



European Minimum Income Network country report Poland

Analysis and Road Map for Adequate and Accessible
Minimum Income Schemes in EU Member States

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*Employment,
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EMIN
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SUMMARY

Members of the Polish Committee of European Anti-Poverty Network (EAPN PL) are 30 social federations and national and local organizations. It has substantial support from Council of Social Experts whose members are top academics and practitioners dealing with poverty and social assistance. Participants of the EMIN conference were also representatives of the main trade unions federations (NSZZ Solidarność, OPZZ) and one of the main social assistance offices associations (SSOPS Forum). Recommendations and their justification were developed in the process of consultation of Polish Declaration for Decent Income Support (separate document in Polish). The process was organized in a sequence of events from June to September 2014. Polish Declaration was discussed by EAPN PL at General Assembly, Council of Social Experts and Executive Committee and at Polish EMIN conference. Unfortunately attempts to raise interest of Polish central public administration in EMIN conference were ineffective. We plan to use Polish Declaration in further work and expect more influence on the social assistance benefits reform.

The report is more than Polish Declaration on Decent Income Support which should be concise and consensus driven. Report contains much more descriptive information and more recommendations.

Main messages

- Poland has broad and comprehensive National Programme for Counteracting Poverty and Social Exclusion. New Dimension of Active Inclusion 2020 (Krajowy Program Przeciwdziałania Ubóstwu i Wykluczeniu Społecznemu. Nowy Wymiar Aktywnej Integracji) which was prepared with involvement of social NGOs and under the ex-ante conditionality for European Social Fund 2014-2020. It contains implementation plan and institutional arrangements for monitoring and evaluation. Ensuring meaningful and sustainable implementation of the Programme is a main challenge for the next 5 years.
- Adequacy of Polish social assistance is of low quality. Implementation of reference budgets methodology to the social assistance is not enough to guarantee adequacy. Having reference budgets implemented into the law with discretionary verification mechanism is not enough to guarantee that adequacy will be protected against lack of a political will.
- Second important lesson is that sharing the responsibilities between central and local level of government with regard who finances what and to what extent is difficult and susceptible to tensions. The consequences are worrying. Central government is reluctant to guarantee all financial resources which were reported as required by local governments. Small numbers of local governments fill their share of financing of temporary benefits. That is detrimental for adequacy and income support is too low and insecure.
- Third important lesson concerns multiplicity of primary and secondary conditions which are required to be eligible for income support. Poverty is not the only one primary condition to be eligible for it. The number of secondary and administrative conditions under the threat of sanctions is large and some of them are very ambiguous and susceptible to many interpretations. It is one of the main obstacles to the access to cash social assistance and to ensure minimum stability.
- Fourth lesson concerns access to quality services for people who are recipients of social assistance benefits. If the supply of those services is inadequate for whole population there is a high risk that recipients of social assistance have no access at all or only to services of low or very low quality.

Main proposals

- Overall
 - Institutional arrangements for the implementation and proper monitoring of the Polish active inclusion strategy (National Programme for Counteracting Poverty and Social Exclusion. New Dimension of Active Inclusion) should be established with sufficient financial and human resources to operate.
 - The coverage, adequacy, take-up and effectiveness of social assistance benefits in reducing poverty incidence and gap should be systematically monitored and evaluated. Monitoring and evaluation reports together with opinions and views of people experiencing poverty and social workers and other stakeholders should be the base for subsequent reforms.
- Adequacy.
 - Methodology of reference budgets and its implementation in the law on social assistance should be revisited for better protection of the adequacy of the social assistance benefits against lack of political will.
 - Sharing of financial responsibilities of central and local governments for temporary social assistance benefits should be revisited for better protection of the stability and predictability of support.
- Take-up and effectiveness.
 - Primary eligibility conditions for cash social assistance should be gradually reduced to income poverty only.
 - Secondary eligibility conditions for cash social assistance should be revisited for removing unneeded and ambiguous obstacles and requirements and simplifying procedures of applying for benefits.
- Active inclusion
 - Newly introduced program of activation and reintegration for unemployed social assistance recipients should be carefully monitored and evaluated in order to avoid exclusion of the most disadvantaged.
 - Obstacles to minimum quality employment for temporary social assistance recipients should be recognized and reduced not only on the side of tax and benefit disincentives, but also in employment dimension.
- Quality services
 - Social work should be delivered to social assistance recipients by qualified staff employed by local governments in sufficient number in adequate settings and outside administrative work required for determining eligibility.
 - Cooperation between social workers and other helping professions employed in different settings (public sector, non-profits) should be fostered and facilitated in order to create the flexible and accessible network of quality services.

For more detailed recommendations see main body of the report.

1. PANORAMA: SHORT DESCRIPTION OF MINIMUM INCOME SCHEME(S)

1.1. General overview

There are several income support schemes besides contributory social insurance in Poland: social assistance benefits (*zasiłki z pomocy społecznej*), family and care benefits (*świadczenia rodzinne*), social stipends for children from poor families in education system (*stypendia socjalne*), alimony benefit (*świadczenie z funduszu alimentacyjnego*), social pension for disabled from childhood (*renta socjalna*) and housing allowance (*dodatek mieszkaniowy*) with recently added very small energy supplement (*dodatek energetyczny*). All of them provide benefits which are non-contributory, financed mainly by the state budget out of general taxes (mostly by central budget, in the case of social assistance with some participation of local government budgets), and are delivered mostly in cash (exception: cash social assistance could be converted into in-kind support). Most of them are income tested except of care benefits for carers of disabled children with intensive care needs (from 2010) and social pension for young people getting disability before becoming adults. In comparison to contributory social insurance benefits their share in average disposable income of the population is small i.e. 4-6 percent to 26-30 percent in case of social insurance.

Minimum income should be a last resort scheme. In Poland social assistance cash benefits are such a scheme. This report focuses on those benefits only.

In the law on social assistance the word 'poverty' is rarely used and is not explicitly defined. Implicitly it is an income of the household that is below income threshold defined in that law. Central Statistical Office presents statistical indicators of poverty with three poverty lines: 1) relative, 2) extreme and 3) statutory based on social assistance income threshold.¹

According to latest Polish data (2013) extreme poverty was experienced by 2,9 million people (significantly increasing trend from 2008), and relative poverty was experience of 6,4 million (slightly decreasing trend from 2010). Latest Eurostat data (income year 2012) shows that in relative poverty is 6,7 million (slightly increasing trend from 2008).

The main aim of social assistance expressed in the Polish law is to enable people and families to deal with difficult life problems which they are not able to overcome with their own entitlements, resources and opportunities. Second one is to support people and families in their efforts aiming at meeting their basic needs and enabling them to live in dignified conditions. There is also a general task for social assistance to prevent difficult life problems by actions aiming at life independency for people and families and integration with community.

Social assistance could be in cash directly (benefits, loans without interest) or indirectly (paying retirement and disability or health care insurance contributions in some cases) or in-kind (e.g. food, shelter, funeral, social work and different types of services). Direct cash social assistance consists of three types of benefits: temporary benefit (*zasiłek okresowy*), permanent benefit (*zasiłek stały*), benefit for necessities (*zasiłek celowy*).

Temporary and permanent benefits are obligatory: first one from 2004, second from 1990. It means that in social assistance act it is written that they are guaranteed (*przysługują*) instead that they can be granted (*mogą być przyznane*) as in the case of temporary benefit before 2004 and benefit for necessities until now. They are granted if the necessary

¹ Relative poverty line is 50% of the mean expenditures. Extreme poverty line is subsistence minimum i.e. truncated Polish reference budget developed since 70. as a social minimum. Statutory poverty line is an income threshold stated in social assistance act and verified every three years. Equivalence scale applied in calculating line for different household types is 1/0,7/0,5.

conditions for eligibility are met but in the case of temporary benefit only 50% of its level is guaranteed by central budget, rest should be top up by municipalities.

Temporary benefit is granted to persons and families without sufficient income particularly due to prolonged illness, disability, unemployment and without possibility to maintain or acquire the entitlements to benefits from other social security systems. This is only indicative list of circumstances.

Permanent benefit is only for people completely incapable to work due to age (mainly if they have no entitlement to retirement pension) and disability (definitions according law on disability).

Benefit for necessities is to cover partly or entirely expenses on food, medicines and medical treatment, fuel, clothes, essentials for domestic use, small flat renovations and repairs, funeral. In some cases it could cover health care expenses for some uninsured persons without any income.

Benefit for necessities is not included in income test, so it can be interpreted as supplemental support to temporary or permanent benefit.

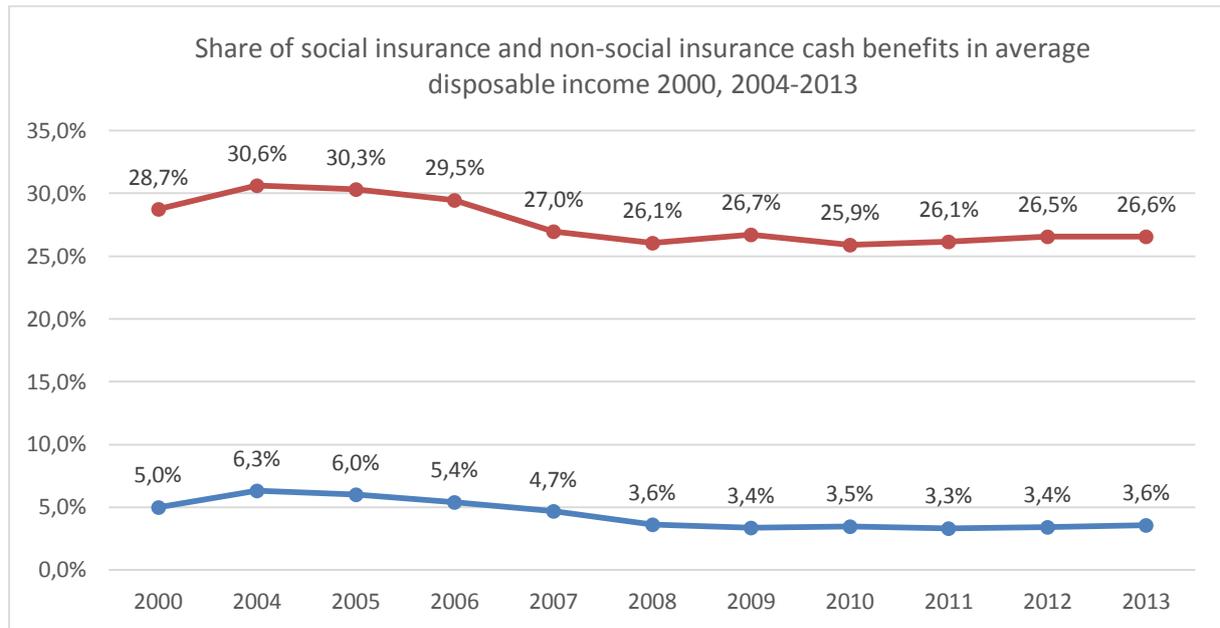
Benefits are administered by units of local administration and financed by central and local governments.

Table 1. Main Income-tested cash benefits in Poland

| Category | Description |
|---|---|
| Family benefits (<i>świadczenia rodzinne</i>) | Income test based on modified reference budget methodology (<i>próg wsparcia rodziny</i>). Amount of benefit depends on the age of the child. Many supplements to benefits, e.g. for textbooks, for rehabilitation if child has disabilities. Care benefits for carers resigning from work to care for adult relatives. |
| Housing allowance (<i>dodatki mieszkaniowe</i>) | Income test based on minimum pension. Tenants and owners are eligible. Small energy supplement recently added. |
| Social assistance benefits (<i>zasiłki z pomocy społecznej</i>) | Income test based on reference budget methodology (<i>próg interwencji socjalnej</i>). Three types of benefits: permanent, temporary, for necessities. |

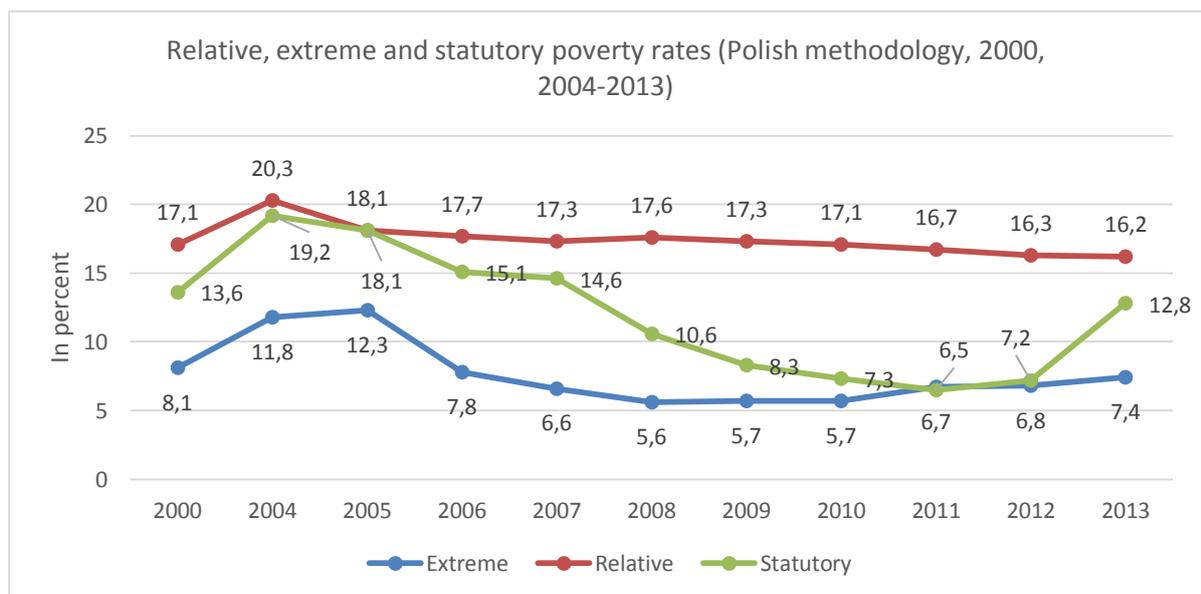
Source: own compilation

Figure 1. Contributory and income-tested benefits in average disposable income



Source: based on Central Statistical Office data

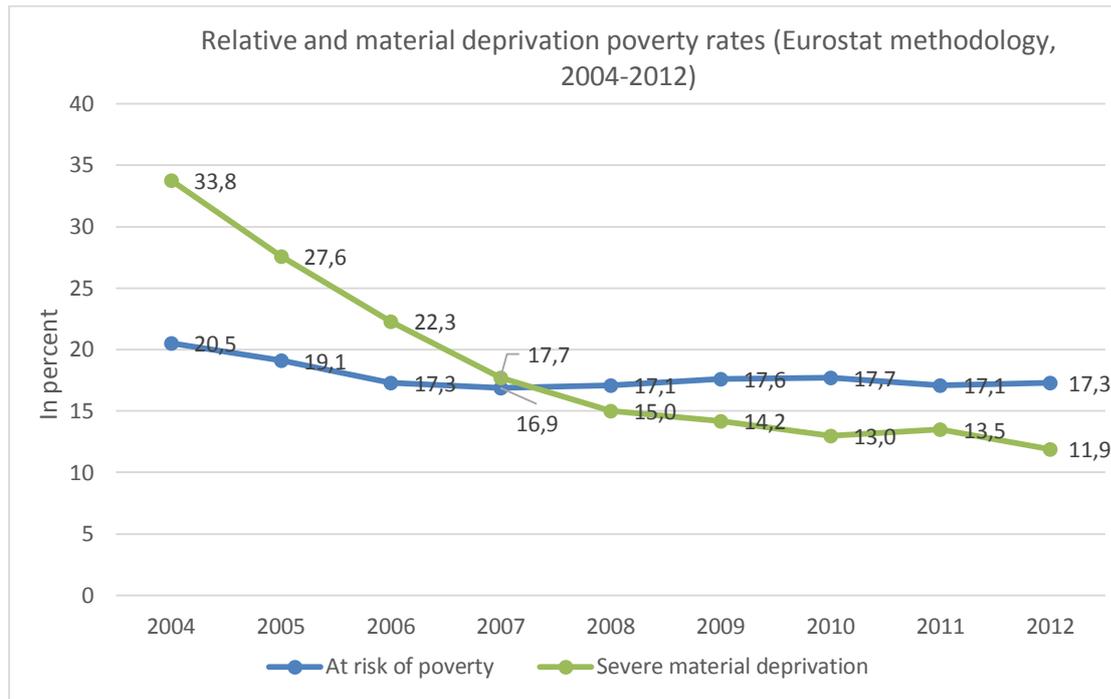
Figure 2. Poverty in Poland according Polish methodology



Relative: at 50% of average expenditures. Extreme: at subsistence minimum (methodology changed in 2006). Increase in statutory poverty in 2013 is due to rising income threshold after non-indexing it during 6 years (2006-2012)

Source: based on Central Statistical Office survey of households budgets data

Figure 3. Poverty in Poland according to Eurostat methodology



Source: based on Eurostat data

1.2. Eligibility conditions

Social assistance benefits can be granted to single persons or families (single or multi-person households) whose income does not exceed the income test (*kryterium dochodowe*, based on reference budgets methodology, see below) and who experience other difficulties, like orphanhood, homelessness, unemployment, disability, severe or long-term illness, violence in family, victim of human trafficking in need for protection, motherhood or multi-children families, helplessness in care and rearing matters and dealing with household tasks in one-parent and multi-children families, difficulties in integration in case of foreigners, difficulties after releasing from prison, alcoholism and drug dependency, contingency or crisis, natural disaster. It is an open-ended list that is written in the social assistance law, but there is a possibility to indicate other reasons in individual cases. There are different cash schemes (e.g. social insurance) for children, unemployed, disabled, sick etc. but it is possible that in some cases they are not granted (minimum conditions for social insurance are not met) or they are not sufficient to raise income of the household above the income test.

Income refers to the aggregated incomes independently of their source (earnings, other benefits), net of income tax and social security contributions and without alimony payments required by other persons. There are exceptions for some income sources:

1. social assistance benefit for necessities,
2. social or merit stipends for pupils under the education law,
3. benefit for persons employed in socially purposeful jobs.

They are not included in calculation of the sum of income to check if it is below the income test.

Income is calculated for the month preceding the submission of the application or, in case of sudden loss of income, during the month when the application was filed.

Means testing other than income test is not direct. If the social worker finds disproportion between the level of income and the financial resources, valuables or real estate of the person/family concerned the granting of social assistance benefits may be refused.

Administrative procedure of granting cash benefits requires acceptance of the visit of social worker and answering detailed questions from an official questionnaire (*rodzinny wywiad środowiskowy*). It should be updated every 6 months in most cases.

1.3. Amounts of the living wage

Amount of monthly income set as income test is also a minimum income standard for temporary and permanent social assistance benefit. General principle is that the level of benefits is set up at a difference between income test and income of the household.

For single persons benefits can be granted if the income does not exceed the income test of 542 PLN (€133) per month (set at this level in 2012, scheduled revision in 2015).

For multi-person households benefits can be granted if the income per person in the household does not exceed the income test of 456 PLN (€112) per month (set at this level in 2012, expected revision in 2015). To calculate income of the multi-person household that amount is multiply by the number of persons in that household. From late 1990 to 2004 there was an OECD equivalence scale implemented in law, but after reform in 2004 it was abolished. Children and adults are considered just as household members with equal weight.

For example, if we have three persons in the household the income test is 1368 PLN (€336). If the income of the household (from earnings and social insurance or other schemes with a few exceptions) is lower than that amount it is a possibility to be eligible. The base for setting the level is the difference between income test and household income. If in our exemplary case the income of the household is 800 PLN, then the base for the benefit is 568 PLN. It does not mean, especially for temporary benefit, that its level will be as high (see below).

Minimum temporary benefit shouldn't be lower than 20 PLN (€4.91) and shouldn't be lower than 50% of the difference between income test and income of the household per month (that 50% is financed by central government budget). Maximum benefit for single persons is 418 PLN (€103). There is no maximum benefit limit for the family (multi-person household). The exact amount depends on the decision of the Social Assistance Centres.

Minimum permanent benefit is 30 PLN (€7.36) per month; maximum benefit for single person is 529 PLN (€130). The exact amount depends on the decision of the Social Assistance Centres.

Benefit for necessities - the amount depends on the decision of the Social Assistance Centres.

The level of income test is updated (verified²) by the government with participation of the Tripartite Commission (representatives of employer organisations, trade unions and government) every three years by reference to the research on threshold of social intervention (*próg interwencji socjalnej*) based on Polish two reference budget methodologies used to calculate social minimum (subsistence and social integration needs, *minimum socjalne*) and subsistence minimum (only subsistence needs and less generous coverage of them than in social minimum baskets, *minimum egzystencji*) for several types of households. If income test for single person and per person in family in a given year is

² It is not a typical indexation mechanism with clear principles, but much more discretionary process.

equal or lower than subsistence minimum the Tripartite Commission can make a proposal to the government to uprate the income test.

Income test for social assistance (another and higher is for family benefits) is very close to subsistence minimum. In 2011 (a year before scheduled uprating year) for almost all family types income test was lower than subsistence minimum.

Table 2. Polish reference budgets: social minimum and subsistence minimum

| Categories of needs | Type of reference budget | |
|-------------------------------|--------------------------|---------------------|
| | Social minimum | Subsistence minimum |
| Food | √ √ | √ |
| Housing | √ √ | √ |
| Cloths and shoes | √ √ | √ |
| Health protection (medicines) | √ √ | √ |
| Personal hygiene | √ √ | √ |
| Education | √ √ | √ |
| Transport and communication | √ | - |
| Culture | √ | - |
| Sport and holidays | √ | - |

√ √ - more generous coverage. √ - less generous coverage

Source: P. Kurowski, Koszyki minimum socjalnego i minimum egzystencji - dotychczasowe podejście, Instytut Pracy i Spraw Socjalnych, 2002.

1.4. Time duration

Temporary benefit: duration depends on each individual case, but usually it is for several months. Benefits can be renewed for an unlimited number of times after this duration has passed.

Permanent benefit: no specific time limit.

Benefit for necessities: it is intended as one-off payment, no specific time limit.

For permanent forms of social assistance there is requirement of re-assessment with official questionnaire not less frequently than 6 months. Re-assessments are required when there are changes of data previously gathered.

1.5. Conditionality

Social assistance benefits are granted upon application by the person concerned, his/her legal representative or another person. Second necessary condition is the visit of social worker in applicant's home or flat and answering the questions from official questionnaire (*rodzinny wywiad środowiskowy*).

Details on claimant and his or her family, income and assets of the household should be based on specified and open list of over 20 different types of documents. In some cases they could be personal statements or in other cases official certificates issued by authorities. These options are allowed among others for earnings, employment periods, continuing of education. Assets of the household are evaluated on the basis of personal statement and in person interview (specific section of the official questionnaire).

There are several requirements (conditions) for claimants and recipients. We can divide them into two primary (mentioned above: income test + additional problem) and secondary.

Table 3. Social assistance conditions

| Category | Conditions |
|-----------|--|
| Primary | <ol style="list-style-type: none"> 1. Income of the household less than official income test for that household 2. Having at least one more problem despite poverty defined as in point 1 |
| Secondary | <ol style="list-style-type: none"> 3. Accepting social worker visit and investigation at home 4. Cooperating with social worker and family assistant 5. Delivering required certificates and signing statements 6. Not wasting, not destroying and not misusing granted benefits (without clear definition in law, in administrative practice mainly spending benefit money on alcohol) 7. Accepting and obeying social contract (it is a contract between social worker and the client with rights and obligations for both) if offered 8. Accepting offered jobs, internships, training offers from employment services if unemployed 9. Accepting reintegration program if unemployed 10. Taking treatment if alcohol or drug dependency is the problem |

Source: based on social assistance act

Primary conditions are crucial but meeting them is not a guarantee to have eligibility to benefits. Not complying with secondary conditions can be a reason for refusal of claim or imposing sanctions such as repeal of accepted claim or suspension of benefits payments. In the case of non-respect of requirement number 6, cash benefits can be replaced by in-kind social assistance. In the case of non-respect of requirement number 3, refusal of a claim is obligatory and automatic (it was confirmed by rulings of administrative courts).

Decisions on social assistance benefits are taken by the municipal Social Assistance Centres (*ośrodki pomocy społecznej*) within a period of 30 days following the application.

There is a possibility for appeal to local tribunals (*samorządowe kolegia odwoławcze*) and it could be made by other person than claimants with their permission. In Poland there are four instances for administrative appeals. Local tribunals are the second one (first one is a director of the social assistance office which issued a decision), third and fourth are administrative courts (first regional and second central). Appeal from local tribunal decision to administrative court of the first instance is difficult due to additional requirements.

1.6. Link with other social benefits

The main principle is that cash social assistance should be an income support of the last resort. Other possibilities, entitlements and resources for overcoming income poverty should be exhausted before social assistance can step in with cash intervention.

Practical implementation of this principle is that incomes of the household aggregated for comparison with income test include also most other social protection benefits. Of course if aggregated income with small enough earnings and other social benefits meets the income test there is a possibility of granting the social assistance benefits.

There are a few exceptions to this rule. If the recipient of temporary benefit or benefit for necessities signs social contract and finds a job he or she may combine benefits with earnings irrespectively of income test for only two months but not more than every two years (in the case of temporary benefit).

Unemployed recipients with referral from employment office and who signed social contracts are granted health care insurance. The same rule is for homeless persons who signed individual program for getting out of homelessness.

Many types of expenses could be covered partially or entirely by benefit for necessities.

Social assistance covers the cost of health care where a person does not have the necessary resources and is not covered by health insurance.

For other benefits with income test (e.g. family benefits, housing allowance) social assistance benefits are excluded from income of the families or households. Housing benefit (for rent and utility expenses) is granted to tenants (with exceptions) but is paid to the landlords who rent their stock to them. Owners of flats and homes living there are also eligible. For eligible tenant it means that with housing benefits paid to the landlord their permanent or temporary social assistance benefit is reduced by amount of housing benefit (and energy supplement recently added).

2. LINK BETWEEN THE RIGHT TO SOCIAL INTEGRATION AND THE ACTIVE INCLUSION STRATEGY

2.1 Inclusive labour markets

In expert discourse about social assistance there is strong emphasis on activation measures under broad umbrella term – active social policy (Karwacki et al. 2014). That issue is between social assistance and employment services whose primary responsibility is activation of unemployed (e.g. job placement, vocational counselling, training offers) but also administering of unemployment benefit. There are special measures for vocational and social integration in social employment law (social integration centres) and social cooperatives law (for those eligible for social employment and all the unemployed).

To be eligible to social assistance temporary benefit claimants should meet income test and have one additional problem other than income poverty. If that problem is unemployment claimant should be registered in a district employment office (second level of Polish local administration) and meet the conditions attached to their services. In the social assistance act there are provisions for sanctions if claimant unjustly rejects activation measures or stops participating in them (see secondary conditions below). These measures are: employment offer, training offer, in-work training for job, subsidised employment for private employers or for local community (municipality) and added recently reintegration program. Sanctions (in discretion of social assistance only) could be as follows: refusal of the benefit claim, repeal accepted benefit claim, suspension of payment of the benefit.

There is no available information on the scale and other characteristics of abovementioned possibility of applying sanctions. The main obstacle for applying them is the provision that before deciding on sanction conditions of dependants should have been taken into account. That constrain was watered down. Before 2004 rejection or decreasing benefits to claimants or recipients shouldn't have had negative consequences on the conditions of dependants. Now it is less clear what does it mean "to take into account conditions of someone's dependants". There are no any other regulations in this respect.

One type of subsidised job is exclusively for social assistance recipients. These are called in law socially useful jobs (*prace społecznie użyteczne*). These jobs are in social assistance offices, ngos working in the same area and for local development. Number of hours for these jobs is restricted to maximum ten per week. It is paid by benefit at 8 PLN (€1,92) minimum per hour. It is below official minimum wage which is set as monthly amount. That benefit is indexed periodically. Supervisors of the work of people accepting those jobs are obliged to report every absence, rejection of assigned task, leaving the job, breaching the discipline and order. It is not clear if that measure is for activation purposes. The employment effectiveness of it is negative which was showed by one study carried out by independent researchers (Wiśniewski, Zawadzki 2011).

More positive and recent measures are for those clients who sign social contract (it is non-obligatory) with social assistance centre and have entitlement to combine benefit with income from earnings for maximum two months irrespectively of the income test (criterion).

There is a new scheme under the name "activation and integration program" in the employment services law. It is for social assistance recipients who in particular signed a social contract and are clients of employment services. They should be ascribed by new profiling technique to profile III support (there are only three profiles: I, II and III³).

³ Unemployed persons are categorized into profiles on the basis of two broad dimensions: distance from the labour market in terms of obstacles to participation (age, sex, level of education, skills, vocational qualifications and experiences, disability level, length of unemployment period, residence) and readiness to entry or return on the labour market (engagement in independent searching for job, readiness to accept labour market requirements,

Deciding on the support profile for the unemployed is based on computerized multi-question test. It is carried out by employment services.

Activation part of the program is socially useful work described above. Integration part aiming on 'shaping active attitude to social and working life' could consist of specialized counselling group, coaching workshops, self-help groups all lasting at least 10 hours per week. Program is intended for two months but it could be extended to maximum 6 months. If someone rejects social integration part or stops his or her participation in it there are sanctions imposed on social assistance benefits as described above.

Other measures for profile III unemployed will be among others referrals to supported employment for an employer or to social cooperative established by legal persons. First one is a part of the social employment (*zatrudnienie socjalne*) law with temporary vocational and life skills reintegration training and special benefit called integration benefit. Second one is a measure from the social cooperatives law. They could be members of cooperative or employees of it.

2.2 Access to quality services

In principle the main service for social assistance benefit recipients is social work which is regulated under the same social assistance law. Connection between administrative law procedures required for deciding about benefit entitlements and social work is very close. Main official instrument of social workers is family interview (*rodzinny wywiad środowiskowy*, its form is regulated by law) and it is intended for both administrative and professional social work purposes.

Some other services are belonging to social assistance especially family, law and psychological professional counselling (*poradnictwo specjalistyczne*), crisis intervention, professional care services (*specjalistyczne usługi opiekuńcze*) and care services with some nursing and home help components (*usługi opiekuńcze*). Services for people with disabilities could be included in social assistance portfolio because responsibility for them is assigned to the centres of family assistance at the district level (*powiatowe centra pomocy rodzinie*). It is aimed mainly at social integration (*rehabilitacja społeczna*) and provided as occupational therapy in day centres (*środowiskowe domy samopomocy, warsztaty terapii zajęciowej*).

Those temporary benefit recipients who are registered in employment office have access to activation services available there and described in the previous section. For some of them who are long term unemployed and after substance dependency treatment or homeless or disabled or refugees there is a possibility to access vocational and social reintegration training in social integration day centres minimum 6 hours a day for a program up to 6 months.

Entitlement for health care financed from public money for unemployed social assistance recipients or people taking training in social integration centres is guaranteed by public financing of their health care insurance contribution. Without that status and without any employment and when they don't have any other source for health insurance contribution their right to health care is connected with social contract or similar individual plan signed by them (e.g. for the homeless). What is important there is no standard entitlement to health care connected with being only a recipient of temporary social assistance benefit. Right to health care insurance for uninsured persons requires local government's decision recognizing right to health care of the claimant. Main conditions are similar to those

availability, reasons for taking a job, reasons for registering in employment office, readiness for cooperation with employment services, employers etc.).

required for benefits' entitlements: accepting investigation at home by social worker with official questionnaire and having income below income test.

Children from households of social assistance recipients have standard bundle of rights as children from other families. But additionally they could be entitled to social stipends (*stypendium socjalne*) when they are in school system and in-kind food school program (*program dożywiania*). Entitlements to both are based on income-test. Children entitled to family benefits could have additional allowances for school expenses.

After recent reform of pre-school education there is a free of charge 5 hours a day kindergarten childcare and the charge for additional hours should not be more than 1 PLN (€0,24). First 5 hours free of charge does not mean free at all. There are many payments for supplementary and additional services which are required. Pre-school education is obligatory for children in the age of 6. School age reform sets 6 as a start age for schooling but it is not yet obligatory. In the near future kindergarten age will be only for 4-5 year olds, and for 5 year olds it is obligatory. Another recent reform (2011) is related to day care for younger children which was previously under health care law. Now it is under competencies of the Ministry of Labour and Social Policy which means lower standards than for health care facilities. Charges for public childcare for 0-3 year olds (*żłobek*) are set by municipalities. Taking into account that most mothers in Poland stay with children within the first year of their life this is mainly for children at age 1-3. Childcare for them is subsidized by municipalities so charges are deemed to be moderate in relation to the costs (three times less) and was in 2012 approximately on average 300 PLN monthly (varied regionally from 168 to 427 PLN, €40 - €103). There was a proposal of law amendment to restrict those charges in whole country to not more than 15% of minimum wage, which was not more than 225 PLN (€54) monthly in 2012. It was rejected by the government. In some local laws on charges for younger children public childcare there are provisions that families who meet social assistance income-test could pay less than other families or not having to pay at all. Local regulations give priority to working families and it means that accessibility of childcare for families with unemployed could be very restricted irrespectively of lower charges. Scarcity of accessible childcare is more acute for younger children in preschool age. It is a problem also for middle income families. 80% of Polish municipalities does not have any childcare services for children in 0-3 age.

With special government programmes and additional budgetary subsidies assigned for this purpose reforms of preschool childcare have improved the accessibility of childcare in Poland but very modestly in the case of children in age 0-3. There is no data on usage of voluntary preschool arrangements for children by social assistance recipients or more broadly by families living in poverty.

For families with problems in raising children there is a special service called family assistant (*asystent rodziny*). The main task of family assistants is to help families with care problems to prevent putting their children in foster care. They shouldn't help more than 20 families simultaneously (there are proposals to decrease that limit to 15 families) and their services are free of charge. To be eligible to those services there should be a referral made by social assistance office. That measure was introduced by another recent reform (2011). There is a scarcity of family assistants employed by municipalities. They have an obligation for employing them from 2015. Now it is on voluntary basis with limited support by government grants.

3. IDENTIFICATION OF OBSTACLES TO THE IMPLEMENTATION OF ADEQUATE MINIMUM INCOME SCHEMES

3.1. Coverage and take-up

Immigration to Poland is rather small in comparison to rich EU Member States. Most immigrants from non-EU countries would like to get to Western Europe. It seems that there are no formal limits on the coverage on social assistance benefits for Polish or EU citizens. EU citizens should have residency permission but it is universal requirement in law on foreigners. Non-EU citizens to get support should be recognized by Polish immigration authority as refugees or as subjects of subsidiary protection. People with that status are entitled to social assistance integration program including cash benefits and services but not longer than 12 months. It is not clear what happen next if immigrants still need support. Asylum-seekers before decision about their status have pocket money entitlement when they stay in detention centres. Undocumented migrants have no legal rights to social assistance. Most of them work in precarious jobs and their stay is only for these reasons.

Homelessness is on the list of possible conditions which with income poverty are requirements to be eligible to social assistance benefits. In the Polish capital city Warsaw 25-30% of the homeless in shelters were recipients of social assistance benefits, 35-45% don't have any source of income.

Research and monitoring of non-take up rate for temporary social assistance benefit and the characteristics of those eligible but not being recipients or causes of non-take up have not been carried out in Poland. We have only very crude estimates for non-take up rate at over 50% (Matsaganis 2008). Some studies for the first half of 2000 estimated that rate at a level as high as 70% for those in extreme poverty (Szulc 2012).

The popular opinion about social assistance recipients and more generally about those in poverty in Poland is not very positive. It concerns more those in working-age population. This statement is supported by qualitative research and some public opinion surveys (Tarkowska 2013). In images of poor men the main belief is alcohol abuse and reluctance to work. In images of women on social assistance there are many temporary sexual relationships and many children irresponsibly procreated and subsequently without proper care (Gietka 2014).

Opinions on social assistance benefits and social workers are not positive either. Benefits are seen as very low and the role of social workers as mainly bureaucratic and punitive. In some media there is a propensity to see social workers as threat to family life (Ordoiruris.pl 2014).

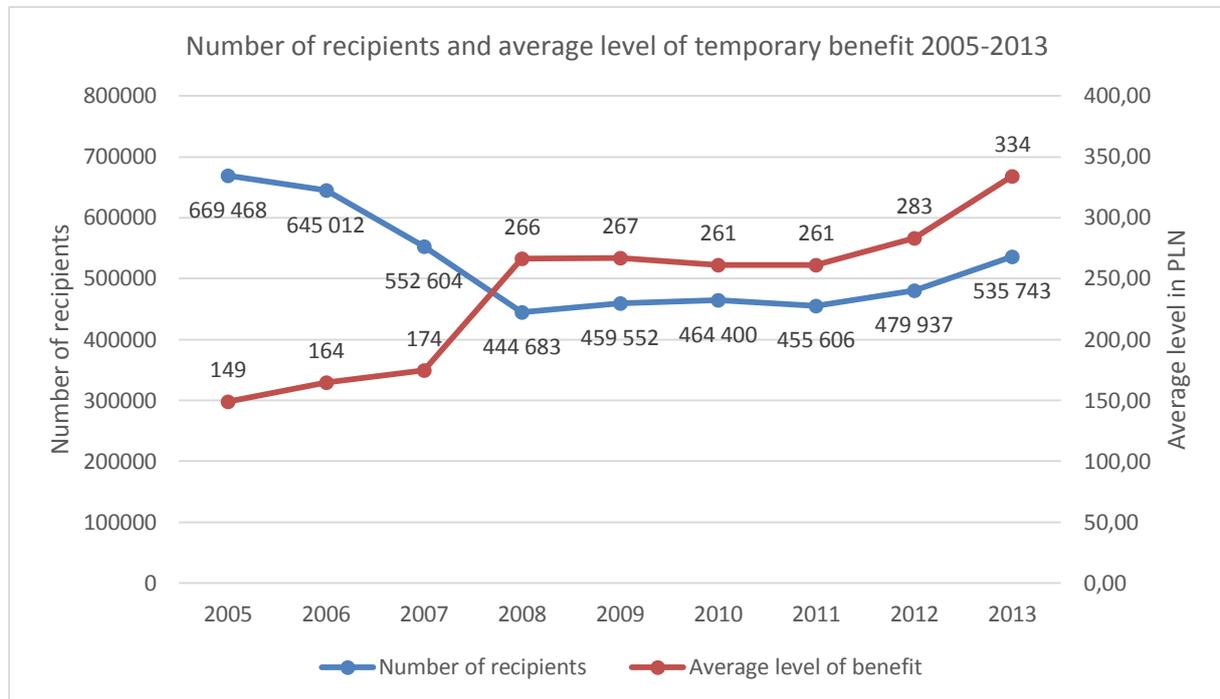
It is possible that temporary benefits are too low to be worth the time and effort. The Social assistance law and government budget guarantee only 50% of temporary social assistance benefit. Owing to that approximately 64% of municipalities don't top up their part and the rest top up only partially (5% of the required total amount). On average the level of temporary social assistance benefit was in 2011 between 229-293 PLN €56-€71 (MPiPS 2013).

To be eligible family should accept periodical visits of social worker who check material and other living conditions of adults and children with family interview form. Some families are reluctant to that procedure and it is a reason for rejection of their benefit applications.

There are no governmental or non-governmental programs with explicit aim to support families in the process of applying, receiving, losing of temporary social assistance benefit. Of course front-line social workers have an obligation to inform people who show up in assistance offices on their rights. The role of social workers is also to control social assistance access, eligibility and conditionality requirements.

Ministry of Labour and Social Policy and many social assistance centres put detailed information and instructions. The main form of legal help in that area is legal counselling (*specjalistyczne poradnictwo prawne*) available at district level.

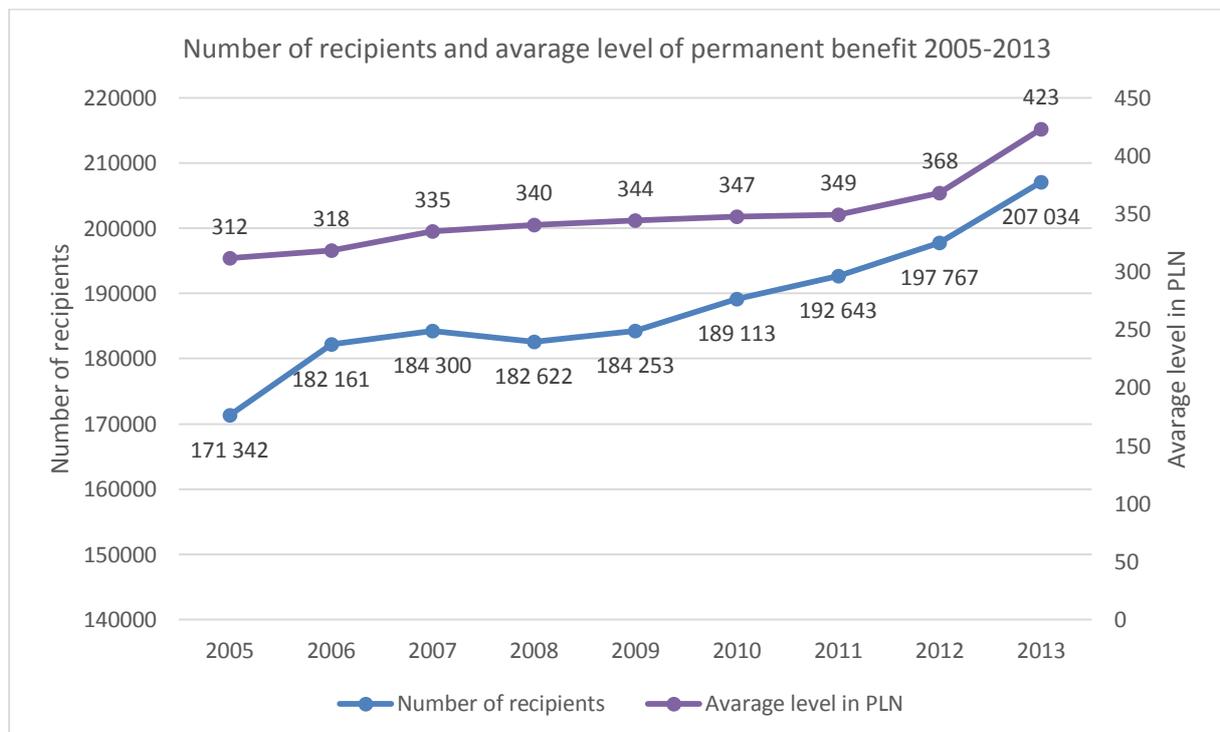
Figure 4. Recipients and average level of temporary benefits



149 PLN in 2005 was approx. €37, 334 PLN in 2013 was €80

Source: Based on data published by Ministry of Labour and Social Policy

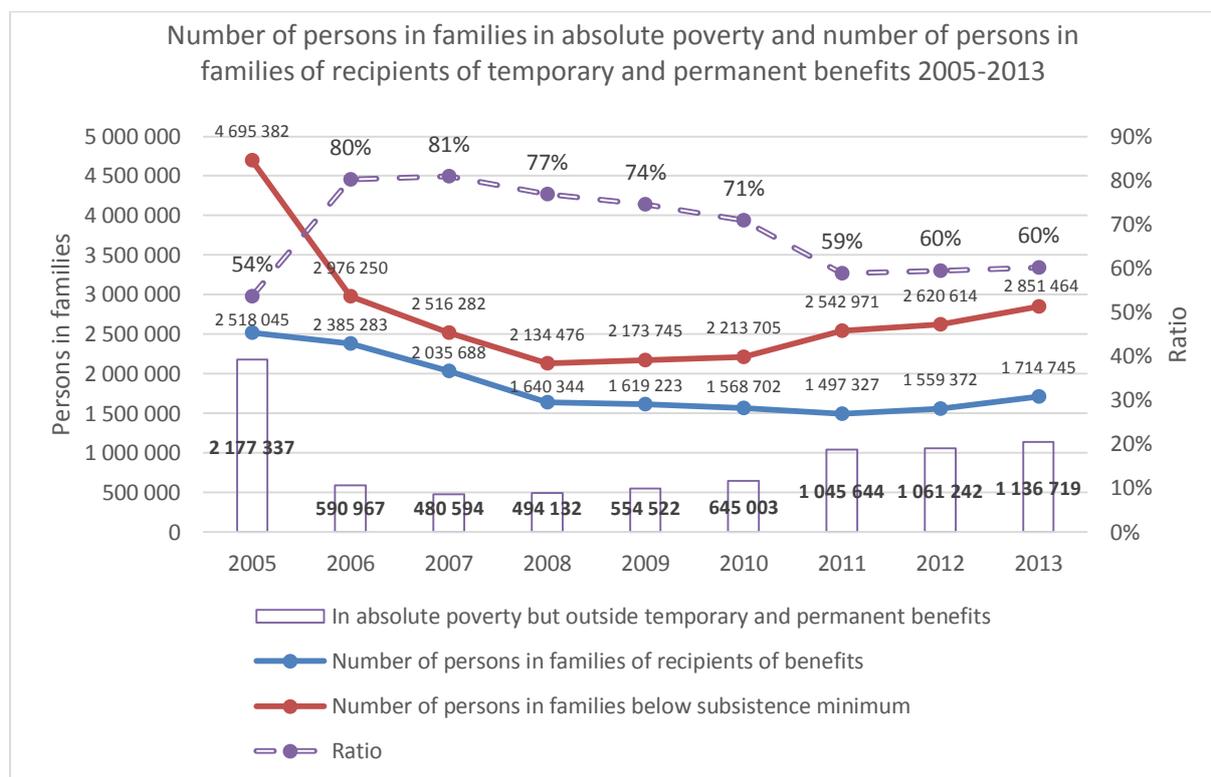
Figure 5. Recipients and average level of permanent benefits



312 PLN in 2005 was approx. €78, 423 PLN in 2013 was €101

Source: Based on data published by Ministry of Labour and Social Policy.

Figure 6. Number of persons in families in absolute poverty (according subsistence minimum) and number of people in families of the recipients of temporary and permanent benefit



Source: Based on data published by Ministry of Labour and Social Policy and Central Statistical Office

3.1.1. Suggested next steps to improve coverage and take-up⁴

- There is a need for more research and analysis of non-take up, its measurement and explanation of its causes and consequences.
- There should be a periodical monitoring of non-take up rates e.g. based on obligatory reporting by municipalities.
- There should be more and widespread information on social assistance benefits: their functions, eligibility criteria, appeal procedures etc.
- Social work should be separated from administrative procedure which is obligatory for determining eligibility to social assistance benefits.
- Signing and obeying social contract shouldn't be an obligatory condition for receiving social assistance benefits for people capable to work.
- Procedures for applying social assistance benefits should be made much more simple and accessible.
- There is a need of campaigns to change the negative image of people and families experiencing poverty and receiving cash social assistance and social workers whose work should be perceived as not only administrative and punitive.

⁴ The process of developing recommendations was described in the summary of the report.

3.2. Adequacy

Eligibility thresholds are important not only as an income-test but also they are standard for the minimum income level. That standard is based on reference budgets methodology and it is updated by decision of the Tripartite Commission every three years (from 2006). Social assistance reference budgets (*próg interwencji socjalnej*) are adjusted mainly for inflation.

In Poland there are two types of reference budgets: social minimum (calculated systematically from early eighties) and subsistence minimum (from early nineties). The latter is considered as extreme poverty threshold not including needs crucial for integration in the society and with less generous other common baskets of needs. Threshold for social assistance is based on modified reference budget which is more generous than subsistence minimum but substantially lower than social minimum. Unfortunately, after several years of non-indexation, social assistance threshold for the majority of family types were lower than subsistence minimum.

Government in the Tripartite Commission decided to update thresholds in 2012 what temporarily improved the situation. After publication of subsistence minimum level for 2013 it occurs that the new income thresholds for some types of families are again lower than subsistence minimum.

The levels of thresholds are lower than 50% of average households' expenditures (relative poverty line in usage for measurement of poverty in general from nineties in Poland) or 60% of the median income. For example for family of four (two adults and two children) threshold was 1824 PLN (€439), subsistence minimum for this type of family was 1851 PLN (€445) in 2013, and the latest number for 60% of median income was 2189 PLN (€527).

To meet eligibility criteria family's income (see above) should be less than threshold and the difference between them is to be a level for temporary social assistance benefit. Only a half is guaranteed by central government budget and the rest is to be top up by a municipality. Majority of local governments don't do that and if they do it is only partial. The consequence is that minimum income standard is slightly more than subsistence minimum and for some types of families is actually below. In result what is provided in practice as cash benefits is far below subsistence minimum.

Government plan is to change social assistance threshold methodology and financing of minimum income scheme. One part of the reform is the introduction of only one social assistance benefit (*zasilek socjalny*) which means that very old tradition of dividing assistance benefits on those for capable for work and those incapable for work due to retirement or disability will disappear (but only in formal distinction). Some proposals concern changing terminology e.g. name of income criterion (income test, official poverty line) is to be changed and replaced by new one: minimum social income.

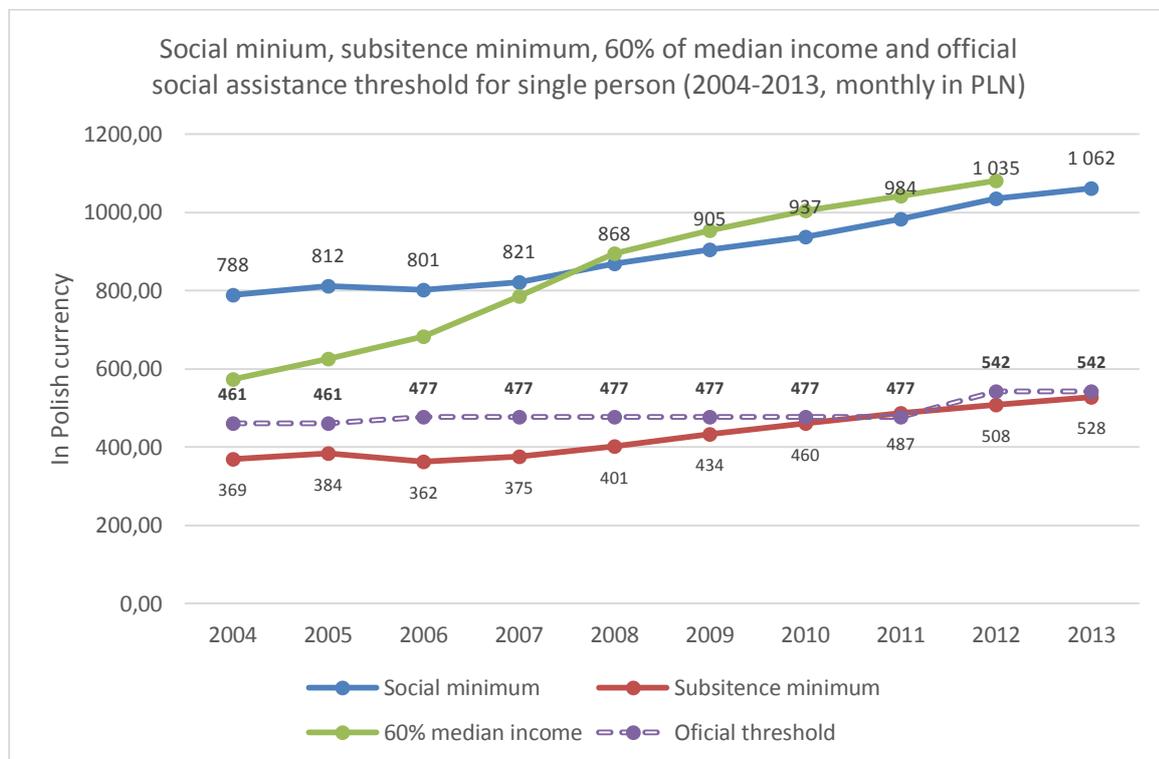
In essence main substantial reform components are as follows: first, they would like to lower official threshold (minimum social income) to subsistence minimum (the plan is to set new minimum social income at the present amounts). Second, the updating mechanism would be yearly and based on inflation for subsistence minimum baskets and not on general consumer price index. Third, social assistance benefits would be granted in full (not only 50%) and in consequence financed entirely by central budget (from start to those incapable for work, but for those able for work in gradual four year process starting from 60%). It means that the level of temporary social assistance benefits will rise. It is a kind of deal between the government which will replace municipalities' part in paying benefits and the money released in that way (however much of it never spent) could finance more jobs for social workers and other social professionals. Fourth, eligibility to cash assistance (social benefit) for people capable for work would be only under the condition of obligatory signing social contract and obeying its rules. Fifth, there will be a new benefit with name motivational social supplement for obeying obligatory social contract rules (50% of social benefit guaranteed by central government). Sixth, they plan to extend eligibility for social

benefit irrespectively of income test from two to six months if recipient finds work in open labour market.

There is uncertainty whether that reform will be implemented. Main obstacle is that it envisages increase in public expenditure on social assistance from central budget what is unacceptable for Finance Ministry. Recently under the pressure of carers of disabled children with additional care needs who occupied parliament government increased substantially carers' benefits for that group. It could be another financial obstacle on the ground that government has already done what was possible.

First draft of the reform was published in September 2013. It was consulted in a standard way (inviting some NGOs for sending their opinions). Since then it was modified four times. Last one (from August 2014) was divided into two versions. First with abovementioned proposals, and second without most of them. It is probable that the second version cheaper for the state budget will be accepted by the government.

Figure 7. Polish reference budgets, 60% median income and social assistance thresholds for single person

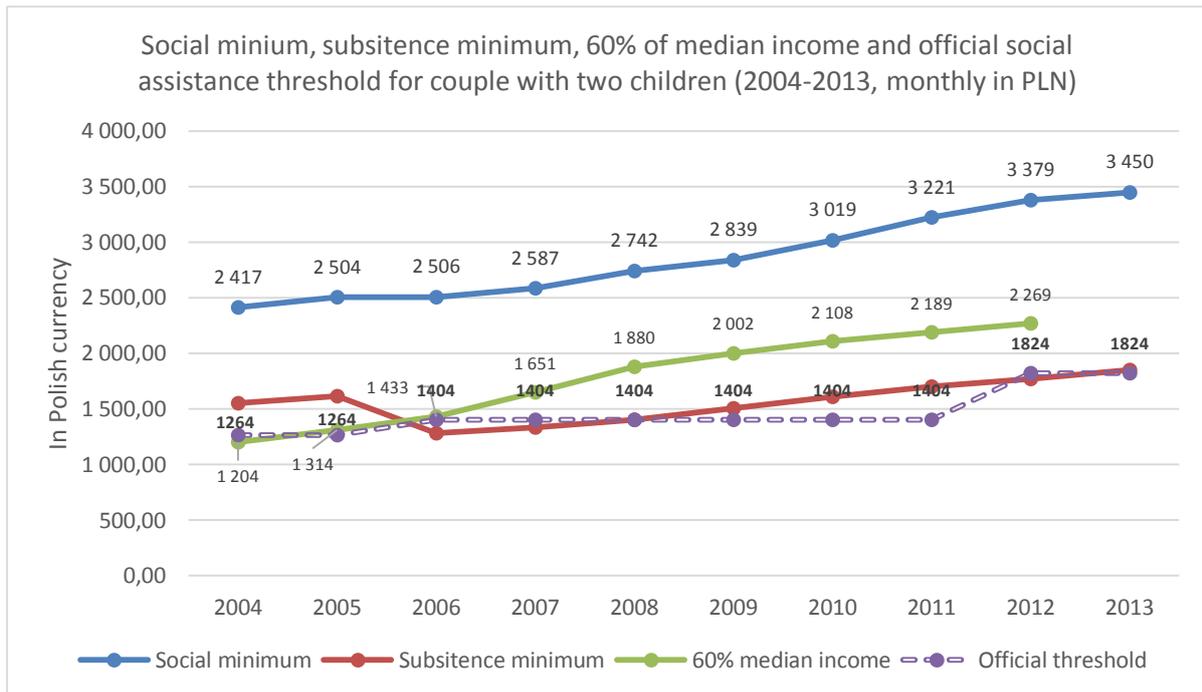


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PLN in 2005 was approx. €115, 542 PLN in 2013 was €129

Source: Based on data published by Ministry of Labour and Social Policy, Central Statistical Office, Institute of Labour and Social Affairs

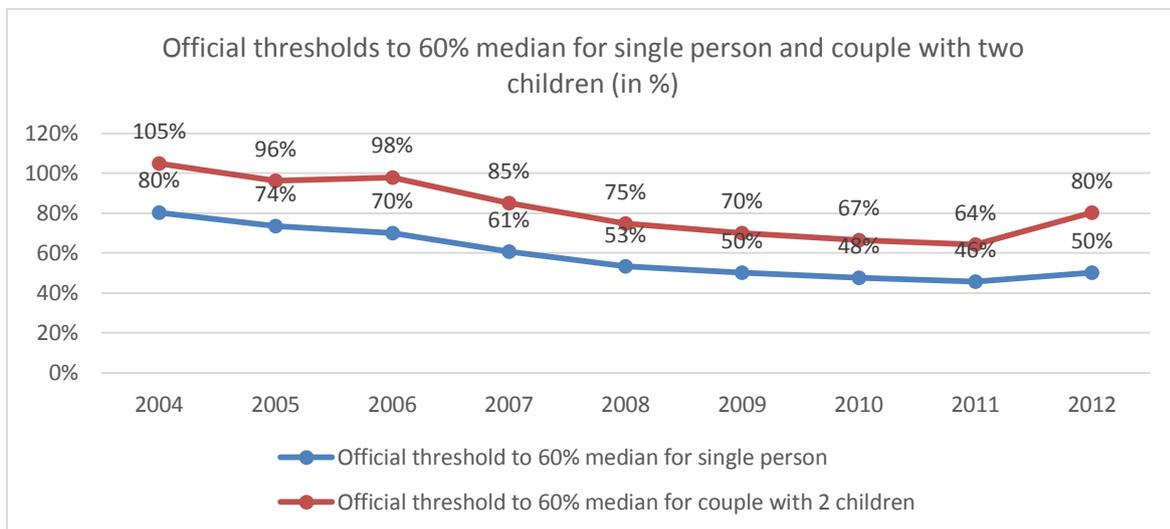
Figure 8. Polish reference budgets, 60% median income and social assistance thresholds for couple with two children



1264 PLN in 2005 was approx. €314, 1824 PLN in 2013 was €435

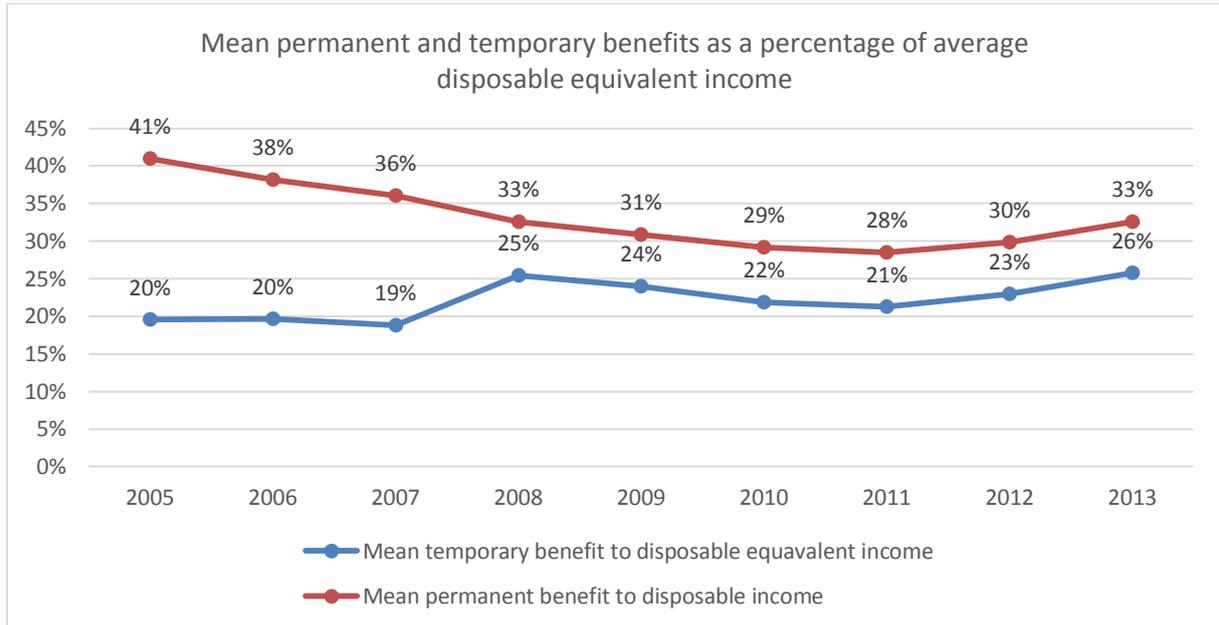
Source: Based on data published by Ministry of Labour and Social Policy, Central Statistical Office, Institute of Labour and Social Affairs

Figure 9. Official thresholds to 60% median for two types of households



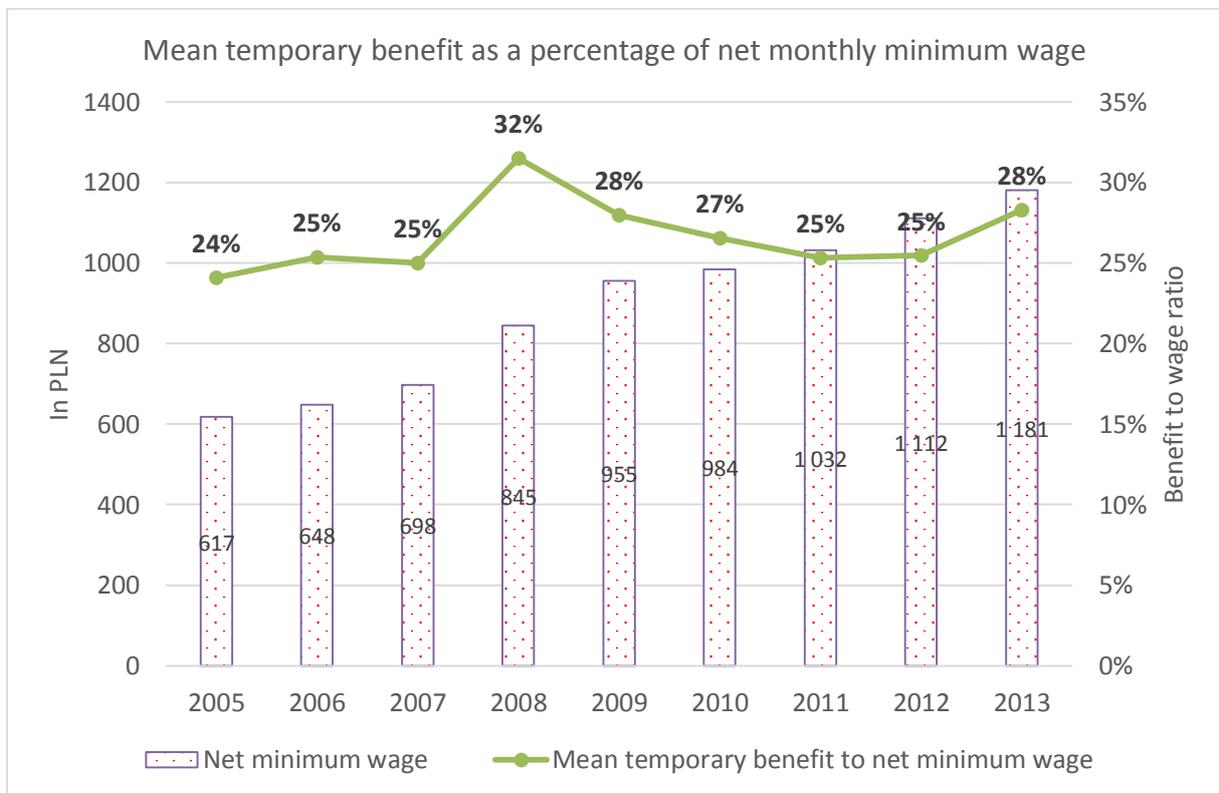
Source: based on Polish law and Eurostat data

Figure 10. Social assistance benefits as a percentage of disposable income



Source: based on Ministry of Labour and Social Policy and Central Statistical Office data

Figure 11. Temporary benefit and net minimum wage



617 PLN was approx. €153 in 2005, 1181 was €281 in 2013

Source: based on Ministry of Labour and Social Policy and Statistical Central Office data and gross to net calculator

3.2.1. Suggested next steps to improve adequacy⁵

- There is a need for more analysis on the adequacy principle on the basis of EAPN and International Social Security Association (Brimblecombe 2013) work on that topic. What is very important adequacy should be understood as multivariable concept consisting not only the issue of the benefits' level but also stability of support, coordination with services, avoiding duplication of provision. View of individual recipient, household and broader society should be considered.
- Simple adequacy indicators concerning minimum income level should be created and regularly monitored. They should be based on reference budgets methodology i.e. subsistence minimum and social minimum. First one is too low to be a minimum standard and should be applied only as an alert warning mechanism. Second one seems to be still too high to be implemented in practice. Applying both of them would be helpful in assessing adequacy.
- There is a need for working out indicators of different aspects of adequacy than support level, e.g. indicators of support stability, coordination with other parts of income support system, with wage income and income taxes, and with alimony and debt enforcement procedures.
- There should be more transparency on the modified reference budgets used for the purposes of income test and minimum income standard. They should be published as regularly as subsistence minimum and social minimum. There is a need for simple explainers of differences between them for the general public.
- Reference budgets and modified reference budgets for social assistance should be periodically revised not only by independent experts. First it should be done with participation of people from different backgrounds by focus groups and other means of deliberative democracy. Second, needs of people with disabilities should be included in reference budgets' baskets.
- Income test or minimum social income (minimum income standard) should not be set at subsistence minimum as seems to be intended in a reform announced recently by the government. Minimum demand is that modified reference budget for social assistance (*próg interwencji socjalnej*) should be retained and revised upward with participation of people including of those with disabilities and long-term carers.
- Social assistance benefits should be paid in full and not according to the flawed principle that they shouldn't be not less than 50% of full amount. If the government is not able to force municipalities to pay their part it should be done by taking full responsibility by central budget. Last resort benefit should be guaranteed in full 100%.
- Uprating instrument should be improved. It failed due to the lack of political will to use it properly. Maybe three years period for revision is too long and the principles of uprating should be clarified to avoid such failures i.e. income test below subsistence minimum or very close to it.

3.3. Effectiveness

From macro perspective effectiveness of minimum income in overall poverty rate and poverty gap reduction is marginal when we take into account the role of earnings and social insurance benefits, the role of social services (as enablers and expenditure reducers) and other benefits other than last resort minimum income. We should distinguish overall effectiveness of the whole economic and social policy and specific effectiveness of the small part of it.

⁵ The process of developing recommendations was described in the summary of the report.

The specific effectiveness of the last resort minimum income in poverty reduction depends on three crucial conditions: coverage - eligibility for all persons in poverty, adequacy - based on reference budgets and paid in full, and take-up - easily accessible and treated as a right. From these the most important in Poland seem to be adequacy and take-up.

It is sometimes argued that the higher level of social assistance benefits the worse effects in terms of chances of getting out of poverty, which means that benefits should be as low as possible (voices of the ruling coalition MPs in Polish parliament, EAPN PL, 2013). In opinions on poverty people repeat Chinese proverb about giving the poor fishing rod instead of fish to eat. It was very popular in nineties and still has influence on people perception of poverty and social exclusion. In the social assistance law solely income poverty is not a sufficient ground to claim benefits. There should be at least another concurrent problem (see above). Solution for poverty is not seen as simply giving people experiencing poverty enough money to buy necessities.

There are several academic papers published mainly in English by Polish statisticians and economists on the issue of the effectiveness of social assistance in reducing poverty measured by its rate and gap indicators (Szulc 2012). Their approach to minimum income schemes is broader than what EMIN suggests. They take into account not only social assistance but also family benefits and housing benefits which are income-tested in Poland and sometimes also unemployment benefits (not income-tested). These research papers are highly sophisticated and inaccessible for general Polish public. They are not up to date often. Analyses published in 2012 refer to latest data from 2005 or 2008 from household budget surveys (Szulc 2012). Their methodology is based on statistical analysis, including quasi-experimental (propensity score matching). We have Polish microsimulation model called SIMPL operated by independent research institute (CenEA - Centre for Economic Analysis). Sometimes but not regularly it is used to simulate tax and transfer reforms. Finally there is panel data for the representative sample of Polish society gathered every two years and analysed thoroughly including poverty and social exclusion issues (Diagnoza Społeczna). But its focus is not on effectiveness of the cash assistance. Besides its coverage of households in poverty is very small comparing to household's budgets survey. There is a consensus that social insurance is far more effective in reducing poverty incidence and gap than income-tested benefits.

It is rather obvious fact that poverty rate and gap is determined by many factors besides narrowly defined social assistance benefit of the last resort. Conclusions about the impact of receiving them on families at the macro level should be made with caution. Moreover there are estimates of behavioural effects of social assistance benefits which means that their impacts could be mixed. If they discourage some people from looking more income from other sources or from registered work it would be harmful for chances to getting out of poverty of their households (poverty trap) and harmful for society. Taking into account very low level and low accessibility of social assistance benefits it is possible that those effects are very small.

There are no attempts by the government or by NGOs to regularly monitor and interpret effectiveness of social assistance narrowly or broadly defined in reduction of poverty rate and gap at the national, regional or local level in short, medium or long-term basis. There are no attempts to regularly monitor the level or other characteristics of poverty traps.

3.3.1. Suggested next steps to improve effectiveness⁶

- Proposals for the take-up include more information and support for claimants and people experiencing poverty in the process of applying for benefits, lowering barriers for take-up by simplifying administrative procedures and reducing conditionality.

⁶ The process of developing recommendations was described in the summary of the report.

- The most important steps for adequacy are revising and improving reference budgets methodology which should be still base for setting official income test. The uprating mechanism effectiveness needs to be improved to avoid failures from the past.
- Specific proposal here is related to effectiveness of monitoring and evaluation. There should be regular monitoring and evaluation of effectiveness of social assistance benefits in reducing poverty rate and poverty gap. There are available methodologies and past experiences how to do that including quasi-experimental techniques (propensity score matching) and microsimulation model (SIMPL in Poland) with data from yearly household budgets survey.
- What is important is that the sample of people receiving social assistance benefits in households' budgets survey is too small to make more detailed evaluation of specific effectiveness. There should be new and longitudinal panel independent from overall households survey and only for social assistance recipients and their families. The monitoring should be based on indicators calculated with data from that source.
- For purposes of monitoring and evaluation and public debate there is a need to use more data from registration in social assistance centres. Central Statistical Office should continue to publish data on the recipients of social assistance not every two years but on yearly basis (GUS 2012).

4. ACTIVE INCLUSION POLICY

4.1. LINK WITH INCLUSIVE LABOUR MARKETS

In Poland there is a relatively low employment rate, high in-work poverty and overall low quality of employment. There are many ways of explaining that complex situation. Early retirement schemes and low accessibility of childcare could be an explanation for low employment rate of older people in working age. Low employment rate of people living in poverty (80% recipients of temporary benefit are unemployed) may be connected with lack of proper coordination between earnings income and benefits income (poverty traps). In-work poverty is a problem caused not only by low earnings (which also need an explanation) and low employment rate of second earners but also by low income support for working families. Overall low quality of employment in Poland is well documented not only by very high share of fixed term employment contracts but also by multidimensional comparisons (OECD 2014). Ensuring good quality jobs for social assistance recipients in that environment is difficult without improving it for all.

Implementation of the active inclusion recommendation in Poland was assessed recently (Topińska 2013) and since then Poland developed strategy in that area. It was described in recently accepted document prepared with ministries and NGOs involvement in informal process: Krajowy Program Przeciwdziałania Ubóstwu i Wykluczeniu Społecznemu. Nowy wymiar aktywnej integracji (National Program for Counteracting Poverty and Social Exclusion. New Dimension of Active Integration, August 2014). It contains broad and comprehensive provisions on active inclusion (priority III Active inclusion in local community) with emphasis on social work with individuals (e.g. strengthening social contract) and with marginalized communities (community development programs), new activation and integration program for unemployed with more cooperation between employment and social services, improvements in social employment schemes and social economy with link to social services of general interest. Activities for two groups were separately prioritized: people with disabilities and immigrants. Another priority in that part of the strategy was preventive health care.

As was mentioned above the main instrument for social assistance recipients were social useful jobs financed by Employment Fund and organized by local governments. The best quality evaluation (accounting for net impact by using quasi-experimental technique) of that instrument carried out in one region brought very negative results. Those in that scheme had significantly worse employment record relatively to those in similar conditions but not participating in the scheme (Wiśniewski, Zawadzki 2011).

Social employment targeted at social assistance recipients is also not very effective. In a simple evaluation of Supreme Audit Office (NIK) its employment effectiveness was on average 38% for social integration centres and only 17% for social integration clubs (NIK 2013a). Another simple NIK evaluation of social contracts indicated their effectiveness in period 2006-2010 at 30% but for 2011-2012 at only 15% (NIK 2013b). These evaluations are based on counting persons considered as becoming independent after particular scheme. Net impact of them is probably much lower.

Recently introduced possibility for combining temporary benefit or benefit for necessities with job regardless of income test is very restrictive. It can be applied only up to two months, only for those who signed non-obligatory social contract and still receive benefit when getting a job. It is very rare in practice. In 2013 from 536 thousand people receiving temporary benefit only 50 of them were qualified (MPiPS 2014).

There are neither data on incidence of sanctions in practice nor their effectiveness in pushing people into jobs and quality of jobs taken after applying sanctions.

Transition from zero earnings to minimum wage formal and full-time employment for one person household means that it lose at least temporary benefit, housing allowance and

energy supplement. For households with children in school age we should add to the list of losses at least family benefits and supplements to them, food program (it could be converted into cash benefit) and social stipends for pupils. Additionally we have to deduct personal income tax and social insurance contributions from gross wage. Net gains from transition depends on many factors but it will be less than net wage.

It is difficult to assess poverty trap for temporary benefits separately from other social benefits. For instance OECD Benefits and Wages indicators (inactivity, unemployment and low-wage traps) and calculations consist of at least unemployment benefits, family benefits, housing allowances (OECD tax-benefit database). Another recently invented indicator is formalization tax rate on individual costs-benefits of transition from informal employment to formal one. Polish scores on these scales are not particularly high, and are low in the case of the latter (formalization tax rate, Koettl, Weber 2014 p. 168).

There are several Polish attempts to assess unemployment and poverty trap especially for families with children (with microsimulation model SIMPL, Myck et al. 2014) and people with disabilities of working age (Klyszcz 2011). Problem with the former is that the level of family benefits is fixed. It means that families with additional earnings income may lose substantial amounts of cash from benefits. The latter concerns so called benefit trap for social pension and disability pension. The result of this research is that there is a very substantial benefit trap. Family benefits and social pension could be regarded as a part of a broader minimum income net but the focus of this report is on social assistance benefits only. Recent reform in labour market policy is focused on limiting access to employment services (and benefits) for those not interested in looking for a job through employment services and sharing or shifting responsibility for activation of social assistance recipients categorized as profile III support. Sharing with social assistance centres but if they are not interested shifting the responsibility on private providers of activation services (outsourcing).

From policy and governance perspective there was an interesting bilateral initiative: Framework agreement on inclusive labour markets signed by social partners at EU level. The implementation of it however was very weak in Poland and after first attempts from trade unions' side seems to be dead now. Reinvigoration of that process is rather unrealistic in the context of the social dialogue crisis in tripartite dimension and its weak bilateral functioning.

4.1.1. Suggested next steps to improve link with inclusive labour markets⁷

- Polish active inclusion strategy (National Program for Counteracting Poverty and Social Exclusion. New Dimension of Active Integration) needs the establishment of the implementation, monitoring and evaluation structure which was planned there.
- Recipients of the social assistance temporary benefit are clients of social assistance centres and simultaneously employment offices so there is widespread consensus that there should be more cooperation between them. It is important to monitor and evaluate the implementation of the recent reforms of employment services especially profiling and outsourcing activation services for unemployed categorized as profile III support.
- Local employers and NGOs should be involved in local partnerships for reduction of poverty of those in working age. There need to be a real minimum quality jobs available for social assistance recipients with low formal qualifications. Financing of socially useful jobs from Employment Fund should be increased in order to better address demand for that type of support.

⁷ The process of developing recommendations was described in the summary of the report.

- There is a need for thorough analysis of traps connected to the dynamics of earnings (including formal and informal status of source) and dynamics of temporary social assistance benefits with recognizing the role of other cash benefits. There should be a regular monitoring of those inconsistencies and proposals of improvements for closing or reducing them e.g. lowering the rate of benefits withdrawal when income from earnings is rising.

4.2. Link with access to quality services

There are no data on access to a variety of quality services by those persons and families receiving temporary social assistance benefits.

Their main counsellor is social worker employed at social assistance centre for their residency area. The quality of the social work depends on many factors. One of them is insufficient employment of social workers. There is a minimum standard in legislation that local governments should employ not less than three social workers and not less than one on 2000 population. There are still social assistance offices which do not follow those rules. Another problem is that social workers are responsible not only for quality social work but also for administrative work involved in checking eligibility for cash benefits (beyond those from social assistance only), imposing sanctions etc.

At the level of district (second tier of Polish local administration) there is an access to professional counselling in legal, family and psychological matters. It is not only for social assistance recipients and it is not limited to those living in poverty. These services are not very advanced and their main form is giving advices only. It is not full legal aid and representation or personal and family psychotherapy.

There are no automatic links between being social assistance recipient and health care insurance. The main possibility of accessing services financed by health insurance for unemployed is being registered at employment office. Being registered at social assistance centre as temporary benefit recipient doesn't as such grant health care insurance in the case of uninsured people. Recipients who are not insured should meet some other requirements e.g. sign social contract or individual reintegration plan. Their right to free health care is to be recognized by local government decision.

Municipalities reduce charges for childcare for younger children from families who are recipients of social assistance. Sometimes they halve the fees, sometimes they cancel them completely. There is no monitoring of municipalities practices and there are no common rules on that matter.

In school system children from families receiving social assistance (and those slightly above income test threshold) are entitled to food programme (which can be converted into cash) and social stipends. The latter is one of the few exceptions in definition of income for income test.

Access to minimum quality housing in Poland is very difficult especially in biggest cities with high in-country immigration rate. Municipalities decide on the access to social housing at their disposal. There are local rules with very little central regulation on how to organize access procedures and supervision of its implementation. Situation is similar to decentralized rules of access to crèche childcare.

Access to energy is slightly easier after introducing energy supplement to housing allowance, but it is very low. Broader program to fight energy poverty is needed, e.g. sometimes people in social housing have heating based on electricity only which is very expensive.

There are no special arrangements to making public transport more accessible to social assistance recipients. There is however special measure in social assistance law for mobility

purposes: credit ticket (*bilet kredytowany*). It is for people having family or official reason to transport outside their residency area.

4.2.1. Suggested next steps to improve link with access to quality services⁸

- One of the main priorities of the Polish active inclusion strategy (National Program for Counteracting Poverty and Social Exclusion. New Dimension of Active Integration) is fighting with housing insecurity and homelessness (priority V). It is important to implement, monitor and evaluate that priority in subsequent years within adequately equipped framework.
- There is a need for the final regulation of the full professional legal aid and representation of people living in poverty. From years it can't be resolved despite subsequent legislative proposals (PAP 2014). Experiences of NGOs working in that area should be considered as important input to that reform (e.g. Biura Porad Obywatelskich).
- Social work with social assistance recipients should be of good quality. It could be helpful to separate it from paperwork needed by administrative procedures. There should be enough social workers and other social professionals, including family assistants. They should be employed in public and not-for-profit units and in quality jobs.
- Support for social workers in the form of supervision (offered by qualified and experienced experts) proposed by recent legislative amendments and new acts is welcomed but there is a need to adjust it in line with demands of the social workers trade unions. Supervision should be granted also to family assistants.
- Employment services for social assistance recipients should be accessible and of good quality. There is a need for broad institutional cooperation and creating teams consisting professionals from employment and social services.
- There should be universal rules for accessible childcare for 0-3 year olds for children from families receiving social assistance benefits. Minimum demand is 50% of standard charges. Maximum demand: free of charge access to pre-kindergarten childcare.
- Families receiving social assistance benefits on the basis of poverty and unemployment should not be treated as less in need for childcare for 0-3 and 4 (non-obligatory kindergarten) year olds.
- Health care insurance should be granted for all social assistance benefits recipients (temporary and permanent benefits) without any additional conditions e.g. signing social contract or individual plan or program.
- There should be accessible and widespread information on services available for recipients of the social assistance benefits.

⁸ The process of developing recommendations was described in the summary of the report.

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