łódzki, Polska  
Wojciech Woźniak — Uniwersytet Łódzki, Polska