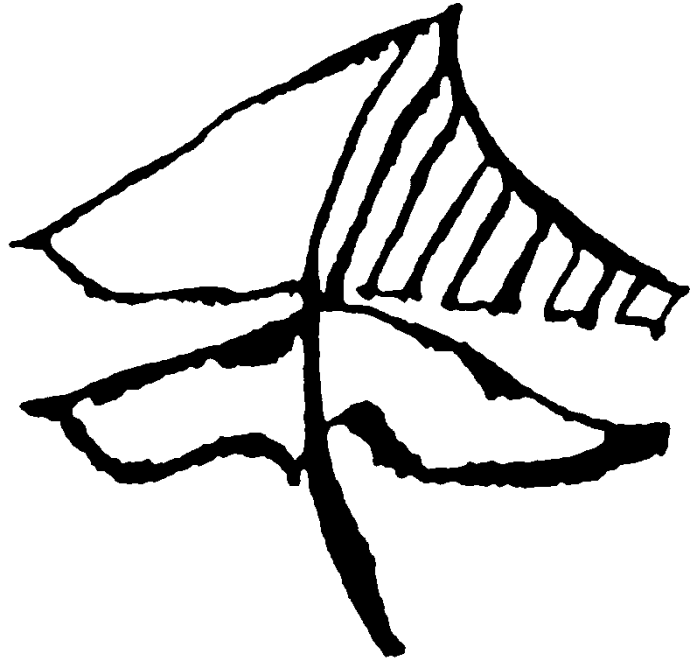


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Stawomir Kalinowski¹, Magdalena Kozera²

THE INCOME SITUATION OF OLD AGE PENSIONERS' AND DISABILITY PENSIONERS' HOUSEHOLDS IN POLAND

Abstract: The article presents selected elements of studies on factors influencing the quality of life of elderly people vs the EU-27. The focus is on the multitude and diversification of the income of old age pensioners' and disability pensioners' households in reference to groups with other sources of income. The article also discusses the problems of the danger of poverty and the subjective sense of poverty. It also indicates the paradoxes of the financial situation of old age pensioners' and disability pensioners' households in Poland, which become the source of income or improvement of the situation of entire families, especially in agriculture and in rural areas, although they have one of the lowest income levels in Europe.

Key words: aging, household income, households, pensioners, poverty

INTRODUCTION AND MATERIALS

The 21st century brings numerous new challenges to economy, in the field of social transformations, which have a national, international or even global range. More and more attention is paid to the analysis of megatrends, simultaneously investigating the demographic changes that result from them and their socioeconomic consequences to the economy. Among many issues listed the problems of decreasing population growth, the ageing of the population and pressure on modification of pension schemes are particularly important [Scherbov, Mamolo, Lutz 2011]. The area which is particularly afflicted by those processes is Europe, especially the countries outside the Eurozone. The income situation of old age pensioners' households in those countries is particularly difficult. Their relatively low income combined with growing expenses on living cause the intensification of poverty, both in its subjective and real aspect. The article presents selected elements of studies on the income situation of old age pensioners' and disability pensioners' households in Poland versus the EU-27. The authors indicated income disproportions in individual countries and differences in the income level in the households with other sources of income than disability pensions and old age pensions.

The materials used for the study were above all the unpublished data of the Central Statistical Office from household budgets, the results of the authors' own research on the period 2004-2011 and statistical information from Eurostat and other European institutions providing information.

THE AGEING OF POPULATION AS A EUROPEAN PROBLEM

From the biological point of view the length of human life is diversified both in the individual and population-related aspects. The average global life expectancy is 60 years, but women live 6 years longer than men. The very process of ageing has individual character. Although the pace of life and ageing depend on genetic factors, they also largely depend on one's quality of life and living standard. The lifestyle, especially the diet and physical activity, as well as environmental factors, i.e. the climate, hygiene, pollution and other harmful conditions are particularly significant. At the time of rapid changes in civilisation the ageing process particularly afflicts the inhabitants of highly developed countries, including urbanised European countries. For people at the post-working

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age, defined as the 65+ generation, the fact of deterioration of the economic status is particularly painful, as it results in limitations in everyday life, both in consumption and social contacts [Straš-Romanowska 2001].

Eurostat's forecast for 2008-2060 says the population of Europe will be gradually growing until 2035 (from 495 million in 2008 to 520.7 million in 2035) and then it will be systematically decreasing to about 505 million in 2060. The share of the 65+ population in the total population will rise from 17.1 to 30 per cent (in absolute values this means the growth from 84.6 million in 2008 to 151.5 million in 2060). In 2008 there were almost 20 million people aged 80 years or more in Europe. The forecast is that this number will have grown to 61.4 million people by 2060 [Socioeconomic conditions...2010]. In consequence of these changes the ratio of burdening the EU-27 population with young people will rise to 25.0 per cent in 2060, whereas the ratio of burdening with elderly people will rise from 25.4 per cent (2008) to 53.5 per cent (2060). This means that in the EU-27 in 2008 there were 4 people at the working age (15-64 years) per 1 person aged 65 or more, whereas in 2060 the ratio will be 2 per 1 [Socioeconomic conditions...2010].

Table 1. Public pension expenditures in 2007, gross in per cent of GDP

Country	Old-age and early pension, gross in per cent of GDP	Other pension (disability, survivors), gross in per cent of GDP	Total pension expenditures on social security pension in per cent of GDP
Belgium	9.2	0.8	10
Bulgaria	6.8	1.4	8.3
Czech Republic	7.1	0.7	7.8
Denmark	7.0	2.0	9.1
Germany	10.4	:	10.4
Estonia	4.9	0.7	5.6
Irelandia	2.6	1.4	4.0
Greece	8.8	2.9	11.7
Spain	5.6	2.9	8.4
France	13.0	:	13.0
Italy	13.5	0.5	14.0
Cyprus	4.8	1.4	6.3
Latvia	4.8	0.6	5.4
Lithuania	5.6	1.2	6.8
Luxemburg	5.8	2.9	8.7
Hungarian	9.0	1.9	10.9
Malta	4.2	3.0	7.2
Niderland	4.5	2.1	6.6
Austria	9.5	3.2	12.8
Poland	9.8	1.7	11.6
Portugal	9.1	2.3	11.4
Romania	5.3	1.3	6.6
Slovenia	7.0	2.8	9.9
Slovakia	4.3	2.5	6.8
Finland	7.5	2.5	10.0
Sweden	7.0	2.6	9.5
United Kingdom	5.8	:	6.6
EU-27	9.1	:	10.1

Source: Eichhorst et al. 2011.

The problem of ageing of the European population is clearly visible in the geographic arrangement. The countries which are particularly afflicted by the problem are: Germany (20.7%), Italy (20.2%), Greece (18.2%) and Sweden (18%). Another group consists of the countries where the population of the 65+ generation approaches 18 per cent. The group includes Finland (17.9%), Portugal (17.9%), Austria (17.8%), Bulgaria (17.8%), Spain (16.9%), France (16.8%), the United Kingdom (16.2%). Poland belongs to the group of countries where the share of the 65+ generation in the total population is 12-14 per cent, but this does not mean that the socioeconomic problems of ageing population are less significant there.

It is predicted that the share of people aged 65+ will rise by at least 10 per cent in all European countries, but the highest growth of population in this group is forecast in Slovakia (by about 24%) and Poland (by about 23%) [Scherbov, Mamolo, Lutz 2011]. A rise in the population of the 65+ generation entails pressure on pension schemes. The income situation depends on them and in consequence - elderly people's quality of life and living standard. The amounts of old age pensions and disability pensions are diversified around Europe, which can be seen in the share of expenses on pensions made by individual states, expressed in per cent GDP (Table 1).

The wealthiest pensioners are undoubtedly the Germans, Austrians, French and Dutch. The Swedes, Britons and Italians are less wealthy, whereas the Latvians, Bulgarians and Romanians are relatively the poorest.

THE ECONOMIC SITUATION OF THE 65+ POPULATION IN POLAND

One of the economic measures that describes the quality of life in Polish seniors' households is their income level. Although they are not a sufficient factor which enables definite determination of one's living conditions and standard, they significantly influence the degree and quality of satisfying one's financial and non-financial needs. It results from the fact that the income level significantly influences the demand volume and structure. Besides, it is a key component of the financial factor in its broad sense, which is a constituent of the existence of a household. It is also significant to consider the statement that although income is more endangered by fluctuations than expenses, the results of studies indicate that the trends showing the scale of poverty and social exclusion are usually similar to each other. According to Sleznick [1993], studies on the scale of poverty in Hungary and the USA indicate that there is a considerable difference in the size of the fraction that does not satisfy its needs according to the income and expense criterion. However, these numbers only show the values of goods and services from the market division. In spite of numerous weaknesses of the assumed measure, in market economy the dependences between income and the degree of deprivation are so considerable [Golinowska 1997] that we can assume that the measure is an adequate index showing people's quality of life.

However, from the point of view of the research, it is above all necessary to note the disposable amount of income, which comprises all current monetary and non-monetary income reduced by taxes, rather than the total amount of income. The rank of this category results from the fact that it carries particular information in the process of economic analysis. Namely, it enables better comparability of households with different demographic composition and it strongly affects the consumption level and structure.

As results from the unpublished data of the Central Statistical Office, from 2004 to 2011 the level of disposable income increased in all economic types of households in Poland. The exception was farmers' households, which noted a decrease in income in 2011 (Table 2).

A detailed analysis of Polish old age pensioners' living standard gives grounds for a statement that their income situation is on a higher level than in other types of households and the amount of their disposable income is higher than the average income in total society. Simultaneously it is

possible to notice that the average annual increase in the income of this group of population was 6.0 per cent (whereas the average annual increase in prices was 3 per cent).

Table 2. Average monthly disposable income per capita in households in zloty's (2004-2011)

Specification	Grand total	Households of					
		employees	farmers	the self-employees	retirees and pensioners		
					total	retirees	pensioners
2004	706	719	519	903	736	818	585
2005	732	746	581	943	757	834	594
2006	802	803	670	1059	826	891	655
2007	895	887	821	1209	888	944	722
2008	1007	1017	857	1288	978	1038	767
2009	1072	1087	857	1341	1054	1114	825
2010	1147	1159	989	1416	1117	1176	880
2011	1184	1206	957	1445	1171	1231	927

Source: own calculation base on the unpublished data of CEO.

Thus, it is possible to state that the income situation in the households supported with pensions is better than in other types of households and the amount of disposable income per capita is higher than the average income in total society per capita. This is an atypical situation, because the households of people who are not professionally active have higher disposable income than the groups of working people, who actively participate in economic processes. It is difficult to find a rational explanation to these disproportions [Pena-Casas, Latta 2004]. However, it is necessary to note the fact that pensions in this group are relatively low when compared with the pensions in the EU countries. The relatively better income situation of old age pensioners' households does not correspond to their consumption expenses (Table 3).

Table 3. Average expenses on consumer goods and services depending on the household type

Specification	Average expenditure					
	Total			on consumer goods and services		
	2006	2011	dynamics	2006	2011	dynamics
Employees	2455.71	3328.32	135.5	2366.82	3198.54	135.1
Farmers	2501.14	3089.58	123.5	2412.77	2970.44	123.1
Self-employed	3172.58	4080.42	128.6	3028.43	3894.85	128.6
Retirees	1777.61	2245.38	126.3	1668.83	2111.63	126.5
Pensioners	1406.77	1687.87	120.0	1347.75	1615.47	119.9
Living on unearned sources	1422.25	1863.16	131.0	1383.88	1816.26	131.2

Source: own calculation base on the unpublished data of CEO.

Old age pensioners' average expenses on consumer goods and services are only higher than the expenses of disability pensioners, who are supported with social benefits. Their expenses are lower than their income and this reflects not only their lower needs but also the fact that old age pensioners' households often use some of their income to help their families. Very often they are a protective umbrella for the households supported from other sources. In view of the fact that pensions provide a regular inflow of cash they also give relative certainty of existence. Seniors' support and aid have become a specific strategy of the living standard that enables families to satisfy their needs increase the amount of expenses in other economic groups. This imposes the need to be particularly careful when drawing conclusions about this group only on the basis of their

expenses [Daras et al. 2006, Fioro 2009, Bargain et al. 2007]. The lower share of expenses in those households does not have to mean a higher living standard and vice versa. Due to the family's life cycle the expenses in those households are usually lower, but this does not mean they can satisfy all their needs. It is worth noting that the share undergoes transformations in the long term and it is mainly conditioned by social and economic changes.

It turned out that the 65+ generation usually answered they had enough money for everyday needs, but they needed to save cash to do bigger shopping. Moreover, among disability pensioners and those who support themselves from unearned income there are the fewest people who say they can afford luxuries (Table 4). If this method is used to calculate the level of deprivation of one's needs, it may suggest that seniors are forced to live thriftily. This situation makes the households purchase only the cheapest products and they usually limit their amount. It is worth noting that some Polish seniors are unaware of the fact they cannot satisfy higher-order needs. These groups poorly satisfy their cultural and tourist needs, which are so common among the citizens of the western EU countries. Sometimes these needs are substituted with participation in religious communities or senior groups.

Table 4. The self-assessment of satisfying one's needs depending on the household type

Specification	we can afford some luxury	we have enough without special saving	we have enough for everyday living, but we have to save for greater purchases	we have to live economically everyday	we do not have enough even for basic needs
Employees	1.2	12.8	55.1	28.4	2.5
Farmers	1.0	9.3	58.4	29.3	2.0
Self-employed	4.7	25.2	55.2	14.3	0.6
Retirees	0.7	9.0	49.2	37.7	3.5
Pensioners	0.2	3.5	29.7	54.4	12.3
Living on unearned sources	0.7	4.8	19.6	45.8	29.1
Total	1.2	11.5	50.5	32.5	4.3

Source: own calculation base on the unpublished data of CEO.

The answer to the question how people find their income situation in comparison with other respondents carries important information concerning the economic position of individuals. The answers to those questions enable determination of the degree of subjective poverty. According to Veit-Wilson [1987], such a question is the most democratic method of determination of deprivation of one's needs. In recent years this method has been particularly appreciated by experts [P. Townsend, B. Abel-Smith, L. Rainwater]. The received answers enable determination of one's sense of inability to satisfy one's needs in comparison with other households. It is noteworthy that these assessments are an important signal to trigger such instruments of the social policy that will be the most effective for a particular group. They also give a possibility to provide aid (both financial and non-pecuniary) to those people who feel that they are unable to satisfy their needs but simultaneously they exhibit proactive activities. Among the old age pensioners' households under investigation in almost every fourth of them there is a sense of being in a third of the poorest households (Table 5). Also in this case both the people who support themselves from unearned income and disability pensioners tend to assess their own financial position as worse. However, it is necessary to remember that the use of the methods based on respondents' opinions does not always classify really poor people as being poor and vice versa [Kahneman, Kruger 2006, Schwarze 2008].



One of the measures that enables determination of the potential area of deprivation of one's needs is the range of poverty. This index provides information about the number of poor people, whose income is lower than the value assumed in advance. The subsistence wage is the most important limit. The right to this minimum is very often treated as the right to freedom as it designates the consumption level below which health and life are threatened and participation in social life is actually impossible.

Table 5. Subjective sense of poverty

Specification	one third of households with the highest standard of living	one third of households with the lowest level of life	between
Employees	2.6	16.3	81.1
Farmers	1.2	18.3	80.6
Self-employed	6.9	6.7	86.4
Retirees	1.8	23.6	74.6
Pensioners	2.1	42.8	55.0
Living on unearned sources	2.5	55.7	41.8

Source: own calculation base on the unpublished data of CEO.

Table 6. Risk-of-poverty index

Specification	At-risk-of-poverty in years			
	2008	2009	2010	2011
relative poverty threshold				
total	17.6	17.3	17.1	16.7
employees	17.2	16.5	16.3	15.3
farmers	26.8	28.5	25.9	28.7
self-employed	8.5	8.2	9.3	9.9
retirees	13	13	13.3	12.6
pensioners	28.7	27.7	25.4	26.4
legal poverty threshold				
total	10.6	8.3	7.3	6.5
employees	10.5	7.9	6.9	5.8
farmers	17.6	14.2	12.1	13.4
self-employed	5	3.5	3.3	3.4
retirees	6.2	4.9	4.1	3.7
pensioners	16.4	14.1	10.1	10.7
subsistence minimum				
total	5.6	5.7	5.7	6.7
employees	5.2	5.2	5.1	5.7
farmers	9.4	9.3	8.9	13.1
self-employed	2	1.8	2.2	3.4
retirees	3.9	3.8	3.9	4.6
pensioners	9.8	11.2	9.6	13

Source: own calculation base on the unpublished data of CEO.

According to this definition of poverty, the endangerment in the group under investigation must be interpreted as rather low in comparison with other household types, including the households of professionally active people. However, it must be remembered that the scale of poverty in professionally active groups may be slightly falsified due to their tendency to conceal

some of their income (Table 6). Nevertheless, upon the research results it is possible to state that seniors' pecuniary income has significant influence on the functioning of rural households because they guarantee constant inflow of cash, which is necessary for the functioning of those households [Brandt et al. 2009].

There is low diversification of income both in old age pensioners' and disability pensioners' households. This fact is proved by the results of statistical analyses (Table 7).

Table 7. Living standard positioning measures

Specification	Average	Median	Lower quartile	Upper quartile	1. Percentile	9. Percentile	Quartile gap
	Disposable income						
Total	3371.31	2846.15	1818.57	4212.60	1165.00	6001.68	2394.03
Employees	3973.02	3465.70	2469.00	4851.51	1771.80	6619.54	2382.51
Farmers	3965.12	2791.50	1427.91	4979.25	29.00	9280.55	3551.34
Self-employed	4804.04	4000.00	2857.84	5800.00	2000.00	8128.00	2942.16
Retirees	2459.67	2197.60	1461.24	3116.90	1050.00	4200.00	1655.66
Pensioners	1741.03	1490.21	1073.07	2087.54	798.10	2949.07	1014.47
Living on unearned sources	1783.93	1419.98	846.15	2246.83	497.50	3337.00	1400.68

Source: own calculation base on the unpublished data of CEO.

Low divergence between the upper and lower quartile is the effect of generally low income received by the entire community as well as the effect of great flattening of income as compared with other professionally active groups. High diversification is noticeable especially in farmers' households. In spite of the fact that in recent years differences in income have been decreasing they are still considerable. The quartile range of income in old age pensioners' households is higher than 1.6 thousand zlotys, which is nearly 1.5 times as much as the minimum net salary in Poland. When analysing the percentile range of the amount of income it is possible to notice that the distance between 10 per cent of old age pensioners with the lowest income and 10 per cent of pensioners with the highest income amounts to nearly as much as the triple lowest net salary in Poland. However, it is necessary to note the fact that this amount is relatively low in comparison with most of the EU countries.

CONCLUSIONS

The problem of ageing society in the EU countries has been a major challenge for explorers in recent years. Therefore there are more and more studies on the social and economic exclusion of elderly people as well as recipes and guidelines how to prevent marginalisation of this group. As results from analyses, seniors' households are in a relatively better situation than other types of households, especially those belonging to active people on the market. The income from pensions on its own often becomes the basic maintenance strategy for many households. It is a matter of concern that social exclusion in Poland does not pertain to old age pensioners as much as to productive groups, which is irrational and difficult to explain from the point of view of the latter. Furthermore, the analyses give grounds to the statement that the concept that in recent years the 65+ generation has transformed from aid recipients into aid providers is absolutely justified in Poland.

However, it is necessary to bear in my mind the fact that the relatively more favourable financial situation of the 65+ generation, as compared with other groups, may become worse in the near future. The danger of excessive increase in the share of this group in total society may lead to

the collapse of the pension scheme in the nearest years, which in consequence may cause old age pensioners to become aid recipients again.

It is noteworthy that in spite of relatively good economic conditions Polish old age pensioners are in a worse situation than in the EU countries and their living conditions are more difficult. In this aspect the optimistic conclusions concerning their favourable living situation encounter the obstacle of the rationality of explanation. Thus, the question arises about the present-day challenges aimed at successful ageing and prevention of both economic and social degradation of this community. The lack of simple solutions combined with the current global economic situation gives good reasons to presume that the tools which would enable solution of the unfavourable situation can be found both in the hands of the authorities and in the group of concern itself.

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