

SOCIAL DIAGNOSIS 2007

OBJECTIVE AND SUBJECTIVE QUALITY OF LIFE IN POLAND

Edited by

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The *Social Diagnosis* research project, although it is mainly financed through private means, is of a public character. All those who are interested may download all tables with the frequency distribution of responses* and the database containing the accumulated data from four waves (in the years 2000, 2003, 2005 and 2007) free of charge from the website www.diagnoza.com.

* In all sets of tables with frequency distribution of responses, the order of variables from the questionnaires (see Annex) has been maintained.

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1. INTRODUCTION

Janusz Czapiński

1.1. The General Outline and Objective of the Project

There are two ways of describing the conditions and quality of life of a society: its development potential and the direction of changes, threats and challenges. One of these is based upon institutional indicators – macroeconomic (such as GDP or the inflation rate) and macrosocial (such as the registered unemployment rate, the number of doctors per 100 thousand inhabitants, infant mortality, education or parliamentary election turnout). The other refers to the opinions and behaviors of citizens. Neither of these is fully accurate, reliable and sufficient. The fact that people become more affluent when GDP is increasing does not mean that they are more satisfied or more willing to demonstrate civic engagement. The registered unemployment rate does not necessarily have to reflect the actual ratio of people who are deprived of employment against their will. These two ways of describing society should be treated complementarily; they should balance and complement one another. Only when this condition is met, can politicians, business owners, and citizens be provided with an answer to two important questions: what the situation is and why it is not better – that is, a relatively comprehensive and reliable diagnosis. And a good diagnosis is necessary for effective therapy and wise reforms that minimize the social cost. Our project is an attempt to complement the diagnosis based upon institutional indexes, including the most recent general census (General National Census; GNC, 2002) with complex data regarding households, and the attitudes, frames of mind and behaviors of people who make up these households. It is a diagnosis of the conditions and quality of life of Poles from their own point of view. Using two separate questionnaires, we examined households and all of their available members, who are 16 or older.

The complexities of our project means that we took into account in a single research project all of the important aspects of life of families and their members. This included both the economic (such as income, and material situation) and non-economic aspects (such as aspirations, health care, insurance, ways of coping with stress, life events, psychological well-being, lifestyle, pathological behaviors, participation in culture, use of modern communication technologies, etc). In this sense, it is an interdisciplinary project. This is also reflected by the composition of the *Council for Social Monitoring*, that is, the main authors of the project and the team of experts invited to join them by the *Council*. These groups include economists, a demographer, psychologists, sociologists, an insurance specialist, an expert in health economics and statisticians. In accordance with the original concept, the research conducted within the project of the *Social Diagnosis* has taken the panel form: every few years, we go back to the same households and people. The first measurement was conducted in the year 2000, and the subsequent one – three years later. The next two projects were conducted in two-year intervals. The project is always conducted in March in order to eliminate the seasonality effect. The present report shows not only the current image of Polish society; it also allows us to monitor changes in the same households and among the same people in a period of seven years.

Social Diagnosis is focused not on the analysis of transient opinions, but on more basic facts, behaviors, attitudes and experiences; it is not an ordinary descriptive survey – it is a scientific project. This is not only due to the fact that among the authors there are scientists, university employees and professors. The decisive factor is the professional system of work, based upon research experience of the members of the *Council for Social Monitoring* and the team of experts and – most of all – the theoretical context of the particular problems. Most variables taken into account on the project are not a result of intuition, informal observation or the demands of the sponsors, but of scientifically-based knowledge about the examined phenomena. An important objective of the *Diagnosis* is, apart from describing Polish society, to verify scientific hypotheses. In the present report, which is aimed at the ‘general public’, it was necessary to limit the discussion of theoretical issues to a minimum. The most important issue is the answer to an open question: what is Polish society like, 18 years after the systemic transformation and 7 years after the first research conducted within the confines of the same project?

We hope that the results of implementing this project will provide politicians, business owners and local government activists responsible for the preparation, implementation and amendment of reforms that change the living conditions of all citizens with valuable knowledge. We would also like to provide society with reliable information regarding its everyday life, since the perception that individuals have of their own situation in comparison with that of other people are usually based upon selective observation, stereotypes or views that are propagated by the media. These are often false or exaggerated (informing the public, for instance, of the worsening condition of the psychological health in our society, of the complete paralysis of health care services, of retirees or older people being the social category that economically suffered most during the transformation process – to provide only a few examples). We all deserve a relatively accurate, comprehensive and objective diagnosis of the main sources of our everyday problems, ideas of psychological discomfort, uncertainty of the future or difficulty in adapting to the new conditions, but also pointing out the benefits of subsequent systemic transformations. Private diagnoses are often too illusory, defensive, simplified, and, in general, mistaken.

The differences between the present and the previous research pertain to the sample and the scope, reflected by the content of the questionnaire (see Annex). The sample was increased from the original 3005 in 2000 to 5532 households (thanks to this, the sample of individual respondents increased from 66625 to approximately 12641 people). Changes in the questionnaires in the subsequent research waves pertained to several modules. This year, the volume of the module concerning healthcare was dramatically reduced, while the labor market module was developed.

1.2. Research Issues

The project comprises many aspects associated with the situation of households and individual citizens. The social indicators, taken into account here, can be divided into three general classes:

- the demographic and social structure of households,
- the living conditions of households associated with their material conditions, access to health care services, culture, recreation, education and modern communication technologies,
- the subjective quality of life, lifestyle, beliefs, attitudes and behaviors of individual respondents.

The indices that describe the demographic and social structure of the households are not subject to separate analysis in the present report; they serve only as a means of stratifying the groups of households and individuals in order to enable a comparison of the conditions and quality of life according to various social categories, such as gender, age, education level, place of residence, social and professional status, main source of income, civil status, type of household (created on the basis of the number of families and biological family type) and other criteria. Subject to analysis are, in fact, the living conditions of households and the quality of life of individual citizens in association with the social change that determines global context and general rules of the functioning of a society. One of the main problems and questions that accompany all social reforms is the distribution of advantages and costs that result from their implementation in particular social groups over varying time intervals. Also in this research project, we wanted to find out which categories of households and citizens find their feet in the new conditions and take advantage of the systemic transformations, and which social groups are unable to cope with the new situation, experiencing objectively or subjectively more losses than gains.

In this project, the distinction between the social indicators of living conditions and the individual quality of life is more or less consistent with the distinction between the *objective description* of the situation (conditions) and its psychological meaning, expressed by the *subjective opinion* of the respondent (quality of life)¹. This distinction is generally consistent with the type of unit examined and the measurement method. For the living conditions, the examined unit is the household as a whole, and for the quality of life – its individual members. The living conditions were measured by conducting an interview with one representative of the household (a well-informed person; most often, it was the head of the household). The quality of life, on the other hand, was measured using self-report questionnaire addressed to all available members of the examined households who have reached the age of 16.

The measurement of living conditions of the household included:

- household income and their way of managing income
- nutrition
- material affluence of the household, including modern communication technology equipment (mobile phone, computer, Internet access)
- housing conditions
- social benefits received by the household,
- education of children
- participation in culture and recreation
- taking advantage of health care services
- household situation on the labor market
- taking advantage of social benefits
- insurance and retirement security
- poverty and other aspects of social exclusion

Indicators of the quality of life and lifestyle of individual respondents included:

- general psychological well-being (including: the will-to-live, sense of happiness, satisfaction with life, depression)
- satisfaction with different areas and aspects of life
- subjective evaluation of the material standard of living

¹ The two categories are not entirely distinct and separable. Thus when describing living conditions, we also used subjective evaluation scales, and in the part on the quality of life, we asked not only for opinions, but were also interested in behaviors (such as smoking, overuse of alcohol) and objective events (such as the death of a loved one or the renovation of an apartment/house).

- various types of stress (including “office stress” associated with the contacts of public administration bodies, stress associated with health condition, stress associated with parenting, financial stress, stress associated with work, ecological stress, marital stress, problems associated with taking care of older people, stress associated with life events, such as assault, burglary, or arrest)
- psychosomatic symptoms (the measurement of distress treated as a general measurement of health conditions)
- strategies of coping with stress
- evaluation of contacts with the health care system
- personal finances (including: personal income, insurance and retirement security)
- system of values, risk seeking, lifestyle and individual behaviors and habits (such as smoking, the overuse of alcohol, the use of drugs, or religious practices),
- civic attitudes and behaviors
- social support
- general evaluation of the transformation process and its influence upon the lives of the respondents
- use of modern communication technologies - computers and the Internet, mobile phones, etc
- situation on the labor market and professional career

2. THE MAIN RESULTS

1. Voivodships characterized by the highest level of material living conditions in 2007 were opolskie and pomorskie, and the lowest — warmińsko-mazurskie, świętokrzyskie and łódzkie. This hierarchy is consistent with the hierarchy of the individual quality of life of the inhabitants, however, the group of voivodships characterized by the highest quality of life has been joined by Wielkopolska, and the group of the lowest quality of life – by lubelskie.
 2. Among the largest 10 cities, the highest quality of life was recorded in Gdańsk and in Warsaw, which is catching up with Gdańsk, and the lowest – in Kielce and Lublin.
 3. Among 95 socio-demographic and professional groups, the highest individual quality of life characterizes lawyers, academic teachers, IT specialists and managers of large companies, while the lowest has been recorded among disabled pensioners, persons with elementary or lower education, the widowed, the divorced and those living alone.
 4. Despite the quick increase in the affluence of citizens, social stratification has not been growing, and according to some indices, it has been decreasing, also from the perspective of economy. The poorest groups grow wealthy more quickly than the most affluent ones.
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5. The structure of households according to the source of income did not change substantially in the study conducted in 2007 in comparison with 2005. Only a small increase has been observed in the share of the largest group of employee households and a decrease in the share of the second largest group of old age and disability pensioner households. These two groups constitute a total of almost 82 percent of the examined sample of households. The share of households living on unearned sources has also decreased slightly.
 6. The structure of households according to the class of place of residence has proven to be similarly stable. The percentage of households in large cities increased only slightly. Two thirds of all households lived in the cities – out of these, one fourth in cities of more than 200 000 inhabitants. Rural households still constitute 38 percent of the sample.
 7. In the period of 2005–2007, the structure of households according to family type changed more significantly than in the period of 2003–2005. Like before, single-family households constitute 76 percent, but the share of married couples with no children is nearing 20 percent (in 2005 – 17 percent); the share of married couples with two or more children and single-parent families has decreased (from 29 to 27 percent and from 13 to 12 percent respectively). The share of non-family one-person households increased from 12 percent in 2005 to 15 percent in 2007. In general, the structure of households changed more visibly in cities than in rural areas, and the most significant changes have been observed in cities of more than 200 000 inhabitants, and particularly the largest cities, in which the population exceeds 500 thousand.
 8. Changes in the household family structure have been generally consistent with progress of demographic processes, as well as with influence of non-demographic factors. The increase in the number of marriages, observed in the last two years, as well as increasingly frequent cohabitation, are conducive to growth in the number and share of households made up of families defined as married couples with no children, which includes partner couples (1.3 percent in our sample). Advantageous changes on the labor market (particularly, increase in the employment rate among persons aged 25–34) along with the improvement of the income situation could also influence both the increase in the share of married couples with no children and the decrease in the share of multi-family households, being conducive to the creation of new households.
 9. The years 2005–2007 were characterized by a much greater mobility of household members: 6.2 percent of respondents in the panel sample left their households permanently between the two waves of the project (in 2005 – 2 percent). Almost half of those who left the household were associated with the establishment of their own household, and every fifth case – with getting married. In the period from March 2005 to March 2007, the main cause of entering a household was birth (38 percent of new members, like in 2005), every third person entered the examined population through the establishment of a formal or informal relationship (in 2005 – 31 percent). Causes labeled as „other” constituted 26 percent (in 2005 – 31 percent) of cases of entering the examined population.
 10. The most frequent cause of temporary absence was work abroad (48.2 percent in comparison with 35.7 percent in 2005) and education (23.5 percent in comparison with 22.8 percent in 2005). Moreover, 8.5 percent worked away from their place of residence in the country (in 2005 – 6 percent). Men were absent due to work abroad much more often than women, and women were much more often absent due to studies.
 11. Only 36 percent (35 percent in 2005) of the total population examined were employees, entrepreneurs or farmers. The share of retirees and disabled pensioners was 23 percent (same as in 2005); like two years ago, every fifth respondent was a student. The percentage of the unemployed decreased significantly (from 8 percent in 2005 to 5 percent at present), and the share of professionally passive persons did not change.
 12. Noticeable changes in the education level pertain to members of the lowest and the highest category. Both among women and men, the share of respondents with elementary or lower education has decreased visibly, and the percentage of persons with postsecondary and university education has increased. The differences in the education structure according to gender have been maintained. 51 percent of respondents have vocational or lower education (43 percent women and 51 percent men) (in 2005, it was 51 percent, 47 percent and 55 percent respectively), but much less frequently these are persons with elementary or no education. Persons with tertiary education constitute 19 percent of the population of those who have completed their education (20 percent women and 15 percent men), while in 2000 this group amounted only to 12 percent.
 13. Slightly more than 40 percent of all household members have a driving license (same as two years ago), almost twice as many men as women. The largest percentage of respondents speak English (33 percent), the second foreign language is

Russian (30 percent), the third is German (22 percent of the respondents have active or passive language skills), and fourth – French (4 –percent). Women have passive or active language skills slightly more frequently than men.

14. Mainly young people known Western foreign languages (English, German, and French). The differences between knowledge of English and French among the youngest population (up to 24 years of age) and among persons aged 25 to 34 have decreased significantly, which proves a substantial progress with regard to knowledge of these languages in recent years. Unfortunately, differences between young persons and those aged 35 or more are proof of a competence gap, which is deepening along with transfer to the older age groups.

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15. Positive changes in the income situation of households are continuing; however, they are progressing in a slightly different manner compared with two years ago. In the period of 2005-2007, the share of members in households characterized by the lowest income per person did not change (it had decreased visibly in the years 2003-2005), while the share of the population in households positioned between the lower quartile and the median (which had been stable previously), and the share of population from the most affluent households decreased (it had increased in the previous period). Every fourth person was a member of a household with income per person in the lower quartile, while the share of those in the upper quartile was 21 percent.
16. The average net income in February 2007 was PLN 895 per person. The average increase in the period February 2005 – February 2007 was 30 percent.
17. The lowest monthly income in PLN allowing the respondents, in their opinion, to make ends meet in March 2007 was PLN 879 per person and PLN 1123 per equivalent unit. A real increase in the expectations of households with regard to minimum income was observed from 2005 to 2007 (by 62 percent with regard to net income per person and by 61 percent in relation to the equivalent income).
18. Most of the examined households declared in March 2007 that they found it somewhat difficult to make ends meet (34 percent), 22 percent of the households found it difficult, and more than 21 percent – very difficult. In recent years, the percentage of households finding it very difficult and difficult to make ends meet decreased significantly (by more than 7 and more than 3 percentage points respectively).
19. Assessing in March 2007 the manner of managing their income, the households most often declared they lived economically and thus they were able to afford everything (almost 40 percent), and then that they put much effort into saving for larger purchases (18 percent). The largest increase was recorded in the percentage of households declaring that they lived economically and thus they were able to afford everything (by more than 6 percentage points).
20. Less than 32 percent of all households declared that their regular income did not allow them to meet their needs. In the last 2 years, the percentage of such households decreased by more than 5 percentage points.
21. Households, which declared that their fixed income was not sufficient to satisfy their everyday needs, usually limited their needs (almost 90 percent), incurred loans (almost 41 percent), or they took advantage of assistance from their relatives (almost 40 percent). In only about 18 percent of households encountering such a situation does one of the household members engage in an additional job. In the years 2005-2007, in the panel sample, the percentage of households taking advantage of assistance from their relatives dropped significantly, while the percentage of those engaging in other activities increased.

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22. In March 2007, households assessed that most often they were unable to satisfy their needs with regard to food items such as fish and fish preserves (28 percent), confectionery products and tobacco and alcoholic beverages (23 and 22 percent respectively), and meat and poultry and their preserves (16 percent each). In the last 2 years, a significant improvement has been observed with regard to the satisfaction of the needs of households in all groups of food items. A substantial improvement of the situation has in this regard been recorded mainly in those groups of items, which are most often given up by households, that is, tobacco and alcoholic beverages, confectionery, and fish and fish preserves (a decrease of the percentage of households unable to satisfy their needs in this regard was by 10 to 20 percentage points).

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23. Among durable goods, listed in the questionnaire, the most popular was a washing machine and a landline phone. Less than 16 percent of the examined households did not have a washing machine, and less than 29 percent did not have a landline phone. Durable goods owned by the smallest percentage of households included motor boats (1 percent of all households) a summer cottage (5 percent), a dishwasher (8 percent) and a portable computer (11 percent). From 2005 to 2007, the number of households equipped with almost all the durable goods listed in the questionnaire increased substantially. The most significant increase was recorded in DVD players, Internet access and microwave ovens (by 23, 13 and 8 percentage points respectively).
24. Goods perceived by households as most desirable and unaffordable included a washing machine, an LCD or a plasma TV and a passenger car (59, 58 and 53 percent of households do not have these goods due to financial reasons). In the last 2 years, we have observed a substantial increase in the percentage of households unable to afford the purchase of a dishwasher, a summer cottage and a portable computer (by 5 percent each).

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25. In March 2007, more than 74 percent of households had no savings. Among the households declaring that they have savings, most have saved no more than the equivalent of their 3-month income (more than 15 percent). From March 2005 to

March 2007, an increase in the percentage of households which have savings increased substantially (by more than 7 percentage points).

26. Almost 67 percent of households which have savings declared having a bank deposit in PLN, while almost 43 percent declared having cash. In the last 2 years, there was a substantial increase in the percentage of households, which have savings deposited in investment funds, in banks in PLN, and in shares of private limited companies (by almost 1, almost 2 and more than 1 percentage points respectively).
 27. Households which declared having savings in March 2007 most often treated them as a reserve for emergency situations (almost 66 percent), security for old age (more than 40 percent) and a reserve for current consumer expenses or medical treatment (35 and 34 percent of households respectively). In the last 2 years, the percentage of households saving to purchase an apartment or to deposit money in a housing cooperative has increased very slightly (by less than 1 percentage point). On the other hand, the greatest decrease was observed in the percentage of households saving for medical treatment or for emergency situations (by 10 and 7 percentage points respectively).
 28. More than 43 percent of the examined households declared in March 2007 that they took advantage of loans and credits. The debt of households was usually the equivalent of one-month to three-month of their total income (50 percent of households declared this debt level). The percentage of households incurring debts and loans in the period from March 2005 to March 2007 did not undergo significant changes.
 29. The sources of external financing for almost 88 percent of indebted households in March 2007 were banks, for almost 20 percent – other institutions. Only about 6 percent of households had incurred loans from private persons. From March 2005 to March 2007, the percentage of households taking advantage of bank credits increased slightly, by less than 2 percentage points, while the percentage of households taking advantage of loans incurred from private persons decreased by almost 5 percentage points.
 30. Almost 39 percent of households used credits and loans to purchase durable goods, 36 percent to renovate their house or apartment, and 18 percent – to cover everyday consumer expenses. From March 2005 to March 2007, only the percentage of households incurring credits for house or apartment renovation or for early repayment of debts increased substantially (by 9 and 2 percentage points respectively).
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31. Almost 4.6 percent of the examined households had no access to a separate dwelling. This percentage had not changed significantly from March 2005 to March 2007.
 32. The average usable living space per person in the examined household was above 26 m². In comparison with the year 2006, it increased by more than 1 m².
 33. Among the equipment and installations taken into account in the study, the most popular was the water supply system, which was absent in only 3.4 percent of the households. At the same time, in the last 2 years, we have observed a significant increase in the percentage of apartments having the equipment and installation included in the questionnaire, excluding hot running water.
 34. Dwellings occupied by households in March 2007 were equipped twice as often with central heating – individual or collective (42 percent of households each). However, almost 16 percent of households had fuel-fired furnaces. In the last 2 years, there has been a decrease (by almost 2 percentage points) in the number of dwellings equipped with fuel-fired furnaces, which were replaced by individual central heating.
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35. Taking into account the EU scale, access of children aged 0 to 6 to institutional care remains very low (20 percent of children take advantage of such care). Still, in the cities, children attended care institutions more than two times more often. Like in the previous years, a decisive majority of all children attended public daycare and kindergartens, although the significance of the non-public institutions is increasing, especially in large cities.
 36. The percentage of young people aged 7 to 15 attending schools has increased (from 94 to 98 percent throughout the country), and access to education at this level does not vary according to territory. Differences between the urban and rural areas are insignificant (96-99 percent in cities of various sizes and 98 percent in rural areas).
 37. In 2007, no significant territorial differences were observed with regard to the accessibility of schools for youth aged 16 to 19. The percentage of students in this age group was about 95 (rural areas – 92, cities – 93 to 99 percent). The increase in this indicator, especially in the larger cities may be perceived as increased motivation to continue studies at the postgrammar level.
 38. Higher educational aspirations of Polish society have been expressed by the increasing percentage of persons aged 20 to 24, studying in schools and extramurally from 58 to 61 percent. However, this change pertains only to city inhabitants –this percentage ranged from 57 to 80 percent (in comparison with 54 to 70 percent in 2005), and it was still the highest in the larger cities, where about 73-80 percent of people in this age range take advantage of educational services (67-70 percent in 2005). In the rural areas, this value remained at 50 percent. Despite the positive changes in educational activity, the differences between the urban and rural environments have been increasing. The growing role of non-public institutions at this educational level has been confirmed.
 39. In the 16 to 19 age group significant gender differences emerge when it comes to educational activity: women engage in education visibly more often than men, although the last years have brought some improvements in the situation of men (63 percent of women in 2007 and 2006 and 54 percent of men in 2003, compared to 57 percent of men in 2007, 52 percent in 2006 and 47 percent in 2003). The territorial diversification of educational activity is increasing, and while in the case of women this pertains to differences between cities of various sizes, in the case of men, it is also the difference between urban

and rural settings. Thus, there is a deepening worry about the territorial differences with regard to educational activity to the disadvantage of rural inhabitants as a result of the decreasing educational activity of females living in rural environments in relation to the increase observed in the cities, as well as the increased educational activity of men living in the cities, while its level has remained unchanged in rural areas.

40. Educational activity in the group aged 25 to 29 is much lower than in the group of younger persons, although it has increased visibly, mainly in the cities, in comparison with the year 2005: the percentage of persons, who are educationally active in this age group does not exceed 34 percent in cities (25 percent in 2005), while in the rural areas it amounts to 8.5 percent (9 percent in 2005); thus, the differences between the cities and rural areas have become greater. Still, women aged 25 to 29 more often than men took advantage of educational services (19 percent of women and 14 percent of men in 2007, compared to 17 and 12 percent respectively in 2005 and 13 percent for both genders in 2003). The territorial diversification between the urban and rural settings is deepening more quickly in the case of women than of men.
 41. The low level of educational activity of people aged 30 to 39 has been maintained. Persons in this age group take advantage of educational services at least twice less often than persons aged 25 to 29. Differences, which are clearly disadvantageous for the rural settings and cities below 200 thousands inhabitants, have also lasted. Persons above 39 years of age still take no advantage of educational services whatsoever.
 42. Despite the increase in educational activity, mostly among persons aged 20 to 29, the process of developing the qualifications of adults in Poland is still characterized by a limited extent and great selectiveness. The analysis of educational activity of adult men and women according to their place of residence not only shows the visible greater educational aspirations of women, but also emphasizes the growing territorial disproportions to the disadvantage of inhabitants of rural areas and the smallest cities. This is illustrated, additionally, by the changes in the structures of the education of the population: the most significant improvement in the structure of education was noted among the inhabitants of the largest cities – the percentage of persons with no higher than a vocational education, and the share of those having secondary and university education has increased, while the structure of education of inhabitants of the smallest cities and villages has changed very little.
 43. The first attempt to measure the human capital on the basis of the selected diagnostic variables (education, civilizational competences, viewed as use of a computer at work, at home or in another location, the use of an Internet browser in order to find information and knowledge of English, as well as the raising of one's professional qualifications or other skills in the last 2 years) has confirmed the age-related disproportion – the average level of human capital decreases significantly along with the age of respondents of both genders, and the difference between the youngest persons and those aged 35 to 44 is much greater than between the group aged 34-44 and those above 45 years of age.
 44. In particular, persons aged 45 to 59 are not well prepared to function on the modern labor market. This group is exceptionally numerous, because it belongs to the postwar baby boom. Their professional activity, which is among the lowest in the European Union, is a reason for concern due to the progressive ageing of the population and the human resources and the predicted decrease in the size of the productive-age population. The postulated inhibition of the outflow of these persons from the labor market (limiting of access to retirement pensions) without raising their qualifications will lead to increased unemployment in this group. The analyses of shifts between groups of varying status on the labor market (employed, unemployed, inactive) in years 2005-2007 have shown a strong deactivation of this group of the population: most people who left the labor market in this period were persons aged 45 to 59 (39 percent of all persons, who became inactive), and this tendency is much more visible among women than men.
 45. The analysis of the human capital of individual persons (at the individual level) according to gender, age, social and professional status showed the significance of age and work in the non-agricultural sector for the human capital level. Persons below 35 years of age have a visible advantage in comparison with the others (35-44 years and 45 or above). With regard to the level of this capital, and in the youngest group, women are clearly better off than men. The age-related differences diminish in the group aged 35 to 44, and among persons aged 45 or more, men have a slightly higher capital. Work for the non-agricultural sector is associated with a much higher level of human capital. Farmers have a lower level of human capital in comparison with the unemployed and other professionally passive groups. Among those who are employed, women are better equipped with human capital than men. This is mainly due to the relation between the index values for hired employees of both sectors. Among farmers, men have a higher level of capital than women.
 46. Human capital was also measured at the household level in order to assess the development potential of the various groups of households, assuming that households characterized by a higher level of human capital would cope better with the requirements of the labor market and the risk of low income or its loss. As it could be expected, the largest cities are the most advantageous environments, and then cities of 100-200 thousand and 200-500 thousand inhabitants. Without a significant increase in the level of human capital of the households from the smallest cities and the rural areas, the developmental disproportions may grow..
 47. The presence of one or two children aged under 15 is accompanied by a higher level of human capital. This may be due both to the age of the parents, which is a significant factor in the differentiation of human capital at the individual level, and to the fact that the presence of the children makes the parents willing to use the computer and the Internet at home.
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48. A large majority of households in March 2007 wanted their children to get a university education at the M.A. level (almost 59 percent). More than 16 percent of the households considered that it would be sufficient for their children to complete vocational school or vocational secondary school, and almost 12% — vocational college (bachelors degree). The average chances for getting the desired educational level by the child are assessed by the households to be quite high. In comparison with 2 years ago, the percentage of households wanting their children to complete a university at the masters' degree level, a vocational school or a vocational secondary school or a profile-oriented school has increased significantly (by 13 and 14

percentage points respectively). The assessment of chances to obtain all of the education level specified in the research has not changed significantly.

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49. More than 27 percent of the examined households were forced to withdraw from going to the movies, theatre, opera, operetta or a concert or from visiting a museum or an exhibition due to financial reasons. Most often, they were forced to withdraw from going to the theatre, opera, operetta or a concert (more than 34 percent). The number of households which had to withdraw from attending such cultural events due to financial reasons has decreased in comparison with 2005 from more than 3 percentage points in the case of museum or exhibition to more than 5 percentage points in the case of the movies, which is a significant improvement.
50. Almost 29 percent of households were forced last year to withdraw, due to financial reasons, from the purchase of a book. The number of such cases has dropped in relation to 2005 by almost 10 percentage points.
51. 24 percent of households were forced in 2007 to withdraw from the purchase of newspapers and magazines. In comparison with 2005, the number of such withdrawals decreased by almost 10 percentage points.
52. The number of books owned has increased slightly in comparison with 2005. Two years ago, 66 percent of all households had more than 25 books (excluding textbooks and manuals); this year it was 70 percent.
53. The number of books owned, as well as the forms of participation in culture discussed above, is related to material prosperity (income and equipment of households) and the correlated civilizational level (the number of modern communication devices). Since both the material prosperity and the civilizational level depend on the educational level, all forms of participation in culture depend in the first place on the educational level of the head of the household.
54. Twice as many persons with elementary or lower education than those with tertiary education watch TV for more than 3 hours a day (41.1 percent and 19.8 percent). Generally, TV is the only available carrier of cultural content, and it is used more often by those who have no other cultural needs.

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55. The percentage of households that were forced in 2007 to withdraw from trips due to financial reasons ranged from 49 percent in the case of group excursions for children (summer camps etc.) to almost 56 percent with regard to family and adult trips. However, in comparison with 2005, a significant improvement in this regard has been observed. The decrease in the number of withdrawals of this kind ranged from 5 percentage points for family trips to almost 6 percentage points for other types of trips.

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56. In February 2007, 4.8 percent of households lived under the objective threshold of poverty and 52.7 percent according to their subjective poverty line. These values, however, should be considered to be overestimated, since the households have a tendency to understate their income in the statements made. On the other hand, the poverty depth indexes have reached the level of almost 23 percent objectively and 33 percent subjectively, which means that poverty is not very deep in Poland. The percentage of households living in poverty decreased at the national scale from February 2005 to February 2007 by more than 3 percentage points objectively, while subjectively it increased by almost 9 percentage points.
57. According to the objective approach, most households participating in the last two stages of research were not of permanent character. Among households suffering from poverty, according to the objective approach in February 2005, less than one fourth belonged to the poverty sphere also in February 2007. Households suffering from permanent poverty, according to the subjective approach, constituted as much as 83.6 percent of households living in poverty in February 2005, which means that subjective poverty was of permanent character.
58. More than 8 percent of all households changed in February 2007, in comparison with February 2005, their position by a shift between the poverty sphere and outside this sphere according to the objective approach. There was a great majority of households, which left the poverty approach in the last two years, in comparison with those, which entered this approach (more than twice as many households left the poverty approach than entered it).
59. A different tendency in the mobility of the status of households with regard to whether they belong to the poverty sphere or not can be observed in the subjective approach. 25 percent of households changed their position in this regard. The subjectively assessed situation with regard to income in 7 percent of households improved in February 2007 in relation to February 2005, so much so that they "left" the poverty sphere. A significant worsening of the subjective assessment of the income situation in this period resulted in as many as 16 percent of households entering this sphere.
60. The basic factors that increase the risk of falling into the poverty sphere are the low level of education of the household head, living off unearned sources of income other than disability and retirement pension, living in the rural areas and unemployment.

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61. The labor market indexes, established on the basis of data from 2007, according to the criteria consistent with those used in the Labor Force Survey (LFS), confirm the improvement of the situation: a decrease in the unemployment rate from 13.4 percent to 10 percent, equal for various classes of cities and towns, and a slight increase in the employment rate to 50.3 percent mainly thanks to increased employment in cities above 20 thousand inhabitants.
62. It is worrying that the professional activity rate, which was already the lowest in the European Union, has decreased slightly from 56.9 percent to 56.3 percent. This means that the decreased unemployment rate was influenced not only by the outflow of the unemployed to the labor market but also the withdrawal of the unemployed outside the labor market. This phenomenon is a continuation of the unfavorable tendencies, which have been observed on the Polish labor market since the

beginning of the transformation, but the present deactivation of the population is more difficult to explain, since it is taking place in a period of economic prosperity.

63. Analyses of shifts between groups of varying status on the labor market (employed, unemployed, passive) in years 2005-2007 show that among those leaving the labor market, the largest group consisted of persons aged 45 to 59 (39 percent of all those becoming inactive) and women aged 25-34 (13 percent), and the deactivation of women is stronger. Another insight in outflows from employment and unemployment to the passive group according to age shows a strong deactivation among the youngest persons (up to 24 years of age) and a relatively high risk of outflow to the passive group of employed men aged 60 to 64. For representatives of both genders, aged 25 to 29, the probability of deactivation is greater among the unemployed than among the employed. This has been confirmed by the share of outflow to passiveness in the decrease of the unemployment rate in Poland. The greatest risk of deactivation pertains to unemployed women aged 25 to 34 and 45 to 59.
 64. The risk of the deactivation of women is strictly associated with their education level, and a stronger correlation has been observed in the case of outflow from the unemployed group. Mainly women with vocational or lower education leave the labor market. Worth noting, however, is the high probability of a shift to the passiveness of women with a tertiary education. On the other hand, education seems to be of no such importance for the risk of the deactivation of men – the increased demand for employees with lower qualifications, observed in the period of economic prosperity, may lead to a situation in which the risk of the deactivation of men with vocational education is close to the risk of the deactivation of men with a tertiary education. The probability of a shift to passiveness among the unemployed is much higher among women than among men, especially in the case of women aged 25 to 44 with a low education.
 65. A decrease in the unemployment rate is illustrated by visible changes in the structure of households. In 2005, 5.7 percent of the examined population belonged to households, in which nobody was employed, although some household members were searching for jobs. In 2007, only 3.2 percent of the respondents belonged to such households. The percentage of households with employed members and with no unemployed members also increased from 59.4 percent to 68.1 percent. As a result, the percentage of households living off unearned sources only decreased from 19.9 percent in 2005 to 17.3 percent in 2007.
 66. Most active on the labor market are men and women living in two-parent families with children. This may be partially due to the fact that these persons are usually at the age of the highest professional activity (30 to 44), but it may also be due to selection, which is based on the fact that the decision to have children is made by those who have attained a certain level of financial security. Men living in families with no children and in single-person households are characterized by similar activity rates. However, men in families with no children are characterized by higher employment rates and lower unemployment rates in comparison with those living on their own. This may be due to age – single-person households are usually established by younger people, but it may also be due to the influence of the income situation on the decision to establish a family. The situation is different in the case of women. If they establish a household with no partner or children, these are mainly households of older women, then the indexes of activity and employment are much lower among them. The professional activity of women living with their partners and children is lower than the activity of men occupying the same position in the household. On the other hand, there are no significant differences in the employment activity of women and men who are single parents.
 67. All those registered at the labor office as unemployed can be divided into two large groups: real and fake unemployed; the fake unemployed can be divided into those, who are not interested in working (they are not searching and/ or not ready to get a job) and those working illegally or otherwise attaining the income not lower than PLN 900 per month. Like in the previous waves of the research, the fake unemployed constituted a significant part of all persons registered (in 2003 and 2005 about 1/3, and this year – already one half).
 68. Most of the real unemployed are young persons (up to 30 years- 40 percent), the group of those uninterested in work consists mainly of older people (more than half are above 44 years of age). The working unemployed are mostly middle-aged (more than half are between 31 and 44 years of age).
 69. Almost half of all unemployed working people are engaged in professions associated with the construction industry in comparison with less than 30 percent of representatives of these professions in the remaining two groups of the unemployed.
 70. Women constitute a majority of the registered unemployed, who are not interested in getting a job (67 percent), while men are a majority among the working unemployed (61 percent). This suggests that the group not interested in getting a job consists mainly of persons engaged in household duties: the main reason, declared by every second unemployed woman, for not being interested in getting a job are household duties. Those unemployed (mainly women) surely would not get a job, even if the market wanted them to; thanks to being registered at the labor office. They receive, like those working illegally, an “extra bonus” from the state - free healthcare insurance and a certain sum of money for a period of time.
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71. Changes taking place on the labor market in years 2000-2007 have had a positive influence on the ability to work and get promoted. Among the employed in 2007, 22 percent were promoted at least once in the period from 2000 to 2007. The management staff, medium-level personnel and specialists were recruited mainly through promotions inside the company or among people already employed by other companies. The unemployed, particularly those with low qualifications, most often got a job in professions characterized by a high level of rotation, such as office workers, sellers, construction workers or their assistants. Persons entering the labor market, mainly graduates, were more often than the unemployed recruited for higher positions requiring qualifications.
 72. Distance from the workplace is a significant factor in getting a job: a decisive majority of the people employed in 2007 lived relatively close to their workplace, since 80 percent needed half an hour or less to get to work, and worked within the distance of 15 kilometers. On average, persons who started working in years 2005-2007 encountered a distance not greater than those already employed.

73. In the entire population of the employed, the greatest group performed their work in years 2000-2007 on the basis of contracts for a unspecified period of time (49 percent). Contracts for a specified period of time were generally less popular (28 percent), but they were applied very often with regard to young people (43 percent of persons aged 25 to 34). Among the entrepreneurs, excluding the individual farming activity (most often in the sector of services), the largest group constituted persons aged 25 to 44 and men (66 percent).
74. Professional development was of a small extent – only about 12 percent of persons aged 25 or more participated in any activity associated with the raising of their professional qualifications or other skills in the last two years. Most of them were women (about 57 percent). Half of all the people developing their skills had a tertiary education, almost 21 percent a vocational secondary education and 12 percent a vocational education. Only one fifth of all persons raising their qualifications in the recent years were inhabitants of rural areas. Among those developing their skills and living in cities, one half are inhabitants of cities with a population above 200 thousand. This group consists mainly of young people, about 47 percent are aged 25 to 44.
75. The reasons ranked for having no job in years 2000-2007 is different for women and men and it depends on age. Most women, who were not working (96 percent), pointed to household duties and taking care of the children, then to their age being inappropriate (67 percent) and lack of interest in getting a job (63 percent). Health, difficulties with getting a job and the receiving of social benefits were listed equally often (57-58 percent of answers). About 53 percent of women having no job provided studying as one of the reasons, and almost 38 percent as being retired. Among men, the reason provided most often for having no job was retirement (62 percent) and studying (47 percent). Health, difficulties with finding a job and the receiving of social benefits were listed equally often by men (42 percent answers in each case), but less frequently than by women. Unwillingness to work was listed by men much less often than by women.
76. For persons aged 24 or less, the main reason for having no job was studying. For women in subsequent age groups, taking care of children and household duties was more important. Difficulties with getting a job are generally quoted less often than taking care of children, household duties or receiving social benefits. Almost one third of all persons aged 15 to 49 provided the receipt of social benefits as the reason to withdraw from getting a job. Almost every fifth person aged 25 to 29 and 35 to 39 and almost every fourth person aged 30 to 34 pointed to childcare. The percentage of those mentioning difficulties with getting a job ranges from 10 to 12 percent among people aged 25 to 29. Along with age, the frequency of answers associated with health problems as a reason for withdrawing from work increased. For those aged 65 or more, the most frequent reason for getting no job was retirement, and then, inappropriate age, bad health condition or unwillingness to work. Respondents aged 25 to 64, said almost two times more frequently than persons aged 64 or more that they were not willing to work.
77. These results reflect an improvement of the situation on the labor market – difficulties with getting a job, mentioned more often by women than by men, were third place on the list of reasons for having no job. It is worrying that the unwillingness to work occupies a high position on the list, especially among the reasons provided by women. Moreover, the destimulating effect of social benefits for professional activity has also been confirmed.
78. The most significant advantage of professional work among the respondents, regardless of their status on the labor market and other demographic and social characteristics, was considered to be an appropriate salary (75 percent). Another significant feature of good work was the lack of tension and stress (49 percent). This benefit of professional work was appreciated mainly by persons having a job (53 percent) and women (52 percent). Young people (aged 25 to 34) and persons with a tertiary education considered independence and the possibility of development to be significant advantages of professional work. The ability to work at convenient hours was also included among the relatively significant features of professional work (18.2 percent of all answers), and it was more often mentioned by women (21 percent).
79. The most important solution allowing for the balance of professional work with family duties, mentioned most frequently, was the proper organization of work time (53 percent of answers mentioning it in first place). Particularly often, it was mentioned by working persons (55 percent), men (56 percent) and persons with secondary and tertiary education (58 percent). Longer parental leaves were most often mentioned in second place (34 percent of answers on the second place). Third place was most often occupied by higher benefits (29 percent).
80. Only 10.4 percent of respondents aged 16 or more plan to search for a job in EU countries in the next two years, and men more often than women (13.5 percent in comparison with 7.9 percent). Less than 1 percent of respondents plan to do so in countries outside the EU.
81. Most often, persons from Podkarpackie (16.8 percent), Opolskie (14.3 percent) and Warmińsko – Mazurskie voivodships plan to leave to the EU15 countries, while least frequently, such plans are made by the inhabitants of Mazowieckie (6.4 percent) and Wielkopolskie (8.4 percent) voivodships, that is, from relatively affluent voivodships, where the average remuneration level is among the highest in the country.
82. More than 35 percent of persons declaring their willingness to leave plan to spend less than one year abroad, and only 5.8 percent are considering emigration „forever”. However, a large part of potential emigrants (as many as 42.7 percent) do not know yet how long they would stay abroad.
83. The unemployed (21 percent), much more often than those with jobs (10 percent), plan to search for a job abroad. The least willing to search for a job abroad are professionally inactive persons (9 percent). It is a visible change in comparison with year 2005, when a similar percentage of the unemployed and those working reported their willingness to go abroad to work. At the time, the percentage of the employed willing to work abroad was at 23 percent, and the percentage of the unemployed was at 24 percent. However, in 2005, the questions pertaining to emigration plans were formulated slightly differently than

in 2007², and this fact should be taken into account while comparing the results of both waves of *Social diagnosis* for the working and the unemployed.

84. Persons with relatively low qualifications are more often interested in searching for a job abroad – only 6.7 percent of persons with a tertiary education consider such a solution in comparison with 18.7 percent of those with a secondary vocational or postsecondary education and 10.6 percent of persons with a vocational education. Thus, more often these are graduates of profile-oriented schools rather than vocational schools, which may deepen the deficit of employees belonging to certain specializations on the Polish labor market.
85. Like in year 2005, persons up to the age of 24 are most willing to work abroad – the percentage of those planning to leave the country in the next two years to work in the EU countries is 25.9, while among persons aged 25 to 34 it is 14.3 percent. Much less willing to migrate in order to get a job are those aged 45 to 59 (5.1 percent), and among persons belonging to the post-productive age group, willingness to leave the country is virtually non-existent.
86. While in 2005, Poles most often planned to get jobs in Germany, in 2007, the most popular destinations for possible job searches were Anglo-Saxon countries: Great Britain (40.3 percent) and Ireland (8.3 percent). Germany is still very popular – where about 20.8 percent of all persons declaring their willingness to migrate want to go. The next place is occupied by the Netherlands, where 4.5 percent of those planning to leave want to go.
87. Like in 2005, the Anglo-Saxon countries are preferred by young people, while Germany is more popular among the relatively older population. Those below 24 years of age, Great Britain and Ireland were mentioned by 57.7 percent of the potential emigrants, while Germany – only by 14.5 percent; in the age group from 45 to 59 years, the most popular destination is still Germany (31.7 percent of all answers).
88. Germany, as the destination for those searching for jobs abroad, is selected mainly by persons with vocational or lower education (30.4 and 22.6 percent respectively), while those with a tertiary education prefer migration to Anglo-Saxon countries.
89. More willing to search for a job abroad are respondents who already have some migration experience. As many as 58 percent of persons who worked abroad, in years 2005-2007, in the EU15 countries, are planning to work abroad again in the next two years. On the other hand, among persons who in this period did not migrate, the percentage of those planning to leave is only 8 percent. Among household members, in which at least one of the members worked abroad in years 2005-2007, the percentage of those planning to work in the EU15 countries is 17.4 percent in comparison with 10.4 percent among all of the respondents.
90. Only 4.1 percent of Poles above 15 years of age worked in the EU15 countries in the last two years, and 0.5 percent studied there. Men left the country more often (5.8 percent) than women (2.7 percent). Almost 55 percent of migrants left only once in this period, while less than 22 percent – two times. Moreover, 50 percent of migrants spent less than 6 months total abroad, while 75 percent – less than 12 months.
91. Among persons who worked abroad in years 2005-2007 the largest group was aged 25 to 34 (39 percent), with vocational education (35 percent), and living in rural areas (41 percent). Every third person worked in Germany, and every fifth – in Great Britain. Worth noting are the differences in the structures of populations of women and men working abroad with regard to their education level, age, and destination. Women who worked abroad were better educated and slightly younger than men (only 29 percent of these had vocational or lower education in comparison with 50 percent of men, and as many as 63 percent of men had not reached 55 years of age in comparison with 56 percent of men). Most men worked in Germany and Great Britain (58 percent), while women, much less often than men, went to Germany, slightly more often – to Great Britain and much more often to Italy – in total, two thirds of all women worked in these three countries.
92. According to voivodship, most migrants came from Podkarpackie voivodship (6.3 percent), Lubelskie (5.7 percent) and Dolnośląskie voivodships (5.6 percent), and relatively rarely – inhabitants of Mazowieckie voivodship (2.2 percent). The percentage of persons working abroad in years 2005-2007 was similar in groups differentiated by education, although those with vocational education migrated slightly more often (5.8 percent of them worked abroad), as well as those with secondary vocational education (5.5 percent). The greatest percentage of those working abroad was found among the representatives of the group aged 25–34 (8.8 percent), relatively less often – persons aged 35–44 (5.7 percent) and 15–24 (4.5 percent). Only 3 percent of persons aged 45–59 worked abroad, and virtually no respondents aged 60 and above.
93. In years 2000-2003, that is, after the introduction of health care public insurance, there was a substantial increase in the percentage of households using of health care services. In years 2003-2005, the percentage of persons taking advantage of these services, measured by this indicator, did not change significantly, and in year 2007 there was a slight increase (by 3.6 percent), which was stronger among households located in villages and small cities. Members of 94 percent of households used of public health care in the last year. The number of households using of health care paid from their own income (covered by the patient) increased by 7 percentage points in the last 2 years. The previous years (2003–2005) had been characterized by the stabilization of privately paid services in comparison with year 2000. At present, 45 percent of households admit taking advantage of privately paid health care on the official market of such services. Since 2003, we have observed no substantial growth at the national scale in the number of households using of health care services paid by their employers using the so-called subscriptions (flat-rate charges paid in advance). Almost 5 percent of households took advantage of subscription health care services (but in groups of employees, it was 8 percent, and in large cities – 14 percent of households).
94. Like two years ago, households of employees, entrepreneurs and inhabitants of large cities used privately paid health care services more frequently (in addition, households of employees more often took advantage of subscription services provided

² In 2005, the employed were asked whether they would be willing to work in the EU15 countries at the remuneration at least equal to what they received in Poland. On the other hand, the unemployed were asked whether they were intending to search for a job in the EU (on their own or by taking advantage of job agency services).

by employers). The observation of expenses born shows that lately expenses for the purchase of outpatient clinic services on the private market have increased by 3.6 percent, but it was stronger among the rural inhabitants (7.5 percent). We are now spending much more money on hospital care financed from private resources, which is associated, among other things, with the increase in the number of private hospitals and the scope of services rendered by them.

95. The previously substantial differences in using of outpatient clinic and hospital services associated with the place of residence have decreased (households from large and very large cities used to take advantage of these services much more frequently than others). It is possible that this tendency is due to a decrease in the spatial and economic barriers, blocking access to health care, and the fact that many households have become more willing to perceive health care services as consumer goods, for which the demand grows along with the increase of income and education, regardless of the medical reasons.
96. Expenses for private outpatient clinic care services born by those households, which have taken advantage of this assistance in the last three months and paying for it on their own, were greater in 2007 by 25 percent from the analogous expenses two years earlier. Expenses for medications purchased by households (that is, the total expenses for the purchase of partially refinanced medications and fully paid medications) have increased on the average of 5 percent in comparison with two years ago. The average value of the so-called gifts of gratitude increased in the period of 2005-2007 by 85 percent, but the share of households, which provided such gifts and taking advantage of health care, decreased (from 6 percent to 4 percent). The value of culturally conditioned genuine gifts of gratitude has increased by 32 percent, but the number of households providing such gifts has decreased as well (from 9 percent to 5 percent.). Expenses for privately paid outpatient clinic services were higher among the entrepreneurs and in large agglomerations. Expenses for the so-called gifts of gratitude and genuine gifts of sincere gratitude were the highest in the groups of employees, the entrepreneurs and in large cities. However, the average values for all respondents charged with such expenses were lower than the expenses of the households in the last three months for medications or for the official purchase of medical and diagnostic services.
97. The percentage of persons who experienced lack of money for the purchase of medications has remained high, although it has been slightly lower than in the previous years (82 percent at present). In this group, 63 percent of households have encountered a situation in which medications were not purchased (among the retired and disability pensioners, this percentage reached almost 70 and it was the highest). A large part of the respondents in such a situation asked the doctor to prescribe less expensive medications, others took advantage of the pharmacists' advice to purchase cheaper medications, others obtained additional resources and purchased the medications; some respondents, facing the lack of means for the purchase of medications, went to a hospital where they received medications free of charge³. The percentage of households not interested in the purchase of any voluntary health care insurance policy has increased to 51 percent, and the number of respondents believing they were unable to afford such expenses has decreased slightly (31 percent). In the group of households, possible interest in such insurance is expressed only if the price does not exceed PLN 100 per month (15 percent of households would be willing to purchase such insurance). In the group of the entrepreneurs, 23 percent of households would be willing to purchase a policy for up to PLN 100, among the employees it is 19 percent, and among the retirees – 10 percent. Interest in policies worth up to PLN 100 is greater than the average in the families with 1 or 2 children, as well as in agglomerations and large cities. The number of households willing to purchase a more expensive policy is similar to that in the previous research waves – it is still at a minimum level, which is surely insufficient for the insurance companies to ensure risk distribution in a large population.
98. In total, almost 73 percent of all respondents were satisfied, to a varying extent, with the health care services in the area of their residence (previously – 75 percent), and 27 percent were dissatisfied (like two years ago). It proves that the opinions concerning health care are not as negative as they could be concluded from the answers to questions formulated otherwise and messages in the media. So many satisfied respondents (although to a varying extent) shows that the sense of safety associated with health care services rendered in the area of residence is quite high.

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99. We have noted a relatively high percentage of Poles caring for the natural environment. Moreover, in questions comparable with *Diagnosis 2005*, this percentage has grown substantially. In 2005, less than 2/3 of all households declared they segregated waste, and in 2007 – more than 3/4.
100. Two thirds of households declared that they have imposed limits upon themselves in polluting the environment with harmful chemicals.
101. Wherever the level of environmentally friendly behaviors is relatively low (eastern regions, large cities), it is due to the lack of possibilities to protect the environment (e.g. lack of waste segregation containers). It is evidence of a lack of sufficient environmental care on part of local government authorities.
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102. A further improvement of the psychological well-being of Poles has been noted. The assessment of the respondents' life so far has improved and it is now the highest in the period of the Third Republic of Poland; also the two indices of the will-to-live – the most significant aspect of well-being – although not the highest after 1989, have increased in comparison with year 2005.
103. The depression has been the lowest in the entire period of the Third Republic. The sense of happiness has also increased as declared by almost 76 percent of all respondents.
104. Happiness with almost all aspects of life has either increased or has remained the same. The most dramatic changes have been the improvement of the situation with regard to happiness with perspectives for the future, the situation in the country, the financial situation and income of one's family, and the possibility of satisfying one's needs with regard to nutrition and

³ It should be noted that we asked about prescribed medications or over-the-counter drugs, recommended by the doctor.

culture. The only indices, which have decreased are happiness with health care services in the area of residence, marriage and children.

105. The most significant factor explaining the well-being of Poles in the present study turns out to be their age. The older they are, the lower psychological well-being, particularly when it comes to symptoms of inadaptability (depression). The second most significant factor is marriage, the third – income, and the fourth – the number of friends, which can be treated as a factor of social support. The most striking, however, is the increasing importance of religious practices. This is probably associated with a change in the system of political forces and promotion of large groups associated with the Church. In all studies of this type, religious faith has always been positively correlated with emotional well-being. Such correlation has been found to exist in Poland. This time, however, its significance has grown greatly. Gender has gained importance: women are now in a worse situation than men, when it comes to some indicators of emotional well-being. Like in the previous years, alcohol abuse is not conducive to well-being.

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106. The average personal net income per month declared for the last quarter was PLN 1177 in the entire sample, and in the panel sample it was slightly lower – PLN 1125, and in comparison with data from 2005, it increased in the entire sample by 24.3 percent (real increase by 21.7 percent), while in the panel sample – by 27.5 percent (real increase – by 24.9 percent). The average income distribution according to the social strata is greatly diversified. Men declare a higher personal income, by 36.5 percent, than women (in 2005, by 33 percent). Persons with tertiary education declared income more than two times higher than those with elementary education (like in 2005 and much less than in 2003, when the difference was 2.7 times). Personal income increases with age until 35–44 years of age, and then it decreases systematically (in 2005 this decrease started only after reaching 60 years of age). There is also a linear increase in the income level along with the increase in the size of the place of residence – rural inhabitants earn 55 percent (in 2005 – 68 percent) of the income of inhabitants of the larger cities. The highest income has been recorded in Pomorskie, Mazowieckie and Śląskie voivodships, and the lowest in Warmińsko-Mazurskie, Podkarpackie, Lubelskie, and Świętokrzyskie voivodship. In Warsaw, the average personal net income is PLN 2145 (much more than earned by the entire group with tertiary education), while in the neighboring metropolitan city of Łódź it is only PLN 1434 (equivalent to the average earnings of the private sector), but its diversification in Warsaw is also much higher than elsewhere (standard deviation = 2137), almost twice as high as in Łódź (SD = 1127) and greater than in any social group.

107. The largest income, apart from the inhabitants of Warsaw, is made by persons with a tertiary education, and the lowest – by those with elementary education. In the social and professional structure, the highest is the income of entrepreneurs, and the lowest – apart from students – is that of the unemployed and other professionally passive persons, excluding retirees and disability pensioners; the income of retirees differ slightly (by PLN 270) from the income of employees of the private sector, and it is much higher than the income made by disability pensioners and farmers.
108. The respondents expect that their income will increase in the next two years by 50 percent on average. Two years ago their expectations were similar; however, the acceleration of the increase in the income level in the recent period makes their expectations this year less unrealistic.
109. As for the representatives of selected professions, the most optimistic are lawyers and employees in the catering sector (expecting more than a 100-percent increase in their wages). The most modest are the expectations of miners and state officials (24–25 percent of the expected income increase).

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110. In years 2003–2007 there was no statistically significant change in the number of somatic symptoms experienced for at least half of a month. Also in the panel sample, in which the examined persons are getting older in each wave, and thus more exposed to health disorders, no increase in the number of such symptoms has been noted.
111. More somatic symptoms have been experienced by women, persons with low education and the less affluent, inhabitants of large cities, disability pensioners and – in the first place – the elderly.
112. The general level of stress in 2007 was slightly higher than two years earlier. In general, however, throughout the research period, the changes were rather insignificant. After a moderate decrease in 2005, a small increase in the stress level was recorded.
113. Stress is heightened mainly by raising children, being a higher worker or an entrepreneur, and age. Factors which ease stress are: being single, being widowed, having a higher income, living in a rural area and retirement.
114. For years respondents have declared mainly active strategies of coping with life stress, oriented at real solutions to their problems. Mobilization and activity, as well as addressing other people to get information and assistance, are selected by almost half of all Poles. However, there are also frequent attempts to adapt emotionally to existing problems, and thus finding consolation in the thought that it could have been worse and attempts to cause a positive change by referring to the supernatural (praying to God). Rarely, considering the amount of alcohol consumed in Poland and the estimated number of alcoholics, do we tend to escape from troubles by drinking.
115. The system of Polish values has been very stable. It is worth noting, however, that the meaning of having friends has increased substantially (doubling of the percentage of answers in comparison with year 2000, when a deep crisis in friendship relations was noted, expressed as a decrease in the average number of friends). The importance of education is also growing gradually, although friends and education still seem to be underestimated in the light of their significant influence upon the subjective quality of life. As work is becoming a less scarce resource (a decrease in the unemployment rate), its significance as the condition for a happy life is decreasing as well. The sharp increase in the level of affluence of Poles results in a decreased frequency of answers, including money among the three cardinal values (by ¼ in relation to year

2000). Like in the previous years, the most often quoted values are health, and then – good marriage, children, money and work; least often – freedom (a small increase this year), strong personality, education and friendliness and respect of others.

- 116.** The respondents believe that the previous year was successful, thanks mainly to themselves (77.5 percent), and a very small number are willing to give the state credit for it (4 percent of answers). On the other hand, the respondents are more willing to blame the authorities (27 percent) than themselves (25 percent) for an unsuccessful year. The perceived influence of other people and the supernatural on the shaping of their fate is greater when the year has not been successful. The correlation has been maintained, but there have been some changes in it since 2003. The frequency of attributions to the state – particularly of responsibility for the year not being successful (by 12 percentage points) – and, slightly, the frequency of attributions to the supernatural has decreased, while the frequency of attributions to other people, both in the case of the year being successful and unsuccessful, has increased slightly.
- 117.** In 2007, 46 percent of adults declared a systematic participation in sermons and other religious ceremonies. This is 1 percent less than in 2005 and the same as in 2003, but this value is much lower than in year 2000, when 50 percent adults regularly attended church. The number of persons not engaged in any religious practices whatsoever has increased from 26 percent in year 2000 to 29 percent in 2007. The average frequency of participation in sermons per month in the panel sample has decreased in comparison with years 2005 and 2000.
- 118.** The most religious groups, taking into account the criterion of attending a church and praying in the face of difficult life situations are: women, the elderly (from 65 years of age), inhabitants of rural areas (not necessarily farmers), disability pensioners, retirees and persons with elementary education, and the highest behavioral indicators of religiousness are displayed by men, persons below 34 years of age, inhabitants of the larger cities, persons with the highest education and private entrepreneurs.
- 119.** As for the regions, the most “religious” voivodships are: Opolskie, Podkarpackie and Małopolskie, where – except for Małopolskie – the population has been rooted strongly for generations; the least religious are Zachodniopomorskie, Łódzkie, Warmińsko-Mazurskie and Dolnośląskie, that is, mainly the north-western region of the so-called Regained Territories, populated mainly by former inhabitants of other regions. The most significant deviation from the national average can be observed in Podkarpackie voivodship, where less than 16 percent (in 2005 – less than 13 percent) of all adult inhabitants do not go to church at all, and almost half (40 percent) pray to God when they face a difficult situation; the extreme opposite is Zachodniopomorskie voivodship, where almost half of all inhabitants (43 percent) do not go to church at all, and every fourth person (25.5 percent) asks God for assistance in difficult situations. The largest cities (above 500 thousand inhabitants) are the least religious (45 percent of their inhabitants do not go to church at all in comparison with 17 percent among the rural inhabitants), and among these, the leading position is occupied by Łódź, where 2/3 of the inhabitants do not go to church and only 15 percent of all respondents pray (in comparison with the national average of 30 percent). The situation in Warsaw is much better – 47 percent of all inhabitants do not go to church, while 30 percent of respondents pray.
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- 120.** Almost every third adult Pole smokes cigarettes. On average they smoke 16 cigarettes per day. A positive tendency in this regard is the systematic decrease both in the number of smokers and of cigarettes smoked. In comparison with year 1995, the percentage of smokers has decreased by almost 8 percent, and in comparison with the early nineties – by about 12 percentage points.
- 121.** Most smokers are middle-aged men with a vocational education. Decisively, the highest percentage of smokers can be found among the unemployed and the hired workers of the private sector; in the last group, an increase in the percentage of smokers has been recorded in the last 4 years (from 38 to 42 percent), and in the group of the unemployed – a decrease by 4 percentage points; the most spectacular decrease in the percentage of smokers has been observed in entrepreneurs (from 46 to 34 percent). The lowest percentage of smokers can be found among the elderly (65 years of age or older – 12 percent), retirees (17 percent), and students (16 percent).
- 122.** The percentage of persons who start drinking alcohol when they have troubles is lower (3.3 percent, two years ago – 3.9 percent) than the percentage of persons who admit excessive consumption of alcohol (5.7 percent – two years ago, 6 percent).
- 123.** Men admit that in the previous year they drank too much alcohol, almost six times more often than women (two years ago – eight times more often); inhabitants of larger cities abuse alcohol much more often than those living in rural areas or small towns; the middle-aged more often than the elderly and the younger; the poor admit it much more often than the wealthy; private entrepreneurs – slightly more often than their workers (two years ago, their number was twice as high; however, in the meantime, the percentage of alcohol addicts in the private sector has increased), while the unemployed admit abusing alcohol two times more frequently than workers in the public sector.
- 124.** The percentage of persons abusing alcohol has increased in the panel sample in comparison with 2003 to a statistically significant extent, and in the last two waves it was the highest since the mid-nineties; however, in comparison with 1991, the number of persons who can be considered alcoholics has decreased by 14 percent. Since 2003, the percentage of persons abusing alcohol has increased both among women and men, and among women it was more visible (by 100 percent) than among men (by 56 percent).
- 125.** The percentage of persons admitting that they have used drugs has increased since 2005. This year, it has been slightly lower, but it is still much higher than throughout the entire transformation period until 2005 (it has increased three times since 1991).
- 126.** Like seven and two years earlier, those most threatened by drug addiction are young men aged 24 or less. After 35 years of age, both among women and men, the percentage of respondents using drugs suddenly drops to zero. However, while the threat of drug addiction among the youngest men has been decreasing, it has been increasing significantly among the

youngest women. A similar phenomenon of gender convergence in the subsequent age groups of persons aged 16 to 18 pertains to alcohol abuse as well.

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127. Since 2000, there has been a significant decrease in the percentage of theft victims (by more than 1/3) and house and car burglary victims (from 2003 to 2007, almost by one half), as well as the percentage of assault and battery victims (by 31 percent in comparison with year 2000). This explains the significant increase in the sense of safety in this period (the percentage of persons satisfied with the state of safety in their place of residence increased by 40 percent since 2000, which is comparable to the decrease in the number of theft, burglary and assault victims).
128. It is worth noting that in the population of those accused of criminal acts or detained by the police, the percentage of assault and battery victims is much higher than in the general population. It means that many crimes are committed within the criminal milieu. Those who break the law are threatened more than lawful citizens by abuse committed by other law-breakers.
129. Regardless of one's character (being a victim or a perpetrator), experiences associated with law-breaking are correlated with alcohol abuse.
130. Particularly interesting is the frequency distribution of victims and perpetrators according to the education level. The victims of theft or house or car burglary are most often persons with tertiary education, which is probably due to their level of affluence in this group of citizens, which is also indicated by the high percentage of victims of these crimes having higher income and, in particular, being private entrepreneurs; out of these, almost every fifteenth person (two years ago, every seventh person) has been victim to theft, and every twenty-fifth person (two years ago – every twelfth person) has been victim to a house or car burglary. On the other hand, perpetrators are most often those with vocational education and belonging to the poorer population. The greatest percentage of persons accused of criminal acts and detained by the police are, apart from graduates of vocational schools, students, the unemployed, private sector workers, young persons (up to 24 years of age) and inhabitants of larger cities.
131. 3.2 percent of persons with a driver's license have admitted causing a collision or car accident. Among the perpetrators of collisions and car accidents, a great majority was men, and this group was dominated by younger persons.
132. We have checked whether the abuse of alcohol was conducive to causing collisions and car accidents. The effect of alcohol abuse turned out to be statistically significant, but it disappeared after introducing the gender factor; simply, men cause more collisions and car accidents and they abuse alcohol more often. Thus the correlation between car accidents and alcohol is false, it is a derivative of the male gender.

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133. The economic transformation has undoubtedly led to an increased significance of financial institutions. *Diagnosis* shows that the level of trust towards these institutions in Poland is unfortunately very low, and most respondents have no specific opinions in this regard. Trust towards institutions has been growing slowly, but steadily. Still the most trusted institution are banks (77 percent among those who have formulated an opinion), and the least trusted one is the stock exchange (22 percent of those who have formulated an opinion). Trust towards open pension funds is very low (35 percent of those with an established opinion), although these are institutions of particular public trust and "flagships" of the new retirement pension system.
134. The dominant role in households insurance security is played by compulsory insurance (more than 80 percent of all insurance). Among the compulsory insurance types, dominant are third party insurance policies for owners of motor vehicles. The most popularly applied form of voluntary insurance is house and motor hull insurance. However, it should be noted that household equipment is insured by every third household, while cars are voluntarily insured against damage or theft by only every fourth household. Among the life insurance types, the households most often take advantage of classic life insurance. The second position is occupied by the unit-linked life insurance, which in fact is a form of saving, and not security. Endowment insurance is applied by only 3 percent of households, despite the great significance of this form of protection against the effects of the death of the household bread-winner and for material security of a child's future.
135. Additional retirement plans has been used by 25 percent of respondents. Among those who have not used the additional retirement plans, only 17 percent are planning to do so in the future. Only 1/3 of these declare an establishment of the Individual Pension Account (IKE). It should be noted that the youngest people want to participate in various retirement pension plans.

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136. More than one half of all Poles do not really value public goods and services, they have little interest in participating in their provision to (for instance, by paying taxes or customs charges), as well as by the abuse of social funds (failure to pay rent, failure to purchase public transport tickets). After 18 years of construction in a free-market economy, as well as a democratic state, in which one of the pillars is the generation of public goods and services and a reasonable management of these resources, this goods and services are not something that most Poles really care about. The results of *Diagnosis 2007* are alarming. In the last two years the significance of the public goods has dropped significantly (by 9 percent).
137. Like in 2005, public property is valued mostly by middle-aged people, residents of larger cities, the relatively well educated and the affluent. Caring for public property is associated mostly with education and a generally positive attitude as a citizen (the sense of influencing things, participating in elections, etc).
138. Almost one half of all Poles believe that they have done a lot for others; more than one third states that others have done a lot for them as well. Although the relation of good to bad deeds towards others is more favorable than the ratio of good to

bad deeds committed by others, which is not surprising, the assessment of the activities of others is positive. These results do not confirm the hypothesis of the general sense of frustration of the Poles, at least not encountered directly from others.

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- 139.** A comprehensive and unambiguous assessment of reforms in Poland after the year 1989 is a difficult task for the respondents. Only half attempted to conduct it at all. Persons who are convinced that the reforms in Poland after year 1989 were successful constitute only 10 percent of the population. They are encountered more often in larger cities, have a tertiary education and higher income – on the higher levels of the social ladders. On the lower level, the share of those who perceive reforms as unsuccessful and/ or unable to assess them is growing visibly.
- 140.** In the period from 1997 to 2003, the assessment of reforms was becoming visibly worse, and from 2003 to 2007 it improved substantially. Some fluctuations were also observed in the assessment of the influence of the reforms on the respondents' lives, but, since 2000, assessments in this regard have been improving. The fact that the general assessment of reforms is less favorable than the assessment of their influence upon one's life is conditioned both socially and psychologically. In general, assessment is more susceptible to the influence of the climate of social interactions and public discourse, which are not favorable for the reforms. People who were successful after 1989 emphasize that although the reforms in general were unsuccessful, they were able to take advantage of the new possibilities. People who were not successful after 1989 defend their views by stating that the reforms were not successful in general, and they are victims of this fact. Both processes lead to a critical attitude towards the reforms after 1989.

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- 141.** Members of organizations, associations, parties, committees, councils, religious groups, unions and circles in 2007 were 15 percent of the respondents, while 14 percent got involved in the last two years in activities on behalf their own community; these were, more or less, the same people, who were organization members. Every fifth respondent attended a public meeting (outside the workplace) in the last year. 57 percent of these spoke during the meeting, and 5 percent of all respondents participated in the preparation of a meeting or in conducting it.
- 142.** Civic experience and skills are associated with social status, measured at the education level. The higher the education level, the more often people establish organizations and become members of existing organizations and voluntarily perform specific functions in them; they are also more eager to participate in activities on behalf of their community; they organize more public meetings, attend such meetings and speak; they are also more eager to sign collective letters, protests and petitions. They participate in local elections more often as well. Educated people are better organized and able to express their interests. They are more prepared to take advantage of the opportunities provided by local level democracy.
- 143.** In general, Poland does not meet even one criterion of a civic society. When it comes to general trust, we occupy the last place among the countries included in the *European Social Survey* of 2004. In Poland, according to our research, only 10.5 respondents in 2003 and 2005 supported the view that „most people could be trusted”, and in 2007, it was 11.5 percent – six times less than in Denmark and Norway, which in the last ranking of the quality of life occupied the first place among 177 countries (UNDP, 2005)
- 144.** Willingness to affiliate, when membership in organizations became entirely voluntary after the systemic transformation, dropped dramatically from 30.5 percent in 1989 to 15 percent in 2007. In this regard, just as in the case of trust, we occupy the last position among countries included in the *European Social Survey*
- 145.** The percentage of persons believing that democracy is better than any other form of government has been very low, although it is growing slowly, in 2003 – 17 percent, in 2005 – 21 percent, and in 2007 – 24 percent.
- 146.** The belief that democracy is better than any other form of government is shared most often by private entrepreneurs and employees of the public sector; a negative or neutral attitude towards democracy is shared by retirees, disability pensioners and farmers, while the unemployed and other professionally passive groups find it difficult to specify their attitude towards democracy.
- 147.** The basic question for the perspective of Poland is: What is the source of our economic growth in the period of the Third Republic of Poland, taking into account the constantly low level of social capital? The development of Warsaw, Gdańsk or Gdynia may be associated with the social capital being higher than in other agglomerations, but the material standard of living has been growing quite equally throughout the entire population, including the regions with the lowest level of social capital. The hypothetical answer is: we are in the molecular phase of development – as opposed to community development. This opposition is symbolized by a gap between the pace of improvement in the standard of living of households, their equipment in terms of various durable goods, and the pace of development of the infrastructure, such as roads, and the difficulties encountered while attempting to implement large-scale public investments. The economic promotion of individuals and families depends on the human capital growing quickly in Poland, especially the education level. For community undertakings, which require the effective cooperation between central and local authorities, as well as local communities and individual inhabitants, social capital seems to be necessary; knowledge and health are no longer sufficient for the efficient implementation of public undertakings.

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- 148.** Computers can be found in more than half (54 percent) of all households. Usually these are more populated households; therefore, 62 percent of all Poles have a computer at home. 10 percent of households have more than one computer.
- 149.** 39 percent of households have Internet access, which means that 44 percent of Poles have computers with Internet access at home.

150. Increasingly often, having a computer is associated with Internet access. The percentage of computers at home with Internet access is now 73 percent. It is much more than in the previous years. Two years ago, Internet access was available only to 57 percent of households owning computers.
151. The increased availability of the Internet in years 2005 – 2007 was greater than the increase in the number of households equipped with computers. In the two-year period, the percentage of households with computers increased by 9.3 percent, and the number of households with Internet access – by 13.6 percent.
152. We have also observed a decrease in the number of households having a landline phone, which is now available to less than three fourths of all households (precisely 71.4 percent). This decrease in the availability of landline phones, recorded in the last two years, was much greater than from 2003 to 2005. This is associated largely with the popularity of mobile phones – members of 78.6 percent of all households have mobile phones. It means that mobile phones are now present in more households than stationary phones.
153. A decisive factor, when it comes to computers and Internet access, is the type of family. Having children, particularly at school age, is the main factor, which motivates us to purchase a computer. In households with student members, computers and the Internet are present more than twice as often as in those with no students. Single-person households are equipped with computers and Internet access relatively least often. These goods are found much more frequently among the entrepreneurs. Relatively least often, computers and Internet access can be found among the households of retirees and disability pensioners.
154. A decisive majority of households having Internet access has a permanent Internet connection. Only 5 percent of households having Internet access use traditional modems and ordinary landline telephone lines. As many as 90 percent have permanent Internet access, while 4 years ago, such access was available only to about a dozen of households having Internet connections. The average connection capacity is 512kb/s.
155. 50.8 percent of Poles use computers at least from time to time. Use of the computer is not always associated with use of the Internet – 42 percent of the Poles use the Internet.
156. In recent years, the number of computer and Internet users has been growing quite steadily, although its pace (on average slightly more than 4 percent per year) cannot really be considered fast. If such pace is maintained in subsequent years, Poland will be at least eight years behind countries where use of the Internet is most popular (particularly Scandinavian countries).
157. In comparison with computers and the Internet, the number of mobile phone users has been growing much more quickly. The number of persons using this technology is also greater. At present, these constitute more than 70 percent, while two years ago, less than a half of all Poles had mobile phones.
158. The percentage of persons, who use both computers and the Internet and mobile phones, amounts to 39 at present. On the other hand, slightly more than 26 percent do not use any of these technologies. In comparison with the year 2005 we notice a visible improvement in this regard. In the previous edition of the *Social Diagnosis*, only 26.6 percent of Poles used all three of these technologies, and almost 40 percent used none.
159. Younger persons, the better educated, students and those, who have jobs use computers and the Internet much more often. Slightly more frequently, these technologies are used by inhabitants of larger cities. It is also clearly visible that in rural areas, computers, the Internet and mobile phones are being used much less often. Inhabitants of the eastern part of the country use them slightly less frequently. The disabled take advantage of these technologies to a much lesser extent. On the other hand, there are no differences in the frequency of use of computers between women and men. The percentage of men using the Internet, as well as mobile phones, is slightly higher than that of women.
160. The level of computer skills in Poland is very low. Only 7.5 percent of Poles are able to use both the basic office software and the Internet. Relatively the greatest is the number of users able to surf the Internet and declaring their ability to use the Internet browser. Use of electronic mail and the sending of e-mails with attachments is a more difficult skill; about two thirds of all computer users declare they have mastered it. As many as one fourth of all users are unable to copy or paste a file or folder, although these are very basic skills. Knowledge of office software is also relatively low.
161. Slightly more than 40 percent of users declared that one of the basic objectives of computer use in their case is work. 31 percent of users take advantage of computers while studying, and for almost one half, one of the basic ways to use the computer is entertainment. Every second user declared use of the computer in order to gain Internet access as a source of information. Additionally, for 21 percent one of the two main applications of computers is use of the Internet in order to maintain contacts with others. The ways of using computers are diversified according to the gender, age, education level, social and professional status of the users, as well as the size of their place of residence.
162. Time dedicated by an average user for use of computers and the Internet has been increasing. The average number of hours spent using the computer during the week is 16.5, while the average number of hours spent surfing the Internet is 10.5.
163. Such communication tools as electronic mails, communicators and Internet telephoning are used increasingly more often as these are tools aimed mainly at maintaining interpersonal contacts. The level of use of chats has not been changing substantially. The number of Internet bank users is growing very quickly, as well as the number of Internet auction participants. Internet users take advantage of it increasingly often when searching for useful materials to study or work. Chats and network games are gaining interest relatively slowly. The number of persons visiting Web pages of public institutions is growing slowly, but steadily. The percentage of Poles, who treat the Internet not only as a possibility of being the audience, but also creators and broadcasters, is growing quite slowly as well. The percentage of persons, who have established and actively developed their Web pages or blogs, as well as those, who popularize other types of art on the Internet (such as graphics, photos, music or video files) has been low.

164. Since 2003, the frequency of communication with people met on the Internet has dropped substantially. To a growing extent, the Internet has become a tool for communicating with people met outside the net. Less than 20 percent of all Web surfers declare having met with a person they became acquainted with on the Internet.
165. Neither the fact of use nor getting acquainted with others on the Internet influence the number of friends in a significant way.
166. The use of computers and the Internet is of significance for our professional situation. It is conducive to finding jobs, as well as to job activation and maintenance. Use of these technologies is also associated with job changes – finding a better-paid or an additional job, as well as a greater frequency of promotions.
167. The increase in the level of personal income in years 2005- 2007 was significantly higher among computer users than among those who did not use computers. The significance for using computers for the increase in income is also significant according to education, place of residence, professional status, age and gender.
168. An increasing number of Internet users take advantage of information published on the Web pages of public institutions. Obtaining information from such sources has been declared by 57 percent of users. The percentage of persons declaring downloading or the filling out of official forms on the Internet has also increased.
169. Interest in the availability of public services on the Internet is not very high in Poland. Having the possibility of dealing with various matters on the Internet is perceived as a valuable opportunity much more often by those persons who have Internet access at home. The greatest interest is enjoyed by healthcare-related services. Many persons who have Internet access would like to get electronic access to public libraries, to have the ability to order and obtain certificates or copies of civil status documentation etc., as well as to deal with matters associated with personal ID cards, income statements or vehicle registration. Relatively the lowest is the interest in dealing with matters associated with religious faith or Church activity.

3. RESEARCH METHOD

Tomasz Panek, Janusz Czapiński, Irena E. Kotowska

3.1. Research structure, procedure and progress

The *Social Diagnosis* research project is a joint scientific undertaking by members of the *Council for Social Monitoring*. It is a panel-type research project. In the subsequent waves, all households from the previous wave are included plus households from a new, representative sample. So far, four waves of the project have been conducted: in 2000, 2003, 2005 and 2007.

Two types of complementary questionnaires were applied in the survey (see Annex). The first one was filled out by the pollster during an interview with the household member who has the most information on the situation of the household and its members. The questionnaire includes variables characterizing the household structure and its living conditions, as well as the demographic and social characteristics of its individual members. The second questionnaire, filled out by all members of the examined households aged 16 or older, was aimed at gathering information regarding the quality of life of individual people.

The field work was conducted by professional interviewers from the Central Statistical Office in each wave. The interviews were conducted under the supervision of the Office for Statistical Analyses and Research of the Polish Statistical Association.

3.2. The sample selection and weighting method

During the first wave, conducted in March 2000, 3005 households (with 9,995 members) and 6,625 accessible adult household members were examined.

The second wave, conducted in March 2003, encompassed 3,953 households (including 2389 from the first wave – 79.5 percent) with 1,3696 members and 9,588 persons aged 16 or more filled out the individual questionnaire (including respectively: 8,170 – 81.7 percent and 4,718 – 71.2 percent from the first wave and, respectively, 458 and 202 new persons, who joined the households examined in year 2000).

In the third wave, conducted in March 2005, it was assumed that all households which had participated in the second panel wave would be examined, as well as all households to which members of households from the initial panel sample of households had transferred⁵. It was also decided that individual questionnaires would be filled out by all members born no later than March 1990. As a result, 3,148 households, which had participated in the second wave, were introduced in the database (79.6 percent of households from the second wave). The database included information on 9,979 members of the households which we had information on from year 2003 (72.9 percent of persons from the second wave), on 537 new members of these households and on 6,388 individual respondents who had filled out the questionnaire in 2003 (66.6 percent of all individual respondents from the second wave) and 231 new individual respondents from households examined in 2003 (these were mainly persons, who turned 16 between the second and the third wave). Additionally, it was decided that 900 new households and their members would be included in the research. In order to reach the assumed number of 900 new households in the third panel wave, a supplementary 900-element basic sample was drawn, as well as a reserve sample of the same structure and numbers. 762 new households were included in the database with 2,351 members and 1,572 individual respondents. In total, in the database for the third wave, there were 3,910 households with 1,2866 members and 8,821 individual respondents.

In 2007, 5,532 households were examined with 18,021 members and individually 12,641 members of these households aged 16 or more. Out of the sample from 2005, it was possible to examine 2,760 households (70.6 percent) with 8,905 of the same members (69.2 percent) and 5,591 of the same individual respondents (63.4 percent) and 109 households established by members of households examined in 2005 with 294 members and 207 individual respondents. In the panel sample of 2005, 883 new members and 452 individual respondents were added. From the new sample of 3,000 households drawn in 2007, research was conducted in 2,663 households with 8,822 members and with 6,844 individual respondents aged 16 or more.

From the original sample in the first wave, after seven years, in 2007, it was possible to conduct research in 1,438 households (47.9 percent) with 4,526 of the same members (45.3 percent) and with 2,590 of the same individual respondents (39.1 percent).

In total, in all four waves, 8,076 households were examined with 27,305 members and 20,312 individual respondents.

Households were drawn for research using the two-stage stratified sampling method. Before the sampling, households were stratified by voivodship, and then, within voivodships, according to the class of their place of

⁵ A definition of the panel sample of households has been presented in chapter 3.3.

residence, taking into consideration large towns (more than 100 thousand inhabitants), small towns (less than 100 thousand inhabitants) and rural areas. The first stage sampling units in the urban strata in each voivodship were statistical regions (comprising at least 250 houses or apartments), and in rural strata – statistical districts. During the second stage, pairs of dwellings were drawn systematically from a randomly generated list of dwellings, independently within each stratum created during the first stage.

During the first stage of the study (in the year 2000), a sampling of the same number of households from each voivodship was applied in order to obtain a relatively large number of households, also within voivodships characterized by a relatively small number of households. It was assumed that the estimates of parameters for Poland in general would be obtained as the weighted averages based upon data for each voivodship. During the second and third stage of research (2003 and 2005), the number of households drawn for the sample in each voivodship was directly proportional to the share of the number of households in the overall number of households in the country, that is, within the general population. In the case of a refusal to participate in the research, households were replaced with those from the additional samples for the same statistical region (district).

3.2.1. The rules of defining of the panel sample

In the proposed panel method, applied in the research, the observed panel sample of households (that is, households, which participated in the previous wave) is a certain dynamically changing section of the population of the Polish households. Thus, it was assumed that the panel sample of households would not be complemented during the subsequent waves if the households from the panel sample die out naturally or refuse to participate in the research project any further. The first of these situations is treated as a natural dying out of part of the population of households. In the second case, to make sure that the decrease in the number of household members does not influence the assessment of the dynamics of changes in phenomena and processes, we proposed to apply the appropriate system of weighing the results.

A dynamic treatment of the panel sample requires not only the initial defining of the sample of households (the so-called panel sample of households) and their members (the so-called panel sample of persons), but also establishing the rules of treatment of these research units in the subsequent waves.

3.2.2. The sample weighting systems

3.2.2.1. Premises for use of weights in the panel study

In the panel study, based on a sample observed over a long period of time, problems arise with regard to the sample being representative and precise of the results, which are not encountered in cross-sectional research (Kalton and Brick, 1995). As a result of the long-term character of the research project, in the subsequent waves, there is an outflow of units as a result of their refusal to participate in the research (households and/or their members). There are also changes in the place of residencies and the lack of contact with them; sometimes, the households were divided during the research. At the same time, new households were included in the research, consisting of people belonging to the panel sample of persons. Finally, changes in the structure of the examined households.

All these factors result in the sample being less and less representative during the subsequent waves of the panel study, incomparability of the samples and results based on them between the subsequent panel waves.

If the declines are not of random character and their frequency depends on the observable features of the examined units, a systematic error burden upon the results may be eliminated thanks to the appropriate weighing of raw data from the subsequent panel waves. Similarly, households included in the panel sample must reach the appropriate weight in order to avoid upsetting the structure of the sample

The weighting system must be constructed for each stage, both for cross-sectional and longitudinal analyses. The weights for the first wave of the panel (the initial sample) are aimed at restoring during the calculation of the initial structure of the sample, distorted by refusals of participation in the research (refusals of households and their members). Weighting during the first stage of the study may also be aimed at the adjustment of the sample distribution of selected variables (of both households and respondents) on the basis of data available from independent and reliable sources for the population distribution. Weighting of this type eliminates random errors associated with the sample drawn.

In the subsequent waves of the panel, weighing is aimed at the adjustment of distortion of the sample, resulting from the loss of the examined units (households and) due to refusals and loss of contact with them; these distortions are also caused by inclusion in the sample of newly established households in order to encompass people belonging to the panel sample of individuals, as well as from changes in the structure of the examined households. Changes resulting from the dying out of units should not be adjusted, since losses of this type are representative for the population.

3.2.2.2. Cross-sectional weights

In order to make the data obtained during the research representative, both for research conducted in 2007 and for the previous years on a national scale and for individual voivodships and the classes of places of residence, it was weighted. The values of analytical weights depended upon the differences between the frequency of shares of the examined households in accordance with classification profiles obtained in the total classification according to voivodship and 3 classes of place of residence and the real frequency of these shares in the general population, resulting from the sampling frame. On the other hand, weights of persons resulted from differences between the frequency of shares of the examined persons in the total classification according to voivodship, place of residence being an urban or a rural environment, age and gender, and the real structure of these shares in the general population obtained on the basis of the last General National Census of 2002. Two separate weights of persons were established: 1) for all members of the examined households and 2) for individual respondents from these households.

This method allowed us to reach the assumed sample numbers and to keep it representative on the national scale and in accordance with the differentiated classification cross-sections.

3.2.2.3. Longitudinal weights

Longitudinal weights are aimed at keeping the sample representative (both the sample of households and persons) throughout the entire panel duration (Ernst, 1989). In the research, the basic rule assumed was observation throughout the subsequent waves of the panel of the same initial panel sample of persons⁶. In order to minimize the influence on the comparison results as the sample was decreasing due to the outflow of the examined persons, the starting weights ascribed to these persons are appropriately adjusted, using the characteristics of persons and households. Basing upon the longitudinal weights of persons belonging to the panel sample, longitudinal weights are estimated for households included in the research, as well as for persons not belonging to the initial panel sample of persons (separately for all members of the examined households and for individual respondents) (Riebschlaeger, 1995 and Eurostat 1995).

3.3. Basic terms and classifications

In the research project, two basic types of units were taken into consideration: households and their members aged 16 or older. Within the confines of households, one-person households and multi-person households were subject to analysis. A one-person household is a single person who makes a living independently, without sharing his or her income with anyone, regardless of whether he or she lives alone or with other people. On the other hand, a multi-person household is a group of people living together and sharing income.

The following classification profiles of households were applied during the research:

- socio-economic group, according to major source of income,
- household type, determined by the number of families and the type of family,
- class of the place of residence,
- voivodship of residence.

The source of income of a household served as the basis for the creation of seven basic socio-economic groups:

- households where the only or main (dominant) source of income is income from hired work in the public or private sector, craftsmanship, or work on the basis of agency agreements – *employee households*
- households where the only or main (dominant) source of income is the total income from hired work and the farm use of a total area of arable land of more than 1 ha – *employee-farmer households*
- households where the only or main (dominant) source of income is income from a farm with an area of arable land exceeding 1 ha (including users of plots of up to 1 ha of arable land and owners of farm animals owning no arable land, if income from these comprises the only or main source of income) – *farmer households*
- households where the only or main (dominant) source of income is self-employment, private business or work as a freelancer – *entrepreneur households*
- households where the only or main (dominant) source of income is old-age pension – *retiree households*
- households where the only or main (dominant) source of income is disability benefits – *pensioner households*
- households where the only or main (dominant) source of income is from sources other than paid work (except for old age and disability pensions) – *households living on unearned sources*

The household type includes the following categories:

⁶ Cf. Chapter 3.4.

- one-family households: married couples without children, married couples with children (one child, two children, three and more children),
- one-parent families
- multi-family households
- non-family one-person households
- non-family multi-person households

Within the confines of economic activity, households were divided into those with no unemployed members and households with unemployed members.

The class of place of residence includes urban and rural areas, and the urban centers are differentiated according to size: more than 500 thousand inhabitants, 200-500 thousand inhabitants, 100-200 thousand, 20-100 thousand, and less than 20 thousand inhabitants.

Apart from the classification mentioned above, we took into account special circumstances of households with regard to their ability to acquire income. Special circumstances are defined on the basis of information regarding unemployed or disabled people. We also differentiate between legally verified disability (ruling of a medical commission) and biological disability (on the basis of a declaration of disability or a chronic illness, limiting the ability to perform basic functions) which, in our opinion, allows us to take into account the actual, and not only formally documented threat of social exclusion resulting from disability.

Classification in accordance with the class of place of residence and voivodship is common for households and their members. Moreover, the following classifications of household members were taken into account during research:

- gender,
- age
- education
- household income per capita
- social-professional status

With regard to the education level, four categories were taken into consideration:

- primary and lower
- vocational
- secondary
- tertiary

In the classification of people according to household income level, three classes of households were taken into account: where income per capita is lower than the first quartile of income distribution, greater than the first quartile and lower than the fourth quartile and greater than the third quartile.

The following types of social-professional status of household members were taken into account:

- public sector employees
- private sector employees
- entrepreneurs excluding farmers
- farmers
- disability pensioners
- retirees
- the unemployed (registered at labor offices or – in some analyses – differentiated according to LFS criteria)
- students
- other people who are not professionally active

3.4. Sample characteristics according to main classifications

3.4.1. Characteristics of the sample of households

Tables 3.4.1–3.4.3 present the characteristics of the whole sample of households and their members by the most significant socio-demographic profiles after weighting using analytical weight and a comparison was made with the research results of 2005.

Table 3.4.1. Households by socio-economic group and place of residence

Socio-economic group	Place of residence						Total		
	Cities above 500k	Towns 200-500k	Towns 100-200k	Towns 20-100k	Towns below 20k	Rural areas	N	Percent	
								2007	2005
Employees	387	323	236	542	352	676	2516	45.50	42.27
Farmers	0	0	1	5	9	226	241	4.35	4.56
Employee-Farmers	4	4	3	13	6	160	190	3.42	3.81
Retirees and disability pensioners	223	235	168	445	262	660	1993	36.06	37.80
Entrepreneurs	50	61	29	76	58	87	361	6.51	6.34
Living on unearned sources	30	31	17	48	36	70	232	4.18	5.22
Total N	694	654	454	1129	723	1879	5533	100.0	100.0
Total percent	2007	12.54	11.82	8.21	20.40	13.07	33.96	100.0	
	2005	11.31	11.54	8.75	20.78	12.95	34.67	100.0	

The structure of households according to source of income did not change much in 2007 in comparison with 2005. There was only a slight increase in the share of employee households and a decrease in the number of households of retirees and disability pensioners, as well as those living on unearned sources. The distribution of households according to the source of income is close to that obtained in the household budget survey. Employee households were most numerous; the next largest group was that of retiree and disability pensioner households. These two groups constitute the total of nearly 82 percent of the examined sample of households.

Small changes in the household population structure, examined by their socio-economic group, pertain mainly to an increase in the share of persons, who are members of employee households (from 48 percent to 52 percent). Still, slightly more than one fourth of the population constituted the members of households of retirees and disability pensioners (26 percent), and the share of the population living in the farmer households and employee-farmer households was almost 11 percent, while the number of persons being members of self-employed households was 7 percent. Persons from households living on unearned sources constituted 4 percent of the total population examined.

Similarly stable turned out to be the structure of households according to their class of place of residence. The percentage of households in large cities increased by only one percentage point, while the percentage of those inhabiting rural areas decreased. Two thirds of the households occupied the cities, out of which one fourth – in cities of more than 200 thousand inhabitants. The share of households from small and the smallest towns, from 20 to 100 thousand or below 20 thousand inhabitants amounted to about 20 percent and 13 percent respectively. The share of persons from particular categories of the place of residence in the population structure remained at the same level as in 2005, except for cities of up to 100 thousand inhabitants, which decreased their share from 34 to 32 percent and cities inhabited by 200 to 500 thousand people, which increased their share by 1 percentage point. Inhabitants of the rural areas still constitute 38 percent of the total population examined.

Within the last two years, the household structure according to family type changed. Among the households examined in 2007, 76 percent are one-family households (as many as in 2005), and married couples without children constitute a much greater part of all households than two years ago (in 2007 – almost 20 percent, in 2005 – 17 percent). The share of married couples with two or more children and one-parent families has decreased (from 29 percent to 27 percent and from 13 percent to 12 percent respectively). The number of one-person households has increased visibly from 12 percent in 2005 to 15 percent in 2007. A closer look at the changes in the household structures by family type provides us with a visible territorial differentiation of these changes: in general, the structures of households in the urban areas changed more significantly than in the rural areas. The greatest changes pertain to cities above 200 thousand inhabitants, particularly the largest ones. In cities above 500 thousand inhabitants, the percentage of one-person households increased from 17 percent to 22 percent, and the share of households made up of married couples without children has increased from 18 percent to 20 percent.

Members of one-family households constitute 80 percent (which is more or less the same as in 2005), while 14 percent live in multi-family households (2 percentage points less than in 2005). In the previous two years, there was

also a decrease in the share of persons from households of married couples with three or more children, while the share of members of one-person households has grown (from 3.7 percent to 4.7 percent), as well as that of married couples with no children (from 10.6 percent to 13.1 percent).

Table 3.4.2. Households by household type and place of residence

Household type	Place of residence						Total		
	Cities above 500k	Towns 200-500k	Towns 100-200k	Towns 20-100k	Towns below 20k	Rural areas	N	Percent	
								2007	2005
One-family									
Couples without children	134	157	93	237	150	303	1074	19.6	17.1
Couples with 1 child	133	124	81	209	138	294	979	17.9	17.3
Couples with 2 children	100	108	77	205	135	319	944	17.2	18.1
Couples with 3+ children	26	32	24	77	69	283	511	9.4	10.5
One-parent family	92	80	64	143	81	187	647	11.8	12.9
Multi-family	29	17	22	48	40	266	422	7.7	10.1
Non-family									
One-person	152	115	80	187	94	186	814	14.9	11.9
Multi-person	12	11	7	13	8	28	79	1.5	2.1
Total N	678	644	448	1119	715	1886	5470	100.00	100.00

Keeping in mind the fact that the structure of the sample from 2007 results from the changes in the sample of 2005 and from the structure of the new, added sample, it can be concluded that the changes in the family structures are generally consistent both with the progress of demographical process, which shape them, and their territorial diversity, and the expected influence of non-demographic factors. An increase in the number of marriages, observed in the last two years, as well as increasingly frequent cohabitation are conducive to the increase in the number and share of households made up by families described as married couples without children, which include also consensual unions (1.3 percent in our sample). Favorable changes on the labor market, (particularly, the increase in the employment rate of persons aged 25–34) along with the improvement of the income situation, could influence both the increase in the share of households without children and a decrease in the number of multi-family households, as it led to new households formed by young married couples living with their parents, as well as to forming new, independent households by those leaving their parents, not necessarily to live alone (cohabitation). This interpretation is also supported by the data concerning the reasons for leaving the households between the last two study waves – the main reason was establishing an independent household, declared for one half of all such cases, while marriage was provided as a reason in only 19 percent of all persons leaving the family home. Moreover, the period of 2005–2007 was characterized by a decisively greater level of mobility of household members. The study conducted in 2007 shows that 6.2 percent of members of the panel sample left their households permanently between the two waves, while in 2005 the analogous indicator was 2 percent. In the last two years, leaving the household was associated mainly with forming independent households and marriages (70 percent of all cases of leaving households), much more often than in the period of 2003–2005 (55 percent). The only change that deviated from the expected changes in the household structure, resulting from the relevant demographic processes, shaping them, was a decrease in the share of households of single parents. The growing number of divorces is influencing the increase in the number and share of one-parent families in the total number of households.

Among 434 persons, for whom reasons for their temporary absence were provided, the most frequent reason was work abroad (48.2 percent in comparison with 35.7 percent in 2005) and education (23.5 percent in comparison with 22.8 percent in 2005). Moreover, 8.5 percent worked outside their place of residence in the country (in 2005 - 6 percent), and 2.3 percent had been arrested or imprisoned (in 2005 - 4.4 percent). Men, much more often than women, were absent due to working abroad, while women were absent much more frequently due to education.

In the period from March 2005 to March 2007, 382 persons were added to the examined household population, of which men constituted 56 percent. The main cause for entrance was being born (38 percent of new household members, as many as in 2005) and every third person (34 percent, in 2005 - 31 percent) entered the population by establishing a formal or informal relationship. The reasons described as “other” constituted 26 percent (in 2005 - 31 percent) of cases of entering the population. On the other hand, out of 669 persons, who left the sample of households, 52 percent were men. Most often, the reason was establishing their own households (about 50 percent, 34 percent in the country and 16 percent abroad), death (16 percent) and marriage (19 percent).

The territorial structure of sampled households changed little. The most numerous are households from Mazowieckie and Śląskie voivodships (about 13 and 12 percent of all households in comparison with 11 percent in 2005), and then from the following voivodships: Wielkopolskie, Dolnośląskie, Małopolskie and Łódzkie. The share of households from Lubuskie, Kujawsko-Pomorskie, Podlaskie and Opolskie has decreased, while the share of households from mazowieckie, Śląskie and Wielkopolskie voivodships has increased.

Table 3.4.3. Households by voivodship and place of residence

Voivodship	Place of residence						Total		
	Cities above 500k	Towns 200-500k	Towns 100-200k	Towns 20-100k	Towns below 20k	Rural areas	N	Percent	
								2007	2005
Dolnośląskie	97	0	45	99	75	110	426	7.7	7.5
Kujawsko-pomorskie	0	79	18	37	45	99	278	5.0	5.8
Lubelskie	0	57	0	65	36	155	313	5.6	5.7
Lubuskie	0	0	42	22	46	51	161	2.9	3.9
Łódzkie	129	0	0	111	29	124	393	7.1	6.9
Małopolskie	119	0	16	62	42	179	418	7.5	7.0
Mazowieckie	250	54	28	96	88	214	730	13.2	11.4
Opolskie	0	0	28	34	33	67	162	2.9	3.5
Podkarpackie	0	0	33	71	32	145	281	5.1	5.4
Podlaskie	0	60	0	37	30	79	206	3.7	4.5
Pomorskie	0	120	0	92	28	94	334	6.0	6.2
Śląskie	0	181	152	175	41	137	686	12.4	11.1
Świętokrzyskie	0	44	0	40	25	101	210	3.8	4.4
Warmińsko-mazurskie	0	0	50	43	45	82	220	4.0	4.2
Wielkopolskie	82	0	25	106	67	165	445	8.1	7.4
Zachodniopomorskie	0	70	15	43	60	79	267	4.8	5.2

3.4.2. Characteristics of the household members sample

Among 18021 members of the examined households, women constituted 51.9 percent, the same as in 2003 and 2005. Like in 2005, slightly more than one third of men and women lived in rural environments. The share of inhabitants of large cities (above 200 thousand) has increased – they constituted 22 percent of both populations (20 percent in 2005) (table 3.4.4). Like in year 2005, every fifth woman and every fifth man were in the non-mobile age (45–59), and the share of women and men aged 60 or more did not change – 20 percent women and 14 percent men belonged to this group. The share of children and youth below 24 years of age did not exceed 33 percent on the national scale and it was slightly lower than in the previous years.

A significant feature of household members is their education level. The noticeable changes that took place in the period of two years pertain to persons with the highest and the lowest education level. The share of respondents with elementary or lower education has decreased, while the percentage of those with tertiary education has increased both among women and men. Differences in the education structure according to gender have been maintained. 51 percent of all respondents have vocational or lower education, 43 percent of women and 51 percent of men (in 2005, 51 percent - 47 percent of women and 55 percent of men), but much less often these are persons with elementary or lower education. Persons with tertiary education constitute 19 percent (20 percent women and 15 percent men); while in 2005 they amounted to 16 percent, and in 2003 only 14 percent.

In 2003, slightly more than one third of all respondents (35 percent) lived in households in which income per person did not exceed the lower quartile, while less than one fifth (17 percent) was a member of a household with income per person not lower than the upper quartile. Data from 2005 pointed to a significant improvement in the financial condition of the respondents: the share of persons from households with the lowest income per person (not higher than the lower quartile) decreased significantly, and the percentage of those from the most affluent households grew almost equally. The favorable changes have been continued, although they are now progressing slightly differently.

In the period from 2005 to 2007, the percentage of household members with the lowest income per person did not change, while the share of the household population between the lower quartile and the median increased and the share of the population in the most affluent households decreased. Every fourth person was a member of a household with an income per person lower or equal to the lower quartile, while the share of household members with income per person not lower than the upper quartile was 21 percent.

Table 3.4.4. Characteristics of household members in waves 2003, 2005 and 2007⁷

Socio-demographic characteristics	Women			Men			Total		
	2007	2005	2003	2007	2005	2003	2007	2005	2003
(percent)									
Age									
Up to 24	30.3	32.11	32.94	34.4	36.06	36.92	32.3	34.03	34.87
25–34	15.2	12.89	13.00	16.0	14.83	14.97	15.6	13.83	13.96
35–44	12.3	13.70	13.28	12.9	14.32	14.12	12.6	14.00	13.69
45–59	22.0	21.43	20.85	21.4	20.66	20.09	21.7	21.05	20.48
60–64	4.4	4.50	4.53	3.8	3.85	3.88	4.1	4.18	4.21
65 or more	15.7	15.38	15.40	11.5	10.29	10.02	13.7	12.91	12.79
Place of residence									
Cities above 500 thousand	11.1	10.55	13.03	10.1	9.60	11.97	10.6	10.09	12.51
Towns 200-500 thousand	11.1	10.05	0.79	11.0	9.94	11.02	11.0	10.00	10.90
Towns 100-200 thousand	8.0	8.00	7.80	7.9	8.29	7.41	7.9	8.14	7.61
Towns 20-100 thousand	19.8	20.99	18.75	19.1	19.82	17.89	19.5	20.42	18.33
Towns below 20 thousand	12.5	13.24	12.35	12.7	13.56	13.27	12.6	13.40	12.79
Rural areas	37.5	37.17	37.29	39.3	38.79	38.46	38.4	37.96	37.85
Voivodship									
Dolnośląskie	7.90	7.38	7.74	7.60	7.51	7.50	7.70	7.44	7.66
Kujawsko-pomorskie	5.10	4.86	5.30	5.60	5.09	5.45	5.40	4.97	5.38
Lubelskie	5.60	6.04	5.49	6.00	6.37	5.94	5.80	6.20	5.71
Lubuskie	2.6	2.61	2.60	2.7	2.74	2.69	2.6	2.67	2.65
Łódzkie	6.6	7.02	6.84	6.6	6.68	6.54	6.6	6.85	6.70
Małopolskie	8.1	8.07	8.35	8.5	8.20	8.48	8.3	8.13	8.41
Mazowieckie	13.3	13.28	13.30	12.9	13.80	13.61	13.1	13.53	13.45
Opolskie	2.9	2.75	2.89	2.8	2.73	2.70	2.9	2.74	2.79
Podkarpackie	5.4	5.35	5.61	5.6	5.36	5.19	5.5	5.36	5.41
Podlaskie	3.3	3.35	3.22	3.3	3.15	3.07	3.3	3.25	3.15
Pomorskie	5.9	5.95	5.74	5.7	5.43	5.77	5.8	5.70	5.76
Śląskie	12.6	12.59	12.37	12.4	12.57	12.55	12.5	12.58	12.46
Świętokrzyskie	3.6	3.58	3.47	3.3	3.30	3.33	3.5	3.45	3.40
Warmińsko-mazurskie	3.8	3.85	3.68	3.9	3.61	3.69	3.8	3.74	3.68
Wielkopolskie	8.9	9.13	9.11	8.3	8.89	8.80	8.7	9.01	8.96
Zachodniopomorskie	4.5	4.18	4.28	4.6	4.57	4.61	4.6	4.37	4.44
Education									
Primary and below	25.4	28.95	33.26	20.6	23.95	27.72	23.1	26.56	30.61
Vocational	17.6	17.96	18.61	30.7	31.27	33.52	23.8	24.32	25.76
Grammar school	5.5	5.21	1.51	6.8	6.20	1.93	6.1	5.68	1.71
Vocational secondary	18.1	18.38	18.76	20.3	19.67	19.63	19.1	19.00	19.18
Secondary	13.1	11.55	11.61	6.9	5.35	5.3	10.2	8.59	8.59
Tertiary	20.3	17.94	16.25	14.7	13.56	11.9	18.6	15.85	14.17
Income per capita									
Lower quartile	24.2	24.19	33.86	25.9	26.25	36.30	25.0	25.19	35.04
Median	54.2	50.13	48.82	53.1	49.60	47.41	54.1	49.87	48.14
Upper quartile	21.6	25.68	17.32	21.0	24.15	16.28	20.9	24.94	16.82
Social-professional status									
Public sector employees	12.3	12.38	13.44	9.4	10.33	12.10	10.9	11.39	12.79
Private sector employees	14.4	11.98	2.15	23.5	19.41	7.35	18.8	15.59	4.67
Entrepreneurs	2.0	2.13	2.50	5.0	4.82	5.66	3.5	3.44	4.04
Farmers	3.5	3.75	4.32	4.3	4.65	6.11	3.9	4.19	5.19
Disability pensioners	7.3	8.52	10.20	5.9	6.47	6.90	6.7	7.52	8.60
Retirees	19.4	18.10	16.44	13.8	13.01	11.71	16.7	15.63	14.14
Students	19.9	19.95	19.61	21.9	21.57	20.76	20.9	20.74	20.17
The unemployed	6.1	7.59	5.95	4.4	7.70	7.26	5.3	7.65	6.59
Other professionally inactive	15.0	15.60	15.38	11.7	12.03	12.15	13.4	13.87	13.81
Total N	2003	7103		6593			13696		
	2005	6635		6231			12866		
	2007	9408		8613			18021		
Total percent	2003	51.4		48.6					
	2005	51.5		48.5					
	2007	51.9		48.1					

⁷ The table provides weighted values (except for row Total N, which contains non-weighted values); distribution according to education only for persons above 12 years of age.

Table 3.4.5. Population in households having a driving license and knowing one of four foreign languages according to socio-demographic features⁸

(percent)

Socio-demographic status	Driving license		Language knowledge (passive and active)							
			English		German		French		Russian	
	2007	2005	2007	2005	2007	2005	2007	2005	2007	2005
Total	42.5	42.2	32.9	28.9	21.5	19.5	4.0	4.1	30.2	28.4
Gender										
Men	56.2	56.9	32.4	27.9	21.4	19.5	2.7	3.1	28.8	26.3
Women	29.9	28.1	33.4	29.8	21.6	19.5	5.2	5.0	31.6	31.4
Age										
Up to 24	15.8	16.7	51.2	51.1	28.9	28.3	4.2	5.1	8.5	11.3
25-34	66.9	67.1	53.1	42.4	27.4	23.5	6.1	5.0	31.5	32.2
35-44	67.2	67.2	24.2	18.6	17.7	15.5	2.7	3.8	45.1	45.6
45-59	57.2	58.0	13.8	11.1	15.1	12.0	3.6	3.2	50.5	45.1
60-64	48.4	44.6	9.8	8.6	9.8	10.2	3.9	2.7	44.5	36.1
65 or more	28.0	26.2	5.7	4.7	15.3	12.5	2.9	2.7	28.8	21.5
Place of residence										
Cities above 500 thousand	48.2	47.9	49.3	43.2	25.0	23.6	8.2	7.1	35.6	34.5
Towns 200-500 thousand	44.4	43.0	42.1	37.1	23.1	20.7	5.4	5.1	36.7	30.3
Towns 100-200 thousand	43.6	44.4	40.3	33.6	25.1	22.3	5.6	5.2	33.0	33.6
Towns 20-100 thousand	43.7	42.4	34.1	30.0	23.7	21.3	4.6	3.7	33.3	32.6
Towns below 20 thousand	40.3	43.5	30.2	27.1	24.8	19.4	3.2	3.5	30.9	28.0
Rural areas	40.3	39.1	24.4	21.6	17.2	16.2	2.1	3.2	24.6	22.7
Voivodship										
Dolnośląskie	42.5	43.6	31.3	26.9	29.2	27.9	3.5	4.4	27.8	28.1
Kujawsko-pomorskie	37.9	36.5	30.6	25.7	19.6	16.2	3.0	2.4	28.0	23.3
Lubelskie	40.5	38.8	31.9	24.7	19.3	12.3	3.1	4.2	39.8	37.6
Lubuskie	41.1	43.8	22.9	23.2	28.4	23.6	1.8	1.9	24.8	26.6
Łódzkie	43.7	44.2	28.5	25.6	17.5	15.6	1.8	3.5	23.0	21.7
Małopolskie	43.2	44.5	36.8	35.8	19.9	21.2	6.2	6.8	26.4	25.9
Mazowieckie	42.9	43.0	36.5	33.4	17.0	15.5	5.8	4.8	33.7	33.2
Opolskie	48.8	40.3	30.4	25.4	36.3	31.9	4.9	3.9	24.2	21.5
Podkarpackie	42.9	40.6	35.4	29.3	23.4	19.6	4.4	3.1	32.3	26.5
Podlaskie	42.3	44.5	29.9	31.4	14.7	14.3	3.1	2.9	42.1	47.8
Pomorskie	43.0	41.5	37.2	29.1	22.8	19.2	3.0	1.3	32.1	25.1
Śląskie	43.2	41.4	32.3	31.6	20.7	19.6	5.9	4.9	28.1	23.2
Świętokrzyskie	39.9	39.6	32.4	26.6	20.5	14.7	2.7	3.0	31.0	28.9
Warmińsko-mazurskie	36.5	39.4	29.3	28.1	20.9	21.1	1.6	3.6	38.2	36.0
Wielkopolskie	47.1	46.7	28.9	26.7	22.9	23.4	3.2	4.5	30.5	31.3
Zachodniopomorskie	38.5	39.0	28.1	24.9	25.0	19.8	4.0	3.6	23.7	23.4
Education										
Primary and below	16.7	17.1	20.3	22.1	13.1	14.7	1.2	2.1	13.4	12.5
Vocational/ grammar	44.8	47.9	22.7	20.1	18.7	18.4	2.7	3.4	31.6	29.1
Secondary	61.0	63.2	39.8	33.3	29.4	24.6	5.3	5.0	42.7	41.8
Tertiary	76.0	70.4	65.4	65.3	37.6	30.5	10.7	9.5	53.9	52.7
Income per person										
Lower quartile	27.0	26.0	18.5	20.9	17.7	16.9	1.8	1.8	20.1	20.6
Median	42.0	42.3	31.6	28.2	19.0	19.4	4.3	4.6	31.0	30.7
Upper quartile	57.7	58.2	41.0	35.5	26.8	23.0	6.6	6.2	42.3	40.2
Social-professional status										
Public sector employees	70.8	71.3	43.2	36.0	25.7	20.0	6.5	5.3	53.1	50.5
Private sector employees	66.1	70.0	37.6	30.2	24.3	19.9	4.2	4.2	36.6	36.5
Entrepreneurs	90.9	87.8	41.0	29.7	28.8	24.6	5.3	4.8	48.1	46.5
Farmers	68.6	66.2	8.4	6.1	13.4	10.2	2.0	3.8	41.8	33.8
Disability pensioners	31.6	32.4	14.5	12.2	16.1	13.2	2.7	2.6	28.5	30.4
Retirees	35.6	36.0	7.5	6.2	13.8	11.4	3.5	3.4	36.7	29.0
Students	12.3	13.8	63.0	62.5	31.8	34.3	4.7	5.4	7.9	10.5
The unemployed	38.4	44.5	22.7	11.4	15.8	15.7	2.4	3.5	33.4	32.6
Other professionally inactive	22.3	21.0	16.8	14.5	10.7	10.1	2.4	2.6	17.6	28.5

Only 36 percent (35 percent in 2005) of all respondents were hired employees, private entrepreneurs or farmers. The share of retirees and disability pensioners was 23 percent (as many as in 2005), and like two years ago, every fifth

⁸ The table provides weighed values.

respondent was a student. The share of the unemployed decreased significantly (from 8 percent in 2005 to 5 at present), and the share of the inactive persons did not change.

Apart from formal education level, a significant factor influencing the opportunities on the labor market are other skills, which may be described as modern competences, such as the driving license, knowledge of foreign languages or computer skills. In the research of 2007, like two years earlier, we asked about these skills; in this section, we will not discuss the issue of computer skills, since they are analyzed separately in the part dedicated to the development of an information society.

Slightly more than 40 percent of household members (as many as two years ago) have a driver's license – almost twice as many men as women (table 3.4.5). The greatest percentage of respondents know the English language (33 percent), the second place is occupied by Russian (30 percent). On the third place, there is German, known actively or passively to 22 percent, and the fourth place is occupied by French (4 percent). Women have active or passive language skills in one of these languages slightly more often than men.

Relatively the weakest diversification of the percentage of respondents having a given skill in light of the analyzed demographic and social features (apart from gender) pertains to the driver's license. Language skills are differentiated visibly among various groups of respondents. As education level and income grows, so does the number of people knowing foreign languages. The percentage of persons able to speak foreign languages drops along with the class of place of residence, and it is definitely the lowest among the rural inhabitants. Inactive and unemployed persons differ much in this regard from persons working outside the agricultural sector.

4. LIVING CONDITIONS OF HOUSEHOLDS

4.1. Income and ways of managing it

4.1.1. Income level and variability

Tomasz Panek

The average net income in February 2007 amounted to PLN 895 per person in the examined households. On the average, its real increase in the panel sample households from February 2005 to February 2007 was 30 percent.⁹ The highest average net income per capita was recorded in households of the entrepreneurs (PLN 1308 per person). The two subsequent groups of households with the highest average net income were recorded by households of retirees and employees (PLN 959 and PLN 906 respectively). Visibly the lowest average net income per person was recorded in households living on unearned sources (PLN 513 per person).

Socio-economic groups of the highest and the lowest equivalent income (income comparable between households of varying demographic structure, constituting a determining factor of the level of their affluence) are the same groups as in the case of income per person (table 4.1.1). However, the level of affluence of employee households is higher than that of retiree households. In February 2007, in comparison with February 2005, the equivalent net income recorded a real increase of 25 percent. The greatest increase of net income was recorded in this period by the farmer households (net income per person – by 50 percent and equivalent income – by 54 percent).

To assess the income variability, both in the entire population of households examined and in individual groups, the first and ninth decile of income distribution were used. The most adequate category of income here is the income per equivalent unit, serving as a basis for the comparison of income of households differing with regard to their demographic composition. Variability of equivalent income dropped in the last two years by 2 percent

The highest variability of income was observed in February 2007 among the households of farmers and in households living on unearned sources (table 4.1.1).

Table 4.1.1. Net income of households in February 2007 according to socio-economic group

Socio-economic group	Net income in PLN		
	Per household	Per person	Per equivalent unit
Employees	2791.50	905.87	1211.38
Farmers	2491.29	583.01	907.96
Employee-Farmers	2607.28	627.48	935.56
Retirees and pensioners	1799.16	916.56	1033.04
of which: retirees	1882.62	959.42	1077.84
pensioners	1480.16	752.73	864.06
Entrepreneurs	3874.94	1307.89	1760.00
Living on unearned sources	1158.16	513.31	635.85
Total	2399.23	894.58	1131.12

The lowest monthly net income in PLN, allowing the examined households, in own their own opinions, to make ends meet was PLN 879 per person and PLN 1123 per equivalent unit in March 2007. The aspirations of households with regard to their minimum income increased substantially in real terms in the period from February 2005 to February 2007 (by 62 percent in the case of net income per person and by 61 percent when it comes to income per equivalent unit).

The highest aspirations in terms of income per equivalent unit, allowing for a minimum acceptable level of satisfaction of needs, were recorded in March 2007 by households of the entrepreneurs, employees and retirees. In recent years, in all socio-economic groups and household types, the income aspirations have increased. The lowest

⁹ This indicator is an average of the income changes in individual households, which were examined twice in 2005 and 2007. It should also be noted that the comparison of income from research in 2005 and 2007 in the same panel sample, but at the level of average values from all examined households, provides much lower – more than two times lower – indicators of changes (for household income per person, the real income in this case is 12 percent, for total household income – 13 percent and for equivalent household income – 11 percent). This difference results from the “base effect”: in households with lower income during the first measurement, the increase (or decrease) of income by a certain amount results in a much higher percentage change indicator than in the households with higher initial income, and if most changes at this individual level are going in the same direction and are nominally close to each other, and, in any case, not fully proportional to the initial income amount, the average change is more influenced by changes in those households, which were initially poorer, that is, by greater percentage changes. While calculating the percentage change in the average income level for the entire sample, the differences in the initial level of income in households are of no significance, and changes in households, which were initially less affluent, weigh as much as those in the more affluent households. It is questionable which of the two methods of calculating the change indicator provides better information on the dynamics of the level of affluence of the society. In this chapter, we decided to calculate the change at the level of individual households and not the average from the sample, since we decided that from the perspective of the households themselves, their own pace of economic promotion was more significant than the pace of changes in the level of affluence of the entire society.

income aspirations were declared by households with the lowest real income, that is, households living on unearned sources (PLN 813 per equivalent unit).

4.1.2. Strategies of coping with financial difficulties and social assistance

Tomasz Panek, Janusz Czapiński, Irena E. Kotowska

4.1.2.1. Strategies of coping with financial difficulties

Most often, the households declared in March 2007, considering their present level of income, that they encountered some difficulties trying to make ends meet (almost 34 percent). Nearly 22 percent households did it with difficulty, 21 percent did it with great difficulty. In recent years, the percentage of households finding it very difficult and difficult to make ends meet has decreased substantially (by 7 and 3 percentage points respectively) (Chart 4.1.1).

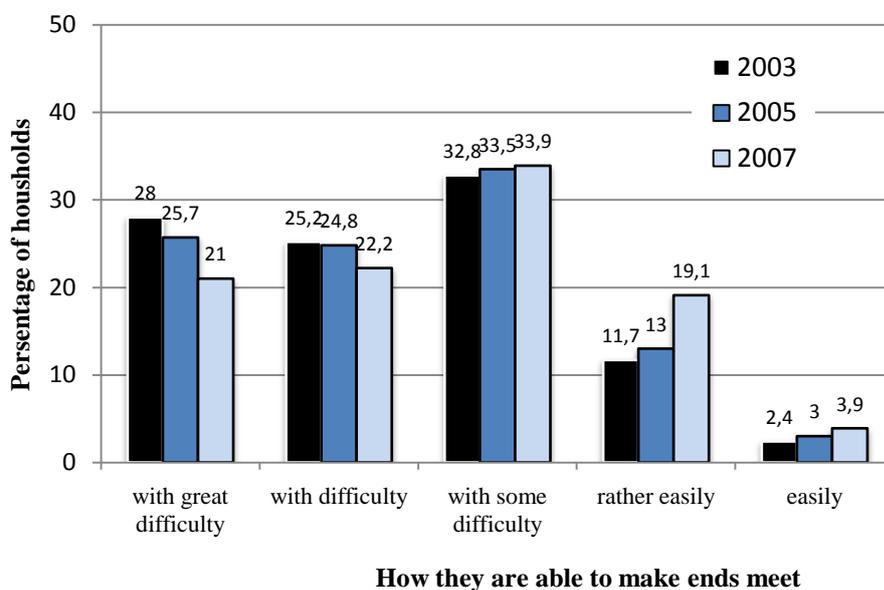
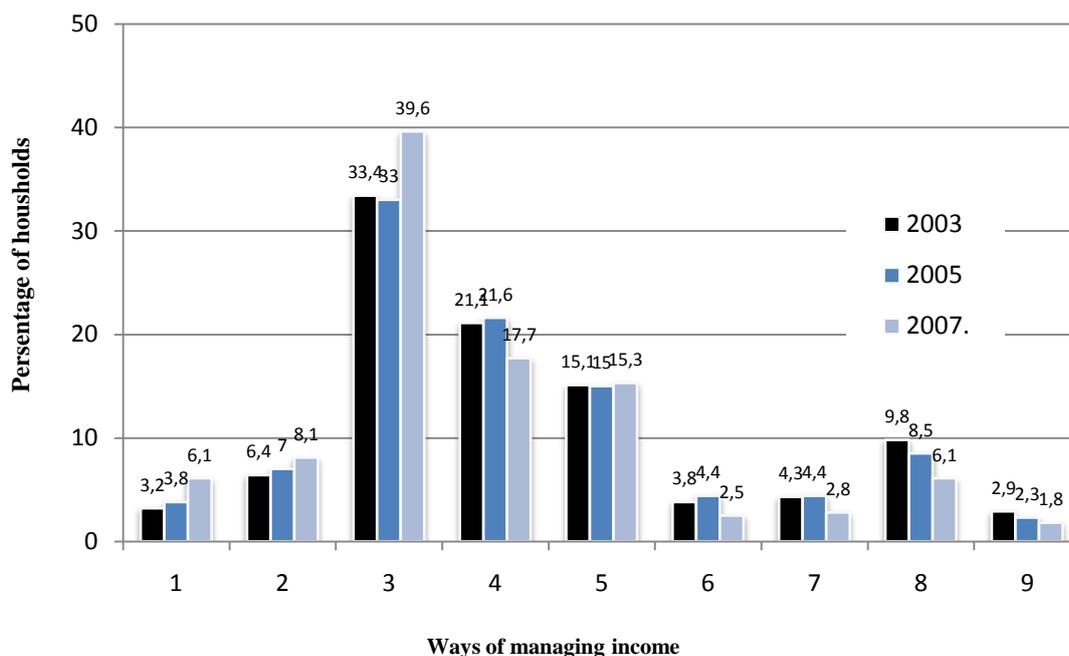


Chart 4.1.1. The ability of households to make ends meet at the present level of income earned in the years 2003, 2005 and 2007 in a panel sample

The highest percentage of households able to make ends meet with great difficulty were found among households living on unearned sources (more than 56 percent) and retirees (above 40 percent).

In the last 2 years, the percentage of households making ends meet with great difficulty increased substantially only in groups of farmer and disability pensioner households (by more than 11 and almost 5 percentage points respectively).

Judging by the manner of income management in March 2007, households most often stated they lived economically and thus, were able to afford everything (almost 40 percent), and then, that they lived very economically to be able to save for more significant purchases (almost 18 percent) (Chart 4.1.2). The greatest increase in the last 2 years was observed among households stating they lived economically and thus, were able to afford everything (by more than 6 percentage points).



- 1 – We can afford everything and we are even able to save for the future
- 2 – We can afford everything without having to give anything up, but we are unable to make savings
- 3 – We live economically and we are able to afford everything
- 4 – We live very economically to afford more expensive purchases
- 5 – We have enough money for the cheapest food, clothes, rent and payment of credit
- 6 – We have enough money for the cheapest food, clothes and rent, but it is not enough for payment of credit
- 7 – We have enough money for the cheapest food, and clothes, but it is not enough to pay the rent
- 8 – We have enough money for the cheapest food but it is not enough for clothes
- 9 – We do not have enough money even for the cheapest food

Chart 4.1.2. Ways of managing income by households in the years 200, 2005 and 2007 in a panel sample

Households declaring they did not have enough money, even for the cheapest food (and thus assessing their income situation as the worst), which constituted less than 2 percent, were found most often among households living on unearned sources (almost 15 percent). The percentage of households stating they were unable to afford even the cheapest food did not change substantially in the last 2 years. The increase in these pessimistic assessments was observed only among the households of farmers (by more than 2 percentage points).

Almost 32 percent of households declared in March 2007 that their regular income was not sufficient to cover their everyday needs. In the last two years, the percentage of households with income insufficient to cover their everyday needs dropped by more than 5 percentage points (table 4.1.2). In March 2007, these households belonged mostly to the group of households living on unearned sources (almost 66 percent) and disability pensioners (almost 50 percent).

Table 4.1.2. The percentage of households declaring that their regular income does not allow them to fulfill their current needs in the years 1992–2007

1992	1993	1994	1995	1996	1997	2000	2003 N =	2005	2007
N = 3402	N = 2306	N = 2302	N = 3020	N = 2333	N = 2094	N = 3000	3974	N = 3858	N = 5516
70.6	74.2	68.8	64.5	64.8	66.2	45.3	40.7	37.5	31.6

Source of data: years 1992–1997 – Czapiński, 1998; years 2000–2007 – Social Diagnosis

In years 2005-2007, the percentage of households declaring that their regular income was not sufficient to meet their everyday needs increased only in groups of non-family multi-person households (by almost 4 percentage points) and among the inhabitants of Podkarpackie voivodship (by more than 5 percentage points).

In March 2007, households most often declared that whenever their income was not sufficient to fulfill their current needs they limited their needs (almost 90 percent of households with insufficient income), they incurred debts

(almost 41 percent), or they took advantage of assistance provided by their relatives (almost 40 percent). Only in about 18 percent of households in such situation did the household member find an additional job (table 4.1.3).

Differences between households grouped in accordance with all criteria applied in the study, declaring that they limited their current needs, were not substantial.

In March 2007, employee households incurred debts most often when their regular income did not allow for the fulfillment of their current needs (almost 52 percent of households).

In March 2007, mostly households living on unearned sources declared taking advantage of assistance of their relatives when their regular income was insufficient for the fulfillment of all their needs (more than 53 percent of households).

Table 4.1.3. The percentage of households declaring various ways of coping with financial difficulties in fulfilling their current needs in the entire weighed samples in the years 1992–2007*

Ways of coping with financial difficulties	1992 N = 2402	1993 N = 1700	1994 N = 1580	1995 N = 1940	1996 N = 1500	1997 N = 1380	2000 N = 1350	2003 N = 1579	2005 N = 1598	2007 N = 1745
Limitation of needs	91.2	93.3	91.6	88.8	91.1	93.5	88.7	92.5	89.5	89.2
Taking on additional jobs	25.9	29.4	33.6	32.9	33.2	35.6	22.9	22.1	21.5	18.1
Using savings	21.5	20.8	18.7	15.1	17.5	18.3	16.6	9.5	8.5	7.6
Obtaining loans	42.9	43.3	44.4	44.6	44.1	48.6	50.7	42.9	42.0	40.9
Seeking assistance of relatives	41.6	44.7	40.1	42.9	39.9	43.8	40.3	35.5	39.1	39.5
Seeking assistance of church	1.2	1,0	1,0	0.8	0.5	1.2	1.3	0.7	1.9	3.4**
Taking advantage of social assistance	7.1	7.5	8,0	7.1	6.7	6,0	11.7	13.4	16.2	16.7
Selling off property	nd	nd	nd	nd	nd	nd	5.7	6.9	5.9	4.4
Taking up other activities	nd	nd	nd	nd	nd	nd	19,0	20.3	23.4	16.6
Taking up no activity	nd	nd	nd	nd	nd	nd	13.1	12.6	11.3	9.8

* In relation to households whose income does not allow them to satisfy their current needs

**In 2007 „assistance of the Church/Caritas”

nd – no data

Source of data: years 1992–1997 – Czapiński, 1998; years 2000–2007 – *Social Diagnosis*

The active way of coping with a situation, in which regular income was insufficient to fulfill the current needs, that is, additional jobs taken on by household members, was preferred mostly by households of farmers (almost 37 percent of households), and least often by retiree and disability pensioner households (less than 9 percent and less than 10 percent of households respectively).

Statistically significant changes in the ways of reacting to a situation, in which regular income was insufficient to fulfill the current needs, in the group of households taking part in the last three waves (N=1916) pertain to taking advantage of assistance from relatives (after a substantial increase in the percentage of such households in 2005, there was a decrease in 2007), taking up no activity (after an increase in 2005, a decrease to the level of 8 percent) and (near the statistical significance boundary) the undertaking of other activities (a decrease). Changes in other ways of responding are statistically insignificant (table 4.1.4).

More than 29 percent of households assessed that their income situation in comparison with 2 years earlier has worsened, and almost 52 percent said that it did not change. This signifies an improvement in the assessment of changes in relation to 2005. A pessimistic assessment of changes was most often formulated among households living on unearned sources (almost 48 percent).

Table 4.1.4. Comparison of the percentage of households resulting from three measurements - in the years 2003, 2005 and 2007 - on a panel sample (of the same households), whose regular income allows for the fulfillment of basic needs, which apply various ways of coping with the difficulties when their income is insufficient for the fulfillment of their needs

Variable	Wave	Percentage of households	N	Kendall's W	Chi-square	p
Regular income sufficient to fulfill basic needs	2003	57	2211	0.021	93.236	0.000
	2005	62				
	2007	68				
Using savings	2003	6	350	0.003	1.805	ns
	2005	4				
	2007	5				
Selling off property	2003	7	359	0.000	0.034	ns
	2005	7				
	2007	6				
Limiting needs	2003	93	366	0.004	2.740	ns
	2005	93				
	2007	90				
Obtaining credit/loans	2003	46	363	0.001	0.971	ns
	2005	44				
	2007	47				
Seeking assistance of relatives	2003	37	361	0.018	12.883	0.002
	2005	49				
	2007	44				
Seeking assistance of church	2003	1	363	0.005	3.700	ns
	2005	2				
	2007	3				
Taking advantage of social assistance	2003	25	363	0.001	0.519	ns
	2005	26				
	2007	24				
Taking on additional jobs	2003	21	363	0.002	1.105	ns
	2005	22				
	2007	19				
Taking up other activities	2003	20	359	0.008	5.700	0.058
	2005	23				
	2007	17				
Taking up no activity	2003	10	346	0.009	6.067	0.048
	2005	13				
	2007	8				

4.1.2.2. Social assistance

The percentage of households receiving assistance of any kind has amounted to 13 percent, which is only slightly less than two years ago (12 percent). Most often it was financial assistance (77 percent, in 2005 - 72 percent), then material assistance (49 percent, in 2005 - 31 percent), and least often it was assistance in the form of services (19 percent, in 2005 - 20 percent).

The scope of assistance varies greatly according to socio-economic group and household type. The territorial differences are much less significant. In total, every ninth household receives assistance of some kind, but among households living on unearned sources, it is – like in the previous waves – as much as 46 percent, in households of disability pensioners it is 19 percent, and in households with the unemployed – 24 percent; the lowest percentage of those taking advantage of assistance can be found among the entrepreneurs (4.5 percent), disability pensioners and farmer households (8.5 percent each).

Family households with three or more children and single parent families took advantage of social assistance much more often than the remaining household groups (24 and 15 percent respectively). The scope of assistance for single-person households and married couples with two children was similar - 13–15 percent – and it was much higher in these groups than two years ago (8 percent each). Married couples with no children took advantage of assistance least often (3.5 percent).

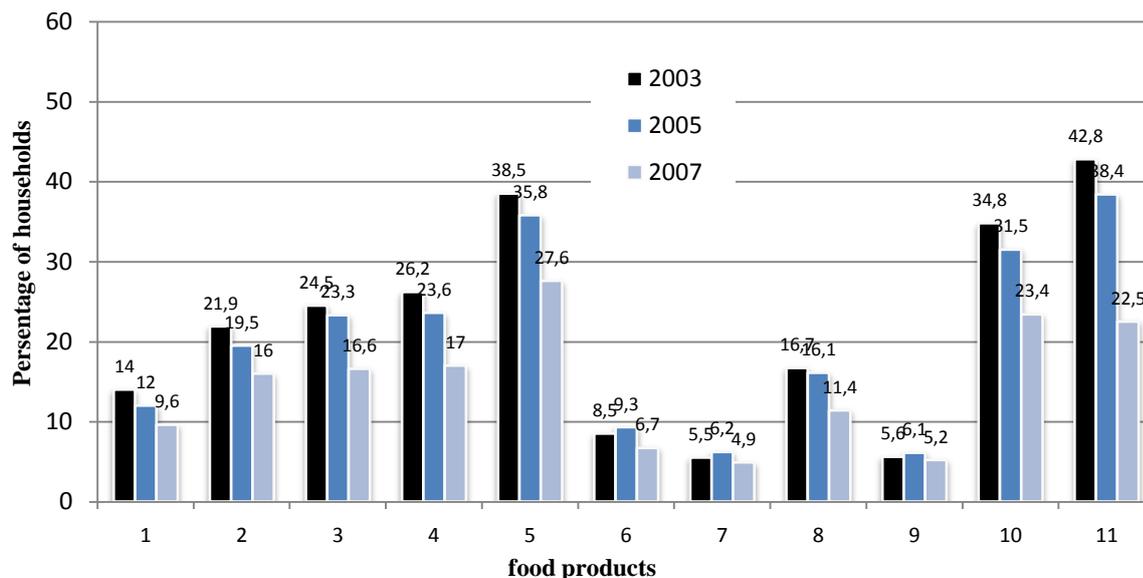
The highest share of households receiving social assistance was found in the following voivodships: Warmińsko-Mazurskie (18 percent), Kujawsko-Pomorskie (16 percent) and Lubelskie (12 percent), and the lowest - in Zachodniopomorskie and Łódzkie voivodships (7 and 8 percent respectively). When it comes to the class of place of residence the scope of assistance varied little.

When it comes to the dominant form of assistance – financial support, it was least often received by households of retirees, the entrepreneurs (64 percent), married couples with no children (60 percent), non-family one person households (62 percent – these overlap largely with the group of retiree households), and those from Podkarpackie voivodship (51 percent). Most often it was received by households of employees, farmers, with the unemployed (more than 80 percent of all receiving assistance), residents of Kujawsko-Pomorskie (98 percent), Opolskie and Łódzkie voivodships (95 percent each), married couples with one child, single-parent families and non-family multi-person households (around 90 percent each).

4.2. Nutrition

Tomasz Panek

In March 2007, households estimated that most often they were unable to fulfill their nutrition needs due to financial reasons with regard to fish and fish preserves (about 28 percent of households), then confectionery, alcohol and cigarettes (around 23 percent and 22 percent of households respectively), and then meat and poultry and their preserves (about 17 percent of households each). In the last four years a significant improvement was observed with regard to the level of fulfillment of nutrition needs in all groups of food products (Chart 4.2.1). A substantial improvement of the situation in this period has been observed in the first place in those groups of items, which must be given up by households due to financial difficulties – that is, alcohol and tobacco products, confectionery, fish and fish preserves (a decrease in the percentage of households unable, due to financial reasons, to fulfill their nutrition needs in this regard by almost 20 and around 10 percentage points respectively).



- 1 – Vegetables and vegetable preserves
- 2 – Fruit and fruit preserves
- 3 – Meat and poultry
- 4 – Meat and poultry preserves
- 5 – Fish and fish preserves
- 6 – Butter

- 7 – Milk
- 8 – Milk products
- 9 – Sugar
- 10 – Confectionery (sweets, chocolate etc.)
- 11 – Alcohol and tobacco products

Chart 4.2.1. The range of unsatisfied needs of households with regard to food items in the years 2003, 2005 and 2007 in a panel sample

The groups of households most often unable to purchase groups of food articles with the greatest scale of unfulfilled needs in March 2007 were households living on unearned sources (the respective values for the subsequent food products mentioned were about 59 percent, 49 percent, 38 percent, 42 percent and 39 percent) and disability pensioner households (about 46 percent, 43 percent, 36 percent, 30 percent and 28 percent respectively). A substantial worsening of the possibility of fulfilling the nutrition needs was observed in the years 2005-2007 with regard to a few groups of food items only in the group of households living on unearned sources and households of the entrepreneurs.

About 26 percent of households believed in March 2007 that the fulfillment of their nutrition needs in comparison with the situation 2 years earlier did not change, about 62 percent believed the situation had worsened, and about 12 percent believed that it had improved. This means a decisive positive change in relation to assessments formulated in March 2005. Most often change for worse was declared by households living on unearned sources (almost 44 percent of households) and disability pensioner households (almost 41 percent of households).

4.3. Material affluence

Tomasz Panek

One of the basic elements of the affluence of households is the ownership of durable goods. Among the goods specified in the research, the most popular in March 2007, were a washing machine and a landline phone. Less than 15 percent of the examined households did not have a washing machine, and 29 percent did not have a landline phone. Durable goods least often owned by households included motor boats (owned by 1 percent) summer cottages (5 percent), dishwashers (8 percent) and portable computers (11 percent). In the period from March 2003 to March 2007, the equipment of households with regard to almost all durable goods taken into account in the research increased substantially (Chart 4.3.1). The greatest increase in the percentage of households equipped with durable goods was observed with regard to DVD players, Internet access and microwave ovens (by 23 percentage points in relation to 2005 and by 15 and 21 percentage points respectively in relation to 2003).

Households living on unearned sources other than disability or retirement pensions, as well as households of disability pensioners, had less durable goods than others.

The lack of some durable goods often is not associated with financial difficulties making it impossible to purchase them, but with the lack of willingness to own them. The most desirable goods, which the households could not afford in March 2007, were in the first place: washing machines, followed by, LCD or plasma TVs and passenger cars (more than 59 percent, more than 58 percent and almost 53 percent of households respectively do not have these goods due to financial reasons). In the last four years, we have observed a strong increase in the percentage of households unable – due to financial reasons – to purchase a dishwasher, a portable computer and a summer cottage (by 14, 14 and 19 percentage points respectively). In the case of a few goods, this percentage decreased, mostly in the case of the landline phone and the washing machine (by 15 and 14 percentage points respectively) (Chart 4.3.2).

The differences between groups of households in this regard, identified according to the research criteria, are multi-directional, although usually not substantial. Financial reasons for lacking durable goods were pointed out most often by households living on unearned sources and by households of employees engaged in farming.

In March 2007, more than 74 percent of the households had no savings. Among households declaring that they had savings, dominant are households with savings no greater than the equivalent of their income for 3 months (more than 15 percent). In the period from March 2003 to March 2007, there was a significant increase in the percentage of households having savings (by 7 percentage points) (Chart 4.3.3).

Decisively least often were households living on unearned sources declare having savings (less than 16 percent of households) and households of disability pensioners (around 12 percent of households). A decrease in the percentage of households which had savings pertained – in the period from March 2005 to March 2007 – only to the group of households living on unearned sources (an increase in the percentage of households having no savings by almost 10 percentage points).

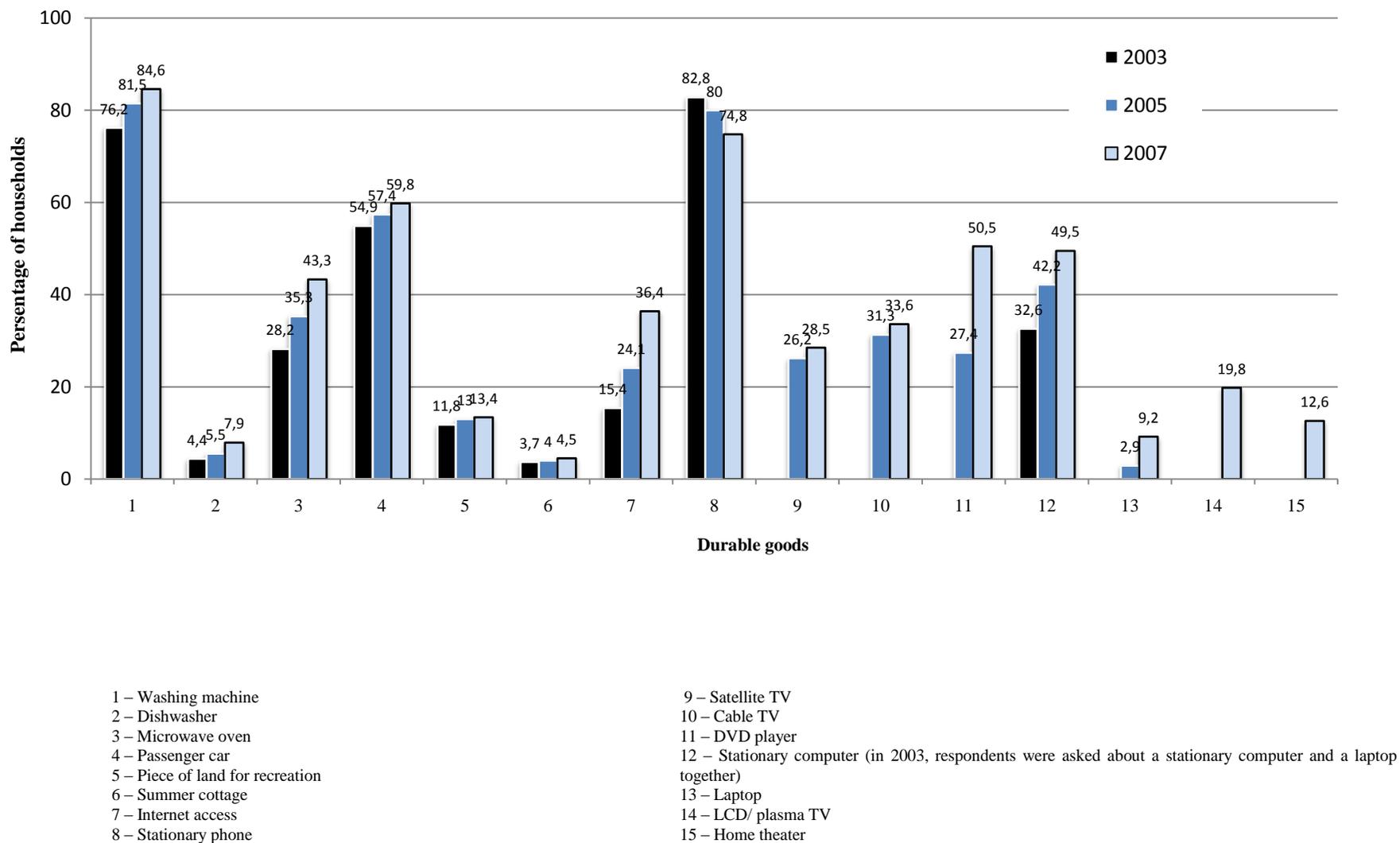
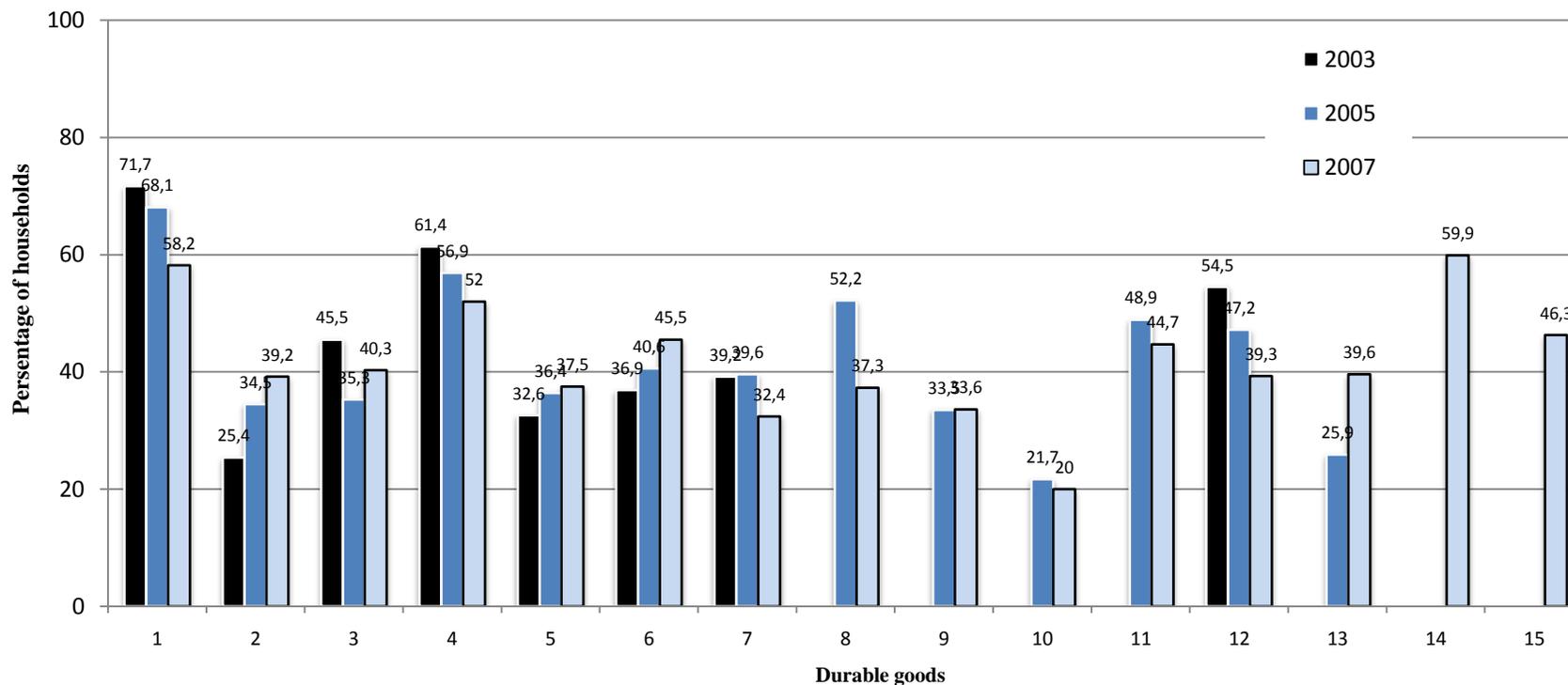


Chart 4.3.1. Selected durable goods owned by households in the years 2003, 2005 and 2007 in the panel sample



- 1 – Washing machine
- 2 – Dishwasher
- 3 – Microwave oven
- 4 – Passenger car
- 5 – Piece of land for recreation
- 6 – Summer cottage
- 7 – Internet access
- 8 – Stationary phone

- 9 – Satellite TV
- 10 – Cable TV
- 11 – DVD player
- 12 – Stationary computer (in 2003, respondents were asked about a stationary computer and a laptop together)
- 13 – Laptop
- 14 – LCD/ plasma TV
- 15 – Home theater

Chart 4.3.2. The percentage of households in which lack of goods is caused by lack of financial resources for purchase in the years 2003, 2005 and 2007 in the panel sample

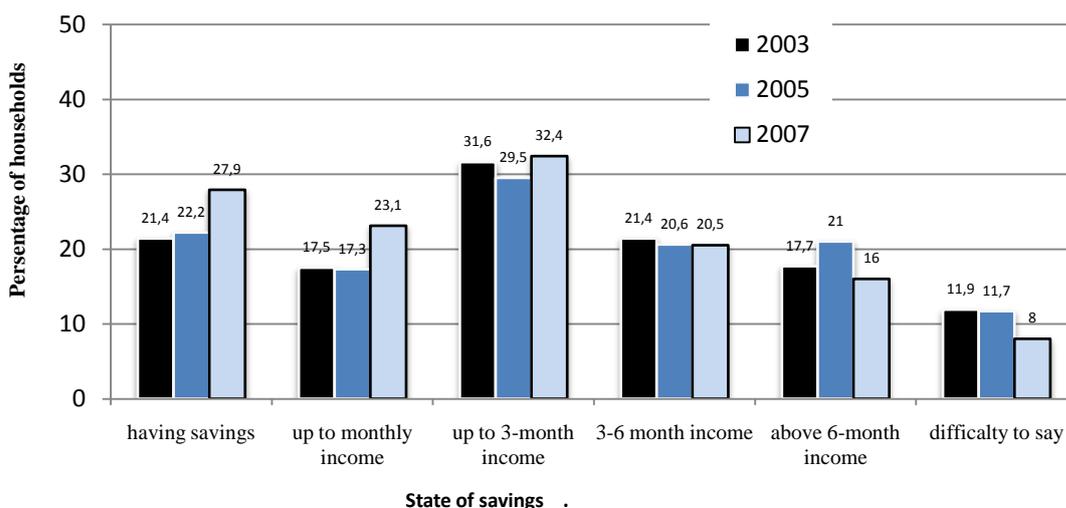
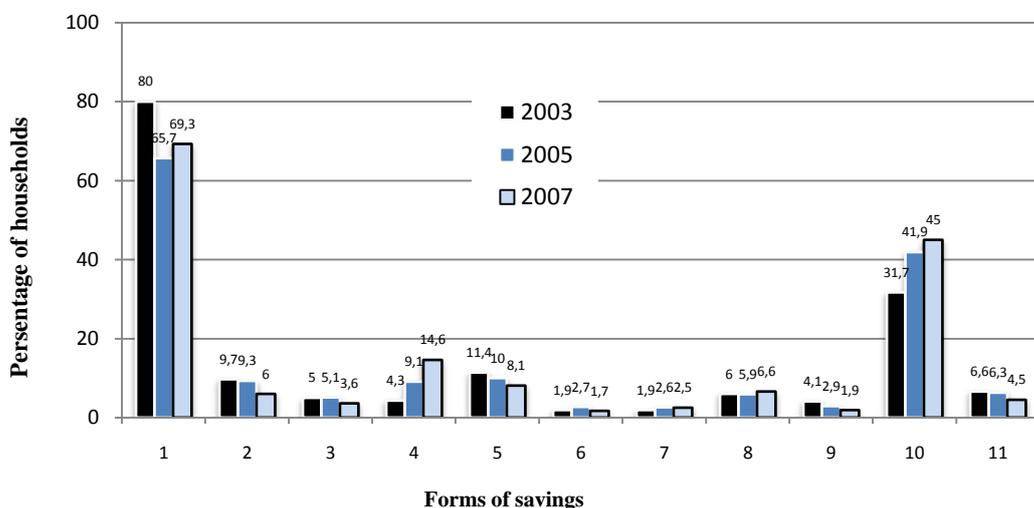


Chart 4.3.3. The percentage of households having savings and the percentage of households with varying levels of savings among all having savings in 2003, 2005 and 2007 in the panel sample

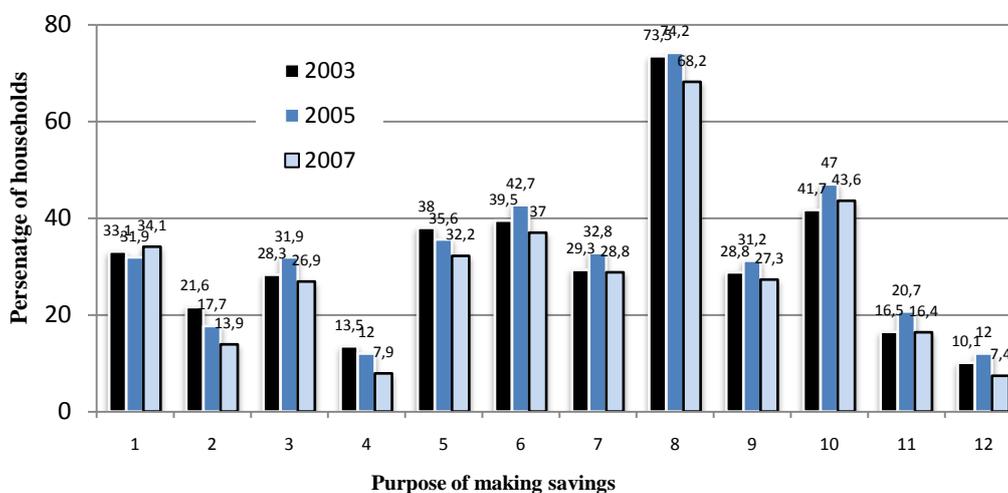
Almost 67 percent of households, which had savings in March 2007, had them in the form of deposits in banks in PLN, and almost 43 percent in cash. Most often, households of retirees and employees working on farms put their savings in banks in PLN (more than 75 percent and more than 73 percent of households respectively), while cash savings were owned relatively most often by households of employees working on farms (more than 63 percent of households) and households of farmers (almost 52 percent).



- 1 – Bank deposits in PLN
- 2 – Bank deposits in foreign currencies
- 3 – In bonds
- 4 – In investment funds
- 5 – In the Individual Pension Fund (in the year 2003, pension fund deposits)
- 6 – In securities quoted on the stock exchange
- 7 – Stocks and shares in private joint-stock companies
- 8 – Investment in real estate
- 9 – Investment in material goods other than real estate
- 10 – In cash
- 11 – In any other form

Chart 4.3.4. Forms of saving by households in the years 2003, 2005 and 2007 in the panel sample

In the last four years there was a substantial increase in the percentage of households having savings in cash, in investment funds and – since 2005 – in banks in PLN (Chart 4.3.4). In the last two years, relatively the highest was the increase in the percentage of such households living on unearned sources and employees (by more than 25 and more than 16 percentage points respectively).



- 1 – Reserve for current consumer expenditures
- 2 – Regular charges (e.g. rent)
- 3 – Purchase of durable goods
- 4 – Purchase of a house (apartment)
- 5 – Renovation of house, apartment
- 6 – Medical treatment
- 7 – Recreation
- 8 – Reserve for unexpected events
- 9 – Securing the future of children
- 10 – Security for old age (this answer was not available in the year 2000)
- 12 – No specific purpose

Chart 4.3.5. Purposes of making savings by households in the years 2003, 2005 and 2007 in the panel sample.

Households, which declared having savings in March 2007, most often collected them as a reserve for unexpected events (66 percent of households), as a security for old age (more than 40 percent) and as a reserve for current consumer expenditures and medical treatment (35 and 34 percent respectively).

In the last four years the percentage of households saving money as a reserve for unexpected events has decreased, as well as those saving for the purchase of a house (apartment), the renovation of a house (apartment), or for regular charges (Chart 4.3.5).

Savings gathered as a reserve for unexpected events in March 2007 were most often recorded among households of employees working on farms and among households of retirees (declared by more than 74 percent and more than 70 percent of households having savings and belonging to these socio-economic groups respectively). In the last two years the greatest decrease in the percentage of households saving to have a reserve for unexpected events was observed in the groups of entrepreneur households and households of disability pensioners (by more than 19 and almost 17 percentage points respectively).

Security for old age was the most popular saving purpose in March 2007 among households of retirees (almost 51 percent). The percentage of households saving to have security for old age decreased on the national scale by almost 6 percentage points in the period from March 2005 to March 2007, mostly in households of disability pensioners (by more than 27 percentage points).

Among the socio-economic groups, savings for current consumer expenditures were made in March 2007 mostly by households of farmers (more than 49 percent of households in this group). Relatively the highest increase in the savings treated as a reserve for current consumer expenditures was observed in the last two years among households of the entrepreneurs (by more than 2 percentage points). In the same period, relatively the highest decrease in savings for this purpose was found among the households living on unearned sources and disability pensioners (by almost 51 and more than 33 percentage points).

Savings for medical treatment were made most often by retiree and disability pensioner households (almost 51 percent and almost 46 percent respectively). In the last two years, we have observed a great decrease in the percentage of households saving for treatment (by almost 10 percentage points). The greatest decrease was observed

in the groups of households of employees working on farms and disability pensioners (by almost 31 and by almost 21 percentage points respectively). In the same period, the increase in the percentage of household saving for medical treatment was observed mainly in the group of farmer households (by almost 11 percentage points).

More than 43 percent of the examined households declared in March 2007 that they took advantage of loans and credits. The debt of households most often ranged from the equivalent of their one-month income to the equivalent of their three-month income (debt at this level was declared by more than 50 percent of all households in debt). The percentage of households taking advantage of loans and credits in the period from March 2003 to March 2007 decreased slightly (it dropped by 2 percentage points) (Chart 4.3.6). In debt were mainly households of employees, the self-employed, and the farmers (53, 50 and 46 percent respectively).

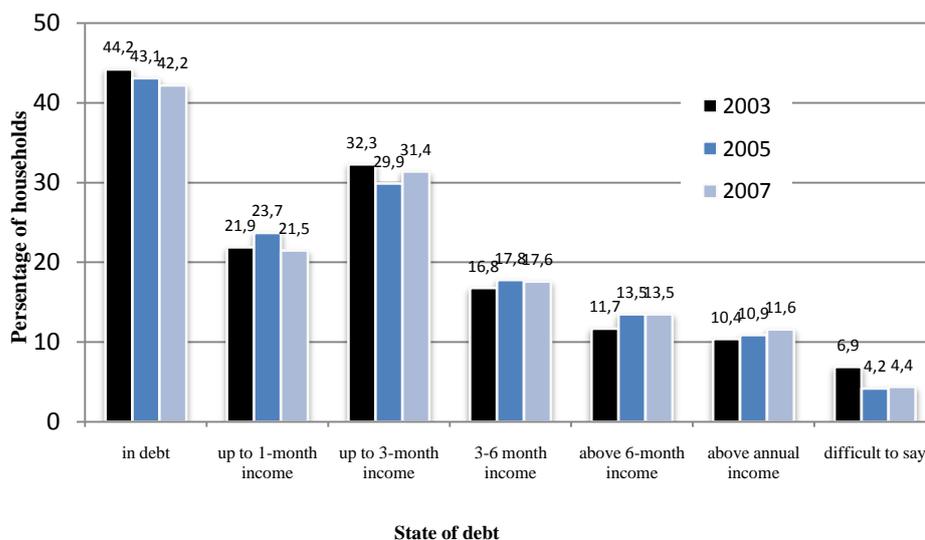


Chart 4.3.6. The percentage of households in debt and the percentage of households with various levels of debt among the households in debt in the years 2003, 2005 and 2007 in the panel sample

The source of external financing for almost 88 percent of the indebted households were banks, and for almost 20 percent – other institutions. Only around 6 percent of households were indebted to private persons. In the period from March 2005 to March 2007 the percentage of households taking advantage of bank credits increased slightly, by less than 2 percentage points, while the share of those taking advantage of loans from private persons decreased by almost 5 percentage points.

Most often, bank credits in March 2007 were used by households of farmers (97 percent of households in debt) and by the households of the entrepreneurs (94 percent of households in debt in this group). Other institutions were used as a source of external financing mostly by households of employees (25 percent), and private persons – by households living on unearned sources (20 percent of households in debt in this group). In the last four years the percentage of households in debt, taking advantage of bank credits, increased at the expense of other institutions and loans from private persons (Chart 4.3.7). In the last two years, the greatest increase was recorded among households taking advantage of bank credits in the groups of employees working on farms (by almost 9 percentage points).

In order to recognize the purpose of external financing, the purposes of loans and credits incurred by households were examined. 39 percent of households examined in March 2007 used loans and credits to purchase durable goods, 36 percent of households used them to renovate a house or an apartment, and more than 18 percent of households used them for current consumer expenditures. In the period from March 2003 to March 2007, we observed a significant increase in the percentage of households incurring credits for the renovation of their house or apartment or for the repayment of previous debts (by 6 and 1 percentage point respectively).

Most often, credits for the purchase of durable goods were incurred by households of employees and the entrepreneurs (42 and 39 percent respectively).

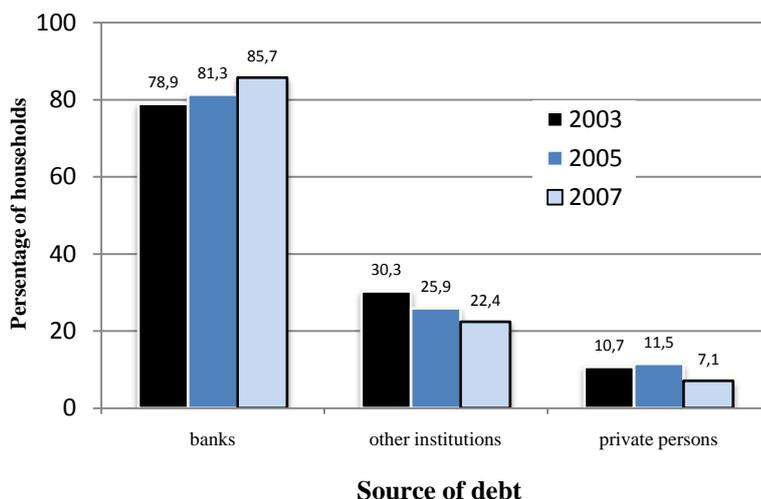
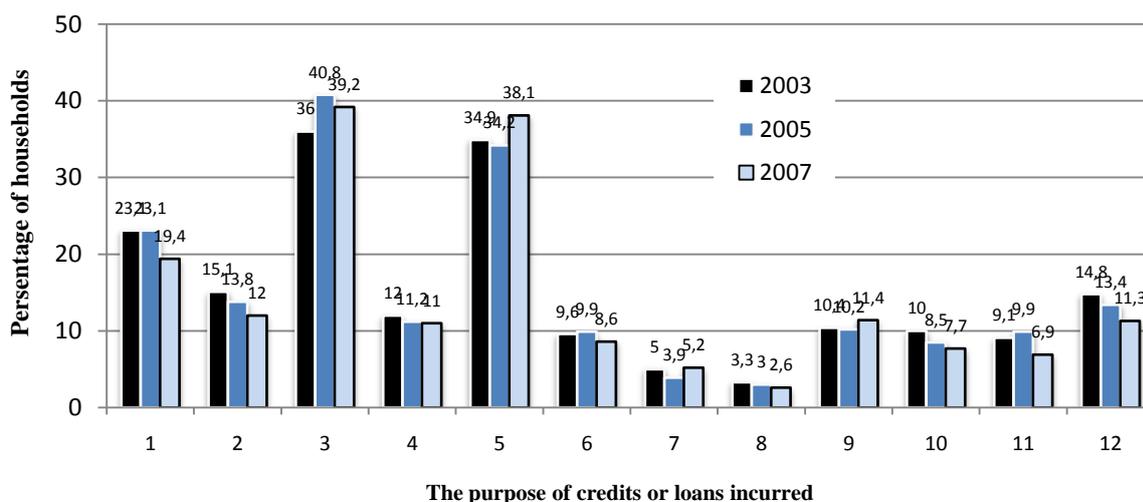


Chart 4.3.7. The source of debt of households in the years 2003, 2005 and 2007 in the panel sample

Households of disability pensioners and retirees relatively most often used credits to renovate their houses or apartments (40 and 39 percent respectively). Current consumer expenditures were the main purpose of credits incurred mostly by households living on unearned sources (30 percent) and in households of disability pensioners (29 percent).



- 1 – Reserve for current consumer expenses
- 2 – Regular charges (e.g. rent)
- 3 – Purchase of durable goods
- 4 – Purchase of house (apartment)
- 5 – Renovation of house, apartment
- 6 – Medical treatment
- 7 – Purchase of work tools
- 8 – Recreation
- 9 – Payment of debts incurred earlier (this answer was not available in the year 2000)
- 10 – Development of own economic activity (this answer was not available in the year 2000)
- 11 – Education
- 12 – Other purposes

Chart 4.3.8. Purposes of loans and credit incurred by households among households in debt in the years 2003, 2005 and 2007 in the panel sample.

Assessing changes in their level of affluence in March 2007, in comparison with the situation two years earlier, almost 56 percent of households declared it had not changed, while almost 29 percent declared it was worsening. Most often, negative opinions concerning these changes were provided by households living on unearned sources (almost 46 percent).

4.4. Housing conditions

Tomasz Panek

Almost 4.6 percent of the examined households did not occupy a separate dwelling in March 2007. This percentage did not change significantly in the period from March 2005 to March 2007.

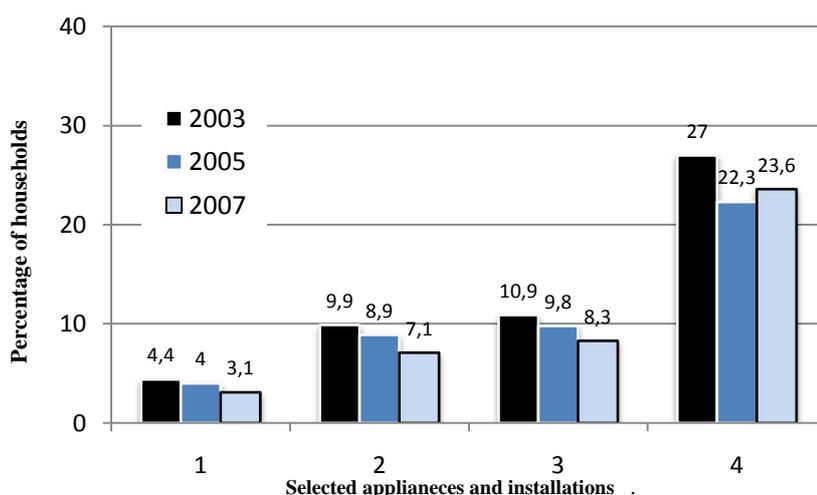
Most often, households of this type were found among the households living on unearned sources and farmers (10 and 8 percent respectively). In years 2005-2007, only in groups of households of employees working on farms and retirees, there was a substantial increase in the percentage of households having no separate dwelling (by 4 and 2 percentage points respectively).

The average usable housing space per person in the examined households in March 2007 was more than 26 m². In March 2007, in comparison with March 2005, it increased by more than 1m².

The greatest population density in March 2007 was recorded among households of employees (less than 20 m² per person). In years 2005-2007, we recorded a decrease in this density in all socio-economic groups of households.

Among the equipment and installations taken into account in the research project, most households had access to a water supply installation. (in March 2007, only 3.4 percent of households examined did not have a water supply installation). At the same time, we have observed a substantial increase in the percentage of apartments equipped with the devices and installations taken into account in the research project, except for hot running water (Chart 4.4.1).

Most often, households did not have access to hot running water (more than 24 percent). These were mainly households living on unearned sources (above 42 percent) and farmers (more than 37 percent). A decrease in the percentage of apartments equipped with some of the devices and installations, except for hot running water, has been observed in all socio-economic groups of households in the last two years.



- 1 – Water-supply system
- 2 – Flushable toilet using running water
- 3 – Bathroom with bath or shower
- 4 – Hot running water

Chart 4.4.1. The percentage of households not equipped with selected appliances and installations in the years 2003, 2005 and 2007 in the panel sample

Apartments occupied by households in March 2007 most often had individual or collective central heating (42 percent of households each). However, in 16 percent of households, apartments were heated using fuel-fired furnaces. Apartments heated with fuel-fired furnaces were found mostly among households living on unearned sources and households of farmers (30 and 26 percent respectively).

In the last two years there was a decrease (by almost 2 percentage points) in the percentage of households using fuel-fired furnaces, which were replaced by individual central heating systems. Most often, changes of this type can be observed in the group of households of employees working on farms and disability pensioners. At the same time, in the last two years, there was a substantial increase in the number of households occupying dwellings equipped with fuel-fired furnaces among the households living on unearned sources.

Almost 10 percent of households in March 2007 were in debt with regard to the regular apartment charges (rent), and almost 5 percent with regard to gas and power charges. The percentage of households having overdue mortgage

payments has increased by more than 2 percentage points in the last two years (Chart 4.4.2). The percentage of households having overdue rent, gas and power charges decreased substantially in the last two years (by more than 1 percentage point (Charts 4.4.3 and 4.4.4).

Most often, households having overdue rent, gas and electricity charges were found among households living on unearned sources (30 and 24 percent respectively).

In the last two years a substantial increase in the number of households having overdue charges for rent was observed in the group of households living on unearned sources (by almost 14 percentage points).

Mortgage installments were not paid in time by less than 5 percent of households examined in March 2007. In the last two years the percentage of households having overdue mortgage charges increased by more than 2 percentage points. In this two-year period a substantial increase was observed in the percentage of households with overdue mortgage payments in groups of households of disability pensioners and employees (by 6 and 5 percentage points respectively).

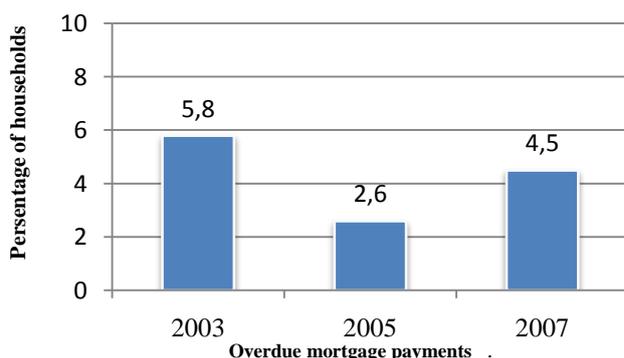


Chart 4.4.2. Overdue mortgage payments of households in the years 2003, 2005 and 2007 in the panel sample

A decisive majority of the examined households (more than 77 percent) believed in March 2007 that their housing conditions, in comparison with March 2005, did not change. More than 13 percent of households decided that they had worsened. The assessments of these changes were similar to those formulated in March 2005. Households declaring a worsening of their household conditions were most often found in the group of households of the entrepreneurs (19 percent) and in the households of married couples with many children (19 percent).

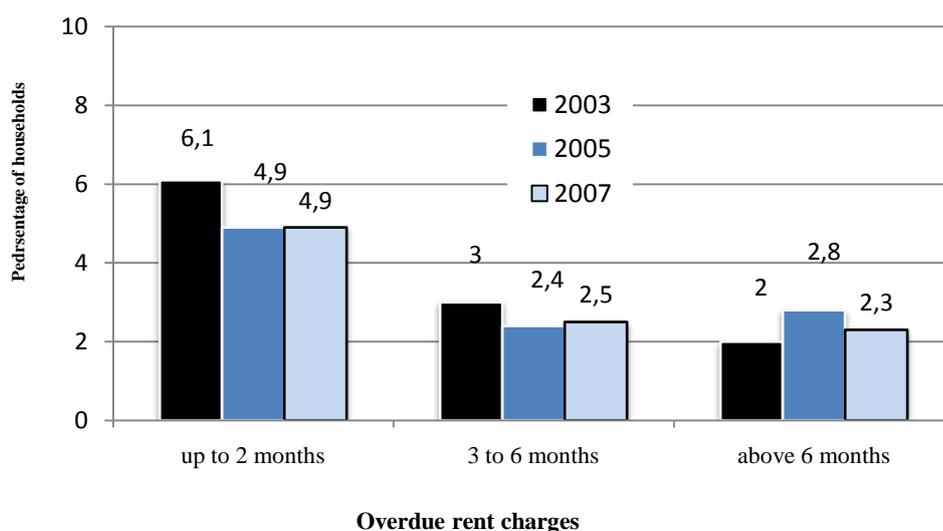


Chart 4.4.3. Overdue rent charges of households in the years 2003, 2005 and 2007 in the panel sample

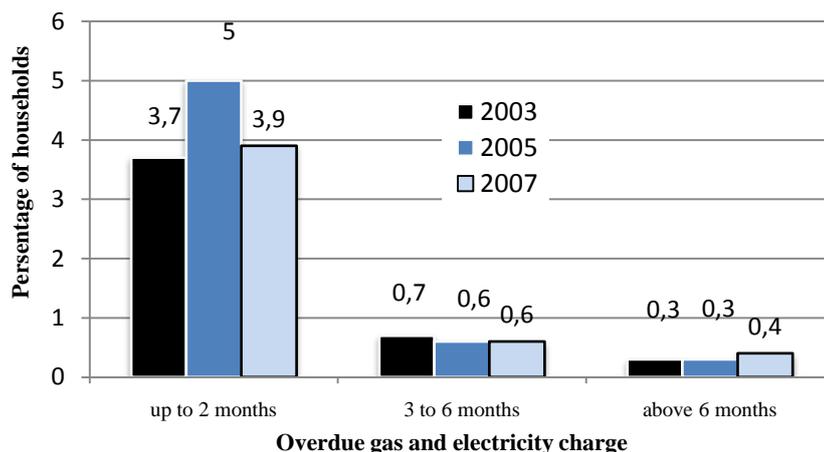


Chart 4.4.4. Overdue gas and electricity charges of households in the years 2003, 2005 and 2007 in the panel sample

4.5. Education

Creation of human capital – understood as knowledge, skills, competences and other human attributes that facilitate the creation of personal, social and economic well-being (OECD, 2001, s.18, 65), is mainly executed by education and learning. The analysis of this process was based on the data from Social Diagnosis. They refer to educational activity of population expressed as the extent of the use of specific educational services in schools/colleges (education in day school, night school, part-time education, all types of postgraduate studies) and outside school. Additionally, using data concerning the level of education of population, its educational activity and civilisational competencies the attempt to measure human capital was executed. The level of human capital was measured for individuals as well as the households whereas its diversification was assessed by certain demographic, economic and social characteristics.

4.5.1. Education and educational status of household members

Irena Elżbieta Kotowska, Izabela Grabowska

Assessment of the educational activity of a population is based on the extent of the use of specific educational services in schools/colleges (education in day school, night school, part-time education, all types of postgraduate studies) and outside school, measured as the percentage of persons belonging to a specific age group, taking advantage of a given educational service. This measure for educational services offered by schools is known as the scholarization index, and it is usually established for persons aged 24 or less, for services provided for children aged 6 or less it is understood as the index of availability and it is used to assess the range of institutional care, while for persons aged 18 or more, it may be used for the assessment of their educational activity. In the analysis of the educational activity of adults, that is, persons aged 18 or more, forms of educational activity and the status of respondents on the labor market will also be taken into account.

Table 4.5.1 presents the values of this index for years 2000, 2003, 2005 and 2007, and in research from the last two years of *Diagnosis*. Educational activity outside school was also taken into account, which is significant for the assessment of adult educational activity.

Like in the previous waves, except for year 2003, on the national scale, only less than every fifth child aged 6 or less took advantage of kindergarten or crèche care (only 13 percent in 2003). Still, in the cities, children were taken to these institutions more than two times more often comparing to the rural areas, where only 12 percent of the children were subject to such care (in the past, this measure ranged from 8 percent in 2003 and 13 percent in 2000). There has been no significant change in the territorial variability of access to institutional care – there is still a visible disproportion between the urban and the rural areas. Moreover, like in the previous years, a decisive majority of children took advantage of public crèches and kindergartens, although the significance of non-public institutions has been growing, especially in large cities.

The serious deficit of institutional care for children in rural areas may be a factor in limiting the professional activity of women in these environments, particularly in terms of employment outside the agricultural sector. The necessary changes in the employment structure of the rural population, associated with a shift of the part of human resources to the non-agricultural sector, means that the greater availability of institutional care for children in the rural

areas is of particular importance. Moreover, it has been stressed that the good quality of care services available for parents at appropriately low prices are an efficient way to reduce educational and economic inequalities (e.g. cf. Kotowska, Sztanderska, Wóycicka (ed.) 2007, Szukalski, Warzywoda-Kruszyńska, 2005).

Increased availability of institutional care for small children is treated as a basic measure of family policy, aimed at facilitated reconciliation of family and work duties. It is also considered a condition for improving the situation of women on the labor market, increased employment of women, and it may lead to an increased birth rate (e.g. cf. Gauthier, 2005; Kotowska et al., 2005; Matysiak, 2005). The significance of this issue has been additionally emphasized by the fact that in Lisbon Strategy, access to care for small children has been included in the strategic objective, recommending that the Member States provide institutional care until 2010 for at least 90 percent of children aged 3 – which is the beginning of school education – and for 33 percent of children below 3 years of age. Unfortunately, in Poland, the child care coverage indicator is among the lowest in the European Union.

In 2007, like in the previous years, no territorial differences were observed with regard to education access among children aged 7 to 15; a decisive majority of these attend public schools. On the national scale and in the rural areas, 98 percent of children attended schools, while in the cities, this percentage ranged from 96 to 99. In comparison with the results from the previous waves, there has been an increase in the level of scholarization of children in this age group, and the lower indexes for year 2003 should be ascribed to the educational reform of 1999. At the time, this age group included, for the first time, not only children and youth from elementary schools, but also from grammar schools.

Table 4.5.1. Household population by educational status and the place of residence (the percentage of people in a given age, inhabiting a given type of place of residence, taking advantage of a specific educational service), 2000-2007

Educational status	Place of residence						Total
	Cities above 500k	Towns 200-500k	Towns 100-200k	Towns 20-100k	Towns below 20k	Rural areas	
Total percentage of people educationally active	27,09**** 28,20*** 25,43** 27,02*	27.26 27.88 23.78 26.41	27.59 29.55 26.73 24,01	25.17 27.85 23.97 27.17	27.26 30,03 25.76 27.39	26.61 26.84 22.22 24.64	26.60 27.94 23.91 25.94
Children aged 0-6 attending a day nursery or a kindergarten	25.92 24.17 19.13 31.16	25.19 31.23 19.52 22.33	22.80 20.46 20.42 14.51	22.39 32.12 19.93 33.71	18.40 20.84 12.18 27.34	12,09 10.78 7.74 12.58	18.75 19.77 13.51 21.40
Children aged 7-15 attending schools	96.37 92.80 76.74 99.41	97.41 91.95 77,07 98.74	97.36 92.64 81.36 99.17	99,03 95.97 78.27 98.79	96.98 95.55 79.88 98.17	98.75 93.22 80.14 97.89	98.15 93.92 79.23 98.48
Youth aged 16-19 attending schools	97.43 92.78 93.67 89.40	98.92 93.67 91,07 97.63	93.54 94.34 93.85 86.30	91.66 91.69 89.12 90,03	98.65 89.68 94,01 87.55	95,09 92.93 87.74 85.43	95.29 92.39 90.39 88.47
People aged 20-24 using educational services in schools/colleges and outside school	80.23 70.44 61.64 61,06	72.82 67.61 61.51 58.22	57.50 63.80 61,02 23.93	64.64 57.34 53.92 45.18	62.75 53.64 46.33 45.77	49.23 50.76 38.98 25.99	60.76 57.51 49.90 40.55
People aged 25-29 using educational services in schools/colleges and outside school	34.39 24.68 18.29 16.69	19,01 15.55 17.32 18.63	26.88 21.66 14.99 2.44	16.80 12.29 17,01 18.25	15.75 18.30 10,02 8.49	8.53 8.90 7.56 7.11	17.19 14,08 12.69 11.45
People aged 30-39 using educational services in schools/colleges and outside school	11.61 11,09 8.10 4.70	8.85 8.14 9.64 2.53	10.84 4.32 9,01 5.35	8.83 5.59 4.64 3.20	8,01 5.92 4.88 1.88	2.52 1.84 3.19 0.32	6.99 4.98 5.44 2.29
People aged over 39 using educational services in schools/colleges and outside school	4.62 2.10 2.45 0.47	2.52 0.90 0.85 0.92	2.88 1.77 2,03 0.33	1.61 1.30 0.85 0.80	1.36 1.45 2.22 1.29	1,08 0.93 0.61 0.32	1.90 1.26 1.22 0.61

**** Research results in 2007

*** Research results in 2005

** Research results in 2003

* Research results in 2000

In 2007, no spatial differences were observed in the access to schools for youth aged 16 to 19. The percentage of youth at this age taking advantage of any form of education at schools of all types was around 95 percent (rural areas - 92 percent, cities - 93-99 percent). A positive change is an increase in the value of this index, particularly in larger cities and smaller towns, which may be considered a sign of increased motivation to continue learning throughout the subsequent education stages.

The educational activity of adults is understood as participation in various forms of education for persons aged 18 or more, however, due to the age groups applied, our analysis pertains to persons aged 20 or more.

The spatial differences in the access to educational services, described for children and youth aged 7 to 19, changes substantially when it comes to the educational activity of persons in the subsequent age groups. The share of persons aged 20 to 24 attending schools and taking advantage of educational services outside school was still increasing to reach 61 percent in 2007. In cities this percentage ranged from 57 to 80 percent depending on their size (54 percent - 70 percent in 2005 and 46 percent - 61 percent in 2003), while in the rural areas it remained the same as in 2005 (around 50 percent in relation to 39 percent in 2003). Such a substantial increase in the percentage of persons aged 20 to 24, taking advantage of educational services, proves that education remains a significant asset, mainly in the context of the labor market requirements. The larger cities still differ positively from the rest; at the same time, it is worrying that the increase in the share of persons using educational services in the rural areas has slowed down because it leads to deepening differences in the population structure by education, which are disadvantageous for the rural areas. At this level of education, the role of non-public institutions increases.

In this age group, there are significant differences in the educational activity of women and men: women use educational services visibly more often than men, although the indexes pertaining to men have improved in recent years. Territorial differences in educational activity seem to be increasing, particularly among women. It is worrying that the spatial gap in the educational activity of this age group is widening to the disadvantage of rural inhabitants as a result of decreased educational activity among women in the rural areas, considering the increase recorded in the cities, as well as the stabilization of educational activity among men living in the rural areas in the light of its increase among those living in the cities.

The range of use of educational services is much lower in the next age group, although the share of persons aged 25 to 29 engaged in educational activity has increased in comparison with the previous years (17 percent in 2007 in relation to 14 percent in 2005 and 13 percent in 2003). However, this change is only due to the improvement of indices for the cities. This index does not exceed 34 percent in the cities (25 percent in 2005 and 18 percent in 2003), while in the rural areas it amounts only to 8.5 percent (8.9 in 2005 and 7.5 percent in 2003). Thus, the differences between the educational activity of inhabitants of urban and rural areas have increased.

Still, women aged 25 to 29 used educational services more often than men in this age group (19 percent of women and 14 percent of men in 2007). This age group is characterized by the highest fertility, which may limit the educational activity of women, as well as decrease the motivation of men to continue education on behalf of the increased motivation to get a job. The territorial differences are increasing – the percentage of female inhabitants of the rural areas aged 25-29 who are actively engaged in education is four times lower than the highest percentage for the cities, ranging from 17 to 42 percent. In 2005, the percentage of women living in rural areas, who were engaged in educational activity, was two times lower than the highest percentage for the cities. Disproportions between the rural and the urban areas are also high for men – only 9 percent of inhabitants of the rural areas (6 percent in 2005) take advantage of educational services in schools or outside school in comparison with 13-35 percent in the cities (18-27 percent in 2005). Territorial differences in educational activity between the rural and urban areas for this age group have been deepening more quickly for women than for men.

Territorial differences in terms of educational activity have been maintained in the subsequent age group (30 to 39). In order to maintain the comparable numbers in relation to the age groups discussed above, it was decided that the age groups 30 to 34 and 35 to 39 would be presented collectively. However, the age group from 30 to 34 has a decisive influence upon the values provided below. People aged 30 to 39 take advantage of various educational services at least two times less often in comparison with the group aged 25 to 29. The percentage of persons engaged in the educational activity of this age group remains at 7 percent (cities from 8 percent to 12 percent, rural areas – 2.5 percent) in comparison with 5 percent in 2005 (cities from 4 percent to 11 percent, rural areas - 2 percent). The percentage of women in this age group, engaged in educational activity, amounted to 7.7 percent in 2007 (5.4 percent in 2005 and 7 percent in 2003), while for men it was 4.3 percent (4.6 percent in 2005 and 3.5 percent in 2003). Almost 3.3 percent of women living in rural areas aged 30-39 are engaged in educational activity (2.5 percent in 2005), in comparison with 2 percent of men (1 percent in 2005). Thus, while in the previous age group there was an improvement in educational activity, persons aged 30 to 39 still participate in educational services for adults to a small extent. Educational activity disappears among persons above 39 years of age.

Summing up, the analysis of educational activity of adults, conducted separately for women and men, examined also by age and place of residence, shows not only the visibly greater aspirations of women, but also underlines the growing territorial disproportions to the disadvantage of those inhabiting rural areas and smaller towns. This is additionally illustrated by a comparison of education structures of the population in 2005 and 2007 according to gender and place of residence. The greatest improvement was observed in the population structure by education among the inhabitants of larger cities – where the share of persons having vocational or lower education has decreased, and the share of those with secondary and tertiary education has increased. The least visible changes were observed in the structure of education of inhabitants of the rural areas and smaller towns, especially among men.

Educational activity of persons aged 18 or more was mainly in the form of school or university education– 87 percent (in comparison with 92 percent in 2005), out of which almost 80 percent were public schools (in comparison with 88 percent in 2005). This is associated with the age structure of this population. Around 74 percent of respondents taking advantage of educational services were aged 18-24, 11 percent – 25 to 29, and only 8 percent – persons aged 30 to 39. The age structure of persons using educational services has changed in comparison with 2006 – the share of persons aged 18-24 and 30-39 has increased, which was accompanied by a decrease in the share of persons aged 25 to 29.

A small decrease in the share of public schools and universities in adult education is associated with the development of the market for educational services. It should also be noted that in the last two years, the implementation of the European Social Fund in Poland was launched, which is a source of financing for a substantial part of adult education services, conducted mainly by private institutions.

Among adult students above 24 years of age, the significance of services rendered outside school in the form of courses and training at work and elsewhere becomes greater, however, this form of services is still not significant. Only around 14 percent of persons aged 25-29 and 30 percent of persons aged 30-39 took advantage of this form of education. Lower, although rising - in comparison with 2005 - percentage of persons aged 25-29 engaged in education outside school in comparison with persons aged 30-39 is, among other things, due to taking advantage of postgraduate studies or better preparation to the labor market requirements (e.g. associated with computer skills) of younger persons. It is worth noting that almost 47 percent of persons taking advantage of educational services outside schools had a tertiary education (60 percent in 2005), and almost 32 percent had a secondary and postsecondary education (22 percent in 2005). The unquestionable increase in the share of persons with secondary and postsecondary education participating in adult education is a positive change, however, these results confirm the still high selective character of adult education depending on the education level attained.

The analysis of persons aged 18 or more, taking advantage of educational services, analyzed by their status on the labor market, shows that around 60 percent are persons who are professionally inactive; out of these, around 95 percent are persons aged 24 or less who are still participants of the education system. In the group of professionally active persons, the unemployed constituted only 14 percent, in comparison with 16 percent in 2005 and 23 percent in 2003. Mainly employed persons participate in the process of raising qualifications, and their qualifications are already higher than those that are unemployed. Among both the unemployed and the working population who are engaged in educational activity, women constitute a larger group - 57 percent of the unemployed and 58 percent of the employed. Persons, who are professionally active most often take advantage of educational activities within the framework of the school - 96.6 percent of the unemployed and 80 percent of the employed (in 2005, it was 92 percent and 87 percent respectively).

The results concerning the use of educational services based on the study from 2007 and the changes that took place in the period from 2005 to 2007 can be summarized as follows:

- in 2007, in comparison with 2005, the access of children aged 0 to 6 to institutional care did not change – it has maintained its low level, and there is still a high disproportion, which is disadvantageous to rural areas
- the percentage of youth aged 7 to 19 taking advantage of school service has increased
- there are little territorial differences in the access to education among children and youth aged 7 to 19
- an increase in the percentage of persons aged 20 to 24 continuing education in cities and the stabilization of this share of rural inhabitants is conducive to the strengthening of differences in the population structure by education, which are already disadvantageous for rural areas
- the general increase in the share of those taking advantage of educational services among persons aged 25 to 29 is due to positive changes in the educational activity of inhabitants of the cities, especially larger cities; thus the territorial differences have deepened to the disadvantage of inhabitants of rural areas and smaller towns
- the low educational activity of persons aged 30 to 39 has not improved;
- there is still little willingness to take advantage of educational services among persons aged 39 or more,
- the skills development process among the adults has remained selective and its range is relatively low in the case of persons aged 30 or more.

The results of *Social Diagnosis* in 2005 and 2007 show that adult education, perceived as one of the basic conditions for the increased employability, is still of marginal character in Poland, despite the several positive changes described above.

A comparison of results considering educational activity among the adult population of Poland with the structure of the population by education and civilizational skills, described in the first several chapters of the study, and by place of residence, shows a growing disproportion with regard to the development opportunities among the inhabitants of rural and urban areas, and also – in general – persons aged 35 and more. The differences in the education level, language skills or computer skills between the young persons and those aged 35 or more show that there is a competence gap, which deepens along with the increase in age.

The difference between the demand for educational services, resulting from the existing education level, and the qualifications of the population – on one hand, and technological development and the requirements with regard to

human resources – on the other, and the presented model of educational activity of the selected population groups shows that there is an urgent need to increase educational activity among persons aged 30 and more. It is necessary to develop various forms of lifelong learning and opportunities for raising qualifications (evening studies, extramural or correspondence studies, postgraduate studies, courses and trainings) and activities aimed at increasing participation in continuous education. Analyses have confirmed the necessity to raise the qualifications of persons aged 30 or more, especially in rural areas, who will remain professionally active for at least 25 years, and the educational activity of adults in Poland, which has been very weak so far, especially after reaching the age of 40. A comparison of these results with the observation concerning the poor capabilities of persons in the immobile age group to function in the modern society and on the modern labor market, based on the level of education and civilization skills by age, leads us, inevitably, to the conclusion that keeping this group of persons on the labor market requires special activities aimed at increasing their employability. Poland has the lowest rates of employment of persons aged 55 to 64 in the European Union. Without increasing the human capital of these persons, the postulated increase in their employment rate will not be realistic, and the threat of unemployment will grow.

4.5.2. Measuring human capital and its variability

Irena E. Kotowska, Dorota Węziak

4.5.2.1. Measuring human capital

Referring to the definition of human capital provided earlier, as well as assuming that its increase is connected with gathering knowledge, professional and life experience, education and lifelong learning, both formal and informal, throughout one's professional and private life, information concerning the education of persons aged 16 or more, their civilizational competences and participation in adult education aimed at raising their professional qualifications or other skills was used to measure human capital. Thus, the following variables were applied as stimulating factors:

- education, recorded in the following way: 1 – elementary and grammar, 2 – vocational, 3 – secondary, 4 – postsecondary, 5 – university);
- civilizational competences: it was assumed that these would be understood as:
the use of a computer at work, home or in any other place
the use of Web browsers (e.g. Google, Yahoo!) in order to find information
knowledge of the English language
participation in adult education – the measurement was based on the answer to the question regarding the raising of one's professional qualifications or development of other skills in the last 2 years.

Aiming at expressing the human capital level with a single measure, both for persons and households (i.e. groups of persons constituting households), diagnostic variables were aggregated using a two-level confirmatory factor analysis procedure. In this way, the human capital index was established for persons (individual level) and for households. As it has been shown by the results of the human capital measurement at the individual level, the latent variable 'human capital' is to the greatest extent shaped by the fact of using a computer, then by knowledge of English and the raising of professional qualifications or other skills. To a somewhat lesser extent it is shaped by the use of the Internet, and to the least extent by level of education. Taking into account the variability of individual diagnostic variables according to demographic, economic and social characteristics, the analyses of human capital at the individual level were conducted by gender, age, place of residence and social and professional status. Measurement of human capital at the household level was carried out by assigning each household a numerical value characterizing the capital level, which was established as an average value for the appropriate indices of human capital, calculated for individual household members¹¹. The human capital of households was analyzed for households classified according to their place of residence and socio-economic group, defined on the basis of the household's source of income. In addition, its variability was analyzed with regard to the demographic structure of households characterized by having children up to 15 years of age and the number of adults (aged 16 or more) in each household.

4.5.2.2. Human capital of household members

Women are characterized by a higher level of human capital than men; however, on the scale of the entire examined population, this difference is of no significance. The introduction of the age variable makes the differences in human capital according to gender more visible. The average level of human capital decreases substantially with the age of the respondents of both genders, and the difference between the youngest persons and those aged 35 to 44 is much greater than between the group aged 35-44 and persons aged 45 or more. Among persons below 35 years of age, the

¹¹ „Appropriate”, because the applied procedure of aggregation of diagnostic variables allowed for generating of a human capital index separately for households and their members;

average level of human capital is significantly higher in the case of women than men. In the remaining age groups this difference becomes insignificant, but among persons aged 35-44 it is still advantageous for women, while among persons aged 45 or more, men are characterized by a higher level of human capital.

Another important factor determining the human capital level is employment. Employed persons are characterized by a significantly higher level of human capital than the unemployed¹². On average, working women have a much higher human capital than working men, while among the unemployed, men are better equipped with human capital than women.

When we take into account the social and professional status, it becomes visible that the highest level of human capital can be found among students, then – among persons working outside the agricultural sector, while employees of the public sector have a slightly higher level of human capital than the employees of the private sector and the private entrepreneurs. Apart from retirees, who differ substantially with regard to their level of human capital from the remaining social and professional groups, farmers and disability pensioners are characterized by a very low level of this capital. The human capital index values for these groups are lower than those calculated for the unemployed and other groups outside the labor market.

Simultaneous analysis of the social and professional status and gender shows the differences in the level of human capital by gender among hired workers: women working both in the public and the private sector are characterized by a much higher level of human capital than men. The differences in human capital are advantageous for men in the group of farmers but they are insignificant in the group of private entrepreneurs. Among students, women have a much higher level of human capital, unlike among retirees – here, men are much better equipped with this kind of capital. In the case of the remaining social and professional groups, no significant differences in the average levels of human capital were found.

The level of human capital decreases along with the size of the city. Definitely the level of human capital is the highest among the inhabitants of cities with a population of at least 500 thousand, and the lowest among rural inhabitants. This correlation is maintained also when we examine the level of human capital separately for women and men. This may mean both better access to education and modern technologies in large cities and attracting better educated persons to search for new opportunities on the more dynamic markets in large cities. It is interesting that the analysis by the place of residence and gender does not confirm the differences in human capital according to gender, observed earlier, which are advantageous mostly for women. Visible differences with regard to gender pertain only to two classes of place of residence – cities from 100 to 200 thousand inhabitants, where women have a lower level of human capital, and the rural areas, in the case of which an opposite correlation can be observed.

Summing up, features which lead to a substantial variability of human capital are age, the place of residence and work outside the agricultural sector. Persons below 35 years of age enjoy a visible advantage over those in the remaining age groups when it comes to the level of this capital, and the differences between persons aged 35 to 44 and those 45 or older are much less significant. In addition, in the youngest group, women have a much higher level of human capital than men. This difference diminishes for the next group, and in the group aged 45 or more, men are characterized by a slightly higher level of human capital. In rural areas, women are characterized by a higher level of human capital, while among the inhabitants of cities with 100 to 200 thousand inhabitants men are better equipped with this capital. In other places of residence, there are no differences in the human capital level between women and men. Apart from school and university students, who have definitely the highest level of human capital, work outside the agricultural sector is associated with a much higher level of this capital. Worth noting is the lower level of human capital among farmers in comparison with the unemployed and other economically inactive groups. The higher level of this capital among working women than among working men is mainly due to the correlation between the values of the measure for hired workers of both sectors, public and private, because private entrepreneurs do not differ significantly in this regard. Among farmers, men have a higher level of this capital than women.

Obviously, the results of analyzing the variability of human capital depend on the measurement method applied. The fact that it is determined based mainly on computer skills, knowledge of English and raising professional qualifications and other skills undoubtedly influenced the advantageous position of students, persons working outside the agricultural sector and the youngest groups. However, these are the components of human capital, which are related not only to modern competences, but also on one's own activity aimed at raising one's professional qualifications and development of other skills, thus determining the possibility of facing the growing demands of the modern labor market. Assessing the results from this perspective, it can be stated that they confirm the concerns expressed in the previous clause with regard to abilities of persons aged 45 or more to adapt to increasing labour market demands. Also, those employed in the agricultural sector and the unemployed are characterized by little ability to adjust to the conditions of the modern labor market. It is also clearly visible that the activation of persons included in other economically inactive groups requires a substantial improvement in terms of their human capital.

4.5.2.3. Human capital of households

The main objective of measuring human capital at the household level was to assess the development potential of various groups of households. This approach is based on the view that households with a higher human capital will be

¹² The employed included those persons, who provided a positive answer to the question regarding performance in the last 7 days of work bringing profit, income, or supporting – free of charge – the family business activity.

able to cope better with the labor market demands and the resulting risk of low income or its loss. The human capital of households was analyzed for households classified in accordance with their place of residence, source of income, the number of adults (aged 16 or more) present in the household and having children aged 14 or less and their number.

As anticipated, along with the increase in the size of the place of residence, the average level of human capital of households increases, and the differences between the classes of place of residence are substantial (except for cities of 100 to 200 thousand inhabitants and 200-500 thousand inhabitants). Definitely, the lowest level of human capital can be observed among rural households.

The average level of human capital in households, examined by the household's source of income, differs substantially between their groups. Decisively the highest level of human capital can be found among the two subsequent groups of households: those of the entrepreneurs outside the agricultural sector and freelancers and households of employees. The lowest level of human capital can be observed among the households of retirees and disability pensioners. A slightly higher level of capital can be observed among the households of farmers, and then households living on unearned sources other than retirement and disability pension, as well as households of employees working on farms, although differences between these are not substantial.

Taking into account the demographic structure, it can be said that households consisting of one to four adults are characterized by a similar average level of human capital, and the highest value can be found among households consisting of two adults. A slightly lower level of capital was found among households with five adults. These differed a great deal from households of six or more members.

The analysis of human capital shows that households with children are characterized by a visibly higher level of capital. The highest average level of human capital can be observed among households with 1 child, and then, along with the increase in the number of children, the human capital index values decrease. The differences in the capital level are significant for all households with various numbers of children, except for those having one and two children. It is worth noting that households with no children, consisting only of two adults, are on average characterized by human capital lower than households having children, if their number does not exceed 3.

Additionally, an analysis of the variability of human capital level, depending on having children aged 14 or less, was conducted for socio-economic groups of households and groups according to their place of residence. Having children makes a visible positive difference in the level of human capital only in the households of employees working on farms, as well as in households of retirees and disability pensioners, and to some extent in households of farmers. On the other hand, regardless of the size of place of residence, households having children have a significantly higher level of human capital. For both types of households, this level decreases substantially along with the size of the place of residence.

The results of analyzing the average level of human capital among various groups of households have shown the territorial disproportions in equipment with this type of capital: the best situation can be observed in the largest cities, then – in cities of 100 to 200 thousand inhabitants and 200 to 500 thousand inhabitants. Without a significant increase in the human capital level of households from the smaller cities and the rural areas, the territorial disproportions in development may grow.

Variability of the average level of human capital in socio-economic groups of households is determined by the significance of employment outside the agricultural sector. In fact, two groups of households can be identified: one of them is made up of self-employed persons, outside the agricultural sector, performing freelance jobs and households of employees. In this case, the level of human capital is lower in the latter category. The second group, characterized by a much lower level of human capital, is made of the remaining households.

A visible dichotomy in the level of human capital pertains to households with up to five adults and households with more than five adult members. In the first group, the highest value is that for households with two adults. The presence of children below 15 years of age influences an increase in the level of household capital in relation to households with no children, when the number of children does not exceed 3, and the highest is the level of households with one or two children. This may be associated both with the age of the parents, which significantly determined the human capital at the individual level, and the fact that the presence of children may force parents to use the computer and Internet at home. However, this seems to pertain mostly to families having one or two children.

Controlling for the territorial structure the positive impact of having children on the average level of human capital of households remains visible.. The presence of children also influences the average level of capital in households of employees working on farms and households of retirees and disability pensioners, as well as, to some extent, in households of farmers, where computers and Internet access are used mainly at home. Thus the presence of children influences the development of skills among adults, affecting the level of their human capital.

4.5.3. Education of children

Tomasz Panek

In almost 7 percent of households children did not have their own place to study. This situation did not change substantially in comparison with year 2005. Households in which it was encountered most often were those living on unearned sources (17 percent) and households of disability pensioners (11 percent). In March 2007, in comparison with the previous two years, the percentage of households, in which children did not have their own place to study decreased in all socio-economic groups, apart from households of farmers (an increase in the percentage of these households by more than 1 percent).

In March 2007, a decisive majority of households wanted their children to complete university education with a master's degree (59 percent). On the other hand, more than 16 percent of households believed it would be sufficient for their children to complete vocational school or vocational secondary school, and almost 12 percent — vocational college (bachelors degree). The average chances of obtaining these levels of education were assessed by the households as quite high.

In relation to two years earlier, the percentage of households wanting their children to complete university education with a master's degree, a vocational school or a secondary vocational school has increased substantially (by 13 percent and 4 percent each respectively). The assessment of chances of attaining all of the levels of education specified in the research did not change significantly.

Most households, which mentioned completion of a university education with a master's degree, belonged to the group of the employees working on farms or the entrepreneurs (79 and 78 percent respectively). Least often this level of education was indicated by parents in households of disability pensioners (42 percent). A significant increase in the aspirations of parents, indicated by their desire for their children to complete a university education with a master's degree, has been observed in the last 2 years in all groups of households except for those living on unearned sources. Households which indicated the completion of vocational school or vocational secondary school as the desirable level of education for their children were most often those of farmers (54 percent).

In the 2006/2007 school year, households were most often forced to give up extracurricular activities and private lessons for children (16 and 15 percent of households respectively). Least often they were forced to change the school to another requiring a lesser charge (in 1.5 percent of households).

Households which were most often forced to apply various financial limitations with regard to the education of their children were those living on unearned sources and households of disability pensioners.

In March 2007, more than 77 percent of households believed that the level of satisfaction of their needs associated with their children's education in comparison with the situation two years earlier had not changed. Less than 12 percent felt that it had worsened and less than 12 percent felt it had improved. Changes for the worse were declared mainly by households living on unearned sources (16 percent).

4.6. Culture and recreation

4.6.1. Culture

Tomasz Panek, Janusz Czapiński

More than 27 percent of the examined households in 2007 were forced to withdraw from going to the movies, theatre, opera, operetta, a concert, or from visiting a museum or an exhibition due to financial reasons. Most often (in the case of more than 34 percent of households) this pertained to going to the movies, theatre, opera, operetta or a concert. However, a visible improvement has been observed in this regard. The number of households which had to give up cultural events of this kind has decreased since 2005 by values ranging from above 3 percentage points in the case of museums and exhibitions to more than 5 percentage points in the case of the movies.

Definitely the highest percentage of households (even more than 58% in the case of theatre, opera, operetta or a concert) forced to withdraw from taking advantage of the selected forms of participation in culture was observed in the poorest households, living on unearned sources, and the lowest percentage (about 16% or less) was observed in households of the entrepreneurs. However, at the same time, in first group, the number of withdrawals increased significantly in comparison with the year 2005 (from 7 percent in the case of theatre, opera, operetta or a concert to 8 percent in the case of the movies). Another group of households in which an increase of withdrawals was observed were households of employee-farmers (by 8 percent in the case of museum and exhibition and by 2 percent in the case of theatre, opera, operetta or a concert).

Almost 29 percent of the examined households were forced to withdraw from purchasing a book due to financial reasons in the recent period. The number of withdrawals has dropped in relation to year 2005 by as much as almost 10 percentage points.

Most often, in 2007, withdrawals of this kind pertained to households living on unearned sources (60 percent). Only in this group of households the number of households withdrawing from purchase of books due to financial reasons increased in relation to 2005 (by more than 4 percentage points).

Almost 24 percent of households were forced, in 2007, to withdraw from purchasing newspapers and magazines due to financial reasons. In relation to year 2005, the number of such withdrawals dropped by almost 10 percentage points. A socio-economic group, which suffered most from these limitations in 2007, was that of households living on unearned sources (47 percent of households withdrew from the purchase of newspapers and magazines). Least often, the financial limitations with regard to the purchase of press were reported by households of the entrepreneurs (11 percent of households). On the other hand, the frequency of these withdrawals increased in 2007 in comparison with 2005 in the groups of households living on unearned sources and of the entrepreneurs (an increase by almost 6 and almost 3 percentage points respectively).

Most often, households believed (more than 78 percent of households) that the level of satisfaction of their needs associated with culture had not changed in the last two years. On the other hand, more than 16 percent of households believe that their situation in this regard has worsened, while only more than 5 percent are convinced that it has improved. The changes have been assessed most pessimistically by households living on unearned sources (31 percent felt a worsening of the level of satisfaction of their needs associated with culture).

In 2007, apart from withdrawal from the participation in culture due to financial reasons, we also examined withdrawals caused by lack of such needs. Least often, households declared a lack of need to purchase newspapers and magazines (4 percent), and most often it was going to the theater, opera, operetta or a concert (39 percent). No need to visit a museum or an exhibition has been declared by 31 percent of households, going to the movies – by 23 percent, and purchase of a book - by 11 percent

As for the socio-economic group, the highest number of those not interested in purchasing newspapers and magazines are disability pensioners and retirees (7 percent). The lowest are the households of farmers, employees and farmer-employees. As for purchase of books, the least interested are also households of disability pensioners (24 percent declare the lack of such needs) and retirees (22 percent), and the most interested are the entrepreneurs (only 4 percent declare they lack the need to purchase books) and employees (5 percent not interested). Households of disability pensioners and retirees are least interested in the theatre, opera, operetta and concerts (about 50 percent each), and households of the entrepreneurs (28 percent) and employees (30 percent) are most interested in these forms of culture. Similar differences can be found when it comes to visiting museums, exhibitions and movie theaters.

The number of books owned has increased slightly in comparison with 2005 (Table 4.6.1). Two years ago, 66 percent of households had more than 25 books (excluding textbooks and user guides), and this year, their number reached 70 percent

Table 4.6.1. The percentage of households having a specific number of books in 2005 and 2007

(percent)

Number of books	2007	2005
0	8.5	10.9
to 25	21.7	23.4
26–50	22.4	22.4
51–100	22.3	21.6
101–500	20.0	16.1
more than 500	5.1	5.6

The number of books owned, like other forms of participation in culture discussed earlier, are associated with material affluence (income and the equipment of households) and the civilizational level, which is correlated with them (the number of modern communication devices). Since both the material affluence and the civilizational level depend upon the education level, it can be expected that many forms of participation in culture are correlated with the level of education of household members. It is true (Tables 4.6.2, 4.6.3). Almost in all households, in which the head of the household has a tertiary education, there is a certain amount of books – most often (34 percent) from 100 to 500, and a lack of interest in purchase of newspapers, magazines and books, in exhibitions, theatre and the movies is encountered the least often.

Table 4.6.2. The percentage of respondents, who are members of households owning specific numbers of books, by their education level

(percent)

Level of education of the household head	Number of books					
	None	Up to 25	26–50	51–100	101–500	More than 500
Elementary or lower	23.6	37.4	20.9	11.7	5.3	1.0
Vocational/ grammar	7.5	27.6	29.1	22.3	12.2	1.3
Secondary	3.5	14.2	22.7	27.6	27.5	4.4
Tertiary	.7	5.2	11.9	26.6	39.2	16.5

Chi-square = 1619.344, df = 15, p < 0,000

Table 4.6.3. The percentage of households not interested in various forms of participation in culture by the level of education of the household head

(percent)

Level of education of the household head	Lack of interest in:				
	Movies	Theater	Exhibitions	Purchase of books	Purchase of newspapers and magazines
Elementary or lower	45.9	61.7	61.0	26.0	7.3
Vocational/ grammar	21.7	43.6	42.9	10.0	2.9
Secondary	15.6	30.4	30.3	6.6	2.1
Tertiary	9.9	18.5	18.5	3.3	2.2
Total	23.4	39.7	39.3	11.5	3.6

It does not mean, of course, that persons with low civilization level index values (low education, income and low level of equipment of households with modern communication technologies) do not participate in culture at all. They do, but almost exclusively in one form – by watching TV. Table 4.6.4 shows that the correlation between household equipment with modern communication devices associated with culture and time dedicated by household members to watching TV is inversely correlated. 37.5 percent of household members with the poorest equipment watches TV for more than three hours per day, as well as 25.5 percent those living in households with the best equipment. On the other hand, 47.1 percent respondents living in households with the best equipment watch TV for less than two hours a day, as well as 38.4 percent of those living in households most poorly equipped with electronic devices associated with culture. The same correlation, only stronger, can be found with regard to the education level (Table 4.6.5). The percentage of persons with basic or lower education watching TV for more than 3 hours per day is twice as high as that of persons with a tertiary education (41.1 percent and 19.8 percent respectively).

Limited participation in culture due to financial reasons, a lack of needs associated with this participation, the assessment of the level of satisfaction of cultural needs and the number of books owned depend mainly on the financial conditions, level of education and the general civilization level. Only TV is a widely accessible cultural medium, and it is used most often by those who have no other cultural needs.

Table 4.6.4. The percentage of respondents dedicating various amounts of time to watching TV by the number of technical devices associated with culture in their households

(percent)

Number of technical devices associated with culture owned by household	Average daily time spent on watching TV					
	Do not watch	Less than two hours	One to two hours	Two to three hours	Three to four hours	Above four hours
0–2	3.9	7.8	26.7	24.1	16.6	20.9
3–4	1.9	9.5	29.2	26.5	14.9	17.8
5–11	2.0	11.7	33.4	27.4	11.1	14.3
Total	2.6	9.9	30.2	26.2	13.8	17.3

Chi-square= 154.480, df = 10, p < 0,000

Table 4.6.5. The percentage of respondents dedicating various amounts of time to watching TV by the level of education of the household head

(percent)

Education level	Average daily time spent on watching TV					
	Do not watch	Less than two hours	One to two hours	Two to three hours	Three to four hours	Above four hours
Elementary or lower	3.8	7.6	23.6	23.9	16.9	24.2
Vocational/ grammar	2.0	10.1	29.0	25.6	15.1	18.3
Secondary	2.4	9.5	32.8	27.0	13.2	15.1
Tertiary	2.6	13.5	35.3	28.7	9.3	10.5
Total	2.6	9.9	30.0	26.2	14.0	17.3

Chi-square = 222.329, df = 15, p < 0,000

4.6.2. Recreation

Tomasz Panek

The percentage of households forced, in 2007, to give up recreational trips due to financial reasons ranged between 49% with regard to group trips for children (holiday camps etc.) to almost 56 percent in the case of trips for adults and family trips (figure 4.17). However, we have observed a substantial improvement in this regard since the year

2005. The decrease in the percentage of such withdrawals amounted to 5 in the case of trips for adults to 6 with regard to other types of trips.

Withdrawal from children's trips due to financial reasons as a last resort was visible in 2007 in almost all socio-economic household groups. Definitely, most often, such withdrawals took place in households living on unearned sources (81 percent in the case of leaves and trips of adults), and least often – in households of the entrepreneurs (22 percent in the case of trips for children). An increase in the level of withdrawals was visible, in comparison with 2005, in the case of group trips of children and family trips in the households of farmers, disability pensioners and those living on unearned sources of income (by 3, 7 and 3 percentage points respectively). Worsening of the situation with regard to adult trips was visible among the first two groups of households (an increase by 1, 7 and 1 percentage point respectively). An increase in the number of withdrawals from family trips has been observed in the last two years only among the households of farmers (by 4 percentage points).

More than 74 percent of households believe that the satisfaction of their recreational needs in 2007 has not changed in comparison with the previous two years. At the same time, almost 20 percent of households point to a worsening of the situation in this regard, while less than 6 percent perceive it has improved. It is slightly better than two years ago. Most pessimistic is the assessment of changes among households living on unearned sources (31 percent of households in this group believe that the level of satisfaction of their recreation needs has lowered).

4.7. Health care: use, financing and social opinion

Katarzyna Tymowska

In the study, we were interested mainly by the behaviors of households in the case of healthcare problems and opinions concerning selected healthcare issues.

We examined the following issues:

- in how many households did members take advantage of healthcare, and of what kind, what type of healthcare units
- what was the use of healthcare, financed in various ways, by persons above 15 years of age
- what was the level of satisfaction with healthcare in the place of residence
- who paid for medical treatment
- what were the reasons for the selection of a given hospital
- what are the aspects of healthcare, for which households do not have enough money
- how the households coped in a situation, when they did not have enough money to buy medications
- how much the households spent from their own budgets in the last 3 months in association with the use of healthcare
- how the households assessed changes in the satisfaction of healthcare needs
- what is the level of willingness to purchase voluntary healthcare insurance policies;
- the assessment of changes in terms of the satisfaction of needs associated with healthcare in the last two years and the assessment of healthcare in the place of residence.

4.7.1. Use of healthcare

The percentage of households which took advantage of services rendered by a family doctor or a specialist in the last three months is quite high; 84 percent of households visited such doctors during this time. This level is comparable with the situation two years earlier. However, when we analyze taking advantage of healthcare services, taking into account the ways of financing these services, worth noting is the increase in the number of households, in which such care was paid from their household's own income. At present, the number of such households is 6 percent greater in comparison with 2 years ago, while the number of households taking advantage of services rendered by doctors paid by the National Health Fund (NFZ) has stabilized (NFZ) (Table 4.7.1).

According to our research results, as many as 97 percent of households took advantage of healthcare services financed by the NFZ in the last three months, while 31 percent of households paid for such services on their own. We asked individual respondents about taking advantage of the services of healthcare units according to financing sources annually; the data obtained shows that when the question is asked in this way, a high level of services financed by NFZ is observed. 76 percent of the examined persons above 15 years of age attended such healthcare units, while 30 percent visited private clinics. Only 4 percent of respondents took advantage of services financed on the basis of health care subscriptions (a flat-rate fee paid in advance by employers).

Inhabitants of the larger cities, with tertiary education and an income within the upper quartile and private entrepreneurs are groups which much more often point to health care financed from private funds. Except for the last feature, the same persons were among those, who more often took advantage of healthcare financed from subscriptions paid by employers. It means that not only the level of affluence, measured by income, is conducive to the greater use of private health care, but also the level of education and the fact of living in a large agglomeration.

Like in the reports from the previous years, now it is also possible to prove the thesis on a strong positive correlation between the use of private healthcare services and social status determined by income, education and residing in agglomerations, where the access to such healthcare is also much easier thanks to the fact that the number of private healthcare clinics is greater there. The research also shows that use of services paid by NFZ is quite high in these groups in comparison with other groups. Like previously, the present research project also proves that health care in Poland is becoming a consumer good of a higher level, used more often by persons with a higher social and economic status.

Table 4.7.1. Did you take advantage of health care services in the last year

Social and demographic group	Paid by NFZ		Paid from own means		Paid by employer	
	2007	2005	2007	2005	2007	2005
Overall	76.18	72.39	29.91	25.49	3.38	3.18
Gender						
Men	68.50	64.13	24.87	21.79	3.46	3.77
Women	82.58	79.51	34.11	28.69	3.31	2.67
Age						
Under 24 years	66.86	58.75	25.02	20.03	2.06	1.41
25-34 years	70.56	66.60	36.37	34.77	5.63	6.03
35-44 years	72.49	68.97	33.52	26.90	4.55	4.10
45-59 years	77.62	73.52	28.95	24.60	4.21	3.77
60-64 years	85.50	81.73	30.71	22.50	1.06	1.91
65 and over	91.59	88.02	25.56	21.99	0.37	0.33
Place of residence						
Cities over 500k	76.85	77.66	42.64	36.95	9.80	7.38
Towns 200-500k	80.06	79.27	38.87	29.78	4.71	5.00
Towns 100-200k	74.58	71.43	31.50	30.36	3.43	3.20
Towns 20-100k	78.99	74.79	30.76	25.27	2.85	3.18
Towns under 20k	74.01	69.96	26.62	23.40	3.34	2.51
Rural areas	74.35	68.65	23.64	20.77	1.37	1.78
Voivodship						
Dolnośląskie	75.13	73.37	35.94	31.52	4.91	3.92
Kujawsko-pomorskie	72.47	69.96	21.68	17.59	1.36	1.00
Lubelskie	77.47	75.44	28.02	25.73	2.32	4.11
Lubuskie	78.86	71.12	30.78	31.54	2.79	1.85
Łódzkie	77.09	79.91	32.26	30.87	3.50	3.06
Małopolskie	76.17	73.04	32.42	26.78	3.68	3.67
Mazowieckie	74.71	68.44	32.98	25.36	5.90	3.73
Opolskie	77.33	72.53	26.91	26.15	2.24	2.71
Podkarpackie	79.39	73.56	27.91	25.42	2.85	4.17
Podlaskie	75.32	71.50	28.11	26.61	1.37	1.95
Pomorskie	79.34	76.04	34.70	29.94	5.87	5.93
Śląskie	79.63	72.91	27.63	21.67	2.43	1.98
Świętokrzyskie	79.58	70.65	31.25	23.95	3.01	2.47
Warmińsko-mazurskie	69.12	67.90	17.73	15.93	1.39	1.05
Wielkopolskie	74.21	74.74	29.52	26.39	2.58	3.86
Zachodniopomorskie	71.81	62.89	29.57	19.66	2.56	2.00
Education						
Primary and below	82.01	76.75	16.82	13.68	0.72	0.45
Vocational	71.16	65.89	20.21	16.83	1.62	2.17
Secondary	76.57	73.43	33.95	30.68	3.69	3.56
Tertiary	78.54	77.45	51.79	47.11	8.44	7.73
Income per capita						
Lower quartile	70.60	64.57	15.26	14.24	1.52	2.02
Median	76.91	72.94	26.21	22.82	2.53	2.51
Upper quartile	79.01	77.68	43.49	36.04	5.72	4.76
Socio-professional status						
Public sector	77.06	75.10	38.85	37.58	7.53	9.06
Private sector	68.59	65.61	30.11	28.62	7.71	6.82
Entrepreneurs	64.26	63.12	47.82	44.39	2.52	1.99
Farmers	71.55	63.90	24.27	18.87	0.31	0.54
Pensioners	89.60	88.74	24.85	22.97	0.33	0.91
Retirees	89.14	84.59	27.88	21.97	0.62	0.54
Students	68.86	59.07	26.81	19.30	0.93	0.66
Unemployed	69.82	62.40	20.61	14.84	0.53	0.84
Other professionally inactive	74.21	69.86	29.30	20.91	1.49	0.58

There is yet another aspect of this phenomenon. As we observe the dynamics of use among households, the number of those taking advantage of privately paid health services among farmers, households inhabiting smaller cities, the entrepreneurs and the employee-farmers has increased more visibly than among other groups (Table 4.7.2). This may be an important signal of a change in the behaviors of these households and a change of their economic status (increased income) and their social status (increased education level and expectations). Perhaps the increased use was also influenced by the fact that – thanks to the strong development of the private sector – access to care financed from private means has increased. Sometimes, such behaviors are also explained by the fact that presumably, the worsening of the quality of healthcare in the sector paid from public means is the main reason for the increased use of private health care services. Undoubtedly, we are dealing here with a phenomenon of parting with the public sector (in the sense of financing sources), but also with the phenomenon of increased social expectations and greater possibilities of satisfying higher needs in association with the development of the private sector, and the increased supply of services related to such attitudes.

If, in the long term, the increased tendency of using healthcare financed from private funds is maintained, the sector of public finances will not be disburdened accordingly. It should be remembered that the private sector in Poland still does not encompass a range of services which would enable taking over the care of persons willing to take advantage of it. Very often diagnosis or treatment initiated in the private sector is continued in the sector paid for by the NFZ. The main reasons for this phenomenon are the high costs of some forms of diagnosis or treatment, the price barrier of demand, the fact that some medical procedures are greatly capital-consuming, and a strong correlation between the high qualities and the scale effects (it is still difficult to ensure the latter for many services in the private sector). In this situation, treatment initiated in the private sector is continued in the public sector, which bears the cost of further, more expensive treatment. The development of the private sector is conducive to greater accessibility and demand for medical services, both those financed privately and those financed by the NFZ. Moreover, our legal provisions allow for every private medical clinic to be entitled to issue prescriptions, which are refunded by the NFZ. As the availability of doctors in the private sector increases, so does the demand for medications financed by the NFZ. In this situation, a further increase should be expected in the use of privately paid care, although it will relieve the public finances to some extent, since some needs will be satisfied by the privately paid sector, at the same time, the public expenses will increase, since some of the costs covered from the public funds are generated in the privately paid sector.

From 3 to 5 percent of households, depending on their type, took advantage of subscription health services (like two years ago). An important factor generating demand for subscriptions is the system of taxation of natural and legal persons and the labor market. Many companies, as well as their employees, find that it is more profitable to finance the benefits, such as healthcare financed by employer, than raise the remuneration to attract employees on the same labor markets. It is not true that only searching for faster access to health care and some attributes to the quality of this care are factors conducive to the increased demand for the subscriptions. Equally important is the system of taxation and the characteristics of the labor market, that is, all aspects associated with the so-called golden handcuffs imposed upon employees by some companies. In the area of subscription financing, we are also dealing with the phenomenon of offloading the costs onto the public sector. Treatment or diagnoses initiated by companies paid on the basis of subscriptions is continued in the public sector.

The development of the sector paid by subscriptions, just as the development of the sector paid from individual means, has generated and will continue to generate increased costs in the public sector. This is associated with the offloading of costs and with generating demand through supply: the greater is the number of healthcare units, which can be accessed without significant barriers, the higher will be the public expenses in the system, in which many costs can be offloaded onto the public finances.

In years 2000-2007, the number of households in which members took advantage of healthcare services financed from public funds (earlier, from healthcare funds) grew systematically (Table 4.7.3). Until 2005 the percentage of households paying for healthcare services on their own had remained stable, and in the last two years, there was a substantial increase (by 6 percentage points) in the number of such households. During this period, no change was observed with regard to subscription payments.

In years 2000-2003 the percentage of households in which someone took advantage of healthcare services increased visibly. As we take into account the expenses of households for healthcare throughout this period, expenses born by households (patients) on their own were growing with regard to the payment of medical services on the private market. In the period from 2003 to 2005, there was no significant increase in the number of households satisfying their healthcare needs on the private market or on the market paid for by the employers, purchasing services for their employees on the basis of the so-called subscriptions (flat rate fees paid in advance). However, in the last two years, we have been dealing with an increase in the number of patients taking advantage of private healthcare services, paid for on their own.

Just like two years ago, households of employees, the entrepreneurs and households inhabiting larger cities more often than others took advantage of services paid on their own (in addition, households of employees more often took advantage of subscription health care services). Using privately paid services could be observed least often among rural households. However, the data shows the strongest dynamics of growth with regard to the use of privately financed healthcare services in rural areas – among the households of farmers and employee-farmers. If such direction of changes is maintained, at the observed level of increase in the use of NFZ-financed healthcare by rural households, the existing differences in behaviors of persons, depending on the place of residence, will decrease (for many years, rural households have taken advantage of such services less often than others). We can attempt to explain

the increased use of healthcare services by rural households in many ways: this may be an effect of increased education level and greater care about health, or increased income, but it may also be due to the decreased organizational and spatial barriers, blocking access to healthcare in the case of this group.

Table 4.7.2. The percentage of households taking advantage of various types of healthcare units among households, in which any member took advantage of such services within the last year:

Social and demographic group	(percent)				
	Healthcare units paid by NFZ	Healthcare paid by a person not being a household member	Units, in which patients must pay on their own	Units paid by the employer	Units paid by charity organizations
Socio-economic group					
Employees	92.51	-	51.70	8.42	-
Farmers	92.46	-	42.90	-	-
Employees working on farms	96.52	-	49.19	-	-
Retirees and disability pensioners	95.70	-	33.85	-	-
Including: retirees	95.62	-	35.18	-	-
disability pensioners	96.01	-	28.75	-	-
Entrepreneurs	93.54	-	67.76	3.69	-
Living on unearned sources	88.36	-	27.31	-	-
Household type					
One-family					
Married couples without children	94.31	-	45.39	2.58	-
Married couples w/ 1 child	95.19	-	53.15	7.57	-
Married couples w/ 2 children	95.71	-	54.50	7.01	-
Married couples w/3 or more children	94.56	-	41.70	5.67	-
Single-parent families	94.70	-	36.54	-	-
Multi-family	95.84	-	46.06	3.92	-
Non-family:					
Single person	85.73	-	30.36	2.81	-
Multi-person	88.16	-	26.94	-	-
Place of residence					
Cities over 500k	92.67	-	58.67	13.85	-
Towns 200-500k	93.87	-	52.69	5.76	-
Towns 100-200k	92.45	-	42.63	4.71	-
Towns 20-100k	93.39	-	43.04	3.83	-
Towns under 20k	93.74	-	41.17	3.66	-
Rural areas	94.47	-	39.91	-	-
Voivodship					
Dolnośląskie	92.10	-	49.12	5.94	-
Kujawsko-pomorskie	91.14	-	31.02	2.07	-
Lubelskie	95.83	-	43.39	2.55	-
Lubuskie	93.49	-	49.23	2.61	-
Łódzkie	93.83	-	47.41	4.48	-
Małopolskie	96.83	-	49.43	5.03	-
Mazowieckie	92.81	-	52.61	11.79	-
Opolskie	95.85	-	36.70	2.23	-
Podkarpackie	96.41	-	45.93	1.94	-
Podlaskie	93.70	-	37.35	0.77	-
Pomorskie	95.20	-	54.92	7.33	-
Śląskie	93.15	-	37.69	2.53	-
Świętokrzyskie	95.84	-	45.47	2.64	-
Warmińsko-mazurskie	90.41	-	25.25	2.17	-
Wielkopolskie	93.59	-	48.40	4.22	-
Zachodniopomorskie	90.28	-	42.48	2.36	-
Total	93.69	2.09	44.80	4.66	0.14

- number of cases too small

Table 4.7.3. The percentage of households taking advantage of healthcare services by the source of financing
(percent)

Year	Public funds	Private funds	Subscriptions
2000	88	41	5
2003	91	40	5
2005	92	39	5
2007	94	45	5

In 2005, we asked, for the first time, about healthcare services being paid by someone outside the household, including individual persons, as well as charity organizations. At the time, the number of households, which would finance healthcare from such sources, was very low; such a situation has been maintained now as well. There is no reason to believe that the importance of charity organizations as a source of the financing of healthcare services is growing in Poland, as well as the significance of mutual support of individual persons in the case of illness.

A decrease in the number of households with hospitalized members, observed in 2005, has been maintained. It should be reminded here that in years 1999-2003 not only had the percentage of households with members taking advantage of healthcare services, but also the percentage of households with hospitalized members increased (this pertained mainly to public hospitals). In years 1999-2003, the number of hospitalized persons increased substantially, which was caused mainly by motivating factors hidden in contracts. These were both factors leading to maximization of the number of patients hospitalized (the hospitals were financed in accordance with the charges for various types of hospitalization and then, according to charges for medical procedures, among which the mutual relations are determined using points) and factors conducive to off loading the costs of treatment initiated and not continued in outpatient clinics onto hospitals. The low rates for many types of hospitalization and fear of negative opinions on hospitals, which refuse to admit patients due to reaching limits of capacity, established in the contracts were conducive to admittance to a much greater number of patients than provided in the contracts with the healthcare funds, and then – with the NFZ. There is social and political consent for the implementation of social functions by the hospital, which is one of the reasons for the debts of hospitals. Motivating factors hidden in the contract, political consent for the loss of financial liquidity in exchange for the further existence of a hospital in a given location, willingness to avoid the problems associated with the liquidation of indebted hospitals by the public sector, and lack of the co-financing of hospitals in order to limit demand are the main factors conducive to increased hospitalization. The fact that in 2005, and in 2007, a slightly lesser number of households declared hospitalization of its members in the last year may be associated with two phenomena: first of all, public hospitals care more about their finances and they are less willing to accept more patients than it had been provided in the contract and secondly, the position of the public payer is becoming stronger. The NFZ much more rigorously checks the reasonability of admittance above the limits established in the contracts, and it is more difficult to obtain the means to cover the costs of hospital treatment on a scale much greater than specified in the contracts. It is also possible that the level of healthcare provided by outpatient clinics has improved so much that the costs of treatment are no longer offloaded onto hospitals so much.

Like in the previous years, the percentage of households in which any members were hospitalized was the highest among disability pensioners, in households of employees working on farms, and in multi-family households (Table 4.7.4). The percentage of households in which any member was hospitalized among those inhabiting cities above 500 thousand people was similar to that in cities having 20 thousand or less inhabitants and rural areas. The differences in the number of households inhabiting various towns and taking advantage of hospitals are diminishing. This is a new phenomenon, since previously, in larger cities the number of households with hospitalized members was greater than among other households according to the class of place of residence.

The percentage of households paying for hospital care on their own remains very low.

Table 4.7.4. The percentage of households in which any member was hospitalized in the last year

Social – demographic group	YES
Socio-economic group	
Employees	26.52
Farmers	25.42
Employees working on farms	34.39
Retirees and disability pensioners	32.81
Including: retirees	32.85
disability pensioners	32.69
Entrepreneurs	25.48
Living on unearned sources	27.71
Household type	
One-family	
Married couples w/ no children	30.51
Married couples w/ 1 child	30.20
Married couples w/ 2 children	27.28
Married couples w/3 or more children	30.94
Single-parent families	25.96
Multi-family	45.87
Non-family:	
Single person	17.84
Multi-person	22.22
Place of residence	
Cities over 500k	28.28
Towns 200-500k	25.73
Towns 100-200k	27.59
Towns 20-100k	29.37
Towns under 20k	28.85
Rural areas	30.60
Voivodship	
Dolnośląskie	29.98
Kujawsko-pomorskie	30.11
Lubelskie	33.55
Lubuskie	30.00
Łódzkie	33.33
Małopolskie	31.01
Mazowieckie	25.98
Opolskie	30.67
Podkarpackie	29.29
Podlaskie	30.10
Pomorskie	28.36
Śląskie	25.15
Świętokrzyskie	28.57
Warmińsko-mazurskie	23.29
Wielkopolskie	32.96
Zachodniopomorskie	26.87
Total	29,03

4.7.2. Factors taken into account when selecting a hospital

When selecting a hospital, the most significant factor was the suggestion of the doctor who issued the referral to the hospital, and the next most important issue was its proximity to the place of residence. The importance of information that a given hospital is of good quality in this wave and in the previous ones was less important than the criteria listed above. Slightly more than a half of the patients selected a hospital on the basis of the doctor's suggestion, and almost 40 percent did so because a given hospital was close by. Two years ago, short distance was also the second important criterion, but for a slightly lower number of households (for one third). Research shows that in Poland, patients are culturally inclined to select hospitals located near their place of residence.

Among the criteria taken into account when selecting a hospital, it is worth noting the still low importance of the time of waiting for admittance. In Poland, the obligation to register the waiting time and to create a list of awaiting patients has existed for several years; hospitals are also obliged to notify the NFZ of the queue and modifications of the waiting list. Still, however, this is registration of the planned time and not of real time, that is, time which has passed from the moment of registration until admittance (only recently, the obligation to register the real time has been introduced). Data on the planned time is not good information on the time barriers of the availability of hospital care, mainly because of the phenomenon of getting registered on several lists at the same time. Moreover, the sole fact that the patient's name is on the waiting list does not mean that the patient is still waiting for and still needs service. As the obligation to register the waiting time for admittance to institutions financed from public means was introduced, there were hopes for greater transparency of the order of admittance, as well as for increasing the role of medical criteria in the establishment of this order, as well as hopes that searching for quicker access, patients would select hospitals with shorter waiting periods, and thus the resources of many hospitals would be used better. Our research shows, however, that hospitals are rarely chosen because of shorter waiting times.

In Poland, the management of the waiting list has just started, but it seems unreasonable to expect patients to select hospitals or outpatient clinics, where the waiting time is shorter. Expecting that when the better management queues is introduced, the phenomenon of skipping a queue thanks to informal relations with hospital managers would be limited, is also unreasonable. It does not mean that we should stop supporting the development of the waiting lists, but they must be complemented by the development of easily accessible systems of information on hospital quality. In the future, it should be conducive to the greater importance of data on the quality of the hospital in decisions made when selecting the place of treatment. However, the creation and distribution of reliable data on quality is costly and many social groups will not be able to use this data, therefore, it should be expected that the close proximity of the treatment place and the recommendations of a doctor issuing the referral to a hospital will influence greatly the behaviors of patients in Poland.

4.7.3. Withdrawal from medical treatment and behaviors in the case of lack for money for medications

The largest group of households was forced, due to financial reasons, to withdraw from the purchase of medications and dental treatment (Chart 4.7.1). Only in 1 percent of households was there a situation in which members would withdraw from visiting a doctor due to having no money to pay for the appointment. We did not ask whether in a situation like that, respondents gave up medical care at all or just privately paid medical services (some patients from this group could take advantage of services financed from public funds). We were interested in the scale of barriers faced by households which have some subjectively perceived treatment needs and which would satisfy these needs if they had any private funds in the privately paid sector for this purpose.

Like in the previous waves, we wanted to know what patients did when they were unable to buy medications prescribed or recommended by a doctor due to financial reasons. Although the percentage of such persons is decreasing, it is still high (26 percent), however, not in all the cases did patients use no medications at all (on average, 63 percent used no medications in the group which did not have enough money to purchase the medications, but among disability pensioners this share was 70 percent). A large group of these persons asked the doctor to prescribe cheaper medications, others took advantage of the doctor's suggestion and bought less expensive drugs, and yet another group managed to get additional funds to buy the medications.

It is worth noting that the number of persons having no money for medications and thus taking advantage of hospital care where they are provided for free has decreased.

It can be expected that persons, who cannot afford medications prescribed or recommended by the doctor, subjectively feel less safe due to the illness and their attitude towards healthcare is less approving.

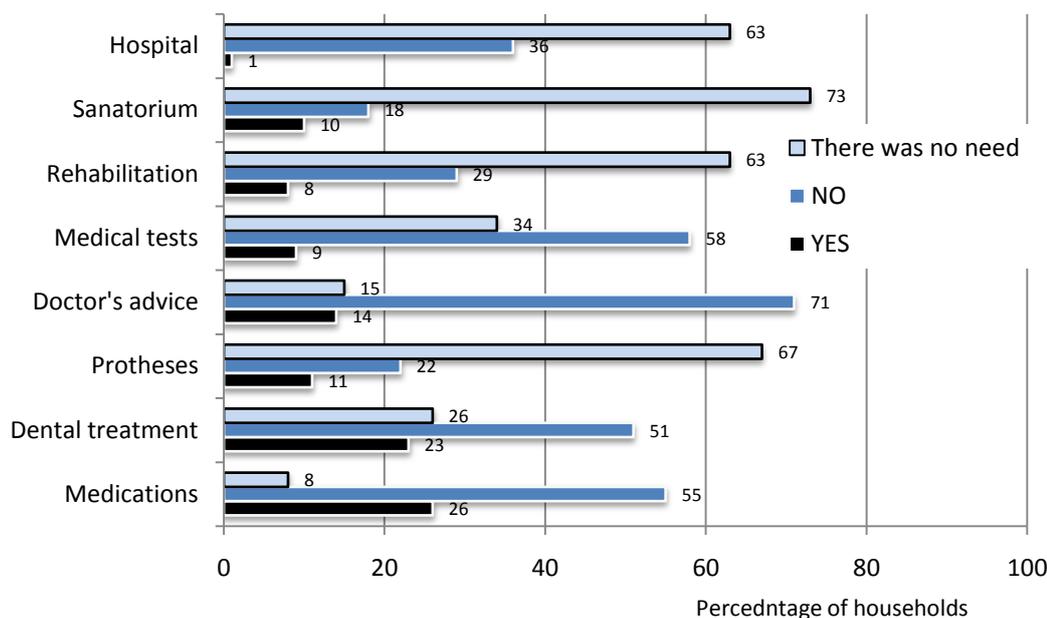


Chart 4.7.1. The scale of withdrawals by households taking advantage of selected healthcare services due to financial reasons

4.7.4. Expenses born by households and financial barriers blocking access

45 percent of households with members taking advantage of healthcare services within the last year paid for such care from their own funds. Two years ago, this percentage was slightly lower, and 5 years ago it was much lower (at the time it amounted to only 24 percent). In 2007, among the households paying for medical treatment on their own, there were many that also used services paid by the NFZ (the share of households in which healthcare services were paid from public funds in the group of all households taking advantage of such care amounted to 94 percent, two years ago – 93 percent). The entrepreneurs, employees and households inhabiting large cities, like two years ago, more often than others took advantage of healthcare services paid for from their own funds. The economic barrier of access to such care for these groups is much smaller, and they have a stronger attitude conducive to parting with the system financed from public funds (which is caused by their greater criticism, higher expectations with regard to quality and perception of medical services as consumer goods). Similar results were obtained in 2000, 2003 and 2005, which shows that this phenomenon is of permanent character.

Almost 5 percent of households which took advantage of healthcare services pointed to its financing by employers paying for subscriptions. Almost 12 percent of households from large cities in the group of households using healthcare services two years ago, and at present almost 14 percent satisfy many of their healthcare needs, mainly in the field of outpatient healthcare, through a system of subscriptions purchased by their employers.

The percentage of households which pay for hospital treatment on their own is similar to that of two years ago, and this group still remains small (3.5 percent of households in the group taking advantage of hospital care; greater than the average among employee-farmers, and in the following voivodships: Dolnośląskie, Mazowieckie, Śląskie and Pomorskie). The average expenses born by households taking advantage of such services within the last three months amounted, in 2006, to PLN 708 (in 2004 it was a similar amount). This value is an arithmetic average per household taking advantage of hospital care and at the same time paying for hospital care from their own income. We have observed a phenomenon of increase in the percentage of those who pay for hospital treatment on their own and the average sum of money spent by such households in this way is growing, however, the main source of payment for hospital treatment in Poland is the public sector. 98 percent of households, in which any members have been hospitalized, declare this source of financing of hospital care.

When we asked whether, in comparison with the earlier period, the use of privately paid care in the last year took place more often or less often, the answers obtained for this year were almost identical to those from the previous years. Thus, it can be concluded that although in the media the lack of satisfaction with the quality of public healthcare has been presented as quite widespread, the intensity of the use of privately financed healthcare in the opinions of respondents is similar. Thus, it can be concluded that a disapproving attitude towards healthcare financed

from public funds does not mean that more persons than previously shift to the private healthcare sector, despite the strong development of private medical companies. It should be kept in mind, however, that many households taking advantage of private healthcare at the same time are using services financed by the public sector.

The expenses for private outpatient clinic services, born by those households which took advantage of such care in the last three months and paid for it on their own, were higher in 2007 than in the previous years. At present, the average amount spent by a household taking advantage of private outpatient clinic services is PLN 380 (an increase of 4 percent in relation to year 2005).

The increase of privately purchased medications in households taking advantage of healthcare services in years 2005-2007 was not significant (by 5 percent). The average amount spent on medications in the last three months in 2007 was PLN 323. On average, more was spent on medications by households of disability pensioners and retirees, the entrepreneurs, single-family married couples with no children and households in cities above 500 thousand inhabitants. A similar distribution of expenses was found in the previous years.

Like in the previous years, we wanted to know the scale and structure of expenses covered from the households own means, divided into official and informal purchase of services. The expenses of households which paid for such services in the last three months were calculated per household in the group bearing such expenses. Due to this fact, it would not be reasonable to provide the total amount of expenses; however, it is an interesting concept to compare the absolute values according to type.

The sums paid by households which admit making informal payments to obtain quicker or better healthcare (e.g. greater interest in the patient's problems, greater care about their health, selection of the doctor performing a surgery, taking care of the patient at the hospital, etc.) are smaller than the sums paid by those taking advantage of privately paid services or private treatment at hospitals. Similar results were obtained in years 2003 and 2005. The value of culturally conditioned gifts provided to express thankfulness for services already obtained constitutes 41 percent of the value of payments made to get better care (two years ago, it was 63 percent). The value of gifts made increased in years 2005-2007 by 32 percent, and the value of the so-called gifts of gratitude increased by as much as 85 percent. In 2007, research was conducted in a period when the media publicized the accusations of the acceptance of informal charges by a doctor from one of the big hospitals. It can be hypothesized that in this situation, households bearing expenses of such informal payments were more inclined to overestimate such payments made by them. It is also possible that the value of payments of this kind increased in the period of two years by the declared percentage. Only less than 5 percent of households taking advantage of healthcare services admitted making informal payments, that is, provided the so-called gifts of gratitude. Culturally conditioned gifts not aimed at getting special treatment in terms of diagnoses or medical services were provided by 5 percent of households in which members took advantage of healthcare services.

This data, like in the previous research waves, show that "purchase" of special treatment by making informal payments on behalf of healthcare personnel or expressing thankfulness in the form of gifts are not phenomena of mass character. Such behaviors are displayed by a small number of households, and their percentage has become lower than two years ago.

Purchase on the official market of medical services paid from one's own sources, despite having the right to healthcare financed from public funds, can be observed in half of all households taking advantage of healthcare services. Such a massive phenomenon of spending private money despite the fact that the state warrants the financing of care from public funds in the Constitution for years has not been a source of strong emotions in Poland, unlike the informal expenses or gifts as proofs of sincere gratitude for care. The existence of the private sector, which has been providing additional healthcare services for years, and spending private money on healthcare despite the warranted services financed from the public funds are phenomena accepted by the society and not a source of negative emotions or criticism. There is a growing use of privately paid care on the strongly developing official market of services, and the expenses of households in this regard have been growing, but the number of persons, who would demand the real and not just formal implementation of the state obligations towards its citizens, is not increasing.

The highest amounts are spent on informal payments by households from large cities, employee households and married couples with 2 children, as well as households inhabiting Dolnośląskie and Wielkopolskie voivodships.

There are yet other expenses born by households taking advantage of public healthcare, which should be noted: these are – often officially born – the costs of nurse care at the hospital, the purchase of medical articles, which are not provided in sufficient amounts by hospitals, and various types of voluntary payments to the account of the hospital. These expenses, for the first time in several years, have been slightly lower than the value of the culturally conditioned gifts.

In light of the results obtained, like in the previous years, great care is necessary when interpreting the information propagated by the media on the presumably huge amounts spent by social groups on informal payments and gifts for healthcare personnel. The research conducted within the framework of the *Social Diagnosis* since 2000 yet again fails to confirm these popular opinions on the informal phenomenon, the scale of which is said to be great, and on the presumably costly gifts for the healthcare staff. The amounts spent officially by households on legal medical markets and the expenses born upon the purchase of medications are much greater than these informal payments and gifts. The number of households which confirmed giving gifts or informal payments is relatively low in comparison with the number of those, which, in the case of an illness of a household member, visited a privately paid doctor working in officially operating clinics or companies.

The phenomenon of paying for outpatient medical services on the official market pertains to a much greater number of households than the informal payments. Charging households with the expenses for treatment pertains

mainly to expenses for medication and for outpatient clinic services, and not to informal payments. It is also interesting that the number of households which provided the culturally conditioned gifts as expression of their sincere attitude was greater than the number of those which informally paid the healthcare personnel for special privileges in accessing services or for better quality of healthcare.

The development of the private market of medical services, allowing for quick access to healthcare, parting with the system financed from public funds to search for better quality of care, quicker access, as well as the possibility of offloading some costs of treatment initiated in the private sector onto the public sector are factors which make the expenses born for the official purchase of healthcare a significant part in the total amount of private expenses.

4.7.5. Willingness to purchase voluntary health insurance policies

It could be concluded that if a society spends so much money on private healthcare and medications, it would be willing to protect itself against the risk of bearing such costs by the purchase of private healthcare insurance policies. In the research project, we asked whether there was any interest in the purchase of voluntary healthcare insurance policies to cover the costs of medical treatment and about the amounts that households would be willing to spend for this purpose.

In total, 51 percent of households are not interested in the purchase of any healthcare insurance policies (two years ago it was 42 percent), while 31 percent believe they cannot afford such expenses (previously it was 44 percent). In the group of households, possible interest in such insurance would be visible only if the price of the policy did not exceed PLN 100 per month. 15 percent of households would purchase such insurance, while two years ago only 17 percent would. In the group of the entrepreneurs, 23 percent of households, were willing to purchase a policy worth PLN 100, among employees it was 19 percent, but among disability pensioners - only 5 percent. Greater interest in policies worth up to PLN 100 can be observed among families with 1 and 2 children and in cities above 200 thousand inhabitants. The number of households which would be willing to purchase policies of a higher value is minimal, like in the previous years, and surely it is not sufficient to allow the insurance companies to distribute the risk over a sufficiently big population. It is not very probable that a policy worth PLN 100 per month would cover the expenses of the treatment of all household members, even if all households declaring willingness to purchase such policies did so.

The research results show yet again that the inclination of the Polish society to get private insurance against illnesses is very low. Risks associated with treatment and payment for treatment from public and private funds, despite the relatively high expenses born by households, are not high enough to expect the development of a private market of voluntary healthcare insurance. The healthcare system financed from public funds, although it is often criticized, does not violate the sense of economic security of households to an extent that would persuade them to purchase private insurance policies. The reason is not only the level of affluence in a society and the general low level of willingness to get insurance, but also the principles of a functioning healthcare system, including the possibility of shifting costs between the private and the public sector, conducive to low prices on the private market.

4.7.6. Satisfaction with healthcare services in the place of residence

In the questionnaire addressed to individual respondents above 15 years of age in the examined households, we asked about the level of satisfaction with various aspects of life, including satisfaction with healthcare in the place of residence. 3 percent were very satisfied, 29 percent were satisfied, 40 percent were quite satisfied (the total number of respondents, who were more or less satisfied, was 73 percent). Those quite dissatisfied were 12 percent, dissatisfied were 9 percent and very dissatisfied - 4 percent (in total, 25 percent of those being more or less dissatisfied). The index of satisfaction with healthcare in 2007 has been slightly lower than in 2005. The variability of answers provided by persons with varying economic or educational status and according to place of residence was not too high; therefore, this study provides only average values (a slightly greater number of dissatisfied persons were among those with a tertiary education and higher income, which is associated with greater criticism characterizing such persons and their higher expectations). It is clearly visible that, like two years ago, when a similar question was asked to examine the opinions on healthcare, without pointing to the sources of the financing of such care, these opinions are not so negative. So many respondents satisfied (although to a varying extent) with healthcare means that they have a sense of safety in their place of residence, which – considering the culturally conditioned inclination to search for healthcare services near the place of residence – shows that despite the popular image created by the media and the popular beliefs, most of our society, although critical towards healthcare in the place of residence, is generally satisfied with its quality.

4.8. Comparison of living conditions of households according to voivodship

Tomasz Panek

The comparison of the households living according to voivodship was conducted on the basis of the taxonomic measure of living conditions. The living conditions of households were examined from the perspective of financial ability to satisfy these needs.

The taxonomic measure of living conditions is a synthetic value – an outcome of the influence of all variables (factors) describing the financial ability to satisfy the needs in all areas of life taken into account in the research project according to voivodship.

The living conditions of households in individual voivodships are examined by comparing the values of indicated variables for these voivodships with the values of these variables for a hypothetical voivodship, that is, the so-called model voivodship.

Variables taken into account in the taxonomic measurement of living conditions are of a various nature, that is:

- *stimulating factors* – variables, in the case of which higher values point to better living conditions of households in a voivodship,
- *destimulating factors* – variables, in the case of which higher values point to worse living conditions of households in a voivodship.

The starting point for establishing a taxonomic structure of measuring living conditions is the determination of variable values for a model voivodship. These are the optimum values of individual variables describing the living conditions of households in voivodships. For the stimulating factors, these are the maximum values, and for the destimulating factors – the minimum values observed among all of the compared voivodships. When comparative analysis pertains to several periods simultaneously, the optimum values are established as the highest or the lowest values among all of the compared voivodships throughout all of the analyzed periods. A model voivodship is thus an ideal model, to which individual voivodships are compared. From the formal perspective, the voivodships compared and the model voivodship are represented by points in the space of variables that describe them. The dimension of this space (the number of numerical axes describing this dimension) is equal to the number of variables, describing the living conditions of voivodships.

In the next step of the procedure, we standardize the values of the variables selected. Such a procedure allows both for the elimination of measurement units and for avoiding the greater share of variables characterized by a higher numerical value of measuring the living conditions.

The values of the synthetic measures of the living conditions (like the group measures of living conditions in individual areas) are received by calculating the distance between individual points representing voivodships and the point representing the model voivodship. The better the living conditions of households in a given voivodship, the lesser the distance of the point representing it from the point representing the ideal voivodship. Thanks to appropriate normalization, both the group measures of living conditions for individual areas and the synthetic measure of living conditions always assume values within the range of [0;1]. The better the living conditions in a given voivodship, the lower the value of its measure of living conditions (closer to zero). The worse the living conditions in the voivodship, the higher the value of the appropriate measure of living conditions (closer to one).

Comparative analysis of living conditions in voivodships was examined, as it has been mentioned, from the perspective of the financial abilities of households to meet their needs in the selected areas. It means that the assessment of the level of satisfaction of some needs, especially with regard to culture and recreation, may also be influenced by a lack of sense of these needs, which thus results in a lack of financial difficulties in this regard.

Voivodships of the highest level of living conditions (column 10 in Table 4.8.1) were in 2007 Opolskie and Pomorskie voivodships, and those of the lowest were Warmińsko-Mazurskie, Świętokrzyskie and Łódzkie.

The hierarchy of voivodships according to the level of satisfaction of needs with regard to individual areas of living conditions was diversified. In terms of income, the situation was visibly better in Wielkopolskie, Mazowieckie and Pomorskie voivodships, and it was the worst in Świętokrzyskie and Kujawsko-Pomorskie voivodships.

In terms of nutrition, the highest level of satisfaction of needs characterized Mazowieckie and Opolskie voivodships, and the lowest - Zachodniopomorskie and Warmińsko-Mazurskie voivodships.

The needs in terms of material affluence were met to the greatest extent in Świętokrzyskie and Opolskie voivodships, and to the least extent – in Śląskie and Lubuskie. The highest level of satisfaction of housing needs was observed in Pomorskie, Opolskie and Małopolskie voivodships, and the lowest – in Podlaskie and Łódzkie voivodships.

When it comes to children's education, the best was the situation in Pomorskie, Podkarpackie and Śląskie voivodships, and the worst was in Lubuskie, Kujawsko-Pomorskie and Łódzkie.

As for healthcare needs, these were satisfied to the greatest extent in Opolskie and Wielkopolskie voivodships, and to the least extent in Łódzkie, Dolnośląskie and Warmińsko-Mazurskie voivodships.

The highest level of satisfaction of needs in terms of cultural participation was found in Podlaskie, Lubuskie and Dolnośląskie voivodships, and the lowest in Wielkopolskie, Pomorskie and Śląskie. Recreation needs were satisfied to the highest extent in Pomorskie, Lubuskie and Dolnośląskie voivodships, and the lowest in Łódzkie and

Świętokrzyskie voivodships. This hierarchy is due mostly to the lack of the sense of a need to participate in some forms of culture and recreation by a great number of households.

The order of voivodships according to the living condition of households differs slightly from the order established according to the individual quality of life of their inhabitants (cf. chapter 9.1).

Table 4.8.1. The living conditions of households in individual voivodships in 2007 from the best to the worst according to values in column 10.

Voivodship	Areas of the conditions of living								
	Income	Nutrition	Material affluence	Housing conditions	Education of children	Health care	Participation in culture	Recreation	Total
Opolskie	0.235	0.545	0.388	0.335	0.368	0.219	0.361	0.206	0.301
Pomorskie	0.033	0.247	0.604	0.273	0.322	0.286	0.725	0.111	0.398
Dolnośląskie	0.368	0.420	0.621	0.670	0.436	0.668	0.237	0.190	0.504
Mazowieckie	0.000	0.239	0.457	0.639	0.375	0.634	0.700	0.462	0.541
Śląskie	0.279	0.322	0.778	0.330	0.355	0.238	0.709	0.563	0.569
Podlaskie	0.483	0.448	0.403	0.721	0.579	0.301	0.172	0.595	0.581
Wielkopolskie	0.355	0.210	0.733	0.444	0.410	0.220	0.732	0.562	0.588
Lubelskie	0.588	0.390	0.442	0.461	0.629	0.560	0.227	0.599	0.635
Lubuskie	0.431	0.587	0.778	0.677	0.726	0.541	0.380	0.140	0.655
Podkarpackie	0.617	0.608	0.511	0.459	0.333	0.435	0.418	0.596	0.665
Zachodniopomorskie	0.230	0.691	0.435	0.670	0.584	0.341	0.554	0.538	0.665
Kujawsko-pomorskie	0.667	0.629	0.631	0.676	0.725	0.249	0.359	0.356	0.693
Małopolskie	0.213	0.597	0.720	0.373	0.693	0.643	0.576	0.594	0.727
Łódzkie	0.260	0.671	0.677	0.715	0.715	0.672	0.332	0.606	0.748
Świętokrzyskie	0.699	0.669	0.366	0.668	0.694	0.649	0.350	0.604	0.762
Warmińsko-mazurskie	0.563	0.694	0.677	0.590	0.655	0.660	0.349	0.568	0.796

4.9. Proecological behavior

Janusz Grzelak, Janusz Czapiński

Table 4.9.1 shows the percentage distribution of answers to three questions concerning proecological behaviors. Each of these behaviors requires some effort, care, and expenditures, but if all of us pay these cost, we would all live more healthy and clean lives. Thus the questions pertain to situations typical for a public good dilemma, where the public good is the clean environment (see chapter 6.1.).

Table 4.9.1. The percentage distribution of declared proecological behaviors

Type of behavior	Year	Yes	Rather yes	Rather no	No
We happened to start buying a product because it polluted the environment to a lesser extent than the one we purchased previously	2005	15.5	14.5	28.4	41.7
	2007	16.1	19.6	30.7	33.7
We do our best to dispose of waste (such as paper, plastic or glass) in special containers	2005	41.5	22.7	10.7	25.1
	2007	51.0	26.0	10.7	12.4
We try to dispose of batteries etc. into special containers	2007	42.7	24.7	13.5	19.0

In 2005, when it came to the question concerning segregation of waste, almost 2/3 of households (64.2 percent) declared they did so. In 2007, this percentage increased to more than ¾. It shows that the awareness of environmental protection needs among Poles is growing. In 2007, instead of asking for the limiting of the number of plastic bags when shopping, we asked about disposal of batteries and other products containing harmful chemical substances to special containers. In this case, the percentage of households, which make efforts to do so is optimistically high at 67 percent. To some extent, the fact that the proecological behaviors such as waste segregation and the disposal of

harmful chemical substances to special containers are not very popular is justified by the lack of possibilities for such behaviors, declared by the examined households (20 and 30 percent respectively). This proves that the local government authorities, unfortunately, are not doing much, especially in the eastern voivodships and in rural areas, and when it comes to waste segregation, also in the larger cities.

Among the socio-economic groups, the most environmental friendly are those of disability pensioners and employees, and the least environment friendly are those of retirees. Among the types of households, a positive difference is made by married couples with children, and a negative difference by non-family households. Variability due to the place of residence depends on the type of behavior. As for purchasing environmental friendly products and the disposal of harmful chemicals to special containers, cities, especially the larger ones with more than 500 thousand inhabitants, are in the lead, while the worst is the situation among rural households. As for waste segregation, the situation is the best in small cities. The most environmental friendly voivodships, when it comes to the purchase of products, are Śląskie and Opolskie (the worst in this regards are Lubuskie, Warmińsko-Mazurskie, Kujawsko-Pomorskie and Lubelskie). As for waste segregation, the best situation has been observed in Wielkopolskie, Opolskie and Dolnośląskie voivodships, and the worst in Podlaskie and Warmińsko-Mazurskie. When it comes to the disposal of harmful chemicals into special containers, the best are Opolskie and Wielkopolskie voivodships, while Podlaskie and Warmińsko-Mazurskie do it to the least extent. In general, however, the regional variability of environmental friendly behaviors is quite low.

4.10. The labor market

In this year's edition, the scope of information on the economic activity of the population and its changes has been widened greatly, not only in the period from the last measurement, but also from the beginning of *Social Diagnosis* in years 2000-2007. Retrospective questions pertained to issues significant for the transformations on the modern labor market: mobility, diversification of employment forms, reasons for passive attitudes and conditions of professional activation, improvement in terms of human capital resources and its influence upon the status on the labor market. Particular importance was attached to migration plans and experiences associated with work abroad.

In the present chapter we will use only some of this information, focusing on the changed situation on the labor market, using not only the standard labor market indicators, but also additional measures with regard to such aspects as professional and spatial mobility, the variability of activity with regard to family situations, the diversification of employment forms and reasons for being professionally passive. A relatively large part of this section has been dedicated to attitudes towards work abroad, assessed on the basis of declarations of intended employment abroad and migration experiences in the period of 2005-2007.

4.10.1. The current tendencies in the labor force participation

Irena E. Kotowska, Paweł Strzelecki

4.10.1.1. Labor force participation by basic demographic and social characteristics

An improvement of the labor market situation is one of the most substantial changes which took place in Poland in the recent years. It results from the increased demand for labor and the possibility of moves, as well as the opening of labor markets in some countries after Poland joined the EU. Data shows that the unemployment rate defined according to ILO standards¹ has decreased from 13.4 percent in 2005 to 10.7 percent in 2007. The increased demand for labor resulted in the increase of employment rate (percentage of employed persons in the population) to 50.3 percent. However, it may be a cause for concern that the labor force participation rate has dropped to 56.3 percent, which means that the share of active persons, that is, those who are employed and unemployed has been decreasing (Table 4.10.1). The results of Diagnosis 2007 confirm the observations about labor market developments which can be found in other data sources. (like the Labor Force Survey in Poland)

The employment rate has increased in all age groups except for those aged 60 to 64. The highest increase in employment was found among persons aged 25 to 34, and the unemployment rate decreased most among those aged 35 or less. A high demand for workers, especially in the construction, trade and services (hotels and restaurants, trade etc.) has been conducive to an increased use of work force among the representatives of the baby boom generation of the late seventies and early eighties of the 20th century (Table 4.10.2).

A detailed analysis of professions in which new jobs for the older workers are created show that some of the persons aged 45-59, who had been outside the labor market, decided to take advantage of the opportunity to get some additional income thanks to the performance of simple tasks, such as work in agriculture, trade, cleaning, domestic help, security, etc.

Table 4.10.1. Basic labor market indicators in 2003, 2005, 2007

	(percent)		
Labor market indicators	2003	2005	2007
Social Diagnosis indicators			
Unemployment rate	18.6	13.4	10.7
Employment rate	46.3	49.3	50.3
Labor force participation rate	56.9	56.9	56.3
LFS indicators			
Unemployment rate	20.6	18.8	11.3
Employment rate	44.0	44.6	47.2
Labour force participation rate	54.4	54.3	53.2

Table 4.10.2. Rates of employment and unemployment by age, 2003, 2005 and 2007

Age	Employment rate			Unemployment rate		
	2003	2005	2007	2003	2005	2007
Up to 24 years	22.6	21.8	24.9	44.1	32.9	27.3
25-34 years	69.7	73.4	79.2	20.2	13.5	7.7
35-44 years	76.2	78.3	81.9	12.8	10.9	7.0
45-59 years	57.3	59.2	60.8	11.8	10.4	8.3
60-64 years	16.6	21.3	19.3	12.4	-*	13.5

*-sample size too small

A decrease in the unemployment rate was caused not only by the outflow to employment, but also outside the labor market. However, the outflow of the unemployed, who became inactive, resulted in a further decrease of labour force participation rate, which was already the lowest in the European Union. Thus, there is a continuation of the unfavorable tendencies observed on the Polish labor market since the beginning of the transformation. However, the present decrease of the labour force participation is more difficult to explain since it is taking place in the period of economic prosperity.

Analyses of flows between the labor market statuses (employed, unemployed, inactive) in the years 2005-2007 show that most persons who withdrew from the labor market were persons aged 45 to 59 (39 percent of all persons, who became inactive) and women aged 25-34 (13 percent), constituting slightly more than half of all persons deactivated in this period. This process pertains to a much greater extent to women than to men (Table 4.10.3).

Table 4.10.3. The percentage of persons who shifted from labor activity in 2005 to inactivity in 2007 by age and gender

Age	Men	Women
Under 24 years	6.2	5.3
25-34 years	2.9	12.9
35-44 years	2.9	7.3
45-59 years	16.1	23.2
60-64 years	4.7	4.1
65 and over	7.6	6.7

Estimates of the probability of outflow from employment and unemployment to inactivity by age shows a strong decrease of labour force participation among the youngest persons (up to 24 years of age) and a relatively high risk of outflow to inactivity among working men aged 60 to 64. For persons aged 25 to 29, the probability of going outside the labour market is greater among the unemployed than among the employed, which confirms the role of outflow to inactivity for the great decrease of the unemployment rate in Poland (Table 4.10.4). The highest risk of decrease of labour force participation is observed for unemployed women aged 25 to 34 and 45 to 59.

The risk of "deactivation" of women is correlated strictly with their education level, and this correlation is stronger for the outflow from unemployment. Mainly women with vocational or lower education are those who leave the labor market. However, worth noting is the relatively high probability of a transition to inactivity of unemployed women with tertiary education. On the other hand, education seems to be of less importance when it comes to the risk of deactivation among men – the increased demand for low skilled workers in the period of economic prosperity may

lead to a situation in which the risk of the “deactivation“ of men with vocational education is close to that of the deactivation of men with a tertiary education (Table 4.10.5).

Table 4.10.4. Estimated probability of outflow from employment and unemployment in 2005 to inactivity by gender and age, 2007

Age	Outflow to inactivity			
	Men		Women	
	Outflow from employment	Outflow from unemployment	Outflow from employment	Outflow from unemployment
Under 24 years	0.348	0.214	0.283	0.235
25-34 years	0.131	0.145	0.150	0.373
35- 44 years	0,030	0.128	0,048	0.218
45-59 years	0,079	0.214	0.121	0.308
60-64 years	0.340	1,000	0.414	1,000
65 and over	0.545	1,000	0.500	1,000

Estimates of probability of transition to economically inactive persons show a much higher risk of leaving the labor market by women in comparison with men, particularly by women aged 25 to 44 and those with low education.

Unemployment, which was one of the main problems in the recent years, also at the level of households, decreased even more when looking at the household related indicators than it can be evaluated on the basis of the unemployment rate for individuals. While in year 2005, 5.7 percent of the examined population belonged to households in which nobody worked, although some household members were searching for jobs, in 2007, only 3.2 percent of respondents belonged to such households (Table 4.10.6). The percentage of households with employed members and no unemployed members also increased from 59.4 percent to 68.1 percent. As a result, the percentage of households living only on unearned sources decreased from 19.9 percent in 2005 to 17.3 percent in 2007.

Table 4.10.5. Estimates of the probability of outflow from employment and unemployment in 2005 to inactivity by gender and age, 2007

Education	Outflow to inactivity			
	Men		Women	
	Outflow from employment	Outflow from unemployment	Outflow from employment	Outflow from unemployment
Elementary	0.195	0.179	0.269	0.437
Vocational	0,094	0.152	0.131	0.390
Secondary	0.121	0.208	0.133	0.272
Tertiary	0,099	0.166	0,079	0.214

Table 4.10.6. The share of households classified according to the economic activity of their members in 2003, 2005 and 2007

(percent)

Types of households	2003	2005	2007
Without unemployed and employed persons	15.6	19.9	17.3
With unemployed persons and without employed persons	6.9	5.4	3.3
Without unemployed persons and with employed persons	57.7	60.4	67.7
With unemployed and employed persons	19.7	14.2.	11.7

The labour market status of an individual is determined to a great extent by his/her position in the household. Taking into account the biological type of family and the structure of households, the following household positions of adults (aged 18 or more) were identified: couples with no children (married couple, cohabiting couple with no children), couples with children, single parents with children, children up to 18 years of age, persons outside the family being household members (father in law, mother in law, father, mother in households of several generations or other relatives), and one-person households.

The labor market indicators by the household position showed the influence of the family situation on the labor market status of the household members (Table 4.10.7).

The highest labor force participation and employment rates can be observed among men and women in families with children. This may be partially due to the fact that these persons usually belong to the age group characterized by the highest level of professional activity (30-44), but it may also be the effect of selection, based on making the decision to have children by persons, who are in a relatively safe financial situation. Persons in families without children are usually younger. For men living in families with no children and in one-person households, the indicators of activity are similar. However, the employment rate is higher and the unemployment rate – lower among men living in families with no children in comparison with men living in one-person households. This may be due to their age – single-person households of men usually consist of younger persons, but it may also be a result of the decision to establish a family being influenced by the financial situation.

The situation of women is different. Those living in households with no partner and children are mainly elderly women, which explains their low activity and employment rates. The economic activity of women in couples with children is lower than the activity of men occupying the same position in the household.

The labor force participation of household members who are not family members (father in law, mother in law, father, mother in households of several generations or other relatives) is higher among men than among women. Women who occupy such position in the household very often are either unemployed or economically inactive.

A relatively large group (20 percent of men and 16 percent of women) is children aged 18 or more living in the same household as their parents. Their labour force participation does not vary by gender and is close to the level of persons living in separate households, unlike the unemployment rate.

Table 4.10.7. Labor market indicators for household members by gender and the household position

(percent)

Gender	Position in the household	Employment rate	Labor force participation rate	Unemployment rate
Man	Couple with children	79	83	5
	Couple without children	48	51	7
	Single parent *	-	-	-
	One person household	41	48	15
	Child aged 18 or more	47	57	19
	Outside the family, in the same household	27	32	14
Woman	Couple with children	64	70	9
	Couple without children	38	43	12
	Single parent	45	52	13
	One person household	20	24	15
	Child aged 18 or more	41	50	18
	Outside the family, in the same household	10	13	25

* too small sample size

4.10.1.2. Additional aspects of the labor market changes in the years 2000-2007

Due to the increased labour demand, the period of remaining a registered unemployed person at the labor office became correlated even more strongly than before with skills and motivation to find a job. Persons with a tertiary or secondary education, having a driver's license or computer skills, were registered as unemployed for shorter periods of time than others. The most significant factor, though, was willingness to get a job. If a given person was registered at the labor office, but his/her answers in the questionnaire did not show that this person was willing or able to start working immediately, the chance to find a job within one year evaluated on the percentage of persons in this group, who started working, was 38 percent, and in two years it was 59 percent. Among the registered persons who wanted to and were able to start working immediately their chances to get a job within one year increased to 51 percent, and in two years to 70 percent.

Improvement on the labor market was associated not only with greater chances for the unemployed to get jobs, but also with the opportunities of changing jobs and being promoted. Among those working in 2007, 22 percent were promoted at least once in the period from year 2000 to 2007. In years 2005-2007, the management staff, the medium-level personnel and specialists were recruited mainly through promotions inside companies and from persons employed by other companies. The unemployed, especially those with lower qualifications, most often found jobs in occupations characterized by a high level of rotation, such as office workers, sales representatives, construction

workers or their assistance. It is worth noting that persons entering the labor market, mainly graduates, were more often hired for higher positions, requiring qualifications than the previously unemployed.

A decisive majority of respondents working in 2007 lived relatively close to their workplace since 80 percent of these traveled for 30 minutes or less and worked within the distance of 15 kilometers. On average, persons who started working in years 2005-2007 did not have to travel a greater distance than those already working. The distance from the workplace is thus an important factor for starting a job.

Table 4.10.8. The unemployment rates and employment rates by the place of residence, 2005 and 2007
(percent)

Place of residence	Unemployment rate		Employment rate	
	2005	2007	2005	2007
Cities over 500k	9.2	6.4	54.2	57.0
Towns 200-500k	8.8	9.5	49.2	53.1
Towns 100-200k	13.7	10.2	49.1	50.7
Towns 20-100k	14.9	12.0	45.8	47.8
Towns under 20k	15.9	13.2	49.0	47.3
Rural areas	13.9	11.0	50.1	49.8

The improvement on the labor market, observed in the recent years, was greatly influenced by the emergence of job offers on the local markets. This has been confirmed by the results provided in Table 4.10.8, showing a quite evenly distributed decrease in the unemployment rate, regardless of the size of the place of residence, and an increase in the employment rates in cities above 20 thousand of inhabitants.

A important feature of the changes that have been taking place on the labor market is the diversification of the employment contracts. In the entire population of employed persons, most worked in years 2000 – 2007 on the basis of permanent contracts (49 percent of responses, Table 4.10. 9). Fix-term contracts were generally less popular (28 percent of responses), but they were very often applicable to young persons (43 percent of responses of persons aged 25-34).

Table 4.10.9. The percentage of persons performing specific jobs among all employed by gender and age
(percent)

Gender/ age		Permanent contract	Fix-term contract above 1 year	Casual jobs (replacement, specified period below 1 year)	Contract for trial period	Work on the basis of another type of contract	Work without written contract	Employer	Self-employment
Man	Under 24 years old	16	37	12	12	16	15	1	5
	25-34 years old	49	42	9	11	11	10	3	14
	35- 44 years old	57	25	5	3	7	8	5	21
	45-59 years old	49	20	5	2	7	6	7	22
	60-64 years old	48	14	5	0	4	3	5	17
	65 and over	39	10	2	1	9	3	3	17
	Total	47	28	7	6	9	8	5	17
Woman	Under 24 years old	19	40	17	14	22	8	0	4
	25-34 years old	51	45	6	11	13	5	3	7
	35- 44 years old	58	26	4	4	6	3	2	12
	45-59 years old	62	16	3	2	6	3	3	13
	60-64 years old	55	14	2	1	7	2	3	15
	65 and over	21	6	1	0	10	1	0	14
	Total	52	28	5	6	10	4	3	10

Work performed on the basis of short-term contracts was most popular among young persons – 10 percent of those aged 25 to 34 worked for some time on the basis of mandated contracts or specific work contracts, and a similar percentage was hired on the basis of contracts for trial periods. Relatively often, young men worked without a formal

agreement (25 percent of men aged 34 or less). Around 4 percent of young respondents underwent professional training as school or university students. The employers were mainly persons aged 35 or more (around 4 percent). The high popularity of self-employment (14 percent of all responses) was mainly due to a high share of those working on farms. As many as 47 percent of all self-employed persons were farmers. Among those self-employed who were not farmers (mostly in service sector), the largest group consisted of persons aged 25 to 44 and men (66 percent). There were gender differences in patterns of diversification of the employment forms in the period from 2000 to 2007. In general, the employment of women was relatively more often associated with permanent contracts, and less often women performed casual jobs or were hired without formal agreement. Men were more often employers or self-employed.

Apart from questions pertaining to activities on the labor market in the study carried out in 2007, for the first time, questions were asked on the social perception of job and opinions concerning the solutions that would facilitate reconciling work and family duties. The social perception of work was assessed on the basis of the question about its most important characteristics. Among these, it was possible to choose no more than three¹⁴. On the other hand, views on the reconciliation of employment with family duties may be analyzed by referring to the assessment of importance of the provided groups of solutions: the appropriate organization of work time, longer paid leaves, higher benefits, and better opportunities to provide child care outside home.¹⁵

The most important feature of work, regardless of their status on the labor market and other demographic and social characteristics, was the appropriate salary (75 percent of respondents). The next important feature of a good job was the lack of stress (49 percent). This characteristic of work was appreciated mostly by the employed (53 percent) and by women (52 percent). Young persons (25-34) and those with a tertiary education considered independence and the possibility of personal development to be important attributes of job. The ability to get favorable work hours was also considered to be a relatively important feature of work (18.2 percent), and it was more often pointed out by women (21 percent).

When asked about the most important solution enabling the reconciliation of work and family duties, most respondents mentioned the proper organization of work time (53 percent of answers selecting it as the most important feature). It was mentioned particularly often by the employed (55 percent), men (56 percent) and persons with a tertiary and secondary education (58 percent). Longer parental leaves were most often pointed out as the second most important feature (34 percent of such replies). As the third most important feature, respondents most often chose higher benefits (29 percent). Relatively most often, respondents considered the least important solution to be better opportunities of childcare outside the home (34 percent). This structure of answers may be due to the fact that parents are aware of the difficulties associated with the access to the proper quality of institutional child care, the costs of such care, and their experience associated with childcare based on adjusting the organization of time of the parents and taking advantage of the family child care resources. However, it should be noted that each of the answers to this question was pointed out by a significant number of respondents (more than 15 percent) as the most significant one, which proves the high importance of the issue.

4.10.2. Development of professional skills and its influence on the situation on the labor market and the income situation of households

Irena E. Kotowska, Izabela Grabowska

4.10.2.1. The additional vocational training

In the study of 2007, we asked additionally about participation in any activity associated with the raising of one's professional qualifications or other skills in the period from 2005 to 2007. The analysis of persons who declared such activity has confirmed the high selectivity of the process of additional training, which is determined mainly by education level and place of residence (Table 4.10.10).

Only about 12 percent of persons aged 25 or more participated in any activity associated with the raising of their professional qualifications or other skills in the last two years. Most of these were women (about 57 percent). Half of all persons developing their skills had a tertiary education, almost 21 percent had a secondary vocational education, and 12 percent had a vocational education. The lowest number of persons raising their qualifications had a general secondary education (including postsecondary – about 12 percent), and no higher than elementary (about 2 percent).

¹⁴ The examined characteristics of work are: the lack of stress, a great level of independence, the opportunity for personal development, work consistent with skills, quick promotion opportunities, the stability of employment, favorable work hours, ability to work at home, long leaves, job respected by others, appropriate salary, and other.

¹⁵ These groups of solutions include, in particular: good work time organization – such as part-time job, shift job, flexible working time, ability to work partially at home, more days off during the week; longer paid leaves – such as maternity, parental leave; higher benefits – e.g. family benefits; better opportunities of providing child care outside the home – such as more vacant places in the crèches and kindergartens located nearby, adjusted time of stay of children in crèches and kindergartens to working hours of the parents, more extracurricular activities in schools etc.

Only every fifth person among those raising their qualifications in the recent years lived in rural areas. Among the inhabitants of cities developing their skills, one half of this group is found among those living in cities with more than 200 thousand inhabitants, about 35 percent in towns of medium size (20 to 200 thousand inhabitants), and about 15 percent from towns of less than 20 thousand inhabitants. Persons who raise their qualifications are usually young – about 47 percent are aged 25 to 34. Persons aged 35 to 44 constitute about 27 percent of those acquiring additional qualifications, and those aged 45 to 54 – about 21 percent. The share of persons who are 55 or older among those raising their qualifications is only 6 percent. Summing up, a typical person participating in any kind of activity associated with the raising of professional qualifications or other skills is a 25 to 34 year old inhabitant of a large city with a tertiary education; more often women than men.

Table 4.10.10. Percentage of respondents aged 25 or more participating in any activity associated with the raising of their professional qualifications or other skills in years 2005 – 2007 by gender, education, place of residence and age (percentage in a given population group)

Social and demographic group	Persons aged 25 or more participating, in the period of 2005 to 2007, in any activity associated with the raising of their professional qualifications or other skills
Total	11.7
Gender	
Women	56.8
Men	43.2
Education	
Tertiary	49.9
Secondary vocational	21.3
General secondary/ postsecondary	11.8
Vocational	14.8
Elementary or lower	2.2
Place of residence	
Cities over 500k	23.6
Towns 200-500k	17
Towns 100-200k	8.4
Towns 20-100k	19.6
Towns under 20k	11.8
Rural areas	19.6
Age	
25-29	25.8
30-34	20.9
35-39	14.3
40-44	12.8
45-49	10.4
50-54	9.3
55 or more	6.4

4.10.2.2. Qualifications and the labor market status in the years 2000-2007

The analysis of persons who did not work due to the lack of qualifications that would be perceived as appropriate by employers and employees, whose qualifications were not fully used at work, will allow us to describe the structural mismatch on the labor market with regard to qualifications of persons belonging to the working-age group. It should be noted, however, that this is a subjective assessment by respondents, which perhaps deviates from the opinions of employers.

Among persons who were not working in years 2000-2007, that is, the unemployed and the inactive, only about 4 percent pointed to the lack of qualifications required by the employer¹⁸, and most of these were women (about 57

¹⁸ The respondents could provide more than one reason for having no job, thus the percentage of indications informs us of the significance of a given reason.

percent) (Table 4.10.11). Among those who were not working due to the lack of qualifications, about 42 percent had a grammar or lower education, every fourth person had a vocational education, about 17 percent had a general secondary education, and almost 12 percent had a secondary vocational education. The smallest group consisted of those with a tertiary education.

Persons who were not working due to the lack of qualifications came mainly from rural areas (about 36 percent) and from towns with 100 thousand or less inhabitants (about 37 percent). The largest group consisted of persons aged 15 to 24 (almost 42 percent).¹⁹ The share of persons from the age groups (encompassing five-year intervals) from 25 to 54 was quite stable and ranged between 7 and 10 percent, and the share of those aged 55 or more was about 7 percent. Moreover, among those not working due to the lack of appropriate qualifications in years 2000- 2007, only about 26 percent participated in any activity associated with the raising of their qualifications (23.7 percent – women; 29.2 percent- men). Summing up, among persons who were not working due to the lack of necessary qualifications in years 2005-2007, a decisive majority were persons with a vocational or lower education and/or living in rural areas or in small and medium-sized towns. Slightly more than half were 30 or younger, and almost three fourths did not engage in any activity to raise their qualifications and professional skills.

Table 4.10.11. Persons not working in years 2000-2007 due to the lack of qualifications required by an employer by gender, education, place of residence and age (percentage in a given population group)

<i>(percent)</i>	
Social – demographic group	Percentage of persons not working due to the lack of qualifications required by employers (subjective assessment of the respondents)
Total	4.2
Gender	
Women	57.4
Men	42.6
Education	
Tertiary	2.7
Secondary vocational	12.2
General secondary/ postsecondary	19.5
Vocational	23.5
Elementary or lower	42.1
Place of residence	
Cities over 500k	7.2
Towns 200-500k	14.5
Towns 100-200k	5.6
Towns 20-100k	22.9
Towns under 20k	13.6
Rural areas	36.2
Age	
25-29	15
30-34	26.8
35-39	9.3
40-44	7.8
45-49	7.5
50-54	10,0
55 or more	7.4

¹⁹ These are not students, but persons, who have completed their education.

Table 4.10.12. Person, who worked during any time in years 2000-2007, believing they were not taking advantage of their qualifications at work by gender, education, place of residence and age (percentage in a given population group)

(percent)	
Social – demographic group	Percentage of persons not working due to the lack of qualifications required by employers (subjective assessment of the respondents)
Total	30.6
Gender	
Women	52.9
Men	47.1
Education	
Tertiary	9.4
Secondary vocational	26.3
General secondary/ postsecondary	18.5
Vocational	33.4
Elementary or lower	12.4
Place of residence	
Cities over 500k	9.9
Towns 200-500k	12.2
Towns 100-200k	8.7
Towns 20-100k	17.3
Towns under 20k	12.7
Rural areas	39.2
Age	
15-19	1
20-24	15.4
25-29	16.2
30-34	12.2
35-39	10.6
40-44	11.6
45-49	10.6
50-54	10.7
55-59	7.7
60-64	2.1
65 or more	1.9

Failure to take advantage of one's qualifications at work may prove both that the education level acquired is unneeded and not adequate and that persons with relatively high qualifications are employed for lower positions. The first situation pertains to persons with lower education, whose qualifications and education attained in the education process are not adequate to the labor market demands, and the second usually relates to persons with higher education level, whose potential is not fully taken advantage of. Thus in the regions where persons with the lowest education are the most numerous group (inhabitants of rural areas and small cities) fail to take advantage of their qualifications proves that they are rather useless and inadequate to the labor market demands. An analogous situation can be observed in the case of persons belonging to the youngest group in productive age, that is, aged 15 to 24, who have completed their education.²²

Among those who worked for any period in years 2000 – 2007, about 30 percent declared that their work did not allow them to take advantage of their qualifications, and as many as 53 percent of those were women. Taking into account the higher level of education of women than men and their increased participation in the raising of professional qualifications, this may prove that the growing human capital of women is not being adequately taken advantage of on the labor market.

Persons with a vocational education (about 33 percent) or a secondary vocational education (about 26 percent) constitute the largest group among those who declared that the job performed did not allow them to take advantage of their qualifications. Such a high share of persons with a vocational education proves that the educational offer of vocational schools is not adapted to market needs. Respondents with a tertiary education constitute about 9 percent of persons from this group, persons with a general secondary education (including postsecondary) constitute about 18 percent, and persons with a grammar or lower education – 12 percent.

²² Persons, who were completing or continuing education, were not taken into account.

Among working persons who declared their qualifications were not taken advantage at work in years 2000 – 2007, the largest group were rural inhabitants (about 40 percent) and respondents from cities of 100 thousand or less inhabitants (about 30 percent) (Table 4.10.12). Moreover, these were mainly persons aged 20 to 34 (about 44 percent), while the share of persons aged 35 to 54 in the individual age groups encompassing five year intervals was stable and amounted to about 11 to 12 percent. It can thus be concluded that the failure to use the qualifications at work pertains mainly to persons with a vocational or secondary vocational education, aged 20 to 34, and/or living in rural areas or in small or medium-sized cities.).

4.10.2.3. Other reasons for not working in the years 2000-2007

Our analyses show that failure to adjust one's qualifications to the demands of the employees, according to the respondents, is generally of little importance as a reason for remaining without a job. Therefore, the analysis of other reasons for remaining without a job by the same demographic and social features should provide information on their importance. As expected, the range of these is different for women and men and it changes for various age groups.

Most of the women who were not working (96 percent) pointed to the necessity of taking care of the family and children, then to inappropriate age (67 percent) and then the lack of willingness to work (63 percent) as reasons for not working (Table 4.10.13). Health, problems with getting a job and receiving social assistance were mentioned just as frequently (57-58 percent of responses). About 53 percent of women who did not work pointed to studying as one of the reasons, and almost 38 percent to retirement. Among men who were not working, the reasons provided most often were retirement (62 percent) and studying (47 percent). Health, difficulties with finding a job and receiving social benefits were quoted just as often, but less frequently than among women (about 42 percent). The lack of willingness to work was pointed out much less often by men in comparison with women.

Table 4.10.13. Persons who did not work in the years 2000-2007 by gender and age and the selected reasons for remaining unemployed (percentage in a given population group)

Demographic group	Studying	Taking care of the house	Taking care of children	Health	Inappropriate age	Retirement	Difficulties with finding a job	Receiving of social benefits	Lack of willingness to work
Total	24.3	7.1	6.5	15.7	11.6	33.9	13.9	4.3	2.4
Gender									
Women	53.1	96.1	96.1	57.2	66.6	37.9	58.4	57.2	63.1
Men	46.9	3.9	3.9	42.8	33.4	62.1	41.6	42.8	36.9
Age									
15-19	45.9	4.2*	11.7*	9.8*	17.3	0.6*	20.3*	30.7*	36.7*
20-24	44.7				12.5				
25-29	7.6	10.5	20.7	3.6*	6.0	2.1	14.2	17.8	41*
30-34	1.8*	16.8	24.0						
35-39		16.1	18.6						
40-44		12.0	11.0						
45-49		11.2	5.4						
50-54	14.2	5.0	17.3	6.0	2.1	14.2	17.8	12.2	
55-59	7.2	2.5	20.7	8.4	9.2	8.7	24.6		
60-64	7.7*	1.2*	11.2	5.2	14.2	4.7*	12.2		
65 +			27.5	47.0	73.9		15.2	22.3	

* groups combined due to small populations

For persons aged 24 or less the basic reason for having no job is education, and also in the following order: the lack of willingness to work, difficulties with getting a job and inappropriate age. For women in subsequent age groups, taking care of children and the family becomes more important. Difficulties with finding a job are generally pointed out less frequently than child care, family obligations, or receiving social benefits. Almost one third of persons aged 15 to 49 pointed to receiving social benefits as the reason to abstain from working. Almost every fifth person aged 25 to 29 and 35 to 39 and almost every fourth person aged 30-34 pointed to child care, while the percentage of persons declaring that they encountered difficulties when searching for a job ranged from 10 to 12 percent among persons aged 25 to 29. Along with age, the frequency of responses associated with health problems increases when it comes to the reasons for not working. For persons aged 65 or more the most frequent reason for being without a job is

retirement, and then inadequate age, bad health conditions or lack of willingness to work. Respondents aged 25 to 64 almost twice as often pointed out the lack of willingness to work.

These results reflect an improvement of the situation on the labor market. Difficulties with getting a job, more often pointed out by women than men, were on the third place on the ranking list of reasons for having no job, provided most frequently. A worrying phenomenon is the significance of the lack of willingness to work, especially in the group of reasons provided by women. Moreover, the destimulating effect of social benefits on professional activity has been confirmed.

4.10.2.4. Educational activity of adults and the dynamics of the labor market

The importance of continuous education for the labor market prospects has been confirmed by the analyses of flows on the labor market between the three labour market statuses: the employed, unemployed and inactive, based on the panel database. Participation in any activity associated with the raising of one's professional qualifications or other skills within the last 2 years was used as a measure of educational activity, and only persons aged 25 to 39 were taken into account due to the fact that after reaching 39 years of age, educational activity decreases greatly and it pertains only to a marginal part of the population.

Out of the total number of persons aged 25 to 39 who raised their qualifications in years 2005 – 2007, as many as 74 percent were the employed in 2007, 18 percent were inactive, and about 8 percent were unemployed persons (Table 4.10.14). Among persons who did not choose to raise their qualifications in this period, examined by their employment status in 2007, the number of the employed was slightly lower (about 60 percent), and that of the unemployed – slightly higher (14 percent). Among persons raising their qualifications in the last two years, the share of the employed in 2007 increased greatly in comparison with year 2005 and it reached about 85 percent, which was accompanied by a decrease in the share of persons inactive to about 8 percent. The share of the unemployed decreased slightly to 7 percent. The improvement in the structure of persons not raising their qualifications to about 79 percent was based on an increase in the share of the employed to about 79 percent and a visible decrease in the share of the unemployed to about 6 percent, while the percentage of other professionally passive persons decreased insignificantly to about 15 percent.

Table 4.10.14. Labor market flows in the years 2005-2007 among persons aged 25 to 39 according to their participation in educational activity

March 2005	March 2007			Total
	Employed	Unemployed	Inactive	
Persons raising their qualifications in the last two years				
Employed	67.9	2.9	3.3	74.1
Unemployed	4.4	1.8	1.8	8.0
Passive	12.8	1.8	3.3	17.9
Total	85.1	6.5	8.4	100.0
Other respondents				
Employed	63.3	1.6	4.0	68.9
Unemployed	8.8	3.1	2.3	14.2
Passive	6.6	1.8	8.5	16.9
Total	78.7	6.5	14.8	100.0

Participation in educational activity was significant mainly for the activation of inactive persons, while more significant in terms of the shift from unemployment to employment was the increased demand for labor. Almost three fourths of the professionally inactive, who in years 2005 to 2007 raised their qualifications, became employed, about 18 percent remained outside the labor market, and about 10 percent became unemployed. Among the professionally inactive respondents in 2005 who did not raise their qualifications, the shift to employment was much lower (about 40 percent) in comparison with those who raised their qualifications. As many as about 52 percent of respondents remained professionally inactive in year 2007 and 8 percent became unemployed.

More than half of the unemployed in 2005 (about 55 percent), who were engaged in educational activity in years 2005 – 2007, belonged to the group of the employed in 2007, about 23 percent shifted to professional inactivity, and about 22 percent remained unemployed. Also, a large part of the unemployed in 2005, who had not raised their qualifications in the last two years, found jobs – as many as 62 percent of them were employed in 2007, about 17 percent became professionally inactive, while about 21 percent remained unemployed.

This increased shift to employment from the group of the unemployed, who were not engaged in educational activities, may be associated with the structure of both groups by gender, age and education. The analysis of the entire population of the unemployed of 2005, who participated in the raising of their professional qualifications in the last two years and worked in 2007, shows that these are persons with a relatively high education level – about 27 percent has a tertiary education in comparison with 9 percent of the entire unemployed population not raising their

qualifications who worked in year 2007²⁴ (Table 4.10.15). On the other hand, a decisive majority of this group has a vocational education (secondary - 27 percent, vocational – 41 percent). This may be one of the reasons for a greater outflow to employment of those unemployed who were not engaged in additional educational activities in comparison with those who did, due to increased demand for work requiring lower qualifications (e.g. in construction, transport, trade, catering or hotel trade). This has also been confirmed by the structure of both groups by gender. The unemployed in 2005 who did find jobs, but did not get engaged in educational activities, were mainly men (60 percent), as well as persons up to 40 years of age (57 percent), while in the compared group of the unemployed engaged in educational activities, women were encountered more often (52 percent), and the number of persons aged 40 or less is lower (51 percent).

Table 4.10.15. The unemployed in 2005, aged 25 or more who in the period from 2005 to 2007 participated in any activity aimed at raising their professional or other qualifications, by their status on the labor market in 2007., gender, education and age

Demographic and social groups	(percent)	
	Working in 2007.	Unemployed in 2007.
Women	52.4	. **
Men	47.6	. **
Tertiary	26.8	. **
Postsecondary		
Vocational secondary		
General secondary	28.7*	. **
Vocational or lower	44.5	. **
25-39 years old	50.6	. **
40 years old and older	49.4	. **

* - the merging of categories due to populations being too small

** not determined due to populations being too small

The unemployed in 2005, who did not engage in educational activity and remained unemployed in 2007, usually had a low education level – almost 44 percent of them have a vocational or lower education. Only 8 percent have a tertiary education (Table 4.10.16). These are mostly persons aged 44 or less (61 percent) and more often men than women. An analogous analysis of the unemployed in year 2005, who – despite engaging in additional education activities – remained unemployed, cannot be conducted due to populations being too small.

Table 4.10.16. The unemployed in 2005 aged 25 or more who in the period from 2005 to 2007 did not participate in any activity aimed at raising their professional or other qualifications, by their status on the labor market in 2007, gender, education and age *

Demographic and social groups	(percent)	
	Working in 2007.	Unemployed in 2007.
Women	40	47.7
Men	60	52.3
Tertiary	9.1	7.7
Postsecondary	26.6	9.1
Vocational secondary	7.8	19.7
General secondary	41.4	42.5
Vocational or lower	15.1	20.9
25-29 years old	26.9	22.1
30-34 years old	18	17.6
35-39 years old	12.3	
40-44 years old	14.5	20.9
45-49 years old	11.6	20.2
50 or older	16.7	19.2

* the merging of categories due to populations being too small

The employed persons who were engaged in educational activity in the last two years, as well as persons who did not raise their qualifications, were characterized by a similar level of stable employment – around 92 percent in both groups remained employed. Outflow from employment to professional inactivity was slightly higher than in the group

²⁴Characteristics according to social and demographic features are provided on the basis of data from SD 2007.

of persons who did not raise their qualifications (about 6 percent in comparison with around 4 percent), but this difference turned out to be statistically insignificant.

Summing up, the results of analyses for the period 2005-2007, like the results of analyses for the period of 2003-2005, showed that the raising of qualifications was of particular importance for the activation of inactive persons. On the other hand, participation in the raising of qualifications did not increase the probability of finding a job among the unemployed in the period 2005-2007, and it did not influence significantly the stability of employment, unlike in the period of 2003-2005. At that time, engaging in educational activities increased the probability of getting a job by the unemployed and increased the stability of employment. It should be kept in mind, however, that the period from 2005 to 2007 was a period of quick economic growth, which was conducive to a general improvement of the situation on the labor market.

The analysis of two groups of the unemployed respondents in 2005, selected by their participation in the raising of their qualifications in the last two years, confirms the selective character of the process of professional development also among the unemployed due to their age, education level and gender. Among those raising their qualifications, the share of women was much higher than among those who did not participate in any educational activities (66 percent compared to 56 percent) (Table 4.10.17). Every fourth unemployed person engaged in educational activities has a tertiary education, about 37 percent have a secondary vocational education, while in the compared group, about two thirds of the population had a vocational or lower education. About 45 percent of the unemployed engaged in educational activity were 25 to 29 years old. In the group of the unemployed who did not raise their qualifications, only less than 13 percent belonged to this age group, and every second person was 44 or more.

Summing up, the unemployed persons who raised their qualifications in the last two years were mostly young people with a relatively high education and actively searching for jobs; thus their unemployment may be of a frictional character. On the other hand, the unemployed who do not raise their qualifications are poorly educated, mainly belonging to the immobile age group, therefore, it may be expected that they may still face difficulties associated with finding a job.

Table 4.10.17. The unemployed aged 25 or more in 2005 participating or not in any activity associated with the raising of their professional qualifications or other skills in the period from 2005 to 2007 by age, education level and gender

<i>(percent)</i>		
Social – demographic group	Unemployed persons aged 25 or more participating in any activity associated with the raising of their professional qualifications or other skills in the period of 2005-2007	Unemployed persons aged 25 or more participating in no activity associated with the raising of their professional qualifications or other skills in the period of 2005-2007
Gender		
Women	65.8	55.9
Men	34.2	44.1
Education		
Tertiary	27.5	7.0
Secondary vocational	36.9	17.6
General secondary/ postsecondary	19.0	13.1
Vocational	10.7	34.9
Grammar or lower	5.9	27.4
Age		
25-29	45.2	12.5
30-34	54.8*	17.5
35-39		7.1
40-44		12.9
45-49		14.1
50-54		10.5
55-59		25.4
60-64		
65 or more		

* the merging of groups due to small populations

Concluding, upgrading qualifications had greater influence on improvement of the, the labor market status of inactive persons than of the unemployed. Despite the fact that women, much more often than men, participated in additional educational activities, improvement of the labor market status of persons being educationally active, is weaker among women than among men. At the same time, the flows by gender of persons who were active and inactive in terms of education, show that the raising of qualifications affects women's position on the labor market more strongly than that of men.

4.10.3. Plans and experiences associated with working abroad

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4.10.3.1. Plans associated with working abroad

Labor migration is becoming increasingly important for the situation on the labor market in Poland. After joining the EU and the opening of the labor markets of some EU countries, work abroad became a realistic option for many Poles. The extent in which this opportunity influences the decisions associated with professional work may be assessed based on answers to questions: „Do you plan to go abroad to work within the next two years?” and „Did you work abroad in the period of 2005-2007”.

Asked about their migration plans, 99.6 percent of all respondents provided answers. The results suggest that the inclination of Poles to emigrate is not very high since 10.4 percent of respondents aged 16 or more plan to emigrate to work in the EU states in the next two years. The inclination to work outside the EU is virtually non-existent – such plans are shared by only about 1 percent of all respondents.

More men (13.5 percent) than women (7.9 percent) are willing to emigrate to work in the EU countries. Most willing to leave are the respondents living in cities of 200 to 500 thousand inhabitants (12.1 percent), and the least – those living in cities above 500 thousand inhabitants (9.3 percent) and in rural areas (9.6 percent). Willingness to leave is more diversified among voivodships. Inhabitants of Podkarpackie (16.8 percent), Opolskie (14.3 percent) and Warmińsko-Mazurskie (13.2 percent) are most willing to emigrate, and the least – from Mazowieckie (6.4 percent) and Wielkopolskie (8.4 percent), that is, from relatively affluent voivodships, where the average salaries are among the highest in the country.

Moreover, declarations regarding the period of stay abroad show that Poles consider rather short-term migration. More than 35 percent of those willing to leave plan to spend one year or less abroad, and only 5.8 percent want to leave the country “forever” (chart 4.10.1). Thus it can be assumed that most Poles treat labor migration as an opportunity to get new experiences and to improve their financial situation. It is worth noting, however, that a large part of the potential migrants – as many as 42.7 percent – do not know yet how long they would like to stay abroad.

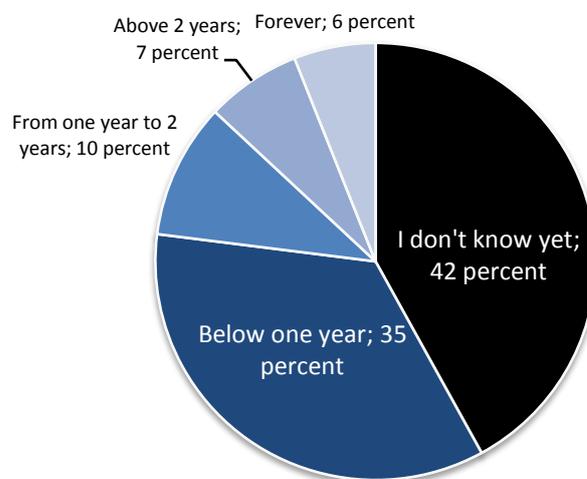


Chart 4.10.1. The planned time of stay abroad

Migration to countries of the European Union is planned more often by the unemployed than by the employed – as many as 21.2 percent of the unemployed respondents want to leave the country in comparison with 10.4 percent of the employed. Inactive persons are the least willing to work abroad (9 percent). It is a visible change in comparison with the year 2005, when the status on the labor market was not so significant in terms of the willingness to emigrate, that is, a similar percentage of the employed and the unemployed wanted to leave the country. At the time, the percentage of employed willing to work abroad was at the level of 22.5 percent, and that of the unemployed was at 23.8 percent. It is necessary to keep in mind, however, that in 2005 questions concerning the migration plans were formulated slightly differently from those asked in 2007. In 2005, the employed were asked whether they would work in the EU15 states if the remuneration was to be at least equal to the amount received in Poland at the time. On the other hand, the unemployed were asked whether they planned to search for a job in the EU (on their own or through a job agency). Therefore, carefulness is necessary when comparing the results from both waves of the Social Diagnosis for the employed and the unemployed.

Work abroad seems to be most popular among persons with relatively low qualifications (cf. Table

4.10.18). Only 6.7 percent of respondents with a tertiary education are considering the possibility of migrating to the EU countries in the next two years, while as many as 18.7 percent of those with a vocational secondary and postsecondary education declare such intent.

Table 4.10.18. Persons planning labor migration to EU countries in the next two years, by their education level and status on the labor market (percentage in a given group of persons)

Education level	Employed	Unemployed	Total
Tertiary	6.7	13.2	6.8
Secondary vocational	9.8	22.0	10.2
General secondary/ postsecondary	16.8	34.5	18.7
Vocational	12.6	21.6	10.6
Grammar or lower	9.2	15.8	9.2

The study results thus show that we should not fear a brain drain because mainly persons with a vocational education plan to work abroad. However, these are more often the graduates of vocational colleges and profile-oriented secondary schools and not vocational schools, so they are probably better workers in their fields. This may deepen the deficits on the Polish labor market, especially because many construction workers (25 percent of them), as well as many drivers (16.4 percent) plan to migrate, that is, representatives of professions which are already enjoying a high demand in Poland. It can be assumed that the high inclination to emigrate among persons with a vocational education is caused, among other things, by the fact that abroad they can usually work in the same profession as in Poland. Persons with a tertiary education have, on one hand, more opportunities on the Polish labor market in comparison with those with a lower education, and on the other hand, if they go abroad they are usually forced (at least in the initial period of their stay abroad) to engage in work below their nominal education level, e.g. due to insufficient knowledge of a foreign language, for example professional vocabulary necessary to perform specialist jobs (cf. e.g. Drinkwater et al., 2006). In other words, in the case of persons with a vocational education, labor migration is usually neither associated with a lower social status nor with a depreciation of qualifications, which is often the case with persons having a relatively better education.

Like in the year 2005, persons aged 24 or less are most willing to migrate to work. In this age group, the percentage of those planning to leave (in the next two years) to work in the EU countries amounts to 25.9 percent, while among persons aged 25-34, it is 14.3 percent. Definitely less eager to work abroad are persons aged 45-59 (5.1 percent), and among those in the post productive age, willingness to go abroad practically vanishes.

A strongly selective character of the willingness to migrate according to age may be explained, among other things, by the fact that the expected benefits from working abroad (the expected income, professional experience and new skills) are lowered with age. Moreover, in the case of a failure, a young person may spread the losses (e.g. costs of traveling) over a period of many years. At the same time, in the case of persons aged 25 to 34, and especially among those aged 45 to 59, the emotional costs associated with going abroad may be higher, that is, maintaining relations with family and friends and adapting to living conditions abroad may turn out to be more difficult.

While in 2005 Poles most often planned to work in Germany, in 2007, the most popular direction of possible migration were the Anglo-Saxon countries – Great Britain (40.3 percent) and Ireland (8.3 percent). Germany is still quite popular – about 20.8 percent of all potential migrants plan to go there. The next position on the list of preferred destinations for labor migration is occupied by the Netherlands, where 4.5 percent of those planning to leave would like to go.

According to the study of 2007, persons who would like to work in Great Britain and Ireland differ with regard to their social and demographic characteristics from those planning to go to Germany, like in the year 2005. The Anglo-Saxon countries are preferred by young people, while Germany is popular among the relatively older population. In the age group up to 24 years, Great Britain and Ireland are mentioned by 57.7 percent of the potential migrants, while Germany by only 14.5 percent. On the other hand, in the age group of 45-59, the most popular direction of migration is Germany (31.7 percent). Germany as the target location of potential labor migration is chosen mostly by persons with a vocational or lower education (30.4 percent and 22.6 percent of answers respectively), while persons with a tertiary education definitely prefer the Anglo-Saxon countries. In the first place, inhabitants of rural areas want to emigrate to Germany (28.7 percent) and those from towns under 20 thousand inhabitants (31 percent), and much less often, the inhabitants of larger cities (11.2 percent in the case of cities above 100 thousand inhabitants). The character of migration also seems to be different. The potential migrants to Germany are mostly persons planning to perform seasonal jobs (mainly in agriculture) for a period of less than one year (45.3 percent of those planning to go to Germany). Among persons who plan to go to Great Britain and Ireland, most also want to leave the country for less than one year (28.8 percent), but they are much less numerous than those planning to go to Germany.

Persons who already have some migration experience are more willing to leave the country. As many as 58.5 percent of respondents who worked abroad in years 2005-2007 plan to work in the EU countries in the next two years. On the other hand, among persons who did not migrate in this period, the share of those considering work abroad is only 8.2 percent. Greater mobility is induced not only by the respondents own experience, but also the experience of their family members, although own experience influences their migration plans to a greater extent. In the case of persons being members of households, in which at least one of other members worked abroad in years

2005-2007, the percentage of persons planning to migrate was 17.4 percent, and thus it was much higher than for the entire population (10.4 percent).

The willingness of respondents to leave according to their demographic and social characteristics and status on the labor market can be presented synthetically in the form of the following logit model (Gruszczyński, 2002):

$$P(Y=1) = F(x\beta) = \frac{e^{x\beta}}{1 + e^{x\beta}}$$

Where:

Y – Is a binary random variable assuming the following values: 1 – if the respondent wants to work abroad within the next two years, and 0 – if the respondent does not want to work abroad

F – Is the cumulative distribution function

x – A column vector of exogenous variables: gender, age, class of place of residence, education, knowledge of the English language, migration experience in years 2005-2007, status on the labor market

β – A column vector of parameters

Table 4.10.19. The results of the logit model estimations for inclination towards labor migration to EU countries

Socio-demographic group	Significance level	Estimate of relative risk ratio ^{a)}
Gender		
Men	0,000	1.717
Women	Ref.	Ref.
Age		
Up to 24	0,000	2,054
25-34	0,080	1.192
35-44	Ref.	Ref.
45-59	0,000	0.493
60-64	0,000	0.150
65 +	0,000	0,030
Place of residence		
Cities over 500k	0.331	1.120
Towns 200-500k	0,000	1.571
Towns 100-200k	0,001	1.480
Towns 20-100k	0,000	1.448
Towns under 20k	0.560	1,064
Rural areas	Ref.	Ref.
Education level		
Tertiary	0,000	0.622
Secondary vocational	Ref.	Ref.
General secondary/ postsecondary	0,057	1.226
Vocational	0,021	1.245
Grammar or lower	0.172	0.861
Knowledge of English		
Yes (Active or passive)	0,000	1.585
No	Ref.	Ref.
Migration experience in years 2005-07		
Other household member emigrated	0,000	2.279
Respondent emigrated	0,000	14.389
No household members migrated	Ref.	Ref.
Status on the labor market		
Employed	Ref.	Ref.
Retiree/ disability pensioner	0.817	0.977
Student	0,008	1.369
Unemployed	0,000	1.755

a) The relative risk ratio (RRR) shows how the probability of occurrence of Y=1 changes, when X assumes the value of 1 (for binary variables) N= 12464, pseudo R²=0.28, Hosmer Lemeshow test value =0.55

The reference group consists of women aged 35-44 with a general secondary education living in rural areas who do not speak English and who have no migration experiences in years 2005-07.

The results of the logit model estimation confirm the conclusions from the descriptive analyses., The probability of the declaration of willingness to work in the EU countries is 70 percent higher in the case of men than in the case of women. The willingness to leave the country is also strongly correlated with age. Most willing to leave the country

are persons aged 24 or less, in the case of whom the probability is more than twice as high as in the case of persons aged 35 to 44. Generally the greater inclination to migrate is shown by persons living in rural and not in urban areas, but it is the highest among persons living in cities of 200 to 500 thousand inhabitants. The willingness to migrate is also influenced by the human capital, represented by the education level: a tertiary education greatly reduces the probability of the willingness to leave in comparison with a general secondary education (by almost 40 percent), while a secondary vocational or vocational education increases it (by about 24 percent).

Moreover, the probability of the willingness to migrate was almost 60 percent higher in the case of persons speaking English in comparison with persons who did not know this language. The migration experience from the past, mainly of the respondents, but also those of other household members also stimulates the willingness to leave. Unemployment is another factor, which increases the level of willingness to search for a job abroad. In the case of unemployed persons, the probability of the willingness to emigrate is higher by more than 75 percent in comparison with the employed. A relatively high willingness to migrate was also shown by students.

4.10.3.2. Migration experiences of respondents in the years 2005-2007

As it has been already mentioned, apart from the question on migration plans in the *Social Diagnosis 2007*, we were also interested in finding out whether respondents worked abroad in the period of 2005 to 2007. Answers to this question were provided by 98.5 percent of respondents aged 16 or more.

In this chapter, we will first discuss the incidence of these leaves in different socio-demographic groups, and in the further part of the chapter, we will characterize more thoroughly only persons working abroad temporarily, disregarding in our analysis those leaving the country permanently. The characteristics of migrants (education, age, place of residence) refer to the situation in the year 2007.

The results of the analysis of migration experiences show that Polish emigration in years 2005 to 2007 had a limited scale and was mainly of seasonal character. In the last two years only 4.1 percent of household members aged 16 or more worked and 0.5 percent studied abroad..

Social Diagnosis 2007 shows that in years 2005-2007 more men (5.8 percent) than women (2.7 percent) worked abroad. Almost 55 percent of migrants left the country only once in this period and less than 22 percent left two times. Moreover, a half of all migrants spent less than 6 months abroad, while 75 percent – less than 12 months. In each education group the percentage of persons working abroad in years 2005-2007 was similar, although a bit higher than average among persons with a vocational education (5.8 percent) and with a secondary education (5.5 percent)).

The percentage of working abroad was the largest for people aged 25 to 34 (8.8 percent), and a bit lower among those aged 35-44 (5.7 percent) and 15-24 (4.5 percent). Among persons aged 45 to 59, only 3 percent migrated, while among those aged 60 or more there are virtually no cases of working abroad.

The incidence rate of migration was the highest among inhabitants of rural areas (4.6 percent), as well as cities with 200-500 thousand inhabitants (4 percent), and the lowest among persons from cities with more than 500 thousand inhabitants (3 percent). As for voivodship, labor migration was most popular among the inhabitants of Podkarpackie (6.3 percent), Lubelskie (5.7 percent) and Dolnośląskie (5.6 percent), and relatively less– persons from Mazowieckie voivodship (2.2 percent).

As a result, among persons who worked abroad in years 2005-2007, most were aged 25 to 34 (39 percent) with a vocational education (35 percent) and living in rural areas (41 percent) (Table 4.10.26). Every third person worked in Germany, and every fifth worked in Great Britain. It is worth noting that the structure of women and men working abroad differs with regard to education level, age and country of destination. Women who worked abroad were better educated and slightly younger than men– only 29 percent of them had a vocational or lower education (compared with 50 percent of men) and as many as 63 percent did not reach 35 years of age (compared with 56 percent of men). Most men worked in Germany and Great Britain (58 percent), while women migrated to Germany much less often. They went to Great Britain slightly more often , and significantly more often to Italy. In total, two thirds of women working abroad went to these three countries.

The data from Social Diagnosis allow us also to determine the extent in which persons, who planned migration in the year 2005 were able to fulfill these plans in years 2005-2007. The results suggest that only 16 percent of persons declaring willingness to migrate in the year 2005 worked abroad in the next two years. On the other hand, among persons who did not consider migration in the year 2005, the percentage of those who left stood at the level of 2.7 percent. It should be kept in mind, however, that – as it was mentioned earlier in the text – in the year 2005 the questions pertained rather to the willingness to accept a job offer abroad sometime in the indeterminate future and not a specific migration plan. This may explain the relatively low percentage of persons who implemented their migration plans in the subsequent two years.

Table 4.10.20. The structure of respondents working abroad in years 2005-2007, according to social and demographic features and the country of destination

(percent)

Social/demographic group / destination	Gender		
	Man	Woman	Total
Education level			
Tertiary	14	17	15
Secondary vocational	7	27	28
General secondary/ postsecondary	28	27	14
Vocational	42	21	35
Grammar or lower	8	8	8
Age			
15-24	14	31	20
25-34	42	32	39
35-44	23	18	21
45-59	20	17	19
60-64	0	1	1
65 or more	1	0	0
Place of residence			
Cities over 500k	7	11	8
Towns 200-500k	13	11	13
Towns 100-200k	7	4	6
Towns 20-100k	20	19	19
Towns under 20k	12	15	13
Rural areas	42	40	41
Country of destination			
Germany	37	27	34
Great Britain	21	24	22
Italy	03	15	07
The Netherlands	05	07	06
Ireland	06	06	06
Other	28	21	26

5. INDIVIDUAL QUALITY OF LIFE

5.1. Psychological well-being

Janusz Czapiński

The measures of psychological well-being depend largely on the assumed model of the quality of life, which, in general, may be either hedonic or eudaimonic (Czapiński, 2004; Ryan, Deci, 2001). Usually, in the hedonic model, two basic dimensions of well-being are identified: affective (a balance of emotional experiences – current and over longer periods of time) and cognitive (evaluations of life as a whole and satisfaction in specific life domains) (cf. Diener et al., 1999; Pavot, 2008; Veenhoven, 1994). This project does not examine the purely affective aspects. The indicator closest to it is the four-point scale of happiness (Annex, individual questionnaire, question 39). Also, the scale of depression (question 49) contains items measuring emotions, and more precisely mood and motivation. The cognitive dimension of well-being was gauged on several scales: the evaluation of life as a whole (question 3), domain satisfactions (question 61) and the evaluation of the past year (question 59). Moreover, following “the onion theory of happiness” (Czapiński, 1992, 2004; Czapiński, Peeters, 1990/1991), we included two more indicators of the psychological well-being: the will-to-live (suicidal tendencies – question 41, and the desire to live – question 45), conditioning the long-term resistance to the worsening of subjective well-being.

Most of the indicators of well-being have the form of simple one-question scales. The depression inventory is an exception, consisting of 7-items (question 49) borrowed from Beck’s 21-items Depression Inventory (Beck and others, 1961), which is well-known and often used in psychological and epidemiological studies. Such a selection of items was driven by psychometric reasons: in previous studies they showed a stronger correlation with objective life conditions (especially with age – see Czapiński, 1994, 2001). The indicator of depression was the sum of answers to all 7 items. This indicator can be treated as a measure of the degree of psychological inadaptability, reflecting an inability to cope with problems or life stress. In all cases, one should not interpret indicators based on such a scale as a diagnosis of clinical affective disorders in general population²⁷.

5.1.1. Data for the entire sample of 2007

All the analyses of the quality of life presented below included people aged 18+. In terms of this criterion, therefore, this was a similar population to the previous studies. A further increase in the assessment of one’s entire life so far has been observed (Table 5.1.1).

Table 5.1.1. The percentage of answers over time to the question: “How do you feel about your life as a whole?”

Answers	1991 N = 4187	1992 N = 3402	1993 N = 2306	1994 N = 2302	1995 N = 3020	1996 N = 2333	1997 N = 2094	2000 N = 6403	2003 N = 9254	2005 N = 8376	2007 N = 12357
1 Delighted	1.1	1.2	0.9	1.2	1.4	1.8	1.5	2.7	3.0	2.7	3.5
2 Pleased	22.4	19.5	18.9	22.9	24.1	24.5	24.3	30.0	31.3	33.5	36.9
3 Mostly satisfied	34.6	34.7	33.3	34.7	35.5	31.9	35.8	35.9	34.7	35.9	35.8
4 Mixed	30.9	32.0	33.5	30.2	29.8	31.1	27.6	24.6	22.2	19.9	17.2
5 Mostly dissatisfied	9.6	10.3	10.9	8.3	7.4	8.6	9.0	7.1	6.7	6.3	5.3
6 Unhappy	1.8	1.7	1.6	2.3	1.5	1.5	1.5	0.9	1.3	1.2	0.8
7 Terrible	0.7	0.6	0.9	0.5	0.3	0.6	0.3	0.7	0.7	0.5	0.5
Mean	3.35	3.38	3.43	3.30	3.23	3.27	3.24	3.09	3.05	2.99	2.88

Source of data: years 1991–1997 – Czapiński, 1998; years 2000–2007 – *Social Diagnosis*

Also the two indicators of the will-to-live – the deepest level of psychological well-being – although no longer the highest throughout the entire analyzed period, have improved in comparison with year 2005 (Tables 5.1.2 and 5.1.3).

²⁷ In five studies from different parts of the world, encompassing 39,000 people, it has been established that young people have a much higher risk of experiencing at least one depressive episode than older generations (Nesse and Williams, 1994); this is explained by civilization processes (the risk of depression increases with the level of economic development of the country) which have much stronger impact on young people than on older generations growing up in the era of fear after World War II. Nesse and Williams provide the following explanation: Mass communication, especially TV and films, makes us all one great team of rivals, who are competing with each other at the expense of close relations with people. In the past we had good chances of making a mark. Today, we all compete with those who are the best in the world. Watching the successful people on TV, we become envious. This envy probably motivated our ancestors to achieve what others achieved. Today, only a few of us are able to achieve whatever envy makes us achieve, and nobody is able to lead a fantastic life that we watch on TV (p. 220).

Table 5.1.2. The percentage of answers over time to the question: "How often in the past months have you felt so depressed that you thought about suicide?"

Answers	1991 N = 4187	1992 N = 3402	1993 N = 2306	1994 N = 2302	1995 N = 3020	1996 N = 2333	1997 N = 2094	2000 N = 6403	2003 N = 9260	2005 N = 8361	2007 N = 12355
1. Very often	1,0	1,0	0,8	1,1	0,7	0,7	1,1	1,2	1,1	0,7	0,6
2. Often	3,6	4,4	3,1	3,0	2,9	2,8	2,5	3,0	3,2	2,6	2,5
3. Rarely	13,1	13,0	11,0	11,0	10,8	7,7	10,8	9,6	9,9	9,8	9,2
4. Never	82,2	81,6	85,1	84,9	85,6	88,8	85,5	86,3	85,8	86,9	87,6

Source of data: years 1991–1997 – Czapiński, 1998; years 2000–2007 – *Social Diagnosis*

Table 5.1.3. The percentage of answers over time to the question: "How strong is your willingness to live these days?"

Answers	1991 N = 4187	1992 N = 3402	1993 N = 2306	1994 N = 2302	1995 N = 3020	1996 N = 2333	1997 N = 2094	2000 N = 6403	2003 N = 9263	2005 N = 8343	2007 N = 12337
I don't want to live at all	0,5	0,9	0,9	0,6	0,2	0,1	0,1	1,0	1,0	1,0	0,5
1	0,8	1,1	0,7	0,7	0,5	0,6	0,7	0,8	0,7	0,6	0,6
2	1,7	2,7	2,0	1,6	1,4	1,1	1,0	1,4	1,6	2,1	1,3
3	4,7	4,7	4,5	4,1	2,7	2,1	2,3	2,5	2,2	2,5	2,1
4	7,6	8,2	7,3	7,5	4,6	3,8	4,5	5,1	6,9	6,7	6,7
5	14,1	12,3	12,4	13,2	10,9	9,0	11,2	9,2	6,4	7,0	6,8
6	14,9	11,7	10,7	11,1	10,3	9,6	10,3	8,8	9,1	9,5	9,7
7	17,4	15,5	13,9	16,7	16,2	16,4	17,0	11,7	14,4	15,8	15,9
8	12,5	13,1	14,1	13,6	17,2	17,0	16,0	15,1	13,3	14,4	14,7
I want to live very much	25,7	30,1	33,6	30,9	36,0	40,3	37,0	44,4	44,5	40,3	41,7
Mean	7,62	7,68	7,86	7,82	8,21	8,41	8,25	8,34	8,32	8,20	8,33

Source of data: years 1991–1997 – Czapiński, 1998; years 2000–2007 – *Social Diagnosis*

In years 1991–2000, this scale was assigned numerical values from 0-9; for the sake of comparison, they were changed to 1-10 as in the latter research.

The intensity of the symptoms of depression has been the lowest in the entire analyzed period (Table 5.1.4). The sense of happiness has increased and it has been declared by almost 76 percent of respondents. (Table 5.1.5)

Table 5.1.4. The average level of depression in consecutive studies (for 7- item scale)

1992 N = 3402	1993 N = 2306	1994 N = 2302	1995 N = 3020	1996 N = 2333	1997 N = 2094	2000 N = 6403	2003 N = 9050	2005 N = 8207	2007 N = 1307
5.2	5.2	5,0	4.7	4.7	4.5	4.7	4.6	4.5	4.3

Source of data: years 1992–1997 – Czapiński, 1998; years 2000–2007 – *Social Diagnosis*

Table 5.1.5. The percentage of the distribution of answers over time to the question: "Taken all together, how would you say things are these days? Would you say that you are....?"

Answers	1991 N = 4187	1992 N = 3402	1993 N = 2306	1994 N = 2302	1995 N = 3020	1996 N = 2333	1997 N = 2094	2000 N = 6403	2003 N = 9266	2005 N = 8380	2007 N = 12654
Very happy	3,7	3,6	4,5	4,4	5,1	6,4	6,3	5,2	5,2	5,8	7,7
Pretty happy	61,0	54,2	53,7	64,0	59,6	61,3	66,5	59,4	59,8	63,0	68,0
Not too happy	35,3	42,1	36,4	31,6	35,3	32,3	27,2	35,4	30,5	27,9	21,1
Unhappy			5,4						4,5	3,3	2,2

Source of data: years 1991–1997 – Czapiński, 1998; years 2000–2007 – *Social Diagnosis*

5.1.2. Data for panel sample 2000–2003–2005–2007

The results show that the fourth measurement in year 2007, like the third one in 2005 and the second one in 2003, did not encompass persons who in the previous measurement could be characterized by slightly different indicators of psychological well being. For instance, in 2005, the average in the scale of suicidal tendencies among persons who did not participate in the research from year 2007 was significantly higher than the average for respondents who participated in the project in year 2007. On the other hand, the depression indicator in 2005 was significantly higher for respondents who were not included in this year's sample than for those who participated in it. Of course these differences are not very high, but they prove that the fact of being excluded from the sample is not a purely random phenomenon, and this fact should be taken into account during the analysis of results.

One of the ways to balance the samples from various measurements in order to show changes over time is taking into account only the panel sample (the same respondents) from two or more waves. A statistically significant increase in the value of the depression indicator in the panel sample when comparing data from 2007 and from 2000 can be easily explained by a strong correlation between depression and age: in 2007, respondents were 7 years older, and only due to this fact they displayed a larger number of depression symptoms. It is also worth noting that two years turned out to be a period too short for a statistically significant increase in depression symptoms (unlike between the second and the third measurement) (Table 5.1.6). For the remaining comparable measures of well-being, changes in the panel samples have been positive (all statistically significant changes except for the comparison of suicidal tendencies between 2005 and 2007) (Table 5.1.6). The sense of happiness also increased: the percentage of persons who were very happy and quite happy increased in the panel sample from 70.7 percent in 2005 to 75.8 percent in 2007, while the percentage of those, who were not too happy or unhappy decreased in this period from 29.3 to 24.2 percent (Table 5.1.7). We can thus say that the psychological well-being of Poles increased significantly in the last two years.

Table 5.1.6. A comparison of the variable values of general psychological well-being from years 2000 and 2005, 2003 and 2005, 2000 and 2007, 2005 and 2007 in the panel sample (of the same respondents)

Variable	Wave	Mean	Standard deviation	Mean difference	t	Df	p	Correlation
Depression	2003	4.334	4.338	-0.255	-5.80	5901	0.000	0.650*
	2005	4.589	4.589					
	2000	4.486	3.981	-0.348	-5.37	3046	0.000	0.597*
	2005	4.834	4,093					
	2005	4.232	3.967	-0.067	< 2	5358	ns	0.689*
	2007	4.299	4.167					
	2000	4.798	4.210	-0.0588	-7.46	2424	0.000	0.597*
2007	5.385	4.421						
Desire to live	2003	8.330	2,043	0.125	4.19	6126	0.000	0.357*
	2005	8.215	2,073					
	2000	8.401	2,067	0.189	4.50	3224	0.000	0.335*
	2005	8.210	2,035					
	2005	8.250	2,048	-0.089	-3.17	5538	0.002	0.440*
	2007	8.340	1.915					
	2000	7.340	2,021	-0.904	-18.93	2583	0.000	0.269*
2007	8.240	1.958						
Suicidal thoughts	2003	3.810	0.524	-0.030	-3.87	6135	0.000	0.282*
	2005	3.840	0.470					
	2000	3.810	0.534	-0.037	-3.37	3210	0.000	0.217*
	2005	3.850	0.465					
	2005	3.840	0.468	-0.004	< 2	5555	ns	0.334*
	2007	3.840	0.461					
	2000	3.800	0.518	-0.030	-2.370	2578	0.018	0.155*
2007	3.830	0.471						
Evaluation of life as a whole	2003	3,020	1,074	0.025	< 2	6141	ns	0.483*
	2005	2.990	1,026					
	2000	3,060	1,065	0.051	2.590	3225	0.010	0.435*
	2005	3,010	1,023					
	2005	2.970	1,019	0.057	4.240	5575	0.000	0.502*
	2007	2.910	0.996					
	2000	3.100	1,050	0.148	6.674	2589	0.000	0.391*
2007	2.950	0.994						

* p < 0,000

Table 5.1.7. Happiness in 2005 and 2007 in the panel sample

Sense of happiness			2007				Total
			Very happy	Pretty happy	Not too happy	Unhappy	
2005	Very happy	percent of 2005	29.2	62.4	8.2	0.3	100,0
		percent of 2007	28.7	5.6	2.2	1.0	6.2
	Pretty happy	percent of 2005	5.8	79.5	14.1	0.6	100,0
		percent of 2007	59.8	74.1	40.0	20.6	64.5
	Not too happy	percent of 2005	2.5	49.9	44.3	3.3	100,0
		percent of 2007	10.3	19.0	51.3	49.5	26.3
	Unhappy	percent of 2005	2.4	32.1	48.8	16.7	100,0
		percent of 2007	1.1	1.4	6.5	28.9	3,0
Total		percent of 2005	6.3	69.3	22.7	1.7	100.0
		percent of 2007	100,0	100.0	100.0	100.0	100.0

Chi-square = 1263.948, df = 9, p < 0,000; Kendall tau b = 0.370

5.2. Domain satisfactions

Janusz Czapiński

According to the onion theory of happiness (Czapiński, 1992, 2004; Czapiński, Peeters, 1990/1991), the most peripheral level of well-being in which one shows the highest rationality and the one which is most sensitive to changes in objective life conditions is the level of domain satisfactions i.e. satisfaction within specific areas and aspects of life. The scale of domain evaluations encompassed 22 areas and aspects of life, exhausting almost the whole spectrum of interests and activities of the average person (annex, individual questionnaire, quest. 61). They can be divided into:

- social (satisfaction with relationships within family, relationships with friends, satisfaction with marriage, with children, and with sex life)
- material (satisfaction with the family's financial situation, with the current income of the family, with providing for one's nutritional needs, domestic equipment, with living conditions, with goods and services available)
- environmental (satisfaction with the situation in the country, with the place one lives in, with moral norms in one's environment, with the sense of security in one's place of residence)
- health-related (satisfaction with one's health)
- other (satisfaction with one's achievements, prospects for the future, education, leisure, participation in culture, work)

5.2.1. Data for the entire sample from 2007

Satisfaction with almost all aspects of life has been improving or has remained unchanged: the only exception is the assessment of health care near one's place of residence. The most visible change was observed in terms of satisfaction with perspectives for the future, the situation in the country, financial situation and income of the family, the ability to meet the nutrition and cultural needs (Table 5.2.1).

Slightly different is the image of the dynamics of unit areas of satisfaction, based on the panel sample, showing the changes in the assessment among the same respondents (see below).

Table 5.2.1. The average level of satisfaction of particular areas and aspects of life on a 1-6 scale, where "1 = very satisfied....6 = very unsatisfied" over time in the sequence from the most positive to the least positive in 2005.

Satisfaction with:	1991 N = 4187	1992 N = 3402	1993 N = 2306	1994 N = 2302	1995 N = 3020	1996 N = 2333	1997 N = 2094	2000 N = 6403	2003 N = 9200	2005 N = 8300	2007 N = 12600
Children	1.72	1.86	1.77	1.83	1.79	1.73	1.78	1.91	1.88	1.86	1.84
Marriage	2.13	2.12	2.03	2.11	2.04	1.96	2.01	2.09	2.10	2.09	2.06
Family relations	2.11	2.34	2.20	2.23	2.24	2.15	2.13	2.25	2.22	2.17	2.16
Relations with friends	2.48	2.70	2.54	2.51	2.53	2.50	2.46	2.62	2.52	2.49	2.43
Place of residence	2.66	2.79	2.67	2.63	2.55	2.60	2.50	2.76	2.65	2.60	2.59
Sex life	2.50	2.83	2.67	2.69	2.70	2.69	2.66	2.84	2.76	2.79	2.74
Housing conditions	3.14	3.10	3.13	3.04	3.05	3.04	2.94	3.13	2.88	2.80	2.77
Work	3.04	3.03	2.96	2.97	2.91	2.88	2.82	3.07	2.99	2.96	2.83
Level of security in the place of residence	nd	nd	nd	3.61	nd	nd	nd	3.46	3.09	2.97	2.84
Level of available goods and services	3.28	3.26	3.13	3.03	2.95	2.91	2.82	3.22	3.05	3.00	2.87
Possibility of satisfying one's nutritional needs	nd	nd	nd	nd	nd	nd	nd	3.34	3.23	3.24	2.92
Way of spending leisure	3.20	3.26	3.29	3.26	3.19	3.21	3.05	3.31	3.11	3.02	2.97
Health	3.18	3.41	3.38	3.28	3.20	3.19	3.15	3.21	3.15	3.09	3.04
Achievements	3.29	3.48	3.50	3.37	3.32	3.26	3.27	3.33	3.15	3.15	3.05
Education	3.14	3.28	3.34	3.30	3.29	3.35	3.30	3.41	3.18	3.20	3.06
Health care near the place of residence	nd	nd	nd	nd	nd	nd	nd	nd	nd	3.06	3.10
Moral standards in one's environment	3.56	3.73	3.62	b.d	b.d	b.d	b.d	3.56	3.44	3.42	3.32
Financial situation of the family	4.02	4.17	4.27	4.06	3.89	3.89	3.50	3.99	3.91	3.80	3.47
Ability to satisfy the cultural needs	nd	nd	nd.	nd	nd	nd	nd	3.92	nd	3.70	3.54
Present income of the family	nd	nd	nd	nd	nd	nd	nd	4.19	4.05	3.96	3.62
Prospects for the future	4.14	4.43	4.34	4.20	3.97	3.95	3.81	4.03	4.18	4.02	3.63
Situation of the country	4.85	5.05	5.01	4.83	4.64	4.51	4.32	4.62	4.79	4.77	4.58

nd – no data

Source of data: years 1991–1997 – Czapiński, 1998; years 2000–2007 – *Social Diagnosis*

Note: the average difference between two means higher than 0.1 is statistically significant on the level of $p < 0.01$; nd - no data; size of the sample for particular satisfaction categories may change due to some aspects that did not concern all the respondents

5.2.2. Data for panel sample 2000–2003–2005–2007

A comparison of the level of satisfaction with various domains of life in years 2000-2005 and 2005-2007 in the panel sample confirms the picture revealed by Table 5.2.1: for more than half (twelve) of the domains, a statistically significant increase has been observed, for three – a statistically significant decrease, and the decrease was lower than the increase, and for the remaining seven aspects, no change was observed (see Table 5.2.2). In the last two years, the satisfaction with prospects for the future increased most, although it still remains very low (penultimate position – see Table 5.2.1). A visible increase in the level of satisfaction with the material aspects of life, the situation in the country and the security in the place of residence has been observed. Decreased satisfaction with health care in the place of residence may be an effect of the fact that the media have been publicizing problems in the health care system, and the aspirations with regard to the standard of medical services have grown, mainly due to the increased level of the education of the Polish society. A statistically significant decrease in the level of satisfaction with marriage and children may forecast a family crisis.

Table 5.2.2. Change of domain satisfactions between years 2000 and 2005 and 2005 and 2007 in the order of the size of change between years 2005 and 2007 (from the most positive to the most negative change)

Satisfaction with:	2000–2005		2005–2007	
	Size of change	Significance level	Size of change	Significance level
Prospects for the future	–0.090	0.001	0.343	0.000
Family income	0.173	0.000	0.309	0.000
Financial situation of the family	0.137	0.000	0.290	0.000
Possibility of satisfying nutrition needs	0.037	ns	0.271	0.000
Situation in the country	–0.205	0.000	0.197	0.000
Level of security in the place of residence	0.447	0.000	0.121	0.000
Level of available goods and services	0.211	0.000	0.118	0.000
Education	0.079	0.003	0.088	0.000
Participation in culture	0.104	0.001	0.085	0.000
Work	0.077	0.05	0.066	0.012
Moral standards in one's environment	0.109	0.000	0.065	0.000
Achievements	0.082	0.01	0.062	0.000
Relations with friends	0.048	0.05	0.025	ns
Way of spending leisure	0.243	0.000	0.021	ns
Sex life	–0.047	ns	–0.006	ns
Housing conditions	0.302	0.000	–0.012	ns
Place of residence	0.213	0.000	–0.014	ns
Family relations	0.121	0.000	–0.014	ns
Health	–0.043	ns	–0.024	ns
Health care near the place of residence	nd	-	–0.042	0.017
Marriage	–0.011	ns	–0.059	0.001
Children	0.005	ns	–0.074	0.000

Note: positive value means the increase in satisfaction, while the negative – a drop; ns – means that the change is not statistically significant; nd – no data; on average about 3100 cases for comparison of 2000 and 2005 and 5300 cases for comparison of 2005 and 2007

5.3. The objective indicators of life condition as predictors of the subjective quality of life

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To answer the question, which of the so-called objective predicators (objective factors differentiating the life situations of respondents) have a real impact on their psychological well-being, and which ones have just an apparent impact resulting from their relationship with a real predictor, in order to identify the real correlations between the differences in well-being, we conducted a multiple regression analysis, encompassing a much richer set of objective indicators of the quality of life than those included in the tables presenting the distribution of answers (voivodships were omitted). The data below illustrate the results of the multiple regression analysis for particular measures of general psychological well-being and domain satisfactions (Tables 5.3.1-5.3.6).

The most important factor explaining the overall psychological well-being of the Poles in this study turns out to be age. The older one is, the higher the possibility that one is in a bad psychological condition, especially where symptoms of depression are concerned. In the case of depression, age explains specifically (after controlling effects of all other factors) over 17% of the variance; when other factors are not excluded, it is about 40% (an extraordinary value in social research). What is more, in contrast to western societies (e.g. USA, Canada), in Poland the relationship (several times stronger than it is in those countries) between age and depression is positive. In the United States, younger people more frequently suffer from depression than older people²⁸ and in Poland the situation is the reverse: the level of depression increases with just under every year of life²⁹.

²⁸ We do not know to what to attribute this Polish phenomenon of the reversed relationship between age and depression in comparison with developed countries. It could be due to the generational differences in adaptation skills: people who practiced effective rules of living for a long time under the previous regime, have now greater difficulties with adapting to new rules of effective functioning in the new system; older people feel more lost and less desired (on the labor market) in the new realities. Why is the reverse relationship between age and depression so strong? People who are now 30 years old became adults in post-communist Poland, and similarly to 30-year olds in 1992 they are much more depressed than 20-year olds. This is the biggest mystery of Poles and the systemic transformation.

²⁹ The percentage of variance was calculated as a square of part correlation multiplied by 100.

Table 5.3.1. The percentage of the variance of particular indicators of general well-being explained specifically by particular predictors after excluding effects of other predictors, and the rank of particular predictors due to their average percentage of explained variance of all indicators of general well-being in years 2005 and 2007¹

Predictor	Evaluation of life as a whole		Happiness		Suicidal thoughts		Desire to live		Evaluation of the past year		Depression		Average predictor value		Predictor rank	
	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007
Age	0.8	1.0	1.7	2.5	0.0	0.0	0.3	0.6	0.8	1.0	14.6	16.5	3.0	3.6	1	1
Marriage	4.2	4.4	2.9	2.2	0.0	0.3	1.0	1.2	1.2	0.6	0.4	0.2	1.6	1.5	2	2
Income per capita	1.1	1.5	2.2	2.0	0.3	0.1	0.8	0.8	2.5	1.7	0.0	0.4	1.2	1.1	3	3
Number of friends	1.2	1.6	1.0	0.6	0.9	0.4	1.9	1.7	0.7	0.5	1.1	0.6	1.1	0.9	4	4
Alcohol abuse	0.9	0.8	0.8	0.7	1.5	0.9	0.9	0.8	0.8	0.5	0.9	0.7	0.9	0.7	5	5
Unemployment	1.5	0.9	1.5	0.9	0.1	0.2	0.0	0.2	1.5	0.5	0.3	0.0	0.8	0.7	6	5
Gender	0.1	0.1	0.1	0.0	0.4	0.5	0.3	0.2	0.0	0.0	3.6	2.5	0.7	0.7	7	5
Education	0.7	0.7	0.3	0.2	0.0	0.1	0.1	0.2	0.1	0.2	0.8	1.4	0.3	0.5	10	6
Being a disability pensioner	1.5	0.8	0.9	0.4	0.1	0.3	0.2	0.2	0.9	0.3	0.4	0.2	0.7	0.4	7	7
Smoking cigarettes	0.3	0.6	0.4	0.6	0.2	0.3	0.4	0.2	0.2	0.4	0.0	0.0	0.5	0.4	8	7
Religious practices	0.8	0.5	0.6	0.5	0.3	0.2	0.3	0.4	0.4	0.3	0.2	0.4	0.4	0.4	9	7
Being a business owner	1.1	0.3	0.5	0.3	0.0	0.1	0.0	0.0	0.5	0.1	0.1	0.0	0.3	0.1	10	8
Being a farmer	0.8	0.3	0.2	0.1	0.0	0.0	0.0	0.0	0.1	0.0	0.1	0.2	0.2	0.1	11	8
Employment in private sector	1.0	0.4	0.2	0.1	0.0	0.0	0.0	0.0	0.2	0.0	0.5	0.2	0.3	0.1	10	8
Employment in public sector	0.8	0.3	0.2	0.1	0.0	0.0	0.0	0.0	0.1	0.0	0.3	0.0	0.3	0.1	10	8
Being a retiree	0.7	0.2	0.2	0.1	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.2	0.2	0.1	11	8
Being an entrepreneur	0.3	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.2	0.0	0.1	0.0	12	
Children to provide for	0.0	0.2	0.2	0.1	0.0	0.0	0.1	0.0	0.3	0.0	0.0	0.0	0.1	0.0	12	
Housing conditions	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0		
Taking drugs	0.0	0.1	0.0	0.0	0.3	0.1	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0		
Class of place of residence	0.0	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.1	0.0	0.1	0.0	0.0	0.0		
Overall percentage of explained variance (adjusted R-square x 100)	16.5	15.9	17.3	15.1	6.4	4.7	9.5	9.2	13.1	9.6	43.6	47.6				

Table 5.3.2. The percent of the variance of satisfactions with social aspects of life specifically explained by particular predictors after excluding effects of other predictors and the rank of predictors for particular aspects in years 2005 and 2007¹

Predictor	Satisfaction with family relations		Rank		Satisfaction with relations with friends		Rank		Satisfaction with marriage		Rank		Satisfaction with children		Rank		Satisfaction with sex life		Rank		
	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007	
Age	0	0.1			0.7	0.7	2	2	0.6	0.9	3	3	0.9	1.5	2	1	5.0	6.5	1	1	
Number of friends	2.3	1.9	1	1	4.6	3.4	1	1	0.8	1.0	2	2	1.1	0.5	1	2	0.5	0.9	4	3	
Marriage	0.1	0.1	7	4	0.1	0.1	4	4	–	–			1	0.4	0.2	4	5	3.1	3.8	2	2
Income per capita	0.2	0.1	6	5	0	0.1		4	0.5	0.8	5	4	0	0.4		3	0	0.2		5	
Unemployment	0	0.0			0.2	0.1	3	4	0	0.0			0.1	0.0	5		0	0.0			
Gender	0	0.0			0	0.1		4	1.3	1.5	1	1	0.1	0.1	5	6	0.1	0.2	5	5	
Religious practices	0.6	0.4	3	3	0.1	0.0	4		0.6	0.3	4	6	0	0.3		4	0.1	0.0	5		
Alcohol abuse	1.3	0.5	2	2	0.1	0.0	4		1.3	0.8	1	4	0.5	0.2	3	5	1.7	0.8	3	4	
Being a disability pensioner	0	0.0			0.2	0.2	3	3	0.1	0.0	7		0	0.0			0.1	0.1	5	5	
Smoking cigarettes	0	0.0			0.1	0.0	4		0.3	0.5	6	5	0	0.0			0	0.0			
Education	0	0.0			0.1	0.1	4	4	0	0.0			0	0.0			0	0.1		6	
Belonging to other professionally passive group	0	0.0			0.1	0.2	4	3	0	0.1		6	0.1	0.0	5		0	0.0			
Being retired	0	0.0			0.1	0.0	4		0	0.1		6	0.1	0.0	5		0	0.0			
Being an entrepreneur	0	0.0			0.1	0.0	4		0.1	0.0	7		0.1	0.0	5		0	0.0			
Being a farmer	0	0.0			0.1	0.2	4	3	0	0.1		6	0.1	0.0	5		0	0.0			
Children to provide for	0	0.0			0	0.1		4	0	0.0			–	–			0	0.0			
Housing conditions	0.1	0.0	7		0.1	0.0			0	0.0			0.5	0.2	3	5	0	0.0			
Taking drugs	0.3	0.1	5	5	0	0.0			0	0.0			0	0.0			0	0.0			
Class of place of residence	0.4	0.0	4		0	0.0			0	0.1		6	0.1	0.0	5		0	0.0			
Work in private sector	0	0.0			0.1	0.1	4	4	0.1	0.1	7	6	0.1	0.0	5		0	0.0			
Work in public sector	0	0.0			0.2	0.0	3		0	0.0			0.1	0.0	5		0	0.0			
Overall percentage of explained variance (adjusted R-square x 100)	7.1	4.4			9.3	8.2			6.7	6.5			5.5	5.5			14.0	16.2			

- lack of variable in analysis

Table 5.3.3. The percentage of the variance of satisfactions with material aspects of life explained specifically by particular predictors after excluding effects of other predictors and the rank of predictors for particular aspects in years 2005 and 2007¹⁾

Predictor	Satisfaction with financial situation		Rank		Satisfaction with present family income		Rank		Satisfaction of nutrition needs		Rank		Satisfaction with housing conditions		Rank		Satisfaction with level of goods and services available		Rank	
	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007
Age	0.8	1.0	3	2	0.8	1.2	3	2	1.2	1.4	3	2	0	0.0			0	0		
Number of friends	0.5	0.2	5	7	0.3	0.2	6	4	0.4	0.1	6	8	0.2	0.2	7	8	0.3	0.0	3	
Marriage	0.6	0.4	4	5	0.5	0.3	4	5	0.2	0.1	9	8	0.6	0.8	3	2	0.1	0.0	5	
Income per capita	10.9	11.1	1	1	11.8	12.3	1	1	8.0	8.9	1	1	0.7	0.6	2	3	1.1	1.2	1	1
Unemployment	1.0	0.6	2	4	1.0	0.5	2	3	1.8	1.2	2	3	0.6	0.1	3	9	0.1	0.2	5	3
Gender	0.1	0.0	9		0	0.0			0.2	0.1	9	8	0.1	0.0	8		0	0.0		
Religious practices	0.4	0.4	6	5	0.2	0.3	7	6	0.2	0.2	9	7	0.4	0.6	5	3	0.1	0.1	5	4
Alcohol abuse	0.3	0.3	7	6	0.3	0.3	6		0.2	0.2	9		0.1	0.1	8	8	0	0.1		4
Being a disability pensioner	0.3	0.3	7	6	0.4	0.3	5	5	0.9	0.7	4	4	0.6	0.3	3	6	0.1	0.1	5	4
Smoking cigarettes	0.1	0.3	9	6	0.1	0.3	8	4	0.3	0.2	8	7	0.1	0.2	8	6	0	0.0		
Education	0.1	0.0	5		0	0.0			0.1	0.0	10		0	0.1		6	0	0.0		
Belonging to other professionally passive group	0.3	0.2	7	7	0.4	0.2	5	5	0.8	0.4	5	5	0.7	0.4	2	5	0.1	0.0	5	
Being retired	0	0.0			0	0.0		4	0.2	0.3	8	6	0.6	0.2	3	4	0.1	0.0	5	
Being an entrepreneur	0	0.0			0	0.0		4	0	0.1		8	0.2	0.2	7	3	0	0.0		
Being a farmer	0	0.0			0	0.0	5	5	0	0.2		7	0.5	0.4	4	5	0.1	0.0	4	
Children to provide for	0.2	0.0	8		0.3	0.0	6	7	0.4	0.1	7	8	0	0.0		5	0.2	0.1	5	4
Housing conditions	0.1	0.1	9	8	0.1	0.3	8	5	0.2	0.2	9	7	4.0	3.8	1	1	0.1	0.0		
Taking drugs	0	0.0			0	0.0		5	0	0.0			0	0.0			0	0.0		
Class of place of residence	0.2	0.7	8	3	0.3	0.8	6	5	0.1	0.3	10	6	0.3	0.3	6	4	0.8	1.0	2	4
Work in private sector	0.1	0.1	9	8	0.1	0.2	8	6	0.5	0.4	6	5	0.6	0.6	3	3	0	0.0		
Work in public sector	0	0.1		8	0.1	0.1	8	7	0.4	0.4	7	5	0.6	0.5	3	4	0.1	0.0	5	
Overall percentage of explained variance (adjusted R-square x 100)	22.0	19.3			21.4	20.1			19.9	18.4			12.9	10.9			5.4	6.1		

¹⁾ The percentage of variance was calculated as a square of part correlation multiplied by 100.

Table 5.3.4. The percentage of the variance of satisfactions with life conditions and health accounted for specifically by particular predictors after excluding effects of other predictors and the rank of particular predictors for particular indicators in years 2005 and 2007¹.

Predictor	Satisfaction with situation in the country		Rank		Satisfaction with place of residence		Rank		Satisfaction with moral standards		Rank		Satisfaction with level of security		Rank		Satisfaction with health		Rank	
	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007
Age	0.2	0.1	2	3	0.1	0.1	3	4	0.1	0.2	4	4	0.1	0.2	4	3	5.0	6.6	1	1
Number of friends	0	0.0			0.5	0.3	1	2	0.7	0.6	2	1	0.3	0.0	2		0.4	0.4	4	4
Marriage	0.1	0.0			0	0.0			0	0.0			0.2	0.3	3	2	0.1	0.0	5	
Income per capita	0.3	0.2	1	2	0.1	0.2		3	0	0.1		5	0	0.0			0.1	0.6	6	3
Unemployment	0.2	0.0	2		0	0.2		3	0.1	0.0	4		0	0.0			0	0.1		6
Gender	0	0.1		3	0.1	0.0			0	0.1		5	0.2	0.2	3	3	1.0	0.6	3	3
Religious practices	0	1.0		1	0.5	0.4	1	1	0	0.3		3	0	0.3		2	0.2	0.6	5	3
Alcohol abuse	0	0.1		3	0.1	0.0	3		0.1	0.3	4	3	0.1	0.0	4		0.1	0.1	5	6
Being a disability pensioner	0.2	0.0	2		0	0.0			0.2	0.0	3		0.1	0.0	4		2.0	1.6	2	2
Smoking cigarettes	0.1	0.1	3	3	0.1	0.0			0	0.1		5	0	0.1		4	0	0.0		
Education	0	0.0			0.2	0.3	2	2	0.1	0.0	4	4	0.1	0.0			0.1	0.2	6	5
Belonging to other professionally passive group	0.2	0.0	2		0	0.0			0.1	0.0	4	4	0	0.0			0.1	0.0	6	
Being retired	0.1	0.0	3		0	0.0			0.1	0.0	4		0	0.0			0.1	0.1		6
Being an entrepreneur	0	0.0			0	0.0			0	0.0			0	0.0			0	0.0		
Being a farmer	0	0.0			0	0.0			0.1	0.0	4		0	0.0			0	0.0		
Children to provide for	0	0.0			0	0.0			0.1	0.0	4		0	0.0			0	0.0		
Housing conditions	0	0.0			0.5	0.4	1	1	0	0.0			0.1	0.0			0	0.0		
Taking drugs	0	0.0			0	0.0			0.1	0.0	4		0	0.0			0.1	0.0	6	
Class of place of residence	0	0.2		2	0.2	0.3	2	2	0.8	0.4	1	2	4.0	2.6	1	1	0	0.1		
Work in private sector	0	0.0			0	0.0			0.1	0.0	4		0	0.0			0	0.0		
Work in public sector	0.1	0.0	3		0	0.0			0.1	0.0	4	4	0	0.0			0	0.0		
Overall percentage of explained variance (adjusted R-square x 100)	2.4	2.3			4.6	3.7			3.7	3.2			7.3	5.0			24.7	27.7		

¹ The percentage of variance was calculated as a square of part correlation multiplied by 100.

Table 5.3.5. The percentage of the variance of satisfactions with one's own achievements, prospects in life, and lifestyle accounted for specifically by particular predictors after excluding the effect of other predictors, and the rank of predictors for particular aspects in years 2005 and 2007¹.

Predictor	Satisfaction with own achievements		Rank		Satisfaction with prospects in life		Rank		Satisfaction with education		Rank		Satisfaction with work		Rank		Satisfaction with leisure time		Rank	
	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007	2005	2007
Age	0.5	1.0	9	2	1.0	1.8	2	2	0.1	0.2	11	7	0	0.6		2	0.7	0.9	1	2
Number of friends	1.8	1.0	2	2	0.6	0.4	4	4	0.9	0.3	5	6	0.7	0.5	1	3	1.8	0.9	1	1
Marriage	0.3	0.2	11	8	0.5	0.4	5	4	0	0.2		7	0	0.0			0.1	0.0		
Income per capita	0.6	0.9	8	3	2.1	2.4	1	1	0.1	0.2	11	7	0.6	1.8	2	1	0.2	0.5	2	4
Unemployment	2.2	1.1	1	1	0.9	0.4	3	4	1.7	1.1	2	2	0.7	0.2	1	6	0.3	0.1	6	4
Gender	0	0.0			0	0.0			0.2	0.2	10	7	0	0.0		3	0.1	0.1	6	
Religious practices	0.4	0.4	10	6	0.1	0.5		3	0.6	0.5	7	4	0.4	0.4	3	4	0.3	0.4	3	4
Alcohol abuse	1.2	0.7	4	5	0.2	0.3	7	5	0.4	0.3	9	6	0.1	0.2	5	6	0.5	0.1	6	5
Being a disability pensioner	1.0	0.5	5	6	0.3	0.2	6	6	0.6	0.4	7	5	0	0			0.1	0.1	6	5
Smoking cigarettes	0	0.2		8	0.1	0.0	8		0	0.0			0	0			0	0.0		5
Education	0.8	0.8	6	9	0	0.0			12.4	12.6	1	1	0	0			0	0.0		
Belonging to other professionally passive group	1.3	0.6	3	6	0.3	0.2	6	6	1.7	0.8	2	3	0	0.3		5	0.2	0.1	6	
Being retired	0.2	0.0	12		0	0.0			0.5	0.3	8	6	0	0			0	0.0		
Being an entrepreneur	0.2	0.0	12		0	0.0			0.4	0.3	9	6	0.1	0	5		0	0.1	6	5
Being a farmer	0.5	0.3	9	7	0.1	0.1	8	7	1.1	0.4	4	5	0.1	0.2	5	6	0.3	0.3	4	3
Children to provide for	0.1	0.0	13		0.3	0.0	6		0.1	0.2	11	7	0	0			0.4	0.3	4	
Housing conditions	0.1	0.0	13		0	0.0			0	0.0			0	0			0	0.0		
Taking drugs	0	0.0			0	0.0			0	0.0			0	0			0	0.0		
Class of place of residence	0	0.0			0	0.0			0	0.0			0.3	0	4		0	0.1		
Work in private sector	0.7	0.3	7	7	0.1	0.1	8		1.4	0.8	3	3	0	0			0.2	0.2	5	5
Work in public sector	0.2	0.1	12	9	0	0.0			0.8	0.5	6	4	0.1	0	5		0.1	0.1	6	5
Overall percentage of explained variance (adjusted R-square x 100)	14.3	12.4			9.4	9.7			22.9	24.2			9.7	7.0			6.7	6.2		

¹ The percentage of variance was calculated as a square of part correlation multiplied by 100.

Table 5.3.6. The percentage of the variance of satisfactions with health care in the place of residence and participation in culture, accounted for specifically by particular predictors after excluding the effect of other predictors, and the rank of predictors for particular aspects in years 2005 and 2007¹

Predictor	Satisfaction with health care		Rank		Satisfaction with participation in culture		Rank	
	2005	2007	2005	2007	2005	2007	2005	2007
Age	0	0			1.1	0.7	1	1
Number of friends	0.7	0.1	1	3	1.1	0.5	1	3
Marriage	0	0			0	0		
Income per capita	0	0			0.9	0.5	2	3
Unemployment	0.1	0	3		0.4	0	3	
Gender	0	0			0	0		
Religious practices	0.2	0.3	2	1	0.4	0.6	3	2
Alcohol abuse	0	0			0.2	0.2	5	4
Being a disability pensioner	0	0			0.3	0	4	
Smoking cigarettes	0	0			0	0		
Education	0.7	0.2	1	2	0	0		
Belonging to other professionally passive group	0	0.1		3	0.4	0	3	
Being retired	0	0.1		3	0	0		
Being an entrepreneur	0	0			0.1	0.1	6	5
Being a farmer	0	0			0.1	0	6	
Children to provide for	0	0			0	0.2		4
Housing conditions	0	0			0	0.1		5
Taking drugs	0	0			0	0		
Class of place of residence	0	0			0.1	0	6	
Work in private sector	0	0			0.2	0	5	
Work in public sector	0	0			0	0		
Overall percentage of explained variance (adjusted R-square x 100)	2.4	1.2			7.8	6.3		

¹ The percentage of variance was calculated as a square of part correlation multiplied by 100.

The second most important predictor of well-being is marriage, and the fourth is the number of friends, which can be jointly treated as social support index. The post-1989 systemic transformation damaged some basic social bonds and it became even more important, especially when confronted with serious personal problems, to have the sense of unconditioned kindness and help from other people. Friends in need are friends indeed. This research proves just that. The role of friends is particularly important when the basic dimension of well-being — the will-to-live — is analyzed (for suicidal tendencies and the willingness to live, this is the most significant predictor). It is mainly friends who help stave off suicidal thoughts and help maintain the will-to-live. The third place, like two years ago, is occupied by household income per capita. It means that the material living conditions are still an important correlates of psychological well-being.

In all 28 measures of mental well-being (overall and domain satisfactions) the most important predictor is not the number of friends, like in the previous years, but age. The number of friends has dropped to the third position after income per capita. However, the most striking is the shift of religious practices from the eighth to the fourth position. This is probably due to a change in the political balance and the promotion of large groups associated with the Church. Religious faith in all research projects of this type has always been positively correlated with psychological well-being. Such a correlation has also been found in Poland. This time, however, its significance grew even more. Unemployment, as the factor weakening the sense of well-being, has become less important, falling from the fourth to the seventh position. The role of marriage has not changed, it is still significant, but gender has become much more important: when it comes to some aspects of well-being, the situation of women is even worse now than the situation of men. Like in the previous years, abuse of alcohol is not conducive to a sense of well-being (the fifth position).

5.4. Testing the onion theory of happiness

Janusz Czapiński

Panel research is a great opportunity to verify the basic hypotheses included in the onion theory of happiness (Czapiński, 1992, 2004; Czapiński, Peeters, 2006). This theory assumes that psychological well-being has a layer structure: some layers, deeper, closer to the onion core, are genetically determined, while others, more peripheral and less important from the perspective of survival, are more susceptible to situational influences. Here, we can also observe a hierarchy – general well-being is less “realistic” than satisfaction with specific issues. According to this theory, each of us has an innate attractor of happiness, which, regardless of our experiences, aims at the „programmed” (person specific) level of well-being (the so-called set point; see Fujita, Diener, 2005; Headey, 2008; Lykken, 2000). It is not resistant to negative events in our life, that is, it does not warrant a good psychical condition under any circumstances, but regardless of whether we are able to cope with a difficult situation or not, it restores automatically the “proper” level of well-being, which is characteristic for a given person. The theory predicts that the innate attractor of happiness should mostly restore the “proper” level of the most significant aspect of well-being, the deepest layer – will-to-live. The will-to-live is decisive for the subjective answer to the existential question „to be or not to be” and it influences (positively or negatively, in accordance with the „top – down” model) the more peripheral layers of psychological well-being – a general subjective well-being (satisfaction with life as a whole, the feeling that life makes sense, the balance of emotions experienced, the ability to self-mobilize etc.), and domain satisfactions (satisfactions with various domains or aspects of life).

The onion theory of happiness results in four hypotheses, which we would like to test here using data from the *Diagnosis*:

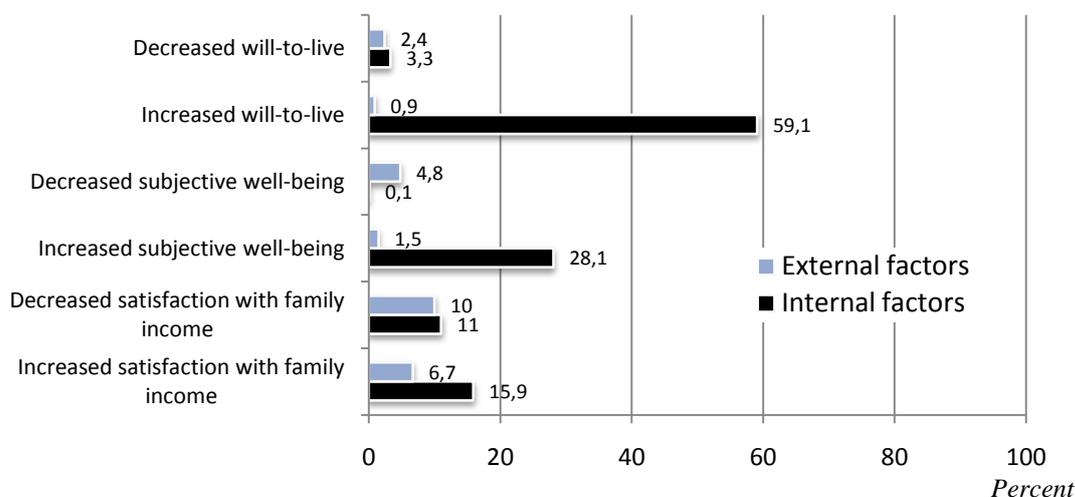
1. The positive influence of external factors (life events, changes in the standard of living, changes in the stress level, changes in health condition etc.) on psychological well-being should be smaller than that of the internal attractor mechanism, and this disproportion should increase along with the depth of the layer – it will be the greatest for the will-to-live and the lowest for domain satisfactions.
2. External factors will influence the decline rather than the increase of the psychological well-being, and this disproportion should increase along with the depth of the well-being layer – it will be the greatest for the will-to-live and the lowest for domain satisfactions.
3. The age-dependent weakening of effectiveness of the internal attractor mechanism should be smaller in the deepest layer of well-being (the will-to-live) than in its intermediate layer: the general subjective well-being. In case of domain satisfactions the changes will be mostly situationally determined, the internal attractor mechanism in general will be much weaker, and its effectiveness will not change with age.
4. Improvement in those living conditions that are controlled by a person (e.g. increased income, finding a partner) should lead to an increase in the level of psychological well-being not more than the increase in psychological well-being should lead to improvement of the person-controlled conditions of living. However, since psychological well-being influences our successes throughout an entire life, at a given moment it may be conducive to further successes only in persons in whom it had previously exerted a positive influence, e.g. it may lead to the increase of income only in the case of persons who already are relatively affluent since their affluence is a proof of a permanently high level of well-being in the past. In the case of the less affluent persons we can expect an inverse effect, that is, the greater influence of improvement

in the living conditions on the level of well-being than of the level of well-being on improvement of the living conditions³¹.

These hypotheses have already been partially confirmed by the earlier panel surveys (Czapiński, 2004), but in *Diagnosis* we collected measurements for more time intervals and this increases the reliability of the verification.

The first hypothesis was fully confirmed (Charts 5.4.1 and 5.4.2). In the case of a two-year interval, the improvement of the will-to-live was determined in almost 60 percent by the starting value of the indicator (the lower it was, the more it improved) (Chart 5.4.1). This proves a very high effectiveness of the internal attractor mechanism at the deepest level of psychological well-being. On the intermediate level, of general subjective well-being, this mechanism turns out to be much less effective, and on the shallowest level, the mechanism of the unidirectional attractor changes into a balancing mechanism: both increase and decrease satisfaction with family income depends on its initial level. The lower was the starting satisfaction level, the more it increased and the higher it is, the more it decreased. The more satisfied we are with the level of income, the greater the probability that in time we will be less satisfied, and the less satisfied we are with it, the greater the probability that after some time we will be more satisfied. The internal attractor mechanism had no impact on the decrease of well-being in the deeper layers; and the external factors played a much more important role here. Thus, the improvement of well-being in the deeper layers has an internal source and it depends little on external factors, but a decrease in the level of well-being in the deeper layers results mainly from the worsening of one's situation. The increase of domain satisfaction, in turn, was less influenced and the decrease of domain satisfaction was more influenced by the attractor. The changes in domain satisfaction level were stronger correlated with the changes in the external conditions than the changes in deeper levels of psychological well-being. Due to the fact that the attractor works both ways for domain satisfactions, it weakens the exceptionally high and raises the exceptionally low levels of these -- it counteracts, on one hand, prolonged dissatisfaction, and on the other hand, it motivates us to raise our aspirations and prevents satisfaction with the attained standard of living attained. Thus it is responsible for the illusion of hedonic progress ("when you attain more, you will be happier").

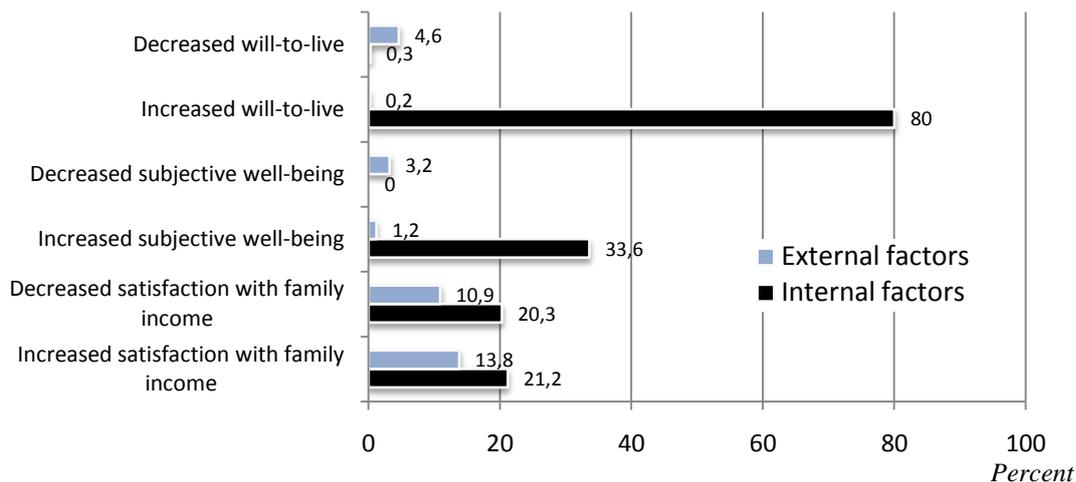
When the time interval between two measurements was longer – seven years – this pattern of relationships between change in well being at various levels and external and internal factors became even more visible, e.g. the internal attractor mechanism is responsible for a positive change of the will-to-live indicator in as much as 80 percent (Chart 5.4.2).



NOTES: The will-to-live indicator is a standardized value of the sum standardized values of the desire to live and suicidal tendency scales; the indicator of general subjective well-being is the standardized value of the total standardized values of the sense of happiness, assessment of one's life and of the previous year scales; significant are values above 0.5

Chart 5.4.1. Predictive value (percentage of specifically explained variance) of external factors (change in the stress level, starting stress level, change in income level and starting income level) and internal factors (starting level of the appropriate well-being measures) for the decrease and increase of two synthetic indicators of psychological well-being (the will to live and general subjective well-being) and for domain satisfaction (satisfaction with family income) from 2005 to 2007 (the internal factors enter in the regression equations as the first ones).

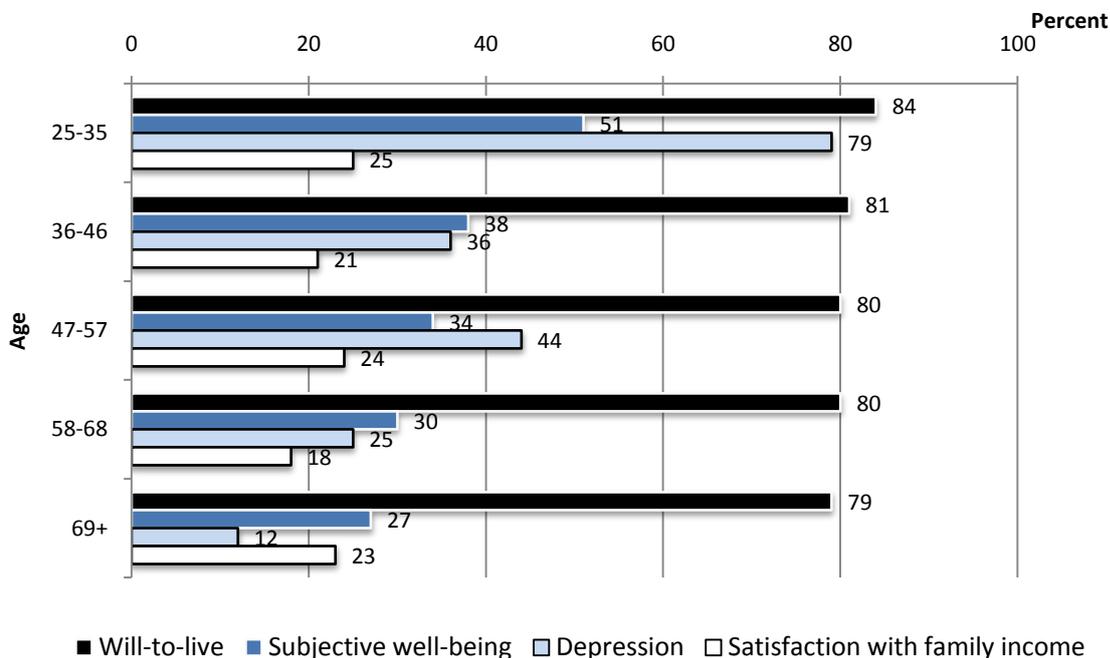
³¹ According to some theories of happiness (see Cummins, 2000; Easterlin, 2000; Veenhoven, 1995) bad living conditions, low income make it impossible to satisfy all basic needs fully.



NOTES: The will-to-live indicator is a standardized value of the sum standardized values of desire to live and suicidal tendency scales; the indicator of general subjective well-being is the standardized value of the total standardized values of the sense of happiness, assessment of one’s life and of the previous year scales; significant are values above 0.5

Chart 5.4.2. Predictive value (percentage of specifically explained variance) of external factors (change in the stress level, starting stress level, change in income level and starting income level) and internal factors (starting level of the appropriate well-being measures) for the decrease and increase of two synthetic indicators of psychological well-being (the will to live and general subjective well-being) and for domain satisfaction (satisfaction with family income) from 2000 to 2007 (the internal factors enter in the regression equations as the first ones).

The second hypothesis was also confirmed. Both in the case of a two-year and a seven-year interval, the external factors influenced the decrease rather than the increase of psychological well-being. The exception is satisfaction with family income, where over the long term the external factors become more significant for increase than for decrease (cf. Charts 5.4.1 and 5.4.2).



NOTES: The will-to-live indicator is a standardized value of the sum of standardized values of desire to live and suicidal tendency scales; the indicator of general subjective well-being is the standardized value of the sum of standardized values of the happiness, evaluation of life as a whole and evaluation of the previous year scales

Chart 5.4.3. Effectiveness of the „happy” attractor with regard to various indicators of psychological well-being, or the predictive value (percentage of specifically explained variance) of the starting level of well-being measures for the positive change of four indicators of psychological well being (the will-to-live, general subjective well-being, depression and satisfaction with family income) between 2000 and 2007 in various age groups (age in year 2007).

Hypothesis 3 was also supported by data from the *Social Diagnosis*. Chart 5.4.3 shows that for the deepest level of psychological well-being, the will-to-live, the effectiveness of the internal attractor mechanism did not weaken with age, but that it decreased with regard to the general subjective well-being, particularly with reference to the measure of depression. This may explain why in Poland the correlation between age and depression is so strong (see chapter 5.3). Perhaps the low effectiveness of the internal attractor mechanism is the cause of the fact that in the Polish population the probability of spontaneous withdrawal of depressive symptoms dramatically drops with age. This leads to differences in the intensity of depression between the younger and older persons. Why, though, in other countries (such as USA or Canada) is the correlation between age and depression much smaller or even inverted? It would be difficult to assume that the Americans or the Canadian have a different genetic attractor mechanism than Poles. The only rational explanation is that the system of factors, which lead to depression, is less favorable for the elderly in these countries than in Poland, that older Americans are less threatened than Poles (and younger Americans) by being exposed to the depression risk factors. In Poland, on the other hand, the risk of experiencing external factors conducive to depression grows with age, and the effectiveness of the internal mechanism neutralizing the depression symptoms is weakened and thus the elderly are more prone to depression than young persons. The effectiveness of the internal attractor mechanism in the domain satisfaction level is equally low in all age groups.

The last hypothesis predicted that improvement of those living conditions, upon which we exert influence (such as the increase of income or finding a partner) determines the level of psychological well being not more than the well-being influences improvement of these conditions. In other words, happy people do better than unhappy ones, because they are happy.

We checked whether the level of well-being in year 2000 diversified, among single persons, the probability of getting married after 5 and 7 years. In the case of both time intervals, persons with a higher indicator of general psychological well-being had a significantly greater chance to get married. There was no inverse correlation though: marriage does not increase the level of well-being. In the period from year 2000 to year 2007, 89 persons who filled out the individual questionnaire, both in the 1st and in the 4th wave of research, changed their civil status from single to married. We checked to what extent this change depended on the level of well-being, and to what extent the change of well-being was influenced by the change of the civil status – whether well-being was conducive to marriage no less than marriage to improvement of psychological well-being. The results of regression analysis confirm our hypothesis (Tables 5.4.1 and 5.4.2). The level of well-being in year 2000 explains 4 percent of differences in the change of civil status between year 2000 and 2007 among persons who were single in 2000, and getting married explains the increase in well-being in 3 percent. Chart 5.4.4 illustrates the size of the effect of psychological well-being when it comes to the chance for finding a partner. Persons from the group of 25 percent of the highest level of well-being in year 2000 had a five times greater chance to get married in the next seven years in comparison with the group encompassing 25 percent of respondents with the lowest level of well-being.

Table 5.4.1. The predictive value of psychological well being in year 2000 for getting married in the next seven years

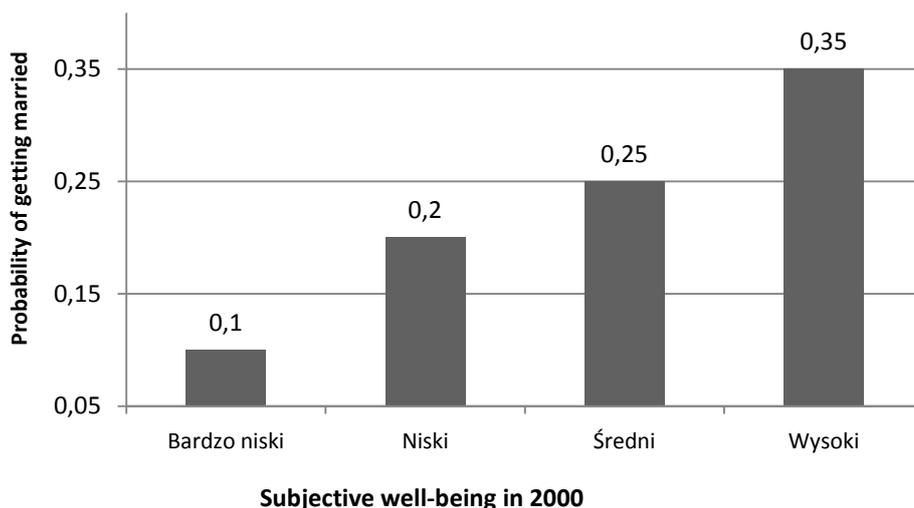
Predictors	Unstandardized coefficients		Standardized coefficients	t	p
	B	Standard deviation	Beta		
Constant	0.212	0.020		10.636	.000
Well-being in 2000	0.033	0.008	0.203	4.143	.000

R^2 for well-being = 0,039

Table 5.4.2. The predictive value of getting married after year 2000 for the change in the level of psychological well-being between 2000 and 2007

Predictors	Unstandardized coefficients		Standardized coefficients	t	p
	B	Standard deviation	Beta		
Constant	-0.416	0.146		-2.848	.005
Well-being in 2000	-0.692	0.053	-0.598	-13.083	.000
Marriage	1.285	0.330	0.178	3.896	.000

R^2 for marriage = 0,028



NOTES: Well-being was a sum of standardized values of assessment of the one’s entire life, sense of happiness and assessment of the previous year, categorized according to value distribution every 25 percent; the main effect of well-being $F(2, 418) = 9.495, p < 0,000, \eta^2 = 0,043$.

Chart 5.4.4. The probability of getting married in years 2000 – 2007 among persons who were single in year 2000, depending on the level of well being in 2000

In the case of income, the relationship is also bidirectional. Both the well-being level predicted change in personal income, and the change in personal income predicted the level of well-being. Among persons who were initially more affluent, the dependence of income on well-being was stronger than the reverse dependence of well-being on the income. Among less affluent persons the income had a stronger impact on well-being than the well-being had on the income (which accords with the fourth hypothesis)³². However, this correlation pattern was observed only among men. Among women, particularly the more affluent ones, the increased income resulted in a greater increase in the level of well-being than the initial level of well-being influenced an increase in the income level, and this was true both for the two-year and the four-year perspective (Charts 5.4.5–5.4.8). This can be explained by the traditional division of roles among men and women, which is still strong in Poland. According to this division, women are supposed to search for men who provide for them and their children with the appropriate living conditions, and men have a better chance of finding a partner if they are affluent. As a result, men are more responsible than women for the level of income of the family, and thus their income depends on their well-being to a greater extent than in the case of women.

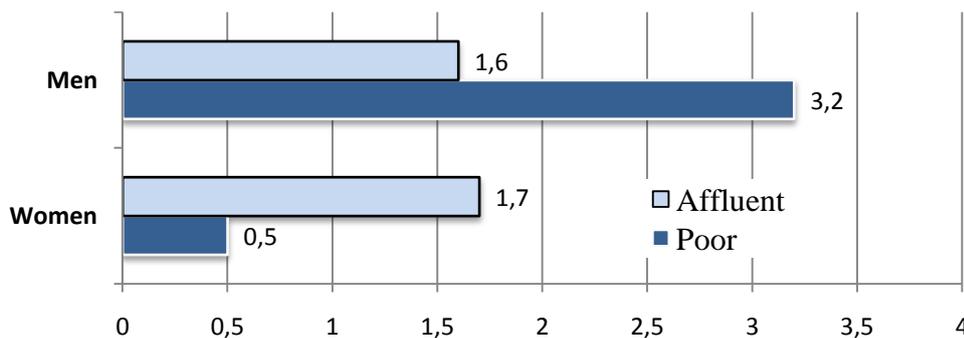


Chart 4.5.5. The percentage of variance of a change in the general subjective well-being between 2003 and 2007, explained by a change in the level of personal income in the group of poor and affluent women and men after excluding the effect of the level of psychological well being in the first measurement (all values are statistically significant)

³² It is consistent with the correlation between the income level and the well-being indicators, which has been confirmed many times in research conducted in the field of economy of happiness, both at the individual level and in international comparisons: well-being increases as the income increases, but only to a certain limit (to the level – as it has been assumed – of satisfaction of the basic needs), and after it is reached, further increase in income does not really improve the well-being (money gives us happiness, but only if we do not have it) (Czapiński, 2004).

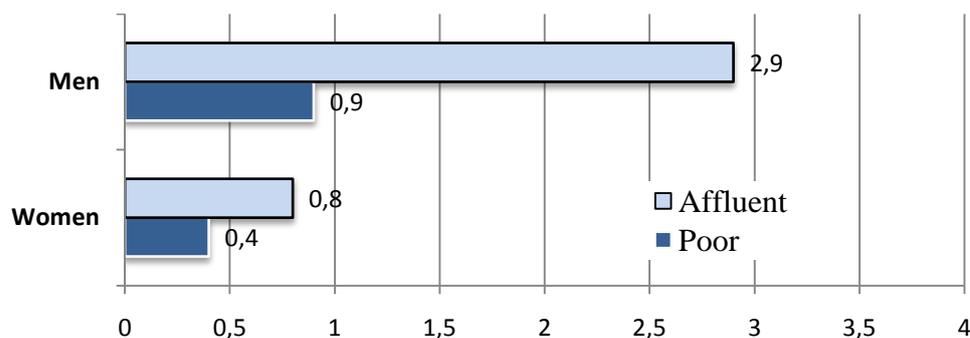


Chart 4.5.6. The percentage of variance of a change in the level of personal income between 2003 and 2007 explained by subjective well-being in 2003 in the group of poor and affluent women and men after excluding the level of income in the first measurement (all values are statistically significant)

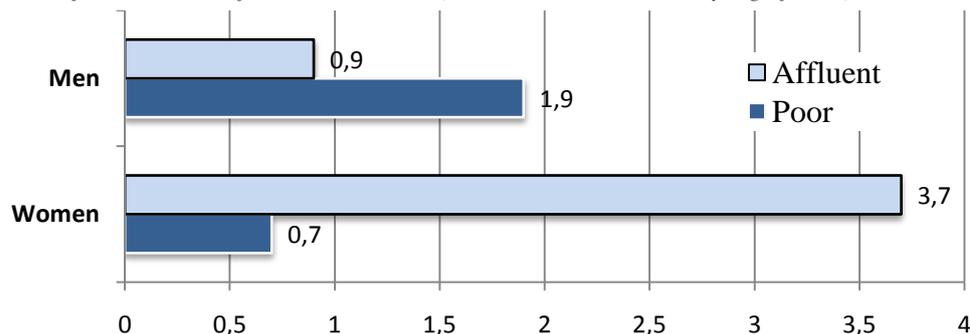


Chart 4.5.7. The percentage of variance of a change in the general subjective well-being between 2005 and 2007, explained by a change in the level of personal income in the group of poor and affluent women and men after excluding the effect of the level of psychological well being in the first measurement (all values are statistically significant)

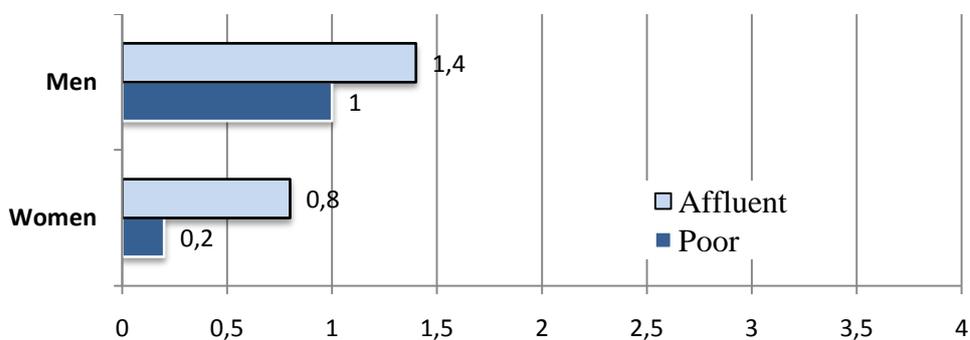


Chart 4.5.8. The percentage of variance of a change in the level of personal income between 2005 and 2007, explained by subjective well-being in 2005 in the group of poor and affluent women and men after excluding the level of income in the first measurement (all values are statistically significant)

The main hypotheses resulting from the onion theory of happiness have thus been confirmed again. Life events may lower the level of psychological well-being in its deepest layer, the will-to-live, but the internal attractor mechanism neutralizes this effect, and its efficiency increases with time. Time heals all wounds – this common saying is very true. The ageing process weakens our ability to restore the psychological well-being at the more shallow levels, but it does not influence this ability at the deepest level – the will-to-live. The psychological well-being depends as much as fortune in life as (or even more so) life successes depend on psychological well-being. Those, who are coping well, are happier, but even more so, the happier ones are coping better.

5.5. Personal finances

5.5.1. Current income and that expected in the next two years

Janusz Czapiński

The average declared personal monthly net income for the last quarter was PLN 1177 in the entire sample, and in the panel sample it was slightly lower at PLN 1125 and in relation to the data of 2005 it increased in the entire sample by

24.3 percent (a real increase by 21.7 percent), and in the panel sample by 27.5 percent (a real increase by 24.9 percent). The distribution of average income across social groups is varied (Table 5.5.1).

Table 5.5.1. Net personal income, present and expected in two years, for the sample of persons aged 18+

Social category	Current income		Income expected in two years		Expected percentage increase of income*
	Average	Stand. dev.	Average	Stand. dev.	
Total	1177.36	1090.322	1764.57	1774.746	59
Gender					
Men	1376.97	1231.997	2098.04	1981.718	66
Women	1008.37	920.960	1479.30	1519.425	53
Age					
15-24	498.46	711.849	1383.62	1830.307	127
25-34	1302.12	1128.307	2281.77	2107.911	86
35-44	1439.66	1332.279	2157.59	2053.676	59
45-59	1291.90	1179.795	1769.68	1743.998	47
60-64	1153.75	844.773	1372.40	1235.518	30
65 or more	1094.62	664.434	1223.78	633.940	19
Place of residence					
Warsaw	2144.97	2137.216	3095.28	2729.496	61
Łódź	1434.34	1127.289	2091.84	1909.634	53
Cities over 500k	1686.75	1580.374	2515.44	2228.439	63
Towns 200-500k	1454.86	1324.672	2233.28	2160.165	68
Towns 100-200k	1292.11	1047.757	1874.73	2258.990	53
Towns 20-100k	1198.11	1050.245	1780.85	1782.538	57
Towns under 20k	1083.21	893.053	1603.57	1373.421	55
Rural areas	935.61	814.187	1422.93	1334.546	59
Voivodship					
Dolnośląskie	1237.44	996.545	1919.15	2369.001	66
Kujawsko-pomorskie	1096.28	1281.346	1827.37	2496.385	82
Lubelskie	1044.19	916.650	1503.43	1427.062	47
Lubuskie	1043.91	826.635	1556.52	1270.258	63
Łódzkie	1126.69	1060.248	1775.97	1602.989	66
Małopolskie	1234.02	1006.980	1894.87	1613.839	64
Mazowieckie	1364.67	1431.749	2017.14	1893.452	64
Opolskie	1106.36	855.375	1708.91	1138.006	72
Podkarpackie	963.38	898.592	1504.75	1357.773	54
Podlaskie	1062.86	923.911	1690.70	1581.802	47
Pomorskie	1337.99	1198.166	2026.06	1912.470	53
Śląskie	1290.27	1058.128	1758.74	1805.318	45
Świętokrzyskie	1092.47	944.746	1595.56	1641.064	40
Warmińsko-mazurskie	1040.86	927.830	1418.69	1100.021	52
Wielkopolskie	1099.61	1024.064	1588.86	1361.281	55
Zachodniopomorskie	1057.73	965.539	1737.67	2154.174	80
Education					
Elementary/ lower	826.72	552.438	1123.78	1053.612	44
Vocational/ grammar	954.14	916.254	1493.05	1376.830	68
Secondary	1178.78	973.931	1846.55	1886.108	64
Tertiary	1860.37	1522.605	2665.58	2247.161	54
Social and professional status					
Public sector	1626.08	1053.994	2225.63	1764.741	44
Private sector	1421.71	1186.376	2209.54	1823.339	73
Individual entrepreneurs	2417.30	1820.872	3940.31	3312.201	84
Farmers	965.70	1044.450	1523.58	1378.693	80
Disability pensioners	821.80	524.143	1040.82	820.333	38
Retirees	1155.27	691.007	1300.25	750.810	21
Students	162.53	387.136	1129.18	2356.682	119
The unemployed	406.53	565.074	1271.02	1502.504	137
Other professionally passive groups	519.13	927.370	1250.31	1551.356	94

* These are the average percentage values of individual differences between the personal income in 2007 and that expected in two years for persons whose personal income in year 2005 was higher than PLN 0, if the expected income was also higher than PLN 0. The average total in this table is higher than the percentage difference in the average current and expected income for the entire sample (50 percent), because the average of individual differences is overestimated due to cases of a very low base of large changes (cf. footnote 7 on page 40).

Men declare a personal income higher by 36.5 percent than women (in 2005 by 33 percent), persons with a tertiary education – more than twice as high as persons with elementary education (like in year 2005 and much less than in 2003, when this difference amounted to 2.7 times). Personal income grows with age until 35-44 years, and then it drops systematically (in 2005, the decrease started after reaching 60 years of age). It is subject to linear growth along with the size of the place of residence – rural inhabitants make 55 percent (in 2005 – 68 percent) of the income of inhabitants of the largest cities. The highest income has been recorded in Pomorskie, Mazowieckie and Śląskie voivodships, and the lowest in Warmińsko-Mazurskie, Podkarpackie, Lubuskie, Lubelskie and Świętokrzyskie. In Warsaw, on average, it is PLN 2145 (much more than is made by the entire group with a tertiary education), and in the neighboring metropolitan city of Łódź, only PLN 1434 (equal to the average income of the private sector employees), but in Warsaw its diversification is also the highest (standard deviation = 2137), almost two times higher than in Łódź (SD = 1127) and greater than in any social group.

Apart from the inhabitants of Warsaw, the highest income is earned by persons with a tertiary education, and the lowest by those with an elementary education. When it comes to the social and professional status, entrepreneurs are in the lead, and at the bottom of the hierarchy of personal income, except for students, are the unemployed and other professionally passive groups, apart from retirees and disability pensioners: the incomes of retirees differ slightly (by PLN 270) from those of the employees of the private sector, and they are much higher than the income of disability pensioners and farmers.

We also asked about the expected net personal income in two years. The respondents expect that their income will increase, on average, by 50 percent (Table 5.5.1). Two years ago these expectations were similar; however, the faster pace of increase of income in the recent period makes this year's expectations less unrealistic.

The size of the expected income is determined mainly by the level of the present income and factors which are strongly correlated with income: the higher the present income, the higher is expected income as well. However, the size of the difference between the present and expected income, and particularly the percentage indicator, depends on slightly different social and demographic factors, and with regard to the present financial situation, the correlation is partially inversed: the lower the present income, the higher the expected percentage increase. The greatest financial improvement, like in year 2005, is expected by the unemployed, school and university students and, in general, the youngest persons (above 100 percent). The expectations of entrepreneurs and farmers are greater than those of hired employees, especially those working in the public sector. The smallest increase is expected by retirees (by 21 percent) and disability pensioners (38 percent). As for the class of place of residence, the expectations are similar, and in the regional structure, we can differentiate Kujawsko-Pomorskie voivodship (the highest expectations) and Świętokrzyskie, Śląskie and Lubelskie (the lowest expectations). A factor, which strongly diversifies the size of the expected income increase, is age – the older the respondents, the less extensive are their expectations.

As for the representatives of the selected professions, the greatest optimists are lawyers and catering employees (expecting an increase in their income by more than 100 percent). The most modest are the expectations of miners and representatives of the authorities (24–25 percent of the expected income increase) (Table 5.5.2).

Today we can verify the expectations expressed two years ago. In the report from that research (Czapiński, Panek, 2006) we were of the opinion that the expectations were greatly exaggerated. Was our skepticism justified? Yes, although in general, this exaggeration turned out to be smaller than previously (in year 2003). This is due to significant increases in the pace of income growth in the last two years. However, personal income grew in years 2005 to 2007 by half less than the respondents expected. Most of them turned out to be unrealistic optimists. However, a large group forecasted the growth quite precisely.

Let us see who was more and who was less mistaken. Table 5.5.3 presents the income increase expected in year 2005 and attained in 2007 (in percent of the income from 2005) and the difference between the expected and attained increase, which can be treated as an indicator of erroneous expectations (the higher the positive value, the greater the unrealistic optimism of respondents). The unemployed and the youngest persons exaggerated most in their expectations (by 100 and 90 percent respectively). The greatest realists turned out to be the oldest persons, inhabitants of Wielkopolskie and Warmińsko-Mazurskie voivodships and the city of Łódź, as well as retirees and disability pensioners (error not exceeding 10 percent). In general, except for the inhabitants of Wielkopolskie voivodship, these are the groups which have either finished their professional career or are living in regions characterized by a low level of growth dynamic and a poor labor market.

Around 33 percent of the respondents were positively surprised that their income was higher than expected. However, they are not visible in our data because each of the groups selected is dominated by unrealistic optimists.

Do the previous errors in estimation of future income teach us anything? Do they lead to an adjustment of our expectations? As a matter of fact, the average increase in the income level of this wave turned out to be similar to the analogous indicator from the previous one, but it is possible that some significant changes have occurred, for instance, those who had overestimated greatly the possibility of increasing their income previously are now more careful and they expect a lesser economic promotion, while those who underestimated the increase of their income or made a small error in unrealistic optimism are now inclined to adjust it by expecting a much larger increase in their income. In such case, the correlation between the relative error in the expectations two years ago and the percentage difference between the income declared presently and the income expected in the perspective of the next two years should be negative. In fact, an inverse situation has been observed: the size of the overestimation error made two years ago is positively correlated with the expected pace of the income increase forecasted now ($r = 0.25$, $p < 0,000$). The unrealistic optimism of Poles has not been corrected.

Table 5.5.2. Net personal income, current and expected in two years for selected professional groups (average and boundary average estimation with age and gender control)

Current profession	Average		Expected increase of income in percent (a)	Age and gender controlled average	
	Current income	Income expected in 2 years		Current income	Expected income
Lawyers	3430.70	5673.61	113	3503.107(b)	5556.327(b)
Academic teachers	3206.24	4178.29	49	3260.849	4219.271
Managers – large companies	3108.73	4279.36	45	3164.551	3879.339
Authorities and high level officials	2987.21	3383.70	25	3028.125(b)	3306.944(b)
Doctors	2984.76	3902.48	38	3550.395	4614.299
Managers – small companies	2510.57	3896.09	77	2192.362	3179.463
Psychologists	2380.54	2610.44	52	2742.904	2389.732
Economists	2195.08	3243.08	73	2662.161	3343.999
Miners	2066.32	2491.62	24	2123.807(b)	2444.886(b)
Policemen	2056.00	2830.36	37	2057.216(b)	2817.346(b)
Finance specialists, sales representatives	1956.12	3318.87	80	2156.246	3131.471
IT specialists	1931.51	2950.82	76	2063.421(b)	2770.092(b)
Self-propelled vehicle operators	1816.96	2514.64	47	2089.718(b)	3171.667(b)
Technicians	1704.69	2901.19	57	1769.918	2661.731
Teachers	1643.93	2155.39	38	1783.275	2242.285
Medium level office personnel	1638.32	2161.19	39	2031.040	2807.321
Electricians	1612.64	2332.09	63	1425.219(b)	2184.515(b)
Nurses	1599.73	2154.71	49	1853.240(b)	2301.190(b)
Drivers	1595.72	2461.68	61	2088.738(b)	3162.090(b)
Firemen, guards	1554.88	1976.49	35	1525.596(b)	1749.883(b)
Metal processing workers	1488.69	2164.31	68	1370.724(b)	1909.050(b)
Construction workers	1480.79	2439.27	89	1638.380(b)	2304.999(b)
Machine operators	1376.77	1876.00	42	1452.262(b)	1939.475(b)
Office service workers	1293.98	1992.20	58	1355.381(b)	2024.259(b)
Wood processing workers	1275.86	2198.40	73	1122.687(b)	1734.606(b)
Food processing workers	1165.15	1729.21	69	1059.186(b)	1532.979(b)
Clerks	1151.48	1846.12	80	1309.380	1899.280
Cash register operators	1150.40	1701.34	76	1457.349	1873.006
Gardeners	1111.65	1560.98	71	1012.679(b)	1288.492(b)
Textile industry workers	1034.01	1593.19	78	1098.276(b)	1577.771(b)
Farmers	958.24	1473.36	76	924.687	1414.768
Employees of catering and hotel trade	942.95	1563.98	103	1274.266(b)	2020.974(b)

(a) These are the averages of percentage individual differences between the personal income in 2007 and expected income in two years of persons whose personal income in 2005 was higher than PLN 0, if the expected income was also higher than PLN 0. The values in this column are greater than resulting from the percentage group differences (columns 2 and 3), because the average of individual differences is overestimated due to cases of a very low base of large changes (cf. footnote 7 on page 40).

(b) Estimation on the basis of the modified boundary average for the population.

Table 5.5.3. The increase in net personal income expected in 2005 and achieved and the difference between the expected and actual increase in the panel sample of persons aged 18+

Social category	Percentage increase of income		Percentage expectation error ^c
	Expected in 2005 ^a	Attained ^b	
Total	59	33	25
Gender			
Men	71	42	26
Women	48	25	23
Age			
15-24	139	56	90
25-34	90	52	40
35-44	70	38	29
45-59	44	27	15
60-64	28	20	8
65 or more	19	15	3
Place of residence			
Warsaw	60	27	34
Łódź	57	48	8
Cities over 500k	61	31	23
Towns 200-500k	49	30	19
Towns 100-200k	63	28	24
Towns 20-100k	54	29	26
Towns under 20k	69	32	36
Rural areas	60	37	20
Voivodship			
Dolnośląskie	60	28	24
Kujawsko-pomorskie	77	45	31
Lubelskie	57	36	22
Lubuskie	53	22	30
Łódzkie	73	25	34
Małopolskie	62	23	34
Mazowieckie	62	40	31
Opolskie	49	20	26
Podkarpackie	67	30	35
Podlaskie	55	23	34
Pomorskie	46	24	19
Śląskie	51	35	18
Świętokrzyskie	49	34	10
Warmińsko-mazurskie	63	48	15
Wielkopolskie	50	42	4
Zachodniopomorskie	76	39	31
Education			
Elementary/ lower	51	26	20
Vocational/ grammar	77	46	29
Secondary	54	26	24
Tertiary	53	30	24
Income per person			
Lower quartile	172	109	61
Median	43	26	15
Upper quartile	28	3	24
Social and professional status			
Public sector	45	25	20
Private sector	66	42	21
Individual entrepreneurs	81	49	37
Farmers	104	57	41
Disability pensioners	31	19	13
Retirees	20	14	6
Students	173	72	73
Unemployed	164	87	100
Other professionally passive groups	87	36	55

^a. These are the averages of percentage individual differences between personal income and expected income in two years in 2005 in the panel sample.

^b. These are the averages of percentage individual differences between the personal income in 2005 and 2007 of persons whose personal income in 2005 was higher than PLN 0. The overall average in this table is higher from the percentage income changes in the panel sample, provided in the text (27.5 percent), because the average of individual differences is overestimated due to cases of a very low base of large changes

^c. These are the averages of individual differences between the percentage increase of income expected and attained by persons, who expected their income to exceed PLN 0.

5.5.2. Attitude towards financial institutions

Tadeusz Szumlicz

The economic transformation brought about an undeniable increase in the importance of financial institutions and interest in their activity. They became very important not only on the market of companies, but also for households that use them increasingly more frequent and are becoming dependent upon them in the economic sense. Therefore, the question concerning the attitude, and, in particular, the level of trust towards the financial institutions seems to be particularly important and interesting, especially now, when it is possible to compare the opinions of adult household members in this regard, expressed over a longer period of time, on the basis of data from 2003, 2005 and 2007.

The tables present the variability of attitudes towards financial institutions depending on gender, age, size of place of residence, income and social and professional status³³. The comments concerning the statistical results point mainly to the direction of changes. In the first place, it is possible to confirm the general hypothesis that the attitude towards financial institutions in Poland is still quite critical, but trust towards them is gradually increasing (Tables 5.5.4–5.5.9).

When we asked the respondents about the institution we deal with most often – *Do you trust banks?* – the answers from *Social Diagnosis 2007* were (see the detailed data in Table 5.5.4) as follows: yes – 54 percent (in wave of 2005 – 46 percent, in wave of 2003 – 44 percent); no – 16 percent (in wave of 2005 – 20 percent, in wave of 2003 – 21 percent). 30 percent of respondents have no opinions in this regard. Thus, among those, who have formulated opinions, the degree of trust towards banks has increased substantially to reach the level of 77 percent, while in the wave of 2005 it amounted to 70 percent, and in the wave of 2003 – 68 percent

When asked, *Do you trust life insurance companies?* – the percentage of positive answers in the wave of this year (see detailed data in Table 5.5.5) was almost 26 percent. In the previous waves, this percentage was lower, as in 2005 it amounted to 23 percent, and in 2003 it amounted to 20 percent. In year 2007, there were 27 percent of negative answers (in wave of 2005 – 30 percent, and in wave of 2003 – 31 percent). Still, a very large group of respondents, 47 percent, have no opinion in this regard (in wave of 2005 it was also 47 percent, and in wave of 2003 – 49 percent). Taking into account those who have formulated opinions, the level of trust towards life insurance companies (sector 1 of insurance activity, known as life insurance) is now higher than in previous years as it amounts to almost 49 percent (2005 – 43 percent; 2003 – 39 percent). It can thus be said that the level of knowledge about the life insurance market is not growing, but the level of trust towards the life insurance companies is increasing visibly.

On the other hand, when asked, *Do you trust property insurance companies?* – the percentage of positive answers in the wave of this year (see detailed data in Table 5.5.6) was less than 15 percent (in wave of 2005 – 12 percent, in wave of 2003 – 11 percent), and that of negative answers – less than 28 percent (in waves of 2005 and 2003 – 30 percent). Still a large group of respondents, more than 57 percent, had no opinion (in wave of 2005 – 58 percent, in wave of 2003 – 59 percent). Taking into account those who have formulated opinions, the level of trust towards property insurance companies (Branch II of insurance property: other types of personal insurance and property insurance) has increased quite a lot statistically, although it is still low as it amounts to 34 percent (in wave of 2005 – 28 percent, in wave of 2003 – 27 percent) and, which is worth noting, it is much lower in comparison with the life insurance companies, and when it comes to life insurance, quite recently we observed a phenomenon of mass withdrawals from such insurance. It can be expected that the reason for this situation is, on one hand, the clearer structures of unit-linked life insurance (the dominant product in Branch I), and on the other, the popularization of information concerning the difficulties encountered during the settlement of the most popular losses, especially when it comes to vehicles and apartments.

³³ The *Diagnoses* also allow us to determine the variability according to voivodship, which has not been taken into account in this part of the study as being less interesting.

Table 5.5.4. Trust towards banks

Social and demographic group	Yes		No		No opinion	
	2007	2005	2007	2005	2007	2005
Overall	53.9	45.8	15.9	19.6	30.2	34.6
Gender						
Men	54.3	45.9	17.9	23.0	27.8	31.1
Women	53.5	45.8	14.3	16.6	32.2	37.6
Age						
Under 24 years	44.8	36.6	10.7	13.1	44.5	50.3
25-34 years	59.2	50.4	16.4	19.6	24.4	30.0
35-44 years	55.4	48.9	19.3	21.4	25.3	29.7
45-59 years	56.5	49.3	17.8	21.9	25.7	28.9
60-64 years	59.2	46.1	13.6	21.5	27.2	32.4
65 and older	48.4	39.8	14.6	18.5	37.0	41.7
Place of living						
Cities over 500k	57.6	47.2	16.1	19.0	26.3	33.7
Towns 200- 500k	53.6	48.2	16.1	17.4	30.3	34.5
Towns 100- 200k	55.2	53.7	18.8	16.7	26.0	29.6
Towns 20-100k	53.6	47.6	16.3	19.0	30.1	33.4
Towns < 20k	54.8	44.6	14.4	21.0	30.8	34.4
Rural areas	52.3	42.6	15.5	20.7	32.2	36.7
Education						
Primary and below	46.6	35.3	15.2	19.9	38.2	44.7
Vocational	47.4	39.2	17.3	21.0	35.3	39.8
Secondary	57.1	51.1	15.7	18.9	27.2	30.0
Tertiary	65.4	60.9	14.8	17.1	19.8	22.0
Income per capita						
Lower quartile	45.8	35.4	15.5	22.7	38.7	41.9
Median	51.3	43.9	17.0	19.9	31.7	36.2
Upper quartile	62.8	55.3	14.2	16.9	23.0	27.8
Socio-professional status						
Public sector	62.9	55.2	16.4	19.7	20.7	25.2
Private sector	56.8	50.9	18.9	20.7	24.3	28.4
Entrepreneurs	64.8	55.8	17.6	23.4	17.6	20.8
Farmers	60.1	54.8	14.5	20.9	25.4	24.2
Pensioners	48.9	39.2	16.5	20.0	34.6	40.8
Retirees	52.8	44.5	14.7	18.4	32.5	37.0
Students	42.2	34.0	7.8	11.1	50.0	54.9
Unemployed	43.5	34.4	17.8	21.6	38.7	44.0
Other professionally inactive	46.1	39.9	16.4	20.3	37.5	39.9

Table 5.5.5. Trust toward life insurance companies

Social and demographic group	Yes		No		No opinion	
	2005	2007	2005	2005	2007	2005
Overall	25.7	22.7	27.1	30.4	47.2	46.9
Gender						
Men	26.6	23.7	29.4	33.3	44.0	42.9
Women	24.8	21.9	25.3	27.9	49.9	50.2
Age						
Under 24 years	21.3	16.2	19.6	18.6	59.1	65.2
25-34 years	30.9	26.4	27.6	33.0	41.5	40.6
35-44 years	27.0	26.8	31.7	32.5	41.3	40.7
45-59 years	25.7	23.2	30.6	36.1	43.7	40.7
60-64 years	25.1	22.6	27.7	33.0	47.2	44.4
65 and older	22.5	19.4	23.2	25.2	54.3	55.4
Place of living						
Cities over 500k	29.6	24.5	29.1	31.5	41.3	44.0
Towns 200- 500k	25.6	23.3	28.1	32.6	46.3	44.2
Towns 100- 200k	31.3	30.7	27.1	30.7	41.6	38.6
Towns 20-100k	26.3	27.4	28.3	29.3	45.4	43.3
Towns < 20k	26.4	20.2	27.0	33.8	46.6	46.1
Rural areas	22.6	18.6	25.6	28.7	51.8	52.6
Education						
Primary and below	19.9	16.4	22.2	25.3	57.9	58.2
Vocational	22.9	19.2	26.2	29.8	50.9	51.0
Secondary	26.6	24.9	28.2	32.4	45.2	42.7
Tertiary	33.7	32.4	31.4	34.4	34.9	33.2
Income per capita						
Lower quartile	20.0	18.5	24.2	29.0	55.8	52.4
Median	23.9	20.8	27.3	30.2	48.8	49.1
Upper quartile	31.4	28.3	28.3	31.4	40.3	40.3
Socio-professional status						
Public sector	31.0	30.4	32.2	35.8	36.8	33.7
Private sector	30.5	27.7	30.7	34.5	38.8	37.8
Entrepreneurs	34.8	28.2	32.4	40.7	32.8	31.2
Farmers	19.7	18.5	29.0	34.5	51.3	46.9
Pensioners	20.4	19.8	26.2	27.6	53.4	52.6
Retirees	24.6	22.3	24.4	27.5	51.0	50.2
Students	18.0	12.1	16.0	16.1	66.0	71.8
Unemployed	19.2	16.2	25.6	28.9	55.2	54.9
Other professionally inactive	21.9	20.3	24.1	26.9	54.0	52.8

When asked, *Do you trust the investment funds?* – our respondents provided many more positive answers this year (see the detailed data in Table 5.5.7) , almost 13 percent (in wave of 2005 – 7 percent, in wave of 2003 – 6 percent), the level of negative answers was 24 percent (in wave of 2005 – 28 percent, in wave of 2003 – 27 percent), while 63 percent of all respondents have not formulated an opinion (in wave of 2005 – 65 percent, in wave of 2003 – 67 percent). Among those who have an opinion, almost 35 percent of respondents trust the investment funds (20 percent in wave of 2005 and 18 percent in wave of 2003), which is much more than two to four years ago, which can be explained, in short, mostly in terms of increasing interest in investment funds, which are attaining very good results.

Table 5.5.6. Trust towards property insurance companies

Social and demographic group	Yes		No		No opinion	
	2005	2007	2005	2005	2007	2005
Overall	14.6	12.1	27.8	30.4	57.6	57.5
Gender						
Men	15.1	13.1	30.9	33.8	54.0	53.0
Women	14.2	11.2	25.2	27.4	60.6	61.4
Age						
Under 24 years	13.7	8.1	18.2	18.1	68.1	73.7
25-34 years	18.4	15.1	29.8	32.5	51.8	52.4
35-44 years	15.6	14.0	33.5	34.5	50.9	51.4
45-59 years	14.8	12.2	31.3	35.5	53.9	52.3
60-64 years	13.3	10.7	28.7	29.1	58.0	60.1
65 and older	9.9	10.5	22.5	25.9	67.6	63.5
Place of living						
Cities over 500k	17.9	11.6	27.8	30.8	54.3	57.5
Towns 200- 500k	13.3	13.7	29.0	31.5	57.7	54.8
Towns 100- 200k	18.0	15.7	28.0	33.8	54.0	50.4
Towns 20-100k	15.2	12.6	29.2	30.8	55.6	56.6
Towns < 20k	13.9	10.1	28.2	32.6	57.9	57.3
Rural areas	13.1	11.3	26.4	28.2	60.5	60.5
Education						
Primary and below	9.1	9.1	23.5	25.4	67.4	65.5
Vocational	12.0	9.2	27.2	30.5	60.8	60.3
Secondary	15.1	12.6	28.5	31.1	56.4	56.3
Tertiary	22.7	19.6	31.3	34.7	46.0	45.7
Income per capita						
Lower quartile	11.2	9.4	24.9	30.2	63.9	60.4
Median	12.0	10.7	28.1	29.5	59.9	59.8
Upper quartile	20.0	15.8	28.6	32.2	51.4	52.1
Socio-professional status						
Public sector	19.5	16.9	33.1	36.5	47.4	46.6
Private sector	17.0	14.0	31.7	34.1	51.3	51.9
Entrepreneurs	24.4	17.8	34.4	38.3	41.2	43.9
Farmers	14.5	19.3	29.4	29.4	56.1	51.3
Pensioners	10.2	10.1	26.2	29.6	63.6	60.3
Retirees	11.2	10.6	24.8	28.8	64.0	60.6
Students	12.6	6.8	15.0	16.0	72.4	77.1
Unemployed	11.0	6.2	25.4	28.8	63.6	65.1
Other professionally inactive	10.9	9.3	26.3	26.9	62.8	63.8

Table 5.5.7. Trust towards investment funds

(percent)

Social and demographic group	Yes		No		No opinion	
	2007	2005	2007	2005	2007	2005
Overall	12.9	7.4	24.2	27.6	62.9	64.9
Gender						
Men	14.5	9.3	26.8	30.3	58.7	60.5
Women	11.6	5.9	22.1	25.4	66.3	68.8
Age						
Under 24 years	15.3	7.3	15.6	16.6	69.1	76.2
25-34 years	20.4	13.4	25.2	27.9	54.4	58.6
35-44 years	15.2	10.1	28.5	30.8	56.3	59.1
45-59 years	10.8	5.6	28.2	33.2	61.0	61.3
60-64 years	9.0	5.6	23.4	27.4	67.6	67.1
65 and older	4.2	2.5	20.5	24.0	75.3	73.5
Place of living						
Cities over 500k	19.7	11.2	22.1	28.3	58.2	60.5
Towns 200- 500k	16.3	9.4	22.6	26.3	61.1	64.2
Towns 100- 200k	15.5	10.2	23.6	30.5	60.9	59.2
Towns 20-100k	15.1	8.8	24.8	27.4	60.1	63.8
Towns < 20k	11.1	6.4	25.5	30.8	63.4	62.7
Rural areas	8.7	4.8	24.8	26.2	66.5	68.9
Education						
Primary and below	4.2	3.0	22.0	22.8	73.8	74.3
Vocational	8.5	4.6	25.4	28.1	66.1	67.4
Secondary	14.1	8.3	25.1	29.1	60.8	62.6
Tertiary	26.0	15.8	22.9	29.9	51.1	54.3
Income per capita						
Lower quartile	7.5	5.6	24.6	26.0	67.9	68.4
Median	10.4	6.2	24.3	27.2	65.3	66.6
Upper quartile	19.1	10.4	24.2	29.7	56.7	59.8
Socio-professional status						
Public sector	20.8	11.6	27.2	32.5	52.0	55.9
Private sector	16.6	11.8	28.1	30.8	55.3	57.5
Entrepreneurs	24.2	14.3	26.2	36.1	49.6	49.6
Farmers	5.0	6.1	29.4	29.6	65.6	64.2
Pensioners	6.9	3.8	22.8	25.4	70.3	70.8
Retirees	5.6	3.6	22.5	26.7	71.9	69.6
Students	16.1	6.8	10.8	13.3	73.1	79.9
Unemployed	8.8	3.8	24.0	25.1	67.2	71.1
Other professionally inactive	11.3	5.1	22.9	26.0	65.8	68.9

When asked about trust towards a very popular institution, open pension funds (OFE), which encompasses the entire working population and which since 1999 has been obliged to transfer a part of their social insurance premium to the selected and joined fund, the answers are not much more positive than in the previous years. Trust towards the open pension funds (see the detailed data in Table 5.5.8) was declared by almost 16 percent of all respondents (in 2005 and 2003, 13 percent each). The lack of trust was expressed in 2007 by 29 percent (in the previous years – 30 percent). At present, more than 55 percent of respondents have no opinion concerning the OFE (in the previous years – 57 percent). Among those who have formulated opinions, the level of trust towards the open pension funds has increased and it now amounts to about 35 percent (in the previous years – 30 percent). Due to a change in the pension system, worth noting is the particularly worrying, although difficult to explain fully, lack of trust towards the OFE, which at the moment of launching the system were the most significant argument for social support of the radical reform of the retirement system.

Table 5.5.8. Trust towards open pension funds

(percent)

Social and demographic group	Yes		No		No opinion	
	2007	2005	2007	2005	2007	2005
Overall	15.5	13.3	29.0	29.6	55.5	57.1
Gender						
Men	16.1	14.7	31.2	32.3	52.7	53.1
Women	14.9	12.1	27.2	27.3	57.9	60.6
Age						
Under 24 years	14.3	10.1	18.7	17.6	67.0	72.3
25-34 years	21.2	17.6	31.1	35.0	47.7	47.4
35-44 years	17.9	17.8	34.5	33.3	47.6	48.9
45-59 years	15.2	13.2	33.7	34.3	51.1	52.5
60-64 years	10.2	10.0	28.7	26.5	61.1	63.6
65 and older	9.3	8.2	23.2	23.5	67.5	68.4
Place of living						
Cities over 500k	18.8	12.7	31.0	33.4	50.2	53.9
Towns 200- 500k	16.1	13.8	31.5	29.8	52.4	56.4
Towns 100- 200k	17.8	16.5	32.5	34.2	49.7	49.2
Towns 20-100k	16.5	13.5	30.0	30.0	53.5	56.6
Towns < 20k	14.5	13.6	29.5	31.4	56.0	55.0
Rural areas	13.5	12.3	26.2	26.7	60.3	61.1
Education						
Primary and below	11.3	9.6	23.5	21.4	65.2	69.0
Vocational	13.9	12.2	26.9	29.0	59.2	58.8
Secondary	15.7	14.2	30.4	32.1	53.9	53.7
Tertiary	21.3	17.5	35.2	36.1	43.5	46.4
Income per capita						
Lower quartile	13.0	12.0	25.2	27.2	61.8	60.8
Median	13.6	12.2	28.8	29.0	57.6	58.8
Upper quartile	19.0	16.0	31.1	32.5	49.9	51.6
Socio-professional status						
Public sector	21.5	19.0	37.5	37.6	41.0	43.4
Private sector	20.2	17.7	33.2	35.4	46.6	46.9
Entrepreneurs	21.1	18.5	35.6	38.5	43.3	43.0
Farmers	11.2	13.6	28.4	30.8	60.4	55.6
Pensioners	10.0	8.7	25.3	24.6	64.7	66.6
Retirees	10.4	9.4	25.8	26.2	63.8	64.4
Students	12.1	8.0	14.0	14.0	73.9	77.9
Unemployed	13.2	9.1	26.6	28.1	60.2	62.8
Other professionally inactive	13.8	12.1	28.2	26.0	58.0	61.9

On the other hand, when asked, *Do you trust the stock exchange?* – the respondents still provided the least favorable answers. Trust towards the stock exchange has been expressed (see detailed data in Table 5.5.9) by less than 8 percent of all respondents (in wave of 2005 – less than 7 percent; in wave of 2003 – 5 percent), and the lack of trust – by 28 percent (in wave of 2005 – 29 percent; in wave of 2003 – 28 percent), however, as many as 64 percent of all respondents have not formulated an opinion in this regard (like in year 2005, in the wave of 2003 – 67 percent). Among those who have formulated an opinion, trust towards the stock exchange is now almost 22 percent (in wave of 2005 – 19 percent; in wave of 2003 – 15 percent).

Table 5.5.9 Trust towards the stock exchange

(percent)

Social and demographic group	Yes		No		No opinion	
	2007	2005	2007	2005	2007	2005
Overall	7.8	6.5	28,0	28.9	64.2	64.6
Gender						
Men	10,0	9.1	29.5	30.5	60.5	60.4
Women	6,0	4.2	26.8	27.6	67.2	68.2
Age						
Under 24 years	11.2	8.9	21.8	21.5	67,0	69.6
25-34 years	12,0	11.2	30.8	28.8	57.2	60.1
35-44 years	8.3	7.8	32.3	33.5	59.4	58.8
45-59 years	6.3	5,0	30.8	32.8	62.9	62.2
60-64 years	3.9	3,0	27.2	26.9	68.9	70.1
65 and older	3,0	2.1	22,0	24.6	75,0	73.3
Place of living						
Cities over 500k	10.8	9.6	28.8	28.7	60.4	61.6
Towns 200- 500k	8.2	7.4	27.4	29.3	64.4	63.3
Towns 100- 200k	10.9	8.6	30.4	32.4	58.7	59.1
Towns 20-100k	9.9	6.9	29,0	29.4	61.1	63.7
Towns < 20k	7.1	6.5	27.3	31.3	65.6	62.3
Rural areas	5.3	4.7	27.2	27,0	67.5	68.3
Education						
Primary and below	2,0	2,0	23.8	23.8	74.2	74.2
Vocational	5.3	4.8	28.5	29.8	66.2	65.4
Secondary	9.1	7.7	29,0	30.4	61.9	61.9
Tertiary	15.1	12.6	29.6	30.4	55.3	57,0
Income per capita						
Lower quartile	4.7	4.7	26.4	27.5	68.9	67.8
Median	6.1	5.7	28.3	28.8	65.6	65.5
Upper quartile	11.9	8.7	28.4	29.9	59.7	61.4
Socio-professional status						
Public sector	10.6	8.7	33.4	33.4	56,0	57.9
Private sector	10.1	9.5	32.5	31.1	57.4	59.3
Entrepreneurs	14.8	9,0	30.4	37,0	54.8	54,0
Farmers	4.1	4.7	29.8	30.8	66.1	64.6
Pensioners	5.3	3.2	24.8	26.6	69.9	70.1
Retirees	3.4	2.4	24.6	26.7	72,0	70.9
Students	11.4	10.6	17.7	19,0	70.9	70.4
Unemployed	6.2	5.3	25.6	27.3	68.2	67.4
Other professionally inactive	6.4	4.4	27.7	27.9	65.9	67.7

Finally, the new question concerning the Social Insurance Office (ZUS), when asked, *Do you trust ZUS?* – the answers turned out to be interesting in comparison with those pertaining to strictly financial institutions. At present, trust towards ZUS is being expressed by (see detailed data in Table 5.5.10) 25 percent of all respondents, while the lack of trust is expressed by more than 39 percent. However, even in the case of such a well-known institution, 36 percent of respondents have not formulated an opinion. Among those who have formulated an opinion, the level of trust towards ZUS is now around 39 percent. Thus the level of trust towards ZUS is quite high on average; although lower than trust towards banks (two times) and life insurance companies, it is higher than trust towards the other financial institutions, mentioned above.

As it can be seen, the level of social trust towards financial institutions, including the ones which we use frequently, turns out to be quite low. The most trustworthy are banks (77 percent of positive replies among respondents who have formulated an opinion), and the least trustworthy is the stock exchange (only 22 percent of positive answers among these respondents).

It should be noted, however, that the level of trust towards financial institutions is varied when we take into account the specific characteristics of respondents. Usually higher trust than the average is typical for middle-aged persons (25 to 44 years of age), inhabitants of cities with a population above 100 thousand, those having at least a secondary education, those who are most affluent (only those in the upper income quartile), private entrepreneurs and persons working in the public sector. It is worth noting, too, that respondents characterized by typical features use specific institutions – the stock exchange is used by the more affluent ones, ZUS by retirees and disability pensioners, etc., and this fact should be taken into account in the detailed analyses.

Table 5.5.10. Trust towards the Social Insurance Office (ZUS)

Social and demographic group	(percent)		
	Yes	No	No opinion
Overall	24.9	39.4	35.7
Gender			
Men	23.3	43.0	33.7
Women	26.2	36.5	37.3
Age			
Under 24 years	12.9	31.0	56.1
25-34 years	17.6	46.7	35.7
35-44 years	18.6	50.7	30.7
45-59 years	27.5	42.4	30.1
60-64 years	39.9	29.9	30.2
65 and older	42.4	25.5	32.1
Place of living			
Cities over 500k	21.0	50.0	29.0
Towns 200- 500k	18.8	48.5	32.7
Towns 100- 200k	23.0	43.7	33.3
Towns 20-100k	25.8	40.4	33.8
Towns < 20k	25.4	40.4	34.2
Rural areas	27.8	31.5	40.7
Education			
Primary and below	35.4	26.1	38.5
Vocational	24.9	34.9	40.2
Secondary	22.3	42.2	35.5
Tertiary	19.5	54.5	26.0
Income per capita			
Lower quartile	22.4	32.2	45.4
Median	25.4	38.5	36.1
Upper quartile	26.5	44.3	29.2
Socio-professional status			
Public sector	21.4	51.9	26.7
Private sector	19.4	49.1	31.5
Entrepreneurs	16.2	58.9	24.9
Farmers	21.4	30.6	48.0
Pensioners	38.2	29.6	32.2
Retirees	40.9	27.9	31.2
Students	9.3	27.3	63.4
Unemployed	20.0	38.7	41.3
Other professionally inactive	19.7	36.1	44.2

5.5.3. Insurance

Tadeusz Szumlicz

The scope of the social security system organized by the state is defined in the catalogue of social risk. A promising methodological procedure, especially from the point of view of the private insurance packages discussed here, seems to be to adopt a broader interpretation of the concept of social risk. It should be defined as a threat that could cause the loss of household resources. The concept of resources has to be understood in a wider perspective, also, taking into account, current and future income, as well as money and material assets.

The classic catalogue of social risk remains, in principle, still valid³⁴, although – it is important to note – insurance against negative results of particular kinds of risk can be given greater or lesser importance because the social dimension of various risks changes. A modified catalogue should encompass the following list of social risks³⁵:

- sickness
- maternity
- invalidity (disability)
- the death of a breadwinner
- employment injuries

³⁴ Recommendation of May 12th, 1944 „Income Security Recommendation, 1944” and convention no. 102 of June 28th, 1952 (came into force on April 27th, 1955) “Social Security (Minimum Standards) Convention, 1952”; Convention and Recommendation Adopted by the International Labor Conference 1919–1966, International Labor Organization, International Labor Office, Geneva 1966, p.461 and further and 811 and further. It should be taken into account that the first of these documents is more insurance-oriented; in the second, contingencies (threats, random events etc.) are not enumerated “directly”, but by suggesting them when naming the benefits (e.g. a sickness benefit, that is, pertaining to the risk of sickness, the sickness threat).

³⁵ I have enlarged the classic catalogue with the risk of frail older people, (risk due to extending longevity after reaching an agreed old age) and the risk of poverty (the possibility of not being able to satisfy one’s needs on the minimum level), see Szumlicz (1994, p. 62).

- unemployment
- old age
- frail older people
- emergency expenses
- emergency lack of means.

The social security system compensates for losses caused by the occurrence of social risks according to supply, insurance, and care principles that are commonly known and have already been analyzed in this study.³⁶ However, for the people for whom the system is constructed, the most important is the scope of damages caused as a result of impairment, because above all, the real settlement of costs shows the existing standard of social security.

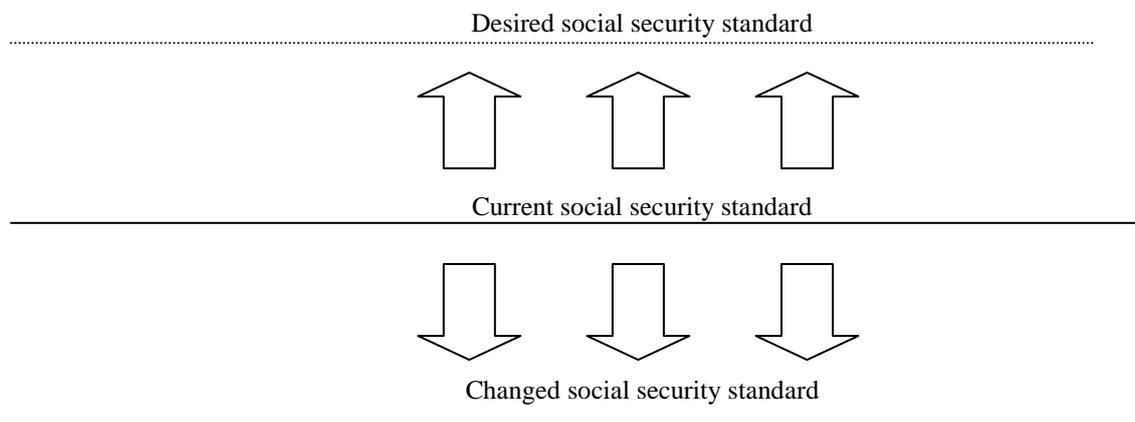


Chart 5.5.1. Creating the scope for additional insurance protection

Increasingly, the argument is being made that the responsibility for a higher level of provision should be assumed by households, independent of the norms accepted in a given country. It can, in contrast, be said that “engineering” by social policy for “righteous” goals so criticized up until recently, has been replaced by “engineering” by social policy for “righteous” limitations.

One should note the current continuous decline, at least in relative terms, of the standards of social security offered in the process of changes to social security reform, and at the same time, the demand for a level of social security prevalent in wealthier societies. An illustration of this situation is presented in Chart 5.5.1, which shows the mechanisms underlying the creation of the gap between changed and desired standards for additional social security that it is already possible to obtain on market principles, mainly through private insurance against social risks.

We can therefore formulate a very important thesis that managing the aforementioned social risks on the initiative of households threatened with risks usually appears within the existing social security system which ensures specific – lower or higher – standards of social security. In principle, the lower the standard, the higher the need for commercial insurance. We have to remember that demand depends on: (1) household perceptions of the necessity of ensuring additional insurance protection; (2) insurance awareness of a household allowing for the rational use of available insurance offers; (3) households showing foresight in insurances matters which testifies to an inclination of pro-insurance behavior; (4) the actual financial situation of households enabling the possible purchase of insurance.

The perception of the need to provide one’s own insurance protection consists in being aware what protection is provided to a given (family) household via social security in the event that a specific risk appears. The actual coverage is, in fact, determined by the general principle of damages weighting, assuming the partial and not proportional coverage of damages. The scope of compensation is expressed by coverage indexes (replacement), defining the relationship of paying damages. What is highly important is possible differentiation of the degree of compensation depending on the scope of the suffered loss caused using relatively higher or lower protection. There are also types of risks, such as a sickness or maternity (both types of risk appear in the sense of the temporary inability to work³⁷) whose results, i.e. temporary loss of income, are compensated to a large extent and the compensation is in principle directly proportional to the suffered loss. Nevertheless, there are types of risk, such as the death of the breadwinner and disability which incur results, such as a loss of income or drop in income, that are compensated to a far lesser extent, and the amount of damages depends on the suffered loss: damages are relatively higher when a lesser loss occurs (lower lost income from work) and relatively less when a greater loss has taken place (higher lost income from work).

The above reasoning indicates that managing social risk on the initiative of a household itself threatened with given risks should differ depending on the material situation of the household. It can be said that the state social

³⁶ In the model perspective, particular principles of social security are based on different funds and sources of financing - respectively: (1) taxes–budget funds; (2) contributions – insurance funds; (3) donations – charities funds. (Szumlicz, 1994; also compare Szumlicz, 2002, p. 124 and further).

³⁷ The risk of sickness (as well as pregnancy) refers here to the threat of a temporary inability to work. The risk of sickness in the sense of damage to health and the risk of maternity in the sense of increased medical care over the mother and the child are included in the medical system which was analyzed before.

security system in general ensures a higher social security standard to families (family households) with lower material status. This means that commercial (private) insurance packages are aimed primarily at households of greater (average) affluence since the occurrence of some risk types is particularly distressing for their material situation, and also because the social security system provides them with a much lower level of social security, and thus relatively lower damages for suffered losses. Moreover, the average prosperity of those households allows for additional spending on insurance protection. There is still the issue of the wealthiest households as a target group for insurance. It can be said that these households have something to insure (larger resources) and, in the case of potential losses, social security is very low, which in fact should show how strong the demand for insurance is. It has to be taken into consideration that the wealthiest households have significant reserves in various forms of savings that can be used to cover incurred losses. The statement “the lower the standard (of social security), the higher the demand for commercial insurance” proves generally true, but it has to be borne in mind that the scope of damages (obtained real protection) in reference to particular households can be significantly different. Objectively, the target group for additional insurance policies is undoubtedly households of average affluence.

We do not need to explain the importance of adequate insurance awareness. One cannot overestimate the importance of the fact of knowledge and skills allowing households to take up an insurance offer. Nevertheless, this awareness is still, on average, very low among Poles, despite a growing awareness of the new socio-economic system of which insurance awareness is definitely a derivative. As a consequence, insurance foresight shown by households showing pro-insurance behavior is much harder to evaluate. The answers to two questions from the *Diagnosis*, inspired by the above outlined theory of perspective, show that Poles behave in quite untypical ways, and in general, they show an aversion to risk³⁸, which may indeed prove to be pro-insurance behavior. Still, the importance of the actual financial situation of a household with regard to its potential purchase of insurance cannot be overestimated given its expensiveness, but we need to underline once again that a final target of insurance protection are households of a rather higher material status which allows them to bear the costs of additional protection.

In the context of the above considerations, the question arises: which of the above-mentioned types of social risk can be included in private insurance? The most important of those listed in the catalogue are the following: (1) disability (the threat of a loss or decrease in future income), (2) death of a breadwinner (the threat of a decrease in household income) and (3) old age (the threat of not having a source of income in the post-production age), all covered by personal insurance, and (4) unemployment (the threat of losing current income), (5) the emergency lack of means (the threat of loss of a part of property) and (6) emergency expenses (the threat of bearing unexpected costs), all covered by property insurance.

According to the legal classification of insurance, there are two types of business insurance, each divided into groups (Branch I – life insurance – 5 groups; branch II – other personal insurance and property insurance – 18 groups). Personal insurance, covering the following risks: disability, death of a breadwinner and old age, is Branch I divided into groups:

- life insurance
- endowment insurance
- unit-linked life insurance
- annuity assurance
- accident and sickness insurance (in this branch options for groups 1-4)

And two groups from section II:

- accident insurance, including accidents at work and occupational diseases
- sickness insurance

Property insurance in Branch II includes the following types of risk: unemployment, the emergency loss of means and emergency expenditure. From this branch we will consider only groups relating to households:

- motor hull insurance (group 3)
- property insurance (groups 8 and 9)
- liability insurance (groups 10 and 13)
- financial insurance (groups 14 and 16)
- legal protection insurance (group 17)
- travel insurance, i.e. expenses incurred for a cancelled trip (group 18).

On this basis, particular types of risk can have specific types of insurance created: the risk of disability — life insurance with an option of protection against accident, and dowry insurance; the risk of the death of a breadwinner — life insurance and dowry insurance; risk of old age – unit-linked life insurance and annuity assurance; risk of unemployment – financial insurance; risk of an emergency loss — motor hull insurance, property insurance, financial insurance, travel insurance for expenses incurred for a cancelled trip; risk of emergency expenses – liability insurance, legal protection insurance.

One of the most interesting insurance problems is the reason for using a specific type of insurance protection, and thus, at least a partial answer to the question: what influences the demand for insurance products? We can differentiate:

- the obligation to have insurance
- fears concerning the household's future

³⁸ Among various socio-professional groups only self-employed show a slightly higher inclination to risk.

- unhappy events in the lives of family or friends
- friends' suggestions (advice)
- the persuasion of an insurance agent
- advertisements.

So, these are both decisions made under compulsion and on one's own initiative and resulting from one's own experience, and also other people's decisions, and those taken "inside" a household connected with foresight, as well as those taken "outside" a household under some persuasion.

It appears that it is the obligation to buy insurance that predominates among reasons to get such protection. This is the opinion of 79% of respondents (in 2005 – 80 percent, in 2003 – 81 percent). It is not surprising if we take into consideration the growing practice of applying insurance obligations (perhaps, worth noting are the 1-percent decreases in the shares of obligatory insurance as one of the reasons to take advantage of insurance protection).

The obligation to insure was introduced by the Act on compulsory insurance, the Insurance Guarantee Fund and the Polish Motor Insurers' Bureau introduced in 2004³⁹. This law in article 4 stipulates that compulsory insurance is:

- 1 motor third-party liability insurance
- 2 insurance for buildings that are part of a farm
- 3 farmers third-party liability insurance,
- 4 other types of insurance stipulated by legal provisions in force or international agreements ratified by the Republic of Poland.

Awareness of the obligation to have the insurances listed in points 1-3 above seems quite widespread. However, the obligation defined in point 4 as "stipulated by legal provisions in force" is becoming increasingly important.

Using insurance classification according to the type of insured object we can state that in terms of personal insurance, only one insurance is compulsory – insurance against sports injuries, which in general does not concern households. With property, insurance is compulsory only for items listed by the law (insurance for a building that is part of a farm), which is addressed directly to agricultural households because the owner of the building is often an individual managing a farm. The most complex obligation concerns liability insurance. Besides the two most common ones which are directly listed in the insurance law — motor third-party liability insurance and farmers third-party liability — particularly important are those stemming from other laws in force. A significant part of the obligation applies to households, if their members work in specific domains or professions (perform specific actions)⁴¹. The obligation of liability insurance concerns those groups of people whose work involves a high risk of accidents causing damage to third parties. Among "health" insurance packages which are growing in Poland each year, we have to mention liability insurance for doctors, certified accountants, insurance brokers, tax counselors, tax collectors, tourism professionals, event organizers, real estate brokers, lawyers, legal counselors, architects, detectives.

On the basis of the obligation to have insurance, the fact that 80% of households purchase insurance because it is required (Table 5.4.12) should not – we would like to stress this once again – be surprising, because the obligation concerns all households which have some consumer goods, such as a car, and practically all agricultural households (according to the survey the obligation is given by the heads of households as the reason in 96% of cases and in 2005 it was also 96 percent, in 2003 it was 100 percent).

Concern for the future of a household (family) is the second reason Poles take out insurance. In years 2003, 2005 and the current year, representatives of 46 percent of households provided this reason. It can be said that this is the most insurance oriented of all the reasons because it contains the element of one's own foresight to protect households (families) should a particular type of risk appear. The differentiation of reasons for using insurance by socio-demographic features is presented in Table 5.5.11. It appears that concern for the future of a household is the most important factor (probably quite accidentally) for entrepreneur households (in 2003 – 59 percent, at present – 57 percent). The threat to the future of a household as the reason behind a decision concerning the choice of insurance is observed among family households with one or two children. Also worth noting are the differences in terms of concerns for the future between the entrepreneur households and households living on unearned sources.

Unfortunate events in the life of a family are ranked third on the list of reasons why Poles buy insurance (25% of indications in 2005⁴² and at present). An unfortunate event in the life of a friend is the fourth reason to take advantage of insurance protection (in 2005 and 2007, it was similar – 9 percent).

Suggestions (advice) of friends are ranked fifth in the list of reasons for buying insurance; the impact of this factor on decisions related to using protection insurance is analogous – about 9 percent (such an indication pertains to

³⁹ Law of 28 July 1990 on insurance business (Journal of Laws of February 2nd, 1996, No. 11, item 62 as amended).

⁴¹ A liability denotes the responsibility of one entity to make material compensation for damage done to a different entity as a result of specific events. A victim of an accident becomes as a result, the creditor of the person who is responsible for the damage suffered. At the same time, this person becomes the debtor of the victim (Kufel, 1997, pp. 9-10). Awareness that such a responsibility could seriously threaten household resources is very low in Poland, and this is the reason for the tendency to increase the insurance duty in this respect, as if "relieving" people and households from their own foresight.

⁴² A methodological remark is necessary here. In year 2005, the reason for purchasing insurance known as unfortunate event in the life of family or friends was divided into two reasons: unfortunate events in the life of the family and unfortunate events in the life of friends. It is worth noting that when the experience is related to a given household the response can be considered as being too late (belated caution). On the other hand, conclusion that insurance is necessary on the basis of the experience of friends may be treated as caution similar to that, which includes an element of one's own caution, associated with the situation of the household (family) in the case of the emergence of a similar risk, which was experienced by friends.

three waves of Diagnosis – from 2003, 2005 and 2007). Visibly most susceptible to the suggestions (advice) of friends are the entrepreneurs (13 percent).

It comes as a surprise that the suggestions of an insurance agent are only in sixth place on the list of reasons for signing insurance agreements (8% of indications in 2003; 8 percent in 2005 and 2007). This would mean that the role played by agents in the buying of inappropriate insurance products is not as big as one might think. It is interesting to see who is more prone and who is less prone to insurance agents' suggestions? Households, in which the 'head' is self-employed, are much more susceptible to these suggestions than those living on unearned sources.

Advertisements come in last place on the list of reasons for buying insurance in 2007 with 1.5 percent of indications (in 2005 – 1.8 percent, and in 2003 – 1.7 percent). We can obviously ask the question which is difficult to answer for understandable reasons: to what extent do ads have an impact on your subconscious "choice"?

The repayment of loans and/or credits exerts a positive influence on the purchase of insurance products. Having life insurance purchased under such "pressure" pertains to a small, but growing number of households: in 2007 – 3.3 percent, in 2005 – 2.2 percent and in 2003 – 1.4 percent. In the case of apartment (house) insurance, this growth is equally visible: in 2007 – 5.2 percent of households, in 2005 – 3.7 percent, in 2003 – 3.9 percent. In the case of comprehensive motor vehicle insurance, this „pressure” is visibly decreasing as in 2007 it pertained to 3.0 percent of households, in 2005 – 3.9 percent and in 2003 – 5.2 percent

In fact, households in Poland use various forms of insurance and to various extents. The problem is that the sums we spend on life, health and property insurance are in general quite low (sums spent on insurance *per capita* in Poland amount to only 1000 PLN per year, which is around 260 EUR a year, against an average in the European Union of over 1,600 EUR); unfortunately it is difficult to estimate the annual sums that households (consumers⁴³) spend on particular kinds of insurance, and even more so, to estimate the amounts spent by individual households.

Table 5.5.11. Reasons for using insurance by the selected features of the household head

Type of household	Reasons:							
	Insurance obligation	Fears for the future of a the household (family)	Unhappy events in the life of family	Unhappy events in the life of friends	Suggestion/ advice of friends	Advertisements	Suggestion of an insurance agent	Other reasons
Total	78.6	45.9	24.5	8.6	8.5	1.5	7.3	13.0
Social / demographic group								
Employees	84.7	47.8	25.2	8.1	8.2	1.6	7.5	13.1
Entrepreneurs	92.5	56.7	25.0	8.7	13.3	2.5	14.5	14.8
Farmers	95.8	45.7	26.0	9.8	8.3	2.9	6.4	6.0
Retirees	62.7	42.8	24.6	8.7	8.1	1.3	5.9	14.7
Living on unearned sources	65.4	31.9	19.5	3.6	5.0	0.5	3.0	17.1
Household type								
Married couples without children	72.7	44.7	24.0	8.4	8.7	1.5	6.5	14.7
Married couples w/ 1 child	86.1	51.3	25.0	9.3	8.0	2.4	6.8	12.5
Married couples w/ 2 children	90.5	51.4	23.8	7.0	8.6	1.5	10.2	11.6
Married couples w/ 3 or more children	88.7	43.6	27.0	10.9	8.5	2.6	7.0	8.5
Single person	47.4	32.7	22.5	7.7	11.4	0.8	8.7	20.3

Thus it is worth noting here to take into account the facts determined in Diagnosis, which „justify” such low interest in insurance protection among Polish households. Asked „how do you assess the material level of your life at present,” only 25 percent (in *Diagnosis* of 2005 and 2003 – 35 percent) of Poles answered that it is not too good, bad or tragic. The number of those satisfied with the financial situation of their families is growing: in 2007 – almost 60 percent (in 2003 - 35 percent, in 2005 - 40 percent), although the number of those satisfied with their own income is visibly lower - 45 percent (in 2005 – 43 percent, in 2003 – 35 percent), and the sense that the source of income is unstable and uncertain is shared by 58 percent (in 2005 – 62 percent, in 2003 – 67 percent) of Poles. However, as the background for insurance protection is becoming more positive, it is necessary to take into account the experience of the developed countries, which shows that only a substantial economic growth, reaching the level of 3 thousand USD of the GDP per capita, leads to a more visible increase of expenses for insurance protection.⁴⁴

⁴³ A consumer on the insurance market is a household. This statement refers to the definitions applied to the protection of the consumers of goods and services in the so-called consumer law. See E. Łętowska, Prawo umów konsumenckich [Consumer agreement law], Warsaw 2002, Wydawnictwo C. H. Beck.

⁴⁴ See T. Sangowski, Polski rynek ubezpieczeń – stan i kierunki rozwoju [Polish insurance market – condition and directions of development], in: Ubezpieczenia w gospodarce rynkowej [Insurance in market economy], ed. T. Sangowski, Bydgoszcz–Poznań 2002, Oficyna Wydawnicza Branta, p. 200 (the author also refers to: J. Ostaszewski, R. Pajewska, Możliwości rozwoju polskiego rynku ubezpieczeń [Opportunities of development of the Polish insurance market], Warsaw 1998, Kolegium Zarządzania i Finansów SGH, 59–79).

5.5.4. Retirement plans

Tadeusz Szumlicz

Since the very beginning of the implementation of *Social Diagnosis*, attempts were made to determine the level of awareness of necessity to participate in additional pension plans in order to obtain a satisfactory level of retirement security in the future. In fact, apart from the obligatory insurance, resulting from the first and second pillars of the new pension system, the implemented structure provides, or that is to say, should provide a wide space for group and individual voluntary activity for secure old age. The new system must favor such caution because participation in additional pension plans, and particularly its popularization, depends very much on the preferential treatment of its participants by the state, and the proposed motivating factors are definitely insufficient.

In the first place, it should be noted here that important features of a retirement undertaking are a systematic gathering of means since the very beginning of professional activity and the use of these resources only in the period of old age. These seemingly obvious features are often disregarded and this lack of awareness with regard to the pension system in Poland is surely influenced by the lack of visible incentives to make savings for the retirement period.

Thus, the third pillar, due to the logical structure of the system, requires support for savings by visible preferences. In fact, from the very beginning of establishing the rules of joining the voluntary pension plans, the simplest mechanism of their popularization, tax incentives, was given up. Moreover, it was stated that for most Poles, the basic source of income in old age would be their pension from the first and the second pillar and only for a few would the third pillar become a significant source of income for old age (for instance, for persons who have a very high income or the entrepreneurs paying the minimum pension premium). We can also imagine that some of the future retirees will decide to provide themselves with material security for old age within a much wider scope than that resulting from the preferred institutional solutions; however, such proceedings can be considered by persons with income much higher than the average.

The above statements seem obvious, but they are somehow formulated “apart” from the systemic change conducted. The system change will cause the greatest income “havoc” among those future pensioners who have just started their professional activity and who will attain average income. The third pillar should thus be perceived as a part of the system, alleviating these consequences of the reform.

The institutional solutions applied in Poland are based on the creation of employee pension programs (PPE) by companies and, more importantly, on savings made on individual pension accounts (IKE).

PPE are organized by the more affluent companies and it is known that this form of retirement savings will constitute a narrow margin of systemic solutions in the real system security.

Undoubtedly, of basic importance for additional pension security will be the IKE organized by investment fund societies, brokerage companies, life insurance companies and banks, maintained on the basis of agreements concluded by the saving person with one of the following:

- an investment fund
- an entity engaged in brokerage activity for brokerage services and maintenance of a security account and a money account for the purpose of its operation,
- an insurance company, for life insurance linked to insurance capital funds
- a bank for maintenance of a bank account.

At present, we can talk about minimum preferences for additional savings for retirement purposes. First of all, there are minimum preferences for the PPE associated with the possibility of including the expenses for the proper functioning of the program in the costs of earning profit and exemption of the savings paid by employer from social insurance taxation (retirement and disability pension premiums). Secondly, there are the – virtually insignificant – minimum preferences within the framework of IKE which are based on tax exemption of the capital profits gained.

Nevertheless, it seems that a growing group is becoming aware of the crucial role played by the third-pillar solutions in terms of the future retirement savings. Analyzing participation should take into account such features as age, income, and the forms of retirement undertakings, as well as the additional conditions of the initiation of savings for retirement purposes.

Participation in additional retirement undertakings in 2007 was provided by 25.0 percent of respondents (Table 5.5.12). 19.6 percent of these belong to PPE, 33.4 percent participate in investment funds, 23.5 percent have IKE, and 23.5 percent talk about other forms of savings for retirement purposes.

Among those who have not obtained additional pension plans, only 16.9 percent plan to participate (the results of the earlier waves of *Diagnosis* were similar). Among those who declare starting to make savings, 31.4 percent plan to open individual pension accounts and 69.6 percent plan to make savings in other forms. This result illustrates well the opinions of future retirees of the quality of IKE savings, which should be the leading form among the additional solutions (see Tables 5.5.13 and 5.5.14).

The declaration of participation in additional pension plans is always correlated with the level of education and income of the respondents. A very significant influence of the social and professional status upon such declarations can also be observed.

Table 5.5.12. Participation in additional pension plan

Group	(percent)		
	2003	2005	2007
Overall	25.2	27.3	25.0
Age			
Under 24 years old	20.6	17.8	15.16
25-34 years old	31.0	28.0	24.73
35-44 years old	30.1	31.6	31.01
45-59 years old	17.2	25.3	24.02
60-64 years old	11.1	22.5	9.33
Income per capita			
Lower quartile	14.9	20.5	16.38
Median	24.6	25.3	21.86
Upper quartile	35.6	35.4	32.98

Table 5.5.13. Intention to participate in an additional pension plan

Group	(percent)		
	2003	2005	2007
Overall	15.1	17.1	16.9
Age			
Under 24 years old	35.1	38.3	30.0
25-34 years old	27.7	30.2	26.1
35-44 years old	11.0	13.8	14.1
45-59 years old	4.8	6.3	7.3
Income per capita			
Lower quartile	10.4	14.5	11.4
Median	14.6	14.7	15.2
Upper quartile	21.4	23.6	23.0

Table 5.5.14. Intention to participate in an additional pension plan by the type of pension plan

Group	(percent)		
	I want to open an individual pension account (IKE)	I intend to take advantage of another form	I have no such intention
Overall	5.3	11.7	83.0
Age			
Under 24 years old	11.7	18.3	70.0
25-34 years old	8.3	17.8	73.9
35-44 years old	4.7	9.4	85.9
45-59 years old	1.4	6.0	92.6
Income per capita			
Lower quartile	3.0	8.4	88.6
Median	4.6	10.6	84.8
Upper quartile	8.0	15.0	77.0

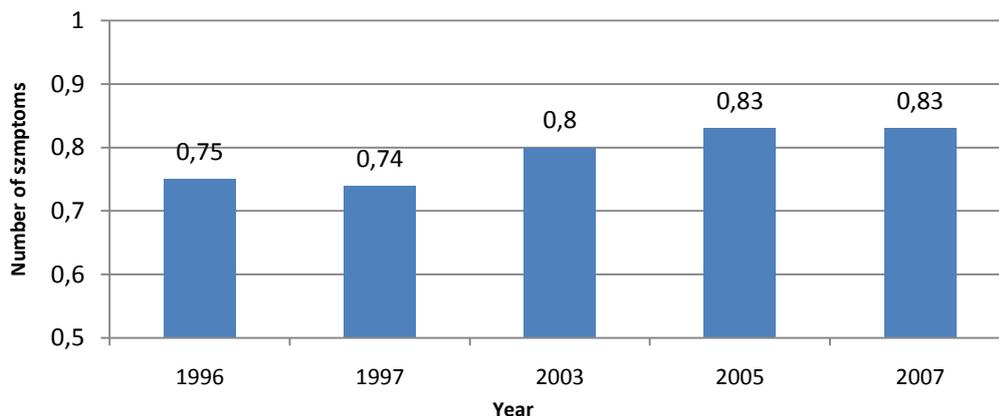
It is worth underlining that the youngest persons want to participate in various pension plans. Definitely the share of the youngest (up to 24 years of age) among all willing to participate is the highest. This could be treated as a particularly significant signal of caution. The most important issue is probably to avoid having to convince young persons (40 or younger), encompassed by the new retirement plan, to make savings for the future.

5.6. Health – psychosomatic symptoms

Janusz Czapiński

In year 2003, the scale of distress measuring 15 psychosomatic symptoms was introduced in the individual questionnaire of the Diagnosis; it had been previously used for research purposes in Poland. The comparison of the results of the Diagnosis from years 2003–2007 with the previous research conducted using the same scale proves a statistically significant increase in the frequency of symptoms (Chart 5.6.1), especially those associated with the digestive and excretory system (see Table 5.6.1).

In comparison with the improvement of many indicators of psychological well-being (see above), this may mean an increase in the somatic symptoms of affective disorder. However, some symptoms have been observed less frequently in the last four years than in the last decade of the 20th century. These include chest and heart pains and breathing difficulties. In the period from 2003 to 2007, no statistically significant changes took place in the number of psychosomatic symptoms experienced for at least two weeks.



Source of data: 1996–1997 – Czapiński, 1998; years 2003–2007 – *Social Diagnosis*

Chart 5.6.1. The average number of symptoms in years 1996–2007.

Table 5.6.1. The percentage of respondents aged 18+ experiencing a different number of psychosomatic symptoms for at least 15 days a month displayed in five studies.

Symptoms	1996 N = 2193	1997 N = 1943	2003 N = 8977	2005 N = 8765	2007 N = 12568
Splitting headaches	8.1	9.3	8.1	7.9	7.2
Stomach-ache and bloating	4.9	4.5	5.9	6.3	6.0
Shoulder, neck, or muscle pain or tension	8.3	9.8	9.9	10.1	9.7
Pain in the chest or heart	7.1	7.1	6.8	5.7	5.5
Dryness in the mouth or the throat	5.0	4.0	5.3	5.3	5.3
Fits of sweating	5.6	6.0	5.9	5.8	5.5
Breathing difficulties	6.0	5.8	5.5	4.9	4.5
Pain in the whole body	9.1	8.9	9.2	8.7	8.0
Sudden palpitations	5.3	4.9	5.2	4.6	4.5
Shivers or quivers	0.8	1.0	1.2	1.2	1.3
A feeling of pressure on the bladder and more frequent urinating	4.0	3.3	6.4	6.1	5.5
A feeling of tiredness not connected with work	7.9	7.2	8.8	8.1	8.1
Constipation	2.7	2.4	4.4	4.1	3.7
Nose bleeding	0.3	0.4	0.9	0.9	1.0
Sudden blood pressure changes	-d	-d	7.8	7.2	6.9

Source of data: 1996–1997 – Czapiński, 1998; years 2003–2007 – *Social Diagnosis*

5.7. Life stress

Janusz Czapiński

Several categories of life stress have been identified: marital stress (Annex, individual questionnaire, quest.5-7), parental stress related to problems with children (quest.8-12), the stress of caring for elderly people (quest.13-16), financial stress (quest.17-18, 85), work stress (quest. 19-21, 79-81, 83), environmental stress connected with housing conditions, neighbors and the neighborhood (quest. 22-24, 95-97), stress concerning health (quest. 25-26, 75-77, 98), clerks' stress (Kafka's) (quest. 28-30), legal stress related to contact with police and the justice system (quest. 89-93), stress of victims (quest.86-88, 94) and stress connected with the death of someone close (quest.78).

The intensity of life stress is treated in the literature on the quality of life as the most important factor determining well-being. In our study we distinguished 11 subject-specific categories of life stress; each of them (except for the case of the death of a close person) encompassed several types of life events or experiences, and overall stress, i.e. the combined intensity of all 11 specific categories of stress. Not every specific stress is universal, i.e. concerning the whole population. Some (e.g. marital, parental or work stress) are specific for chosen groups of people (married people, those with children, and working).

The overall level of stress turned out slightly higher in year 2007 than two years earlier (Chart 5.7.1). In general, however, changes were relatively small throughout the research period. After a moderate decrease in year 2005, it increased; however, as it has been shown by data from the panel samples, this increase was not statistically significant (Table 5.7.1). When we take into account in the analysis those respondents who participated in all four waves it turns out that the effect of the interaction of measurement time and gender is significant: in women who displayed a lower value of the indicator throughout the entire research period the decrease in the stress level was less significant than in the case of men, at least until year 2005 (Chart 5.7.2).

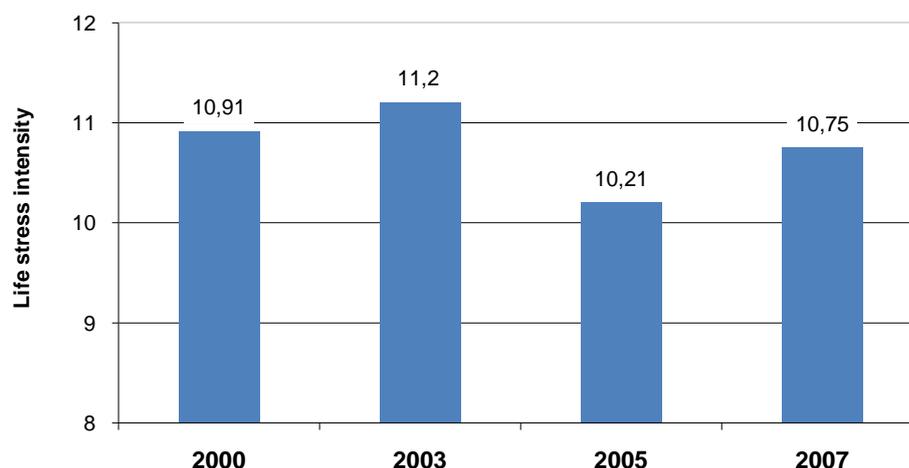


Chart 5.7.1. The average life stress intensity in all samples in years 2000, 2003, 2005 and 2007.

Table 5.7.1. Comparison of intensity of overall life stress^a from four waves — in 2000, 2003, 2005 and 2007 on the panel sample (of the same respondents in the compared years)

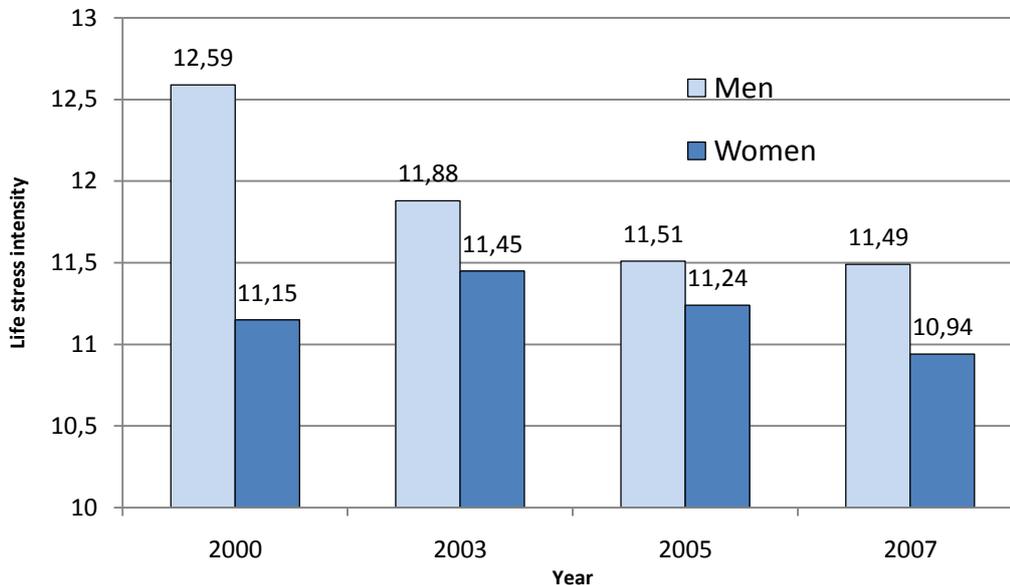
Variable	Wave	Mean	Stand. dev.	Mean diff.	Test t	Freedom degrees	Significance	Correlation
Life stress intensity	2003	11.36	6.46	0.825	10.67	6034	0.000	0.550*
	2005	10.54	6.18					
	2000	11.23	6.34	0.687	5.94	3327	0.000	0.432*
	2005	10.54	6,08					
	2005	10.89	6.44	0.099	< 2	5284	ns	0.663*
	2007	10.79	6.53					
	2000	11.52	6.46	0.623	4.37	2564	0.000	0.360*
2007	10.89	6.31						

^a The indicator of overall life stress was the sum of scale values (1 to 3) of answers to questions 5 to 30 (without quest.27) and YES to the remaining questions (see above).

* p < 0.000

To assess the life stress in general and its different categories as predictors of well-being we performed multiple regression analyses. This method also confirmed which factors may be held responsible for the intensity of stress. Stress is most closely connected (whether it is the cause or the effect is under discussion) with the satisfaction with one's health, depression and — slightly weaker — with the satisfaction with family finances, happiness, security in

one's own place, evaluation of the past year, satisfaction with work, and satisfaction with prospects and achievements in life. The highest impact on well-being is had by health and financial stress, the lowest related to work and care for older people stress (Table 5.7.2). Some of the stress categories have a positive impact on some indicators of well-being, mostly the stress associated with taking care of the elderly and work stress. Work stress is experienced by working persons, that is, by younger persons who attain more favorable well-being indicators. Similarly, a negative correlation between well-being and the stress of taking care can be explained. The elderly usually do not have living parents, parents in law or relatives who would require being taken care of.



NOTES: the main effect of gender $F(1, 2363) = 10.81$ $p < 0,000$; $\eta^2 = 0,005$, the main effect of research $F(3, 2361) = 6.98$, $p < 0,000$, $\eta^2 = 0,009$, effect of interaction between research and gender $F(3, 2361) = 6.46$, $p < 0,000$, $\eta^2 = 0,008$.

Chart 5.7.2. The average level of life stress in women and men in the panel sample of 2000-2007

Factors „conducive” to the high level of life stress are mostly children to be provided for, hired work, being an entrepreneur and age. Factors which alleviate life stress are: being single, being widowed, higher income, living in the rural areas and retirement (Table 5.7.3).

Generally, all factors included in the regression analysis jointly explain large proportions of variance in stress measure (26.2%), as well as in the psychosomatic symptoms scale (19.5%).

Although life stress positively correlates with the intensity of psychosomatic symptoms ($r = 0.282$, $p < 0,000$), those are not always the same factors which are connected with distress and stress.

Women and people with a lower education and lower level of affluence, inhabitants of larger cities, old age pensioners, and – in the first place – older people experience more psychosomatic symptoms; those who report fewer psychosomatic symptoms tend to be men, the well-off, the better educated, younger and single.

Table 5.7.3. The importance of the selected social and demographic factors as predictors of various categories of life stress and distress (intensity of somatic symptoms) measured by the standardized beta coefficient in linear regression analysis

Predictor	Marriage stress	Parental stress	Custodian stress	Financial stress	Stress at work	Ecological stress	Health stress	Kafka's stress	Legal stress	Stress of a victim	General stress	Distress
Gender (1 –man, 2-woman)	0.020	0.052**	0.091**	-0.013	-0.045**	0.040**	0.027**	-0.012	-0.090**	-0.026**	0.014	0.130**
Age	0.083**	0.233**	0.247**	-0.002	-0.031	-0.049**	0.419**	-0.022	-0.127**	-0.061**	0.104**	0.316**
Education	-0.006	-0.010	0.098**	-0.035**	-0.017	0.011	-0.093**	0.022	-0.064**	-0.005	0.033**	-0.076**
City above 200 thousand	0.039**	0.027	0.021	0.050**	0.039*	0.067**	0.028**	0.003	0.036**	0.038**	0.055**	0.039**
Rural area	-0.039**	-0.077**	0.008	-0.023*	-0.001	-0.167**	-0.029**	-0.013	-0.017	-0.057**	-0.063**	-0.036**
Single		-0.062**	-0.032	-0.052**	0.003	-0.041	-0.050*	-0.058	-0.016	-0.003	-0.098**	-0.047*
Married		-0.072**	-0.081**	-0.154**	-0.001	-0.007	-0.023	-0.039	-0.089**	-0.076**	-0.012	-0.014
Widowed		-0.033	-0.042**	-0.086**	-0.009	-0.009	-0.014	-0.016	-0.020	-0.024	-0.086**	-0.012
Supporting children	0.077**		0.016	0.081**	0.055**	0.088**	0.000	0.065**	.041**	0.032*	0.283**	-0.020
Hired employee	0.009	0.063*	0.055**	-0.092**		-.004	-0.039**	-0.006	.031*	-0.014	0.225**	-0.025
Farmer	0.003	0.019	0.067**	0.021		-0.025*	0.005	-0.024	-0.013	0.000	0.094**	-0.012
Entrepreneur	0.035*	0.056**	0.044**	0.032**		0.020	-0.008	0.044*	0.018	0.015	0.123**	-0.013
Retiree	-0.038	-0.069**	-0.024	-0.235**		-0.020	0.018	-0.025	0.018	0.035	-0.041*	0.027
Unemployed	0.013	0.013	0.051**	0.080**		-0.009	0.014	0.008	0.033**	0.006	0.066**	0.008
Disability pensioner	0.011	0.026	0.042**	-0.057**		0.009	0.138**	0.018	-0.002	0.020	0.074**	0.092**
Income per person	-0.025	-0.040*	0.013	-.0243**	-0.055**	-0.034**	-0.052**	-0.049**	0.002	0.008	-0.070**	-0.042**
Housing conditions	-0.016	-0.019	0.017	-0.008	.005	-.091**	-.004	.048**	0.015	0.002	-0.015	-0.001
Overall percentage of explained variance (adjusted R-square x 100)	1.2	5.5	7.4	17.2	0.8	7.7	28.6	1.1	3.4	1.4	26.2	19.5

** p < 0,01

* p < 0,05

NOTES: The lack of beta value means that a given predictor was not included in the regression equation

5.8. Strategies of coping with stress

Janusz Czapiński

No-one is an entirely passive victim of life stress. One is not only the author of much or part of the trouble, but one can also protect oneself from its emotional, social and material consequences. There are many ways of protecting oneself against stress and its consequences. The classification of these ways also varies. It is not only related to the theory of coping, but also to a large extent to the type of stress.

One of the most popular concepts in psychological literature is the theory of coping proposed by Lazarus and Folkman (1984), which differentiates problem-focused and emotion-focused strategies. The first is aimed at real problem solving, changing situations for the better. The second aims at changing the emotional patterns associated with stress. Obviously, within each of these general strategies are various more specific ways of reacting.

In the scale used (Annex, individual questionnaire, quest.46), two ways of task-oriented coping with difficult life situations were singled out: *I turn to others for help and advice* and *I get my act together and I take action*. The emotional strategy is more varied and can be divided into 5 various ways: *I reach for alcohol; I console myself with the thought that it could have been worse or that other people are in a much worse situation; I take sedatives; I pray to God for help; I get busy with other things which take my attention away from the problem and improve my mood*. Respondents could also answer that in the face of problems one does nothing and gives up, which can also be treated as a specific way of coping with difficulties; helplessness can be an escape from responsibility and the effort which solving those problems requires, although it can also be a failure of all other ways one has to alleviate stress.

In contrast to the predominating passive strategy of coping with a difficult financial situation which households find themselves in (limiting needs, compare Table 4.1.6), the overwhelming majority of respondents said, over many years, that they choose an active, problem-focused strategy of coping with life stress. Getting one's act together and taking action, combined with a strategy of turning to others for help and information, are chosen by nearly half the population. There are also frequent attempts – as Table 5.8.1 shows – of a psychological adaptation to difficulties that come about, consoling oneself with the thought that it could be worse or resorting to supernatural forces in trying to change the situation (praying to God). The need to escape into alcohol as a panacea for various problems appears rarely – as for the estimated amount of alcohol consumed in Poland and the number of alcohol-addicted people. Escape into alcoholism when confronted with problems is given by one percent fewer respondents who admit to alcohol abuse (see chap. 5.10.4.2).

Comparing the results for the entire samples, we can see that since 2005, the frequency of the application of the task-oriented strategy has been increasing and in the last measurement, in comparison with year 2005, the frequency of the application of the emotional strategy, especially prayer, has decreased (Table 5.8.1). This has been confirmed by data obtained from the panel samples (Table 5.8.2).

Table 5.8.1. The percentage of respondents indicating particular ways of reacting to trouble or difficult life situations in the years 1995–1997 and 2000–2007

Strategies of coping with stress	1995 N = 3020	1996 N = 2333	1997 N = 2094	2000 N = 6403	2003 N = 9188	2005 N = 8593	2007 N = 12672
I turn to others for advice and help	35.6	36.2	36.7	38.2	37.6	39.8	41.3
I get my act together and I become active	48.4	49.1	55.1	49.4	47.2	50.6	52.0
I drink more alcohol	4.3	3.9	3.9	4.0	3.5	4.0	3.4
I try to console myself that it could have been worse or that others face even greater difficulties	39.9	40.8	39.1	39.3	41.9	40.4	38.2
I give up and don't know what to do	3.1	3.0	2.6	2.9	3.4	3.4	2.9
I take sedatives	5.5	5.5	4.8	4.1	4.4	4.8	4.2
I pray to God	27.4	30.9	30.4	31.8	32.5	33.7	30.1
I do other things which divert my attention and improve my mood	20.6	24.1	19.9	17.9	21.8	24.8	24.0

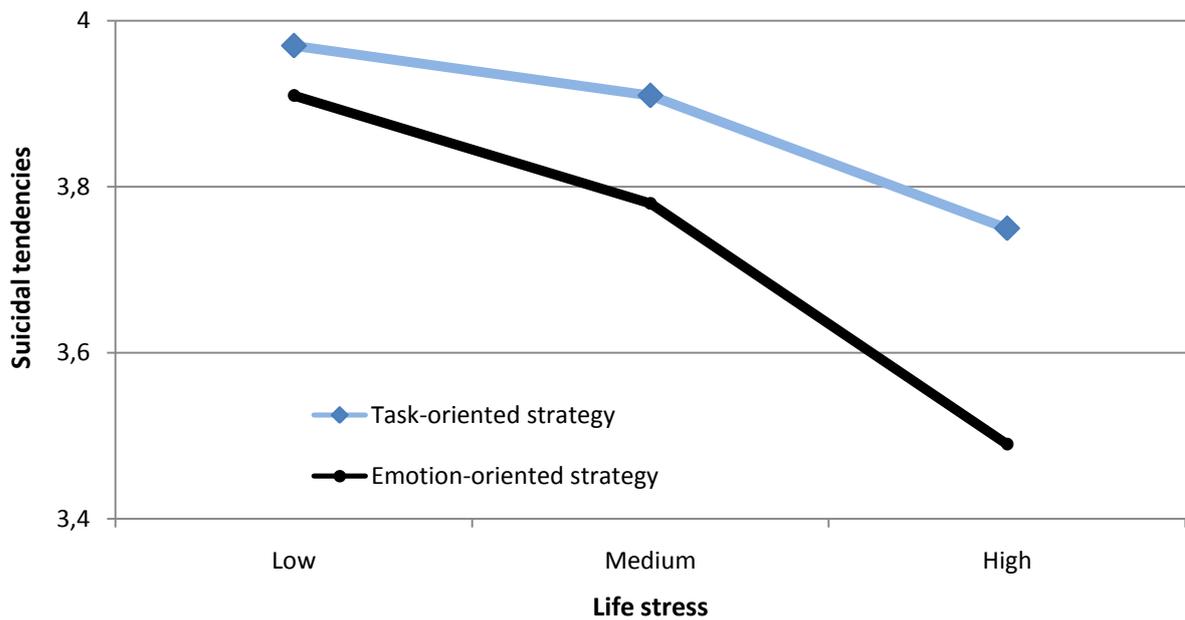
Source of data: years 1995–1997 – Czapiński, 1998; years 2000–2007 – *Social Diagnosis*

The question arises, which of these coping strategies is more effective in the face of a life crisis, i.e. allows a sound mental condition to be maintained and stops its deterioration when trouble accumulates. To be able to answer this question we checked whether particular strategies of coping with stress weaken (and to what degree) the impact of stress on well-being indicators. It appeared that coping strategy had a significant effect on well-being independently of life stress intensity: people maintaining an active task-oriented strategy receive better results in

terms of well-being than people using emotional strategies or giving up when confronted with difficulties, regardless of life stress intensity. However, the advantage of the task-oriented strategy also grows along with the intensity of life stress in the case of most indicators of well-being. Chart 5.8.1 illustrates this effect of interaction for suicidal tendencies.

Table 5.8.2. A comparison of the frequency of the declared application of emotional and task-oriented strategies in order to cope with problems in the panel sample in the years 2000–2005, 2000-2007, 2003–2005 and 2005-2007

Variable	Wave	Mean	Stand. dev.	Mean difference	t	Df	p	Correlation
Emotional strategy	2003	1,032	0,7916	-0.0473	-3.879	6389	0.000	0.259*
	2005	1,079	0,8110					
	2000	0,989	0,7997	-0.1012	-6.120	3373	0.000	0.213*
	2005	1,096	0,8124					
	2005	1,086	0,8141	0.0796	6.179	5575	0.000	0.278*
	2007	1,007	0,7869					
	2000	1,015	0,7921	-0.0205	< 2	2589	ns	0.217*
2007	1,035	0,7946						
Task-oriented strategy	2003	0,829	0,6631	-0.0693	-6.909	6389	0.000	0.284*
	2005	0,899	0,6779					
	2000	0,862	0,6531	-0.0306	-2.167	3373	0.030	0.230*
	2005	0,892	0,6673					
	2005	0,908	0,6815	0.0233	2.186	5575	0.029	0.321*
	2007	0,931	0,6847					
	2000	0,855	0,6504	0.0299	< 2	2589	ns	0.238*
	2007	0,885	0,6768					



NOTES: the scale of suicidal tendencies is directed inversely: the lower the value, the higher the frequency of suicidal thoughts; the main effects of stress intensity $F(1, 9756) = 174.34, \eta^2 = 0,035, p < 0,000$, the main effect of the coping strategy $F(1, 9756) = 155.29, \eta^2 = 0,016, p < 0,000$, effect of interaction between stress and coping strategy $F(2.9756) = 19.26, \eta^2 = 0,004, p < 0,01$.

Chart 5.8.1. The suicidal tendencies by stress intensity and coping strategy

5.9. Social support

Janusz Czapiński

Since the beginning of the transformation period, the declared sense of social support above 90 percent (!) has not changed (*I feel loved and trusted*). Only 21 percent of respondents feel lonely against their will (see Table 5.9.1). Social support is an important category in the psychology of stress and coping. The majority of theoreticians are inclined to support what is known as the “buffer” hypothesis which assumes that social support acts as a buffer by weakening and preventing the negative effects of stress (friends are particularly important at bad times). The hypothesis of “the main effect” is also popular. It suggests that support always affects well-being positively and not only in conditions of intensified life stress. Although these hypotheses are not mutually exclusive, we tested the extent to which each adequately describes Poles: whether respondents, who feel loved and trusted, do not feel lonely and have more friends— they cope with life stress better, or whether, regardless of life events, people enjoying greater support are in a better mental condition.

It appears that social support measured by the number of friends generally influences various aspects of psychological well-being positively and it alleviates the influence of life stress. Suicidal tendencies increase and the sense of happiness decreases along with the level of life stress more among lonely persons than those who have many friends (Charts 5.9.1 and 5.9.2) similar to psychological depression, which is intensified by life stress in persons who have no friends. The number of friends is the third most significant factor explaining psychological well-being, after age and income per capita (see Table 5.3.7). Thus it is better to have friends than not to have them, both in good and, especially, in bad times. Fortunately, after a short crisis in the late 20th and early 21st century, it has reached the level from the previous period, when we had been considered a sociable society. (see Table 5.9.2).

As for suicidal tendencies, two other support indicators: the sense of being loved and trusted and the sense of loneliness exert a significant buffer effect (Charts 5.9.3 and 5.9.4).

Table 5.9.1. The percentage of respondents declaring various forms of social support in years 1991/1992 and 2000–2007

Forms of social support	(percent)				
	1991/1992 N = 4187/3402	2000 N = 6403	2003 N = 9037	2005 N = 8593	2007 N = 12211
The respondent feels loved and trusted	90	90	91	91	92
The respondent feels lonely despite the fact that he/she does not want to	21	22	19	22	21

Source of data: years 1991/1992 – Czapiński, 1998; years 2000–2007 – *Social Diagnosis*

Table 5.9.2. The average number of friends

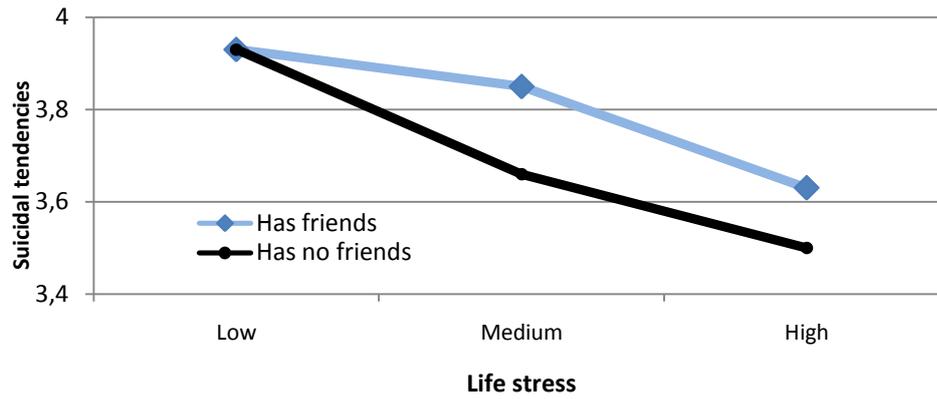
1991 N = 4187	1992 N = 3402	1993 N = 2306	1994 N = 2302	1995 N = 3020	1996 N = 2333	1997 N = 2094	2000 N = 6403	2003 N = 9037	2005 N = 8457	2007 N = 12514
7	7	7	8	8	7	7	5	6	7	7

Source of data: years 1991–1997 – Czapiński, 1998; years 2000–2007 – *Social Diagnosis*

Table 5.9.3. The percentage of respondents declaring that they have no friends or more than 5 friends

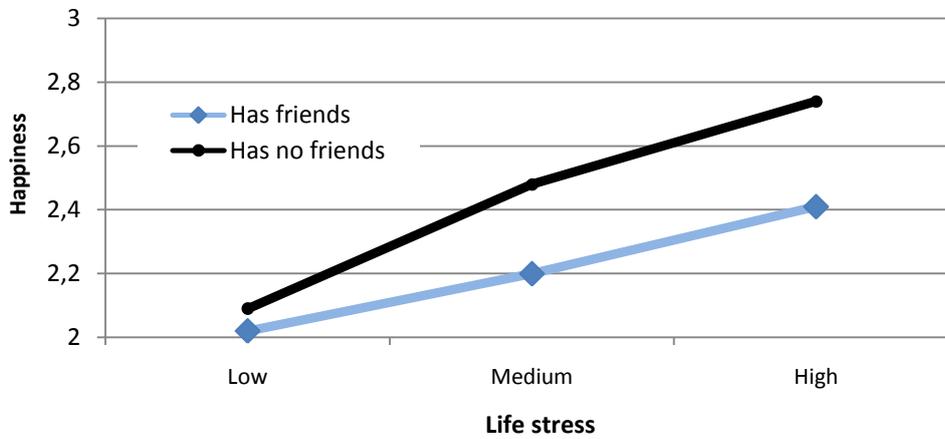
Number of friends	1991 N = 4187	1992 N = 3402	1993 N = 2306	1994 N = 2302	1995 N = 3020	1996 N = 2333	1997 N = 2094	2000 N = 6403	2003 N = 9037	2005 N = 8457	2007 N = 12514
No friends	3.0	3.6	4.0	2.9	3.2	2.5	3.3	5.7	4.1	3.1	3.6
Above 5 friends	45.0	41.0	49.0	52.0	50.0	45.0	47.0	30.0	40.1	44.0	45.5

Source of data: years 1991–1997 – Czapiński, 1998; years 2000–2007 – *Social Diagnosis*



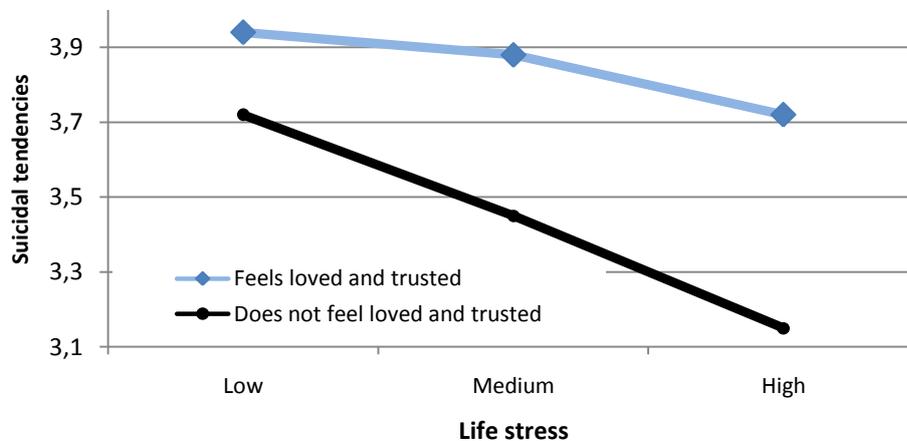
NOTES: the scale of suicidal tendencies is directed inversely: the lower the value, the higher the frequency of suicidal thoughts; the main effects of: friends $F(1, 12153) = 18.767, p < 0,000, \eta^2 = 0,002$, stress $F(2, 12153) = 48.884, p < 0,000, \eta^2 = 0,008$, effect of interaction of stress and friends $F(2, 12153) = 4.671, p < 0,01, \eta^2 = 0,001$, the control variable was age $F(1, 12153) < 2, ns$ and gender $F(1, 12153) = 12.883, \eta^2 = 0,001, p < 0,000$

Chart 5.9.1. Suicidal tendencies by intensity of life stress and having friends



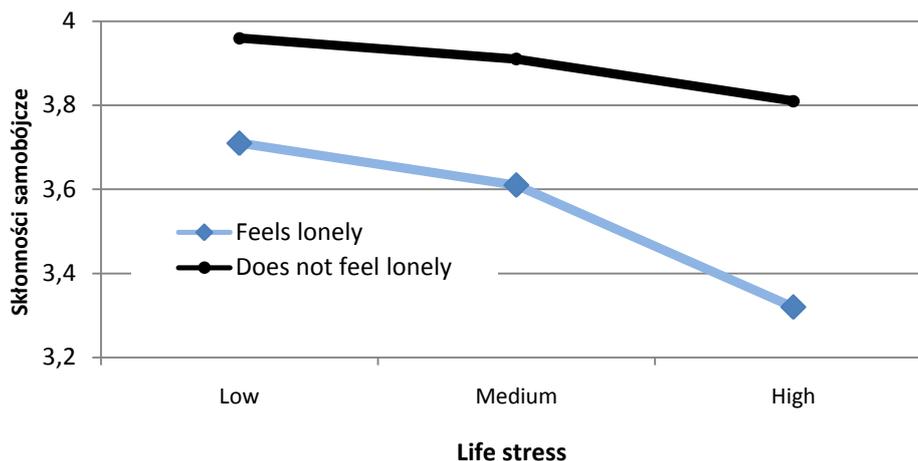
NOTES: the scale of happiness is directed inversely: the lower the value, the higher the frequency of suicidal thoughts; the main effects of: friends $F(1, 12153) = 51.004, p < 0,000, \eta^2 = 0,004$, stress $F(2, 12153) = 69.580, \eta^2 = 0,011, p < 0,000$, effect of interaction of stress and friends $F(2, 12153) = 5.413, p < 0,01, \eta^2 = 0,01$, the control variable was age $F(1, 12153) = 621.926, \eta^2 = 0,044, p < 0,000$ and gender $F(1, 12153) < 1, ns$.

Chart 5.9.2. Happiness by intensity of life stress and having friends



NOTES: the scale of suicidal tendencies is directed inversely: the lower the value, the higher the frequency of suicidal thoughts; the main effects of: support $F(1, 12240) = 489.206, p < 0,000, \eta^2 = 0,038$, stress $F(2, 12240) = 127.286, p < 0,000, \eta^2 = 0,020$, effect of interaction of stress and support $F(2, 12240) = 22.483, p < 0,01, \eta^2 = 0,004$, the control variable was age $F(1, 12240) < 3, ns$ and gender $F(1, 12240) = 25.885, \eta^2 = 0,002, p < 0,000$

Chart 5.9.3. Suicidal tendencies by life stress intensity and the sense of being loved and trusted



NOTES: the scale of suicidal tendencies is directed inversely: the lower the value, the higher the frequency of suicidal thoughts; the main effects of: loneliness $F(1, 11856) = 728.793, p < 0,000, \eta^2 = 0,058$, stress $F(2, 11856) = 129.241, p < 0,000, \eta^2 = 0,021$, effect of interaction of stress and loneliness $F(2, 11856) = 28.213, p < 0,01, \eta^2 = 0,005$, the control variable was age $F(1, 11856) = 8,014, p < 0,01, \eta^2 = 0,001$ and gender $F(1, 11856) = 10,611, \eta^2 = 0,001, p < 0,01$

Chart 5.9.4. Suicidal tendencies by intensity of life stress and sense of loneliness

5.10. Personality and lifestyle

Janusz Czapiński

5.10.1. Values

Assessing the system of personal values is one of the most difficult tasks in the psychology of the quality of life. There are several scales better or worse standardized and verified with regard to their reliability (e.g. Rokeach's or Schwartz's scales), but none of them found interest in large surveys which focus on brevity, the simplicity of questions and the ease of answering them. Taking those criteria into consideration we used the *Conditions for Happy Life Scale* (Annex, individual questionnaire, quest. 2), which listed 13 specific values and one undefined. Because all of those 13 values are commonly accepted, we limited respondents' choice to the three which are the most important in the respondent's opinion.

Table 5.10.1. The percentage of respondents listing particular values as the most important conditions of happiness in the following years.

Value	1992 N = 3402	1993 N = 2306	1994 N = 2302	1995 N = 3020	1997 N = 2094	2000 N = 6403	2003 N = 9239	2005 N = 8617	2007 N = 12672
Money	37.2	39.8	32.1	36.1	39.3	40.6	33.1	33.1	31.0
Children	52.3	50.0	55.0	51.0	50.3	45.5	43.8	44.8	45.9
Successful marriage	56.3	57.6	56.5	55.9	58.8	59.8	53.9	54.9	55.8
Work	26.6	30.1	29.2	29.6	28.9	32.7	35.3	34.5	30.2
Friends	4.7	4.8	4.2	5.6	5.0	4.8	5.7	8.3	8.6
Providence, God	16.7	13.2	13.1	16.4	15.6	16.1	14.4	15.4	15.2
Cheerfulness, optimism	8.5	7.8	8.2	9.0	7.9	7.6	8.3	9.2	9.5
Honesty	12.3	10.6	10.0	10.0	9.0	9.2	9.0	10.1	9.7
Respect from others	9.0	7.5	9.3	7.4	6.0	7.9	5.9	6.8	6.9
Freedom	3.6	3.3	3.6	3.8	1.9	3.1	3.4	3.7	4.1
Health	59.6	62.9	65.8	59.6	60.2	64.0	64.0	65.0	65.1
Education	1.9	2.4	1.3	3.7	4.2	4.9	4.8	6.4	6.2
Strong character	4.0	3.5	4.5	4.1	5.5	3.4	4.5	5.0	5.0
Other	0.5	0.4	1.3	0.7	0.4	0.4	0.7	1.3	1.0

Source of data: years 1992–1997 – Czapiński, 1998; years 2000–2007 – *Social Diagnosis*

Table 5.10.1 proves that the Poles' system of values is very stable. Worth noting, however, is the substantial increase in the importance of friends (doubling of the percentage of indications in comparison with year 2000, when –

as we remember – a deep crisis of relations with friends was observed, displayed by a decrease in the average number of friends). The importance of education is also growing slowly, although still both friends and education seem to be underestimated in the light of their influence on the subjective quality of life. As work is becoming a less scarce good (decrease of the unemployment rate), its significance as a condition for a happy life is also decreasing. The quick growth of Polish affluence is also reflected in the decreased number of indications pointing to money as one of the three cardinal values (by $\frac{1}{4}$ in relation to year 2000). Like in the previous years, most respondents pointed to health (65 percent), and then, good marriage, children, money and work; least often, to freedom (a small increase this year), strong character, education, friendliness and the respect of others.

5.10.2. Causal attributions

A style of attribution is a tendency to look for causal explanations of behaviors, outcomes, traits and events in specific factors. Here we were interested in the attributions of what it was like for a respondent in the past year. The scale of attribution used in the study (Annex, individual questionnaire, quest. 59-60) was expected to provide answers to the question of who (what) Poles see as responsible for the quality of their lives: themselves, authorities, other people, or fate/providence. The question is connected with the self-serving bias hypothesis (what's good is me, what's not good — not me) and the theory of social ungratefulness (Czapiński, 2000b, 2002a), which says that the social reception of system reforms is not symmetric: those who gain on reform from the beginning show little gratefulness to the reform creators, seeing the source of reasons for the improvement of their lives in themselves, and such a change for the better is felt quite weakly; those who feel victims in the realizations of reforms devolve guilt for the deterioration of their lives' conditions onto the creator of the reforms, and the change for the worse is experienced much more strongly (the negativity effect; see Peeters, Czapiński, 1991).

Table 5.10.2 shows the distribution of responsibility for the previous years among the four agents: the respondent, other people, the authorities (or the state) and fate (providence). In the panel sample, there is a significant decrease between 2003 and 2007 in attribution to authorities ($t = 9.501$, $p < 0,000$) and the proportional increase of attribution to Self ($t = 3.401$, $p < 0,01$) and to other people ($t = 3.46$, $p < 0,01$). It may mean that Poles are regaining their sense of self-control and they associate their faith to a greater extent with their closest acquaintances, at the same time perceiving the influence of politicians upon their lives as increasingly weak.

The attribution of responsibility depends on the direction of the perceived change in the quality of our lives. Like in the previous years, we can see a visible effect of the self-serving bias and social ungratefulness (cf. the frequency of the attribution to Self and to the authorities depending on whether the previous year is assessed as successful or unsuccessful – Chart 5.10.1). The respondents attribute the fact that a given year was successful mainly to themselves (77.5 proc) and, to a very small extent, to the state (3.8 percent), but at the same time, they are more eager to blame the authorities (26.8 percent) than themselves (25,0 percent) for an unsuccessful year. The perceived share of other people and providence in shaping our fate is also greater if the year is not successful. The structure of correlations has been maintained, but some changes have taken place since 2003. The frequency of attributions to the authorities has decreased, especially in terms of attributions for an unsuccessful year (by 12 percentage points)⁴⁵ and – insignificantly – the frequency of attributions to providence, while the frequency of attributions to other people has increased both in the case of a successful and an unsuccessful year.

Table 5.10.2. The percentage of indications in three studies, who or what did it depend on that the past year was successful or unsuccessful for the respondent

Who does it depend on	1997 N = 2094	2000 N = 6403	2003 N = 9111	2007 N = 12672
On me	69.0	67.3	61.5	66.0
On other people	17.2	24.3	23.7	26.8
On authorities	19.6	24.0	15.1	9.0
On destiny (providence)	33.0	44.3	41.6	38.7

Source of data: years 1992–1997 – Czapiński, 1998; years 2000–2007 – *Social Diagnosis*

⁴⁵ The responsibility of the authorities for a successful year was so small in the previous years that the „floor effect” has made its further decrease impossible.

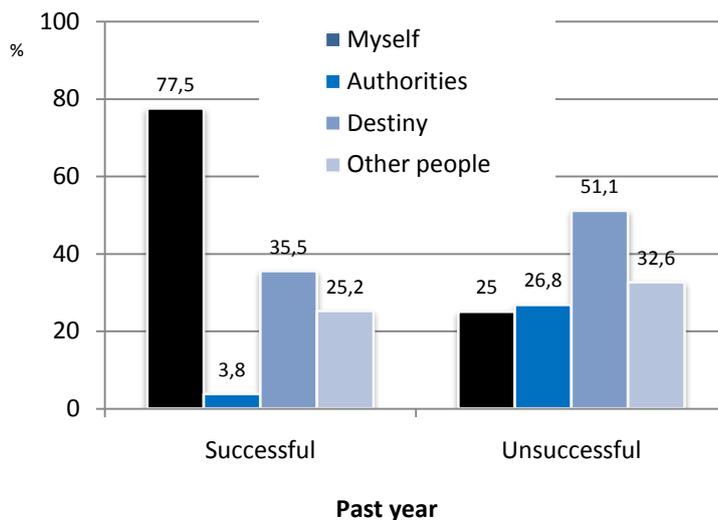


Chart 5.10.1. Who did it depend on that the past year was in a respondent's life successful or unsuccessful? (the percentage of indications for oneself, for authorities, destiny and other people among people evaluating the past year as successful or unsuccessful)

5.10.3. Religious practices

In 2007, 46 percent of adults declared systematic participation in sermons and other religious celebrations (Table 5.10.3). This value is 1 percent point lower than in 2005 and the same as in 2003, but it is significantly lower than in year 2000 when the number of systematically practicing adults amounted to over 50 percent. The number of non-practicing adults increased from 26 percent in 2000 to 29 percent in 2007. The average frequency of participation in religious services during the month in the panel samples decreased in comparison with years 2000 and 2005 (Table 5.10.6).

Table 5.10.3. The percentage of respondents participating in religious and solemn practices at least 4 times a month and praying to God in difficult situations in 1992–2007

Behavior	(percent)								
	1992 N = 3384	1993 N = 2304	1995 N = 3018	1996 N = 2339	1997 N = 2097	2000 N = 6800	2003 N = 9600	2005 N = 8648	2007 N = 12544
Participating in religious services more than 4 times a month	55.7	51.8	50.3	53.5	51.4	50.2	46.5	47.0	46.1
Looking for consolation in prayers	No data	No data	27.4	30.9	30.4	31.0	32.3	33.0	30.5

Source of data: years 1992–1997 – Czapiński, 1998; years 2000–2007 – *Social Diagnosis*

The most religious groups in the population according to both criteria (institutional practices and prayers) are: women, older people (aged 65 and over), inhabitants of rural areas (not necessarily farmers), the retired and disability pensioners, as well as people with an elementary education, and the lowest behavioral indicators of religiosity are characteristic of men, people aged up to 34, inhabitants of the biggest cities, people with the highest education and entrepreneurs.

As for the regional structure, the most „religious” voivodships are: Opolskie, Podkarpackie and Małopolskie, where, except for Opolskie voivodship, the local population has lived for many generations; and the least religious are Zachodniopomorskie, Łódzkie, Warmińsko-Mazurskie and Dolnośląskie, that is, mainly the north-western region of the so-called Regained Territories, populated mainly by former inhabitants of other regions. Podkarpackie voivodship is the most different from the country average value where only 16% of adults (in 2005 it was less than 13 percent) do not go to church at all, and almost one half (40 percent) pray to God in difficult life situations; on the opposite extreme we have Zachodniopomorskie voivodship where almost half of the population (43%) do not go to church and only one in four inhabitants (25.5%) resort to divine help in difficult situations. The largest cities (above 500 thousand inhabitants) are the least religious (45 percent do not attend church at all in comparison with 17 percent of the rural

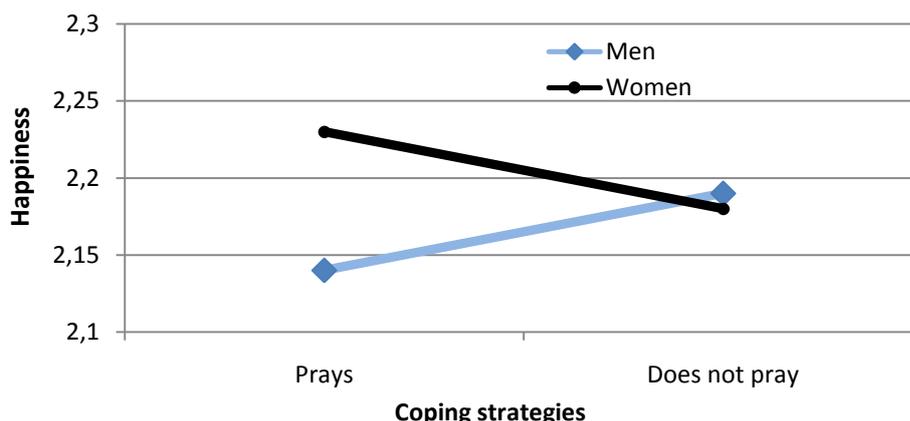
population); among these, Łódź is in the lead with 2/3 of the population not going to church at all and only 15 percent praying (while the national average is 30 percent). In comparison with this data, Warsaw is in a much better situation with 47 percent of its inhabitants not going to church, and 30 percent praying.

American and European studies prove consistently that people believing in and practicing religious behaviors say they have a greater sense of happiness, satisfaction with life and that they show lower risk of depression than non-believers (Beckman and Houser, 1982; Czapiński, 1992; Myers, 1993). Faith weakens the psychological effects of traumatic experiences — the buffer effect (Ellison, 1991).

Table 5.3.1 shows that religious practices are a significant predictor of psychological well-being; in 2007, this is the highest position attained in all editions of Diagnosis so far. This data explains a slightly larger part of variability of the well-being indicators than alcohol abuse, civil status and unemployment status, and a much larger part than the education level.

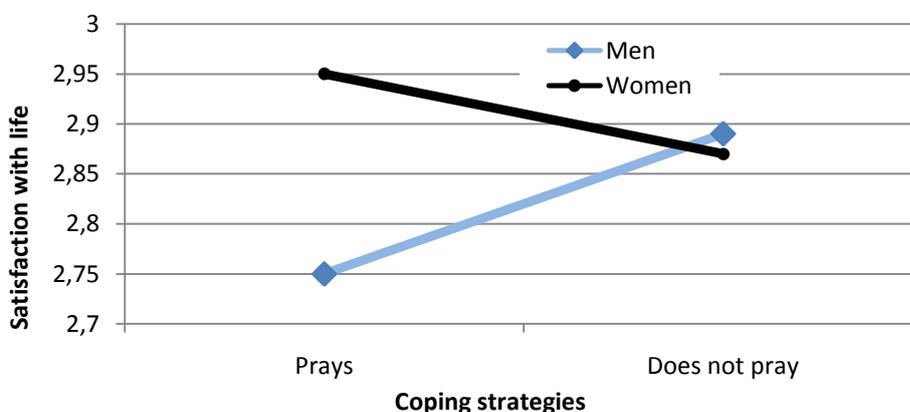
Unlike the institutional practices, prayer as a way of coping with life stress does not exert a general positive influence on psychological well-being, and when it comes to depression, it has a strong negative effect (with gender and age as control variables $F(1, 12732) = 132.746, p < 0,000, \eta^2 = 0,010$). The lack of the main effect of prayer with regard to most indicators of well-being is due to the basically different function of this coping strategy in women and men: it is positively associated with well-being in men and negatively in women (Charts 5.10.2–5.10.4). Women resorting to prayer in difficult life situations, in comparison with those who do not pray, are less satisfied with their lives, more unhappy and less willing to live; on the other hand, men who seek God’s help in prayer are more satisfied, happy and willing to live.

The difference between the positive effect of attending church with regard to various indicators of well-being and the lack of such effect, regardless of gender, in the case of prayer suggests that attending church and prayer are functions which play basically different roles – attending church is conducive to a sense of support not only from God, but also from other people. It is perhaps also significant that we asked only about praying in difficult life situations.



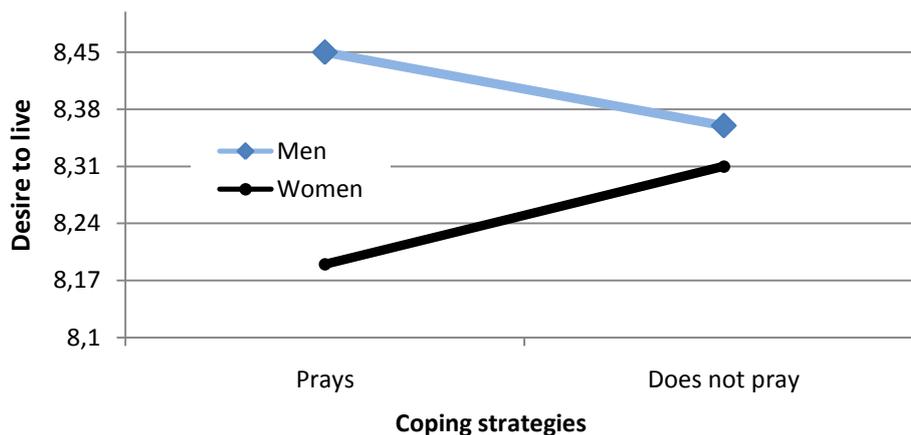
NOTES: the scale of happiness is directed inversely: the lower the value, the higher the sense of happiness; the main effects of: praying $F(1, 12732) < 1, ns$, gender $F(2, 12732) = 9,098, p < 0,01, \eta^2 = 0,001$, effect of interaction of prayer and gender $F(2, 12732) = 16,068, p < 0,000, \eta^2 = 0,001$, the control variable was age $F(1, 12732) = 596.597, p < 0,000, \eta^2 = 0,045$.

Chart 5.10.2. Happiness by gender and praying in difficult life situations



NOTES: the scale of sense of happiness is directed inversely: the lower the value, the higher the sense of happiness; the main effects of: prayer $F(1, 12732) < 2, ns$, gender $F(2, 12732) = 16.152, p < 0,000, \eta^2 = 0,001$, effect of interaction of prayer and gender $F(2, 12732) = 28,052, p < 0,000, \eta^2 = 0,002$, the control variable was age $F(1, 12732) = 191.858, p < 0,000, \eta^2 = 0,015$.

Chapter 5.10.3. Satisfaction with life as a whole by gender and praying in difficult life situations



NOTES: main effects: prayer $F(1, 12732) < 1$, ns, gender $F(2, 12732) = 14.838$, $p < 0,000$, $\eta^2 = 0,001$, effect of interaction of prayer and gender $F(2, 12732) = 6.464$, $p < 0,05$, $\eta^2 = 0,001$, the control variable was age $F(1, 12732) = 124.995$, $p < 0,000$, $\eta^2 = 0,010$.

Chart 5.10.4. Desire to live by gender and praying in difficult life situations

5.10.4. Self-destructive behaviors

5.10.4.1. Smoking

Nearly one in three Polish adults smokes cigarettes. On average people smoke 16 cigarettes a day. A systematic fall in the number of smokers and the number of cigarettes smoked can be encouraging (Table 5.9.4). In relation to 1995 the percentage of smokers decreased by almost 8 percent points, and in relation to the beginning of the 1990s , by approx. 12 percent points. In the panel samples there is a significant decrease in the percentage of smokers between 2000 and 2007, but in comparison with year 2005 a certain number of persons who had never smoked started smoking. There are no statistically significant changes in the last 7 years in the number of cigarettes smoked per day.

Table 5.10.4. The percentage of cigarette smokers, former smokers among the non-smoking, and the average number of cigarettes smoked a day in years 1995–2007

Variable	1995 N = 3042	1996 N = 2350	2000 N = 6800	2003 N = 9620	2005 N = 8609	2007 N = 12366
The percentage of people smoking cigarettes	37.9	35.9	32.9	31.4	29.7	30.1
The percentage of people who quit smoking among non-smokers	32.2	No data	34.7	36.7	39.4	36.7
The average number of cigarettes smoked a day	No data	17.27	16.48	16.38	16.03	16.00

Source of data: 1995–1996 – Czapiński, 1998; 2000–2007 – Social Diagnosis

5.10.4.2. Alcohol abuse

The individual questionnaire included two questions (Annex, individual questionnaire, questions 46.3 and 76), pertaining to drinking alcohol. One concerned a respondent’s typical reaction to trouble and difficult life situations and in the choice of answers there was the statement “I reach for alcohol”. The second question asked about alcohol abuse directly: “in the past year I drank too much alcohol”. The percentage of people whose reaction to trouble is reaching for alcohol is lower (3.3 percent, two years ago it was 3.9 percent) than the percentage of people who admit to abusing alcohol (5.7 percent, two years ago it was 6.0 percent, Table 5.10.5).

Table 5.10.5. The percentage of respondents admitting alcohol abuse and reaching for alcohol in difficult life situations in years 1991-2007 in the population of adult Poles

Variable	1991 N = 3989	1993 N = 2238	1995 N = 3045	1997 N = 2350	2000 N = 2104	2003 N = 9634	2005 N = 8835	2007 N = 12672
Abuse of alcohol	6.6	6.4	6.3	5.4	5.3	4.4	6.0	5.7
Alcohol as a solution to difficult life situations	No data	No data	4.3	3.9	3.9	3.4	3.9	3.3

Source of data: 1991-1997 – Czapiński, 1998; 2000-2007 – *Social Diagnosis*

Men admit that in the past year they drank too much alcohol, over six times more often than women (two years ago it was eight times more often); those were decidedly more often inhabitants of big cities than small towns or rural areas, middle-aged people rather than the elderly and the young; much more often the poor than the rich; entrepreneurs slightly more often than employees (two years ago their number was twice as high, however, in the meantime, the percentage of respondents abusing alcohol in the sector of private companies has increased), and the unemployed two times more often than employees of the public sector.

The percentage of persons abusing alcohol increased in the panel sample in comparison with year 2003 by a statistically significant level ($t = 3.87$, $p < 0,000$) and in the last two measurements it was the highest since the mid-nineties (Table 5.10.5), but still in comparison with year 1991, the number of person, who can be considered alcohol addicts has been lower by 14 percent. After year 2003, the percentage of persons abusing alcohol increased both among men and among women, and among women it was more rapid (by 100 percent) than among men (by 56 percent) (Chart 5.10.5). This difference reflects to some extent the base effect (the starting level of abuse among women was much lower than among men).

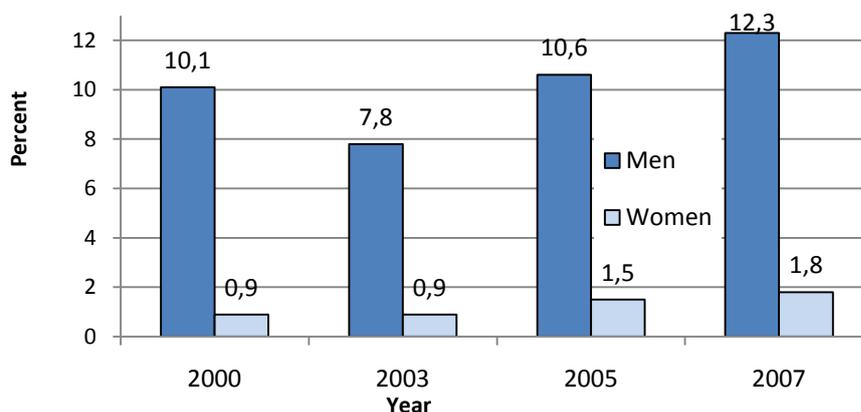


Chart 5.10.5. The percentage of women and men abusing alcohol in the four waves in the panel sample

5.10.4.3. Drugs

The percentage of persons admitting that they use drugs increased until 2005. This year it dropped slightly (Table 5.10.6), but it is still much higher than throughout the entire transformation period until 2003 (increased three times in comparison with 1991, Table 5.9.7).

The social and territorial range of drug abuse has been increasing. Although still dominant are men and inhabitants of larger cities (mostly inhabitants of cities with populations of 200 to 500 thousand admit taking drugs), but increasingly often, narcotics are taken by inhabitants of the eastern voivodships (Lubelskie, Świętokrzyskie and Podlaskie), entrepreneurs, employees of the private sector, and graduates of vocational schools. At present, apart from the groups mentioned, most threatened by drug abuse are students (in general, younger persons), the unemployed and – territorially – the northwestern voivodships (Pomorskie, Kujawsko-Pomorskie) (Table 5.10.6).

Table 5.10.6. Did you use narcotics in the previous year? (the percentage of positive answers)

Group	2007	2005	2003
Overall	1,01	1.20	0.87
Gender			
Men	1.63	1.62	1.36
Women	0.50	0.50	0.45
Age			
Under 24 years	3.95	3.24	3.96
25-34 years	1.55	2.23	1.29
35- 44 years	0.56	0.49	0.10
45-59 years	0,06	0.27	0,08
Place of residence			
Cities over 500k	1.55	1.64	1.98
Towns 200-500k	2,00	1.19	1.80
Towns 100-200k	1.19	1.61	0.63
Towns 20-100k	0.65	1.31	0.64
Towns under 20k	1.39	0.94	0.65
Rural areas	0.57	0.59	0.46
Voivodship			
Dolnośląskie	0.92	0.80	1.68
Kujawsko-pomorskie	1.74	0.77	1.67
Lubelskie	1.66	0.19	0.54
Lubuskie	1.20	1.29	1.24
Łódzkie	0.84	0.72	0.63
Małopolskie	0.89	1,07	0.29
Mazowieckie	0.79	1.51	0.88
Opolskie	1.15	1,07	0.78
Podkarpackie	0.93	1.36	0.99
Podlaskie	1,01	1.15	0.67
Pomorskie	1.59	2.25	1.35
Śląskie	0.95	0.84	1,07
Świętokrzyskie	1,02	0.88	0.69
Warmińsko-mazurskie	0.63	1,02	0.62
Wielkopolskie	0.75	0.58	0.42
Zachodniopomorskie	1,08	1.12	0.66
Education			
Primary and below	0.41	0.50	0.52
Vocational	1.38	1,06	0.60
Secondary	1.16	1.45	0.81
Tertiary	0.72	1,01	0.72
Income per capita			
Lower quartile	1.92	1.14	0.70
Median	0.72	0.91	1.17
Upper quartile	0.76	1.28	0.94
Socio-professional status			
Public sector	0.34	0.44	0.31
Private sector	1.60	1.32	1.31
Entrepreneurs	1.53	1.50	0.23
Farmers	0.23	0.24	0.22
Pensioners	0.64	0.70	0.36
Retirees	0,03	0.13	0.18
Students	3.82	3.44	4.34
Unemployed	1,03	1.82	1.45
Other	1,01	1,02	0.79

Table 5.10.7. The percentage of persons admitting they took narcotics in years 1992-2007 in the adult population

1992	1993	1994	1995	1996	1997	2000	2003	2005	2007
N = 3396	N = 2307	N = 2298	N = 3024	N = 2329	N = 2100	N = 5431	N = 9620	N = 8609	N = 12323
0.4	0.3	0.3	0.7	0.9	0.9	0.9	0.9	1.2	1,0

Source of data: 1991–1997 – Czapiński, 1998; 2000–2007 – Social Diagnosis

Like seven and two years ago, most threatened by drug abuse are young men aged 24 or less. After 35 years of age, both among women and men, the percentage of those using narcotics suddenly drops to zero. However, although in the recent years the threat among the youngest man has been decreasing; it has increased substantially in the group of the youngest women.

5.10.5. Crime perpetrators and victims

After the systemic transformation, Poland has seen a significant increase in the crime rate. From 1990-2001, on average approx. 1 million crimes a year were reported, twice as many as in the 1980s. Since 1996 a systematic increase in the numbers of crimes has taken place of about 10% a year (KGP, 2001; Siemaszko, Gruszczyńska, Marczewski, 2003). It means than in the late 20th and early 21st century an average citizen was threatened two and a half times more frequently with the risk of being a victim of a crime. The risk of becoming a criminal is also higher. Those changes are not so visible in the surveys. As Table 5.10.8 shows, from 1993 to 2000 the number of thefts and house break-ins was on the rise, but the number of mugging and battery victims remained unchanged; in turn surveys showed that until 2000 there was a growing number of people accused in both criminal and civil cases. After year 2000, there was a substantial decrease in the percentage of theft victims (by more than 1/3), break-ins (between 2003 and 2007, by almost one half), and mugging and battery victims (by 31 percent in comparison with year 2000). This explains the substantial increase in the sense of security (the percentage of persons satisfied with security in their place of residence has grown by 40 percent since 2000, which is comparable with a decrease in the number of victims of theft, break-ins and mugging).

A comparison of the frequency of crime-related experience in the panel sample between 2000 and 2007 shows a statistically significant drop in the number of theft and break-in victims and the simultaneous increase of people detained by the police (by 45 percent in comparison with 2003) and accused in criminal cases (by 50 percent in relation to year 2000), which proves the increased effectiveness of police activity and the justice system, particularly in the last two years.

Table 5.10.8. The percentage of respondents admitting to having had an experience of breaking the law in the years 1993-2007

Experience	1993 N = 2307	1995 N = 3024	2000 N = 5431	2003 N = 9620	2005 N = 8609	2007 N = 12323
Victim of theft	5.1	5.4	6.8	5.6	5.7	4.3
Victim of mugging and battery	1.6	1.7	1.5	1.3	1.2	1.1
Victim of a house break-in	1.2	1.2	2,0	4.1*	3.5	2.1
Accused in a criminal case	0.5	0.4	1,0	1.1	1.2	1.5
Accused in a civil case	0.4	0.6	0.8	0.9	0.9	0.9
Detained by the police	nd	nd	nd	2.2	2.5	3.2
A close relative/ friend was detained or in conflict with the law	nd	nd	2.9	2.8	3.6	3.8
Caused a collision or a car accident	nd	nd	nd	nd	nd	1.6

*since 2003 we asked about a house or a car break-in

nd – no data

Source of data: 1993–1995 – Czapiński, 1998; 2000–2007 – *Social Diagnosis*

It is interesting to see a steady tendency of the majority of such events over a period of time with particular people. Someone who was a victim of theft or a house break-in in the year 2000 also had a significantly higher risk of being a victim of those crimes after three years, five years and even seven years. Only mugging and battery appear to be purely random events in the sense that their victims are not more endangered than others with the repetition of the same experience. The repetition in the experience of criminals is not surprising at all: being accused and arrested by the police increases in a statistically significant way the probability repeating this experience after three years (all correlations of the test-retest are statistically significant on the level of $p < 0.001$). We can then say not only about permanent predispositions to break the law, but also about the recurring profile of a victim — in reference to certain categories of experience – which confirms the thesis of victimologists: certain people are more endangered than others with reliving the experience of being a victim of someone's aggression.

It is worth mentioning that among those accused of criminal acts or those arrested by the police there is a much higher percentage of victims of mugging and battery than in the general population (Table 5.10.9).. It means that many crimes are committed within criminal circles. Those who break the law are threatened more than other lawful citizens with being victims themselves.

Regardless of their character (as a victim or a perpetrator), experiences associated with criminal activity are correlated with drinking alcohol (Table 5.10.10). Persons abusing alcohol or reaching for alcohol in difficult life situations are more often perpetrators, but also victims of aggression.

Both the percentage of victims and perpetrators is much higher among men than among women (Tables 5.10.11 and 5.10.12); it is also much higher in younger age groups in comparison with older persons. In the larger cities, the frequency of crime experiences is two to three times higher than in rural areas and small towns.

Particularly interesting is the correlation between the distribution of frequency of victims and perpetrators and the education level. Victims of theft and house or car break-ins are usually persons with a tertiary education, which is probably due to the level of affluence of this group of citizens, which is also proven by the high indicator of victims of crimes of this type among persons with high income and, particularly, private entrepreneurs, out of which almost one in fifteen, and two years ago one in seven, has been a victim of theft, and every twenty fifth (two years ago it was every twelfth) has experienced a car or a house break-in. On the other hand, the perpetrators are much more often persons with a vocational education and less affluent. The largest percentage of those accused of crimes and detained by the police, apart from graduates of vocational schools, can be found among students, the unemployed, employees of the private sector, young persons (up to 24 years of age) and inhabitants of larger cities.

Table 5.10.9. Intercorrelations between experiences associated with breaking the law in 2007

Experience	2	3	4	5	6	7
1. Victim of theft	0.246	0.347	0.103	0.080	0.064	0.095
2. Victim of assault		0.089	0.124	0.109	0.116	0.067
3. Victim of house or car break-in			0.061	0.048	0.058	0.050
4. Accused of an offence penalized with a fine or imprisonment				0.343	0.376	0.084
5. Detained by the police					0.291	0.119
6. Accused in a civil case						0.068
7. A close relative/friend was detained or broke the law						

NOTES: all correlation coefficients are statistically significant at the level of $p < 0,000$

Table 5.10.10. Correlations of experiences associated with breaking the law with the abuse of alcohol

Experience	Abuse of alcohol	Reaching for alcohol in difficult situations
Victim of theft	0.060**	0.046**
Victim of assault	0.083**	0.067**
Victim of house or car break-in	0.008	-0.009
Accused of an offence penalized with a fine or imprisonment	0.108**	0.075**
Detained by the police	0.141**	0.084**
Accused in a civil case	0.093**	0.050**
Caused a collision or a car accident	0.019*	0.013
A close relative/friend was detained or breached the law	0.065**	0.036**

** $p < 0,000$

* $p < 0,05$

Table 5.10.11. Percentage of persons admitting having experience associated with breaking the law

Group	Victim of theft			Mugging and battery victim			Victim of a car/ house break-in			Accused in criminal case		
	2007	2005	2003	2007	2005	2003	2007	2005	2003	2007	2005	2003
Overall	4.3	5.7	5.6	1.1	1.2	1.3	2.1	3.5	4.1	1.5	1.2	1.1
Gender												
Men	4.4	5.7	5.9	1.6	1.8	2.0	2.7	4.2	5.1	2.5	1.9	2.0
Women	4.2	5.6	5.3	0.6	0.6	0.8	1.7	2.8	3.1	0.8	0.5	0.4
Age												
Under 24 years	5.6	7.2	7.3	2.2	2.4	2.5	1.2	2.3	3.1	2.7	2.0	2.3
25-34 years	4.8	5.5	6.9	0.9	1.3	1.7	3.3	4.3	7.7	2.0	2.0	2.0
35- 44 years	4.1	6.8	5.0	0.9	1.3	1.2	2.4	4.3	3.5	1.6	1.0	1.0
45-59 years	3.6	5.2	4.7	0.7	0.8	0.9	2.2	4.0	3.8	1.4	0.9	0.8
60-64 years	3.9	2.9	3.7	1.0	0.2	0.6	1.7	2.9	1.0	0.3	0.5	0.2
65 and over	4.0	4.7	5.0	1.1	0.6	1.0	1.4	2.2	2.4	0.4	0.3	0.3
Place of residence												
Cities over 500k	6.8	8.9	9.6	1.4	2.7	2.8	3.3	7.4	8.3	2.6	1.2	1.7
Towns 200-500k	6.9	8.2	10.1	1.5	1.8	2.7	3.3	6.2	6.2	1.0	1.6	1.1
Towns 100-200k	6.0	7.3	6.1	1.7	1.3	1.0	3.4	4.4	4.6	1.8	1.3	1.2
Towns 20-100k	4.3	6.1	5.7	1.0	0.8	0.9	2.1	3.8	4.1	1.7	1.6	1.2
Towns under 20k	4.5	4.7	4.6	1.5	1.1	0.9	2.0	2.1	3.4	1.5	1.4	1.3
Rural areas	2.4	3.7	2.9	0.6	0.8	0.9	1.2	1.7	2.0	1.2	0.7	0.9
Voivodship												
Dolnośląskie	3.8	7.6	5.6	1.3	2.2	1.0	2.6	5.6	5.6	1.0	1.3	1.8
Kujawsko-pomorskie	5.4	3.0	5.9	1.7	1.2	2.0	3.3	2.0	1.7	1.6	1.0	1.0
Lubelskie	5.1	5.5	7.8	1.4	1.6	1.6	3.3	3.7	3.5	1.8	3.3	2.5
Lubuskie	4.8	4.0	6.4	0.6	0.4	2.4	0.9	2.4	2.4	1.8	1.2	1.2
Łódzkie	4.9	5.3	4.7	0.8	1.0	1.7	3.0	4.3	3.5	1.6	1.2	0.2
Małopolskie	3.8	6.4	5.4	0.8	1.6	1.1	2.4	4.5	4.7	1.1	0.9	1.1
Mazowieckie	5.8	6.2	6.7	1.2	0.9	1.7	1.6	3.7	5.7	2.3	1.2	0.8
Opolskie	3.5	4.5	5.2	1.2	0.9	1.6	0.9	1.3	6.6	1.5	1.8	2.4
Podkarpackie	3.2	3.1	2.7	0.8	0.9	0.6	1.4	1.8	1.2	1.1	0.0	0.6
Podlaskie	1.3	3.4	3.7	0.8	0.7	2.0	1.8	3.7	2.7	0.8	0.7	0.3
Pomorskie	4.0	8.6	8.1	0.7	1.6	0.9	1.6	7.2	5.8	1.0	1.0	1.6
Śląskie	6.0	7.2	6.0	1.4	0.6	1.5	2.5	3.7	4.5	1.8	1.8	0.8
Świętokrzyskie	3.0	4.2	4.0	0.8	1.1	1.0	1.8	1.5	2.7	1.3	0.8	0.7
Warmińsko-mazurskie	3.1	2.2	4.7	1.9	2.2	2.9	0.6	0.6	2.4	1.9	1.3	1.2
Wielkopolskie	2.7	5.3	4.2	0.6	0.9	0.6	2.3	2.1	2.7	1.4	0.5	1.5
Zachodniopomorskie	3.2	5.5	5.0	0.9	1.0	0.5	1.6	3.1	4.6	1.3	0.7	1.4
Education												
Primary and below	2.6	3.4	4.0	1.4	0.8	1.9	1.1	1.2	2.0	1.5	0.7	1.2
Vocational	4.8	4.6	4.5	1.3	1.4	1.0	1.8	2.4	3.4	2.3	1.8	1.1
Secondary	4.6	7.3	6.9	1.0	1.2	1.3	2.3	4.0	4.5	1.2	1.1	1.3
Tertiary	4.7	7.4	7.7	0.5	1.3	1.2	3.3	7.1	7.9	0.7	0.9	0.8
Income per capita												
Lower quartile	4.1	5.5	4.8	1.3	1.4	1.9	1.7	2.2	3.4	2.3	1.7	1.9
Median	3.8	5.4	5.3	1.0	1.1	1.2	1.9	3.1	3.4	1.4	0.8	1.0
Upper quartile	4.5	5.9	7.2	0.9	1.4	1.5	2.7	5.0	5.5	1.2	1.1	0.8
Socio-professional status												
Public sector	4.3	3.8	5.4	0.4	0.8	0.9	2.4	4.6	5.1	1.1	0.7	0.7
Private sector	4.1	6.2	5.1	1.2	1.7	1.3	2.7	4.6	5.5	2.1	1.1	1.3
Entrepreneurs	6.7	13.3	12.7	1.3	0.3	1.5	4.0	8.6	10.5	1.3	1.7	2.0
Farmers	2.0	5.1	2.7	0.3	0.2	0.4	1.9	3.1	1.7	1.1	1.3	1.2
Pensioners	4.1	5.6	5.6	1.1	0.8	1.4	1.7	1.6	3.1	1.1	1.5	0.5
Retirees	4.3	5.0	5.1	1.1	0.6	1.0	1.7	2.7	2.6	0.5	0.3	0.3
Students	6.0	8.8	9.9	1.7	2.4	3.1	1.0	3.1	4.1	1.2	1.5	1.2
Unemployed	4.2	4.9	4.5	1.9	1.9	2.2	1.4	2.8	2.9	3.5	2.9	2.6
Other professionally inactive	3.7	4.4	4.9	0.9	0.5	1.0	2.3	2.5	3.3	2.7	1.6	1.6

Also interesting is the social variability of the change of crime indicators (Table 5.10.11). In most groups, the percentage of theft, battery and mugging victims has decreased; mostly in large cities, among those with a better education, those more affluent, the entrepreneurs and students. At the same time, the percentage of those who admit having been detained by the police and accused of crimes has increased; mostly among the middle aged, graduates of vocational schools, inhabitants of the larger cities, employees of the private sectors, the unemployed (crimes), students (detained by police) and persons less affluent (Tables 5.10.11 and 5.10.12).

As for the territorial structure, the crime level measured by the number of victims has decreased most in Dolnośląskie, Małopolskie, Mazowieckie, Pomorskie, Wielkopolskie, Zachodniopomorskie and Podlaskie, that is,

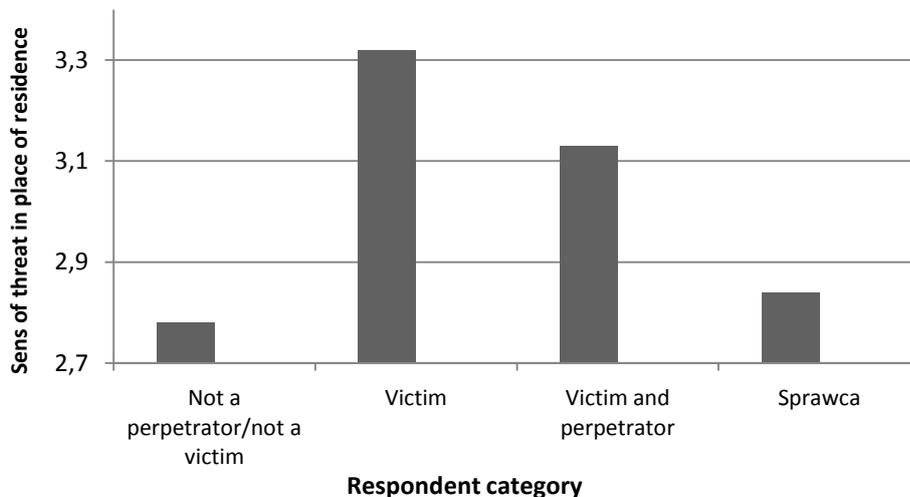
usually where it was the highest several years ago. In Kujawsko-Pomorskie voivodship, the percentage of victims of all three categories of crimes (thefts, mugging and break-ins) has increased.

Table 5.10.12. The percentage of respondents who admit to having had an experience of breaking the law

Group	Detained by police			Close relative/friend arrested /broke the law			Perpetrator of collision/ car accident
	2007	2005	2003	2007	2005	2003	2007
	(percent)						
Overall	3.2	2.5	2.2	3.8	3.6	2.8	1.6
Gender							
Men	5.7	4.4	4.2	3.3	3.3	3.0	2.6
Women	1.1	0.9	0.5	4.2	3.8	2.6	0.8
Age							
Under 24 years	7.8	5.7	5.4	6.4	7.2	5.2	2.0
25-34 years	4.4	4.1	3.8	3.7	4.3	3.1	3.1
35-44 years	2.6	2.1	2.1	4.8	2.8	2.9	1.7
45-59 years	2.2	1.7	1.0	3.2	3.0	2.7	1.4
60-64 years	0.5	0.2	0.6	1.3	1.0	1.1	0.7
65 and over	0.2	0.1	0.3	2.2	1.6	0.8	0.3
Place of residence							
Cities over 500k	3.7	3.0	3.2	4.6	3.8	4.5	3.5
Towns 200-500k	3.2	2.0	2.8	3.6	2.9	2.3	1.7
Towns 100-200k	2.5	3.7	2.8	3.8	4.1	3.0	1.2
Towns 20-100k	3.2	3.1	2.1	3.9	3.8	2.7	1.7
Towns under 20k	3.8	1.8	2.2	3.4	4.1	3.0	1.2
Rural areas	2.9	2.1	1.7	3.7	3.2	2.2	1.3
Voivodship							
Dolnośląskie	3.5	2.2	3.1	5.0	5.1	3.6	2.0
Kujawsko-pomorskie	2.4	1.7	2.0	4.7	2.7	2.4	2.0
Lubelskie	3.2	3.1	3.0	4.8	4.7	2.3	1.8
Lubuskie	4.2	3.6	2.7	3.6	2.8	4.3	2.1
Łódzkie	3.6	3.1	1.2	2.6	4.3	1.7	2.2
Małopolskie	3.3	1.3	1.3	2.8	3.2	2.6	2.0
Mazowieckie	3.6	3.0	1.9	5.5	4.3	3.1	1.8
Opolskie	2.6	1.4	3.1	3.2	3.6	2.7	1.7
Podkarpackie	3.4	1.3	1.4	1.7	2.2	2.2	1.5
Podlaskie	2.5	3.0	3.4	1.8	1.9	2.7	1.0
Pomorskie	3.9	2.8	2.9	3.2	3.8	3.4	1.6
Śląskie	2.4	2.8	2.5	3.9	2.9	2.5	1.3
Świętokrzyskie	2.5	1.5	2.4	3.3	2.3	0.7	0.8
Warmińsko-mazurskie	3.5	4.7	3.7	4.2	5.6	3.8	0.8
Wielkopolskie	3.5	1.9	1.7	3.6	2.4	2.9	1.7
Zachodniopomorskie	2.5	2.2	1.7	2.9	3.6	2.9	1.3
Education							
Primary and below	1.9	1.4	1.7	4.1	3.4	3.0	0.4
Vocational	5.1	3.4	2.8	4.5	4.1	3.0	1.5
Secondary	2.7	2.5	2.2	3.5	3.4	2.8	1.7
Tertiary	2.1	2.3	2.0	3.0	3.2	1.7	3.0
Income per capita							
Lower quartile	4.2	3.4	2.7	4.9	5.4	4.4	0.9
Median	2.7	1.9	2.3	3.6	2.7	2.4	1.4
Upper quartile	2.8	2.2	1.8	3.1	3.1	2.3	3.0
Socio-professional status							
Public sector	2.5	1.4	1.7	4.4	3.6	1.9	2.4
Private sector	5.0	3.3	3.3	4.3	3.0	3.0	2.6
Entrepreneurs	4.4	3.6	3.9	2.0	3.6	2.7	4.5
Farmers	2.3	1.3	2.1	2.8	2.0	1.7	0.5
Pensioners	2.1	2.3	1.5	2.6	4.1	2.7	0.6
Retirees	0.4	0.1	0.4	2.1	1.3	1.5	0.5
Students	6.7	4.6	2.6	4.8	6.2	4.5	1.5
Unemployed	4.2	6.5	4.7	6.0	6.1	4.5	1.4
Other professionally inactive	2.8	2.1	1.6	5.4	5.1	4.6	1.0

In 2007, we asked for the first time about the perpetrators of car accidents and collisions. In general, the percentage of perpetrators of such events is directly proportional to the level of ownership of motor vehicles in particular group (Table 5.10.12); it is the highest among the young persons (up to 34 years of age), inhabitants of the larger cities, persons with a tertiary education, the relatively affluent and the working (except for farmers) and particularly among the private entrepreneurs.

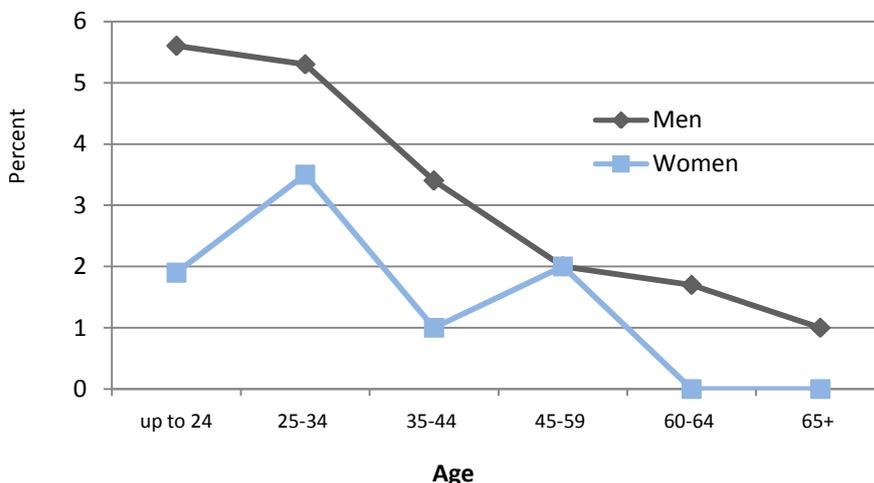
It is not surprising that the victims of aggression, regardless of whether they are aggressors or not, are less satisfied with security in their place of residence (Chart 5.10.6).



NOTES: perpetrators of collisions and road accidents were not taken into account; the indicator of sense of insecurity was the assessment on the scale of satisfaction with security in the place of residence (Annex, quest. 61.20); effect of respondent category $F(3.12915) = 56.713$, $p < 0.000$, $\eta^2 = 0,013$; effect of interaction between the balance type and respondent category $F(3.13045) = 15.56$, $p < 0.000$, $\eta^2 = 0,004$; in Scheffe's test, statistically significant differences are found between the pairs „not a perpetrator/ not a victim” – “perpetrator” and “victim” – “victim and perpetrator”.

Chart 5.10.6. Sense of threat in the place of residence among victims and perpetrators

3.2 percent of persons having a driving license admitted to having caused a collision or a car accident. Among the perpetrators of collisions and car accidents, the number of men was much greater than that of women, and the number of young persons was much higher than that of the older. The interaction between gender and age is also significant (Chart 5.10.7).



NOTES: effect of age $F(5.6585) = 6.869$, $p < 0.000$, $\eta^2 = 0,005$; effect of gender $F(1.6585) = 11,061$, $p < 0.001$, $\eta^2 = 0,002$; effect of interaction of gender and age $F < 1$; ns.

Chart 5.10.7. The percentage of perpetrators of collisions and car accidents among women and men in various age groups

We checked whether the abuse of alcohol was conducive to causing collisions and road accidents. The effect of alcohol abuse turned out to be statistically significant, but it diminished as the control of gender was introduced; simply, men cause more collisions and road accidents and abuse alcohol more often. Thus the interaction between road accidents and alcohol is apparent – it is associated with gender.

5.11. Evaluation of systemic transformation and its impact on respondents' lives

Antoni Sulek

Systemic reforms conducted in Poland after 1989, the introduction of democracy and the free market economy, brought about great changes in society and influenced the fates of individuals. In time, the social range and assessment of this influence is changing.

To evaluate the entire period of changes after 1989 we used a simple question: "Were reforms conducted in Poland after 1989 successful in general or rather unsuccessful?" (Annex, individual questionnaire, quest. 51). The perception of the impact of those reforms on respondents' lives was measured on the basis of two other questions: "Did the changes that took place in Poland after 1989 have any influence upon your life?" and "in general, was that influence positive or negative?" (Annex, individual questionnaire, quest. 54 and 55). An indirect assessment of the whole period of transformation was measured by the question about when it was easier for the respondent to live – before 1989 or now (Annex, individual questionnaire, quest. 4). The first three questions have been asked since 1997, which enables dynamic comparisons, this year encompassing the period of the entire decade.

5.11.1. General evaluation of reforms in Poland

General evaluation of the reforms in Poland after 1989 is for most respondents a difficult task— a half of them (50.4 percent) were able to do it, while the other half (49.6 percent) was in the category "Hard to say". Among those respondents who were able to evaluate the reforms introduced after 1989, belief that the reforms were not successful is definitely dominant (40.1 percent) in relation to the belief that the reforms were successful (10.4 percent). This result is among the highest in the period between 1997 and 2007 (see below).

The dominant opinion that reforms after year 1989 were unsuccessful varies according to social position, but only in very narrow social categories is it replaced by the opinion that the reforms were successful. Thus, this is the opinion of the decisive – although relative – majority. Further analysis will be focused on those who believe that the reforms were successful and the majority will serve as a background.

Significant for assessment of reforms after year 1989 is education (Table 5.11.1). Persons with a tertiary education are more eager than others to perceive reforms as successful, but only in the group with an M.A. education, positive assessments reach the frequency (26.1 percent) close to that of the negative opinions (32.1 percent), and only in the elite group of those with a Ph. D. degree, positive opinions are a majority (38.9 percent) over the negative ones (26.3 percent). Below a tertiary education, differences in the education level are of very small significance for the evaluation of reforms.

Table 5.11.1. The percentage distribution of answers to the question: "Were reforms conducted in Poland after 1989 successful in general or rather unsuccessful?" in education groups of persons aged 18 or more.

Completed education level	Were reforms conducted in Poland after 1989 successful in general or rather unsuccessful?			
	Successful	Unsuccessful	Hard to say	N
University not lower than Ph. D.	38.9	26.3	34.7	95
University – M.A., M. Sc. or its equivalents	26.1	32.1	41.8	1455
University – engineer, bachelor degree	14.7	32.6	52.7	408
Postsecondary	9.9	40.2	49.9	425
Vocational secondary	9.1	43.1	47.8	2583
General secondary	10.6	33.0	56.4	1377
Vocational	6.2	46.7	47.0	3161
Grammar	7.1	13.0	79.9	623
Elementary	6.5	46.6	46.9	2025
No education/ incomplete elementary	4.8	41.0	54.3	188
Total	10.4	40.1	49.6	12340

Of similar character are the correlations between the size of place of residence and the income and assessment of reforms (tab. 5.11.2 and 5.11.3). As the size of the place of residence increases, the assessment of reforms as being successful become very slowly more frequent and only in the larger cities does their frequency reaches 17 percent. The frequency of positive evaluation of reforms increases from 5 percent in the lowest income group up to 19 percent in the highest one.

To recapitulate, people convinced of the success of the reforms in Poland after year 1989 are encountered more often on the higher levels of the social ladder. On the lower levels, the share of those assessing reforms as unsuccessful and/ or are unable to assess them positively or negatively increases visibly. The structural correlations between the assessments of reforms introduced after year 1989 requires an explanation.

Table 5.11.2. The percentage distribution of answers to the question “Were reforms conducted in Poland after 1989 successful in general or rather unsuccessful?” by place of residence among persons aged 18 or more

Place of residence	Were reforms conducted in Poland after 1989 successful in general or rather unsuccessful?			
	Successful	Unsuccessful	Hard to say	N
Cities over 500k	17.1	40.8	42.0	1359
Towns 200-500k	10.9	40.6	48.6	1447
Towns 100-200k	12.8	39.1	48.2	1011
Towns 20-100k	11.1	41.1	47.7	2467
Towns under 20k	8.9	40.6	50.5	1515
Rural areas	7.7	39.1	53.1	4546
Total	10.4	40.1	49.6	12345

Table 5.11.3. The percentage distribution of answers to the question “Were reforms conducted in Poland after 1989 successful in general or rather unsuccessful?” by group of income per capita in household among persons aged 18 or more

Income per capita in PLN	Were reforms conducted in Poland after 1989 successful in general or rather unsuccessful?			
	Successful	Unsuccessful	Hard to say	N
Up to 380	5.1	39.1	55.8	1810
381-550	6.1	41.6	52.3	2040
551-720	8.8	40.4	50.8	1746
721-900	10.1	42.0	47.9	1957
901-1250	13.1	43.3	43.6	2108
1251 or more	19.2	36.3	44.6	1679
Total	10.3	40.6	49.1	11340

5.11.2. Factors shaping the general evaluation of the reforms

The correlation between the evaluation of reforms and features of social position, such as education, place of residence and income must be determined by factors associated with the social position, which exert a more direct influence upon the evaluation.

The first factor are one’s own experiences: whether the respondent’s life is easier now or was easier before year 1989; whether he or she experiences a positive or a negative influence of these changes upon his or her own life (Tables 5.11. 4 and 5.11.5). In fact, the issue here is the *sense* of change in one’s own life and *belief* that this change was caused by the events in Poland after year 1989.

People who assess that their lives are now easier than before year 1989 (19.0 percent), although they are more willing to assess reforms as being unsuccessful (34.9 percent) than as being successful (24.5 percent), differ greatly with regard to their opinions concerning the reforms from those who believe their lives were easier before year 1989 (33.8 percent) – they assess reforms as successful very rarely (5.7 percent).

People, who assess that their lives are now easier than before year 1989, usually believe that it is associated with the reforms undertaken. Asked “Did the changes that took place in Poland after year 1989 influence your life?”, only 53.1 percent of respondents provided positive answers; others did not notice this influence. According to 4.6 percent of these, this influence was very positive, according to 30.8 percent it was rather positive, 47.6 percent believe it was rather negative and 9.9 percent perceive it as very negative. In relation to the entire population: 18.8 percent assess the influence of reforms on their lives as positive, and 30.5 percent as negative; the remaining part of the population has not formulated any opinion in this regard.

The correlation between the direct assessment of the influence of reforms upon one’s life and the assessment of the reforms themselves is very well visible, but the positive assessment of reforms is dominant (56.3 percent) only among those who assess their influence upon their lives as very positive. Even among those who assess the influence of reforms as rather positive, there is a balance between positive and negative assessments, and 45.7 percent of respondents have not formulated a view.

People tend to assess the effect of reforms on the basis of their consequences for themselves. It is more difficult to generalize about our positive experiences than about the negative ones. 27 percent of those who find their lives are easier now and 31 percent of those believing that the reforms after year 1989 exerted a positive influence upon their lives believe that the reforms were successful, while 63 percent of those who found it was easier for them to live before year 1989 and 69 percent of those who believe that reforms exerted a negative influence upon their lives, assess them as unsuccessful.

Table 5.11.4. The percentage distribution of answers to the question “Were reforms conducted in Poland after 1989 successful in general or rather unsuccessful?” depending on the sense that life was easier before year 1989 or at present among persons aged 18 or more

When was it easier for you to live – before year 1989 or now?	Were reforms conducted in Poland after 1989 successful in general or rather unsuccessful?			
	Successful	Unsuccessful	Hard to say	N
It was easier to live before year 1989	5.7	63.3	31.0	4133
My life is easier now	24.5	34.9	41.1	2346
Hard to say	7.2	32.8	60.0	2975
I am too young to remember the times before year 1989	9.3	18.3	72.4	2868

Table 5.11.5. The percentage distribution of answers to the question “Were reforms conducted in Poland after 1989 successful in general or rather unsuccessful?” depending on assessment of influence of reforms on the respondent’s life – among persons aged 18 or more, who see such influence

Was this influence positive or negative?	Were reforms conducted in Poland after 1989 successful in general or rather unsuccessful?			
	Successful	Unsuccessful	Hard to say	N
Very negative	4.85	76.2	19.0	643
Negative	3.9	67.5	28.6	2264
Positive	27.3	27.1	45.6	2043
Very positive	55.6	14.1	30.4	306
Hard to say	5.0	31.7	63.3	1332

The second factor which influences the general assessment of reforms after 1989 are political values – belief that democracy is a good system. On the scale of acceptance of democracy, 24 percent, that is, less than one fourth of the population, chose the view that „democracy is better than any other form of government”; 15 percent believed that „Sometimes, a non-democratic government may be better than a democratic government”; for 18 percent, „It does not matter whether the government is democratic or not”, and 4 percent believe that „ Democracy is a bad form of government”; 39 percent did not provide an answer.

Such low level of acceptance of political democracy is not conducive to a positive assessment by the society of reforms undertaken after 1989. However, it explains to some extent the individual diversification of these evaluations (Table 5.11.6). People considering democracy to be the best form of government differ greatly from those supporting any other views concerning democracy. The supporters of democracy, several times more often than the others, consider reforms to be successful. The other end of the spectrum consists of as many as 70 percent of respondents convinced that “democracy is a bad form of government”, which means that virtually everyone able to assess the reforms conducted after year 1989 perceives them as unsuccessful.

It can be expected that the assessment, particularly negative assessment, of reforms after year 1989 is translated to the general assessment of democracy. It can also be hypothesized that support for democracy makes us critical towards the reforms after year 1989, because it sensitizes the population to the pathologies and elements of the facade democracy existing in Poland nowadays. It is best to assume, however, that people who value democracy appreciate the fact that after year 1989 Poland became a democratic country.

Table 5.11.6. The percentage distribution of answers to the question “Were reforms conducted in Poland after 1989 successful in general or rather unsuccessful?” depending on acceptance of democracy as the form of government among persons aged 18 or more

Which of these statements concerning democracy do you find to be the most accurate?	Were reforms conducted in Poland after 1989 successful in general or rather unsuccessful?			
	Successful	Unsuccessful	Hard to say	N
Democracy is better than any other form of government	24.0	30.7	45.4	2959
Sometimes, a non-democratic government may be better than a democratic government	9.7	53.6	36.6	1795
It does not matter whether the government is democratic or not	6.3	52.8	40.9	2155
Democracy is a bad form of government	3.3	69.5	27.2	511
Hard to say	4.8	31.2	63.0	4823

Significant reasons for the social diversification of reforms assessments is therefore the diversification of individual experiences and of attitudes towards democracy as a form of government. A sense of changes for better after year 1989 and the positive effect of reforms on one’s life, as well as belief that democracy is the best form of government tend to be more popular among persons with a tertiary education, inhabitants of larger cities and those belonging to the upper income groups. These respondents more often than others evaluate positively the reforms conducted after year 1989, and they are convinced of their success in general.

5.11.3. Dynamics of assessment in years 1996-2007

Throughout the entire decade from 1997 to 2007, the popular belief was that, in general, reforms after year 1989 were unsuccessful; negative assessments were always several times more frequent than the positive ones. The statistic dominance of the negative assessment of reforms conducted after 1989, which has been maintained for so long, has a tendency to transform into a social norm.

Throughout the entire decade, there is no general trend in the assessments formulated. It is visible, however, that first, in years 1997-2003, the already small minority assessing reforms positively decreased, while the share of those convinced that the reforms were unsuccessful grew as much as two times. Then, in years 2003-2007, the direction changed: the assessment of reforms improved visibly (Table 5.11.7). This improvement may be due to the present economic growth in Poland. Its influence, however, may not be very strong, as the time interval between the two phenomena is increasing. It may also be suppressed by the political criticism of liberal economic reforms after year 1989, which has become stronger in the recent years.

Table 5.11.7. The percentage distribution of answers to the question “Were reforms conducted in Poland after 1989 successful in general or rather unsuccessful?” in years 1997-2007 among persons aged 18 or more

Answers	1997 N=2094	2000 N=6403	2003 N=9380	2005 N=8539	2007 N=12747
Successful	10.4	7.7	6.1	7.4	10.3
Unsuccessful	29.8	47.4	57.4	46.7	40.1
Hard to say	59.8	45.0	36.5	45.9	49.6

Data source: 1997 — Czapiński, 1998; 2000-2007 — *Social Diagnosis*

As popular as the belief that reforms in Poland after year 1989 were unsuccessful is the view that changes, which took place in Poland after year 1989, influenced the lives of Poles (in this case, of the respondents themselves). In 2007, slightly more than one half of all respondents (53.1 percent) were of the opinion that these changes influenced their lives, while others believed they did not. A dynamic comparison shows that in years 1996-2000, belief that the changes after year 1989 influenced the private lives of respondents was becoming increasingly popular, and afterwards (2000-2005) it became stable at the level of 2/3 of the entire population, only to become less popular again in the recent years (2005-2007) (Table 5.11. 8).

Table 5.11.8. The percentage distribution of answers to the question „Did the changes that took place in Poland after year 1989 influence your life? “ in years 1996-2007 among persons aged 18 and more

Answers	(Percent)					
	1996 N=2333	1997 N=2094	2000 N=6403	2003 N=9380	2005 N=8539	2007 N=12747
Yes	43	50	66	64	63	53
No	57	50	34	36	37	47

Source of data: 1996-1997 — Czapiński, 1998; 2000-2007 — *Social Diagnosis*

Table 5.11.9. The percentage distribution of answers to the question whether the influence of reforms after year 1989 upon the respondent's life was positive or negative in years 1997-2007; among respondent, who answered that changes after year 1989 influenced their lives aged 18 and more

Answers	(Percent)					
	1996 N=1001	1997 N=2094	2000 N=6628	2003 N=9229	2005 N=8512	2007 N=12346
Very negative	13.5	1.2	19.2	20.4	13.3	9.9
Negative	38.3	42.0	46.2	46.2	42.8	47.6
Positive	21.9	27.4	20.0	17.3	22.6	30.8
Very positive	5.2	5.4	2.4	2.1	3.1	4.6
Hard to say	21.1	13.1	12.2	12.7	18.2	20.1

Source of data: 1996-1997 — Czapiński, 1998; 2000-2007 — *Social Diagnosis*

In the last decade, the assessment of influence of reforms on the respondents' lives has also been changing. This is presented in Table 5.11.9. During each wave, negative assessments of this influence prevailed. There is no general tendency here, but after year 2000, the proportion has been improving, and in year 2007, the highest percentage of positive assessments was observed (35.4 percent of respondents who confirmed the influence of changes after year 1989 upon their lives).

The comparison of changes in the social assessment of reforms after year 1989 and fluctuations in the assessment of changes after year 1989 on the respondents' lives (Table 5.11.10) shows that the two processes are parallel. The correlation between the assessment of the influence of reforms on one's own life and the general assessment of reforms, established earlier on the individual level, is complemented by the correlation between the aggregate indicators of the time series. The positive and, in particular, negative opinions concerning reforms are associated with the positive and negative assessments of their influence upon the lives of the respondents. The evaluation of reforms in a society improves or worsens depending on the changes in the proportions of people who see the positive and negative influence of reforms upon their lives.

Table 5.11.10. The assessment of reforms after year 1989 and the assessment of the influence of changes after year 1989 on the respondent's life in years 1997-2007 among persons aged 18 or more

Assessment	(Percent)				
	1997 N=2094/1040*	2000 N=6628/4365	2003 N=9229/5826	2005 N=8512/5695	2007 N=12346/6598
Reforms after 1989 were generally successful	10.4	7.7	6.1	7.6	10.4
Changes after 1989 influenced my life positively	32.8	23.1	19.3	26.3	35.7
Reforms after 1989 were generally unsuccessful	29.8	48.0	57.1	46.7	40.1
Changes after 1989 influenced my life negatively	54.2	64.2	68.0	55.6	44.5

* the first value N refers to answer to the question concerning reforms, and the second - after the slash - to the influence of reforms upon the respondents' lives

Source of data: 1997 — Czapiński, 1998; 2000-2007 — *Social Diagnosis*

It is worth noting that the assessments of reforms as generally successful or unsuccessful are systematically worse than the assessments of influence of changes after year 1989 on the respondents' lives. This discrepancy is caused by social and psychological reasons.

People create the assessments of influence of reforms on their lives by themselves, although others and the media interfere with this process. The general assessments of reforms are definitely much more susceptible to the influence of social interactions and the public discourse. In social contacts, most people assess the reforms negatively. The public discourse popularizes a strong voice of criticism against the “reforms of Balcerowicz”, and lately also the “Round Table” (which are the two symbols of reforms after year 1989). Surely, people are able to assess their own position better than the condition of society as a whole or a complex economic and political process. In general assessments, they are dependent upon the assessments popularized by the media, and thus upon the political tendencies, trends and fluctuations.

The assessments of reforms in general may be less favorable than those of their influence upon the lives of the respondents due to psychological reasons. People who were successful thanks to the conditions established by the reforms conducted after 1989 may assess themselves better by underlining the difficulties they had to overcome, showing that despite the reforms in general were not successful, they were able to take advantage of the opportunities they provided. Those who were not successful in the conditions established by reforms may defend their self-assessment by showing that the reforms were generally unsuccessful and they were victims of the process, like many others, like “all of us”. Both of these processes, of raising one’s self-assessment and self-justification lead to the same phenomenon – a critical view of the reforms conducted in Poland after year 1989.

6. THE CONDITION OF THE CIVIL SOCIETY

6.1. Social attitudes and relations

6.1.1. Attitudes towards the common good

Janusz Grzelak

One year ago (Grzelak, 2006) I wrote: „There is a quite popular belief that Poles are not very socialized, that they are individualists, not too eager to act on the behalf of others. This opinion is further consolidated by the media, more often showing the less positive aspects of social life (particularly the most spectacular cases of indifference to the fate of others, making money or developing careers at the expense of others) than various forms of prosocial behaviors. Social studies experts also often complain in public about the presumed egotism and selfishness of the Polish people. These opinions seem to be an exaggerated generalization, which is not sufficiently confirmed by fact. A decrease in the prosocial activity has been observed, but mostly that was organized by the state and not the activity in general. In fact, the institution known as voluntary work (the equivalent of ‘subbotnik’ in Russia) has been disgraced. The Great Orchestra of Christmas Charity, thanks to money donated by ordinary citizens, breaks the records of the sums gathered every year. Positive signs of care about others are not only the annual, temporary outbursts of civil generosity provoked by the Orchestra. It is also a growth, observed in many research studies, especially in the nineties, of the number of non-governmental organizations aimed at helping others, it is the readiness to act in and on behalf of the local communities (research of SMG KRC sponsored by Klon/ Jawor Association, the cyclical research of Wciórka at CBOS), increased prosocial motivation and sensitivity to the common good (Grzelak, Zinserling, 2001, Grzelak, 2004) (s. 245)”. I cannot repeat myself this year.

The results of *Diagnosis 2007* do not basically undermine the above opinion concerning various forms of civil activity, such as forming associations or working on behalf of the local community (see chapter 6.2). The level of activity is still growing, or at least – taking into account the small changes in the last 2 years – it has maintained a similar level. However, this year’s research shows very significant changes, in comparison with year 2005, in the prosocial attitudes with regard to the significant assessment of the common good.

Let us remember that the category of prosocial behaviors includes various activities: from helping a victim of an accident to constructing a river crossing by the local inhabitants. In the first instance, the fate of the victim depends on what others do, in the second, the fate of all depends on what everyone does – or what majority does. Thus, the second situation is a problem of the community; of generating the common good and using it.

A good example of a community problem is the state budget. The budget is the source of financing of education, police, the army, healthcare, salaries for the state officials; that is, the budget is a common good. The budget is created, among other things, thanks to the contributions of the citizens (income tax and other charges such as excise tax, premiums). It is necessary to bear the costs of generating the common good; therefore, it is not surprising that everyone would prefer others to bear the expenses. If everyone had such preferences, though, there would be no common good at all. This problem is known as the social barrier: we have to give something now in order to get something later (Platt, 1973) or the public good dilemma (Komorita, Parks, 1994). In a free market economy, the problem arising from the natural tendency to offload the burden associated with generating the public good onto others is solved by the introduction of the tax discipline, or the administrative obligation of paying taxes under the rigor of severe penalties. On the other hand, the fact that the public good is available tempts us to abuse it. Almost everyone would like to ride buses without buying tickets, but if nobody paid for the tickets, the transport companies would go bankrupt. It is a social trap or a dilemma of limited resources: if we do whatever provides us with an immediate individual benefit, as a consequence, we will all lose. Everyday life is full of barriers and traps, or social dilemmas.

In the studies of 2005 and 2007, questions pertaining to these dilemmas were divided into two groups: (1) the ones which pertain to environment-friendly issues (in the study of households) and (2) those, which pertain in the first place to the state budget, the local budget (in the individual questionnaire).

In the individual questionnaire, in year 2007, two questions were removed: “somebody pays an extra sum to be seen by a doctor or admitted to a hospital faster” and “a municipal council member fails to attend his duty hours”⁴⁶. The other questions remained unchanged and they pertain to sensitivity to avoidance of the charges payable (for energy, communication, apartment), and thus taking advantage of the common property, which are available for everyone, without making any contribution. The percentage distribution of answers to these questions in the last two studies is presented in Table 6.1.1.

In 2007, more respondents than in 2005 declared that they did not care at all or they cared little about use of the common property, and fewer persons declared that it was important to them. In all questions, particularly in the last one, the number of indifferent persons having no opinion increases. The overall image is clear: the value of the common good is decreasing and not increasing. We will get back to this issue later on.

⁴⁶ Removal of these questions did not reduce the diagnostic character of the indicator built on the basis of the remaining 6 questions.

Table 6.1.1. The percentage distribution of answers to questions pertaining to the appropriation of common property

Categories of behaviors	2005					2007				
	I do not care about it at all	I care little about it	I care about it to some extent	I care about it very much	Hard to say	I do not care about it at all	I care little about it	I care about it to some extent	I care about it very much	Hard to say
Somebody pays lesser taxes than they should	22.9	26.0	28.9	19.5	7.3	27.4	28.7	24.2	13.7	6.3
Somebody avoids paying for public transport (e.g. buses, trains)	23.2	30.8	25.9	17.3	2.7	26.3	32.3	22.7	13.4	5.3
Somebody manages not to pay energy bills	21.0	26.6	26.2	23.1	3.1	23.1	28.9	23.4	18.9	5.6
Somebody collects the unemployment benefit illegally	18.0	22.3	26.6	30.2	2.9	21.0	25.1	24.3	23.6	5.9
Somebody does not pay rent for their apartment (although they could)	20.0	22.8	24.4	29.2	3.6	22.2	25.0	21.5	24.2	6.9
Somebody imports goods from abroad and fails to pay the customs charges	27.0	29.4	20.4	20.0	3.2	29.8	29.2	17.6	14.0	9.4

Poles are the least bit concerned about the fact that somebody does not pay the customs charges and rides the public transport without tickets. Indifference grows in time; in 2007 it is greater than in 2005. In other questions, we have also recorded decreased values. These differences are statistically significant and they are dramatic. After 18 years of building a free market economy and a democratic state, in only two years, the price of one of the foundations of democracy is falling: the creation and use of the commonly generated public goods (!).

Six questions (after the removal of questions which were not taken into account in the questionnaire of 2007) construct a single coherent indicator (scale), characterized by high reliability (Cronbach's alpha above 0.85 in both years). The higher the indicator, the greater the sensitivity to the common good.. Table 6.1.2 shows the average values of the indicator, divided into social and demographic groups.

A visible decrease in the level of sensitivity to the common good is visible in all social categories and groups except for gender; mostly, the differences are substantial and statistically significant.

While the level of sensitivity was generally lower in 2007, differences between groups within the same category remain similar in both studies. Men did not differ from women in 2005 and they do not in 2007. In both studies, the least sensitive were the youngest respondents, and the most sensitive were persons close to the retirement age, but not the oldest ones. Both in 2005 and 2007, the least sensitive were the inhabitants of rural areas, the poorest, and those with the lowest education. The differences in the education level explain the remaining two characteristics. People with a higher education live in the larger cities, more of them are affluent than poor. When we take this fact into account (singling out education), the differences between the affluent and the poor and the inhabitants of the cities and rural areas diminished from both the analysis of results of 2005 and from the analysis of 2007. Thus, education is the main factor responsible for at least some of the demographic and economic differences.

In both studies, the lowest level of sensitivity was recorded in Warmińsko-Mazurskie voivodship. Let us take into account too, that in only three voivodships, the decrease was not statistically significant: in Małopolskie, Pomorskie and Zachodniopomorskie.

The regression analysis performed for the data of 2007 again showed the importance of education. This variable explains the largest portion of variance (Table 6.1.3). Another variable is age, and then social and psychological variables from civil commitment (influence on the country, participation in elections, the signing of petitions, etc), through variables specifying the ideology of the respondent (low importance attached to equality, high attached to material status) to variance pertaining to relations with others (desire to have friends, positive assessment of participation of others in the life balance). All these variables explain 8 percent of variance.

A correlation between social sensitivity and civil commitment, especially at the community level (local elections) seems to be an intuitive one, but its confirmation in data from 2007 is encouraging.

Table 6.1.2 Sensitivity to public good in various social and demographic groups⁴⁷

Group	2005 average	2007 average
Overall	3,02	*2.77
Gender		
Men	3,00	2.78
Women	3,03	2.76
Age		
Under 24 years	2.67	*2.47
25-34 years	2.78	*2.70
35- 44 years	3,05	*2.82
45-59 years	3.18	*2.93
60-64 years	3.20	*2.99
65 and over	3.14	*2.73
Place of residence		
Cities over 500k	3.22	*3,04
Towns 200-500k	3.32	*3,04
Towns 100-200k	3.21	*3,00
Towns 20-100k	3,05	*2.79
Towns under 20k	2.98	*2.70
Rural areas	2.85	*2.62
Voivodship		
Dolnośląskie	3,06	*2.76
Kujawsko-pomorskie	2.98	*2.60
Lubelskie	3,05	*2.79
Lubuskie	3.12	*2.78
Łódzkie	2.95	*2.69
Małopolskie	2.99	2.90
Mazowieckie	3,02	*2.83
Opolskie	2.93	*2.73
Podkarpackie	2.97	*2.71
Podlaskie	3.17	*2.82
Pomorskie	2.98	2.88
Śląskie	3,08	*2.86
Świętokrzyskie	3,01	*2.92
Warmińsko-mazurskie	2.84	*2.35
Wielkopolskie	3,03	*2.70
Zachodniopomorskie	3,02	2.80
Education		
Primary and below	2.81	*2.52
Vocational	2.90	*2.61
Secondary	3.10	*2.89
Tertiary	3.40	*3.17
Income per capita		
Lower quartile	2.74	*2.53
Median	2.99	*2.74
Upper quartile	3.29	*3,02
Socio-professional status		
Public sector	3.27	*3,06
Private sector	3,00	*2.79
Entrepreneurs	2.97	2.86
Farmers	2.94	2.73
Pensioners	3,02	*2.70
Retirees	3.21	*2.82
Students	2.69	*2.45
Unemployed	2.78	*2.64
Other professionally inactive	2.89	*2.60

* statistically significant differences between means of 2005 and 2007

⁴⁷ The average values for 2005 are higher than those shown in the report *Social Diagnosis 2005* due to technical reasons, but they reflect exactly the same image of dependence upon demographic and economic factors. Among other things, in the analysis of data from 2007 and re-analysis of data from 2005, the same, more rigorous criteria were applied (rejecting persons who failed to answer 3 or more out of 6 questions constituting the indicator), while calculating the average responses "hard to say" to a given medium value, thus extending the scale to 5 points. Finally, for the sake of correctness of comparison, the indicator of sensitivity to the common good in the study of 2005 was calculated for the same six questions which were asked in 2007.

Table 6.1.3. Factors explaining the variance of sensitivity to the common good

Predicator	Beta	t	p
Education level	0.137	12.439	0.000
Age	0.108	10.267	0.000
Sense of influence on the country	0.088	9.262	0.000
Participated in the local election	0.090	9.349	0.000
Size of place of residence	0.067	6.829	0.000
Signs petitions	0.052	5.440	0.000
Believes that all nations should be equal	-0.038	-3.778	0.000
Admires people of high material status	0.032	3.346	0.001
Balance: others do more good than bad	0.031	3.274	0.001
Wants to make friends	-0.035	-3.546	0.000
Likes to go shopping	-0.023	-2.372	0.018
Supports the idea of equal income for all groups	-0.022	-2.209	0.027

The quickly growing indifference towards the common good is a fact. We can, apart from what has been shown by regression analysis, make far-reaching social and political interpretations, relating to the political climate of the recent years. Such references would mean, though, that we are entering the sphere of deliberations and speculations, which cannot be documented. However, it is hard to resist the impression that a society in which the value of the common good is diminishing and not growing is a society, which reduces its chances for the construction of a democratic state “with a human face”, in which the citizens care about the common good, not only about their individual interests.

6.1.3. Social dominance orientation and egalitarianism

Janusz Czapiński

The Social Dominance Orientation (SDO) theory of Jim Sidanius and Felicia Pratto (1993, 1999; Pratto, Sidanius, Stallorwirth, Malle, 1994) originated from the influential Social Identity Theory (Tajfel, Turner, 1979). It assumes that people, to a varying degree, defend the social hierarchy and their position in it, prefer the inequalities between groups and favor those groups which they belong to, and discriminating other groups. The tool proposed by the authors, the Social Dominance Orientation Scale is to measure the strength of this inequality orientation. People high on SDO would favor hierarchy-enhancing ideologies and policies and would take up societal positions that maintain or increase social inequality. In contrast, people low in SDO, would prefer equality-enhancing ideologies and policies and would take up social positions aimed at reducing inequality. SDO has been shown to be a dispositional variable correlated with multiple forms of prejudice (homophobia, sexism, and racial and ethnic prejudice). Studies conducted using this scale prove its great predictive value. It allows for a proper specification of attitudes towards other groups, especially the minority ones, and thus it is a good instrument of the assessment of xenophobic, authoritarian and racist attitudes. In the *Social Diagnosis* questionnaire of 2005, we placed 5 questions based on the Social Dominance Orientation Scale, and in this year – 4 of those 5 (Annex, individual questionnaire, question 50.8, 50.10, 50.13 and 50.14).

Items do not constitute a single factor, as planned by the creators of the original tool and which has been confirmed by a huge amount of studies conducted in the USA and other Western countries, but two separate factors, which jointly explain 65 percent of variance (Table 6.1.7). The first factor encompasses two statements expressing the lack of respect for some people and social groups; it can be considered the proper measure of social dominance orientation. The second factor combines two statements on the equality of nations and the minimizing of economic differences between people. Thus, the egalitarian attitudes in Poland are not an opposite of the orientation towards social dominance. One can support the equal treatment of all and at the same time be convinced that not everyone deserves respect. Moreover, the indicator of dominance (a mean assessment of two statements constituting the first factor) is positively correlated (although to a moderate extent) with the egalitarianism indicator (mean assessment of two statements constituting the second factor) ($r = 0.11$, $p < 0,000$); supporting the moral social divisions (meaning putting emphasis on the superiority of one's own group) is accompanied by the postulate of equality of nations and the minimization of economic differences. It is probably due to the fact that those who are more rigorous moral and who support the sharp social divisions are at the same time more convinced of the suffering of Poles and their own economic suffering (their income being unjustly low), and thus they are more eager to support the idea of equal treatment of all nations, including Poland, and the neutralization of income differences, that is, the raising of their own income.

Table 6.1.7. The results of factor analysis of the SDO scale with Varimax rotation

Statements from the Social Dominant Orientation Scale	Factors	
	Domination	Egalitarianism
Some people are just more worthy than others	0.820	
In an ideal world, all nations should be equal		0.796
Some social groups do not deserve respect	0.802	
We should aim at making the income of all people equal		0.810
The percentage of explained variance	35	30

Let us assume, then, that the SDO scale measures two different attitudes in the Polish population – dominance (conviction of the moral superiority of some people or groups over others) and egalitarianism. The distribution of values of these two factors shows that the egalitarian attitude is more popular than the attitude of dominance. The egalitarian attitude (a mean assessment of the appropriate statements included in the range from 1 – definitely yes to 3.5 – somewhat yes) is presented by 81 percent of the respondents, while the attitude of dominance (the average assessment of the appropriate statements included in the range from 1 – definitely yes to 3.5 – somewhat yes) by much less – 61 percent. Thus, it can be said that Poles generally support the idea of the equal treatment of all nations and the elimination of income differences, but they less often tend to reject the right of some people and groups to respect.

The frequency of these two attitudes in 2005 and 2007 is presented by Table 6.1.10. A striking feature is their little differentiation according to all stratification criteria. Along with age (except for the youngest persons), the popularity of the attitude of dominance grows, and that of the egalitarian attitude decreases. Education, like income, is conducive to the attitude of dominance and not to egalitarianism. The highest percentage of representatives of the dominant attitude can be found in the larger cities and of supporters of egalitarianism in rural areas and small cities. From the regional perspective, the attitude of dominance is most popular in Mazowieckie, Lubelskie, Łódzkie and Świętokrzyskie, and it is least popular in Podlasie. Most supporters of egalitarianism live in Mazowieckie, Kujawsko-Pomorskie and Podlaskie voivodships, and their number is the lowest in Pomorskie voivodship.

In the last two years, the attitudes of many persons examined by us changed. The main direction of this change is a huge (23 percent) increase in the orientation towards domination (and thus a decrease of tolerance and the sharpening of the division of people and social groups into those who deserve respect and those who do not). The size of this change varies according to the social characteristics (Table 6.1.8). The dominance attitude increased slightly more among men than women, among younger and not older respondents, among the better educated persons (in the group with tertiary education, it increased by as much as 29 percent in comparison with only 17 percent in the group with elementary education), and more among affluent persons. From the regional perspective, the greatest increase in the dominance attitude was observed in Zachodniopomorskie (by 40 percent), Mazowieckie (by 30 percent), and Pomorskie (by 29 percent) voivodships, and the lowest in Podkarpackie, Łódzkie and Małopolskie (6–9 percent). Changes in the egalitarian attitude are minimal in all of the identified groups. A change greater than 5 percent was observed in Mazowieckie (increase), Pomorskie, Opolskie and Lubelskie (decrease), among entrepreneurs (increase by 10 percent) and in the larger cities (increase by 7 percent).

What can be the source of such a growth of dominance attitudes in such a short time? Changes in mentality usually take place over a much longer time period. Since this change is universal, that is, it pertains to all social groups, it must also have a certain universal cause, which influences Poles. In addition, this factor must be conducive to the sensitization of the public opinion to divisions of moral character, into honest, righteous, respectable and dishonest, dishonorable, not worthy of respect. It seems that such cause – both universal and conducive to sharpening of the social divisions according to moral categories – was a change in the balance of power in 2005 and the program of moral rebirth of the society – to be specific, the struggle against the so-called system (later known as “devils”) and corruption, lustration of the former secret police cooperators and historical politics, as well as signs of discrimination against persons of a different sexual orientation, Jewish people, Germans and other groups (among others, in radio Maryja and Trwam TV and in the statements of leaders of the League of Polish Families, which was one of the parties in the governmental coalition). Accusing the founders of the Third Republic of Poland of bad intentions, acting against the basic interests of Poland and the Poles, as well as of exacerbating the conflicts in the international relations of Poland, supported by historical politics, had to result in a change of the criteria building the identity of many millions of citizens. The importance of the criteria establishing the division into “us, honest and aggrieved” and „them, the deceitful evildoers.”

Table 6.1.8. The percentage of persons representing four types of social attitudes in various social and demographic groups in 2005 and 2007 in the panel sample

Group	Domination attitude			Egalitarian attitude		
	2007	2005	Increase (+)/ Decrease (-)	2007	2005	Increase (+)/ Decrease (-)
Total	61.4	50.4	+23	81.3	81.4	0
Gender						
Men	62.4	49.9	+25	79.3	79.8	0
Women	60.5	50.9	+18	83.0	82.9	0
Age						
Under 24 years	61.4	49.7	+24	85.2	82.4	+4
25-34 years	58.8	48.7	+20	82.3	80.4	+2
35-44 years	60.1	48.8	+22	81.4	80.9	0
45-59 years	62.0	49.7	+24	81.2	81.7	0
60-64 years	62.0	53.7	+17	74.2	77.4	-4
65 and over	64.2	54.8	+16	78.5	82.9	-5
Place of residence						
Cities over 500k	67.5	57.1	+17	78.7	73.8	+7
Towns 200-500k	69.5	49.5	+20	75.0	77.1	-3
Towns 100-200k	64.6	51.9	+23	76.0	76.6	-1
Towns 20-100k	59.8	48.3	+23	79.6	78.7	+1
Towns under 20k	62.0	48.5	+29	83.8	81.7	+2
Rural areas	60.7	50.8	+20	84.1	85.7	-2
Voivodship						
Dolnośląskie	59.5	49.5	+20	75.0	77.1	-3
Kujawsko-pomorskie	64.3	49.9	+26	84.0	81.4	+3
Kujawsko-pomorskie	60.7	50.2	+24	88.5	84.9	+4
Lubelskie	68.7	54.5	+27	77.6	82.9	-6
Lubuskie	59.7	46.8	+28	82.7	82.0	+1
Łódzkie	67.2	61.4	+8	80.0	80.3	0
Małopolskie	63.4	57.6	+9	84.8	84.1	+1
Mazowieckie	68.8	52.5	+30	89.0	81.0	+10
Opolskie	59.0	47.3	+25	78.6	85.7	-8
Podkarpackie	57.2	53.3	+6	82.8	82.8	0
Podlaskie	50.7	43.8	+15	86.5	82.6	+5
Pomorskie	59.4	46.5	+29	71.2	77.6	-8
Śląskie	56.4	47.5	+18	76.3	73.8	+4
Świętokrzyskie	67.1	53.8	+22	78.0	80.7	-4
Warmińsko-mazurskie	66.4	54.4	+24	79.3	81.4	-4
Wielkopolskie	57.0	46.1	+24	82.6	85.3	+3
Zachodniopomorskie	57.2	41.1	+40	79.9	83.3	+4
Education						
Primary and below	60.4	51.6	+17	83.8	86.0	-3
Vocational	60.4	49.4	+22	86.4	86.0	0
Secondary	62.2	51.6	+21	79.6	80.0	0
Tertiary	62.5	48.5	+29	72.1	70.6	+2
Income per capita						
Lower quartile	59.3	50.9	+16	83.5	83.6	0
Median	62.2	51.0	+22	81.7	83.8	-2
Upper quartile	63.2	49.4	+28	76.5	75.6	+1
Socio-professional status						
Public sector	65.3	49.2	+31	77.8	78.1	0
Private sector	60.1	48.7	+23	82.2	80.3	+2
Entrepreneurs	62.5	51.0	+23	77.6	70.6	+10
Farmers	59.2	48.1	+25	88.8	88.2	+1
Pensioners	61.3	51.8	+16	81.2	83.4	-2
Retirees	61.7	53.3	+15	77.5	82.3	-6
Students	60.8	49.6	+24	81.0	79.1	+3
Unemployed	61.5	50.6	+24	86.2	86.2	0
Other professionally inactive	57.4	50.1	+14	82.0	82.9	+1

We are writing about the increased importance and not about a radical qualitative change, since these criteria played an important role in social awareness much earlier. They were decisive for PiS (Law and Justice) winning the parliamentary and presidential elections of 2005. In the awareness of the Poles, these were sharpened and, to some extent, politically elevated, but they are based on the traditional bias, resentments and phobias associated with the history of Poland and its relations with its neighbors and the attitude of the Church towards representatives of other systems of values, lifestyles or other ethnic groups. Increased conservatism, although spectacular, has not been caused

by an ideological revolution; it is rather an effect of the awakening and legitimization of the sleeping ghosts of the past.

Taking into account both these attitudes, it is possible to establish a typology, consisting of four categories. A category of persons representing the egalitarian and dominant attitudes can be called conservative egalitarians (not all deserve respect, but all should be treated equally); persons with non-egalitarian and non-dominant attitudes are the open liberals (everyone should be respected, but not everyone should be treated equally); the category of persons with egalitarian and non-dominant attitudes are the open egalitarians (everyone should be respected and treated equally); finally, persons representing the non-egalitarian and dominant attitude can be called conservative liberals (not everyone deserves respect and not everyone should be treated equally). Simplified to a certain extent, this division into four types can be associated with division of bias into moral, associated with the system of values (refusal of respect) and behavior (instrumental: refusal to accept the economic differences and a weakened position on the global scene).

Table 6.1.9 presents the percentage distribution of these four categories of respondents. Dominant is the category of conservative egalitarians (51.2 percent), the second most numerous is the category of open egalitarians (30.1 percent). Thus, in total, 8 out of 10 Poles present an egalitarian attitude. Liberals are definitely a minority – conservatives who refuse some people and groups the right to respect and accepting the income differences and varied positions of various nations constitute 10.4 percent of the examined sample, while the group of open liberals, who do not refuse to respect anyone, but support differences in the social and international status is even smaller – 8.6 percent.

In the last two years, the number of conservative egalitarians has grown substantially (by $\frac{1}{4}$), mainly at the expense of the size of groups of open egalitarians and conservative liberals; out of these, 44 and 42 percent respectively became conservative egalitarians. An increase in the size of the group of conservative liberals (also by $\frac{1}{4}$) took place mainly at the expense of the group of open liberals, from which 18 percent joined, and, to a lesser extent, of the group of conservative egalitarians, which lost 8 percent of its members on behalf of the earlier. The most durable in the last two years turns out to be the attitude of conservative egalitarianism (63 percent of respondents representing this attitude in year 2005 presents it also this year), and the least durable – the attitude of open liberalism (22 percent of representatives in both waves).

If the earlier analysis of the reasons for the growth of the attitude of dominance is right, we can expect that PiS or another political group (groups), basing its program on moral settlements and egalitarianism, may count on the potential electorate of a half of adult Poles (the category of conservative egalitarians in Table 6.1.9). A group offering a program of the weakening of the social divisions of moral character and the elimination of income inequalities, as well as equal treatment of all nations (category of open egalitarians) may count on an electorate amounting to 30 percent. Anti-egalitarian groups, regardless of the emphasis they put on the moral criteria of social stratification, may count on an electorate of about 20 percent. We are talking about potential electorates, that is, a situation in which all or equal proportions of representatives of all four attitudes participated in the election. Surely, this will not be the case, and the proportions do not have to be equal either. Moreover, the ideology of the party is not the same thing as its functioning. The people may accept the ideology, which fits their attitudes, but, for instance, reject the style of governing of the party, which represents this ideology. The art of taking a maximum advantage of the electorate potential due to the distribution of social attitudes is, in fact, based on ensuring consistency between the ideology and the function, both as the governing party and as the opposition. Parties have to do what they say.

Table 6.1.9. Typology of respondents according to the type of social attitudes in the years 2005 and 2007 in the panel sample

Attitude	Dominant			Non dominant		
	Category of respondents	2007 percent	2005 percent	Category of respondents	2007 percent	2005 percent
Egalitarian	Conservative egalitarians	51.2	42,0	Open egalitarians	30.1	39.2
Non-egalitarian	Conservative liberals	10.4	8.4	Open liberals	8.6	10.4

Let us examine the percentage distribution of the four types of social attitudes in various groups selected according to social and demographic criteria (Table 6.1.10). In general, the differences are not great, especially in the case of conservative egalitarianism. The only difference in this regard is made by Mazowieckie voivodship, in which the percentage of conservative egalitarians is the highest (63 percent), and in which this attitude increased most (by almost 50 percent). A higher education level is not conducive to this attitude. Education, like income, is conducive to the attitude of conservative liberalism. Also among the entrepreneurs and employees of the public sector conservative liberalism is more popular than among other social and professional groups.

Table 6.1.10. The percentage of persons presenting four types of social attitudes in various social and demographic groups in 2005 and 2007 in the panel sample

Social and demographic group	Type of social attitude							
	Conservative egalitarianism		Open egalitarianism		Conservative liberalism		Open liberalism	
	2007	2005	2007	2005	2007	2005	2007	2005
Total	51.2	42.0	30.1	39.2	10.2	8.4	8.6	10.4
Gender								
Men	51.1	40.7	28.2	38.8	11.3	9.2	9.4	11.3
Women	51.3	43.2	31.7	39.5	9.1	7.7	7.8	9.6
Age in 2007								
Under 24 years	53.6	42.6	31.7	39.4	7.9	7.0	6.8	10.9
25-34 years	49.2	40.9	33.1	39.2	9.5	7.7	8.2	12.2
35-44 years	49.3	39.5	32.2	41.3	10.8	9.2	7.7	10.0
45-59 years	51.9	41.0	29.2	40.5	10.1	8.6	8.8	9.8
60-64 years	47.2	43.2	26.9	34.6	14.8	10.5	11.1	11.7
65 and over	53.0	46.3	25.4	36.0	11.1	8.4	10.5	9.2
Education in 2007								
Primary and below	53.6	45.9	30.2	40.0	6.8	5.6	9.4	8.4
Vocational	54.1	44.4	32.2	41.2	6.3	5.0	7.4	9.4
Secondary	50.4	41.7	29.2	38.2	11.8	9.8	8.6	10.2
Tertiary	44.4	33.7	27.6	36.4	18.1	14.8	9.9	15.1
Place of residence								
Cities over 500k	55.0	42.8	23.8	30.8	12.6	14.4	8.6	11.9
Towns 200-500k	45.0	39.6	29.9	38.5	14.4	9.9	10.6	12.0
Towns 100-200k	49.5	40.3	26.4	35.7	15.1	11.7	9.1	12.3
Towns 20-100k	48.0	38.8	31.6	39.0	11.9	9.4	8.5	12.7
Towns under 20k	54.0	41.6	29.8	40.0	8.1	6.7	8.1	11.6
Rural areas	52.9	44.2	31.2	41.1	7.8	6.5	8.1	8.1
Voivodship								
Dolnośląskie	55.6	40.2	28.5	40.7	8.5	9.7	7.4	9.4
Kujawsko-pomorskie	54.2	41.7	34.0	43.0	6.7	8.5	5.1	6.8
Lubelskie	53.3	47.7	24.4	34.9	15.4	6.8	6.9	10.6
Lubuskie	51.9	42.1	30.9	40.0	7.8	4.7	9.5	13.2
Łódzkie	54.5	51.1	25.5	29.3	12.8	10.6	7.2	9.1
Małopolskie	57.3	49.4	27.1	33.5	6.1	8.1	9.5	9.0
Mazowieckie	62.7	43.4	26.3	37.3	6.1	9.1	4.9	10.3
Opolskie	47.4	37.8	31.4	47.0	11.3	9.2	9.8	5.9
Podkarpackie	49.2	45.7	33.9	36.2	8.2	7.6	8.8	10.5
Podlaskie	44.0	33.5	42.6	48.5	6.7	10.2	6.7	7.9
Pomorskie	43.2	36.9	27.9	40.9	16.1	9.6	12.8	12.6
Śląskie	43.9	38.4	32.4	35.4	12.6	9.1	11.1	17.1
Świętokrzyskie	56.0	43.3	22.0	37.2	11.2	10.5	10.8	8.9
Warmińsko-mazurskie	53.4	46.5	25.9	34.2	12.9	7.7	7.8	11.6
Wielkopolskie	48.0	39.8	34.5	45.7	9.1	6.2	8.4	8.3
Zachodniopomorskie	46.2	35.7	33.6	48.2	11.0	5.4	9.3	10.7
Income per capita in 2007								
Lower quartile	51.4	43.8	32.2	39.5	8.0	7.1	8.5	9.7
Median	52.7	43.6	29.0	40.0	9.5	7.4	8.8	9.0
Upper quartile	48.1	37.4	28.4	38.0	15.1	11.9	8.4	12.7
Socio-professional status in 2007								
Public sector	50.0	39.3	27.8	39.4	15.2	9.9	7.0	11.4
Private sector	50.4	39.4	31.8	40.7	9.7	9.3	8.1	10.6
Entrepreneurs	48.7	37.8	29.1	32.1	14.1	13.3	8.0	16.8
Farmers	53.3	42.9	35.5	44.9	5.8	5.1	5.5	7.1
Pensioners	52.5	43.8	28.7	39.9	8.6	8.2	10.2	8.2
Retirees	50.0	44.7	27.5	37.1	11.8	8.6	10.7	9.6
Students	50.9	42.2	30.1	36.3	9.8	7.4	9.2	14.1
Unemployed	54.7	44.1	31.5	41.6	7.0	6.5	6.8	7.7
Other professionally inactive	49.8	42.7	32.4	39.9	7.6	7.4	10.2	10.0

6.2. Civic experiences and competences

Antoni Sulek

Civil society is a network of voluntary organizations, associations and contacts, which fills the space between the individual and society, the citizen and the state. It is an important element of democracy. Theoreticians of democracy state and researchers dealing with democracy show that civic associations are the places for expressing, negotiating and realizing the interests of various social groups. Here people learn mutual trust and civic skills which are necessary for democracy and the citizens of a democratic state. In comparison with the previous editions of *Social Diagnosis* (2003, 2005), we will put greater emphasis in this chapter on the diagnosis of democratic experiences and civic skills.

6.2.1. The forming and joining associations and joint actions

The forming of associations and the percentage of citizens who belong to voluntary organizations is the simplest measure of the condition of a civic society. In Poland, this percentage is low –several times lower than in the countries encompassed by the *European Social Survey* (see chapter 6.3). In 2007, 15 percent of respondents were members of organizations, associations, parties, committees, councils, religious groups, unions and circles; out of these, 12 percent are members of just one organization, 3 percent – of two, and 1 percent – of more than two; 85 percent do not belong to any organization at all. If the question concerning membership was divided, that is, if we asked separately about membership in associations, parties, committees etc., this percentage would turn out to be higher (this has been proven by methodological experiments and by the experience of the Polish researchers). However, it is a fact that only for 15 percent of the respondents have membership in an organization is sufficiently important to mention it, when asked.

A higher level of participation in the civic society is the performing of roles in organizations. 41 percent of respondents who declared their present membership in an organization, declared that they “performed some functions in the organizations” in their lives, not necessarily now and not necessarily in the same organization. It means that more or less 6 percent of Poles have gathered the democratic experience, based on the performance of a voluntary function. This experience is of double importance: being elected and participating in the management of an organization.

In relation to 2003 and 2005, a certain increase of the indicator of membership has been observed, but only the subsequent study will show whether this growth is of permanent character, or perhaps even if it initiates a certain tendency.

Table 6.2.1. The percentage of association members and persons performing functions in organizations in years 2003, 2005 and 2007 among the respondents aged 18 or more

Variable	2003	2005	2007
Organization members	12.2	12.1	15.1
Performing functions among members	45.1	55.7	41.4
Performing functions among the general population	5.3	6.8	7,0

The membership in associations is socially diversified, and the explanation of this diversification must take into account the fact that people belonging to various social categories do not have to meet within the same, general, multi-environmental organizations (such as political parties or religious groups) – often they belong to organizations, which are specific for their categories (such as student organizations, farmer associations, etc). The indicator of association membership within any social category is thus expressed both in terms of the joining of general organizations and in the creation of new, environment-specific organizations. *Social Diagnosis* of year 2007 does not differentiate between various types of organizations.

There are no differences in terms of the association membership between the age categories within the range of 35 to 64 years of age, but the younger and the older less often belong to organizations. The percentage of members increases regularly along with the size of the place of residence – from 13 percent in rural areas to 19 percent in larger cities. It increases visibly along with the education level (Table 6.2.5). In the consecutive four aggregated education groups (elementary and lower, vocational/grammar; secondary; tertiary), it amounts to 9.0, 11.8, 16.6 and 26.5 percent respectively; a more precise differentiation has been presented in the full table (Table 6.2.5). It also increases with income, and in the subsequent quartiles it amounts to 10.1, 13.6 and 22.8 percent. Most eager to join associations within socio-professional groups are employees of the public sector (27 percent), and the least eager are the unemployed (9 percent) and other professionally inactive groups (9 percent).

Education and income are the basic factors of stratification; therefore, association membership is conditioned by stratification: strata from the higher levels of the social ladder are associated to a greater extent, and those from the lower levels are less associated. Since the education level is associated with income, the independent influence of

education has been examined, independently of income, and inversely. The control of the influence of income (tab. 6.2.2) shows that (1) the observed influence of education on joining association is not only due to the fact that those who are better educated are also more affluent and (2) that non-economic factors, other than income, associated with education, are also influential. Control also shows the influence of income, which is independent of the education level. In the upper quartile of income, the influence of education takes place at a much higher level than in the less affluent groups; crossing the threshold of secondary education becomes significant only in the more affluent group. Although both education and income are conducive to association membership, even in the group of the highest education level and the highest income, less than one third of the entire population are members of voluntary organizations (Table 6.2.2).

Table 6.2.2. The percentage of association members depending on the level of education and income per capita in the household among persons aged 18 or more

Education	Income quartile			Total
	Lower quartile	Medium 50 percent	Upper quartile	
Elementary and lower	7.7	8.8	14.2	9.0
Vocational	9.1	12.6	14.8	11.8
Secondary	13.2	14.9	22.2	16.6
Tertiary	15.5	21.5	31.6	26.5
Total	10.1	13.6	22.8	15.1

NOTES: main effect of income $F(2, 11114) = 37.642$ $p < 0,000$; $\eta^2 = 0,007$, main effect of education $F(3, 11114) = 37,026$, $p < 0,000$, $\eta^2 = 0,010$, effect of interaction of income and education $F(6, 11114) = 2.885$, $p < 0,000$, $\eta^2 = 0,002$.

A similar social diversification and even stratification is associated with the experience of performing functions in organizations; taking advantage of the active and passive electoral rights and participation in the management of organizations. Men have such experiences more often than women (46 in comparison with 38 percent of association members). Managerial functions have been played by 34 percent of members from the group with the lowest income per capita in household (up to PLN 380) and 50 percent from the group with the highest income (above PLN 1250).

The most important factor here is education. The higher the education category, the more often the respondents perform functions in organizations (Table 6.2.5); some functions have been performed by 14 percent of all respondents (not only association members) with a tertiary education, 7 percent of those with a secondary education, 4 percent of those with a vocational education and only 2 percent of those with an elementary education. Education, especially tertiary education, is conducive to membership in voluntary organizations, and people characterized by higher education levels more often perform functions in these organizations. As a result, people from the upper social strata, especially those with higher education, several times more often than others have experienced being elected and performing functions in civic organizations. Below secondary education, such experience is shared by only a few percent of the respondents.

Associating as a measure of development of the civic society is only one of the possibilities. People who want to do something for their community do not have to establish formal organizations for this purpose; it is enough if they undertake or join any activities on behalf of the local community. There is a view, according to which Poles do not like to join organizations; they are much more eager to do something good for their community, the neighborhood, the parish, or the local area. The study shows, however, that this phenomenon is just as rare as membership in formal organizations. Only 14.1 percent of respondents got engaged in the last two years in activities on behalf of their own society, and these were largely the same persons who belonged to organizations (Parson's $r = 0.34$); perhaps, sometimes they also undertook these activities within the framework of the organization. In 2005, the number of such persons was 13.6 percent, in 2003 it was 12.9 percent, and in 2000 it was 8 percent. Thus, we can observe a systematic, although slow increase, in the level of commitment of Poles in activities on behalf of the local communities.

Table 6.2.3. Percentage of persons joining activities on behalf of the community depending on the education level with control of income per capita, among persons aged 18 or more

Education	Income quartile			Total
	Lower quartile	Medium 50 percent	Upper quartile	
Elementary and lower	5.5	5.3	6.6	5.5
Vocational	13.8	12.8	11.4	12.9
Secondary	16.0	13.8	18.8	15.7
Tertiary	15.4	20.7	28.9	24.7
Total	12.2	12.3	20.4	14.1

NOTES: main effect of income $F(2, 11213) = 8.227$ $p < 0,000$; $\eta^2 = 0,001$, main effect of education $F(3, 11213) = 53,076$, $p < 0,000$, $\eta^2 = 0,014$, effect of interaction of income and education $F(6, 11213) = 5.588$, $p < 0,000$, $\eta^2 = 0,003$.

Men join activities on behalf of the local communities more often than women (17 percent to 12 percent), persons aged 35–44 (19 percent) and inhabitants of the rural areas (16 percent). Commitment of this kind increases along with education (Table 6.2.3); in the four subsequent aggregated groups of education, the percentages of those engaged are: 5.5, 12.9, 15.7 and 24.7 percent. In the subsequent quartiles of income, 12.7, 10.6, 13.6 and 19.9 percent of respondents respectively became engaged. Research on the independent influence of education and income showed that the influence of education exists in every income group, but in the lower quartile it is very weak, especially among persons with an education higher than elementary, and in the upper quartile it is much stronger than in the remaining ones. It also turned out that high income was conducive to engagement in activities on behalf of the local community, especially when it is associated with a high education level.

Thus, not only membership and activity in formal civic organizations, but also participation in activities on behalf of one's own community depend visibly on the social position, measured by education. Social passiveness, the lack of enthusiasm towards grass-root activity, not to mention initiation of such activity, are a universal phenomena in Poland, and among persons with an elementary education, the experiences of joint activity are encountered very rarely, several times less frequently than among people with a tertiary education who visibly differ from the general population. The transfer between the strata with secondary and tertiary education is abrupt (Table 6.2.5).

6.2.2. Participation in meetings

The most common civic experience is the participation in a public meeting. Regardless of meetings of organizations to which people belong, in almost every community, there are occasions to participate in such experiences: it can be a rural meeting, a meeting of the tenants of an apartment building or members of a housing association, a meeting with a candidate for the town council, a meeting in the parish, a meeting of a recreational club, etc (but not a meeting at work). The only cost of such participation is time. Participation in a political meeting allows the members to become familiar with issues which go beyond family life, to become familiar with various arguments, to express their own opinions, influence decisions, participate in a vote, and select leaders of the meeting, or sometimes of the organization, listen to their reports, get to know the procedures of the meeting and the organization. Participation in decision-making through a meeting, preparing and conducting a meeting, speaking with regard to a certain issue are the basic civic skills used and developed during public meetings.

The research results show that every fifth respondent attended some kind of political meeting in the previous year. Some respondents could have forgotten about these events, which is not particularly important, while some could have included meetings which took place earlier in the "last year" (forward telescoping) – we assume that these two tendencies cancel each other out. In the recent years, a small increase has been observed in this regard (Table 6.2.4). Meeting participants are eager to speak (57 percent). Those who speak during public meetings express their own opinions and influence the opinions of the community become socially recognizable and in time may become leaders of the local communities or even their representatives. In 2007, for the first time in *Social Diagnosis*, we asked whether during the last year respondents participated in "preparing or conducting" a meeting. Only slightly more than 5 percent of respondents had such experiences in the previous year, and these could encompass many various activities, from attempting to organize a meeting, through conducting the meeting, recording the conclusions or counting votes.

Table 6.2.4. The percentage of members and persons performing functions in organizations in years 2003, 2005 and 2007 among the respondents aged 18 or more.

Variable	2003	2005	2007
Participation in a public meeting	18.5	19.0	20.3
Spoke (in relation to those present)	57.5	60.6	57.4
Spoke (in relation to the general population)	10.5	11.4	11.7
Led a meeting (in relation to the general population)	No data	No data	5.3

The higher the education level, the more often respondents speak during public meetings. The stratification of participation in meetings is overlapped by the analogous diversification of the readiness to speak during meetings. As a result, 6 percent of all respondents with an elementary education, 9 percent with a vocational or grammar education, 12 percent with a secondary and 17 percent with a tertiary education spoke during meetings; this value is three times higher than among the respondents with an elementary education (on the basis of Table 6.2.5). Also experience in organizing and conducting meetings is strongly diversified by the stratification factors. It happens only exceptionally in the group with education below secondary, in comparison with 10 percent of persons with a tertiary education (Table 6.2.5). It is also twice as frequent in the group with the highest income as in that with the lowest income (9 and 4 percent respectively).

It does not mean that people who are better educated lead, speak, express their opinions and influence others more often than people with a lower education during the same meetings, common for all, because they are better prepared to organize and conduct meetings, they know more about the public affairs, and are able to express themselves better. Higher education groups are better organized, and thus their members have more opportunities to meet, organize and conduct meetings and to speak in public. Nevertheless, people from the upper level of the social ladder are over-represented, while those from the lower level are under-represented in terms of basic characteristics of organized collective life – where the public opinion is created and expressed as a result of social interactions and influences (cf. Table 6.2.5).

6.2.3. Signing petitions and participation in local elections

Another civic skill and democratic experience is the ability to write a letter concerning a public issue and other people, addressed to the authorities of any level. Before the institution of election was introduced and public opinion polls were devised, letters and petitions of various kinds were the main form of expressing public opinion. In countries with developed democratic systems, especially in the United States, the writing of letters to the authorities, the government or the parliamentarians is still a popular form of the expression of opinion and exerting influence on the decisions of authorities. In the study, we asked about a less demanding, but probably more popular form of expression in Poland, the signing, in the last year, of a collective letter, petition, protest etc. The question does not specify the recipient of such document, but usually it would be some organization or local authority, and the issues would most often pertain to local problems. Also the experience of signing a collective letter is visibly diversified socially: in the last year, collective letters were signed by 5 percent of people from the lower and 14 percent of those from the upper income group. Education is of great significance here as well (Table 6.2.5): the expression of opinion in the form of signing a collective letter happens much more often in the higher education groups. This is perhaps caused by the fact that educated people know better how to organize themselves, how to express and present their opinions and care about their interests.

The most popular democratic experience is participation in local elections. Asked about their participation in the election of November 2006, 65 percent of all respondents provided positive answers, which is an overestimated value in relation to the actual turnout, although in this case it would be difficult to express it with a single number (see www.pkw.gov.pl; retrospective overestimation of voter turnout is a rule in public opinion polls). Participation in elections, like all of the previous types of democratic experience, is associated with education (Table 6.2.5) and income (the declared voter turnout in the lowest income group was 58 percent, and in the highest it was 75 percent).

Table 6.2.5. Civic experiences and skills by education level among persons aged 18 or more

Completed education level	(percent)							
	Voted in the local election	Belongs to an organization	Performed functions (in relation to members)	Acted on behalf of the community	Participated in a meeting	Spoke (in relation to participants)	Organized a meeting	Signed a letter
University not lower than Ph. D.	84.5	41.8	71.4	39.8	44.9	81.0	29.9	20.6
University – M.A., M. Sc. or its equivalents	81.1	28.1	52.9	24.7	27.6	69.4	10.8	20.0
University – engineer, bachelor degree	70.4	17.7	40.0	20.2	21.7	62.1	6.1	13.1
Postsecondary	68.5	21.2	48.5	18.6	25.9	58.9	8.1	12.6
Vocational secondary	69.4	16.7	43.7	16.4	22.3	60.4	6.4	10.0
General secondary	65.7	15.9	42.5	13.3	19.1	57.3	6.5	12.2
Vocational	62.3	11.1	33.0	12.7	20.5	52.5	3.4	4.6
Grammar	35.1	13.1	40.0	13.1	13.3	42.0	3.4	8.1
Elementary	58.7	8.7	24.3	5.5	15.3	49.5	1.6	3.0
No education/ incomplete elementary	46.3	7.7	17.6	2.0	5.0	50.0	1.1	1.0
Total	64.5	15.2.	46.3	14.2	20.5	57.4	5.4	9.1

All civic experiences and skills are thus associated – some of them very strongly – with the social position, measured by the level of education (Table 6.2.5). The lower the education level is, the greater the civic passiveness and the lack of experience are in organized grass-root activities. The higher the education level, the more often people tend to establish organizations and join already existing ones and perform in them functions voluntarily. The more eager they are to participate in activities on behalf of their community, the more often they organize public meetings,

attend such meetings, lead them and speak and the more often they sign, and probably also initiate collective letters, protests and petitions. They also participate in the local elections more often. Educated people are better organized socially and are more able to express their interests. They are more efficient in taking advantage of the opportunities of local level democracy. The scope and ability to take advantage of democracy is yet another dimension of social stratification in Poland, which has not been thoroughly examined.

A summary measure of civic experience is the index calculated as the number of experiences; each of them was assigned one point. The average for the entire population is 1.5, and the modal value is 1 (41.6 percent), in the last year, 28 percent of respondents did not have any democratic experiences; they lived in a democratic country, but outside the civic society. For the four education levels, the index amounted to 1.0, 1.2, 1.6 and 2.0 respectively, starting from the elementary education level. This shows a synthetic stratification of civic skills and civic experiences.

6.3. Social capital

Janusz Czapiński

Social capital is the core of a civic society, and surely of a developmentally efficient society. The term ‘social capital’ has not been strictly defined. On the other hand, it is very broad; it encompasses all traits which are decisive for healthy social relations, caring for the common good and cooperation.

According to Robert Putnam (2000, 2003), social capital is a cultural phenomenon and it includes the civic attitudes of the society members, the social norms that support the common activities and interpersonal trust, as well as trust of the citizens towards the public institutions. Research conducted by Putnam in Italy shows that social capital is built in the long historical perspective and its nature makes it a public good – it is not the resource or trait of individuals.

Francis Fukuyama (1997, 2000), like Putnam, defines social capital as a ‘set of informal values and ethic norms that are common for members of a specific group, which enables them to cooperate efficiently.’ The basis for cooperation on behalf of the common good is the mutual trust of the group members. The rules, which define the social capital, range from the standard of mutuality among two friends to very complex and codified doctrines, such as Christianity or Confucianism. Not every system of standards, however, is part of social capital.

Unlike Putnam, Pierre Bourdieu (1986, 1993) defines social capital as individual resource. According to him, social capital is a private and not a public good, and it may lead to the creation of cultural capital, affluence or ‘symbolic capital,’ that is, signs of social status. The social capital of an individual is the basic element of this individual’s social position.

In our study, we assumed a definition closer to those of Putnam and Fukuyama than to that of Bourdieu. Social capital is understood here as the social networks regulated by moral standards or customs (and not, or not only, by the formal rules of the law), which binds the individual with the society in a manner enabling them to cooperate with others for the common good. On the basis of his research conducted in Italy, Putnam postulated a high economic significance of social capital. The level of economic development may be treated as the final result of social capital or as one of its functions. Moreover, it is a tool of:

- integration and social solidarity – it counteracts exclusion and discrimination
- complementing and substituting for inefficient state institutions
- control of the government sector and enforcing its accountability
- control of the commercial sector
- building and protecting of local culture against its commercialization

As the indices of social capital understood in this way, we assumed interpersonal trust (question 65 in the individual questionnaire, Annex), voluntary (not enforced e.g. by the nature of the trade union) membership in organizations and performing functions in them (quest. 68), participation in voluntary public meetings and speaking during these meetings, the organization of such meetings (quest. 62–64), voluntary activities on behalf of the local community (quest. 52), participation in the local elections (quest. 32), and a positive attitude towards democracy, which provides the most favorable conditions for the development of social capital and thrives on it (quest. 71)⁴⁸.

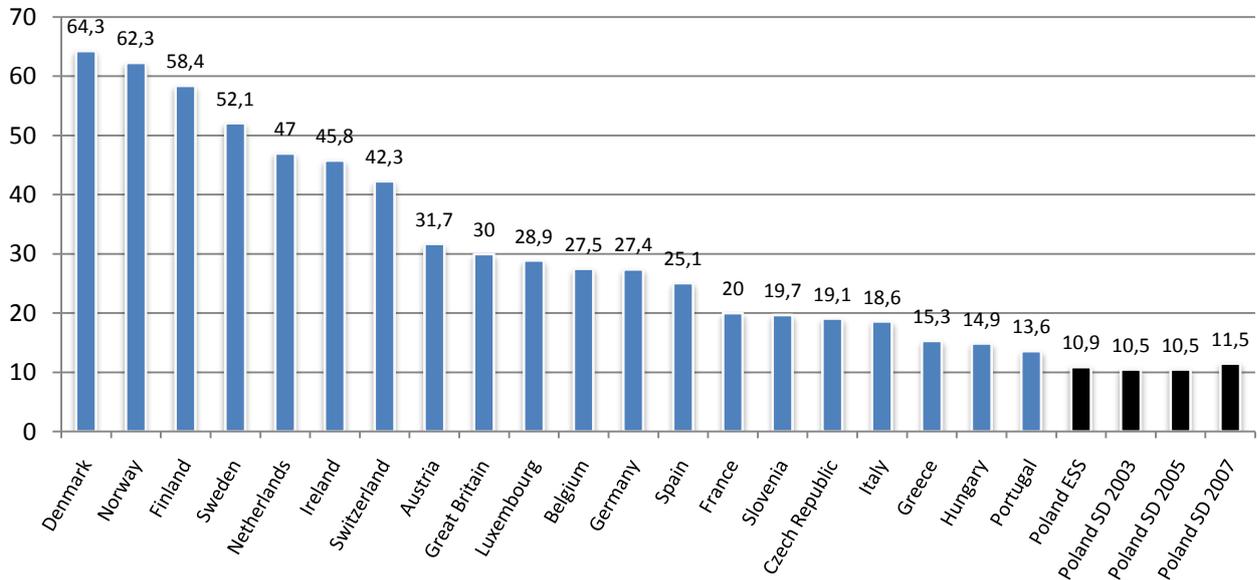
Some indicators of social capital may be measures of a civic society, especially interpersonal trust and voluntary activities in the third sector. Poland does not meet any of these two criteria of a civic society. As for the general trust, we occupy the last place among the countries included in the *European Social Survey* (ESS) in 2004 (Chart 6.2.1). In Poland, according to our research, the statement that “most people can be trusted” was supported by only 10.5 percent of respondents in 2003 and 2005 and 11.5 percent in 2007, and in ESS in 2004 it was 11.3 percent; six times less than in Denmark and Norway, which occupied the first place in the last ranking of quality of life among 177 countries (UNDP, 2005)⁴⁹.

As for the second condition for the development of a civic society, the third sector, the situation is as follows. In 2006, the REGON register encompassed 55016 associations and more than 8000 foundations. Only 58 percent of these are actively operating, and 10 percent are engaged in no activities at all (*Wolontariat, filantropia i 1 procent*

⁴⁸ We will discuss here the results pertaining to some of these indicators. All of them were used for construction of the synthetic indicator of social capital, constituting one of the dimensions of quality of life (see chapter 9.1).

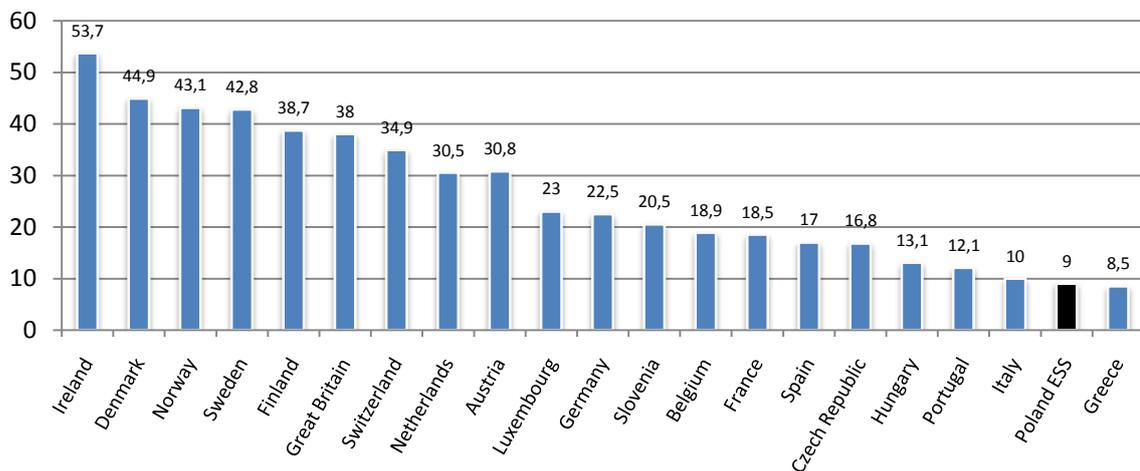
⁴⁹ In this ranking, Poland occupied 36th place, which is 8 places better than in 1998 (UNDP, 2000).

[Voluntary and philanthropic work and 1 percent] – report from the study of 2003, Klon/Jawor Association 2003), three out of four have no employees, and only 8 percent hire more than 5 employees (<http://badania.ngo.pl/files/badania.ngo.pl/public/podstawowefakty2006>). Forming associations, when membership in organizations became fully voluntary, dropped abruptly from 30.5 percent in 1989 (*World Value Survey*) to 15 percent in 2007. In this regard, just as in the case of trust, we are in the last position among the countries encompassed by the *European Social Survey* (Chart 6.2.2)



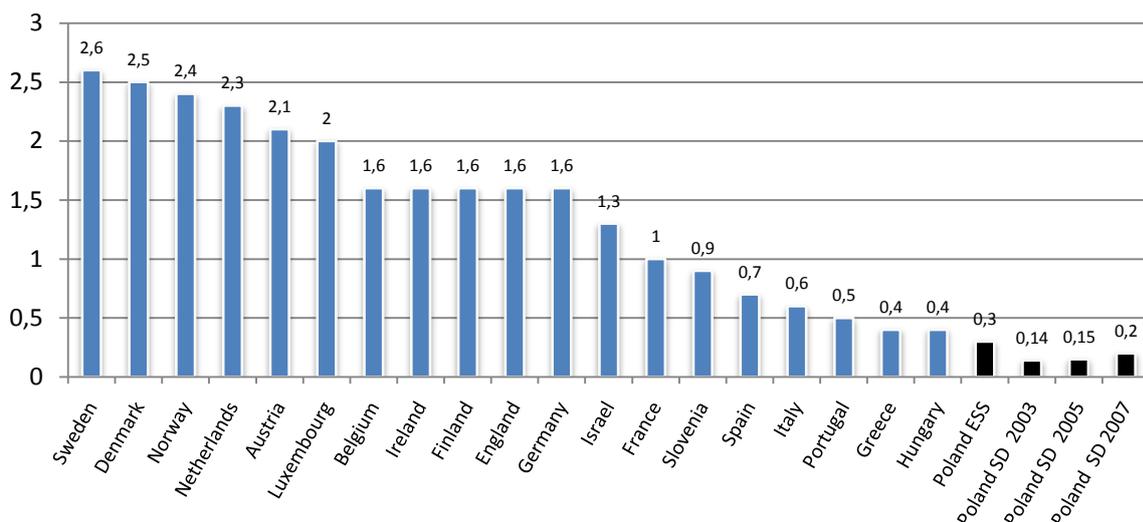
Source: For all countries including Poland ESS – *European Social Survey 2004* (percentage of answers 7–10 on scale : 0–, „you cannot be too careful”, 10–, „most people can be trusted”), for Poland DS – *Social Diagnosis* of 2003–2007 (the percentage of answers „most people can be trusted” according to scale: most people can be trusted, you can never be too careful, hard to say); average for all countries in ESS – 32 percent

Chart 6.3.1. The percentage of persons aged 18 or more trusting others



Source: For all countries including Poland ESS – *European Social Survey 2004* (percentage of answers 7–10 on scale : 0–, „people most often care only about their own business”, 10–, „people most often try to be helpful”), average for all countries in ESS – 26.1

Chart 6.3.2. The percentage of persons aged 18 or more convinced that people most often try to be helpful



Source: For all countries including Poland ESS – European Social Survey 2002, for Poland DS – *Social Diagnosis* of 2003–2007.

Chart 6.3.3 The average number of organizations to which respondents aged 18 or more belong

So far we have been discussing the importance of social capital for the development of a society, and thus for the quality of life, but we have not presented any evidence confirming this statement. Here is some information from the *European Social Survey* of 2004. Internationally, the level of interpersonal trust and voluntary membership in organizations is associated very strongly, among other things, with psychological well-being measured as the level of satisfaction with life ($R^2=0.76$ and $R^2=0.74$ respectively) and the GDP ($R^2=0.69$ and $R^2=0.67$ respectively).

Also our data confirms the strong correlation between social capital defined in accordance with the indices applied by us (see above) and other dimensions of the quality of life (see chapter. 9.1) (Table 6.2.1). Correlation with material affluence is the highest. Also, the correlation with civilization level and the general life quality indicator is high. Statistically insignificant are only correlation with social well-being⁵⁰ and pathology⁵¹ indicators. A positive correlation with life stress shows that groups in which the social capital is high, are engaged in many various fields of activity and thus they are exposed to a greater number of stressful events, and perhaps are also more sensitive to whatever is happening in their environment.

Also, as we analyze the 19 largest cities in Poland, the level of social capital is strongly correlated with material well-being (Chart 6.3.4). The strength of this correlation was similar in the measurements of 2007 and 2005.

Table 6.3.1.A correlation between social capital and other indicators of the life quality for 104 social, demographic and professional groups*

	Civilization level	Social well-being	Physical well-being	Psychologic al well-being	Pathologie s	Life stress	Material well-being	General life quality
Pearson's r	0.666	0.142	0.272	0.459	0,050	0.489	0.755	0.715
p	0,000	ns	0,01	0,000	ns	0,000	0,000	0,000
N	104	104	104	104	104	104	104	104

* life quality measures and definition of social and demographic groups – see chapter . 9

⁵⁰ Social well-being is understood here as the quality of social ties with the closest relatives and friends (operating definition – see chapter. 91.)

⁵¹ The pathology indicator includes both the perpetrators and victims of crimes and alcohol and drug abuse, as well as attending a psychiatrist or a psychologist (see chapter 9.1).

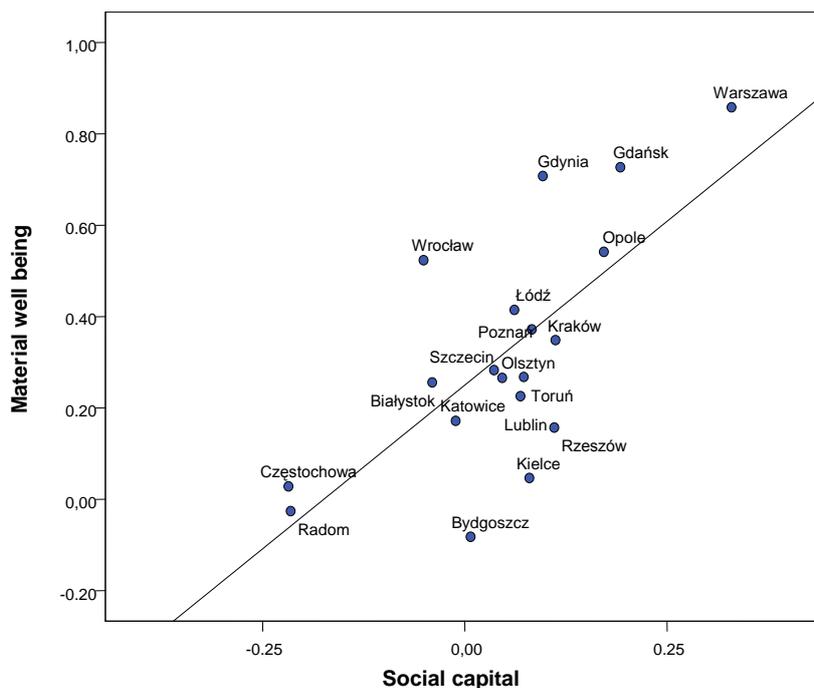
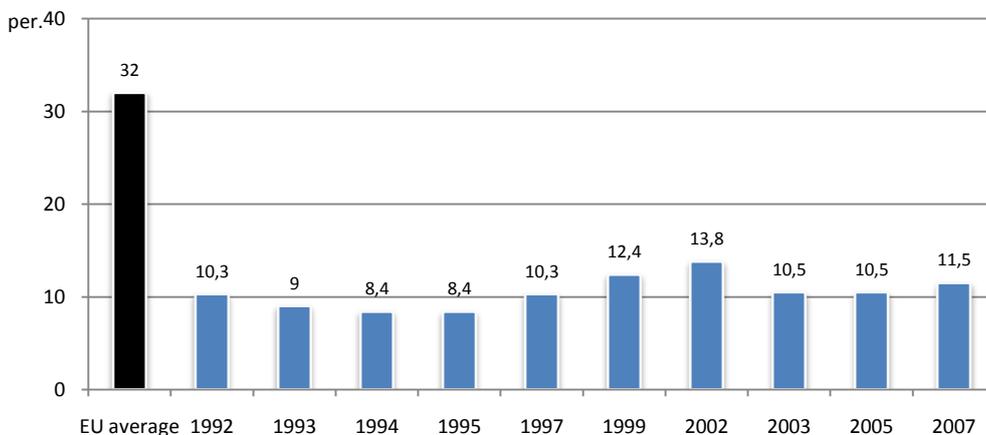


Chart 6.3.4. Social capital and material well-being in the 19 largest cities

Let us see how the two selected social capital indicators in Poland were shaped in the recent years. The social trust indicator fluctuated, but it did not reach the lowest value in the group of countries encompassed by the *European Social Survey* (Chart 6.3.5). A slight increase ended in 2002 and since that time we have maintained the level from the initial period of the systemic transformation.

After a temporary increase, the number of Polish citizens satisfied with democracy started to diminish according to the data from the *Polish General Social Survey* (PGSS, 1999). In our study, in which we applied a different scale of assessment of democracy in Poland than in the PGSS (Annex, individual questionnaire, quest. 71), the percentage of supporters of the view that democracy has the advantage over all other forms of government has maintained a very low, although growing level – in 2003, 17 percent, in 2005 - 21 percent and in 2007 - 24 percent. Not all social groups have a similar attitude towards democracy. The analysis of correspondence shows three visible clusters of social groups and a single outsider. The statement that democracy is better than other forms of government is most often supported by private entrepreneurs and employees of the public sector; retirees, disability pensioners and farmers share an indifferent attitude towards democracy, while the unemployed and other professionally inactive groups find it difficult to relate to democracy. Interesting is the attitude of employees of the private sector, which ranges between no opinion and criticism („sometimes, non-democratic rule may be better than democratic rule”).



Source of data: EU average – ESS – *European Social Survey* 2004; Poland for years 1992–2002 – *Polish General Social Survey*, for years 2003–2007 – *Social Diagnosis*

Chart 6.3.12. The percentage of persons in Poland trusting other people in years 1992-2007 and the average level of trust in the EU in 2004.

7. CONDITIONS AND CONSEQUENCES OF USING NEW COMMUNICATION TECHNOLOGIES

DOMINIK BATORSKI

7.1. The scope of use of new communication technologies

The significance of the new communication technologies in modern societies is increasing. Computers and the Internet are more and more widespread. The number of users is growing, as well as the Web resources and the number of things one is able to do using the Internet. These technologies are entering new domains of everyday life. Computers are becoming an increasingly important tool for learning, work, entertainment, and the significance of the Internet as a source of knowledge, information, communication, trade, entertainment and social life is growing. Numerous examples show us that use of the Internet may have many positive effects upon people who use it. However, not everyone has access to new technologies and is able to take advantage of them. The issue of digital divide, that is, the unequal access to new technologies and the exclusion of a large part of the society (and sometimes the entire regions) is perceived as one of the most significant threats associated with the development of digital technologies. If access to the global network is associated with advantages of various kinds, and increasingly often also becomes necessary for functioning in the society, its lack may become a basis for social and economic exclusion.

In the recent years, we have recorded a quick increase in the use of new technologies; computers, the Internet and even more so – mobile phones. As it has been presented in Chart 1, in years 2003-2007, the percentage of persons using computers increased from 35 percent to more than 50 percent. In year 2003 every fourth Pole used the Internet, in 2005 it was every third, and in March 2007 net surfers constituted almost 42 percent of the entire population. However, the increase in the number of computer and Internet users is much slower than the increase in the number of persons having mobile phones; in March 2003, 30 percent of persons aged 16 or more used these, and four years later, it was slightly more than 70 percent. It means that in four years, 40 percent of all Poles started to use mobile phones.

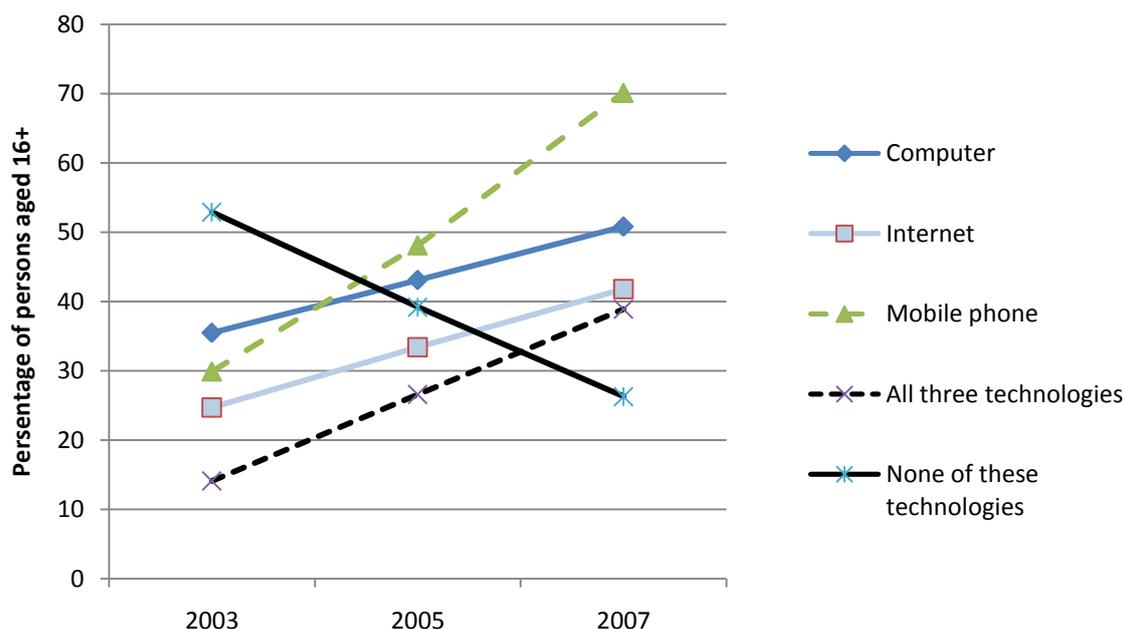


Chart 7.1. The use of computers, the Internet and mobile phones in Poland – changes in the years 2003-2007.

The real increases in the number of persons who learned to use computers and the Internet are even greater, because it turns out that the changes are not only based on learning new technologies as a quite large group of users stops to take advantage of these after some time. Between years 2003 and 2005, about 15 percent of persons who had used computers and the Internet ceased to take advantage of these technologies. Similarly, in March 2007, 13 percent of users from year 2005 did not use computers any more and the percentage of those withdrawing from use of the Internet was the same. The reasons for such withdrawal are very diversified and rarely associated with a definite rejection of the new technology. Withdrawal from use is rather associated with a change of the life situation – job change or loss, completion of education, moving or leaving of the household by children, who were users and owners of computers.

Chart 1 also shows how in recent years use of all three types of information and communication technologies mentioned here was changing. While in year 2003 the share of persons who used mobile phones, computers, and the Internet only amounted to 14 percent, two years ago it was more than 26 percent, and in 2007 it grew to as much as

39 percent. This quick increase, and at the same time, a decrease in the number of persons who do not use any of these technologies, is associated with the overlapping of several trends – apart from the popularization of technology, it is also significant that earlier the Internet was used mainly by young people who in 2003 relatively rarely used mobile phones, while persons aged 35–45 less often used the Internet and more often mobile phones. At present, this is changing; among the younger population, use of mobile phones is almost universal, and the older generation is gradually starting to use the Internet. Another significant issue is the replacement of generations – respondents born in two consecutive years, included in the research between 2005 and 2007 as adults, are responsible for the additional 1.5 percent of persons using all three technologies.

Also worth noting is the very quick decrease in the number of persons not using any of the technologies mentioned. Within four years the percentage of such persons dropped from 53 percent to 26.3 percent.

At the same time, however, these changes are not very quick, and as for the use of new technologies, Poland is still falling behind other European Union countries. The data of Eurostat from year 2006 shows that when it comes to the percentage of persons regularly using the Internet, Poland occupies one of the lowest positions in Europe (worse is only the position of the southern European states). Moreover, the distance between Poland and countries in which the Internet is most popular is very significant. Despite the quick increase in the number of users of new technologies, even if the present pace of growth is maintained (which is probably an excessively optimistic assumption), we will catch up with the most developed European countries in this regard in some 9 to 10 years.

It is worth asking, then, why is the use of Internet in Poland at such an average level? It is not my aim to analyze the state policy here, or the insufficient activities undertaken in order to create an information society in Poland. It is worth analyzing, however, some of the myths concerning the use of the Internet. The first of them is the belief that the reason for the low level of Internet use is the lack of access, associated, in particular, with high costs of equipment and Internet access.

The lack of access is not the main reason for failure to use computers and the Internet in Poland. It turns out that as many as 16.3 percent of persons aged 16 or more have computers at home and do not use them at all (Chart 2). The situation is similar when it comes to use of the Internet; if everyone who has access at home started to use the Internet, instead of the 41.8 percent of users, we would have 52.7 percent in Poland. Why do so many people fail to use the new technologies, although they are so easily accessible?

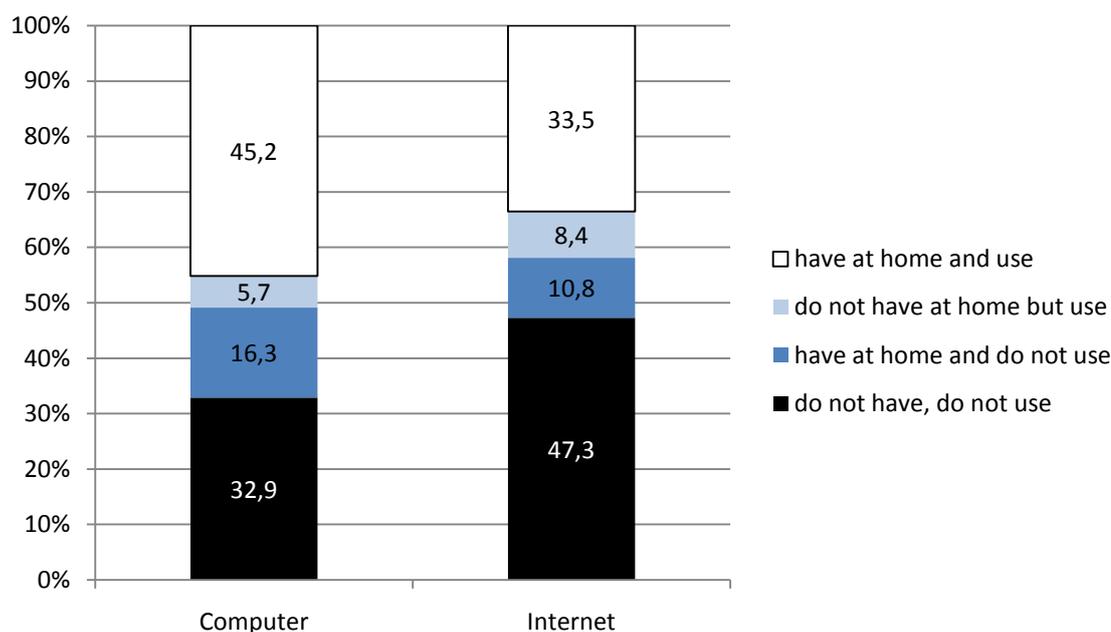


Chart 7.2. The use of computers and the Internet depending on having access to these technologies in own household

Only a part of the persons in households having computers (53.8 percent of all households) and the Internet (accessible to 39.2 percent of households) use these technologies. Household members who do not use them are much more often older persons, with lower education, not working, not being students, and living in smaller towns. In general, it can be stated that these persons have a lesser motivation to use these technologies. It is also possible that they do not have the necessary skills and their low demands in this regard can be satisfied by asking other household members who use these technologies everyday for assistance.

This situation is also due to the fact that the most frequently encountered motivation to purchase a computer and get Internet access for a household is the fact of having children, especially of school age⁵². Computers are owned by slightly more than 80 percent of households with school age children and only 35 percent of the remaining households. It is similar with Internet access, which can be found in almost 57 percent of households with students,

⁵² Of course, of some additional importance is the source of income of the household and the nature of work performed by the household members, as well as the size of the place of residence – Internet access is less frequent in rural areas (among other things, due to technical difficulties)

and only in 27 percent of all other households. Also of importance is the age of the studying children. The older they are, the more often their households are equipped with new technologies. Particularly well equipped are households with university students. 90 percent of them have computers, and almost 76 percent have Internet access. It happens often that not all household members use these technologies – motivation to own them because of the children is not translated to the individual motivation to use them.

7.2. Digital exclusion

I will get back to the problem of skills and motivation in a further part of the chapter. Here, it is worth examining the determinants of use of new technologies, as well as the most and the least frequent users. It is significant due to the phenomenon of the digital divide, which means the systematic differences in the access and use of computers and the Internet between persons of various social and economic status (education, income, profession, etc), between persons at various stages in life, women and men, as well as various regions (Fong et al., 2001). Let us examine the use of computers, the Internet and mobile phones according to various demographic and socio-economic factors (Table 7.1).

Examining the differences in the use of new technologies, we can conclude that they are very substantial. Almost every variable, except for gender, significantly diversifies the fact of use of these technologies. This pertains, in particular, to the differences associated with education, age and social and professional status. On the basis of distributions of this kind, we are not able to state which of these factors are really important for the use of technology. This is a result of analyzing the importance of each variable independently and omitting the significance of the others. As a result, it may happen that the differences observed, e.g. associated with the size of the place of residence, result from other differences, for instance, the fact that rural areas and smaller towns are inhabited by fewer people with a tertiary education. In order to verify the real importance of individual factors, a logistic regression analysis of the use of the three technologies analyzed has been conducted (Table 7.2).

Logistic regression allows, not only for a comparison of significance of individual factors, but also their importance in the subsequent years. In addition, it was possible to analyze the changing significance of individual factors in time. It is very important analysis as it allows us to answer the questions concerning the dynamics of the digital divide and to determine whether the differences between individual groups are decreasing or increasing. Table 7.1.4 presents the logistic regression, explaining the conditions of Internet use. The regression equation coefficients were transformed in such a way as to make sure that the results presented in the tables below can be interpreted according to the categories of the predicted probabilities of the use of individual technologies. Therefore, the “constant” is the predicted probability of the use of these technologies by persons belonging to reference groups (marked as ref.). The remaining coefficients point to the differences in percentage points in relation to the level of the appropriate reference groups.

In years 2003-2007, men had slightly greater chances to use the Internet, although recently the significance of gender has been diminishing.

The meaning of social and professional status is great. Students have the most opportunities to use the Internet, and the situation of persons working in the public sector and entrepreneurs is not much worse. Moreover, the fact of belonging to the latter group is now even more positive than in the previous years. Among the employed, persons working in the private sector use the network much less often, however, their situation is much better in comparison with farmers, professionally inactive persons and the unemployed, and in the first place, in comparison with the unemployed, disability pensioners and retirees, since membership in these groups is strongly correlated with not using the Internet. It is worth noting, however, that in the recent years, the situation of the professionally inactive persons and the retirees has been improving.

Table 7.1. The use of new technologies by various groups.

(percent)

Group		Computer	Internet	Mobile phone	Does not use new technologies	Uses all three new technologies
Total		51	42	70	26	39
Gender	Man	51	43	72	25	40
	Woman	51	41	69	27	38
Age in 2007 – 6 categories	16-24	88	77	94	2	73
	25-34	72	59	93	5	58
	35-44	57	46	82	14	43
	45-59	40	32	64	30	27
	60-64	18	14	47	49	12
	65 or more	5	4	22	77	3
Social and professional status	Public sector	79	66	86	7	61
	Private sector	64	52	88	9	50
	Entrepreneurs	77	69	93	5	67
	Farmers	26	13	56	40	11
	Pensioners	21	17	46	52	15
	Retirees	12	9	32	65	7
	Students	95	85	94	1	81
	Unemployed	36	27	73	24	24
	Other professionally inactive	45	34	74	23	31
The disabled		18	14	41	56	12
Education excluding students	Elementary or lower	7	4	31	67	3
	Vocational	30	20	66	31	18
	Secondary	58	45	77	18	42
	Tertiary	83	77	88	7	73
	Students	95	85	94	1	81
Class of place of residence	Cities over 500k	69	63	80	17	60
	Towns 200-500k	63	55	80	16	52
	Towns 100-200k	57	50	75	20	45
	Towns 20-100k	58	50	73	23	46
	Towns under 20k	49	41	71	26	38
	Rural areas	37	26	61	36	23
Inhabitants of the eastern voivodships		45	36	62	34	33
Income	Below the first quartile	36	26	64	33	24
	Between the first quartile and the median	43	33	62	34	31
	Between the median and the third quartile	53	44	70	26	41
	Above the third quartile	68	60	81	16	57

Even more significant than social and professional status is education (excluding persons being students). Persons with an elementary education have much less opportunity to use the new technologies. Moreover, the differences between persons with an elementary and vocational education and those with a secondary or tertiary education have increased greatly in the recent years. Persons with a tertiary or secondary education have a much greater motivation to use, and a much larger percentage in this group uses new technologies.

Age is also of huge importance, and its significance is not diminishing. However, in comparison with the previous years, the differences in use of the Internet between the youngest persons and those aged 25 to 34 are decreasing. Of course, it is partially associated with the fact that both groups are getting older and shifting to older age groups. Undoubtedly, the creation of an information society in Poland starts with the younger generations; unfortunately it takes place through a slow mechanism of replacement of generations, instead of developing the skills of the elderly and the middle-aged.

Interesting changes are taking place with regard to the use of computers according to the place of residence. In general, the larger the city inhabited, the greater the chance to use the Internet. In 2003, living in cities below 20 thousand of inhabitants and in rural areas was of negative significance in year 2003. Since that time, the size of the place of residence has been of an increasingly differentiating character.

As for the use of the Internet, there are still significant differences associated with income. However, these are not as substantial as those associated with age or education level.

Table 7.2. Conditions of Internet use – results of logistic regression analysis

Predictor	2003	Significance of differences	2005	Significance of differences	Significance of changes 2003-05	2007	Significance of differences	Significance of changes 2005-07
Constant	30.0	***	41.5	*	*	56.4	*	***
Women	ref.		ref.			ref.		
Men	9.8	***	9.6	***	ns.	5.3	***	*
Public sector	0.7	ns.	11.1	***	**	8.5	***	*
Private sector	ref.		ref.			ref.		
Entrepreneurs	7.8	*	8.1	*	ns.	16.3	***	ns.
Farmers	-23.6	***	-9.3	*	**	-16.0	***	**
Pensioners	-8.2	*	-11.5	**	ns.	-12.7	***	ns.
Retirees	-22.2	***	-22.3	***	ns.	-19.5	***	**
Students	18.2	***	10.6	**	ns.	15.3	***	ns.
Unemployed	-12.4	***	-13.9	***	ns.	-13.0	***	ns.
Other professionally inactive	-14.7	***	-7.7	*	*	-8.0	**	*
Elementary or lower Vocational	-21.1	***	-30.6	***	ns.	-39.1	***	ns.
Secondary	-20.4	***	-22.2	***	*	-26.1	***	*
Tertiary	ref.		ref.			ref.		
Cities over 500k	27.1	***	27.1	***	ns.	28.0	***	*
Towns 200-500k	1.0	ns.	-1.1	ns.	ns.	8.9	**	ns.
Towns 100-200k	4.5	ns.	-0.8	ns.	ns.	2.4	ns.	ns.
Towns 20-100k	ref.		ref.			ref.		
Towns under 20k	-3.9	ns.	-9.0	**	ns.	3.8	ns.	ns.
Rural areas	-11.2	***	-14.0	***	ns.	-7.4	**	ns.
Inhabitants of the eastern voivodships	-13.7	***	-22.6	***	ns.	-23.6	***	ns.
16-24	-5.2	**	-1.1	ns.	ns.	-4.4	***	ns.
25-34	31.0	***	39.9	***	**	26.3	***	ns.
35-44	3.1	ns.	10.3	***	ns.	4.0	ns.	ns.
45-59	ref.		ref.			ref.		
60-64	-17.6	***	-16.8	***	*	-19.5	***	*
65 and more	-24.7	***	-30.9	***	ns.	-40.5	***	ns.
Income below the first quartile	-26.6	***	-35.1	***	ns.	-50.9	***	ns.
Between the first quartile and the median	-9.8	***	-7.9	**	ns.	-11.8	***	ns.
Between the median and the third quartile	ref.		ref.			ref.		
Above the third quartile	10.4	***	8.1	***	ns.	7.8	***	ns.
	23.0	***	21.3	***	ns.	15.7	***	ns.

NOTES: probabilities point to differences (in percentage points) with regard to the reference level (ref.). Statistically significant differences are marked *** (for $p < 0.001$), ** (for $p < 0.01$) and * (for $p < 0.05$), *ns* means lack of significant differences. Pseudo R^2 of Cox and Snell is 0.43, and Nagelkerke's R square is 0.60.

^a constant – in the regression equation, its values are the equivalents of the estimated probability of the use of the Internet by persons belonging to the category of the reference level. In this analysis, these are women aged 35 to 44, with secondary education, working in the private sector, living in cities with 100 to 200 thousand inhabitants, from voivodships other than the eastern region and in households with income per consumption unit between the second quartile and the median value.

7.3. Additional dimensions of the digital exclusion

As it has been shown, the use of new technologies depends on a full range of social, demographic and economic factors. Persons using computers and the Internet are important not only due to the process of diffusion of innovations and propagation of new technologies, but also due to the problem of digital exclusion. The term 'digital divide' refers to the differences between those who have regular access to digital and information technologies and are able to use them effectively, and those who do not have such access. These differences are associated both with the physical access to technologies and with skills and resources necessary for their use.

Therefore, access to computers and the Internet is not all, and it is not only about the fact that not all persons having access really use it. As it has been suggested by Manuel Castells (2001), along with the popularization of access, new barriers emerge, and the dimension of diversification becomes the quality of this access – the connection speed, the ability to use the devices at home, etc. Probably even more important will be the diversification of computer skills, called the secondary digital divide by Eszter Hargittai (2002). Both researchers suggest that the popularization of new technologies will lead to a decrease in the differences in their use, and differences associated with the ability to use the technology will become more important.

It is worth noting, though, that in Poland we have not observed a decrease in the differences between various groups in terms of the use of new technologies – quite the opposite, some differences are becoming greater. Moreover, research conducted so far shows that these various dimensions of diversification overlap; persons from groups which have a greater chance of getting access more often have a better quality of, and they also have better skills. Besides, they use computers and the Internet in a different manner than persons originating from the less privileged groups; much more often they use them as tools, associated with work or studying, and much less often do they use these technologies as a means of entertainment (cf. Batorski 2005). Probably, such persons will experience the positive consequences of such use to a much greater extent.

In order to illustrate the correlations described above, let us examine in the first place the computer skills. In general, these are not high among Polish users. As it can be seen in Chart 7.3, a rather large group of computer users are unable to perform even the simplest of activities, such as the management of files or the use of text editors. Relatively the highest percentage of users declares their ability to use Web browsers, but these declarations should be approached with caution. In reality, a large part of these persons are unable to use the advanced search methods, which are necessary, e.g. to search for terms consisting of two or more words. Moreover, if we look at the number of persons having the basic skills in the area of office software and the Internet⁵³, it turns out that only 7.5 percent of Poles have mastered all of these.

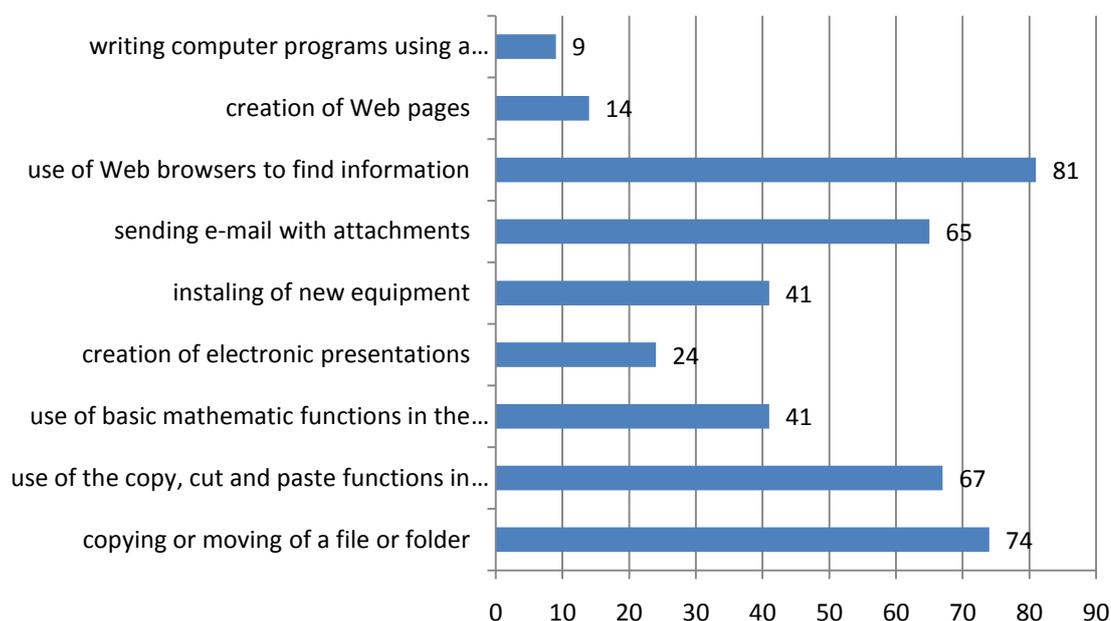


Chart 7.3. Computer skills (the percentage of computer users able to perform a given task).

Let us get back, however, to the problem of the diversification of skills. As it has been suggested, they depend upon the same factors as the use of technology itself. If we examine only persons using computers, it will turn out that younger persons possess more skills – those aged 16 to 24 declare, on average, having mastered 4.8 skills (out of 9), and persons aged 45 or more have mastered about 2 skills. Students have more than 5 skills on average, working persons have around 4, and the unemployed and professionally inactive users declare less than 3 skills. Even greater differences are associated with education – university graduates declare having mastered the average of 4.6 skills, while users with an elementary education have only 1.6 skills. Significant, although slightly lesser, differences are observed in terms of income and the size of the place of residence. In each case, persons belonging to groups with a proportionally lesser number of users, have lesser skills as well.

Nevertheless, skills are not everything; at least equally important are the ways of using technology. The use of computers and the Internet encompasses many different functions, and for various users it may mean many different things. As a result, the effects of use may be very different for these persons. Therefore, it is very important to analyze not only the use of new technologies, but – in the first place – the objectives and ways of using them. At present, every third computer user declares using them mainly at work, almost 17 percent state they use them to study, and for 27 percent, the basic objective of the use of computers is entertainment. Additionally, 29 percent of users declare that the basic reason for using a computer is having Internet access (mainly treating it as a source of information, but also as a tool of maintaining relations with others). A good idea will be to analyze the factors, which are important for the way of using computers.

It turns out that, in the first place, age is of crucial importance. For persons aged 24 or less, a computer is mainly a learning tool, and almost equally often, a source of entertainment. For those aged 25 to 59, computers are mainly work tools; moreover, in the older age groups, the percentage of persons declaring that computers are mainly a work

⁵³ The following skills have been taken into account: moving of files, using of text editors, spreadsheets, electronic presentations, Web browsers and e-mail.

tool for them grows. The second reason for the use of computers is entertainment, and slightly less often – using the Internet and searching for information. With age, the number of users for whom entertainment is most important, diminishes, while the number of those searching for information grows. For persons above 65 years of age, computers are mainly a tool enabling them to use the Internet, Web pages and to search for information, but also network communication.

Social and professional status is also important. It is not surprising that mainly employed persons use computers as work tools. Once again, we are observing some differences between those working in the public sector and entrepreneurs and those working in the private sector. The latter not only uses computers and the Internet less often, but when they use it, they less often declare using them mainly as work tools (they mention entertainment more often). It is also interesting that entertainment is most often mentioned as the reason for using computers by the unemployed and professionally inactive persons. This application of computers is even more popular among the farmers – in this group, only one half provides other reasons for using the computer. Worth noting are also retirees, although not many of them use computers and the Internet. The use of the net is the main reason for using computers among these persons.

The significance of the place of residence can be summarized by saying that the larger the size of the town or city, the more often users treat computers mainly as work tools. Such a main reason for using computers is provided by 47 percent of inhabitants of the larger cities and only 24 percent of inhabitants of rural areas. On the other hand, the smaller the city or town, the more frequently computers are used as a tool for entertainment. It is also worth noting that computers are treated as learning tools more often in rural areas than in cities. Correlations associated with education are similar. The higher the education level, the more often computers are used for work and the less often they are used for entertainment. A separate group is made up of persons who are still studying. Approximately every third person in this group uses the computer mainly for entertainment, and about one half use it as a learning tool.

There are very significant differences between men and women. Women, much more often than men, use computers to learn and work. They also declare more often that they use computers to communicate and maintain relations with others. Men more often use computers for entertainment and slightly more often to find information on the Internet. However, the latter difference diminishes when we examine the first and the second purpose jointly.

Differences associated with income are also interesting. Persons from households with a lower income use computers as work tools much less often. More frequently they are used for entertainment or learning. These effects are associated with the fact that in poorer households computer users are younger; often they are school or university students.

The differences in the ways of using technologies, described above, and the diversification of skills and purposes of use, which make them even greater, show that the phenomenon of digital divide is enormous in Poland. Its importance is growing, especially because today we are observing not only the migration of various activities to the net; we can use the Internet for an increasing number of purposes (shopping, dealing with some official matters, gathering information, comparison of prices, investing etc.), but also the number of things which can be done only using the Internet is growing. This situation, on one hand, motivates people to learn and to use the Internet, and on the other, leads to the exclusion of persons who have no ability or skills enabling them to use the Internet. And although for employers it may be an efficient way to recruit the better prepared and educated employees, this situation is not socially desirable. It is one of the mechanisms which lead to the transformation of the digital divide into digital exclusion.

7.4. Selected consequences of use

The examples provided here do not fully explain the significance of using new technologies. The term ‘digital exclusion’ makes sense only if, apart from digital divide that is, differences in use, there are also some significant consequences of these differences for the life situation of persons who use these technologies and those who do not. Therefore, it is a good idea to analyze some of the effects of using computers and the Internet.

First of all, worth noting is the labor situation of persons using new technologies and those who do not use them. As it has been shown above, working persons use these technologies much more often and having a job is conducive to their use. In order to verify whether this correlation works both ways, we can examine the changes in the labor situation depending on the use of technology. Such a comparison is possible thanks to the fact that *Social Diagnosis* is based on panel research, which allows for the comparison of the present situation of respondents and their situation two or four years ago. If we examine persons who were employed in year 2005, it turns out that those who used computers and the Internet usually (more than 90 percent) also worked in year 2007. Among those who did not use these technologies, about 6.5 percent less are working, while more than 5 percent are unemployed and professionally inactive. Therefore, it can be stated that the use of new technologies is conducive to maintaining employment. It turns out that it is also conducive to finding employment and to professional activation. In year 2007, 55 percent of persons who had been unemployed two years earlier and who used computers and the Internet, as well as 35 percent of those users who had been professionally inactive at the time. Among those who did not use these technologies, only 41 percent of the unemployed and less than 19 percent of the professionally inactive managed to get a job.

Table 7.3. Significance of the use of computers and the Internet for the social and professional situation (percent in rows)

Social and professional status in 2005	Use of computers and the Internet	Social and professional status in 2007						
		Employees	Farmers	Disability pensioners	Retirees	Students	Unem-ployed	Other professionally inactive
Unemployed	Non-users	41.3	5.3	2.8	1.9	0.7	33.0	15.0
	Users	54.5	3.0	2.0	1.0	4.9	18.8	15.8
Professionally inactive	Non-users	18.6	4.6	5.4	11.3	1.5	19.6	39.0
	Users	35.3	1.0	3.9	4.9	14.7	10.8	29.4
Employees	Non-users	83.5	1.2	0.9	2.5	0.4	6.3	5.2
	Users	90.3	0.1	0.3	1.8	1.3	1.6	4.6

The use of computers and the Internet is also associated with other aspects of the labor situation. In years 2000-2007, 27 percent of users and only 8 percent of persons who did not use the new technologies were promoted. Shift to a lower position, although also slightly more frequent among the users, pertained only to less than 4 percent of this population, while among other respondents it was only slightly less frequent, reaching almost 3 percent. Additionally, persons using computers, although they change jobs as frequently as others, much more often do it voluntarily. They also get higher salaries or find additional salaries much more often. In the last year, it was experienced by as many as 16 percent of users and only 7 percent of others. Perhaps, this is associated with the fact that persons using technologies are also more willing to develop their skills. During the last year, 26 percent of such persons raised their qualifications in comparison with less than 4 percent of those who do not use computers.

It also turns out that, like in the previous years, persons using new technologies experience a quicker increase in their income level than those who do not use them. The increase in the level of personal income between year 2005 and 2007 was significantly higher among computer users than among persons who did not use computers (PLN 273.5 compared to PLN 105.5). Moreover, the significance of computer use for increasing the income level is also significant when it is controlled by education, the place of residence, professional status, age and gender. The expected increase in the level of personal income is higher by PLN 176 in the case of users than in the case of persons who do not use computers. It means that the observed differences in the increase of income are not due to these other factors and may be a result of the sole fact of use and the ability to use the new technologies.

Summing up, it can be stated that apart from the maintained differences in the use of new technologies, we can also observe deepening differences in the life situation between persons using the new technologies and those who do not use them. It is a strong proof of existence of the phenomenon of digital exclusion.

7.5. Significance of transformation of the Internet for popularization of its use

Propagation of the use of new technologies is so uneven because, among other things, the motivation for their use is very diversified. It seems that motivation is of primary importance for the use of computers and the Internet. It is not the aim of this work to analyze the factors determining this motivation, although it is undoubtedly associated with the factors analyzed earlier – such as education or work. Undoubtedly, other factors are also important; for instance, the motivation to use new technologies may be influenced by the number of friends of a given person who use these technologies. This factor is much more significant in the case of communication technologies, since the increase in the number of persons using them leads to an increase in their usability. As the number of users grows, the motivation to use them becomes greater.

Also the changes of the Internet itself, and – in the first place – its increased importance in various spheres of life and the great development of information available on Web pages surely exert additional influence upon the motivation to use it. The forecasted changes seem to be more significant than those observed so far. For instance, Polish Internet still does not allow us to deal with many official issues. As the opportunities grow in this regard, the increase in the number of new users will be quicker. The process of convergence is also significant here – the boundaries between various technologies and the media are diminishing. At present, the Internet allows us not only to listen to the radio, but also to watch TV programs and video files. The Internet also allows us to talk on the phone (also using video phones). As we can see in Table 7.4, these are the applications of the Internet, which are becoming popular most quickly. The integration of various technologies may lead to a situation, in which, in the future, radio, TV, the Internet and the telephone will be provided in the same way. The evolution of the Internet is also based on the simplification of various Internet tools. The Internet that we use right now is not the same medium that used to be called ‘the Internet’ several years ago, and entirely different from that used a decade ago.

In the recent years, the barrier of high costs of Internet access has also been decreasing. The effect is the progressing ‘domestication’ of use. At present, as many as 83 percent of persons using computers do it at home (in

2005, it was 76 percent, and in 2003 it was 62 percent)⁵⁴. At the same time, the percentage of persons using the Internet at work is not really changing (38 percent), while use of the Internet at a relatives' or friends' is decreasing, as well as in places such as Internet cafes, schools and universities (students constitute a decreasing percentage of users). It is worth noting that this decrease does not pertain only to the percentage of users, but also the percentage of Poles who use the Internet in such places. In 2005, 4.4 percent of Poles used Internet cafes; after two years, only 1.7 percent used them. 10 percent of persons aged 16 or more used the Internet at their relatives' or friends,' now it is 7 percent. And although it may seem that the increased accessibility of computers and the Internet will lead to an increase of the number of places in which we use these technologies, it is not so.

The domestication of Internet use is also associated with the rapid propagation of the presence of permanent broadband Internet access at home. At present, only 5 percent of households having Internet access use traditional modems and ordinary telecommunication lines. As many as 90 percent have permanent Internet access, while 4 years ago only about a dozen percent of households using the Internet had such access. The number of households using mobile phones as the means of an Internet connection is also growing. However, the effects of increased mobility of access are not visible yet, and they have not been translated to an increased number of places in which the Internet is used.

Table 7.4. Ways of using the Internet in years 2005-2007 (percentage of persons aged 16 or more, performing a given task at any time and within one week before the study)

Ways of using the Internet	Tasks performed at any time		Tasks performed within 7 days prior to the study	
	2005	2007	2005	2007
Checking and sending electronic mail (e-mail)	27.4	36.4	18	27
The use of instant messengers (such as ICQ, gadu-gadu etc.)	21,0	30.8	13	20
Participation in chats	18.2	22.2	4	5
Participation in discussion groups or forums	12,0	18.4	3	5
Internet telephony (VoIP, Skype)	10.7	21.2	4	9
Web browsing	30.6	38.3	21	29
Gathering materials necessary for work or school	25.9	31.9	16	21
E-learning – i.e. participation in Internet trainings or courses	6.7	11,0	1	3
Looking for a job, sending job offers	11.4	16.9	3	5
Buying products on the Internet (except for auctions)	11.5	18.3	3	6
Using Internet banking services	8.8	17.8	5	11
Participation in Internet auctions	8.2	15.3	3	6
Playing network games using the Internet	11.6	18.1	4	7
Downloading free software	13.1	18.6	5	7
Downloading free music, movies	14.7	19.9	6	8
Creation or modification of one's own Web page or blog	7.3	10.5	2	3
Creation and publishing of one's own text, graphics, music or other kinds of art on the Internet	5.6	9.1	1	3
Obtaining information from the Web pages of public institutions	16.8	22.6	7	9
Downloading or filling out official forms	11.6	18.3	3	5
Listening to music or radio on the Internet	16.5	24.2	7	11
Watching TV and video files on the Internet	9,0	14.3	2	4
Reading newspapers on the Internet	nd-	24.5	nd-	11

nd – no data

The changes, described above, may be of importance and not only for the propagation of use. They are also translated to greater intensity and universal character of the use of the Internet. In fact, we have been observing an increase in the amount of time dedicated to using computers and the Internet. Time spent using the computer increased from year 2005 to 2007 by one hour per week – persons using a computer dedicate the average of 16.5 hours per week for this activity. In March 2003, the average user spent slightly less than 6 hours per week on the Internet, in 2005 it was 8 and a half hour per week. In 2007, it was already 10 and a half hour. This increase results from the fact that more people use the net at home and the number of those having permanent access is much greater. Higher accessibility to the Internet is also conducive to more intense use by new users. In addition, in time, users start

⁵⁴ At present, 41 percent of the Poles use computers at home, while in 2003 it was only 23 percent.

to use the Internet for more purposes and they dedicate more time to it. The increased universality of Internet use can be observed as we analyze the activities of Poles on the net. Among 23 ways of using the Internet, about which we asked in 2005 and 2007, users declare on average performing 11 of them. Two years ago, they declared the average of 9.5 tasks. Thus, the increase in universality is visible.

This universality can be examined by analyzing the tasks performed by Poles using the Internet. Table 7.4 presents both the tasks performed at any time, as well as those within a relatively short period of one week. The earlier are a good indicator of the skills and ways of using the Internet, while use in the period of seven days is rather an indicator of the intensity of use of various functions. It is worth noting that the applications which attract most users are mostly associated with everyday life (cf. Wellman and Haythornthwaite, 2002). Such communication tools as e-mail, communicators and Internet telephony are increasingly popular – these are tools aimed mainly at maintaining existing relations. Despite the growth in the number of users, the number of chat users does not really change. A great increase has been observed in terms of the use of Internet banks, participation in Internet auctions, searching for materials useful for work and school, as well as listening to music and the radio on the Internet. Interest in chats, as well as network games, is growing slowly. A slower increase in the number of persons using the Web pages of public institutions is mostly due to the fact that many matters still cannot be dealt with using the Internet.

7.6. Conclusion

In the recent years, we have been observing a rather fast increase in the use of new information and communication technologies. Moreover, these technologies are entering new areas and their importance in everyday life is growing. In year 2007, almost 40 percent of Poles used computers, the Internet and mobile phones. Thus, it could be concluded that the process of building an information society is being implemented quite efficiently in Poland. However, the propagation of information and communication technologies takes place mainly thanks to activities undertaken independently by the citizens – the state does little and it keeps falling behind (the lack of public services available on the Internet). Private companies require and expect the ability to use the Internet, being less eager to train their employees.

As a result, Poland is still falling behind most European states when it comes to the use of the Internet and other new technologies, and it seems that this situation will not change in the coming years – the increase in the number of new users is too slow for that. Additionally, a relatively large percentage of users withdraw from the use of these technologies due to various reasons. The group of persons who do not use the new technologies despite having access to them in their own household is very big. This is due to the lack of motivation, as well as the lack of the ability to use computers and the Internet. In reality, motivation and not access is the main factor influencing the use of the Internet. The skills themselves are weakly developed, also among those persons, who use the Internet – only 7.5 percent of Poles are able to use the basic office software and the Internet. Therefore, only a small part of Polish society could be considered citizens of an information society.

Theoretically, computers and the Internet offer great possibilities of the easy access to knowledge, they may serve as a tool for education, communication and work, as well as participation in culture. Thus they could become a great tool for providing equal chances. However, in order for this to become possible, they would have to be used by persons who are particularly threatened with exclusion. As it has been shown by the presented analyses, the actual situation is the opposite.

Summing up, it can be said that we are dealing with digital exclusion in Poland, although – or because – we do not have an information society. As it has been shown in this chapter, the digital divide is a real problem, because the positive effects of using new technologies, which we are observing in the field of work, labor position and income, are available only for the selected population, which has greater chances and abilities of using computers and the Internet. It is worrying that despite the popularization of the new technologies, which was observed in the recent years and which will definitely be progressing; the importance of various social, demographic and economic factors for the use of new technologies is not diminishing. Moreover, persons from groups which have lesser opportunities of use more often than others use the new technologies for entertainment and less often for work or learning.

8. SOCIAL EXCLUSION

8.1. Poverty and income inequalities

Tomasz Panek

8.1.1. The method of measuring and analyzing poverty

Defining the category of poverty is the first and the key step on the way to measuring its incidence and depth. The choice of a particular poverty definition is of fundamental importance for getting the results of the poverty measurement (Hagenaars, 1986). It may depend on the definition of which group of a society will be regarded as the poor. It is also the poverty definition and measurement methods that influence programs formed by the social policy whose aim is to limit poverty.

The actual differences in evaluating poverty incidence and depth and, as a consequence of these, divergences concerning the policy of limiting poverty, are caused by the lack of a precise and generally accepted definition of the phenomenon. Besides, the category varies in relation to time and region (Sen, 1983).

In all the definitions present in literature on the subject of poverty is connected with the fact that some needs are not satisfied to a demanded degree (Drewnowski, 1977). Definitions formed in the literature on the subject are so general that they do not raise controversy and are generally accepted. However, this acceptance results from the fact that they omit most controversial issues, i.e. which needs should be regarded as basic ones and what degree of their satisfaction should be regarded as sufficient.

This analysis uses the so-called financial definition of poverty (Panek, 2007). Poverty is defined here as the situation in which a household does not possess enough money to satisfy its needs. Thus, the analysis does not include problems connected with the deprivation of the chances for the satisfaction of the needs of a household, which is caused by the lack of resources gathered so far, and it does not include sociological and cultural aspects causing social exclusion.

On the basis of the poverty definition accepted here it was assumed that the basic measure of the material standing of a household is its current available monthly income divided by the equivalence scale calculated for the household. The income estimated in this way is called available equivalent income.

Equivalence scales are the parameters that enable us to compare the income of households of various characteristics with the poverty line estimated for the household, which is the reference point here (the so called "standard household" with an equivalence scale equal to 1). The equivalence scale for a household of a given type shows how many times its income should be bigger (or smaller) if it is to reach the same level of consumption (identified with a degree of the satisfaction of needs) as the standard household. A household (and thus all its members) is considered poor if its available equivalent income is lower than the poverty line.

There were two complementary approaches used in the analysis: objective and subjective ones (Panek, Podgórski, Szulc, 1999). The terms "subjective" and "objective" should not be connected with the degree of arbitrariness of the criteria used for the measurement of poverty incidence and depth. In either of the measurement methods there are certain arbitrary assumptions. In the case of the objective approach, the poverty line is determined by experts, independent of the personal evaluation of the household members. In the subjective approach the poverty line is determined also with regard to the opinion of the household.

8.1.2. Results of analysis of poverty and inequality

8.1.2.1. *The range and depth of poverty*

The poverty indices used in research contain the basic information, which is the objective of every study of poverty. Due to the abstract character of the term 'poverty line', the significance of the information provided by these indices should not be overestimated. Much more significant, from the perspective of study objectives, are the changes in their values and distributions according to typological groups of households.

The value of the minimum income, estimated by the Institute of Labor and Social Affairs, which serves as the poverty line for the single-person households of employees as of February 2007, was PLN 376. On the other hand, the subjective poverty line was estimated for single-person households to be at the level of PLN 1373. It is more than 3.5 times higher than the objective one. It means that the aspirations of households with regard to their income situation, allowing for satisfaction of needs at an acceptable minimum level, are much higher than the minimum standards

established in this regard by experts. Households simply compare their material situation with that of other households which are in a better financial situation⁵⁵.

In February 2007, 4.8 percent of households in Poland lived below the objective poverty line and 52.7 percent below the subjective poverty line (Table 8.1.1 and 8.1.2). However, these values should be considered to be overestimated, as the households tend to underestimate their income in the statements made. On the other hand, the poverty depth indices reached almost 23 percent from the objective perspective and 33 percent from the subjective perspective, which means that poverty is not very deep in Poland (Tables 8.1.1 and 8.1.2). The percentage of households living in poverty decreased on the national scale from February 2005 to February 2007 by more than 3 percentage points from the objective perspective, while subjectively it increased by almost 9 percentage points (Table 8.1.3 and 8.1.4).

8.1.2.2. Permanence of poverty

For most households participating in the last two research waves, poverty was not of permanent character in the objective approach. Out of 7.48 percent, households were living in poverty according to the objective approach in February 2005 and less than one fourth (23 percent) was located within the poverty sphere also in February 2007 (Table 8.1.1). Households living in permanent poverty according to the subjective approach constituted as many as 83.6 percent of the households living in poverty in February 2005 (Table 8.1.2), which means that subjective poverty was of a permanent character.

Table 8.1.1 The mobility of the households in relation to their presence in the poverty sphere from February 2005 to February 2007; objective approach

Specification	Poor households in February 2005 (percent)	Non-poor households in February 2007 (percent)	Total (percent)
Poor households in February 2005 (percent)	1.69	5.79	7.48
Non-poor households in February 2007 (percent)	2.59	89.93	92.52
Total (percent)	4.28	95.72	100.00

Table 8.1.2 The mobility of the households in relation to their presence in the poverty sphere from February 2005 to February 2007; subjective approach

Specification	Poor households in February 2005 (percent)	Non-poor households in February 2007 (percent)	Total (percent)
Poor households in February 2005 (percent)	37.72	7.38	45.10
Non-poor households in February 2007 (percent)	16.11	38.78	54.90
Total (percent)	53.84	46.16	100.00

More than 8% of the households changed their poverty status between February 2005 and February 2007 according to the objective approach (Table 8.1.3.) The number of households, which left the poverty sphere in the last two years was much greater than the number of those, which entered this sphere (more than twice as many households left the poverty sphere as entered it).

A different tendency of the mobility of the poverty status of households to the poverty sphere can be observed according to the subjective approach (Table 8.1.3). 25 percent of households changed their poverty status. The income situation in 7 percent of households improved in February 2007 in comparison with February 2005, sufficiently allowing them to leave the poverty sphere. A significant worsening of the income situation in this period resulted in as many as 16 percent of households entering the poverty sphere. Moreover, negative changes prevailed in all socio-economic groups of households examined, except for households associated with farming.

Most often, the poverty status according to the objective approach was changed by households living on unearned sources and farmers (26 percent and 22 percent of households in these groups respectively, Table 8.1.3).

⁵⁵ In the case of the subjective approach, we should, in fact, use the term „deficiency line”, since the households, pointing to the lowest level of income necessary to make ends meet, take into account the higher level of income than that securing only the minimum existence. However, in order to ensure uniform terminology both in the objective and the subjective approach, we use the term ‘poverty line’.

Table 8.1.3. The mobility of households in their socio-economic groups in relation to their presence in the poverty sphere in the period from February 2005 to February 2007.

Socio-economic group	Mobility indices (in percent)							
	Objective approach				Subjective approach			
	S	SU ⁺	SU ⁻	CM	S	SU ⁺	SU ⁻	CM
Employees	9.60	7.46	2.14	5.32	23.81	8.92	14.89	-5.97
Farmers	21.84	13.37	8.47	4.91	23.21	16.11	7.10	9.01
Employee- farmers	7.09	3.69	3.40	0.29	34.07	21.71	12.35	9.36
Entrepreneurs	3.36	2.18	1.17	1.01	23.25	3.08	20.17	-17.10
Retirees	10.07	7.44	2.64	4.80	21.69	4.78	16.91	-12.13
Disability pensioners	3.79	2.95	0.84	2.10	22.14	9.31	12.83	-3.52
Living on unearned sources	26.10	11.49	14.61	-3.12	17.19	4.49	12.69	-8.20
Total	8.36	5.79	2.59	3.20	23.49	7.38	16.11	-8.73

NOTES: S- index of mobility of households is a total of SU⁺ and SU⁻. SU⁺ -percentage of households, which left the deficiency sphere, SU⁻ - percentage of households, which entered the deficiency zone, CM – balance of changes (SU⁺ - SU⁻)

According to the subjective approach, negative changes (entering the poverty sphere) were much more frequent than positive changes (leaving the poverty sphere, apart from the group of households living on unearned sources).

The significant majority of households which became poor in the last 2 years, in comparison with those which left the poverty zone, was observed in all classes of place of residence and household types (apart from households of married couples with many children and multi-family households). Both in the group of households with the unemployed and with no unemployed, negative changes of the status of household with regard to the poverty sphere prevailed.

8.1.2.3. Determinants of poverty

Tables 8.1.8 and 8.1.9 show the results of the probit analyses of poverty risk in the objective and subjective approaches. The comparison of the empirical values of χ^2 statistics, amounting to 460.8 in the objective approach and 1340.0 in the subjective approach (at 37 degrees of freedom) with the corresponding critical values equal to 0.000 indicates high goodness-of-fit of both models and significance of all their independent variables (variants of the attributes) examined jointly. The level of significance assumed for the analysis of the significance of particular independent variables chosen for the model equals 0.05. This means that a given variable (variant of the attributes) is significant when the corresponding critical level of significance (*p*-value) is lower than 0.05.

Socio-economic group (source of income of the household head)

The reference point assumed for the estimation of the influence of a socio-economic category (i.e. which socio-economic group a households belongs to) on the poverty risk was the group of entrepreneur households. This means that the degree of poverty risk relating to a group of households, divided by the socio-economic type they belong to, will be regarded in relation to the degree established for the self-employed households. In the objective approach it is only the employee-households and employee-farmers households that do not differ statistically from the self-employed households (Table 8.1.4). However, in the subjective approach all the socio-economic groups are significantly more threatened by poverty than the entrepreneur households (Table 8.1.5).

In the objective approach the groups of households which are most seriously threatened by poverty are the households living on unearned sources other than pension or retired pay and the households of farmers. This is confirmed by the highest positive values of the parameters standing by these categories. Members of the former group of households are often unemployed and so they have the lowest income.

In the subjective approach, the highest risk of falling into the poverty sphere is associated, apart from households living on unearned sources, with households of retirees.

The influence of variables determining which socio-economic group a household belongs to is much bigger in the subjective approach than it is in the objective one.

Table 8.1.4. Probit estimates of poverty risk according to the objective approach in February 2007.

Predictors	Estimation of parameter	Standard error	t-Student statistic	p
Constant	-2.341	0.387	-6.044	0.000
Socio-economic group:				
Employees	0.185	0.197	0.936	0.349
Farmers	0.619*	0.235	2.634	0.009
Employee- farmers	0.876*	0.223	3.923	0.000
Entrepreneurs	Ref.			
Retirees	0.054	0.214	0.255	0.799
Disability pensioners	0.397	0.223	1.776	0.076
Living on unearned sources	1.238*	0.218	5.683	0.000
Number of persons in household				
1	Ref.			
2	0.135	0.157	0.860	0.390
3	0.242	0.155	1.557	0.120
4	0.449*	0.156	2.879	0.004
5	0.366*	0.156	2.218	0.027
6 and more	0.346*	0.161	2.151	0.032
Class of the place of living:				
Cities over 500 thousand	-0.160	0.169	-0.949	0.343
Cities 200-500 thousand	-0.304*	0.155	-1.965	0.050
Cities 100-200 thousand	-0.131	0.162	-0.810	0.418
Cities 20-100 thousand	-0.150	0.102	-1.479	0.139
Towns < 20 thousand	-0.359*	0.126	-2.846	0.005
Rural area	Ref.			
Education of the household head :				
Elementary or lower	1.201*	0.291	4.128	0.000
Vocational	1.122*	0.287	3.916	0.000
Secondary	0.819*	0.291	2.818	0.005
Tertiary	Ref.			
Voivodship:				
Dolnośląskie	-0.216	0.169	-1.278	0.201
Kujawsko-pomorskie	0.126	0.166	-0.758	0.449
Lubelskie	-0.232	0.169	-1.374	0.170
Lubuskie	-0.883*	0.300	-2.940	0.003
Łódzkie	-0.252	0.170	-1.485	0.138
Małopolskie	-0.265	0.176	-1.504	0.133
Mazowieckie	-0.423*	0.166	-2.552	0.011
Opolskie	-0.659*	0.261	-2.530	0.012
Podkarpackie	Ref.			
Podlaskie	-0.314	0.197	-1.599	0.110
Pomorskie	-0.282	0.190	-1.485	0.138
Śląskie	-0.314	0.166	-1.889	0.059
Świętokrzyskie	-0.324	0.197	-1.643	0.101
Warmińsko-mazurskie	-0.481*	0.194	-2.479	0.013
Wielkopolskie	-0.446*	0.179	-2.484	0.013
Zachodniopomorskie	-0.540*	0.206	-2.627	0.009
Age of the household head:				
Below 25	-0.082	0.272	-0.300	0.764
25-34	-0.145	0.119	-0.122	0.903
35 or more	Ref.			
Household status on labor market:				
At least one unemployed person	Ref.			
No unemployed persons	-0.716*	0.079	-9.072	0.000

Table 8.1.5. Probit estimates of poverty risk according to the subjective approach in February 2007.

Predictors	Estimation of parameter	Standard error	t-Student statistic	p
Constant	-0.038	0.153	-0.248	0.804
Socio-economic group:				
Employees	0.690*	0.088	7.873	0.000
Employee- farmers	0.452*	0.130	3.487	0.001
Farmers	0.692*	0.124	5.582	0.000
Entrepreneurs	Ref.			
Retirees	0.815*	0.094	8.674	0.000
Disability pensioners	1.239*	0.112	11.059	0.000
Living on unearned sources	1.637*	0.154	10.644	0.000
Number of persons in household				
1	Ref.			
2	-0.871*	0.072	-12.133	0.000
3	-0.809*	0.076	-10.695	0.000
4	-0.688*	0.079	-8.687	0.000
5	-0.636*	0.088	-7.247	0.000
6 and more	-0.879*	0.087	-10.076	0.000
Class of the place of living:				
Cities over 500 thousand	-0.366*	0.080	-4.552	0.000
Cities 200-500 thousand	-0.325*	0.073	-4.476	0.000
Cities 100-200 thousand	-0.179*	0.080	-2.237	0.025
Cities 20-100 thousand	-0.133*	0.057	-2.338	0.020
Towns < 20 thousand	-0.213*	0.064	-3.337	0.000
Rural area	Ref.			
Education of the household head :				
Elementary or lower	1.304*	0.075	17.470	0.000
Vocational	1.076*	0.068	15.809	0.000
Secondary	0.702*	0.066	10.642	0.000
Tertiary				
Voivodship:	-0.288*	0.109	-2.647	0.008
Dolnośląskie				
Kujawsko-pomorskie	-0.068	0.115	-0.591	0.555
Lubelskie	0.141	0.114	1.232	0.218
Lubuskie	-0.256	0.132	-1.938	0.053
Łódzkie	-0.110	0.111	-0.994	0.320
Małopolskie	-0.211	0.12	-1.894	0.058
Mazowieckie	-0.282*	0.102	-2.755	0.006
Opolskie	-0.297*	0.133	-2.236	0.025
Podkarpackie	Ref.			
Podlaskie	-0.092	0.121	-0.761	0.447
Pomorskie	-0.316*	0.111	-2.833	0.005
Śląskie	-0.378*	0.101	-3.762	0.000
Świętokrzyskie	0.154	0.125	1.238	0.216
Warmińsko-mazurskie	-0.321*	0.119	-2.692	0.007
Wielkopolskie	-0.293*	0.107	-2.736	0.006
Zachodniopomorskie	-0.137	0.119	-1.157	0.247
Age of the household head:				
Below 25	0.533*	0.181	2.937	0.003
25-34	0.166*	0.065	2.571	0.010
35 or more	Ref.			
Household status on labor market:				
At least one unemployed person	Ref.			
No unemployed persons	-0.567*	0.058	-9.770	0.000

The number of people in a household

The reference point for estimating the influence of the number of people on the risk of entering the poverty sphere was a one-person household. According to the subjective approach, the number of people in a household affects significantly, though with varying intensity, the risk of entering the poverty sphere by a household (Table 8.1.4). Statistically insignificant are the results for groups of households with 2 and 3 persons. The biggest poverty risk occurs in groups of numerous households (4 and more people). Most probably it is caused by the fact that most of the numerous households are households with many children where most of household members do not work.

In the subjective approach, the highest level of poverty risk occurs in one-person households (Table 8.1.5). This means that the determinants of poverty in the subjective approach differ significantly from the determinants in the objective approach.

Class of the place of living

The reference point assumed for the estimating the influence the class of the place of living has on the poverty risk is a household living in a rural area. The values of parameters in the objective approach are significant only for households inhabiting the smallest cities and large cities of 200 to 500 thousand inhabitants (Table 8.1.4). In these groups of households, the risk of poverty was also relatively the lowest. The estimations of parameters for all groups of households according to the place of living are negative in the subjective approach, which means that the urban households are threatened by poverty risk lower than households living in the rural areas (Table 8.1.5).

In the subjective approach the poverty risk decreases proportionally to the increase in the class of the place of living.

The education of the household head

The education level of a household determines, unquestionably, the risk of entering the poverty sphere, both in the objective and subjective approach (Tables 8.1.4 and 8.1.5). The reference point assumed for the estimating the influence that the education level of the household has on the poverty risk was the group of households where the head of household had a university degree.

All the values of the parameters are positive and statistically significant. This means that, according to both of the approaches, the lowest risk of entering the poverty sphere occurs among the households where the head of household has a university degree. The lower the educational level of a household, the higher the poverty risk of this household.

Voivodship

The results of the survey in relation to voivodship classification are not definite. Many parameters values turned out to be statistically insignificant, particularly in the subjective approach (Tables 8.1.4 and 8.1.5). The voivodship assumed here as the reference point was Podkarpackie voivodship. The highest risk of entering the poverty sphere occurs in the households living in the voivodship of Podkarpackie. Relatively the lowest risk of poverty in the subjective approach was observed in the group of households living in Śląskie and Warmińsko-Mazurskie voivodships, and in the objective approach – Lubuskie and Opolskie voivodships.

Age of a household head

The reference point assumed here was a household whose head is 35 or older. The differences in the level of poverty risk between the group of households constituting the reference point and all the other groups of households turned out to be insignificant in both models (Table 8.1.4 and 8.1.5). The risk of poverty decreased visibly along with the age of the household head

Status of a household on the labor market

Households surveyed in relation to their status on the labor market were divided into the households without unemployed members and those where at least one person was unemployed. The former of the groups was assumed as the reference point. The results of the analysis show that, both in the objective and in the subjective approaches, the poverty risk is considerably high in the households with unemployed people (Tables 8.1.4 and 8.1.5).

8.2. Unemployment

Janusz Czapiński

The analysis of exclusion from the labor market can be found in chapter 4.10. Here we will concentrate on the social and psychological characteristics of the unemployed.

8.2.1. Categories of the unemployed

The registered unemployment rate in the sample of individual respondents within the professionally active age group was 12.5 percent (slightly less than estimated by the Central Statistical Office in the month of the study). All persons registered at the labor offices can be divided into two large groups: real and fake; the fake unemployed can be divided into those who are not interested in working (they are not searching and/ or not ready to get a job) and those working illegally or otherwise attaining the income not lower than PLN 900 per month. Like in the previous waves of the

research, the fake unemployed constituted a significant part of all persons registered (in 2003 and 2005 about 1/3, and this year – already one half⁵⁶) (Table 8.2.1).

What are the differences between these groups of the unemployed? The percentage of those receiving benefits is the highest among those working illegally and the lowest among those who are not interested in finding a job. This is strictly correlated with the period of time of being registered as unemployed. Among the working unemployed, the percentage of those registered at the labor office more than once is the highest (three times as high as among those who are not interested in finding a job) (Table 8.2.2).

These categories also differ with regard to gender, age and profession (Table 8.2.3). Women constitute a majority in the group of the registered unemployed who are not interested in getting a job (67 percent), while men are a majority among the working unemployed (61 percent). This suggests that the group not interested in getting a job consists mainly of persons engaged in household duties: the main reason, declared by every second unemployed woman, for not being interested in getting a job are household duties. Those unemployed (mainly women) surely would not get a job, even if the market wanted them to; thanks to being registered at the labor office, they receive, like those working illegally, an “extra bonus” from the state, free healthcare insurance and a certain sum of money for a certain period of time.

Most of the real unemployed are young persons (up to 30 years - 40 percent), the group of those uninterested in work consists mainly of older persons (more than half are above 44 years of age). The working unemployed are mostly middle-aged (more than half are between 31 and 44 years of age).

Almost half of all unemployed working persons are engaged in professions associated with the construction industry in comparison with less than 30 percent of representatives of these professions in the remaining two groups of the unemployed.

*Table 8.2.1. The percentage of people of working age (18 -60 for women, 18-65 for men) excluding the retired, disability pensioners and students, according to various criteria of unemployment**

Unemployment criterion	Unemployment rate among persons in the professionally active age group		
	2003	2005	2007
Registration in a labor office	19.6	17.6	12.5
Registration + readiness to start working	16.6	14.7	8.9
Registration + readiness to start working + looking for a job	14.8	13.4	7.6
Registration + readiness to start working + looking for a job + not working or part time working + monthly personal net income lower than 850 PLN (900 PLN in 2007)	13.5	11.9	6.5

* The table takes into account only people who completed the individual questionnaire, as one of the unemployment criteria was personal net income, and such an item was not present in the household questionnaire; that is why younger members of households are omitted in the table.

Table 8.2.2. The percentage of various categories of unemployed receiving the unemployment benefit, registered more than once at the labor office and remaining unemployed for less than six months and more than two years

Unemployment category	Receiving benefit	Registered at the labor office more than once in the last 2 years	Remaining unemployed for less than 6 months	Remaining unemployed for more than 2 years
Real	15	21	22	29
Not interested in working	11	9	17	44
Employed with income PLN 900 or higher	30	27	48	12
Total number of registered unemployed	14	17	23	33

⁵⁶ An increase in the share of the fake unemployed results from a decrease in the rate of registered unemployment while the size of this group remained unchanged.

Table 8.2.3. The percentage of women, persons belonging to three age groups and representing construction trade professions among various categories of the registered unemployed

Unemployment category	Women	Aged 30 or less	Aged 31-44	Above 44 years of age	Construction trade professions
Real	56	40	30	30	28
Not interested in working	67	26	23	51	23
Employed with income PLN 900 or higher	39	21	51	28	46
Total number of registered unemployed	60	33	28	39	28

Table 8.3.6. The percentage of women and men among the registered unemployed not interested in working, providing various reasons for abstaining from finding a job

Reason for abstaining from finding a job	Women	Men	Total
Studying, raising qualifications	1.2	7.0	2.8
Taking care of house duties	14.5	1.8	10.1
Taking care of the children	28.6	12.3	19.7
Taking care of disabled or elderly household members	5.1	7.9	3.9
Due to bad health condition	8.2	2.6	9.6
Due to inappropriate age	3.9	12.3	5.2
Due to lack of proper qualifications	2.7	28.9	2.5
Due to belief he/she won't find a job	14.5	4.4	13.9
Does not want to lose the right to benefit	12.9	22.8	18.1
Does not want to work	1.6	7.0	2.7
Other reasons	6.7	1.8	11.6

8.2.2. Dynamic model of unemployment

In order to verify the psychological reasons and consequences of differences in the employment status between year 2005 and 2007, in the panel sample, five categories of persons at productive ages were identified during the fourth measurement (18–60 years for women and 18–65 years for men)⁵⁷:

- permanently unemployed – unemployed in 2005 and 2007
- permanently employed – worked in 2005 and 2007
- unemployed, those who lost their jobs after the third wave between April 2005 and March 2007 (job loss)
- unemployed in the third wave, those who started working again between April 2005 and March 2007 (regaining of job).

Job loss or inability to find a job (lack of the first job) may be due to various reasons. The dynamic model of unemployment, presented in Chart 8.2.1, identifies three general categories of factors that determine the unemployment risk.

The first group of risks comprises of macrostructural factors that an individual cannot change (apart from the place of residence). The threat of unemployment increases when the economic situation worsens and when changes on the labor market decrease the demand for popular professions (e.g. miners, steelworkers or sailors). Socio-economic policy influences the registered unemployment rate by changing the size of the gray area (taxes), investment incentives adapted to needs, the situation of particular regions, relation of the number and quantity of various social services to work income. The influence of the place of residence on an unemployment rate is determined by the policy of a regional government, changes in the profitability of those branches of economy which dominate in a given region, the state of transport infrastructure in a given region (e.g. canceling railway connections), and changes in local structure of the labor market (supply and demand in given professional categories). Macrostructural factors influence not only the threat of unemployment but also its character and permanence. Thus, the size of the gray area and easy access to various social services (both factors are regulated by the state policy) may influence the percentage of the falsely unemployed in the group of the registered unemployed. The condition of the economy and interference of the state in the professions structure also influence the permanence of unemployment in general or in particular occupation categories.

The second group of factors refers to the situation in particular companies. The level of the threat of unemployment connected with the microstructural factors is not determined (or determined only to a small degree) by the workers themselves. When a company is closed, moved to a distant place (abroad) or if it goes bankrupt, it is all

⁵⁷ Respondents 18 years old in 2003, 20 years old in 2005 and 22 years old in 2007 were in productive age in the first wave in 2000.

the workers of the company, independent of their individual features, that lose their jobs. These factors are not important, however, in relation to the character and permanence of the unemployment; they determine only if there are jobs in the company or if there are not.

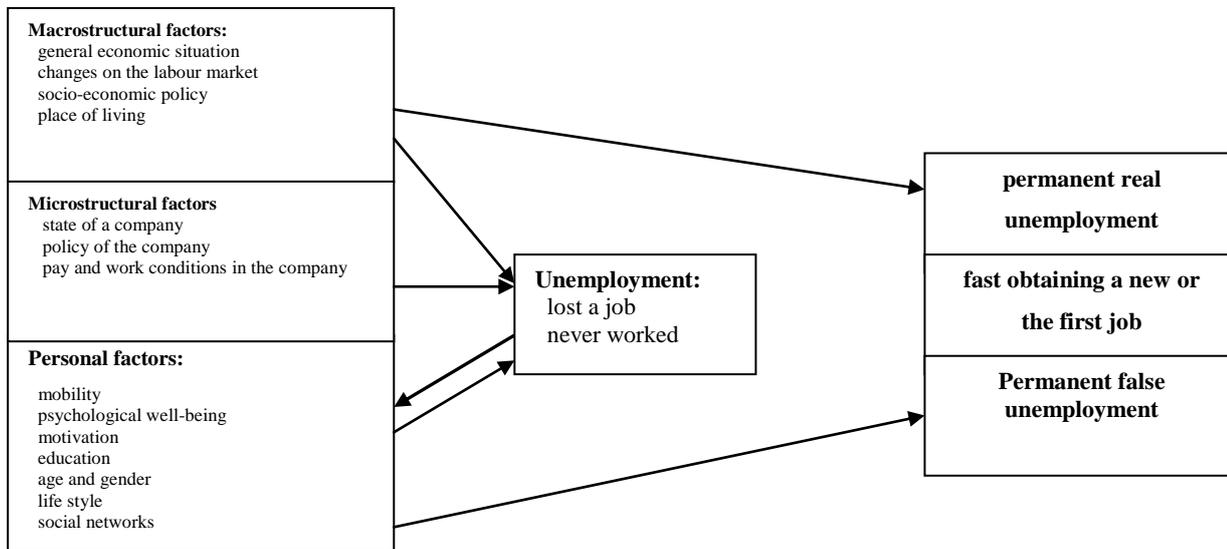


Chart 8.2.1. A dynamic model of unemployment

When the level of micro- and macrostructural factors is the same or similar for everybody it is the individual features that determine the employment status for particular people. However, even if one searched through the whole literature of the subject it would be difficult to find a decisive (well-documented in theory and empirically) answer to the question of the nature of relations between individual features and the status of employment, e.g. whether the unemployed are more depressed, often break the law, and drink a lot of alcohol because they have lost their jobs or they have lost their jobs just because they were more depressed, broke the law and drank too much alcohol.

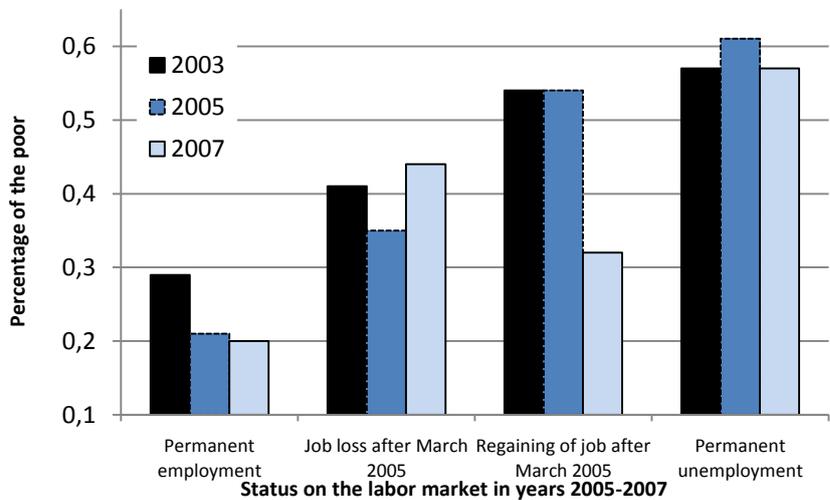
Of course in situations where dismissals are the result of the closing a company, eliminating a number of positions or massive employment reduction the causes of dismissal are independent of the dismissed. We cannot always point out such a definite external reason, however. Nevertheless most researchers assume that unemployment is *the source* of all negative states and forms of the behavior of an individual. That is why there is so much talk about the psychological effects of unemployment but almost none about its psychological causes.

Some factors have obvious, undisputed influence on the threat of unemployment as well as on its character and permanence. Thus, education (both its level and type) determines the adjustment and the rate of adaptation to the structure of demand on the labor market. Old age may not increase the threat of unemployment but it certainly decreases the chances of getting a job back after losing it. It is also gender that makes it difficult to find a job (women may get pregnant so sometimes they are discriminated against by employers). Motivation determines the reliability, efficiency and obedience of a worker and thus, also their place on the list of people to be dismissed. Mobility, both geographical (readiness to change the place of residence in order to get a job) and professional (readiness to change one's qualification) also determines the level of the threat of unemployment, especially the duration of unemployment.

Reasons for losing a job are various. In many cases, these factors may be entirely independent of the traits of the dismissed persons; at other times, however, job loss is associated mainly or additionally with the individual traits of those being dismissed. Only in relation to the second group could we expect a similarly bad emotional condition as observed in the case of the permanently unemployed. Those who are dismissed due to reasons not related to their traits should be similar to the permanently employed prior to losing their jobs, which should provide an average level for the entire group of those losing their jobs – between the permanently unemployed and the permanently employed. Their position between these two groups depends on the proportion of employees losing their jobs due to independent reasons and through their fault. The higher is the percentage of those losing jobs through their fault, the more the psychological and socio-economic profile of the dismissed should be similar to that of the permanently unemployed. What are the conclusions drawn from the *Diagnosis*? In the previous reports (Czapiński, Panek, 2004, 2006), we already found that persons who lost their jobs between the first and second or third wave showed much similarity to the permanently unemployed already in year 2000 and 2003.

Due to a substantial decrease in the unemployment rate in the last year, the number of unemployed in our sample decreased significantly as well, which would make it difficult to conduct as detailed analyses as in the previous edition of *Diagnosis*.

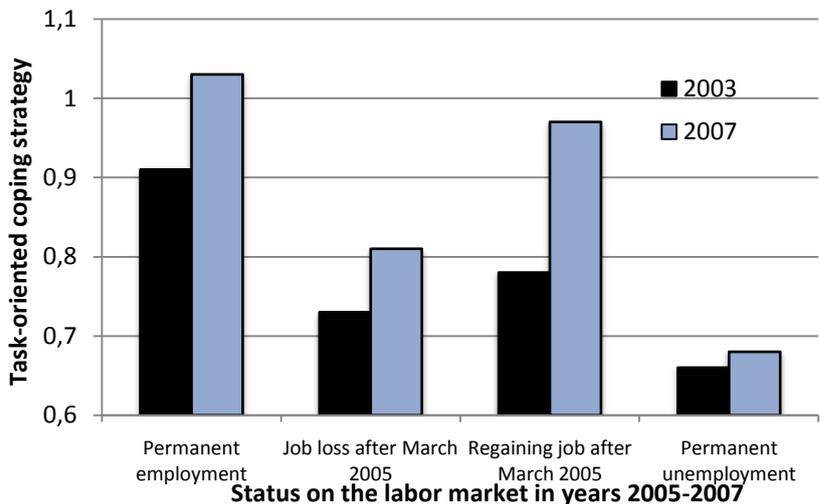
Let us start with the material conditions. Does job loss result in a lowered standard of living? It turns out, in the first place, that the future unemployed are less affluent than the employed before they lose their jobs, even several years prior to job loss; secondly, job loss does not result in a change of material living conditions (it does not place them in the poverty sphere); after the job loss, they remain as poor as they were before they lost their jobs (Chart 8.2.2). On the other hand, in the group of persons who regained their jobs after year 2005, the percentage of the poor decreased significantly.



NOTES: effect of the status on the labor market $F(3, 2030) = 67.724, p < 0.000, \eta^2 = 0,091$; effect of measurement time $F(1,2030) < 2, ns, \eta^2 = 0,001$; effect of interaction between measurement time and status on the labor market $F(3, 2030) = 13.241, p < 0.000, \eta^2 = 0,019$

Chart 8.2.2. The percentage of the poor (the lower quartile of income per capita in household) in the three subsequent waves among persons with a various status on the labor market in years 2005–2007.

Those, who would become unemployed in the future, were characterized as early as two years prior to job loss by a low level of task-oriented coping strategy, which was the same as in the case of the permanently unemployed; the actual job loss did not change anything in this regard. Regaining of the job was associated with an increased inclination to adjust the strategy level to that of the permanently employed (Chart 8.2.3).

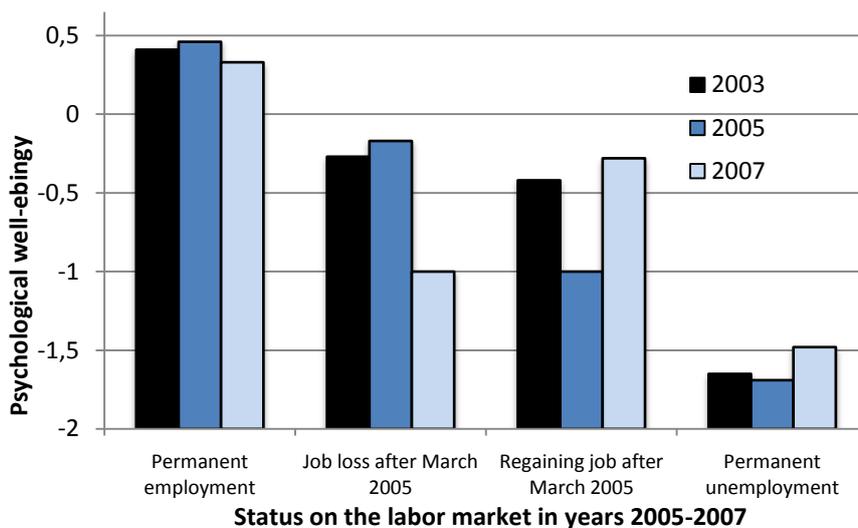


NOTES: effect of the status on the labor market $F(3, 2086) = 16.564, p < 0.000, \eta^2 = 0,023$; effect of measurement time $F(1,2086) = 9.300, p < 0,01, \eta^2 = 0,004$; effect of interaction between measurement time and status on the labor market $F(3, 1940) < 2, ns, \eta^2 = 0,002$; differences between measurement in 2003 and 2005 in the group of permanently employed and those, who regained their jobs, are significant; the differences between those, who lost their jobs and those, who regained their jobs is significant for measurement in 2007, but not for measurement in 2003; in both measurements, the difference between those, who lost their jobs and the permanently unemployed is insignificant

Chart 8.2.3. Indicator of the task-oriented coping strategy in 2003 and 2007 among persons with various status on the labor market in years 2005–2007

Job loss influences psychological well-being, although in this case the dynamic unemployment model is confirmed, too, since the well-being of the future unemployed remains lowered for a long time before losing their jobs (Chart 8.2.4). Persons who lost their jobs after year 2005 were characterized by a lower level of psychological

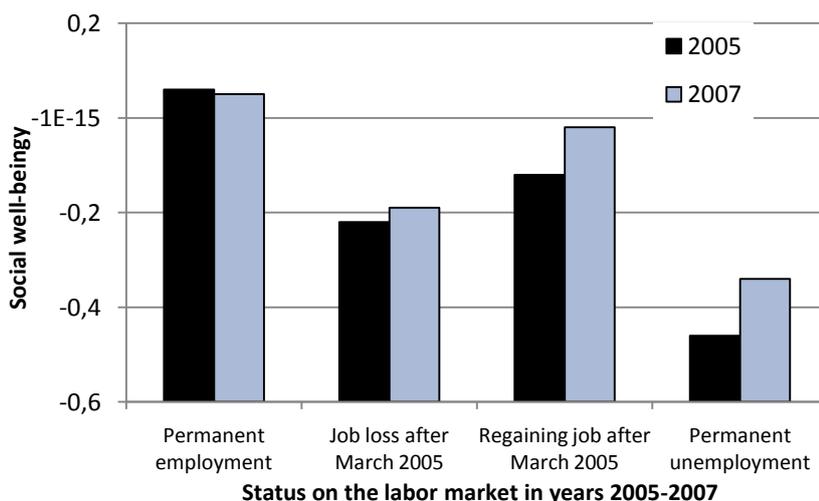
well-being not only in year 2005, but also two years earlier, and it was as low as that of the unemployed who later regained their jobs; the lowest level of well-being, the same in all three measurements, characterized the permanently unemployed.



NOTES: the psychological well-being indicator was the standardized total of standardized measures of assessment of the entire life and the previous year and the sense of happiness; effect of status on the labor market $F(3, 1880) = 61.270, p < 0.000, \eta^2 = 0,089$; effect of measurement time $F(1,2030) < 1, ns, \eta^2 = 0,001$; effect of interaction between measurement time and status on the labor market $F(3, 2030) = 11.170, p < 0.000, \eta^2 = 0,018$; the group, which lost their jobs, is statistically significantly different from the group of the permanently unemployed and the group of permanently employed

Chart 8.2.4. Psychological well-being in the three subsequent measurements among persons differing with regard to employment status on the labor market in years 2005–2007

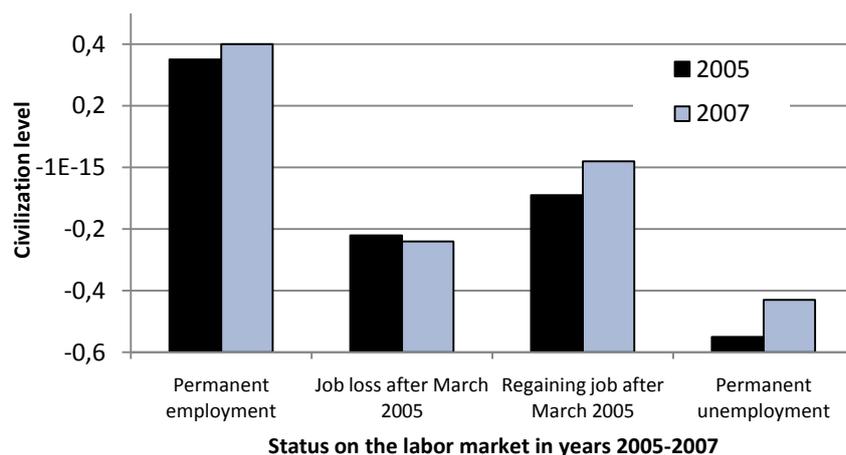
A similar profile of dependence is shown by the comparison of individual groups, identified according to their status on the labor market in the period of 2005–2007, with regard to various dimensions of life quality⁵⁸ in year 2005 and 2007 (Charts 8.2.9–8.2.13). The quality of close relations with people both after losing a job and in the year preceding job loss in the group of the unemployed is worse than among the permanently employed (Chart 8.2.5). Also the civilization level of persons who are about to lose their jobs is much lower than the civilizational level of the permanently employed and it does not differ from the level for the currently unemployed, especially the permanently unemployed (Chart 8.2.6).



NOTES: effect of the status on the labor market $F(3, 2253) = 16.235, p < 0.000, \eta^2 = 0,021$; effect of measurement time $F(1,2235) < 2.5, ns, \eta^2 = 0,001$; effect of interaction between measurement time and status on the labor market $F(3, 2235) < 2, ns, \eta^2 = 0,002$; the group, which lost their jobs, is statistically significantly different from the group of the permanently employed

Chart 8.2.5. Social well-being (quality of closer relations) in the two subsequent measurements among persons differing with regard to the status on the labor market in years 2005–2007.

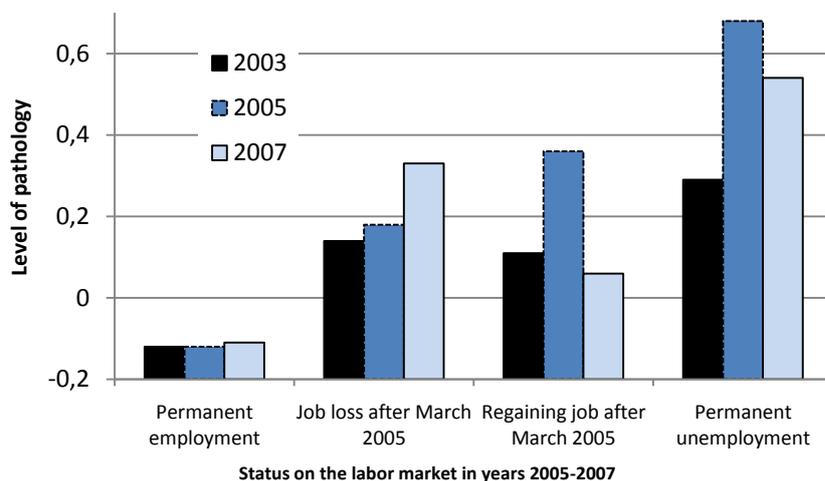
⁵⁸ Definition of the dimensions of life quality can be found in chapter 9.



NOTES: effect of the status on the labor market $F(3, 2252) = 57.931$, $p < 0.000$, $\eta^2 = 0,072$; effect of measurement time $F(1,2251) = 8,088$, $p < 0,01$, ns. $\eta^2 = 0,004$; effect of interaction between measurement time and status on the labor market $F(3, 2030) < 2$, ns., $\eta^2 = 0,002$; the group, which lost their jobs, is statistically significantly different from the group of the permanently unemployed and the group of permanently employed

Chart 8.2.6. The civilization level in the two subsequent measurements among persons differing with regard to their status on the labor market in years 2005–2007

A comparison of four groups identified in accordance with their status on the labor market in years 2003–2005 with regard to the pathology indicator (alcoholism, drug addiction, crimes, and loneliness) confirms the hypotheses of the dynamic unemployment model almost ideally⁵⁹. At least two years earlier (in 2003), those who lost their jobs between 2005 and 2007 were characterized by a much higher pathology indicator than the permanently employed; it was equal to the level in groups with a majority of the unemployed (the categories of regained jobs and permanent unemployment in the period of 2005–2007). In year 2005, the indicator of normative exclusion in the group of the future unemployed did not change, but it increased in the groups of the unemployed, more in the group which did not regain their jobs in the consecutive two years than in the group which did regain their jobs after year 2005. After the next two years, the normative exclusion indicator increases (not statistically significantly) in the group of those losing their jobs, and it decreases (statistically significantly) in the group which regained their jobs (Chart 8.2.7).



NOTES: effect of the status on the labor market $F(3, 1392) = 27.740$, $p < 0.000$, $\eta^2 = 0,056$; effect of measurement time $F(1,1392) = 7.965$, $p < 0,01$, $\eta^2 = 0,006$; effect of interaction between measurement time and status on the labor market $F(3, 1392) = 5.297$, $p < 0,001$, $\eta^2 = 0,011$; taking into account the three measurements, the categories of permanent employment and permanent unemployment differ from all other categories, and the job loss category does not differ from the regained job category; in 2003, only the permanent employment category differed from all other categories; in 2005, again the permanent employment category differed from all other categories and the differences between the remaining three categories are statistically significant or close to significance; in 2007, one statistically insignificant difference is observed between the job loss and regaining categories; in the job regaining category, significant is only the difference between 2005 and 2007, in the permanent unemployment category, differences between year 2003 and the remaining two measurements are significant, in the remaining two categories, differences between waves are insignificant.

Chart 8.2.7. Level of pathology in the three subsequent measures among persons differing with regard to their status on the labor market in years 2005–2007

⁵⁹ Definition of the dimensions of life quality can be found in chapter 9.

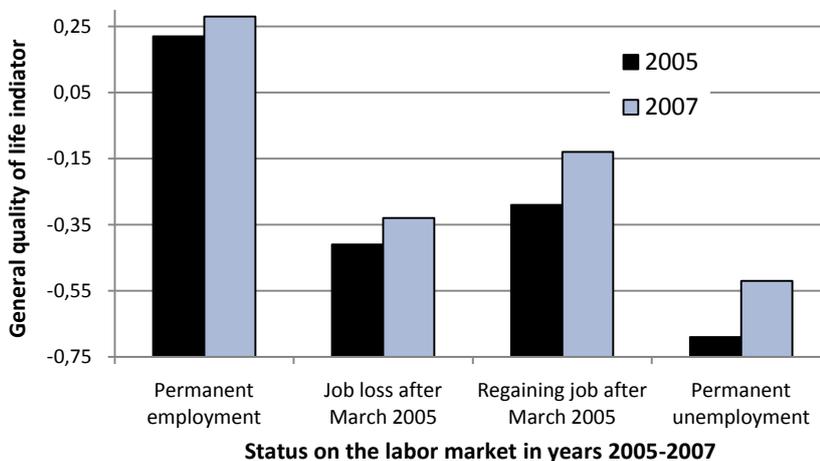
A statistically significant effect of the status on the labor market with regard to social capital means that both those who are about to lose their jobs, and the temporarily and permanently unemployed differ negatively from the permanently employed with regard to interpersonal trust, social activity, willingness to join associations and to participate in public life (elections, etc.) (Chart 8.2.8).



NOTES: effect of the status on the labor market $F(3, 2379) = 28.747, p < 0.000, \eta^2 = 0,035$; effect of measurement time $F(1,2379) < 1, ns, \eta^2 = 0,000$; effect of interaction between measurement time and status on the labor market $F(3, 2379) < 1, ns, \eta^2 = 0,00$; the group, which lost their jobs, is significantly different from the group of the permanently employed

Chart 8.2.8. Social capital in the two subsequent waves among persons differing with regard to status on the labor market in years 2005–2007

As for the general quality of life indicator⁶⁰, which, apart from the features mentioned above, includes life stress and health, the future unemployed are in a significantly worse situation than the employed, who are not threatened with job loss in the next two years, and they do not differ in this regard from persons who are already unemployed (Chart 8.2.9).



NOTES: effect of the status on the labor market $F(3, 1609) = 48.615, p < 0.000, \eta^2 = 0,083$; effect of measurement time $F(1,2609) = 12.411, p < 0,000, \eta^2 = 0,008$; effect of interaction between measurement time and status on the labor market $F(3, 2030) < 2, ns, \eta^2 = 0,003$; the group, which lost their jobs, is significantly different from the group of the permanently employed

Chart 8.2.9. The general quality of life indicator in the two subsequent measurements among persons differing with regard to status on the labor market in years 2005–2007

Summing up, in accordance with the dynamic model of unemployment, some psycho-social factors increase the threat of job loss, particularly in the period of economic development, when the demand for work increases and the unemployment rate decreases, that is, the significance of macrostructural factors diminishes. Although job loss may lower the quality of life and intensify pathological behaviors, this effect is not any stronger in the case of most of the unemployed in the period of economic prosperity than the opposite influence of individual traits, including psychological ones, upon the risk of job loss.

⁶⁰ Definition of the dimensions of life quality can be found in chapter 9.

9. CONCLUSION

JANUSZ CZAPIŃSKI

We still live in a culture of envy and distrust. Our journey towards civic society has not started yet. However, we are developing economically quite fast – although individually it takes much less time than as a team. The increase of the level of personal income is two times higher than the GDP growth. Poles have learned quite well to play with the state, and thus, the correlation between the activities of the state (that is, the authorities) and their own lives is perceived by them as increasingly weak. However, not all of us have mastered this art to a similar extent, and not everyone is doing equally well. In the end, it is worth asking a general question: what is the extent of diversification of the living conditions and quality of life of the Poles, and how did this diversification change in the last two years, is the social stratification growing or diminishing, who will be lucky, and who will not, are the poor becoming even poorer and the rich even richer?

Thanks to their resourcefulness, Poles are able to improve their own situation without searching for the support of others and regardless of the condition of the community. An illustration of the progressing parting of the citizens with their state is the comparison of the situation in the country with the percentage of respondents living in households in which the permanent income is not sufficient to meet the current needs (Table 9.1.1). Despite the systematic improvement of individual conditions (the number of poor households decreased more than twice in the last decade), we are still dissatisfied with the situation in the country, and although the number of satisfied respondents has increased after the last wave, we have not reached the level prior to the last decrease of 2000, not to mention year 1997 – the period of the highest, although still very low satisfaction of citizens with their country (consistently, since the beginning of the transformation period, this has been the lowest satisfaction indicator among the set of more than twenty various aspects of life – cf. chapter 5.2). This illustrates very well the achievements of Poles in terms of the improvement of the quality of their lives and the experiences of Poland in the opinion of its citizens. We are still developing at the molecular level, not at the team level. The basic reason for this situation is probably the low level of social capital. The growing individual resourcefulness is not accompanied by increased cooperation skills (cf. chapter 6.3). We do not learn to cooperate because we do not trust others. If we want to, and in our opinion – we should develop the team skills, it is necessary to introduce a special subject in the school curriculum, let us call it civic skills. The Polish youth have quite good knowledge of their society, they are the leaders in international rankings in this regard, but at the same time, in the same rankings, they occupy the last place in the practical application of civic knowledge: they are not able to organize themselves, cooperate, they do not engage in voluntary work; young people are just as “molecular” as their parents. Therefore, what we need are not classic lessons, lectures and textbooks, but other forms of education or upbringing, which would show young Poles the specific advantages of “taking the risk” of cooperation. Without a serious investment in social capital, we cannot even dream about thousands of kilometers of highways built or about *Euro 2012*.

Table 9.1.1. The percentage of households declaring that their regular income does not allow them to fulfill their current needs and the percentage of adult Poles satisfied with the situation in the country in years 1992–2007

Indicator	1992 N = 3402	1993 N = 2306	1994 N = 2302	1995 N = 3020	1996 N = 2333	1997 N = 2094	2000 N = 6634	2003 N = 9541	2005 N = 8773	2007 N = 12637
The percentage of respondents in households, in which the regular income does not satisfy the needs	70.6	74.2	68.8	64.5	64.8	66.2	46.7	42.3	37.0	30.2
The percentage of persons satisfied with the situation in the country	9.4	8.2	11.2	16.4	20.1	25.7	19.7	14.1	12.6	19.3

Source of data: 1992–1997 – Czapiński, 1998; 2000–2007 – *Social Diagnosis*

9.1. Quality of life of various socio-demographic groups

Let us examine how a multidimensional quality of life is stratifying Polish society today. We can do this by taking into account the most important indicators discussed separately in the particular chapters above. Can we speak of clear winners and clear losers? How big are the differences between the former and the latter? Are these differences growing or diminishing in the various aspects of quality of life?

In creating synthetic measures of the quality of life we have tried as far as possible to keep a balance between objective and subjective variables, and also to include various aspects of life. We have distinguished 8 quality of life indicators, which we consider to be relatively independent, and we used them to create a synthetic, general indicator of quality of life:

- **social capital** – activity on behalf of the local community, participation in the local election of 2006 (in 2005, participation in the referendum on joining the EU), participation in voluntary meetings and speaking during those meetings, a positive attitude towards democracy, membership and functions in organizations, the belief that most people can be trusted
- **psychological well-being** - sense of happiness, satisfaction with life so far, symptoms of psychological depression, assessment of the previous year
- **physical well-being** - the sum of standardized measures of health - psychosomatic symptoms observed for at least two weeks, a serious illness in the previous year, disability
- **social well-being** – the lack of feeling of loneliness, the sense of being loved and trusted, the number of friends
- **civilization level** – the level of education, owning of modern communication devices and the ability to use them (satellite or cable TV, a laptop, a stationary computer, a mobile phone, Internet access, computer skills, using the Internet, active knowledge of foreign languages, driving license, etc)
- **material well-being** – per capita income of the household, number of goods and appliances owned by the household from a washing machine to a motor boat and a summer cottage (excluding the devices taken into account in the civilization level indicator)
- **life stress** – the sum of 6 stress categories measured by experience with regard to: employment, contacts with offices, taking care of the elderly, raising children, relations in marriage, and environmental conditions (house, community)
- **pathologies** – alcohol abuse, drugs, visits to a psychologist or psychiatrist, being the victim or perpetrator of crimes (break-ins, mugging, thefts)

All above indicators, which included the variables measured on various scales, constituted a sum of standardized unit variables. Then they were standardized themselves, and the sum of their standardized values constituted the general indicator of the quality of life, which was finally standardized as well. In this form, the measures are of a relative character and they only show the location of persons and groups with reference to the sample average.

Despite the variance of positions of the selected groups in the individual dimensions, the general indicator of the quality of life shows clearly who enjoys a good quality of life in Poland and who does not (Table 9.1.2). The beneficiaries of the Third Republic of Poland include people with a tertiary education, high income, young, entrepreneurs, inhabitants of Gdańsk, Warsaw and Pomorskie voivodship. Definitely the poorest is the quality of life of disability pensioners, widowers, single persons, divorced, elderly, unemployed, poor, with low education, and inhabitants of the eastern voivodships.

A question arises of how permanent these differences are – is their level maintained, are they growing or diminishing? A comparison of data from the last two waves proves the general steadiness of the life quality ranking. Only several groups changed their positions to a degree, which could be considered statistically significant. The lead was joined by managers (managers of large companies from the 11th to the 4th position, and managers of small companies – from the 19th to the 11th position). The entrepreneurs have also been promoted. The inhabitants of Warsaw have improved their position, decreasing dramatically the distance to Gdańsk, which in 2005 was the absolute leader in terms of the quality of life among the 10 largest Polish cities. The difference between Gdańsk and the entire Pomorskie voivodship has also decreased as the latter moved up by 9 positions. On the other hand, Poznań fell from the 22nd to the 30th position, and the Wielkopolskie voivodship moved down by 5 positions.

Chapter 4.8 presents a ranking of voivodships according to the taxonomic measure of household living conditions in 2007. The results of the comparison of the two rankings are quite surprising. In general, they can be considered to be statistically consistent (Kendall's $Tau\ b = 0.550$, $p < 0,01$ and Spearman's $rho = 0.732$, $p < 0,01$) and in most cases, the rank differences are not greater than 2; however, two very large and two medium-sized discrepancies can be observed (Table 9.1.3). The position of Małopolskie voivodship, when it comes to the material standards of living of households, is lower by 7 ranks than the quality of life of members of these households, and the position of Lubelskie voivodship is as much as 8 ranks higher than in terms of the quality of life. Wielkopolskie voivodship is located 5 positions lower in terms of conditions than in terms of the quality of life, and Dolnośląskie voivodship illustrates an opposite case – when it comes to material living conditions, its position is higher by 4 places than in terms of the quality of life.

On the basis of this surely imperfect pairing of rankings, several conclusions can be drawn. First of all, money – or rather the lack of money (most of the variables constituting the living conditions indicator was based on the financial difficulties reported by households with regard to the satisfaction of various kinds of needs) – is not everything, and in the general depiction of life quality it is not always the decisive factor. Apart from money, important are also social relations, life stress, the threat of pathologies, etc. Secondly, the position in the life quality ranking may be influenced not only by the set of indicators, but also by the way they are constructed and weighed. We are far from concluding, which of the two methodologies applied is better – that is, closer to reality. The question of what would be true when it comes to the quality of life remains open.

Table 9.1.2. The quality of life of 95 socio-demographic and professional groups in Poland in March 2005 and 2007 according to the general indicator value

Place		Socio-demographic group	Quality of life			
2007	2005		2007	2005		
1	2	Lawyer	1.35	1.32		
2	1	Academic teacher	1.17	1.43		
3	4	IT specialist	0.95	0.84		
4	11	Manager in a large company	0.93	0.58		
5	6	Economist	0.86	0.65		
6	3	Teacher	0.84	0.88		
7	8	Doctor	0.78	0.62		
8	7	Tertiary education	0.71	0.62		
9	5	Policeman	0.61	0.84		
10	10	Student	0.61	0.59		
11	19	Manager in a small company	0.60	0.42		
12	12	Medium-level office personnel	0.58	0.56		
13	13	Financial specialist/ sales rep.	0.56	0.52		
14	18	Entrepreneur	0.55	0.44		
15	16	Income per person above the third quartile	0.50	0.45		
16	14	Office management worker	0.46	0.46		
17	17	Public sector employee	0.45	0.45		
18	25	Nurse	0.45	0.25		
19	9	Technician	0.44	0.60		
20	15	Age up to 24 years	0.42	0.45		
21	21	Age 25 - 34	0.37	0.31		
22	20	Gdańsk	0.35	0.39		
23	29	Warszawa	0.33	0.21		
24	26	Driver	0.27	0.24		
25	27	Cash-register operator	0.27	0.24		
26	23	Single	0.25	0.29		
27	24	Secondary education	0.24	0.26		
28	37	Pomorskie voivodship	0.24	0.15		
29	31	Białystok	0.23	0.21		
30	22	Poznań	0.21	0.30		
31	35	Married couple w/ 2 children	0.20	0.16		
32	47	Clerk	0.19	0.06		
33	36	Inhabitant of a city > 500 thousand	0.18	0.16		
34	32	Wrocław	0.17	0.20		
35	30	Wielkopolskie voivodship	0.16	0.21		
36	39	Married couple 1 child	0.16	0.12		
37	67	Machine operator	0.14	-0.04		
38	34	Private sector employee	0.13	0.18		
39	38	Kraków	0.13	0.13		
40	40	Inhabitant of a city 200-500 thousand	0.13	0.10		
41	41	Waiter/ cook (related professions)	0.12	0.10		
42	28	Inhabitant of a city 100-200 thousand	0.11	0.24		
43	42	Opolskie voivodship	0.10	0.10		
44	46	Szczecin	0.10	0.07		
45	48	Śląskie voivodship	0.09	0.06		
46	33	Miner	0.08	0.19		
47	43	Man	0.06	0.07		
48	58	Mazowieckie voivodship	0.06	0.00		
49	59	Inhabitant of a city 20-100 thousand	0.05	0.00		
50	60	Married	0.04	0.00		
51	66	Age 35-44			0.04	-0.03
52	51	Małopolskie voivodship			0.03	0.05
53	55	Carpenter (and related profession)			0.02	0.01
54	49	No children to take care of			0.01	0.06
55	54	Inhabitant of a city < 20 thousand			0.01	0.02
56	56	Łódź			0.01	0.01
57	62	Married couple 3+ children			0.01	-0.01
58	68	Metal processing worker			0.01	-0.05
59	72	Farmer			0.01	-0.10
60	44	Dolnośląskie voivodship			0.00	0.07
61	61	Multi-family household			0.00	0.00
62	70	Taking care of children			0.00	-0.08
63	45	Married couple no children			-0.01	0.07
64	50	Income per capita between 2nd and 3rd quartile			-0.02	0.06
65	71	Podlaskie voivodship			-0.02	-0.08
66	52	Podkarpackie voivodship			-0.05	0.03
67	69	Woman			-0.05	-0.06
68	76	Lublin			-0.06	-0.11
69	63	Zachodniopomorskie voivodship			-0.08	-0.01
70	64	Lubuskie voivodship			-0.08	-0.01
71	73	Łódzkie voivodship			-0.08	-0.10
72	53	Food processing worker			-0.11	0.03
73	74	Rural areas			-0.11	-0.11
74	77	Kujawsko-pomorskie voivodship			-0.11	-0.12
75	65	Construction worker			-0.13	-0.01
76	81	Age 45-59			-0.14	-0.17
77	82	Age 60-64			-0.14	-0.18
78	75	Vocational education			-0.15	-0.11
79	80	Warmińsko -mazurskie voivodship			-0.15	-0.16
80	57	Kielce			-0.16	0.01
81	84	Other professionally inactive			-0.18	-0.20
82	78	Income per capita between 1st and 2nd quartile			-0.19	-0.13
83	79	Świętokrzyskie voivodship			-0.19	-0.15
84	87	Tailor /seamstress (and related professions)			-0.20	-0.34
85	86	Lubelskie voivodship			-0.23	-0.25
86	83	Retiree			-0.25	-0.19
87	86	Single-parent family			-0.30	-0.26
88	88	Unemployed			-0.33	-0.38
89	92	Income per capital below 1st quartile			-0.41	-0.53
90	89	Age 65+			-0.44	-0.39
91	90	Divorced			-0.44	-0.49
92	91	Non-family single person household			-0.48	-0.49
93	93	Widow(er)			-0.61	-0.60
94	94	Elementary education			-0.71	-0.64
95	95	Disability pensioner			-0.72	-0.72

Table 9.1.3. The quality of life of citizens and the living conditions of households by voivodship in 2007^a.

Voivodship	General life quality indicator	Life quality rank	General life quality indicator ^b	Life quality rank	Absolute value of rank difference
Pomorskie	0.24	1	0.398	2	1
Wielkopolskie	0.16	2	0.588	7	5
Opolskie	0.10	3	0.301	1	2
Śląskie	0.09	4	0.569	5	1
Mazowieckie	0.06	5	0.541	4	1
Małopolskie	0.03	6	0.727	13	7
Dolnośląskie	0.00	7	0.504	3	4
Podlaskie	-0.02	8	0.581	6	2
Podkarpackie	-0.05	9	0.665	10	1
Lubuskie	-0.08	10	0.655	9	1
Zachodniopomorskie	-0.08	12	0.665	11	1
Łódzkie	-0.08	11	0.748	14	3
Kujawsko-pomorskie	-0.11	13	0.693	12	1
Warmińsko-mazurskie	-0.15	14	0.796	16	2
Świętokrzyskie	-0.19	15	0.762	15	0
Lubelskie	-0.23	16	0.635	8	8

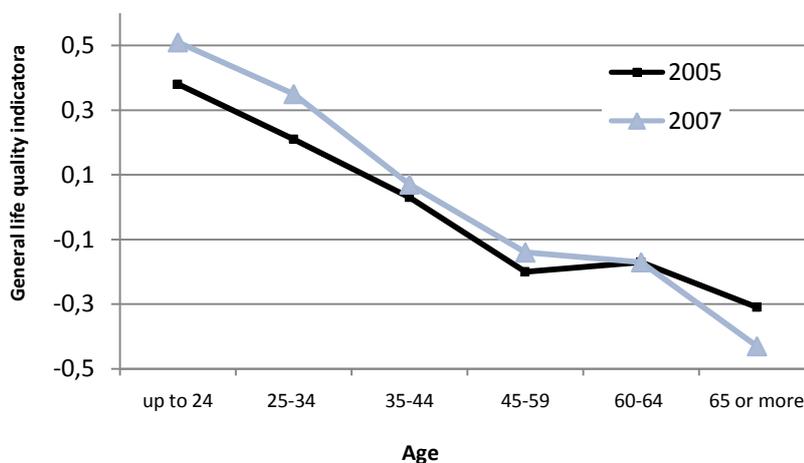
^a the examined units for the living conditions were households, and for quality of life – members of these households, filling out the individual questionnaire

^b see chapter. 4.8

9.2. Change of the quality of life in the panel sample

The ranking of the quality of life for individual, socio-demographic, and professional groups, although in general similar to that in the last two editions of *Diagnosis*, shows many changes. There are groups in which the quality of life in comparison with other groups has increased, and others in which their position after two years is much worse⁶¹.

The correlation between the quality of life of women and men did not change much; both genders remained in the same positions. However, the situation is completely different when it comes to age groups: the younger ones were promoted, the older ones were not, and the position of the oldest group on the life quality scale has decreased (Chart 9.2.1).



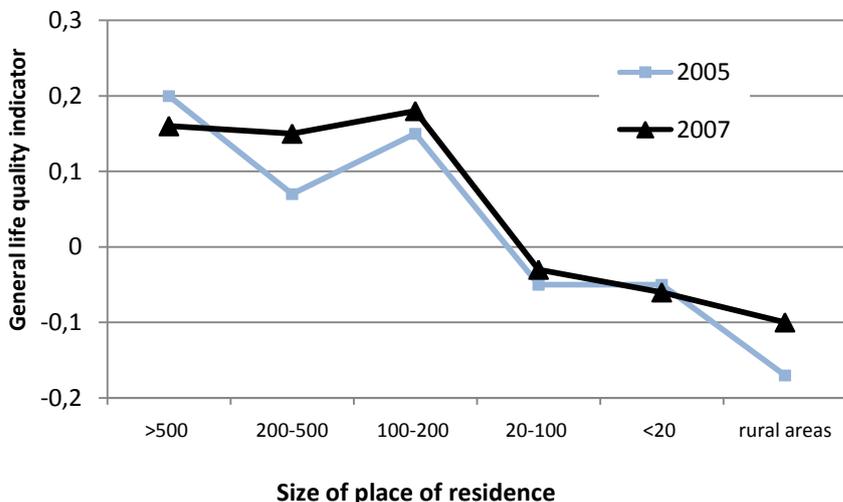
NOTES: effect of age $F(5, 3620) = 65.136, p < 0,000, \eta^2 = 0,083$; effect of interaction of age and measurement $F(5, 3620) = 8.749, p < 0,000, \eta^2 = 0,012$

Chart 9.2.1. The quality of life in 2005 and 2007 in six age groups

⁶¹ Let us remind that our life quality indicator has no absolute value, it only allows us to show the place of individual groups along the standardized scale, that is, their distance from the national average in standard deviation units.

No change has been recorded with regard to the position with the quality of life dimension among groups according to education level; in both measurements, there is a significant linear correlation between the quality of life and education ($F = 378.438, p < 0,000, \eta^2 = 0.239$).

As for the class of place of residence, the change is nonsignificant in general, although there has been a significant reduction of the position of the largest cities (above 500 thousand inhabitants) to the advantage of large cities (200-500 thousand) (Chart 9.2.2).

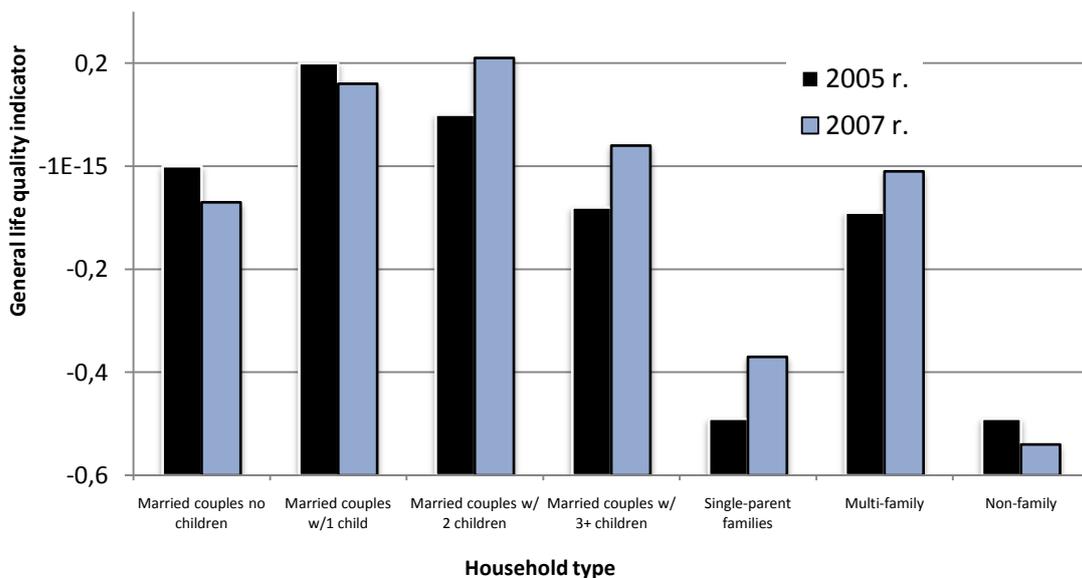


NOTES: effect of the place of residence $F(5, 3620) = 10.933, p < 0,000, \eta^2 = 0,015$; effect of interaction of the place and measurement $F(5, 3620) < 2, ns., \eta^2 = 0,002$

Chart 9.2.2. The quality of life in 2005 and 2007 by the size of place of residence

When it comes to regions, changes are not significant: both in 2005 and 2007, the lowest places on the scale of life quality were occupied by Lubelskie and Warmińsko-Mazurskie, and the highest by Pomorskie and Wielkopolskie.

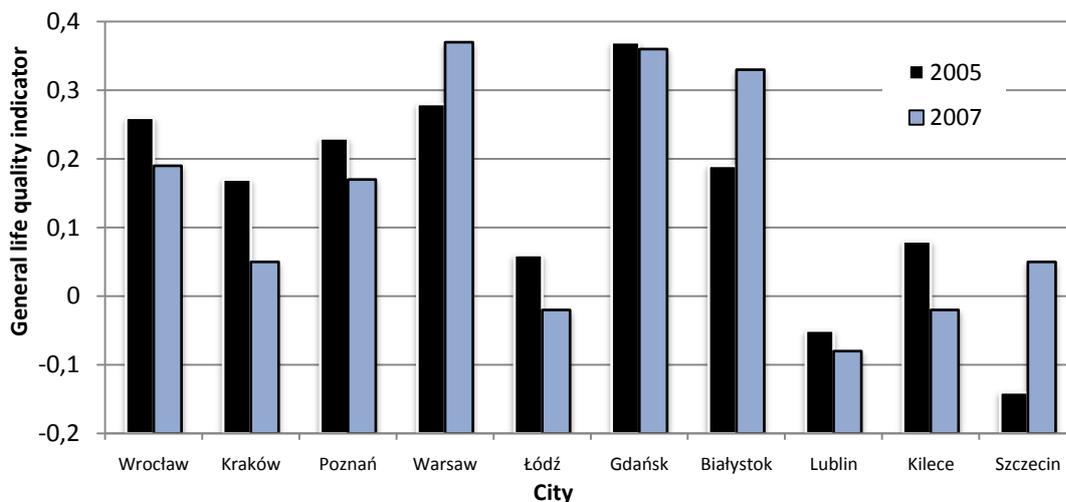
As for the household type, the relative quality of life of married couples with no children or with one child has decreased, which was accompanied by a significant increase in the quality of life of married couples with two or more children, single-parent families and multi-family households (Chart 9.2.3).



NOTES: effect of household type $F(6, 3583) = 34.940, p < 0,000, \eta^2 = 0,055$; effect of interaction of household type and measurement $F(6, 3620) = 6.582, p < 0,000, \eta^2 = 0,011$

Chart 9.2.3. Quality of life in 2005 and 2007 by household type

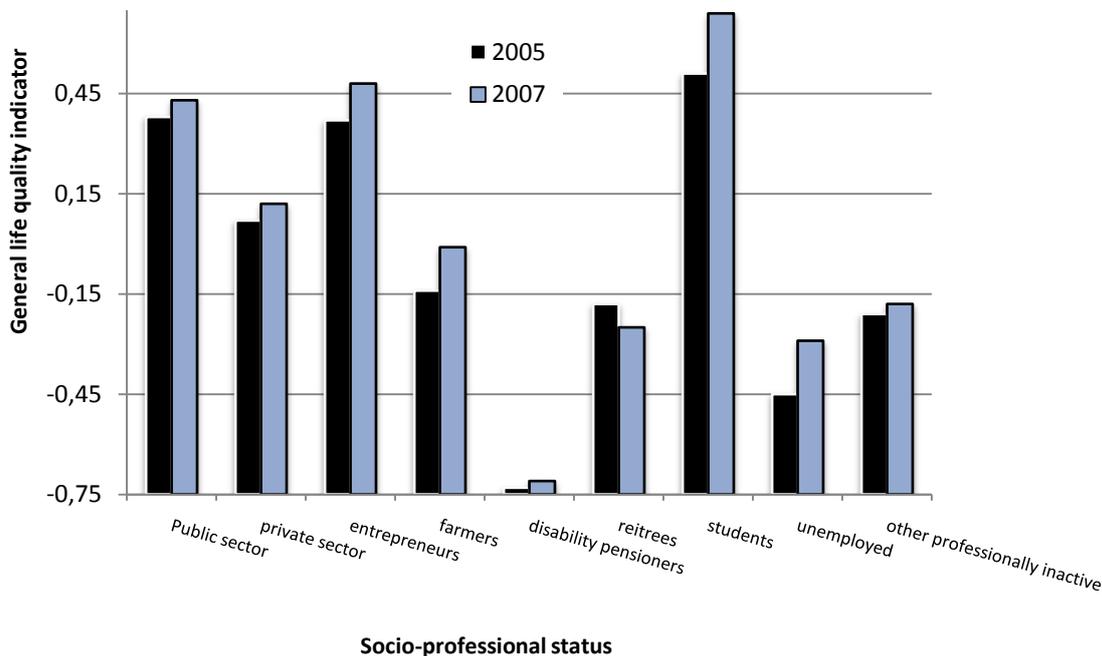
The positions of the largest 10 cities did not undergo a statistically significant change, although worth noting are four falls in 2007 in comparison with 2005 (Wrocław, Kraków, Poznań and Kielce) and three rises (Warsaw, Białystok and Szczecin) (Chart 9.2.4).



NOTES: effect of city $F(9, 476) < 2$, ns, $\eta^2 = 0,023$; effect of interaction of city and measurement $F(9, 476) < 2$, ns, $\eta^2 = 0,016$

Chart 9.2.4. Quality of life in 2005 and 2007 in the largest cities

When it comes to socio-professional status, the positions of entrepreneurs, students, the unemployed and farmers have increased; no group has recorded a statistically significant fall (Chart 9.2.5), although in the group of retirees, which was second with regard to size, a relative worsening of life quality took place. The increased quality of life of farmers is fully understandable (UE subsidies); on the other hand, it is difficult to explain the rise of the unemployed.

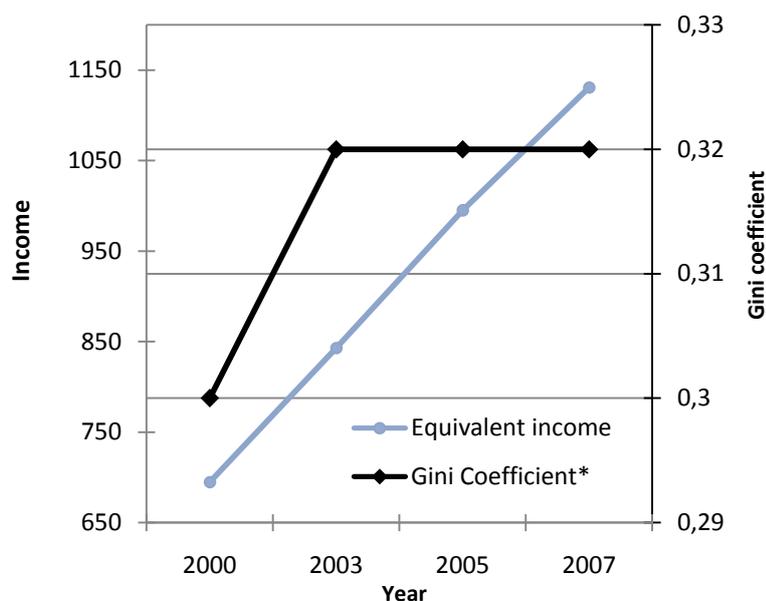


NOTES: status effect $F(8, 3619) = 80,457$, $p < 0,000$, $\eta^2 = 0,151$; effect of interaction of status and measurement $F(8, 3619) = 5,018$; $p < 0,000$, $\eta^2 = 0,011$

Chart 9.2.5. Quality of life in 2005 and 2007 by socio-professional status

9.3. Is the Polish society becoming more economically stratified?

Despite the hypothesis of economists, according to which fast economic growth in a relatively poor country should result in greater economic stratification in the society, in Poland, despite the substantial acceleration of economic growth after year 2003, economic stratification measured using Gini coefficient, after the earlier increases accompanying the increase in the level of income of the population, stopped growing (Chart 9.3.1)



* For year 2007 on the basis of *Social Diagnosis*

Chart 9.3.1. The income of households per equivalent unit according to *Social Diagnosis* and Gini coefficient according to the Central Statistical Office in years 2000–2007

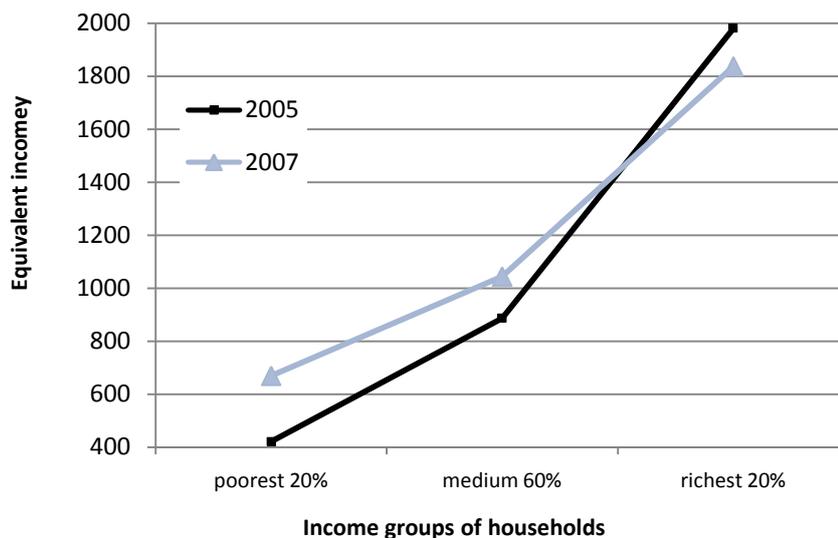
The stopped growth and even an insignificant decrease in the level of economic stratification has also been confirmed by the comparison of Gini coefficients of 2005 and 2007 for the incomes of households per equivalent unit in the panel sample. In year 2005, this coefficient amounted to 0.3271, and in 2007 it amounted to 0.3243. Similar data was obtained for the total income of households and for income per capita.

The ratio of the ninth to first decile of income in the panel sample is greater for the total income in year 2007 than in year 2005, but for income per capita and per equivalent unit (which reflect better the income situation of households), it is much lower in 2007 than in the previous wave (Table 9.3.1).

Table 9.3.1. The differentiation of net income of households in 2005 and 2007

Wave	Ratio of the ninth decile to the first in the household income		
	total	Per capita	Per equivalent unit
2005	4.63	4.94	3.95
2007	4.82	4.50	3.64
Difference between 2005 and 2007	0.19	-0.44	-0.31

Regardless of its size, income stratification in Poland is not permanent, and in the last two years, according to data from the panel sample, the income of the poorest 20 percent of households grew faster than the income of the richest 20 percent of households in year 2005. In reality, the most affluent group even became slightly poorer (Chart 9.3.2).



NOTES: group effect $F(2, 2493) = 967.432$, $p < 0,000$, $\eta^2 = 0.437$; wave effect $F(1, 2493) = 54.357$, $p < 0,000$, $\eta^2 = 0,021$; effect of interaction of group and wave $F(2, 2493) = 78.186$; $p < 0,000$, $\eta^2 = 0,059$

Chart 9.3.2. The income of households per equivalent unit in 2005 and 2007 in the groups of the poorest households (20 of the sample with the lowest equivalent income), medium (the middle 60% of the sample) and the richest (the upper 20% of the sample)

The analysis of poverty confirms the substantial level of mobility in terms of material living conditions, dominated by rises and not by falls. The balance of shifts to and from the poverty sphere measured objectively in the last two years is clearly positive (a difference of three percentage points, chapter 8.1). Similar results were observed in the earlier periods. Between 2000 and 2005, the balance of shifts to and from the poverty sphere was more than 9 percentage points (Czapiński, Panek, 2006).

It can also be added that the difference between the extreme groups (lawyers and disability pensioners) with regard to the standardized life quality indicator in 2007 is almost identical to that recorded two years ago (2 standard deviations) (Table 9.1.2). It proves that the distance between social groups of the highest and the lowest quality of life is not growing.

Summing up, we can say that based on data from the most recent editions of *Diagnosis*, that despite the quick improvement of the citizen's living conditions, economic stratification of the society not only does not increase, but it even diminishes. The poorest groups improve their material situation quicker than the most affluent ones. As for the global life quality indicator, including – apart from material affluence – also such measures as psychological well-being, social relations, health, stress and pathologies, the level of social distances has been maintained.

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ANNEX — QUESTIONNAIRES AND INSTRUCTION FOR INTERVIEWERS

1. Household questionnaire

Subsequent number of questionnaire in voivodship

THE COUNCIL FOR SOCIAL MONITORING
01-030 Warszawa, ul. Pawia 55

SOCIAL DIAGNOSIS 2007

Objective and subjective quality of life in Poland

PART I

A. HOUSEHOLD CHARACTERISTICS

0. Household status in the study

0b if 4, enter the number of household, from which this household emerged

Territorial symbol voivodship district commune

Address (street, house number, apartment number, postal code, city/town)

.....

2b. phone number area code stationary mobile (if no stationary)

3. Symbol of class of place of residence

4. Household identification number

5. Symbol of source of income of the household

6. Number of all household members

7. Number of household members 15 or older

B. INFORMATION ON THE INTERVIEW CONDUCTED

1. Course of visits to the household dwelling

Subsequent visit number	Date of visit day/month	Beginning hour of visit	Duration of visit in minutes	Remarks
1				
2				
3				

2. Completion of interview with household

1. interview completed
2. interview not completed

If the interview was not completed (answer no. 2), we move on to providing reasons (item 3), and if it was completed, we move on to the collective information on individual interviews (item 4).

3.3. Reason for failing to complete the interview

Choose one answer by circling the appropriate number

The interview was not completed, although the household was contacted, because:

1. the household cannot participate in research (old age, illness, alcohol abuse)
2. it is a household of foreigners (beyond the scope of research)
3. the household initially refused to participate in research (perhaps they will agree to participate in subsequent years)
4. the household refuses to participate in research now and in the future

It was not possible to contact the household, although its location was determined,, because:

5. the whole household was temporarily absent (e.g. on vacation)
6. nobody was home

The location of the household was not determined because:

7. the address provided on the list could not be found (e.g. there is no such address, no inhabitants, liquidation of dwelling)
8. the household changed the place of residence and its new address could not be established
9. the interview was not completed due to other reasons (e.g. the household moved abroad, all household members moved to a collective accommodation facility)

4. Collective information regarding individual interviews (all household members who turned 16 prior to January 1st, 2007 are subject to an individual interview)

- 4.1. Number of persons in household subject to individual interview
- 4.2. Number of individual interviews conducted
- 4.3. Number of individual questionnaires considered to be filled out improperly

5. Does the household agree to participate in research in the subsequent years? (Choose one answer by circling the appropriate number)

1 YES 2 NO 3 DOES NOT KNOW YET

I hereby confirm that the information presented in the questionnaire was gathered in accordance with the provided research procedure

Day month year						Name of interviewer					
				0	7						
Signature of interviewer						Checked by (name):					

C. HOUSEHOLD COMPOSITION

Household reference number

--	--	--	--	--

1 person reference number	2 First name of the household member						
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
1	Person reference number						
3	Relationship to household head						
4	Family number						
5	Relationship to family head						
6	Date of birth	Day					
7		Month					
8		Year (last two digits)					
9	Gender (1-man, 2-woman)						
10	Marital status						
11	Education level completed (if 99 go to 14)						
12	Number of years of studying						
13	Specialization of completed education						
14	Education status (5 ⇒ row 16)						

1	person reference number								
15 16	Type of education services								
17 18	Civilizational skills	Driving license (1 yes, 2 no)							
19		Foreign languages 1 actively 2 passively 3 none	English						
20			German						
21			French						
22			Russian						
23			Spanish						
		Other							
24	Does he/she have a mobile phone								
25	If he/ she has a mobile phone, which operator does he/she use								
26	Disability								
27	Source of income	Main							
28		Additional	1						
29			2						
30	Being present in the household (or not)								
31	Reasons for temporary absence								
32	Being a household member (or not)								
33	Movement of persons in household	date of arrival (month, year)							
34		date of leave (month, year)							
35		reason for arrival							
36		reason for leave							
37	Status of being subject to an individual interview								
38	Result of the individual interview								

39. Reference number of person providing answers in the name of the household

D. ECONOMIC ACTIVITY OF HOUSEHOLD MEMBERS AGED 15 AND OVER

Definition of economic activity according to LFS (Labor Force Survey); **person reference number same as in PART I/C**

1	person reference number (same as in PART C)				
2	Has this person performed any work, earned income, or helped without pay in any family business activity within the last 7 days? 1 YES (go to 4), 2 NO				
3	Has this person had a job as an employee, been a self-employed person or helped without pay in any family business activity within the last 7 days, but was temporarily not involved in this work during this period? 1 YES (go to 5), 2 NO (go to 8)				
4	For how many hours did this person work during the last 7 days?				
5	What kind of work does this person perform in her/his main workplace?				
6	Was it full-time employment? 1 YES (go to 14), 2 NO (go to 7)				
7	Why is this person working part-time? (go to 14)				
8	Has this person been looking for a job for the last 4 weeks? 1 YES (go to 10), 2 NO, but she has already found one (go to 11), 3 NO (go to 9)				
9	Why is he/she not looking for a job? (<i>if retired, go to 18</i>)				
10	Is he/she able to start working this week or next week? 1 YES, 2 NO				
11	Is this person registered in the Labor Office?				
12	How long has this person been unemployed? (<i>fill out for persons who have symbol 1 or 2 in row 7 and for persons who have symbol 3 in row 8 and symbol 1 in row 10</i>) (in months)				
13	Does this person receive an unemployment benefit? 1 YES (go to 18), 2 NO, (go to 18), 3 NOT APPLICABLE (Not unemployed)				
14	Ownership of institution, which is the main employer of this person				
15	Ownership of institution, which is the additional employer of this person				
16	Is the main place of employment located in the city/town of residence? 1 YES, 2 NO				
17	Presently performed occupation (<i>go to 19</i>)				
18	Occupation performed in the most recent place of employment (<i>for the unemployed and the professionally inactive persons</i>)				
19	Was this person registered in the Labor Office in the last 2 years? 1 YES, 2 NO (<i>go to 22</i>)				
20	How many times was this person registered in the Labor Office in the last 2 years?				
21	For how long, in total, was this person unemployed during the last 2 years (in months)?				

1	person reference number (same as in PART C)					
22	Has this person participated in any activity associated with the raising of her/his professional qualifications or other skills in the last 2 years 1 YES, 2 NO (<i>go to 26</i>)					
23 24 25	Provide the type(s) (up to three) of educational activity					
26	Did this person work abroad in the period of 2005–2007? 1 YES, 2 NO					
27	Did this person study abroad in the period of 2005–2007? 1 YES, 2 NO (<i>if both 26 and 27 NO – go to 33</i>)					
28	How many times did this person go abroad to work or study in the period of 2005 – 2007?					
29 30	In what countries did this person work or study? (if more than two, enter the two in which this person spent the longest time)					
31	Provide the total time of working/ studying abroad 2005 – 2007 (<i>in months</i>)	Working				
32		Studying				
33	How long has this person worked in total (number of years)?					
34	How long has this person worked for their current employer (number of years; if less than a year, enter 1 year)					
35	In how many places (including temporary jobs) did this person work in years 2000 – 2007?					

E. NUTRITION

I would like to ask about your household's ability to satisfy the food needs.

1. Is your household able to afford sufficient quantities of the following food items?

Answers are to be provided separately for each of the food listed below, circling the appropriate word.

- | | | |
|--|--------------------------------|-------------------------------|
| 1.1. vegetables and vegetable preserves | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 1.2. fruit and fruit preserves | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 1.3. meat (including poultry) | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 1.4. meat and poultry preserves | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 1.5. fish and fish preserves | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 1.6. butter and other edible fats | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 1.7. milk | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 1.8. milk products | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 1.9. sugar | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 1.10. confectionery (sweets, chocolate etc.) | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 1.11. tobacco and alcohol products | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |

2. In comparison with 3 years ago, has the level of fulfillment of food needs of your household:

Choose one answer by circling the appropriate answer.

1. worsened
2. improved
3. remained unchanged

F. AFFLUENCE OF HOUSEHOLD

Now I would like to ask whether you possess some goods and savings and whether you take advantage of credits and loans.

1. Does your household have any savings? 1 YES 2 NO

If the household has savings, go to question 2, if not – go to question 5.

2. What is the approximate amount of savings of your household?

Show CARD No. 1, ask for the selection of one variant and put a check mark in the square next to it.

- 1 up to the equivalent of the monthly income of the household
- 2 above the monthly – up to the equivalent of the 3-month income of the household
- 3 above the 3-month – up to the equivalent of the 6-month income of the household
- 4 above the 6-month – up to the equivalent of the 12-month income of the household
- 5 above the 12-month income of the household
- 6 hard to say

3. What is the form of your household savings

Provide separate answers for each the forms of savings and put a check mark in the square next to it.

- | | | |
|---|--------------------------------|-------------------------------|
| 2.1. bank deposits in PLN | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 2.2. bank deposits in foreign currencies | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 2.3. in bonds | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 2.4. in investment funds | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 2.5. Individual Pension Fund | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 2.6. in securities quoted on the stock exchange | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 2.7. shares and stocks in private joint-stock companies | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 2.8. investment in real estate property | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 2.9. investment in goods other than real estate | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 2.10. in cash | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 2.11. in other forms | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |

4. What is the purpose of your household savings?

Provide separate answers for each form of savings and put a check mark in the square next to it.

- | | | |
|---|--------------------------------|-------------------------------|
| 4.1. a reserve for current consumer needs (such as food, clothes, shoes, etc) | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 4.2. regular charges (such as rent) | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 4.3. the purchase of durable goods | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 4.4. the purchase of a house, apartment, payment made to housing association | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 4.5. the renovation of your house/ apartment | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 4.6. medical treatment | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 4.7. recreation | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 4.8. a reserve for random events | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 4.9. securing of your children's future | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 4.10. security for old age | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 4.11. for other purposes | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 4.12. for no special purpose | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |

5. Is your household currently taking advantage of loans or credits? 1 YES 2 NO

If the household is currently taking advantage of loans or credits, go to question 6, if not, go to question 9

6. Where did your household incur loans and credits?

Provide an answer for each of the sources of loans and credits listed below and put a check mark in the square next to it.

- | | | |
|------------------------------|--------------------------------|-------------------------------|
| 6.1. from banks | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 6.2. from other institutions | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 6.3. from private persons | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |

7. What is the total amount of debt of your household?

Show CARD No. 1, ask for the selection of one variant and put a check mark in the square next to it.

1. up to the equivalent of the monthly income of the household
2. more than the monthly income – up to the equivalent of household income for 3 months
3. more than 3 months – up to the equivalent of household income for 6 months
4. more than 6 months – up to the equivalent of household income for 1 year
5. more than the equivalent of the annual income of the household
6. it is difficult to say

8. What are the purposes of loans and credits incurred by your household?

Provide an answer for each of the purposes of credits and loans incurred listed below and put a check mark in the square next to it

- | | | |
|---|--------------------------------|-------------------------------|
| 8.1. for current consumer expenses (such as food, clothes, shoes, etc) | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 8.2. regular charges (e.g. rent) | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 8.3. the purchase of durable goods | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 8.4. apartment/house purchase, payment made to housing association | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 8.5. the renovation of your house/ apartment | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 8.6. medical treatment | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 8.7. the purchase or lease of work tools (machines, rental charges etc) | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 8.8. recreation | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 8.9. the purchase of securities | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 8.10. the payment of debts incurred earlier | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 8.11. the development of your own business activity | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 8.12. education | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 8.13. other purposes | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |

9. To what extent do you agree or disagree with the following statements?

Show CARD No. 2, ask for the selection of one variant and put a check mark in the square next to it.

	I completely disagree	I disagree	I neither agree nor disagree	I agree	I completely agree
9.1. During shopping, we care most about the quality of the product. The price is a secondary matter.	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
9.2. In our household, we regularly meet with many friends and relatives.	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
9.3. In our household, we like to spend a lot of money on technical equipment	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
9.4. In our household, we are familiar with all the newest technical equipment	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>

10. In comparison with three years ago has the material situation of your household:

1. worsened
2. improved
3. remained unchanged

11. Does your household or any of its members have the goods, listed below? It does not matter whether the goods are owned, taken on lease or made available in any other way (the answer is provided in the column *Does the household have?*). If the household does not have a given type of goods, please indicate (The answer is provided in the column *If the household does not*) whether the household would like to have these goods but cannot afford them due to financial reasons (answer YES), or the household does not have these goods due to other than financial reasons, for instance, does not want to have or does not need these goods (answer NO). In the column *How many/ If TP* enter the number for only three items (TV set, computer, car, etc) and put a checkmark next to TP if the landline phone operator is TP.

Provide an answer for each of the types of goods listed below by putting a checkmark in the right square or entering the number.

	Do you have:		If not, is it due to financial reasons:		How many /TP
11.1 washing machine	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	
11.2 dishwasher	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	
11.3 microwave oven	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	
11.4 LCD or plasma TV	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	
11.5 satellite TV	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	
11.6 cable TV	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	
11.7 DVD player	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	
11.8 home cinema	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	
11.9 summer cottage	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	
11.10 stationary computer	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	
11.11 portable computer (laptop, notebook)	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	
11.12 passenger car (semi-truck)	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	
11.13 Internet access at home	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	
11.14 landline phone	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	<input type="checkbox"/> TP
11.15 motorboat, sailboat	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	
11.16 plot for recreation	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	1 <input type="checkbox"/> YES	2 <input type="checkbox"/> NO	

11. If there is a computer in the household, when was it last purchased or modernized (*put the last two digits of the year in the proper field*)

purchase modernization

12. If there is a computer in the household, since when? (*provide the last two digits of the year*)

G. HOUSING CONDITIONS

Now I would like to talk about your housing conditions.

Does your household use a separate dwelling? 1 YES 2 NO

2. How many rooms (including kitchen) are shared by your household with persons who are not household members?

3. What is the usable dwelling space of your household in m²?

I would also like to ask about equipment with installations in your dwelling. Is there at your dwelling:
 Provide an answer with regard to each of the installation and equipment types by putting a checkmark in the right square.

4.1. a water-supply system 1 YES 2 NO

4.2. a flushable toilet that uses running water 1 YES 2 NO

4.3. a bathroom with a bathtub or shower 1 YES 2 NO

4.4. hot running water 1 YES 2 NO

4.5. gas from a supply system 1 YES 2 NO

4.6. gas from a cylinder 1 YES 2 NO

5. How is the apartment heated?
 Choose one answer by putting a checkmark in the right square.

- 1 collective central heating
 2 individual central heating (using gas, coal, coke, electricity, or other)
 3 fuel-fired furnaces (coal, wood, sawdust, etc.)
 4 other

6. 8. Does your household have at present any overdue payments with regard to:
 Provide an answer for each of the payments listed by filling the appropriate square:
 Variants: 1 - yes 1 month, 2 - yes 2 months, 3 - yes 3 months, 4 - yes 4-6 months, 5 - yes 7-12 months, 6 - yes more than 12 months, 7 - no, 8 - not applicable.

6.1. rent payments for your apartment 1 2 3 4 5 6 7 8

6.2. gas or electricity charges 1 2 3 4 5 6 7 8

6.3. the payment of a housing credit 1 2 3 4 5 6 7 8

7. In comparison with two years ago, has the housing conditions of your household:
 Please select one of the variants of the answer by putting a checkmark in the appropriate square.

- 1 improved
 2 worsened
 3 remain unchanged

H. SOCIAL ASSISTANCE

Now I would like to talk with you about the assistance for your household.

1. 1. Is the household receiving assistance: 1 YES 2 NO

If the household receives Assistance, we go to question 2, if not, we go to section I Education

2. What is the form of assistance for the household?:

Provide answers independently for each of the forms of assistance listed below by putting a checkmark in the appropriate square.

2.1. financial 1 YES 1 NO

2.2. material 1 YES 1 NO

2.3. in form of services 1 YES 1 NO

I. EDUCATION

Now I would like to talk to you about the education of children.

REMARK: QUESTIONS 1 TO 3 PERTAIN ONLY TO HOUSEHOLDS WITH CHILDREN AGED 26 AND UNDER

1, 2, 3. What level of education would you like your children to attain and is there a chance it will happen?

For each child, select one education level by entering the appropriate number in the column „Education level”. Then evaluate the chances for attaining the selected education level by the child, entering the appropriate number in the column “Evaluation of chances.”

education level

1 vocational school

2 profile-oriented (general education) secondary school

3 vocational college or secondary school

4 university (bachelor)

5 university (masters)

6

assessment of chances:

1 the child has attained this level

2 good chance

3 moderate chance

4 small chance

5 no chance

1. Child number*	2. Education level	3. Assessment of chances
1.1. <input type="checkbox"/> <input type="checkbox"/>	2.1. <input type="checkbox"/>	3.1. <input type="checkbox"/>
1.2. <input type="checkbox"/> <input type="checkbox"/>	2.2. <input type="checkbox"/>	3.2. <input type="checkbox"/>
1.3. <input type="checkbox"/> <input type="checkbox"/>	2.3. <input type="checkbox"/>	3.3. <input type="checkbox"/>
1.4. <input type="checkbox"/> <input type="checkbox"/>	2.4. <input type="checkbox"/>	3.4. <input type="checkbox"/>
1.5. <input type="checkbox"/> <input type="checkbox"/>	2.5. <input type="checkbox"/>	3.5. <input type="checkbox"/>
1.6. <input type="checkbox"/> <input type="checkbox"/>	2.6. <input type="checkbox"/>	3.6. <input type="checkbox"/>

* the child number should correspond with the number of the person listed in part C row 1

CAUTION: QUESTIONS 4 AND 5 PERTAIN ONLY TO HOUSEHOLDS WITH CHILDREN STUDYING (above preschool)

4. Do your children have their own space to study at home 1 YES 2 NO

5. In comparison with the situation two years ago, has the satisfaction of needs of your households associated with children's education:

Select one variant by putting a checkmark in the right square.

1 worsened

2 improved

3 remain unchanged

Provide a separate answer for each category listed below by circling the appropriate word

6. Have you been forced in this school year by a financial situation to:

- | | | |
|---|--------------------------------|-------------------------------|
| 6.1 give up your children's extracurricular activities. | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 6.2 restrict or suspend school payments. | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 6.3 give up your children's lunches at school. | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 6.4 give up your children's private lessons. | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 6.5 change the school for one with lower fees. | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 6.6 other limitations. | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |

J. CULTURE AND RECREATION

Now I would like to talk to you about matters associated with culture and recreation.

1. Within last year has any of your household members, due to the lack of money, had to withdraw from:
Provide a separate answer for each category listed below by circling the appropriate word.

- | | | | |
|--|--------------------------------|-------------------------------|---|
| 1.1. movies | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO | 3 <input type="checkbox"/> NOT APPLICABLE |
| 1.2. theatre, opera, operetta, concert | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO | 3 <input type="checkbox"/> NOT APPLICABLE |
| 1.3. museum or exhibition | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO | 3 <input type="checkbox"/> NOT APPLICABLE |
| 1.4. the purchase of a book | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO | 3 <input type="checkbox"/> NOT APPLICABLE |
| 1.5. the purchase of newspapers, magazines | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO | 3 <input type="checkbox"/> NOT APPLICABLE |

2. How many books (approximately) do you have at home (excluding textbooks and instruction manuals)?

- 1 none
 2 up to 25
 3 26-50
 4 51-100
 5 101-500
 6 more than 500.

3. In comparison with three years ago has the fulfillment of needs of your household with regard to culture and recreation:

Choose one answer by putting a checkmark in the right square.

1. worsened
 2. improved
 3. remained unchanged

4. In comparison with two years ago has the fulfillment of your needs associated with recreation:

Choose one answer by putting a checkmark in the right square.

1. worsened
 2. improved
 3. remained unchanged

5. Within the last year, have you (any adult or child in your household), due to financial reasons, had to withdraw from:

Provide a separate answer for each category listed below by putting a checkmark in the right square. Answer NOT APPLICABLE means no needs of a given type.

- | | | | |
|--|--------|-------|-------------------|
| 5.1. a summer camp or a trip for your children | 1. YES | 2. NO | 3. NOT APPLICABLE |
| 5.2. vacations or trips for adults | 1. YES | 2. NO | 3. NOT APPLICABLE |
| 5.3. family trips (adults and children) | 1. YES | 2. NO | 3. NOT APPLICABLE |

K. HEALTH CARE

Now I would like to talk to you about the issues associated with health care.

1. Within the last year, has any household member used the services of:
Provide answers pertaining to each of the units listed below by putting a checkmark in the right square.
- | | | |
|---|--------------------------------|-------------------------------|
| 1.1. health care units rendering services paid for by health care public fund | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 1.2. units rendering services paid for by a person not a household member | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 1.3. units in which you had to pay on your own | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 1.4. units paid by an employer who pays for a medical services plan | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 1.5. units paid by charity organizations | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |

Has any member of your household been hospitalized within last year? 1 YES 2 NO

If any member of the household was hospitalized, go to question 3, otherwise go to question 5

3. Which of the factors listed below were of the greatest importance for the decision to select a hospital (*please mark all of the decisive reasons*):

- 3.1. the patient selected the hospital based on the suggestion of the doctor issuing the referral
 3.2. an ambulance worker selected the hospital
 3.3. the patient or another household member selected the hospital based on their own information concerning the quality of work of various hospitals
 3.4. a given hospital was selected because it was closest to your place of residence
 3.5. a given hospital was selected because the waiting time for admittance was shorter

4. Who paid for the hospital treatment:

Provide a separate answer for each category listed below by putting a checkmark in the right square

- | | | |
|---|--------------------------------|-------------------------------|
| 4.1. you | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 4.2. a person who is not a household member | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 4.3. health insurance fund | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 4.4. an employer who purchased prescription | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 4.5. a charity organization | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |

5. Has any member of your household visited a doctor (specialist or family doctor) in the last three months?
 1 YES 2 NO

If any household member visited a family doctor or a specialist in the last 3 months go to question 6, otherwise go to question 7.

6. Who paid for the doctors appointment:

Provide a separate answer for each category listed below by putting a checkmark in the right square

- | | | |
|---|--------------------------------|-------------------------------|
| 6.1. you | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 6.2. a person who is not a household member | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 6.3. health insurance fund | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 6.4. an employer who purchased prescription | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |
| 6.5. a charity organization | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO |

If any household member took advantage of any services rendered by healthcare units in the last 3 months (hospital, sanatorium, doctor, dentist, medical tests, rehabilitation, etc.) go to question 7, otherwise go to question 8.

7. During the previous 3 months, the household paid a total of (PLN) for:

- 7.1. the purchase of outpatient medical services in healthcare units (including the non-standard services of dentists, orthodontists, payment for orthodontic equipment, etc).
 7.2. informal payments, that is, the so-called gifts of gratitude aimed at obtaining better or faster service
 7.3. gifts of sincere gratitude for services already rendered
 7.4. treatment at a private or public hospital where costs of treatment were covered by the respondent within the confines of the official purchase of medical services
 7.5. payments made at a public hospital (contributions, payments for services rendered by nurses during night duty hours, the purchase of medications for a patient treated at a hospital)

8. Please specify how much money was spent in the last 3 months in your households for medications and other pharmaceutical articles associated with an illness in your household (in PLN)?

9. In comparison with two years ago, satisfaction of healthcare needs of your household has:

Provide a variant of the answer by putting a checkmark in the right square

- 1 decreased
- 2 increased
- 3 remained the same

10. Did you encounter the following situations in your household during the last year:

Provide a separate answer for each situation listed below by putting a checkmark in the right square

- 10.1. did you not have enough money to buy the medications prescribed or recommended by the doctor
1 YES 2 NO 3 THERE WAS NO SUCH NEED
- 10.2. due to the lack of money, did you fail to treat your teeth
1 YES 2 NO 3 THERE WAS NO SUCH NEED
- 10.3. due to the lack of money, did you have to give up dental prostheses
1 YES 2 NO 3 THERE WAS NO SUCH NEED
- 10.4. due to the lack of money, did you have to give up doctor's appointments
1 YES 2 NO 3 THERE WAS NO SUCH NEED
- 10.5. due to the lack of money, did you have to give up medical tests (lab tests, X-ray, ECG)
1 YES 2 NO 3 THERE WAS NO SUCH NEED
- 10.6. due to the lack of money, did you have to give up rehabilitation treatment
1 YES 2 NO 3 THERE WAS NO SUCH NEED
- 10.7. due to the lack of money, did you have to give up a stay at a sanatorium
1 YES 2 NO 3 THERE WAS NO SUCH NEED
- 10.8. due to the lack of money, did you have to give up hospital treatment
1 YES 2 NO 3 THERE WAS NO SUCH NEED

If the answer to question 10.1 is YES, go to question 11, if NO, go to question.12

11. What did you do, not having enough money for the medications prescribed or recommended by the doctor?

- 11.1. you asked the doctor to prescribe or recommend other medications 1 YES 2 NO
- 11.2. you obtained additional money to purchase the medications 1 YES 2 NO
- 11.3. you withdrew from purchasing the medications 1 YES 2 NO
- 11.4. you were hospitalized so you got medications free of charge 1 YES 2 NO
- 11.5. you listened to the pharmacist's advice and purchased cheaper medications 1 YES 2 NO

12. In comparison with the previous period during the last year, you and other members of your household took advantage of health care units, in which it was necessary to pay on your own:

Choose one variant by putting a checkmark in the right square

- 1 more often
- 2 less often
- 3 as often as before
- 4 we never take advantage of such services
- 5 hard to say

13. How much would you be willing to spend from the household income for voluntary medical insurance offered by a private insurance company in order to ensure the covering of costs of medical treatment for household members?

Show CARD No. 3, ask for selection of one answer and put a checkmark in the appropriate square.

- 1. a monthly premium of up to PLN 100
- 2. a monthly premium of PLN 100-250
- 3. a monthly premium of PLN 250-500
- 4. a monthly premium exceeding PLN 500
- 5. I cannot afford any additional premium
- 6. I am not interested in this type of insurance

L. INCOME SITUATION AND INCOME MANAGEMENT

Now I would like to ask about the financial situation and income of your household. Please take into consideration income obtained by all members of your households who earn any income (from any source) for the common budget.

1. What was the net income of your household last month?

2. Please assess the amount of the average net income in your household in year 2006

3. Is your household able to make ends meet at your present income level:

Select one answer and put a checkmark in the appropriate square.

1. with great difficulty
2. with difficulty
3. with some difficulty
4. easily
5. with great ease

4. What is the lowest net income in PLN allowing your household to make ends meet?

5. Which of the following statements best characterize the way of managing income by your household?

Show CARD No. 4, ask for the selection of one answer and put a checkmark in the appropriate square..

1. we can afford everything and even make savings for the future
2. we can afford everything with no particular difficulties but we do not make savings for the future
3. we live economically and thus are able to afford everything
4. we live very economically to save money for significant purchases
5. we have enough money for the cheapest food, clothes, apartment charges and to pay off credit
6. we have enough money for the cheapest food, clothes and apartment charges, but not to pay off credit
7. we have enough money for the cheapest food and clothes, but not for apartment charges
8. we have enough money for the cheapest food, but not for clothes
9. we do not have enough money even for the cheapest food

6. In comparison with the situation two years ago, has the income situation of your household:

Select one variant and put a checkmark in the appropriate square.

- 1 worsened
- 2 improved
- 3 remained unchanged

7. Is the regular income of your household sufficient to satisfy the needs?

1 YES 2 NO

If the income is not sufficient to satisfy the current needs, go to question 8, if it is – go to question 9.

8. What actions does your household undertake in order to fulfill the current needs?

A separate answer is to be provided for each activity by putting a checkmark in the appropriate square.

- | | | |
|---|---------------------------------|--------------------------------|
| 8.1. takes advantage of savings made | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 8.2. sells off or pawns property owned (material goods) | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 8.3. limits the current needs | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 8.4. incurs loans or credits | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 8.5. takes advantage of the assistance of relatives | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 8.6. takes advantage of the assistance of the church | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 8.7. takes advantage of social assistance | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 8.8. a household member undertakes additional work | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 8.9. undertakes other activities | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 8.10. undertakes no activity | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |

9. Does anyone in your household take advantage of any form of insurance listed below?

Provide a separate answer for each insurance by putting a checkmark in the appropriate square.

- | | | |
|---|---------------------------------|--------------------------------|
| 9.1. motor third-party liability insurance | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 9.2. motor hull insurance | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 9.3. farmers third-party liability | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 9.4. insurance of farm buildings | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 9.5. basic homeowners insurance | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 9.6 apartment (house) equipment insurance | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 9.7. life insurance | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 9.8. unit-linked life insurance | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 9.9. child's deferred assurance, dowry, endowment for child | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 9.10. annuity insurance | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 9.11. accident insurance | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 9.12. sickness insurance | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 9.13. credit insurance | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 9.14. liability insurance in private life | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 9.15. professional liability insurance | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 9.16. liability insurance for the self-employed | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 9.17. agricultural insurance (crop insurance) | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |

If all answers marked in question 9 are NO, go to Section M.

10. What was the main reason for you to purchase insurance?

Provide answers for each reason listed above by putting a checkmark in the appropriate square

- | | | |
|---|---------------------------------|--------------------------------|
| 10.1. insurance obligation | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 10.2. fear for your family's future | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 10.3. an unfortunate event in the life of your family | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 10.4. an unfortunate event in the life of a friend | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 10.5. the suggestion or advice of acquaintances | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 10.6. an advertisement | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 10.7. convinced by an insurance agent | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 10.8. other reasons | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |

11. Was it necessary to obtain any of the above types of insurance while incurring a credit?

If the respondent has any of the insurance types listed it is necessary to provide answer for each insurance type by putting a checkmark in the appropriate square

- | | | |
|----------------------------|---------------------------------|--------------------------------|
| 11.1. life insurance | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 11.2. motor hull insurance | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |
| 11.3. homeowner insurance | 1. <input type="checkbox"/> YES | 2. <input type="checkbox"/> NO |

M. PHONE, COMPUTER AND THE INTERNET

Now I would like to talk to you about the issues associated with telephones, computers and the Internet.

Question 1 to households having a landline or a mobile phone (answer YES in question F. 11.14 or C 24)

1. Would you change your landline or mobile phone operator to another operator who offers combined mobile phone, landline phone and Internet services?

- 1 no
 2 somewhat no
 3 neither yes nor not
 4 somewhat yes
 5 yes

Question 2 to households having no Internet access (answer NO in question F.11.13)

2. Which of the reasons best describes why your household does not have Internet access?
 Show CARD No. 6; 3 possibilities can be selected at most by putting checkmarks in the right squares.

- 2.1. the lack of adequate equipment
- 2.2. the lack of technical possibility of getting permanent Internet access
- 2.3. sufficient ability to use the Internet elsewhere
- 2.4. we do not need the Internet
- 2.5. it has nothing interesting to offer
- 2.6. fear of losing privacy when using the Internet
- 2.7. the Internet may be harmful, for instance, it may demoralize children and take up too much time
- 2.8. the access cost is too high
- 2.9. the lack of adequate skills to use it
- 2.10. other reasons
- 2.11. we are planning to get it this year

Question 3 to all households

3. At present, it is becoming possible to deal with an increasing number of matters on the Internet. Listed below are various official matters which could be done using the Internet. If there was such possibilities, how would you like to deal with these issues?

Show CARD no. 5. Please mark the answers by putting a checkmark in the square next to the appropriate number from 1 to 4. The meaning of each number is as follows:

- 1. I do not need the Internet to deal with this
- 2. On the Internet, I would only like to get information or download the appropriate forms and then deal with the matters in the traditional way
- 3. I would like to have the possibility of dealing with it entirely on the Internet (including payment)
- 4. I do not expect to deal with such matters

3.1. Tax statements	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
3.2. Labor Office services concerning job offers	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
3.3. Issues associated with benefits and allowances (e.g. unemployment benefits, family benefits, scholarships)	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
3.4. Issues pertaining to personal documents (such as passport, identity card, driving license)	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
3.5. Car registration	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
3.6. Building permits	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
3.7. Police, City guards, prosecutor's office – reporting on crimes and complaints	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
3.8. Access to public libraries (searching through catalogs, borrowing books)	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
3.9. Ordering and receiving certificates or copies of documents (birth certificate, marriage certificate)	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
3.10. Crèche, kindergarten, school and university registration	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
3.11. Change of permanent address	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
3.12. Official issues associated with business operations	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
3.13. Health related services (e.g. information on available services at healthcare units, waiting times for a doctor's appointment, hospital or sanatorium admittance, dates and places or rendering healthcare services)	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
3.14. Dealing with matters associated with religious beliefs and activity of the Church	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
3.15. Other official matters (courts, commune offices, district, voivodship or central offices)	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>

Questions 4, 5, and 6 to households having computers (answer YES to the question F. 11.10 or 11.11) with Internet access (answer YES to the question F. 11.13)

4. For how long have you had Internet at home? Please provide the installation year.

5. How do the members of your household connect to the internet at home? (*more than one answer is acceptable*)

- 5.1. modem (you cannot use the phone and the internet simultaneously)
- 5.2. permanent access from a landline phone operator – neostrada,
- 5.3. permanent access from a landline phone operator (netia, dialog etc.)
- 5.4. permanent access from a cable TV operator
- 5.5. other permanent access, such as the local network, access from a local provider or a shared connection in the neighborhood
- 5.6. permanent access provided by a mobile phone operator.: BlueConnect, iPlus or Twój Internet; Business Everywhere Orange
- 5.7. Internet access through your mobile phone (modem in the mobile phone)
- 5.8. other

6. If the household has a permanent Internet link, what is the speed?

- | | | |
|-------------------------------------|----------------------------------|--|
| 1 <input type="checkbox"/> 128 kb/s | 5 <input type="checkbox"/> 1Mb/s | 9 <input type="checkbox"/> hard to say |
| 2 <input type="checkbox"/> 256 kb/s | 6 <input type="checkbox"/> 2Mb/s | |
| 3 <input type="checkbox"/> 320 kb/s | 7 <input type="checkbox"/> 6Mb/s | |
| 4 <input type="checkbox"/> 512 kb/s | 8 <input type="checkbox"/> other | |

N. ECOLOGY

1. Are the following things done in your households? Show CARD No. 7 and ask for assessment according to the following scale: 1. Yes 2. Sometimes 3. I guess so. 4 No, 5. There is no such possibility and enter the appropriate number in the square next to each statement.

- 1.1. We have started buying a certain product, because it polluted the environment less than the one we had before.
- 1.2. We do our best to dispose of waste (such as paper, plastic or glass) to special containers for recycling
- 1.3. We do our best to dispose of used batteries and other products containing harmful chemicals into special containers

2. Individual questionnaire

Assigned questionnaire number in the voivodship (same as in Part I)

THE COUNCIL FOR SOCIAL MONITORING

SOCIAL DIAGNOSIS 2007 Objective and subjective quality of life in Poland

PART II Individual

GENDER

Household identification number (*same as in Section I C*)

Person number (*copy from Section I C*)

First name (*copy from Section I C*) _____

People are different. They live in different conditions and feel differently about what happens to them everyday. They cope in different ways with whatever life brings to them.

This questionnaire is about how you perceive your life. Most questions should be interesting, some may be boring and tiresome, many will be easy – this is about your life and not some unknown problem, however, some questions will be difficult. Please answer them as accurately as you can.

At some points you may have a feeling that you have answered the question already and we are asking it again in a different way. And you will be right. We are seeking the best way to ask questions. Don't be surprised when you find that we jump from one topic to another – the sets of questions have been put in a random order.

Your can be sure of our discretion. All answers will be used only for research purposes within the confines of collective statistical analyses.

Different possible answers may be provided along with questions. Please underline the one which corresponds best with your situation. In the case of some questions it will be possible to underline more than one answer. If there are no ready answers below a question, please enter your answer in the space provided.

We would like to ask you to kindly fill out the questionnaire on your own, without any help from other household members. This is about individual assessments and feelings, and not about opinions consulted with other people. If you are unable to answer any question, please ask the interviewer for assistance.

INSTRUCTIONS

In questions which it is necessary to select one or more answers, please mark your choice by placing a checkmark next to the selected answer.

In questions which we ask for your assessment, please write the appropriate number in the square. If the scale of assessment for the question looks like this:

1	2	3	4	5	6	7
completely						very
not important						important

Then the intermediate numbers (2, 3, 4, 5, 6) mean that the lower the number, the less important a given issue is (2 is less important than 3) and the greater the number, the more important the issue is (6 more important than 5).

In questions which a numerical value should be provided, please put it in the correct squares, making sure that the last digit is in the last square.

1. Your date of birth
 day month year

2. *What, in your opinion, is the most important prerequisite for a happy, successful life (PLEASE CHOOSE AND UNDERLINE THREE VALUES AT MOST)*

1. MONEY
2. CHILDREN
3. SUCCESSFUL MARRIAGE
4. WORK
5. FRIENDS
6. PROVIDENCE, GOD
7. CHEERFULNESS, OPTIMISM
8. HONESTY
9. KINDNESS AND RESPECT from OTHERS
10. FREEDOM, LIBERTY
11. HEALTH
12. EDUCATION
13. STRONG PERSONALITY
14. OTHER

3. *How do you feel about your life as a whole, could you say it was.... (please underline the appropriate answer)*

- 1 DELIGHTED
- 2 PLEASED
- 3 MOSTLY SATISFIED
- 4 MIXED
- 5 MOSTLY DISSATISFIED
- 6 UNHAPPY
- 7 TERRIBLE

4. When was your life easier, before year 1989 or at present?

1. it was easier before year 1989
2. it is easier at present
3. it is difficult to say
4. I am too young to remember times before year 1989

In the recent months: (NOT APPLICABLE means no husband)

5. The expectations of your husband toward you were so great you were unable to meet them
 1. OFTEN 2. IT HAPPENED 3. NEVER 4. NOT APPLICABLE
6. Your husband was too extravagant in spending money that were your common property
 1. OFTEN 2. IT HAPPENED 3. NEVER 4. NOT APPLICABLE
7. The problems of your husband added to your troubles and made your life difficult
 1. OFTEN 2. IT HAPPENED 3. NEVER 4. NOT APPLICABLE

In recent months: (NOT APPLICABLE means no financially dependent children)

8. You had doubts about your children being hard-working and tough enough to cope in life
 1. OFTEN 2. IT HAPPENED 3. NEVER 4. NOT APPLICABLE
9. You had to listen to complaints about your children (from school, from neighbors, from other parents)
 1. OFTEN 2. IT HAPPENED 3. NEVER 4. NOT APPLICABLE
10. You had to bear some expenses because of something that your children did
 1. OFTEN 2. IT HAPPENED 3. NEVER 4. NOT APPLICABLE
11. Your children disregarded and rejected your help, advice and guidance
 1. OFTEN 2. IT HAPPENED 3. NEVER 4. NOT APPLICABLE
12. You felt that you were losing influence over your children
 1. OFTEN 2. IT HAPPENED 3. NEVER 4. NOT APPLICABLE
13. You had too little time for your children
 1. OFTEN 2. IT HAPPENED 3. NEVER 4. NOT APPLICABLE

In recent months: (NOT APPLICABLE means no parents, parents-in-law or older relatives)

14. You felt responsible for caring for and ensuring the well-being of your parents or older relatives
 1. OFTEN 2. IT HAPPENED 3. NEVER 4. NOT APPLICABLE
15. You were worried about the health or state of mind of one of your parents or older relatives
 1. OFTEN 2. IT HAPPENED 3. NEVER 4. NOT APPLICABLE
16. The problems and worries of your parents, parents-in-law or other older relatives added to your troubles and made your life difficult
 1. OFTEN 2. IT HAPPENED 3. NEVER 4. NOT APPLICABLE

In recent months:

17. You felt that your source of income was unstable and uncertain
 1. OFTEN 2. IT HAPPENED 3. NEVER 4. NOT APPLICABLE
18. Financial problems added to your troubles and made your life difficult
 1. OFTEN 2. IT HAPPENED 3. NEVER

In recent months: (NOT APPLICABLE means lack of paid work)

19. You felt that your work was too tiresome, dirty or dangerous
 1. OFTEN 2. IT HAPPENED 3. NEVER 4. NOT APPLICABLE
20. You felt you had too many work responsibilities that you were not able to cope with them
 1. OFTEN 2. IT HAPPENED 3. NEVER 4. NOT APPLICABLE
21. You were treated unjustly by others at work
 1. OFTEN 2. IT HAPPENED 3. NEVER 4. NOT APPLICABLE

In recent months:

22. You had a feeling that the place you live in was overcrowded, for instance; too many people live in your apartment, neighboring apartments, the whole building
 1. OFTEN 2. IT HAPPENED 3. NEVER
23. You were afraid of crime, drug addiction, or hooliganism within your district, housing estate, or vicinity
 1. OFTEN 2. IT HAPPENED 3. NEVER
24. Problems associated with neighbors or other people living in the close vicinity of your home made your life difficult
 1. OFTEN 2. IT HAPPENED 3. NEVER

In recent months:

25. You suffered from a physical indisposition, such as bones aching or shortness of breath which made it difficult to walk out, climb the stairs, etc.
 1. OFTEN 2. IT HAPPENED 3. NEVER
26. Health problems made it difficult for you to perform everyday tasks or participate in other activities
 1. OFTEN 2. IT HAPPENED 3. NEVER

In recent months:

27. You had to deal with some formal matters
 1. YES 2. NO (if NO, please go to question 31)
28. You were not able to deal with a formal matter efficiently, quickly and easily
 1. OFTEN 2. IT HAPPENED 3. NEVER
29. You had to search for friends or other ways in order to deal with a formal matter
 1. OFTEN 2. IT HAPPENED 3. NEVER
30. You felt completely helpless and humiliated when dealing with a formal matter
 1. OFTEN 2. IT HAPPENED 3. NEVER

31. The city/town where you lived when you were 14 (*please put a checkmark next to the appropriate answer*):

- 1 is the same city/town that I live in now
2 it is within 20 kilometers from where my present place of residence is
3 it is more than 20 km from where my present place of residence is

32. Did you vote during the last local government election in 2006? 1 YES 2 NO

33. Do you use a mobile phone? 1 YES 2 NO

During the last year, did you:

34. Undertake a more profitable or an additional job 1 YES 2 NO
 35. Invest some money in production, trade or services 1 YES 2 NO
 36. Make some money on stocks, bonds or transfer of money between bank accounts 1 YES 2 NO
 37. Obtain new qualifications or skills with better earnings in mind 1 YES 2 NO

38. How would you evaluate your material situation at present?

- 1 GREAT
 2 VERY GOOD
 3 GOOD
 4 NEITHER GOOD NOR BAD
 5 NOT TOO GOOD
 6 BAD
 7 TERRIBLE

39. 'Taken all together, how would you say things are these days? Would you say that you are....?'

1. VERY HAPPY
 2. HAPPY
 3. NOT TOO HAPPY
 4. UNHAPPY

40. During the last year, did you take advantage of the services of the following entities?

- 40.1. health care units paid for by health care public funds 1 YES 2 NO
 40.2. units where you had to pay for services 1 YES 2 NO
 40.3. units paid for by an employer who paid for a medical services plan 1 YES 2 NO

41. How often within the last few months were you so depressed that you thought about suicide?

1. VERY OFTEN
 2. OFTEN
 3. RARELY
 4. NEVER

42. Do you feel loved and trusted? 1 YES 2 NO

43. How often, on average, during the month, do you participate in sermons or other meetings of religious character?
 (if less often than once a month – please enter 0) times a month

44. How many people do you consider to be your friends?

45. How strong is your willingness to live these days? (put a checkmark in the appropriate square)

- 1 2 3 4 5 6 7 8 9 10
 I don't want to live at all I want to live very much

46. Please specify how you usually react to troubles and difficult situations in your life. (you can choose more than one answer, putting a checkmark in the appropriate square)

- 46.1. I turn to others for advice
 46.2. I pull myself together and take action
 46.3. I start using alcohol
 46.4. I tell myself that it could be worse or that others face even worse situations
 46.5. I give up, I do not know what to do
 46.6. I use tranquilizers
 46.7. I pray to God for assistance
 46.8. I get preoccupied with other thing which divert my attention from problems and make me feel better

47. Do you feel lonely, although you do not want to be? 1 YES 2 NO

48. What was the education level of your FATHER (or main guardian), when you were 14?

- 1 uncompleted primary
 2 primary
 3 vocational
 4 uncompleted secondary
 5 secondary vocational
 6 secondary – general education
 7 uncompleted university/ college (including post-secondary)
 8 university/ college

49. Listed below in the fields separated by lines N, O, P etc., we describe various categories of feelings and behaviors. Please read each group of four statements carefully, and then pick out one statement in each group that best describes the way you have been feeling during the past four weeks. Mark your selection by putting a checkmark in the appropriate circle next to number 0, 1, 2 or 3.

- N. 0. I think that I don't look worse than I used to
 1. I am worried because I think I look old and I am not attractive
 2. I feel that I look worse than I used to
 3. I am sure that I look terrible.

- O. 0. I have as much energy as ever.
 1. I have less energy than I used to have.
 2. I don't have enough energy to do much.
 3. I don't have enough energy to do anything.

- P. 0. I have not experienced any change in my sleeping pattern.
 1. I do not sleep as well as I used to.
 2. In the morning, I wake up 1-2 hours earlier and find it difficult to fall asleep again.
 3. I wake up several hours too early and I can't get back to sleep.

- Q. 0. I am no more tired or fatigued than usual.
 1. I get tired or fatigued more easily than usual.
 2. I am too tired or fatigued to do a lot of things I used to do.
 3. I am too tired or fatigued to do most of the things I used to do.

- R. 0. I have not experienced any change in my appetite.
 1. My appetite is somewhat less than usual.
 2. My appetite is much less than before.
 3. I have no appetite at all.

- T. 0. I am not worried about my health any more than I used to be.
 1. I am worried about such ailments as: stomach pains, upset stomach, or constipation.
 2. I am very worried about my health; I think about it constantly.
 3. My health condition is so worrying that I cannot think of anything else.

- U. 0. I have not noticed any recent change in my interest in sex.
 1. I am less interested in sex than I used to be.
 2. I am much less interested in sex now.
 3. I have lost interest in sex completely.

50. Provided below are several statements. Please assess to what extent they are consistent with your beliefs and attitudes. Please mark the assessments by entering the selected digit in the square next to each statement.

The meaning of each digit is as follows:

- 1 – DEFINITELY YES
 2 – YES
 3 – SOMEWHAT YES
 4 – NEITHER YES NOR NOT
 5 – SOMEWHAT NO
 6 – NO
 7 – DEFINITELY NO

- 50.1. I admire people who have expensive houses, cars and clothes.
 50.2. The measure of success in life is the state of ownership of various material goods
 50.3. I like to have things that others envy
 50.4. I like to buy things which have no practical use
 50.5. Shopping itself gives me a lot of joy
 50.6. I have a lot of energy now
 50.7. I wait impatiently for what the next day will bring
 50.8. Some people are just more worthy than others
 50.9. I would like to be attractive and look good
 50.10. In an ideal world, all nations would be equal
 50.11. I attach great importance to material goods
 50.12. I want to win over friends
 50.13. Some groups of people do not deserve respect
 50.14. We should aim at making the incomes of all people more or less equal

51. Do you believe that reforms in Poland after year 1989 were successful or unsuccessful?

- 1 successful
 2 unsuccessful
 3 hard to say

52. In the last two years, did you happen to get involved in activities on behalf of the local community (commune, housing settlement, town, or neighborhood)? YES NO

53. Listed below are several ailments associated with health conditions. Please specify whether you suffered from any of them within the LAST MONTH. If you did not suffer from it at all during the last month, please circle number 1; if you suffered from it less frequently than for 15 days of the month, circle number 2; if you suffered from an ailment for at least one half of the month, please circle number 3.

IN THE PAST MONTH:	I did not suffer	I suffered less than 15 days	I suffered at least for one half of the month
53.1. strong headaches	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
53.2. stomach pains or flatulence	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
53.3. pain or tension in the neck or arm muscles	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
53.4. chest or heart pains	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
53.5. dry mouth or throat	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
53.6. sweating	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
53.7. shortness of breath	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
53.8. aching and pains all over the body	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
53.9. accelerated heartbeat (palpitation)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
53.10. shivers or convulsions	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
53.11. pressure on the bladder and more frequent urinating	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
53.12. a feeling tiredness not associated with work	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
53.13. constipation	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
53.14. nosebleeds	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
53.15. sudden changes of blood pressure	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3

54. Did the changes that took place in Poland after year 1989 have any influence upon your life?

1. YES 2. NO

55. -- if YES, then, in general, was that influence positive or negative?

- 1. very negative
- 2. negative
- 3. positive
- 4. very positive
- 5. it is difficult to say

56. Do you smoke cigarettes?

1. YES 2. NO

57. — if YES, how many cigarettes per day do you smoke? _____ cigarettes

58. — if NO, have you ever smoked cigarettes in your life? 1. YES 2. NO

59. Taking all into account, do you believe that the last year was successful in your life? 1. YES 2. NO

60. Who or what was the cause that the previous year was a good one or a bad one in your life? (you can choose more than one answer)

- 60.1. the authorities
- 60.2. myself
- 60.3. other people
- 60.4. destiny (Providence)

61. We would like you to now evaluate the following aspects of your life and tell us to what extent you are satisfied with each of them. Please mark your choice by circling the appropriate number by each aspect of life. The numbers stand for:

- 1 – VERY SATISFIED
- 2 – SATISFIED
- 3 – SOMEWHAT SATISFIED
- 4 – SOMEWHAT UNSATISFIED
- 5 – UNSATISFIED
- 6 – VERY UNSATISFIED
- 7 – not applicable

To what extent are you satisfied with:

- 61.1. your relations with close family members 1 2 3 4 5 6 7
- 61.2. the financial situation of your family 1 2 3 4 5 6 7
- 61.3. relations with colleagues (friends) 1 2 3 4 5 6 7
- 61.4. the present income of your family 1 2 3 4 5 6 7
- 61.5. your ability to fulfill food needs 1 2 3 4 5 6 7
- 61.6. health 1 2 3 4 5 6 7
- 61.7. what you are accomplishing in life 1 2 3 4 5 6 7
- 61.8. the situation in the country 1 2 3 4 5 6 7
- 61.9. housing conditions 1 2 3 4 5 6 7
- 61.10. your place of residence 1 2 3 4 5 6 7
- 61.11. goods and services you can get 1 2 3 4 5 6 7
- 61.12. what the future seems to hold for you 1 2 3 4 5 6 7
- 61.13. your sex life 1 2 3 4 5 6 7
- 61.14. education 1 2 3 4 5 6 7
- 61.15. ways of spending leisure time 1 2 3 4 5 6 7
- 61.16. moral standards in you community 1 2 3 4 5 6 7
- 61.17. work 1 2 3 4 5 6 7
- 61.18. children 1 2 3 4 5 6 7
- 61.19. marriage 1 2 3 4 5 6 7
- 61.20. safety in the place of residence 1 2 3 4 5 6 7
- 61.21. health care in the place of residence 1 2 3 4 5 6 7
- 61.22. your participation in culture 1 2 3 4 5 6 7

62. During last year, did you attend a public meeting (but not at work)? 1 YES 2 NO

63. – If yes, did you speak during the meeting? 1 YES 2 NO

64. During last year, did you participate in preparing or conducting of meeting (outside work)?

1 YES 2 NO

65. In general, do you believe that most people can be trusted or are you of the opinion that one can never be too careful with people?

1 most people can be trusted
 2 you can never be too careful
 3 it is hard to say

66. In interpersonal contacts, people do things both pleasant and hurtful -- they help each other, they cheat each other, they give each other gifts, they insult each other, they praise each other, they take things away from each other, they give things to each other...

In your lifetime to date, how much...

(mark the square over the selected answer with a checkmark)

66.1. good have other people done to you?

 1 2 3 4 5
 none very little a little a lot very much

66.2. harm have other people done to you?

 1 2 3 4 5
 none very little a little a lot very much

66.3. good have you done to other people?

 1 2 3 4 5
 none very little a little a lot very much

66.4. harm have you done to other people?

 1 2 3 4 5
 none very little a little a lot very much

67. Do you use computer at work, at home, or any other place, at least from time to time? 1 YES 2 NO

68. Are you a member of any organizations, associations, parties, committees, councils, religious groups, unions or associations?

1 yes, one
 2 yes, two
 3 yes, three or more
 4 NO

69. If yes, have you ever performed any functions in such organizations? 1 YES 2 NO

70. Below, you will find a number of different behaviors listed. Some may pertain directly to you; others may pertain only to other people. By circling one of the responses, please indicate which of the following behaviors bother you personally and which do not. Please enter the appropriate number from 1 to 5 in the square next to each of the described behaviors.

The meaning of the numbers is as follows:

1 – I DON'T CARE ABOUT IT AT ALL
 2 – I CARE LITTLE ABOUT IT
 3 – I CARE ABOUT IT TO SOME EXTENT
 4 – I CARE ABOUT IT VERY MUCH
 5 – IT IS HARD TO SAY

How much do you care if:

- 70.1. Someone pays less taxes than she/he ought to.
 70.2. Someone avoids paying for the use of public transport (e.g. busses, trains, trams).
 70.3. Someone is able not to pay for electricity.
 70.4. Someone collects unemployment insurance longer than regulations allow
 70.5. Someone does not pay administration fees for his/her apartment (despite being able to).
 70.6. Someone imports goods from abroad and does not pay duty.

71. Which of the statements concerning democracy, provided below, do you support most??

- 1 democracy is better than any other form of government
 2 sometimes, non-democratic rule is better than democracy
 3 For people like me, it does not really matter whether the government is democratic or not
 4 democracy is a bad form of government
 5 it is hard to say

72. Your own personal net monthly income average from the last three months amounted to: PLN

73. What personal net monthly income do you expect to get in two years? PLN

74. How much time did you spend watching TV on average in the last week?

- 1 I don't watch TV
 2 less than one hour
 3 one to two hours
 4 two to three hours
 5 three to four hours
 6 above four hours

IN THE PREVIOUS YEAR

75. I visited a psychologist (psychiatrist) 1 YES 2 NO
 76. I drank too much alcohol 1 YES 2 NO
 77. I tried drugs 1 YES 2 NO
 78. I lost a close acquaintance 1 YES 2 NO
 79. I could not find a job after graduating from school 1 YES 2 NO 3 NOT APPLICABLE
 80. I was shifted to a lower position 1 YES 2 NO 3 NOT APPLICABLE
 81. I missed a promotion at work 1 YES 2 NO 3 NOT APPLICABLE
 82. I was promoted 1 YES 2 NO 3 NOT APPLICABLE
 83. I had serious problems with my superior 1 YES 2 NO 3 NOT APPLICABLE
 84. I started my own business 1 YES 2 NO
 85. I lost a lot of money doing business 1 YES 2 NO 3 NOT APPLICABLE
 86. I felt victim to theft 1 YES 2 NO
 87. I felt victim to mugging 1 YES 2 NO
 88. Somebody broke into my car or house 1 YES 2 NO
 89. I was accused of a criminal offence 1 YES 2 NO
 90. I was detained by the police 1 YES 2 NO
 91. I was accused in a civil case 1 YES 2 NO
 92. I caused a collision or a car accident 1 YES 2 NO
 93. A close friend/relative was detained or broke the law 1 YES 2 NO
 94. I was discriminated against due to my nationality, appearance, beliefs, or due to other reasons 1 YES 2 NO
 95. My apartment (house) was seriously damaged 1 YES 2 NO
 96. My apartment (house) was renovated 1 YES 2 NO
 97. I had problems with the owner or manager of the building in which I live 1 YES 2 NO 3 NOT APPLICABLE
 98. I fell seriously ill 1 YES 2 NO

99. In the last year, did you sign a collective letter, petition, protest etc. (e.g. to the local or central authorities, to the management of a company, trade union, newspaper, television, etc)? 1 YES 2 NO

100. Were you unemployed for some time in years 2000-2007 (did not have a job and kept searching to get one)?
 1 YES 2 NO

101 – If yes, what was the main reason for being unemployed (you may mark more than one answer):

- 101.1. a period between contracts of employment with the same company
 101.2. your own decision
 101.3. individual dismissal
 101.4. obligatory work stoppage due to the problems of the employer
 101.5. due to training/ school
 101.6. due to family/ personal reasons
 101.7. group dismissal
 101.8. end of a fixed-term contract
 101.9. other reasons

102. Do you plan to go abroad to work in the next two years?

- 1 yes, to a European Union country, which one
- 2 yes, to a country outside the European Union, which one
- 3 NO

103 – If yes, for how long?

- 1 no longer than one year
- 2 one to two years
- 3 more than two years
- 4 permanently
- 5 it depends on how I will be doing abroad

104. Do you plan to go abroad within the next two years to study there?

- 1 yes, to an European Union country, which one
- 2 yes, to a country outside the European union, which one
- 3 NO

105 – if yes, for how long?

- 1 no longer than one year
- 2 one to two years
- 3 more than two years
- 4 after completion of my studies, I will stay abroad permanently
- 5 it depends on how I will be doing abroad

106. What, in your opinion, is the most important in a professional career? (*please read all answers and select no more than 3, putting a checkmark in the squares next to them*)

- 1 The lack of tension and stress
- 2 A high level of independence
- 3 The possibility of personal development
- 4 Work consistent with skills
- 5 The possibility of a quick promotion
- 6 Employment stability
- 7 Favorable work hours
- 8 The possibility of working at home
- 9 Long leave
- 10 Job respected by others
- 11 Good remuneration
- 12 Other factors

107. What solutions would make it easier to reconcile work and family duties, including parenting?

Enter in squares:

- 1 – next to the solution that you perceive as the most important
- 2 – next to the solution that you perceive as the second most important
- 3 – next to the solution that you perceive as the third most important
- 4 – next to the solution that you perceive as the least important

107.1. proper work time organization (e.g. part time job, shift work, flexible work hours, possibility of doing some of the work at home, more days off during the week)

107.2. longer paid leaves (maternity, parental, etc..)

107.3. higher benefits (family, children, etc.)

107.4. better opportunities of providing children with care outside home (more crèches and kindergartens near your home, adjustment of time of crèche and kindergarten care to the working hours of the parents, more extracurricular activities at schools, etc.)

108. Do you trust the following institutions?:

- | | | | |
|-------------------------------------|--------------------------------|-------------------------------|--|
| 108.1. banks | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO | 3 <input type="checkbox"/> I HAVE NO OPINION |
| 108.2. life insurance companies | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO | 3 <input type="checkbox"/> I HAVE NO OPINION |
| 108.3. property insurance companies | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO | 3 <input type="checkbox"/> I HAVE NO OPINION |
| 108.4. investment funds | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO | 3 <input type="checkbox"/> I HAVE NO OPINION |
| 108.5. pension funds | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO | 3 <input type="checkbox"/> I HAVE NO OPINION |
| 108.6. stock exchange | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO | 3 <input type="checkbox"/> I HAVE NO OPINION |
| 108.7. Social Insurance Office | 1 <input type="checkbox"/> YES | 2 <input type="checkbox"/> NO | 3 <input type="checkbox"/> I HAVE NO OPINION |

Provided below are questions addressed only to some respondents. Please check which conditions you meet and go to the appropriate sections of the questionnaire:

Working during any time in the period of 2000–2007

Working at present

Working persons who have not yet retired

Persons who changed jobs in years 2000–2007, regardless of whether they are working now

Those who did not work in years 2000–2007

Using computers

Using the Internet

Using mobile phones

FOR THOSE WHO WORKED DURING ANY TIME IN YEARS 2000–2007

109. What was your main type of work in years 2000–2007? (you may choose several answers by placing checkmarks in squares)

- 109.1 based a fixed-term contract of employment for a period longer than one year
- 109.2 based on an employment contract concluded for an unlimited period of time
- 109.3 on your own as an entrepreneur employing others
- 109.4 on your own as a self-employed person
- 109.5 family member providing assistance for free
- 109.6 occasional job (based on fixed-term contracts, that is, substitution contracts, contracts for the period of performance of a specific job)
- 109.7 other short-term contracts (e.g. student training)
- 109.8 trial period
- 109.9 hired on the basis of a civil law agreement (contract for specific work; mandate contract)
- 109.10 hired with no formal agreement and/or on the basis of an oral agreement
- 109.11 other

110. Did the work you performed in years 2000–2007 allow you to take advantage of your qualifications?

- 1 DEFINITELY YES
- 2 YES
- 3 NO
- 4 DEFINITELY NO

111. How many times did you change positions at your main company in years 2000–2007?

112. How many times were you promoted in years 2000–2007?

113. Were you shifted to a lower position in years 2000–2007? YES NO

FOR THOSE CURRENTLY WORKING

114. How much time does it take you to get to work on the average?

(one direction in minutes; if you usually work at home, enter 0) minutes

115. What is the distance from home to work? kilometers

116. Do you take advantage of any group insurance provided through an agency of the company? (this question does not pertain to a subscription purchased by your employer) YES NO

117. Is it possible at your main workplace to?

117.1. change the starting or ending hour of work ,

1 YES 2 NO

117.2. leave the company for at least one hour

1 YES 2 NO

117.3. perform some of your duties at home

1 YES 2 NO

118. What are the conditions that would convince you to work abroad? (*select no more than 2 answers*)

1 if the salary was higher than now

2 if the job was more interesting than the one I have

3 if the possibilities of promotion/ development were greater than now

4 if I was sure I would get employed for at least a year

5 I would not work abroad under any conditions

FOR THOSE CURRENTLY WORKING AND WHO ARE NOT RETIRED YET

119. Do you participate in any additional pension plan?

1 YES 2 NO

120. – If yes, what is it?

1 savings in an investment fund

2 member of the Employee Retirement Programme organized by the employee

3 I established an Individual Retirement Account

4 other forms

121. – If no, do you plan to participate in any additional pension plan?

1 yes, I plan to establish an Individual Retirement Account

2 yes, I plan to in a different form

3 I do not

122. Do you make the participation in an additional pension plan conditional upon any of the requirements provided below?

122.1. payment of premium by employer 1 YES 2 NO 3 I HAVE NO OPINION

122.2. exemption of premium from taxation 1 YES 2 NO 3 I HAVE NO OPINION

122.3. exemption of savings from taxation 1 YES 2 NO 3 I HAVE NO OPINION

FOR PERSONS WHO CHANGED JOBS IN YEARS 2000-2007, REGARDLESS OF WHETHER THEY ARE WORKING NOW

123. How many times did you change jobs in years 2000–2007? time

124. Why did you change jobs in years 2000–2007? (*you may choose more than one reason*)

124.1. voluntary decision to get a better job/ remuneration

124.2. end of fixed-term agreement

124.3. due to independent reasons (health, dismissal, leave, company restructuring, company bankruptcy, retirement)

124.4. other reasons

125. Was the job change associated with the change of profession as well? 1 YES 2 NO

126. Was the job change associated with the change of place of residence? 1 YES 2 NO

FOR PERSONS WHO DID NOT WORK IN YEARS 2000–2007

127. Why didn't you work in years 2000–2007? (select up to 3 reasons, putting checkmarks in squares)

- 1 studying, raising qualifications
- 2 taking care of the home
- 3 taking care of children
- 4 taking care of disabled/ elderly household members
- 5 due to a health condition
- 6 due to inappropriate age
- 7 due to the lack of qualifications demanded by employers
- 8 retirement
- 9 due to difficulties with finding a job
- 10 the receipt of social benefits
- 11 I did not want to work

128. Under what conditions would you be willing to work in the country? (please select and mark no more than 2 answers)

- 1 if there was a possibility of working part-time
- 2 if there was a possibility of working at home, at least partially
- 3 if there was a possibility of flexible work time organization
- 4 if there was a possibility of receiving greater assistance from other family members in the performance of family duties
- 5 if there was a possibility of taking advantage of proper care for children or ill persons
- 6 if there was a possibility of retaining the social benefits I am receiving now
- 7 other
- 8 I do not want to work at all

FOR PERSONS USING COMPUTERS

129. How many hours did you spend using the computer this week? hours

130. Where do you use a computer? (you may select one or more answers, placing a checkmark in the square next to the selected answer)

- 130.1 at work
- 130.2 at home
- 130.3 at school/ university
- 130.4 at an Internet cafe/ club
- 130.5 at my friends' / relatives
- 130.6 other

131. When using a computer, did you perform the following functions? Place checkmarks in squares with the proper answers		
	YES	NO
131.1. copying or pasting a file or a folder	<input type="checkbox"/>	<input type="checkbox"/>
131.2. using the function of copying, cutting and pasting for the purpose of duplication or for moving selected fragments of a document	<input type="checkbox"/>	<input type="checkbox"/>
131.3. using the basic mathematical functions in a spreadsheet	<input type="checkbox"/>	<input type="checkbox"/>
131.4. the creation of an electronic presentation	<input type="checkbox"/>	<input type="checkbox"/>
131.5. the installation of new devices (printer, scanner, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
131.6. sending an e-mail with attachments (documents, graphics)	<input type="checkbox"/>	<input type="checkbox"/>
131.7. using a Web browser (e.g. Google, Yahoo!) to find information	<input type="checkbox"/>	<input type="checkbox"/>
131.8. creating a Web page	<input type="checkbox"/>	<input type="checkbox"/>
131.9. writing a computer program, using programming language	<input type="checkbox"/>	<input type="checkbox"/>

132. What is your main activity when using the computer? Please specify two activities in which you dedicate most of your time – enter number 1 next to the activity which consumes most of your time, and number 2 next to the second activity

- 132.1. work
- 132.2. studying
- 132.3. entertainment
- 132.4. searching and reading information on the Internet
- 132.5. maintaining relations with others using the Internet

FOR PERSONS USING THE INTERNET

133. When did you start using the Internet? (*enter year*)

134. How many hours did you spend last week using the Internet?

135. Who are the persons you contact using the Internet? In the first column, enter those you have ever contacted, and in the second, enter those you contacted in the last week; provide the answers by placing checkmarks in the appropriate squares.

	Ever	Last week
135.1. family	<input type="checkbox"/>	<input type="checkbox"/>
135.2. co-workers	<input type="checkbox"/>	<input type="checkbox"/>
135.3. friends	<input type="checkbox"/>	<input type="checkbox"/>
135.4. people met on the Internet	<input type="checkbox"/>	<input type="checkbox"/>
135.5. others	<input type="checkbox"/>	<input type="checkbox"/>
135.6. I do not use the Internet to communicate with people	<input type="checkbox"/>	

136. Have you ever met, in person, anyone that you got to know on the Internet? YES NO

137. Please specify whether using the Internet you performed the activities listed below? (please read the list and mark which of them you ever did, and the ones you did last week, by placing checkmarks in the appropriate squares)

Activity	At any time	During last week
137.1. checking and sending electronic mail (e-mail)	<input type="checkbox"/>	<input type="checkbox"/>
137.2. the use of communicators enabling conversations with friends (such as ICQ, Gadu-Gadu etc.)	<input type="checkbox"/>	<input type="checkbox"/>
137.3. chatting	<input type="checkbox"/>	<input type="checkbox"/>
137.4. participation in discussion groups and forums	<input type="checkbox"/>	<input type="checkbox"/>
137.5. phone calls using the Internet (VoIP, Skype),	<input type="checkbox"/>	<input type="checkbox"/>
137.6. videoconferences	<input type="checkbox"/>	<input type="checkbox"/>
137.7. Web page browsing	<input type="checkbox"/>	<input type="checkbox"/>
137.8. the gathering of materials necessary for work or studies	<input type="checkbox"/>	<input type="checkbox"/>
137.9. participation in Internet trainings and courses	<input type="checkbox"/>	<input type="checkbox"/>
137.10. looking for a job, sending job offers	<input type="checkbox"/>	<input type="checkbox"/>
137.11. purchasing products on the Internet (except for auctions)	<input type="checkbox"/>	<input type="checkbox"/>
137.12. using Internet banks	<input type="checkbox"/>	<input type="checkbox"/>
137.13. participation in Internet auctions	<input type="checkbox"/>	<input type="checkbox"/>
137.14. playing network games	<input type="checkbox"/>	<input type="checkbox"/>
137.15. Downloading free software	<input type="checkbox"/>	<input type="checkbox"/>
137.16. Downloading free music, movies	<input type="checkbox"/>	<input type="checkbox"/>
137.17. Creation or modification of your own Web page or blog	<input type="checkbox"/>	<input type="checkbox"/>
137.18. Creating and publishing your own text, graphics, music or other kinds of art on the Internet	<input type="checkbox"/>	<input type="checkbox"/>
137.19. Obtaining information from the Web pages of public institutions	<input type="checkbox"/>	<input type="checkbox"/>
137.20. Downloading or filling out official forms	<input type="checkbox"/>	<input type="checkbox"/>
137.21. Listening to music or radio on the Internet	<input type="checkbox"/>	<input type="checkbox"/>
137.22. Watching TV and video files on the Internet	<input type="checkbox"/>	<input type="checkbox"/>
137.23. Reading newspapers on the Internet	<input type="checkbox"/>	<input type="checkbox"/>
137.24. Downloading free software	<input type="checkbox"/>	<input type="checkbox"/>
137.25. Downloading free music, movies	<input type="checkbox"/>	<input type="checkbox"/>

FOR PERSONS USING MOBILE PHONES

138. Please specify how many times during one day in the last week you called somebody or sent an SMS/MMS from your mobile phone to other people?

139. How many of these calls were made to contact the following persons: please specify approximately how many times you made phone calls or sent SMS/MMS during the week to:

- 139.1. family members
- 139.2. co-workers
- 139.3. friends
- 139.4. other people

WE ARE VERY THANKFUL FOR YOUR TIME.

WE WOULD LIKE TO ASSURE YOU ONCE AGAIN THAT ALL INFORMATION PROVIDED BY YOU WILL BE USED ONLY IN COLLECTIVE STATISTICAL SCIENTIFIC REPORTS
for *THE COUNCIL FOR SOCIAL MONITORING*

Janusz Czapiński, Ph. D., professor at the University of Warsaw and University of Finances and Management

3. Instruction for interviewers

INSTRUCTIONS CONCERNING THE ORGANIZATION AND RULES OF THE FILLING OUT OF QUESTIONNAIRES FOR THE RESEARCH PROJECT „SOCIAL DIAGNOSIS 2007” R4

Introductory remarks

„Social Diagnosis” is a cyclical project, repeated with the same sample of households.

In the upcoming fourth wave (*R4*), we plan to examine all households which participated in the third wave of the panel research (*R3*) and new households, to which members of households examined in *R3* have moved. Additionally, we plan to examine yet another 2800 households.

In year 2007, only those households will be examined (questionnaires for households which are included in the collective list sent to the Voivodship Statistical Offices by e-mail on 02.02.2005 or later. If the household is on the list, but any of its current members are not, they are assigned consecutive numbers after the last number from the list of year 2005).

Data on households is gathered on the basis of the interview conducted with the household head or a person who knows a lot about the household (part I of the questionnaire). Household members aged 16 (those, who turned 16 no later than on January 1st, 2007) and older fill out part II of the questionnaire on their own in the presence of a pollster. If the respondents cannot fill out this part on their own, the pollster is obliged to help them. Men cannot be given questionnaires for women and women cannot be given questionnaires for men because the respondent's gender is coded in the questionnaire.

Definitions, classifications and groupings are largely consistent with those used in research based on the samples of households conducted by the Central Statistical Office. The proposed additions or slightly different qualifications are associated with the recommendations of Eurostat for research on households.

In the case of households which were included in the *R3*, apart from the full form for the fourth wave of research, you will receive the printouts from part C of the form *R3*. Please conduct the interview section C on the basis of printouts from the third wave of research, that is, taking into account all persons from the household included in printouts from *R3* and the new household members. It is necessary to keep in mind that the household members are to be numbered in the same way as in wave *R3*, and persons who joined the household after year 2005 are assigned the consecutive numbers after the last number from the *R3*. If the number of persons is greater than 8, all persons with numbers above 8 are entered in a separate Section C sheet. For persons who left the household permanently after the third wave, we ask only that you fill out of the selected rows: rows 30 (enter symbol 3), 31, 33, 35. We are doing our best to conduct individual interviews (part II of the questionnaire) with all household members aged 16 or more, even those with whom, for various reasons, interviews could not be conducted during the first, second or third wave.

On the cards, which are shown to the respondent, answers like „I don't know” or „it is hard to say” are not included, but they may be included in the questionnaire and marked, if the respondent spontaneously gives us such an answer. Also, in the case of questions which are not accompanied by cards, we do not read such answers to the respondent, but we mark them (if they are included among the available answers), if the respondent spontaneously answers the question in this way.

Please inform the examined households that, like in the previous years, 20 money prizes will be drawn among them for PLN 500 each.

Detailed instructions

Section A. HOUSEHOLD CHARACTERISTICS

point 0 – enter the one-digit symbol of household status in the study:

symbol

- 1 the household participated in the third wave (*R3*) and it lives at the same address ⇒ we go to point 1
- 2 the household participated in the third wave, but its address in the country has changed ⇒ we go to point 1 and we conduct the interview under the new address. In point 4, we enter the assigned identification number of the household
- 3 the household participated in the third wave of research, but it moved abroad or all household members have moved to collective accommodation facilities ⇒ we do not conduct the interview, but we gather the information enabling us to further monitor the household members: Section C rows 29 (symbol 2), 33, 35.
- 4 a new household (it did not participate in the third wave of research), established as a result of the division of the household which participated in the third wave of research ⇒ we go to point 1 and we conduct the interview under the current address
- 5 the household participated in the third wave of research, but at the time it was treated as a new one, established as a result of the division of a household participating in the second wave of research ⇒ we go to point 1.
- 6 a new household (it did not participate in the third wave of research) and it was drawn for the purpose of the current wave.

point 0b – enter the household number from the third wave

point 1 – enter the seven-digit symbol of the territorial unit accordingly with the new territorial division of the country (voivodship, district, commune)

point 3 – enter the one-digit symbol of the class of place of residence in which the household lives, according to the list of symbols provided below:

symbol

- 1 cities inhabited by population of 500 thousand or more
- 2 cities inhabited by population of 200–500 thousand
- 3 cities inhabited by population of 100–200 thousand
- 4 cities inhabited by population of 20–100 thousand
- 5 cities inhabited by population smaller than 20 thousand
- 6 the rural area

point 4 – enter the identification number of the household. It is a five-digit number which does not change during the subsequent research cycles, therefore, for those households which participated in the previous wave (R3), it will be the same as in year 2005; for new households, established as a result of a division of the household examined in year 2005, it will be assigned from the pool of numbers reserved for a given voivodship especially for these households.

point 5 – enter the one-digit symbol of the source of income of the household in accordance with the list of symbols provided below:

symbol

- 1 households of employees
- 2 households of farmer - employees
- 3 households of farmers
- 4 households of the self-employed working outside agriculture, freelancers
- 5 households of retirees and disability pensioners
- 6 households living on unearned sources other than disability pension and retirement

Section B. INFORMATION ON THE CONDUCTED INTERVIEW

Question 5. Please ask whether the household agrees to participate in the subsequent wave in year 2009.

Section C. HOUSEHOLD COMPOSITION

row 1 – for households which were examined in year 2005, please number the members exactly in the same way as in 2005. If the number of household members is greater than 8, for the remaining persons (9, 10 etc.) data in section C is entered on a separate sheet, which is put inside the questionnaire after the interview.

row 3 – enter the one-digit symbol of relationship to the household head:

symbol

- 1 household head
- 2 partner (husband, wife, common law spouse)
- 3 son, daughter
- 4 son in law, daughter in law (child's partner)
- 5 granddaughter, great granddaughter
- 6 father, mother, father in law, mother in law
- 7 grandfather, grandmother
- 8 brother, sister
- 9 other

The household head is the person who mostly or fully provides for the household.

row 4 – enter the one-digit family symbol:

symbol

- 1 for the first family members
- 2 for the second family members,
- 3 for the third family members
- 4 – 8 for members of the fourth and subsequent families
- 0 for persons who are not members of families in a family household and for persons in a non-family or special household.

row 5 – enter the one-digit symbol of relationship to the household head. The household head is the man in the case of a full family (married couple, couple with no children or with children) or a single parent in a single parent family:

symbol

- 1 household head
- 2 partner (wife)
- 3 son, daughter
- 4 other persons outside the family
- 0 a person in a non-family or special household

A family consists of household members who are married (formally or informally), related or adopted. The following types of families are found:

Full family – married couple (couple) with no children, married couple (couple) with children

Single-parent family – mother with children, father with children

Non-family households are those, in which there is no group of persons defined as a family (in accordance with the definition provided above). There are single-person and multi-person non-family households (for instance, a grandmother with a grandson, a brother and sister living together, or persons who are not related living together).

Special households consist of persons, living together with a single or multi-person household, who are not members of such households and who do not constitute a separate household in accordance with the definition provided above (family and non-family households). These may be maids, students renting rooms, or employees.

Attention! In each questionnaire, both rows 3 and 5 are to be filled out.

row 9 – enter the one-digit gender symbol:

symbol

- 1 man
- 2 woman

row 10 – enter the one-digit status symbol

symbol

- 1 single
- 2 married
- 3 widowed
- 4 divorced
- 5 separated
- 6 in a relationship (like common law marriage)

row 11 – enter the two-digit symbol of completed education

symbol

- 10 university with an academic degree, at least Ph. D.
- 11 university with the M.A., M. Sc. or equivalent degree
- 12 university with engineer, bachelor degree
- 20 postsecondary
- 30 vocational secondary
- 40 general secondary
- 50 vocational
- 51 grammar
- 60 completed elementary
- 70 no education (elementary not completed, no school education)
- 99 not applicable (person aged 0–12)

row 12 – enter the total number of full years of education, regardless of whether a given school has been completed (elementary, secondary, vocational or grammar school, full-time or extramural studies, doctoral studies). Years of education during any kind of postgraduate studies, trainings and courses are not included. A training course is understood as a non-school form of education, leading to attaining, raising or changing ones professional qualifications, preparatory courses for entry exams, language courses, computer courses, driving schools etc.

row 13 – enter the two-digit symbol of the area of education completed

symbol

- 14 education
- 21 art
- 22 humanities (religion, foreign languages and mother tongue, history, archaeology, philosophy, etc)
- 31 social sciences (psychology, sociology, demography, political sciences, economy, etc)
- 32 journalism and information
- 34 economy and administration (management, marketing, finances, banking, insurance, accounting and taxes, management and administration sciences, etc)

- 38 law
- 42 biological sciences
- 44 physical sciences
- 46 mathematics and statistics
- 48 computerization (IT science)
- 52 technical sciences (technology, industry, construction, etc)
- 54 production and processing
- 58 architecture and construction
- 62 agriculture, forestry, fishing
- 64 veterinary science
- 71 public health
- 72 healthcare (medicine, dentistry, nursing, pharmacology, etc)
 - 76 social assistance (social services)
 - 81 public services and transport services
 - 85 environmental protection and sanitary services
 - 86 security and protection
 - 90 armed forces and defense
 - 91 other
 - 92 no specialization (e.g. elementary, grammar or general secondary education)
 - 98 not applicable (persons prior to the completion of elementary school or with no elementary education)
 - 99 no data

row 14 – enter a one-digit symbol on the educational status of the person, defined as using or not using various educational services, rendered by the education system or other public and non-public institutions outside school (pertains to the current situation)

symbol

- 1 attending crèche or kindergarten
- 2 full time student
- 3 evening, extramural student
- 4 taking advantage of various forms of education outside school (additional courses, trainings, etc.)
- 5 not taking advantage of any educational services

For persons who have symbol 1, 2, 3 or 4 entered in row 14, fill out row 15. Otherwise, go to row 16.

row 15–16 – enter a two-digit symbol of the type of educational service (two most significant)

symbol

- 11 public crèche, kindergarten
- 12 non-public crèche, kindergarten
- 21 student at an elementary, grammar public school
- 22 student at an elementary, grammar non-public school
- 30 student at a vocational school, vocational training
- 41 student at a public general secondary school
- 42 student at a non-public general secondary school
- 51 student at a public vocational secondary school
- 52 student at a non-public vocational secondary school
- 61 student at a public postsecondary school
- 62 student at a non-public postsecondary school
- 71 student at a public university
- 72 student at a non-public university
- 81 postgraduate studies student at a public university
- 82 postgraduate studies student at a non-public university
- 83 doctoral studies student at a public university
- 84 doctoral studies student at a non-public university
- 90 additional training and courses financed by an employer
 - 91 additional training and courses, financed from the resources of the Labor Fund
 - 92 additional training and courses, financed from the resources of the European Social Fund
 - 93 additional training and courses, financed from the resources of the household
 - 94 other forms of skills development (e.g. driving school, instrument playing lessons, foreign language course)
 - 98 I don't know

row 17 – enter

- 1 if the respondent has a driving license
- 2 if the respondent does not have a driving license

rows 18 – 23 – for each language enter:

- 1 if a given person knows the language actively (able to speak and write)
- 2 if a given person knows the language actively (able only to write)
- 3 if a given person does not know one of the languages

row 24 – enter 1 if the respondent has a mobile phone, 2 if not

row 26 – enter a one-digit symbol with regard to the disability category:
symbol

- 1 for persons having a valid certificate from the medical commission
- 2 for persons declaring that due to their disability or illness they are completely or partially unable to perform such activities as learning, working or taking care of the household, but who do not have a certificate of the medical commission
- 0 in other cases
- 8 not applicable (the person is not disabled)

row 27–29 – pertain to the source of income of individual household members;

enter the two-digit symbols of the main and additional sources of income (only two additional sources of income can be provided)

symbol

- 11 hired work in the public sector
- 12 hired work in the private sector
- 13 hired casual job in the public sector
- 14 hired casual job in the private sector
- 15 farming
- 16 assisting in farming
- 17 employer, excluding individual farmers
- 18 regular self-employment
- 19 casual self-employment
- 20 assisting in self-employment
- 21 pension (outside the farming social insurance system)
- 22 pension of individual farmer (due to the farming social insurance)
- 23 disability pensions
- 24 family benefits
- 25 maternity benefits
- 26 unemployment benefits
- 27 other benefits from the Labor Fund
- 28 allowances for persons on parental leaves (former parental benefits)
- 29 other social insurance benefits (e.g. childbirth and funeral benefits, illness and rehabilitation benefits)
- 30 family benefits and allowances in accordance with the act on family benefits of 2003 and its subsequent amendments, childcare benefits, or housing benefits
- 31 social assistance benefits
- 32 other social assistance benefits (e.g. parental, targeted and special benefits)
- 33 alimony for the children
- 34 other income in form of social benefits (including scholarships)
- 35 income from property (interest, dividends etc.)
- 36 income from the rental of a house, apartment, or garage
- 37 foreign old age and disability pensions
- 38 benefits due to voluntary illness and accident insurance
- 39 other insurance compensation
- 40 donations, alimony from private persons
- 41 other income
- 42 other revenues (sale of property, savings, credits)
- 43 being supported by other household members
- 98 not applicable

row 30 – enter the one-digit symbol for the status of presence of the person in the household
symbol

- 1 person present in the household
- 2 person temporarily absent, but treated as a household member
(absent over 2 months)
- 3 permanently absent from the household (pertains only to persons participating in wave 3)

row 31 – enter the one-digit symbol concerning the reasons for a temporary absence symbol

- 1 stay at a hospital or assistance home
- 2 being away studying
- 3 serving in the army
- 4 other institutions (e.g. arrest, prison etc.)
- 5 work away from place of residence in the country
- 6 work outside the country
- 7 business trip (traveling)
- 8 other

row 32 – enter the one-digit symbol of membership in the household symbol

- 1 the person was a member of a household subjected to wave 3 of research (belongs to the panel sample of persons), if one of two conditions is met:
 - a) it is a household subjected to research in wave 2 and this person is still a household member
 - b) the household has been newly included in the panel sample (not examined in wave 3, established as a result of the division of a household which participated in wave 3 of research), and this person became a member of this household, moving to it from a household examined in wave 3
- 2 the person left the household permanently
- 3 the person died
- 4 a person was born after wave 3 – the mother was subjected to research during this wave (including the cases in which the child's mother moved to a new household established as a result of the division of the household participating in wave 2 of research) (belongs to the panel sample of persons),
- 5 the person was not a member of the household subjected to research in wave 3 (does not belong to the panel sample of persons), if one of three conditions is met:
 - a) the household was subjected to examination in wave 3 and the person became a member after wave 2 (from outside)
 - b) it is a household newly included in the panel sample (not examined in wave 3), established on the basis of the division of the household examined in wave 3, and the person was not a member of the household examined during wave 3,
 - c) a household newly included in research (none of its members belonged to a household examined during wave 3),
- 6 the person was supposed to be examined during wave 3, but he or she was not included by mistake (he/she belongs to the panel sample).

ATTENTION

Rows 33–36 are filled out only for households which participated in the third wave of research (R3) in year 2005. They pertain to persons who were household members in the previous cycle and left, or persons who joined the household in the interval between the previous and current wave:

row 33 – enter the date of joining the household – month and year (two last digits)

row 34 – enter the date of leaving the household – month and year (two last digits)

row 35 – enter the one-digit symbol pertaining to the reason for joining the household symbol of reason for JOINING the household –

- 1 marriage, cohabitation, breakdown of informal relationship
- 2 divorce, separation
- 3 birth
- 4 other
- 8 not applicable

row 36 – enter the one-digit symbol pertaining to the reason for leaving the household symbol of reason for LEAVING the household –

- 1 marriage, cohabitation
- 2 divorce, separation, breakdown of informal relationship
- 3 death
- 4 establishing an independent household in the country (enter the address and possibly the phone number on a separate sheet)
- 4 establishing a new household abroad
- 6 other
- 8 not applicable

row 37

symbol

- 1 subject to individual interview (member of the household, present at the household, 16 or older as of 01.01.2007)
- 2 subject to individual interview, but requires special treatment (staying away temporarily, e.g. army service, hospital, studying, long-term leave except for staying abroad)
- 3 staying abroad
- 4 not subject to individual interview (younger than 16)
- 5 not subject to individual interview due to other reasons (mentally ill, old age)

row 38

symbol

- 1 complete interview

The interview was not conducted, although contact was established, because:

- 2 the person was unable to provide answers (illness, intoxication)
- 3 the person did not return the form to be filled out
- 4 the person initially refused to participate in the interview (there is a possibility of participation in the consecutive years)
- 5 the person definitely refused to participate in the research now and in the future

The person could not be contacted, because:

- 6 he/she is away from the household temporarily (e.g. a short business trip)
- 7 it was not possible to contact this person at home, and he/she was not delivered the forms to be filled out in the household.

Section D. ECONOMIC ACTIVITY OF HOUSEHOLD MEMBERS AGED 15 AND MORE

row 1 – enter the personal number same as in Section C row 1

row 2, 3 – symbols and rules provided on the form

row 5 – enter symbol

symbol

1. based on a fixed term contract (but not a contract mentioned as untypical forms of employment (6–11) or for a period longer than one year)
2. based on a contract of employment for an unspecified period of time
3. own activity as an entrepreneur hiring workers
4. own activity as a self-employed person
5. family member assisting free of charge
6. casual job (based on fixed-term agreements, e.g. for substitution, for the period of performance of specific work)
7. other short-term agreements (e.g. student trainings)
8. trial period employment
9. hired on the basis of a civil law agreement (contract for specific work; mandate contract)
10. hired with no formal agreement and/or on the basis of an oral agreement
11. other

row 6 – symbols and rules provided on the form

Full-time means full-time employment in at least one company.

row 7 – enter the symbol of the most significant reason

symbols

1. cannot find a full-time job
2. does not want to work full time
3. has to because he/she is unable to provide the children with appropriate care
4. has to because he/she is unable to provide care for an ill, elderly or disabled person
5. has another job
6. other reasons

row 8 – symbols and rules provided on the form

row 9 – enter the symbol of the most significant reason

symbol

1. studying, raising qualifications
2. taking care of the house
3. taking care of the children

4. taking care of the disabled or elderly household members
5. due to health conditions
6. due to inappropriate age
7. due to the lack of qualifications
8. retired person
9. he/she is convinced he/she will not find a job
10. does not want to lose the right to social benefits
11. does not want to work
12. other reasons
13. not applicable

row 10 – symbols provided on the form

row 11 – symbols provided on the form

row 12 – enter the number of months of unemployment, if it is a three-digit number, enter 98

row 13 – symbols provided on the form

row 14 – enter the one-digit number of the form of ownership of the institution being the main workplace
symbol

1. state
2. belonging to the local authorities
3. private
4. cooperative or social/religious organizations
- 8 not applicable (enter in the case of persons who do not work)

row 15 – enter the one-digit number of the form of ownership of the institution being an additional workplace
symbol

1. state
2. belonging to the local authorities
3. private
4. cooperative or social/religious organizations
8. not applicable (enter in the case of persons, who do not work)
9. not applicable (enter in the case of persons with no additional job)

row 16 – symbols provided on the form (according to the administrative division)

rows 17–18 – enter the three-digit symbols of the profession performed in accordance with the „Ordinance of the Minister of Labor and Social Policy of 10.12.2002 concerning the classification of professions and specializations for the needs of the labor market and the scope of its application”

For persons who are currently employed enter the profession performed at the main workplace. For persons who are currently not employed enter the last profession performed. In the case of persons who have never worked, we enter symbol 0. Symbols of professions can be assigned on the basis of a verbal description after the end of field work.

row 19 – symbols and rules provided on the form

row 20 – enter how many times the person was registered at the Labor Office

row 21 – enter the total number of months of unemployment

row 22 – symbols and rules provided on the form

row 23, 24, 25 – enter the two-digit symbols of educational activity type
symbols

- 21 student at an elementary, grammar public school
- 22 student at an elementary, grammar non-public school
- 30 student at a vocational school, vocational training
- 41 student at a public general secondary school
- 42 student at a non-public general secondary school
- 51 student at a public vocational secondary school
- 52 student at a non-public vocational secondary school
- 61 student at a public postsecondary school
- 62 student at a non-public postsecondary school

- 71 student at a public university – full-time studies
- 72 student at a public university – extramural or evening studies
- 73 student at a non-public university studies
- 81 postgraduate studies student at a public university
- 82 postgraduate studies student at a non-public university
- 83 doctoral studies student at a public university
- 84 doctoral studies student at a non-public university
- 90 additional training and courses financed by the employer
 - 91 additional training and courses, financed from the resources of the Labor Fund
 - 92 additional training and courses, financed from the resources of the European Social Fund
 - 93 additional training and courses, financed from the resources of the household
 - 94 other forms of skills development (e.g. driving school, instrument playing lessons, foreign language course)
 - 98 I don't know

row 26 – symbols provided on the form

row 27 – symbols and rules provided on the form

row 28 – enter the number of stays

row 29, 30 – enter:

- 1 Austria
- 2 Belgium
- 3 Denmark
- 4 Finland
- 5 France
- 6 Greece
- 7 Spain
- 8 The Netherlands
- 9 Ireland
- 10 Luxembourg
- 11 Germany
- 12 Portugal
- 13 Sweden
- 14 Great Britain
- 15 Italy
- 16 other EU countries (Czech Republic, Slovakia, Hungary, Estonia, Lithuania, Latvia, Cyprus, Slovenia, Malta, Bulgaria, Romania)
- 17 USA
- 18 Canada
- 19 Australia
- 20 Other countries
- 21 Norway
- 22 Iceland

rows 31–32 – enter the number of months

row 33 – enter the number of years

row 34 – enter the number of years

row 35 – enter the number of workplaces

Section F. MATERIAL AFFLUENCE

Questions 11 and 12 – regardless of when the household was established; if the respondent does not remember, we enter 9; if there is more than one computer in the household, in question 11 the subject is the last purchase (modernization), and in question 12 – the first purchase.

Section H. SOCIAL ASSISTANCE

Question 1 pertains to various forms of assistance, both from private persons and institutions, such as social assistance centers (communal, district, voivodship-level), district family assistance centers, non-religious charity organizations (these include non-governmental organizations acting in the field of social assistance, including the charity organizations, that is, associations, foundations, committees, charity societies and actions, such as the Polish Red Cross, PKPS, Foundation for Social Action), religious organizations (e.g. Caritas) and parishes, trade unions and companies

Section L. INCOME SITUATION

Questions 1 and 2 – in the case of a refusal, we enter 99999, in the case of difficulties with providing of precise amount, we ask for a range and enter the middle value from the interval

Question 5 – answer 5 is marked also when the household does not have to repay a credit

Section M. PHONE, COMPUTER AND INTERNET

Question 1, if all other conditions associated with price, speed etc. were met

Question 4, if the respondent does not remember, we enter 9

Other sections in part I do not provide for the special definitions of categories of answers, and any doubts will be explained during the training.

Part II (individual questionnaire)

The pollster fills out only the first page (copying from section C the household number, the number of the person and his/her first name); the rest is filled out by the respondent in the presence of the pollster.

In exceptional situations, the respondent may fill out the questionnaire without the pollster being present; in such cases, it is necessary to attach an envelope, so that other members of the households cannot see the filled-out questionnaire before it is picked up by the pollster.

Please explain in a simple manner the rules of filling out of the questionnaire (page two); particularly, the meaning of the numerical scales, defined verbally only on the ends, and explain why the questionnaire cannot be folded (data is read through mechanical scanning). Please point out to the respondent that in the date of birth on page 3, Roman numbers cannot be used (e.g. 15 02 78 and not 15 II 78).