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## *Old age pensions lower than the minimum pension in Poland – whose problem is it and what are the potential solutions?*

### *Abstract*

“Paltry pensions” (Pol. emerytury groszowe) are old age pensions that are lower than the statutory minimum pension. This type of retirement benefit is a relatively new phenomenon in the Polish social security system. As many as 400,000 people received “paltry pensions” in 2023, with an upward trend forecast for the years ahead. The reform of the Polish pension system of 1999 generated circumstances conducive to the emergence of “paltry pensions” as a side effect of the implementation of the defined contribution principle. The article aims to explore the perspectives of diverse stakeholders on the causes, consequences, and policy relevance of this phenomenon. It also includes an analysis of their opinions on social justice principles in the context of pension systems. For this purpose, the article employs 15 qualitative interviews with

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experts representing various stakeholders of the universal pension system in Poland. The result is the mapping of the differences and similarities in the positions of stakeholders with diverse interests and political influence and an overview of these stakeholders' approaches to the future of pension policy in Poland.

**Keywords:** Polish Social Insurance Institution, pension policy, paltry pension, pension poverty

## *1. Introduction*

Pension reforms have been the topic of discussion in Europe for several decades. The European Union institutions were among those who advocated a direction aimed at a significant improvement of public insurers' financial health as well as more considerable adaptation of existing solutions to new demographics and the labour market. However, some experts pointed to a major risk of proposed changes: a decline in the average value of pensions relative to wages.

One of the first reforms implemented in the new economic spirit was the Polish reform of January 1, 1999. Its financial objectives included a reduction in the obligatory subsidy from the state budget to the pension system and a reduction in the contributions collected from the working population. These goals went hand in hand with the idea of individual pension responsibility. The reform proposed that every working person paying at least one contribution to the Social Insurance Fund – a state fund administered by the Polish Social Insurance Institution – became entitled to a monthly pension. However, the size of old-age pension payments for individuals who failed to achieve the minimum insurance period of 25 years for men and 20 years for women would depend solely on the contributions made. Such provisions generated benefits with a value lower than the minimum pension, which became known as “paltry pensions” in the public debate.

At the end of 2023, over 400,000 pensioners were receiving pensions lower than the minimum pension. This number represents almost 9.7% of all new-system pensions paid that year (ZUS, 2024). Moreover, experts point to an upward trend – in 2013, the number was 50,000. The focus of studies concluded to date was on the scale of the phenomenon or the exploration of its social and economic causes (Bieńkowski & Życzyńska-Ciołek, 2023; Szukalski et al., 2023a, 2023b). The key question, however, is whether “paltry pensions” pose a serious risk to the Polish pension system.

The study focuses on the perceptions of the phenomenon of “paltry pensions” in the context of justice and pension policy objectives<sup>2</sup>. This article presents the findings based on the analysis of 15 in-depth expert opinion-interviews with stakeholders, who are representatives of groups at risk, civil servants, scholars, trade unionists, as well as policymakers. The three research questions are as follows:

1. How do the experts understand the principles of social justice and effectiveness of the pension system?

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2. How do the experts assess the phenomenon of “paltry pensions”?
3. What solutions do experts suggest?

The article begins with an overview of the key pension policy objectives and social justice principles, which also includes the reform of the Polish pension system of 1999. The presentation of the survey methodology and the description of the interviewees precede the analysis of the interviews. The conclusions summarise the principal arguments, areas of consensus, and points of contention among stakeholders.

## ***2. Theoretical framework and historical context***

### **2.1. Objectives of pension policy as social policy**

Since the Second World War, pension systems have been the focal point of relations between modern states, the free market, society, the family, and the individual. The ways in which individuals acquired pension rights, the extent of guaranteed benefits, and the role of the private sector in insurance were of primary importance to the implementation of pension policy objectives (Esping-Andersen, 1990).

The end of the 20<sup>th</sup> century and the beginning of the 21<sup>st</sup> century brought changes to the typical employment trajectories and the contradiction between the competitiveness of economies and the level of social security resurfaced (Hughes & Stewart, 2000). Moreover, population ageing increased the pension burden on those of working age. In consequence, new strategies of pension policy began to emerge. The conclusions of the Stockholm European Council of 2001 are an example of these solutions. The objectives of pension policy, such as counteracting old-age poverty, allocating income over the life cycle, or ensuring social solidarity, became supplemented and made more detailed within the new framework, whose most important components included pension adequacy and the financial sustainability of systems (European Council, 2001).

The financial sustainability of public pension systems determines the way in which pension liabilities are defined and funded. There are two most prevalent benefit generation methods: defined contribution and defined benefit, while in the context of funding, there is the pay-as-you-go system and the capital-funded system (Peris-Ortiz et al., 2020). Adequacy refers to the ability of the system to protect against old-age poverty and to maintain a standard of living after retirement (Holzmann & Hinz, 2005). An important factor is equitable redistribution that pension policy pursues.

This article uses the term “pension system’s effectiveness” as a combination of the system’s adequacy and financial sustainability. In addition to effectiveness, the second element in the analysis of stakeholder opinions is their view of the implementation of social justice principles in the Polish pension policy.

### **2.2. Principles of social justice in pension policy**

While adequacy and financial sustainability are the main concerns of pension experts, the third most debated issue focuses on social justice and equity (Hughes &

Stewart, 2000). The literature considers more specific concepts such as insurance justice or intra- and intergenerational solidarity (Concialdi & Lechevalier, 2004; Beetsma & Bovenberg, 2009). However, this article does not use these concepts and instead focuses on the alternative notion that the pension system is not primarily a financial or demographic problem, but a political one (Cremer & Pestieau, 2000). The political implication of social justice in the context of pension policy relates primarily to wealth redistribution and contributions. Redistribution in pension policy takes the form of one of the following principles: (1) “to each the same”; (2) “to each according to their needs” (together they form a group of egalitarian principles), (3) “to each according to their work” (merit/contribution principle) (Perelman, 1963).

The literature provides analyses of the factors that determine whether particular pension systems are perceived as fair. Individual factors suggest that an individual's position in society influences preferences for redistributive rules (Rawls, 1971). In the case of pensions, the exposure to social risk plays significant role: people with resources that minimise the risk of poverty in old age prefer meritocratic principles, while people without resources favour egalitarian principles (Arts & Gelissen, 2001). Contextual factors arise from the structure of social welfare institutions and public policies. The presence of a particular form of redistribution in public policy is correlated with greater support for the corresponding rule of justice for a given social problem (Reeskens & Van Oorschot, 2013). Based on the results of the 2008 wave of the European Social Survey, Reeskens and Van Oorschot found that respondents with better protection against social risks, i.e., with higher education and subjectively good income, were more likely to favour the principles of equity over equality. The existing pension contribution rules also proved to be significant: in countries with earnings-related rules, the probability of preferring equity was much higher compared to the others, while in the case of the universal system of pension redistribution (in Denmark), the probability of preferring equity was much lower (Reeskens & Van Oorschot, 2013).

A study by researchers at the University of Konstanz (Breyer et al., 2024) provides a compelling comparison for analysis based on international surveys. To investigate the perception of redistribution rules in the German pension system and their fairness, a survey experiment was conducted among a representative group of German citizens and elected politicians. The results showed a significant difference in the views of citizens and politicians. Politicians were more likely than citizens to see the current system as fair and to prefer a lower degree of potential redistribution between the highest and lowest earners. Interestingly, elected representatives involved in pension policy-making wanted more egalitarian forms of redistribution than other politicians.

In the analysis of qualitative interviews with pension system stakeholders, individual factors may play a limited role. Contextual factors, in addition to those arising from interests and positions in the pension system, contribute in this article to further explaining differences (or similarities) in the assessment of the justice of pension rules between stakeholders with different levels of influence and connection to the system.

### **2.3. The reform of the Polish pension system of 1999**

The historical context for the reform was the political changeover after the collapse of the Eastern Bloc in 1989. The pension system inherited from the previous regime was fully state-owned and based on the defined benefit principle. The transition period thoroughly shook up the system's financial sustainability. On the one hand, unemployment increased significantly, resulting in a decrease in revenue to the system, while on the other hand, the right to early retirement and the calculation manner of benefits resulted in a dynamic increase in costs (Müller, 2008).

Faced with these challenges, Polish policymakers opted for a public-private system divided into three pillars: (1) a public pay-as-you-go system based on defined contributions; (2) capital-funded pension insurance managed by the private sector, voluntary for those born between 1949 and 1968, compulsory for those born in 1969 and later; (3) voluntary financial products. Such measures linked the benefit amount to the sum of the contributions made by individuals in their lifetime.

The reform covered all individuals born on or after January 1, 1949. For those who worked before January 1, 1999, the state calculated the initial capital, namely, it recreated the amount of contributions paid in accordance with the old pension rules. The state introduced a minimum pension, i.e., a statutory minimum value of the pension benefit for those with a documented minimum work period (20 years for women, 25 for men) who had not accumulated sufficient funds in their individual accounts. However, not all forms of employment were subject to contributions or counted towards the work periods at the time of reform implementation, e.g., some types of civil law agreements were excluded.

The Polish pension system of 1999 implemented the merit principle of social justice. Although introducing a minimum pension for individuals with sufficiently long work periods seems to incorporate the egalitarian principle, the distinctiveness of the provisions for minimum pensions and their funding from a budget subsidy (rather than contributions) points to the auxiliary nature of this principle.

Public opinion polls on the pension system before and after 1999 provide additional context for assessing the current pension system. Before the reform, polls showed widespread dissatisfaction with the pension system, up to 66% (CBOS, 1995). In 1998, one-third of respondents hoped for an improvement, more so among the better educated and financially affluent. The majority also expected at least the same, if not higher, pensions in relation to wages in the new system. More than half were in favour of linking the level of contributions to the level of benefits (CBOS, 1998). After the reform, opinions about the system shifted – the number of respondents dissatisfied with the pension system increased from 38% in 2001 to 56% in 2011 (Binaś, 2020). The percentage of people expecting lower pensions in the future also increased: from 8% in 1998 to 56% in 2013. Simultaneously, 70% of respondents believed that the state was responsible for ensuring income in old age. However, the better the socio-economic situation, the more people recognised individual responsibility (CBOS, 2013).

In summary, while the demand for reform was universal, the new arrangement polarised Polish society into a stable minority of the more affluent people, who were relatively satisfied with the system, and a group of the disappointed, which grew in the

following years. Nevertheless, research shows that most Poles supported earnings-related rules even before the reform. The resilience of these sentiments is supported by the 2008 ESS: 67% of Poles surveyed believed that people with higher incomes should receive higher pensions, and 28% that everyone should receive the same regardless of income (Reeskens & Van Oorschot, 2013). This supports the assertion that the merit principle in the post-1999 pension system is accepted by the majority of society.

### ***3. Research material and methods***

#### **3.1. Expert opinion-interview method**

The research material consists of 15 expert opinion-interviews conducted between May 2022 and March 2024<sup>3</sup>. The expert opinion-interview method allows for generating unique knowledge stemming from experts' experience but also for reflecting the structure of the dispute over goals and values of the pension system and its potential changes (Bogner et al., 2009). The latter aim was decisive in the selection of the experts. The study used two-level stakeholder characterisation: having a distinguishable (1) interest in and (2) potential to influence the objectives and implementation of pension policy (Brugha & Varvasovszky, 2000; Mehrizi et al., 2009).

Due to this two-level stakeholder approach, the study presents a spectrum of pension scheme assessments (see also Table 1):

- Primary stakeholders share their significant influence on pension policy. This group includes policymakers, high-level executives at the Polish Social Insurance Institution, members of supervisory institutions (Supervisory Board of the Polish Social Insurance Institution), and members of consultative bodies for dialogue between the government and social partners (Social Dialogue Council). Stakeholders from this group have intensive, often direct contact with each other, which might influence their converging opinions on the functioning of pension policy despite the stakeholders' differing interests;
- Secondary stakeholders constitute a heterogeneous group in terms of influence, interest, and links to pension policy. Its members represent diverse viewpoints: (1) academic or independent experts focus on evaluating the overall outcomes of pension policy; (2) mid- and low-level state bureaucrats provide descriptions of direct interactions with people of retirement age; and (3) NGOs and grassroots organisations assess the situation from the perspective of social justice.

Moreover, the author identified additional division. Two stakeholder groups in the course of the study and subsequent analysis can be distinguished:

- those who have a high level of knowledge of social security as a result of their education, profession, or role in the system (working in supervisory institutions, co-creating the reform of 1999) [R2, R5, R8, R10, R11, R13, R14, R15].
- those who have strong links to employee interests resulting from membership in or cooperation with one of the trade unions, including those outside the main social partners [R7, R8, R10, R15].

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<sup>3</sup> The interviews were conducted by Piotr Drygas, Danuta Życzyńska-Ciołek, and Ewa Potępa.

**Table 1.** Stakeholder categorisation

| Stakeholder category               | Stakeholder type                                     | Role in pension policy  | Objectives   | Respondents' ID <sup>4</sup> | Current participation in consulting or supervisory institutions?                 | Took part in the reform of 1999?     |
|------------------------------------|--|---|--|------------------------------|--|--------------------------------------|
| Primary (high influence potential) | Political decision-makers                            | creation and implementation of legislative and executive acts | shaping the pension system in accordance with political interests          | R15                          | yes (member of the Social Dialogue Council)                                      | yes (MP passing the reform)          |
|                                    | Social partners – unions                             | reviewing laws and legal acts                                 | favourable retirement conditions for employees, especially those unionised | R8                           | yes (expert for the union's representatives in the Social Dialogue Council)      |                                      |
|                                    |  |   |  | R10                          | yes (member of the Social Dialogue Council)                                      |                                      |
|                                    | Social partners – employer organisations             | reviewing laws and legal acts                                 | reducing the contribution burden on labour costs                           | R14                          | yes (member of the Supervisory Board of the Polish Social Insurance Institution) | yes (co-creator of the third pillar) |
|                                    | Social partners – others                             | reviewing laws and legal acts                                 | improving the welfare of represented groups                                | R5                           | yes (member of the Supervisory Board of the Polish Social Insurance Institution) |                                      |
|                                    | Polish Social Insurance Institution – top management | implementation of pension policy                              | effective collection of contributions and payment of benefits              | R13                          |  |                                      |

<sup>4</sup> The order corresponds to the chronology of the expert opinion-interviews.

| Stakeholder category                            | Stakeholder type   | Role in pension policy   | Objectives   | Respondents' ID <sup>5</sup> | Current participation in consulting or supervisory institutions? | Took part in the reform of 1999? |
|---|--|--|--|------------------------------|--|----------------------------------|
| Secondary (medium or small influence potential) | academic researchers, independent experts  | evaluating pension policy, advising other stakeholders   | shaping public debate on the pension system, proposing solutions to problems | R2                           |  |                                  |
|   |  |  |  | R11                          |  | yes (reform expert)              |
|   |  |  |  | R12                          |  | yes (reform expert)              |
|   | state institutions (medium or low level) implementing pension policy or supplementary policies | providing services to pensioners, potential pensioners, people in poverty  | effective service, reducing administrative burden                            | R1                           |  |                                  |
|   |  |  |  | R3                           |  |                                  |
|   |  |  |  | R4                           |  |                                  |
|   | non-governmental organisations, advocacy groups  | advocacy for pensioners, older people affected by poverty, and groups at risk of receiving low pensions in the future; providing services for the above-mentioned groups | improving the welfare of advocated people                                    | R6                           |  |                                  |
|   |  |  |  | R7                           |  |                                  |
|   |  |  |  | R9                           |  |                                  |

<sup>5</sup> The order corresponds to the chronology of the expert opinion-interviews.



The selection of interviewees was purposive. However, due to numerous refusals, certain types of stakeholders are represented by one expert only. Experts were contacted through official communication channels, such as professional email or phone number. The stakeholder group comprised 9 women and 6 men.

### 3.2. Method of conducting and analysing expert opinion-interviews

Interviews followed a semi-structured scenario adapted to stakeholder type and the stakeholders' position in pension policy system. Fixed components related to:

- the principles and the consequences of the pension reform of 1999;
- principles of justice (merit and egalitarian);
- the causes and scale of the phenomenon of pensions lower than the minimum pension;
- the effectiveness of the current pension policy;
- proposed changes to reduce or eliminate the phenomenon of the lowest pensions if the interviewee perceived it as a problem.

Interviews were recorded and later transcribed using Sonix and WhisperAI software. Transcriptions were then verified manually. The qualitative content analysis of the interviews took place with the aid of the MAXQDA programme. The coding framework (see: Table 2) distinguished three main themes corresponding to the research questions: first, grounded in terms of social justice, adequacy, and financial sustainability of the pension system, the second one organising statements about the phenomenon of the lowest pensions and the third one, covering the issue of potential solutions.

**Table 2.** Code framework

| Code framework   | Frequency |
|--|-----------|
| All codes  | 308       |
| Assessment of pension policy                           |           |
| Principles of redistributive justice                   |           |
| Equality   | 51        |
| Equity   | 33        |
| Pension policy goals                                   |           |
| Adequacy of pensions                                   | 26        |
| Financial sustainability                               | 8         |
| Defining phenomenon of pensions lower than the minimum |           |
| Main causes  | 55        |
| Importance/scale                                       | 41        |
| Structure/ affected groups                             | 18        |
| Suggested solutions                                    |           |
| Reducing the scale of the phenomenon                   | 36        |
| Counteracting the occurrence of causes                 | 33        |
| Changing the rules of redistribution                   | 7         |

The quantitative analysis of coding results had limited justification due to the small number of expert opinion-interviews and their significant differentiation. Nonetheless, several observations helped guide further qualitative interpretation:

- 1) The most common themes concerned the causes and relevance of the phenomenon of the lowest pensions, the principles of justice in the pension system, as well as counteracting the causes of pensions lower than the minimum pension;
- 2) The least frequently raised issues related to the objectives of pension policy (adequacy, financial sustainability) and the impact of the lowest benefits on their implementation, as well as proposals for more significant changes to the functioning of the pension system;
- 3) Only primary stakeholders and representatives of the group, comprising academic and independent experts, mentioned the themes of pension adequacy, financial sustainability of the pension system, and the need to restrict the scale of the phenomenon.

## ***4. Analysis of the material***

### **4.1. Experts' understanding of the principles of social justice, adequacy, and financial sustainability**

#### ***4.1.1. Justice in the pension system***

At the outset, it should be noted that the direct question on the principles of justice in the pension system elicited different reactions. R12 and R14 stated directly that this was not a relevant topic for pension policy. Some experts, such as R5 or R10, analysed various phenomena and solutions in the pension system more directly using the category of social justice.

As mentioned earlier, the principle of “to each according to their work” is fundamental for the Polish pension system. Egalitarian principles of “to each the same” and “to each according to their needs” are materialised in the system mainly through a guaranteed minimum pension. The experts often addressed these two aspects collectively, so the argumentation, identified in the expert opinions and presented below, considers both dimensions:

1. The principle of “to each according to their work” in the pension system is just; the role of egalitarian principles is marginal.

The experts provided various articulations of recognising merit principles in the pension system as appropriate. Many emphasised that these rules were fair because they applied to all workers to the same extent, without privileges for specific professional groups<sup>6</sup>. Secondly, in order to calculate the amount of the pension, the system takes into account the entire period of professional activity, not selected, best earning periods as was the case before the reform. From this perspective, the principles

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<sup>6</sup> Certain professional groups, e.g., farmers and uniformed services, were excluded from the reformed pension system. In 2022, they jointly accounted for 15% of all pensions paid in Poland (GUS, 2023).

of justice after 1999 better implement equality, in the sense of applying the same principles for all workers, where individual decisions throughout the entire professional career are the only factor influencing the amount of the pension.

The second type of argumentation intended to confirm the validity of the merit principles was criticism of the pension supplements introduced in recent years that are not linked to accumulated contributions. This criticism applied in particular to the benefits introduced in 2019–2021: 13<sup>th</sup> and 14<sup>th</sup> pensions and the “Mother 4+ pension”. The important context is that the aforementioned solutions are not pensions from a legal and systemic perspective but supplementary benefits. In the case of the former, it is a supplementary cash benefit, and in the case of the latter, a parental supplementary benefit. In both cases, political communication deliberately linked them to the pension scheme. It is for that reason that certain experts blamed these benefits for spoiling the pension system: R2 criticised such benefits because they discouraged longer working lives, R5 referred to them as patching the system, while R12 saw the “Mother 4+” programme as a pure PR stunt that promoted a conservative family model.

Importantly, almost nobody questioned the state’s obligation to support people without sufficient income, especially those unable to enter the labour market. The arguments put forward related to aspects such as legal rules or Poland’s membership in the EU (R8 and R11).

2. The principle of “to each according to their work” in the pension system is just but egalitarian principles should supplement such a system.

Redistributive elements within the pension system garnered few positive comments. According to R10, a fair system should be based on rules that reward individuals for their work and contributions. Moreover, the expert noted that with a defined contribution system and a falling replacement rate, pensions would continue to decrease. The solution would be to restore the social element implicitly along the lines of the system from before the reform of 1999. Initially, R15 considered the principle of “to each according to their work” as the fairest. However, the interviewee noted: *The question is whether everything depends on us [...] Women, because they raise children without working [for pay], have lost either the possibility of a higher pension or the possibility of acquiring contributory periods at all.* In his view, the benefits mentioned above, such as the 13<sup>th</sup> pension, are steps in the right direction. The expert was also slightly ambivalent about considering them a part of the pension system. At one point, he indicated that these benefits were not pensions but auxiliary solutions. Later, however, he stressed that he would not like to see them transferred to the social assistance system, as this would be insulting to the recipients of these benefits who, in their own view, receive them for their contribution.

3. The principle of “to each the same” in the pension system is more just than the principle of “to each according to their work”.

Only two experts spoke positively about changes to the pension system that would lead to a greater share of egalitarian redistribution principles. R7 demonstrated a deeply ingrained perspective of professional artists and cultural workers who, in her view, experience exclusion in the pension system. The interviewee simultaneously drew attention to the situation of other groups whose future pension benefits would be insufficient to cover the minimum costs of living. As a solution, she mentioned the

universal pension or guaranteed income.

R8, in turn, pointed to the negative effects of the strategy of some trade unions: instead of agreeing to a mandatory increase in the retirement age, they prefer to leave it formally low, but in fact not obligatory. As a result, an informal rule is created: anyone who considers that their pension is too low can extend their professional activity. R8 comments:

*[I]n my opinion, this type of discourse is actually shooting yourself in the foot because it makes it impossible to assess whether this benefit, available after meeting certain conditions, which we currently call the minimum pension [...] is decent or not. Since the above system is open, you can always work longer.*

Instead, according to R8, solutions aiming at universal, guaranteed benefits would provide better systemic protection for retired people.

#### *4.1.2. Adequacy of pensions*

The problem of adequacy manifested itself in the form of an assessment of the system's ability to provide individuals who stopped working due to reaching retirement age with protection from poverty and the means to meet their needs at an adequate level. Opinions were divided on whether the post-1999 system provided an equal opportunity to obtain adequate pensions. A contentious issue was an assessment of the ability of the defined contribution principle to generate adequate pensions. As many as three aspects influenced the stakeholders' opinion: the replacement rate, the statutory retirement age and working beyond that age, and the role of redistributive elements, mainly the minimum pension, in ensuring adequate pensions:

- **The replacement rate:** R8, R10 and R15 defined the falling replacement rate as a signal that the average pensioner will consider their benefit as unsatisfactory and, for many, their pension will fail to protect them from poverty. According to R13, the issue is whether individuals pay contributions on their total income and work without major interruptions. R2 and R12 emphasised that private savings are essential for satisfactory retirement income security;
- **Retirement age and working beyond this age:** a frequently cited reason for low pensions was the low statutory retirement age. R7 expressed a different opinion by stating that certain people, for example those working physically, find the age of 60 as already quite demanding. According to R15, a lower retirement age allows individuals to decide on retiring in accordance with their preferences, while the state should encourage longer working lives using other tools, such as tax exemptions.
- **Minimum pension and other forms of support:** question that was present in the interviews was whether the minimum pension and other redistributive benefits had a positive impact on pension adequacy. The spectrum of responses was broad. R7 considered a guaranteed benefit and the ability to cover all citizens with such benefit as crucial. R15 claimed that the 13<sup>th</sup> and 14<sup>th</sup> pensions and the "Mother 4+" programme constituted a social element. However, some experts adopted an individualistic perspective. In their view, adequate pensions are best realised

through the defined contribution principle. R11 argued that this principle enables an individual's income to be distributed effectively across the life cycle, balances the scale of burdens and benefits in the pension system, and guarantees the individual's influence on their old age pension payments. Redistributive elements negatively affect pension adequacy because they dilute the link between the benefit and the outcome of one's own work, which in turn discourages participation in the system by avoiding contributions, among others.

#### 4.1.3. Financial sustainability

Only some stakeholders most familiar with pension policy gave their opinion on the financial aspect of the pension system. A key issue was the ability of the pension system to be self-financed by the contributions paid by working people. The analysis arrived at three key aspects, which the experts believe may influence this ability:

- **Deficit within the Social Insurance Fund):** R14 was the most critical of the financial condition of the Social Insurance Fund. The expert pointed to subsidies paid from the state budget to cover additional benefits such as the 13<sup>th</sup> pension – which, as previously noted, are not formally part of the pension system – and the growing costs of pension indexation. On the other hand, after the reform of 1999 and the introduction of the defined contribution system, the financial condition of the Social Insurance Fund improved, as R13 pointed out.
- **Generational replacement and the labour market:** there was prevalent concern among experts in regard to demographic changes resulting in an increasing number of pensioners with fewer people paying contributions based on their work. Moreover, R2 highlighted another challenge linked to the labour migration to Poland:

*It would be correct to say that the foreigners are saving the situation in the Social Insurance Institution. However, this is a short-lived perspective. Today, the situation is favourable, as they are currently paying contributions. But [they] will have the right to their pension in 30 to 40 years.*

- **Contribution avoidance:** all primary stakeholders pointed to the threat posed by contribution avoidance to the financial sustainability of the pension system. Numerous experts demonstrated resistance to the idea of introducing a voluntary scheme in place of universal mandatory pension insurance or exempting certain professional groups from contributions.

## 4.2. Assessment of the phenomenon of pensions lower than the minimum pension

### 4.2.1. Causes and relevance of the phenomenon

Stakeholders pointed to what they perceived to be the typical reasons leading to pensions being lower than the minimum pension. These reasons are twofold: personal – determined by the course of an individual's life and their professional activity, and

suprapersonal – structural (e.g., related to social and economic processes) or systemic (related to changes in the law or a particular policy). Importantly, most experts pointed to commonly recognised causes, such as a lack of sufficiently long work periods due to short working lives or mass unemployment in post-industrial areas in the 1990s and 2000s. In addition, interviewees gave more detailed reasons:

- R1 mentioned missing employee documentation using the example of a situation where an employee has no access to the documents necessary for the calculation of initial capital by the Polish Social Insurance Institution, for example, due to the liquidation of a workplace and the impossibility of retrieving copies from the archives;
- R6 pointed to the difficulties experienced by people in the homeless crisis who may not have the means to find employment documentation entitling them to a pension;
- R7 discussed the situation of professional artists who lost their dedicated pension scheme in 1991. According to the expert, the nature of their work made it difficult or even impossible for the majority to participate in the universal pension scheme as they worked based on contracts to produce a work with irregular income;
- R9 pointed to the discrimination prevalent in the labour market on the basis of ethnicity, which became one of the sources of low pensions after 1989 among parts of the Roma community in Poland.

There are three distinguishable stances when it comes to assessing the validity of the phenomenon of pensions lower than the minimum pension:

1. This is not a significant problem: it affects a small group of people (several per cent) compared to the total number of pensioners; moreover, there are more “dangerous phenomena” related to the pension system, such as attempts to lower the real retirement age (R14); from the point of view of the reform of 1999, it is an insignificant defect in the rules that on the whole have contributed to the success of the new system (R12);
2. This is a significant problem here and now: up to three million people have not had their initial capital calculated. If some of them have lost their documentation, they could expand the ranks of pensioners receiving the lowest pensions (R1);
3. This will be a problem in the future: the phenomenon of civil law agreements that did not generate the need to pay social security contributions developed mainly after the reform, so we will see its scale in the pension system once a decade passes (R2); together with the falling replacement rate, the previously non-existent problem of pension poverty will become one of the most severe social problems in Poland (R8).

#### ***4.2.2. Context of the principles of social justice and pension system effectiveness***

##### **4.2.2.1. Pensions lower than the minimum pension and principles of justice**

In terms of distributive justice principles, the assessment of the phenomenon of pensions lower than the minimum pension coincides with that of the system as a whole. Experts who pointed to suprapersonal causes of the lowest pensions, e.g., declining

mining and industrial regions after 1989, more often highlighted the need for egalitarian redistribution. In contrast, some experts consider this phenomenon as a validation of the “to each according to their work” principle. An example of this view is R13’s input in the debate linked to artists’ low pensions: *We are just starting to see comments saying that “if they had paid their contributions, they would have their pensions”. And people give examples: “I worked at this post, I paid [...] and now my pension is bigger, so they should not be complaining”. It is evident that this message is slowly beginning to get through.*

The analysis of the interviews draws attention to another aspect of assessing the justice of the pension system, namely, to what extent it guarantees equal treatment, opportunities for participation and effects in the form of a pension. The previously discussed statements by R6, R7, and R9 indicated unequal opportunities for specific social or professional groups to participate in the pension system, while R1 pointed to the inequality in effects resulting from the problem of missing employee documentation. Similar arguments were cited by R10 and R15 in the context of the situation of people from regions affected by post-transformation unemployment, as well as women who, for economic and social reasons, had breaks in their contribution period while raising children.

However, according to the experts, not all lowest pensions result from unequal opportunities to obtain an earned pension. In particular, the topic of civil law contracts, as one of the sources of the “paltry pension”, indicates a different treatment of cases in which a conscious decision of the employee to avoid pension contributions is assumed. R10’s statement illustrates this distinction well:

*The fact that one or another group of people had a situation over which they had no influence, we must solve the problem systemically, e.g., miners who lost their jobs in Wałbrzych. If this means they have a break in the insurance period and have not collected [contributions], then for me these are people who should receive help. But if someone [...] signs a [civil] contract for specific work because they simply believe that: “Why do I need contributions, why do I need an employment contract, I don’t need it, the system pension is yuck”, I approach this person a little differently.*

Moreover, in such cases, the phenomenon of the lowest pensions generates injustice in the pension system towards other insured who have achieved the minimal work period entitling them to the minimum pension. Namely, reaching the retirement age and making at least one contribution to the pension system guarantee not only the receipt of a pension benefit but also several other entitlements, including health insurance and transport discounts, as well as the payment of the 13<sup>th</sup> and 14<sup>th</sup> pensions. The last entitlement, in particular, caused outrage among some stakeholders, including R2, R4, and R10.

#### **4.2.2.2. Pensions lower than the minimum pension and pension adequacy**

When assessing the phenomenon of pensions lower than the minimum pension in the context of pension policy objectives and its effectiveness, the experts most often



referred to the problem of benefit adequacy. The most popular opinion was that pensions lower than the minimum pension did not meet the objective of protecting individuals against old-age poverty. According to R11, the role of the statutory minimum pension is to guarantee income security and, therefore, all benefits below this amount are unable to provide such security. However, some experts pointed out that the old age pension from the universal system is only one possible form of income security after individuals end their working lives. R2 considered the above as a compelling reason not to treat all those receiving pensions lower than the minimum pension on equal terms.

Referring to the adequacy of individual pensions, some experts suggested that the amount of accumulated pension funds is, at least to some extent, a reflection of an individual's professional preferences. Addressing potential situations leading to the payment of the lowest pensions, R11 uses the term "professional inactivity":

*Some of them might have attempted to run their own business and paid their contributions for some time but later failed to and for various reasons became professionally inactive. This precisely means those situations where the regulations required the payment of contributions but these individuals did not link their future personal or professional career to these activities.*

Therefore, the problem is not connected to the lack of pension adequacy but to recognising these lowest benefits as an old age pension. R2, R11, and R12 found it inappropriate that individuals obtain the right to a pension even after paying only one contribution, regardless of whether the benefit meets the objectives of the pension policy. At the other end of the scale are arguments according to which individual decisions are not always the reason for failing to receive an adequate pension. Interestingly, they do not necessarily lead to the desire to change the pension system, as indicated by R9's statement: *Because it is actually known that if someone has not worked and is not entitled to a pension, he or she should receive some minimum benefit. I wouldn't call it a retirement allowance or a pension, because it is unearned, but just, I don't know, some kind of allowance.*

#### **4.2.2.3. Pensions lower than the minimum pension and the system's financial sustainability**

The second component of the pension system's effectiveness is its financial sustainability. Almost all experts who commented on this aspect agreed that the phenomenon of pensions lower than the minimum pension has a limited but negative impact on the financial sustainability of the pension system. The experts drew attention to the financial and organisational burden of calculating and paying the benefits in question. Many interviewees agreed with opinions formulated by the President of the Polish Social Insurance Institution from 2016 to 2024, Professor Gertruda Uścińska, among others. R5's statement can serve as an example: *To be honest, paying these benefits, which sometimes amount to as little as several groszy [grosz – 1/100 of a Polish złoty*



(PLN)], when the approximate cost of one such decision ranges between PLN 100 and PLN 150, with it being an administrative decision, makes absolutely no sense. According to R13, public institutions should focus on the efficient use of the available resources. As the lowest pensions do not provide adequate income security for older people, the funds coming from contributions and, most importantly, the state budget are being spent inefficiently. The only contrasting voice was that of R8, who called this a “technical, micro, non-existent problem”, concluding that the proposals already discussed on several occasions aimed at reducing the above-mentioned spending are not controversial and all social parties are ready to support them. A contentious issue is the question of the remaining pension rights of those who do not receive a minimum pension, such as the entitlement to health insurance.

### **4.3. Experts’ solutions and their justifications**

Responses to the question of how to address or reduce the problem of pensions lower than the minimum pension were diverse. The divide was most noticeable between the primary stakeholders together with the academic or independent experts and most of the interviewees from the secondary groups. In the first group, everyone referred to solutions that can be described as reducing the scale of the phenomenon by means of adjusting the rules for awarding the lowest pensions. Some stakeholders pointed to possible measures for counteracting the causes behind the lowest benefits. Ultimately, a certain share of experts suggested making more profound changes to the pension system, in particular, in the crucial area of redistribution.

#### ***4.3.1. Reducing the scale of the phenomenon by means of rule adjustment***

While working towards solutions, the starting point for most stakeholders with solid links to pension policy was the proposals included in some of the official documents of the Polish Social Insurance Institution (ZUS, 2016). Such approach can be explained by the fact that many experts actively participated in social consultations conducted at the Social Dialogue Council, where they had the opportunity to closely observe the attempts to translate the above-mentioned ideas into changes to the law.

The first solution was to change the method of paying pensions lower than the minimum pension from monthly to quarterly or annual. The second proposed the introduction of a threshold in the form of the duration of the insurance period, e.g., 10 or 15 years, or the amount of funds accumulated on an individual retirement account, below which a one-off payment of the accumulated funds would take place. The second, more far-reaching solution, which was a departure from the annuity principle, found wider support, sometimes under slightly different conditions, e.g., guaranteeing people below the threshold health insurance. The arguments that the interviewees put forward coincided with the negative assessment of the lowest benefits in the context of pension system effectiveness.

Another noteworthy measure was the call for aligning all pensions lower than the minimum pension to the level of the guaranteed minimum pension. Stakeholders R2, R10, and R15 who mentioned it, disagreed with this measure as unfair to those who worked the required number of years.

#### ***4.3.2. Tackling the causes of the lowest pensions***

The solutions discussed included ideas on how to counteract the causes that lead to pensions lower than the minimal retirement income. The majority of stakeholders pointed to the need for mechanisms encouraging longer working lives and tightening the contribution system. Some stakeholders noted that the existing arrangements in this area have not always been successful. According to R11 and R13, there is a lack of in-depth diagnosis of the situation and the much-needed coordination between institutions at different levels. R7 and R8 noted a more systemic problem with the economic development model, which they believe encourages contribution avoidance. Conversely, R12 and R13 recognised as a significant problem the behavioural patterns of individuals prioritising current consumption over making savings for old age.

Most stakeholders agreed that the remaining obstacles include the lack of knowledge on pension-related topics and the low level of trust among Polish citizens towards bodies such as the Polish Social Insurance Institution. In the opinion of academic and independent experts, a certain percentage of low pensions results from a lack of understanding of the defined contribution rule, as well as a lack of trust. R5 illustrated this aspect as follows:

*So attempts to persuade people to put money away so they could benefit in the future ... But then their friend, son-in-law, or daughter says: the government will change, and the concept alongside it. Why should I give away money now every month when I can spend it on my daily expenses, having no guarantee that in 10, 15, or 20 years, this money will still represent some value once I retire?*

R7, R8 and R10 pointed to the consequences of the dominant social and economic discourse. In their view, this discourse affects the current image of the pension system, with entrenched beliefs such as the vision of the imminent bankruptcy of the Polish Social Insurance Institution, as well as the impact of the widespread belief that only the free market is a guarantor of livelihood security.

#### ***4.3.3. More extensive changes to the pension system (in redistribution principles)***

There is a third theme linked to the above-mentioned reasons behind the lack of trust in the pension system: the potential reform of pension policy, particularly in the area of the redistribution principles embedded in the post-1999 system. Most stakeholders were in favour of keeping the rules in their current form. In their view, the problem lies in the ability to effectively encourage individuals to make responsible

retirement decisions. The proposals for a potential reform are limited in number and comprise two types:

- making contributions payable on new forms of professional activity: some stakeholders emphasised changes in the economy and society, which should be reflected in the pension system. R13 addressed this dilemma in simple terms:  
*If we consider the gig economy, platform-based work, or [...] restrict the work understood in such a [...] twentieth-century manner – namely as physical performance of something or, to put it crudely, tapping on the computer – in favour of artificial intelligence and other forms of work provision, then we need to think about how to translate these new forms of work and activity to contributions paid into the pension account.*

The experts suggested solutions such as fuller control of contributions due on all forms of gainful employment (R15), broader tax changes (R8), or the introduction of new taxation on robots or algorithms (R13);

- guaranteed income, universal pension: the idea of a fundamental change in the pension system (and elsewhere) came up in several interviews. Two experts, R7 and R8, made a positive reference to the idea of introducing guaranteed benefits independent of the work period or accumulated contributions. The argument in favour is the fear of widespread pension poverty (R7):  
*In my opinion, the solution would be [...] a guaranteed income. So that it also includes these pensioners, so that they have a kind of guaranteed pension that allows them to survive. And that would be something that would save all those people because none of them will have a pension of even the lowest amount, I mean most of them.*

R13 considered various scenarios for changes in the labour market as a result of the technological revolution. In his view, the aforementioned taxation of robots, together with a significant reduction in employment, could lead to the adoption of a guaranteed income in the future. R10, the fourth stakeholder who raised this issue, was more sceptical. This interviewee stated that such solutions would be very costly for the state and would compete with existing forms of social redistribution. R10 advocated investing in education and technology, which, in his opinion, would increase productivity and earnings for all working people and, therefore, also pensions.

## 5. Conclusions

The analysis of the interviews identified the key patterns of thought on the phenomenon of the lowest pensions among pension system stakeholders (see: Table 3). The value of this analysis lies not only in reconstructing these assessments and proposals but in placing them in the context of the beliefs and preferences of stakeholders on the shaping of Polish pension policy.

**Table 3.** Viewpoints of individual stakeholders

| Thematic category  | Summary of the interviewee's  | Viewpoint                         |
|--|---|-----------------------------------|
| 1. How do the experts understand the principles of social justice and effectiveness of the pension system? |   |                                   |
| Principles of justice  | To each according to their work (merit principle); treating every insured person the same (equality of principles).   | R1, R2, R3, R4, R5, R12, R13, R14 |
|  | To each according to their work; promoting participation in the pension system of individuals discriminated against in the labour market (equality of opportunities).                     | R9, R11, R13                      |
|  | To each according to their work; supplementing pensions of those who have not made sufficient contributions through no fault of their own with additional benefits (equality of outcome). | R10, R15                          |
|  | To each the same (egalitarian principle); guarantee of equal opportunities to receive a decent pension (equality of principles, opportunities, and outcome).                              | R7, R8                            |
|  | No clear indication.  | R6                                |
| Ensuring pension adequacy  | The system ensures adequate pensions.   | R13, R14                          |
|  | The system does not ensure adequate pensions and  |                                   |
|  | making private savings is required.   | R2, R12                           |
|  | the length of a working life must be extended.  | R1, R2, R5, R8, R12, R14          |
|  | additional benefits are necessary for selected groups.  | R10, R15                          |
|  | the minimum pension must be increased.  | R7, R8, R11                       |
|  | No clear indication.  | R3, R4, R6, R9                    |
| Ensuring financial sustainability  | The system is financially stable.   | R12, R13, R15                     |
|  | System stability is at risk   |                                   |
|  | through indebtedness, including budgetary indebtedness.   | R14                               |
|  | through economic stagnation and low wages.  | R10                               |
|  | through demographic processes and excessively low retirement age.   | R1, R2, R5, R8, R11, R14          |
|  | No clear indication.  | R3, R4, R6, R7, R9                |

| Thematic category   | Summary of the interviewee's  | Viewpoint                      |
|---|---|--------------------------------|
| 2. How do the experts assess the phenomenon of pensions lower than the minimum pension? |   |                                |
| Causes of the phenomenon  | Individual decisions linked to both personal and professional life.   | R2, R3, R4, R11, R13, R12, R14 |
|   | Inequalities in the labour market resulting, e.g., from the caregiver burden.   | R5, R11, R13                   |
|   | Unjust economic or social processes, flawed laws.   | R1, R6, R7, R8, R9, R10, R15   |
| Relevance of the phenomenon   | This is not a significant problem.  | R3, R5, R12,                   |
|   | This is currently a significant problem.  | R1, R7, R10, R11, R13, R15     |
|   | This will be a significant problem in the future.   | R2, R8                         |
|   | No clear indication.  | R4, R6, R9, R14                |
| Pensions lower than the minimum pension and principles of justice                       | The principles are not violated.  | R3, R12, R13, R14              |
|   | The principles are violated because individuals receiving the lowest benefits gain the same pension rights as the other insured who have at least the minimum insurance period.                                       | R2, R4, R10                    |
|   | The principles are violated because the lowest pensions might be the result of unfair practices, such as moving employees to contracts that do not require obligatory contributions, or the loss of employee records. | R1, R6, R7, R8, R9, R10, R15   |
|   | No clear indication.  | R4, R11                        |
| Pensions lower than the minimum pension and pension adequacy                            | There is no discernible impact.   | R12, R14                       |
|   | Negative impact – encouragement of undesirable actions, such as contribution avoidance.   | R2, R10, R11                   |
|   | Negative impact – lack of protection against old-age poverty.   | R7, R8, R15                    |
|   | No clear indication.  | R1, R3, R4, R6, R9             |
| Pensions lower than the minimum pension and the system's financial sustainability       | There is no discernible impact.   | R8, R14, R15                   |
|   | Negative impact – the value of the benefit exceeds the administrative costs of calculating and paying the pension.  | R2, R5, R10, R11, R12, R13     |
|   | No clear indication.  | R1, R2, R3, R4, R6, R7, R9     |

| Thematic category                              | Summary of the interviewee's  | Viewpoint                       |
|--|---|---------------------------------|
| 3. What solutions do experts suggest?          |   |                                 |
| Reducing the scale by adjusting the principles | Setting a pension threshold below which the benefit is paid at less frequent intervals, for instance, annually. | R2, R5, R10 R11, R13            |
|  | Setting a pension threshold below which the benefit is paid as a lump sum.                                      | R2, R5, R10, R11, R12, R13, R15 |
| Counteracting the causes                       | Encouraging individual actions, such as prolonging working life.  | R5, R10, R13, R15               |
|  | Statutory increase of the retirement age.   | R2, R5, R8, R14                 |
|  | Better education about the pension system.  | R2, R5, R13, R15                |
| More significant changes to the pension system | Making contributions payable on new forms of activity, such as automation.                                      | R8, R10, R13, R15               |
|  | Greater pension reform combined with tax reform.  | R7, R8                          |
|  | No clear indication.  | R1, R3, R4, R6, R9              |

The systematic analysis of the arguments identified three areas of almost complete consensus of opinion among stakeholders representing different interests:

- acceptance of the prevailing principle of “to each according to their work” as socially just in the pension system;
- negative assessment of the impact, even when considered minor, of the phenomenon of pensions lower than the minimum pension on the financial sustainability of the pension system;
- acceptance of the idea of reducing the scale of the phenomenon by introducing a minimum insurance period below which the lowest pensions would be paid less frequently than monthly or as a one-off payment.

The remaining issues raised point to three groups of stakeholders demonstrating different attitudes to the contentious matters mentioned in the interviews: the role of egalitarian principles of justice in the pension system, ensuring pension adequacy, and assessing the phenomenon of pensions lower than the minimum pension.

- 1) **Stakeholders with links to employee interests.** These interviewees gave more arguments for strengthening egalitarian forms of redistribution in the pension system. They postulate better income security for people without sufficient means of their own to ensure pension adequacy. They mostly consider pensions lower than the minimum pension as a significant problem. In their arguments, they list the social and economic processes that might have caused an individual to receive a very low benefit. Some interviewees, e.g., R15, support, albeit conditionally, supplementary benefits, while others, for instance, R10, would prefer the introduction of a guaranteed pension basis for every insured person;
- 2) **Meritocratic stakeholders** (employer organisations, the Polish Social Insurance Institution – top management, academic researchers, and independent experts).

These interviewees are in favour of strengthening individual responsibility within the pension system. This predilection is visible in the context of ensuring adequate pensions. Stakeholders emphasise that individual decisions, for example regarding working longer or making personal savings, have a decisive role within the pension system. These stakeholders accept egalitarian justice only as part of the rules for awarding the minimum pension. They see the phenomenon of pensions lower than the minimum pension as primarily career and life decisions and not the result of unfair rules. Some of them, for instance, R11 or R13, recognise the role of inequality in the labour market but prefer to promote participation in the pension system through the payment of contributions while working rather than compensating for low pensions with additional benefits;

- 3) **Other stakeholders** (state institutions, non-governmental organisations, and advocacy groups). They formed assessments on the pension system as a whole less often than the groups previously mentioned – they cannot be credited with a viewpoint on some of the issues, such as addressing the problem of the lowest pensions. They were closer to the individualist vision of the pension system demonstrated by group two. Knowledge and experience resulting from direct contact with individuals receiving the lowest pensions led some interviewees, e.g., R1 and R9, to point out unfair mechanisms in pension policy that make it difficult to obtain an adequate benefit.

The methodology adopted in the study and its implementation conditions mean that the conclusions of the analysis should be approached with a degree of caution. The impact of the choice of respondents, particularly those associated with current parliamentary politics, is important. For instance, R15, as the only representative of the policymakers, spoke as a stakeholder politically linked to a particular party and the government that lost power in the 2023 elections. This factor and his connection to one of the trade unions might have had a more significant impact on the assessments he formulated than his position in the pension system. Therefore, generalising the conclusions to create an image of the entire debate on pensions lower than the minimum pension is inadvisable. A more valuable solution would be an attempt to find deeper beliefs about pension policy that mark the most important divisions and areas of consensus among different stakeholders.

Comparing the analyses with previous studies, the consensus around the merit principle should not be surprising. According to the results of the 2008 ESS, it can be treated as a reflection of the prevailing sense of justice in the pension system in Polish society (Reeskens & Van Oorschot, 2013). Alternatively, it can be explained as a preference for the status quo, especially in the stakeholder group more closely associated with the political process (Breyer et al., 2024). The contrast between stakeholders linked to employee interests, R7/R8 and R10/R15 is significant. While the first two were in favour of a universal pension, the latter advocated the inclusion of social elements to increase the income of vulnerable people (in terms of their material situation and their health, among other things). The more important difference is that R10 and R15, together with other stakeholders closely linked to the pension system, agree on the establishment of a minimum threshold that confers pension rights. The implementation of such a solution would move the pension system even further away from the egalitarian principles of pension policy.

In the context of this last proposal, one cannot ignore the widespread recognition of the need to separate the assistance function from the pension system. This is partly consistent with the observations of Reeskens and Van Oorschot (2013), according to which the sense of justice is policy-driven and related to the specificity of social risk in a given social problem. The predictability of the risk of incapacity in old age strengthens support for the principle of “from each according to their work”, however, as R13 shows, it is possible if the rationality of retirement decisions during working life is assumed.

Importantly, almost all stakeholders recognised the state’s obligation to help people devoid of sufficient income in the old age. This is in line with dominant social beliefs (CBOS, 2013). It also points to the importance of fulfilling egalitarian rules of justice, albeit in other public policies related to welfare spending. However, the practical and ethical implications of implementing the above solutions would not be easy to assess. Suffice it to recall the statements pointing to the injustice in the equal treatment of people who have consciously chosen non-contributory forms of employment and those who have been forced to do so by transformational unemployment. There is also the question of how such changes would affect the low level of public confidence in the pension system, which has been identified by some stakeholders as one of the main challenges for any future reform, along with the declining replacement rate and the current threat to generational replacement. Conducting a study in a similar model to the aforementioned research (Breyer et al., 2024) would help to learn and understand the interdependence between the institutional set-up of pension policy in Poland, sentiments of citizens and the opinions of elected politicians or other stakeholders in pension policy.

The phenomenon of pensions lower than the minimum pension aptly demonstrates the tensions present in pension policy: between the almost complete individualisation of the responsibility of all insured persons and the need for social solidarity, which requires support for pensioners with low benefits; between voluntarism and the pursuit of universality of contributions; and between financial sustainability and guaranteed benefit adequacy. Considered by most stakeholders as a failure of the system, the phenomenon of “paltry pensions” reinforces the belief that the best solution would be to strengthen the current rules and shift responsibility for their abnormal effects to someone else, namely future pensioners or support institutions. If the solutions proposed are genuinely implemented, the number of lowest benefits may fall significantly. The same is unlikely to be said for the number of older people who are unable to work and have insufficient means to live in dignity.

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