



UNICEF Innocenti Research Centre

Piazza SS. Annunziata, 12, 50122 Florence, Italy

website: www.unicef.org/irc www.unicef-irc.org

Tel: +39 05520330 Fax: +39 055 2033 220

POLAND : MOTHER'S EMPLOYMENT AND CHILDREN'S POVERTY

Co-ordinator: Malgorzata Kalaska
Central Statistical Office, Warsaw

MONEE Country Analytical Report 2003

*The opinions expressed are those of the authors
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Mother's employment and children's poverty

1. Women's employment as related to their wages and salaries

1.1. Employment in Poland - general trends

During the last decade (1992-2002) the Polish labour market was subject to transformation, which has had a great impact on the economic activity of the Polish population. In the nineties it was possible to note a drastic increase in the labour market unbalance which affected women to a greater extent than men and which proves persisting up to now. A significant reduction of the demand for work brought about a significant reduction of the number of employees in the national economy, accompanied by high unemployment. The period under consideration was characterised by a few major trends in the economic activity of the population which confirm a growing lack of balance on the labour market. They include: falling rate of economic activity (from 61.7 in 1992 down to 55.6 in 2002), lower employment rate (from 53.3 in 1992 to 44.6 in 2002), decreasing total number of employees (from 15 135 thousand in 1992 to 13 218 thousand in 2002), increase in the number of unemployed (from 2 394 thousand in 1992 to 3 558 thousand in 2002), growth of unemployment rate (from 15.2% in 1992 to 21.2% in 2002). consistent increase of the economically inactive population (from 10 862 thousand in 1992 to 13 456 thousand in 2002) (Table 1 and 2 in the annex of tables). All of these factors confirm a strong process of the economic activity decline among the Polish population.

The changes on the labour market showed similar tendencies for women and men but occurred with different intensity: the decrease in the number of employees and growing unemployment rates being more noticeable in the population of women. According to the survey results it becomes more difficult for women than men to find a job, to keep it, to get promoted and besides, women on average receive lower pay although they usually have better education and comparable qualifications for a job.¹

¹ Compare: Balcerzak-Paradowska red., 2001; Balcerzak-Paradowska red., 2003.

Employees make up the largest group within the economically active population. The number of employees (both women and men) depends on the general economic condition of the country as well as GDP² growth. In total, the number of employees, also women employed, dropped and was subject to structural changes (Table 3 in the annex of tables). The falling number of employees is due to changes in the condition of economic entities (in the early nineties major property transformation took place) and urgent need for their adjustment to the changing economic reality. Employment transformation was to a great extent brought about by enterprise restructuring, including drastic staff changes (such as multiple lay-offs at the time of restructuring or privatising state-run enterprises) and significant natural employment reduction due to retirement of a large population of employees.

As a result, the majority of the Polish employees are men. The employment rate among men³ proves to be significantly higher than that of women⁴, while the male-to-female ratio has practically remained unchanged during the whole transition period.

1.2. Changing employment structure of women and men in Poland between 1992 and 2002 - major trends and general conditions

1.2.1. Property transformation in the national economy

The main objective of property transformation has been to accomplish property restructuring, among others through increased participation of the private sector in the national economy. It is achieved by the privatisation of state-run enterprises and providing legal and formal grounds for the development of private entities, including small and intermediate businesses, usually involving private capital⁵. A dynamic growth of the private sector in Poland has brought about numerous effects, such as:

*** Changes in the employment structure by sector**, marked by an increase in the number and percentage of people employed by the private sector with a simultaneous reduction of the number and percentage of those working in the public sector. This is true both for the population of men and women, however, the employment rate of women in the private sector

² GDP growth changes have an impact on unemployment rates and employment figures. The economic growth in Poland between 1994 and 1997 was accompanied at the beginning by a decreasing employment reduction followed by a slowly increasing employment rate. The decrease in GDP had negative consequences for the employment figures and was accompanied by some unemployment growth (compare Kryńska, 2001).

³ According to CSO's definition, it is the percentage of employees in relation to the total population of a given category.

⁴ Between 1995 and 2002 the employment rate of women did not exceed 45% (compare table 1).

⁵ Compare Balcerzak-Paradowska red., 2003.

proves to be lower than that of men, the differences reaching 10 percentage points⁶. To compare, in 2001 62.2% of the total number of women were employed in the private sector, including private farms, while 37.8% worked in the public sector. As for men 73.5% were employed in the private sector and only 26,5% in the public sector. In the private sector excluding private farms there were 46.0% of female employees and 67.8% of male employees. These changes have in a greater part been brought about by property and economic transformation which came together with the political and economic system transformation in Poland. To give an example, restructuring heavy industry, which was dominant in the public sector, reduced the number of men employed in this sector and as a result, increased the employment rate of women. Besides, the employment structure of women by section of the national economy (see 1.2) shows a significant female domination in the sections where the majority of entities are public (e.g. health service or education).

In spite of all the changes observed and the prevalence of the private sector on the market, the employment of women in Poland remains more "public" than that of men. Women commonly believe⁷ that the so called state-offered jobs are more stable and thus they usually show preference of remaining in the public sector or seeking a job there. However, private employees are more willing to employ men than women because of numerous family- and maternity-related duties of women which make them less disposable to work overtime, during weekends and holidays or to undertake business trips⁸.

*** Changes in the employment structure according to employment status,** property transformation and the development of the private sector have brought about changes in the structure and number of employees by employment status. Although the largest group of employees (both men and women) is still that of hired employees, new occupational groups have also been clearly marked on the labour market - self-employed (15.9%), helping family members (6.3%) and employers (4%). As a rule, in each of the groups men are the majority (Table 4 and 5 in the annex of tables). Men more frequently than women take a decision on self-employment (19,5% and 11,5% respectively), while women more often help in family business (8.7 and 4.3% respectively).

Women more often encounter obstacles in finding a job, advertising their qualifications and being promoted to a higher post. Certain opportunities are offered by

⁶ It should also be noted that the situation is determined by the female domination of such economic branches as health care or education. The prevailing number of entities in these sections remains to be public.

⁷ Compare Balcerzak-Paradowska red., 2003.

⁸ Compare Balcerzak-Paradowska red., 2003.

business. The autonomy and independence it provides have been attracting more and more women. The population of the so called entrepreneurs (both female and male) consists of two groups: the self-employed⁹, and employers¹⁰. In Poland there are twice as many male than female employers - out of 10 persons running their own business 7 are men. Although men are prevailing in the employers' population (about 70%), the number of women is slowly and systematically growing. The percentage of female employers increased from 27.3% in 1992 to 30.0% in 2002. Women employers amount to 2.8% of the total number of the working population in Poland and men – to 4.9% respectively¹¹.

Employment based on the employment contract (hired employee) is the dominant form in Poland. It is generally recognised as relatively stable, because most employees sign a contract for an indefinite period of time and work full-time. In 2002 the population of hired employees amounted to 9665.4 thousand people i.e. 63.1% of the total working population. In the female working population in 2002 there were 75.1% of hired employees, for men the respective figure being 70.3% (Table 6 and 7 in the annex of tables).

1.2.2. New sections of the national economy, new occupations

Changes in the national economy related to transformation have brought about a dynamic development of certain national economy sections, thus shaping the employment structure. As a result, new occupational groups have appeared to satisfy the needs of the modern labour market.

*** Changes in the employment structure according** to economy section are closely related to the changes in the number and structure of establishments and enterprises within the section. There are a few sections of the national economy with a greater number of women than men employed. The percentage of women working in the traditionally female sections, such as education, health service and social assistance or some new sections, like financial intermediation amounts to over 70%, in public administration and national defence, obligatory social and health insurance - to over 60%, while in trade and repair services – to over 50%. The number of women employed in agriculture and industrial processing dropped.

⁹ A self-employed person is a person running hi/her business and not employing any workers (definition adopted by CSO for the Labour Force Survey).

¹⁰ Employer is a person running his/her own business and employing at least one worker (definition adopted by CSO for the Labour force Survey).

¹¹ CSO data for 2002.

There is also a declining tendency in the employment rate of women in industry, building and, to a smaller degree, in education and trade and services, the last two sections remaining female dominated anyhow. More and more women enter the economy sections up to now thought to be male dominated (e.g. transport, telecommunications or fishing and fisheries).

The number of men working in agriculture and industrial processing dropped, but it increased in trade and services, transport and storage management. There is a rapid increase in the number of men working in private building companies and education, so far female dominated.

In spite of the prevailing numbers of female employees in financial intermediation, trade and repair services or health service, the employment dynamics of women in these sections is lower than that of men. In public administration and education the increase rate of female employees is higher than that of male employees (Table 8 in the annex of tables).

*** Changes in the employment structure by occupational group.** The number of women and, to a lower extent, men working in agriculture¹²; is decreasing. A small number of women keep working as senior civil servants and managers (also as MPs). The number of women performing unskilled labour is increasing¹³. Women more often than men are employed as specialists (in 2001 the percentage was twice as high: 24.2% of women as compared with 13.2%) as well as technicians and other intermediate personnel (in 2001 there were twice as many women as men employed in this economic group - 21.9% and 10.4% respectively) (Chart 1 in the annex of tables). This is due to level of education which is on average higher among women than men. Between 1992 and 2002 in the population of employed women the number of those with higher education rose by almost 400 thousand. In the respective period the increase of the economically active men with higher education amounted to less than 150 thousand.

However, a greater difficulty with getting promoted or keeping a higher post makes women much more seldom occupy higher or the highest managerial or administration posts. In 2001 such posts were occupied by 4.2% of women and 5.9% of men employed. In the whole period under consideration the percentage of women performing unskilled labour was higher than that of men. One of the worrying trends noted recently is a returning increase in the percentage of women employed in unskilled jobs¹⁴. In 2001 an increase was noted in the number of women employed as specialists, office workers and shop assistants. During the last few years men were most often employed as industrial workers, craftsmen as well as machine operators and assemblers.

¹² One of the reasons was closing down state-run farms.

¹³ The situation can be explained by a more difficult condition of women on the labour market and higher unemployment rates. This is why women are more likely to take any job, even below their qualifications.

¹⁴ Percentage of female employees doing unskilled work amounted in 1995 to 10.2%, in 1998 - 9.6%, in 1999 - 12.3% and in 2001 - 11.9%. The corresponding figures for male employees were 12.5%, 7.1%, 7.2% and 7.5%.

1.2.3. Flexible forms of employment and working time - new trends

In Poland the most common form of employment is full-time employment - about 90% of the employees work full-time. The percentage of employees who work part-time is rather stable and amounts to about 10%. Women more often than men work part-time. Between 1992 and 2002 the percentage of women who work part-time rose from 12% to over 13%. At the same period the respective figure for men was much lower and ranged from 8% to 9%. However, the total number of people working part-time dropped by 95 thousand for men and 45 thousand for women. Lack of possibility to work part-time may exclude from the labour market certain categories of employees, e.g. women bringing up children. On the other hand, it should be noted that people are afraid to take a part-time job, mainly because of the economic consequences for the household. Part-time job will give lower income and it will also affect future retirement pay.

1.2.4. Unregistered work and its scale

One of the characteristics of the Polish labour market nowadays is a widespread of unregistered work, known as black market work. The transition period has stimulated this trend, so that for significantly higher numbers of the population unregistered work is the only economic activity (whether being a permanent or occasional job), while in the past it more often used to be an additional job meant to supplement the family budget which was based on the income from registered, official employment. According to the CSO's surveys (1995 and 1998¹⁵) the number of people declaring to work in the black market economy was 1431 thousand. Unregistered work is more frequently done by men (70% of the total number of those who declare being black-market workers) than women (30%) and their employment rate in this sphere shows more than twice as high (7%) as that of women (2.7%). The situation is different as regards the main and additional job categorisation. In the population declaring employment in the black market economy as the only economic activity women made up a larger group (54.4%). Women's work in this sphere consists of: so called neighbour's services, production activity, caring for children/elderly people, housework, taylor's services, translation, correspondence, advisory services in bookkeeping and law, tourism and catering services, hair-dresser's services and beauty treatments, nursing and work in trade. The fact that there is a population of women doing unregistered work confirms the existence of some demand for works that can be performed by women.

¹⁵ Since it was not possible to make a statement of the survey results for 1995 and 1998 - the 1998 survey covered the period between January and August only - the report contains the data for the 1998 survey and the comment refers to the same figures (GUS 1999).

1.3. Wages and salaries of women and men in Poland between 1992 and 2002 - new trends¹⁶

There are a number of factors determining individual wages and salaries. The researchers usually refer to the activity sector (national budget related or enterprises) and sections or branches of industry, financial condition of the employee, ownership sector, type of job (manual, non-manual), occupation and post, required education, vocational experience, region of the country, size of the enterprise and gender¹⁷. As a rule, average gross wages and salaries of women in Poland are by about 20% lower than those of men (table 9 in the annex of tables). The differences between average gross wages and salaries earned by men and women are slightly decreasing¹⁸.

The remuneration being at the maximum equal to the national average is received by more women (72-75%) than men (56-59%). The difference between the percentage of men and that of women receiving at the maximum monthly remuneration equal to the national average is decreasing year by year. In 1998 76% of women and 56% of men received wages and salaries not exceeding the national average, while in 2001 71.8% of women and 59.4% of men respectively.

There are significant differences between wages and salaries paid by the public and private sector¹⁹. About 60% of the employees in the public sector and about 70% of the employees in the private sector receive no more than 100% of the national average wages and salaries. On the other hand, the minimum²⁰ wages are more often paid to the employees from the private sector. However, the percentage of women receiving such remuneration is always higher²¹. In 2001 more than half of the female employees from the public sector (54%) received wages and salaries in the range of 67%-125% of the national average²². Slightly more than half of the male employees (55%) received wages and salaries in the range of 75%-

¹⁶ CSO data refer to full-time employees.

¹⁷ Compare Jacukowicz, 1998, 2000.

¹⁸ The ratios (in %) between women's and men's pay were as follows: in 1996 - 87,9%; in 1998 - 80,6%; in 1999 - 80,0% and in 2001 - 81,8% (compare Kołaczek, 2003).

¹⁹ Wages and salaries in the private sector concentrate in the lower ranges which significantly determines low ratios of averages in the private and public sector. On the other hand, the salaries of the managerial staff are significantly higher in the private sector than in the public sector (compare, Kołaczek, 2003).

²⁰ In 2001 it amounted to 760 zł gross i.e. about EUR 170- 180 (exchange rate adopted for estimates: EUR 1 = 4.3 zł).

²¹ For instance, in 1999 the minimum pay was received by 0.2% of women and the same percentage of men in the public sector, while in the private sector the respective figure for male employees was 4.7% and for females - 8.2%. In 2001 the corresponding ratios were as follows: 0.3% of women and 0.2% of men employed in the public sectors as compared with 7.2% of women and 4.4% of men in the private sector respectively.

²² PW - average pay.

150% of the national average. The situation is slightly different in the private sector: 43% of women and 30% of men received pay ranging between the minimum wage and 67% of the national average. Only a small group of employees receive high or very high wages and salaries, exceeding 280% of the national average. Such remunerations were paid to 2.4% of the total number of employees: 3.2% of men and 1.4% of women.

The differences between the wages and salaries received by men and women are not corresponding to their education which is on average higher among the women's working population. These unfavourable trends for women are still emphasised by the fact that the education level of economically active women has increased during the last few years with a growing percentage of women employed in occupations requiring higher qualifications, e.g. as specialists.

The differentiation of the average gross wages and salaries of women in relation to the national averages in 1998 and 2001 by economic group indicated an insignificant deviation from the general trends (Table 10 in the annex of tables). There was not a single occupational group in which women would earn at least as much as men, although it is possible to note some improvement in favour of women in the ratio between the average pay of women and the national average.

Longer vocational experience seems to improve the relation between the amount of wages and salaries received and the national average. This is true for both genders. However, although the said relations between women's and men's wages and salaries in the public sectors are comparable, in the private sector the differences are greater. In 2001 in the private sector women from the age group 25-34 years earned more than their male peers working in the same sector but significantly more than the peer group from the public sector. A change can already be noted in the next age group - women employed in the private sector earn less than their male peers from this sector and female peers from the public sector.

To conclude, gender is the factor significantly differentiating employees' pay in Poland. Women's wages and salaries are on average lower (in all occupational groups). Women more often than men receive remuneration not exceeding the national average. Lower wages and salaries are earned by women from both the private and public sectors.

1.4. Employment as related to wages and salaries of women²³ with dependant children under 14 years of age²⁴ - major trends²⁵

More than 40% of employed women (both married and single) have dependant children at the age of 0-14²⁶. The percentage is getting reduced over time²⁷. It is also possible to note a systematic decrease in the ratio of employed women with children to the total population of working women - 45% in 1998 and 41% in 2002.

The majority of this group are women bringing up children at the age of 7-14. Their percentage in relation to the whole population of women bringing up children under 14 is very high and amounts to about 60%. The group of women with the youngest children (0-2 years old) is the smallest, ranging between 13% and 14%.

In the whole population of working women with dependant children under 14 married women are the majority. The percentage is slightly over 90%, but it has dropped insignificantly - from 92.7% to 91.7% in 2002. This decrease in the number of married women with dependant children can be explained by the changes in the family structure in Poland, manifested by a general increase of the number of incomplete families.

The structure of the female employee population by employment status (see 1.1.) is comparable to the structure of the population of employed women bringing up children. In the majority (70%) they are hired employees, but also (20%) the self-employed. There is a small group of women with children who work part-time: in 2002 it amounted to 8.3% and reflected general trends in this area (see 2.3.). It might seem that this form of employment should be preferred by women with children under 14 years. However, it is not so. More than 60% of women working part-time are women without children under 14 and the rate is growing insignificantly year by year (57.7% in 1998, 59.6% in 2000 and 61.6% in 2002). Women with children amount to about 40% of this group of employees. More of them have children at the age of 7-14 years. The percentage increased significantly from 45.4% in 1998 to 60.5% in 2002.

²³ At the age of 15.59 years.

²⁴ On the basis of unpublished BAEL results for 1998, 2000 and 2002.

²⁵ Compare tables: 11, 11a, 11b and 12-12A, 13-13a, 14-14a in the annex of tables.

²⁶ In the households of women with children it is possible to distinguish four main groups: woman and man employed (1); woman employed and man unemployed (2); woman employed and man economically inactive (3); lone mother (4). Assuming that employment provides the main source of income, in three out of the four groups a woman is burdened with the maintenance of the family. To illustrate, according to GUS data for 2nd quarter of 2002, taking into account female employees with children under 24 the numbers of families in particular categories were as follows: (1) - 792 thousand, (2) - 261 thousand, (3) - 275 thousand, (4) - 472 thousand. This means that among 1008 thousand families with children aged 0-24 the maintenance of the family is mostly on women.

²⁷ Out of 2941 thousand in 1998; 2651 in 2000 to 2492 in 2002.

The percentage of mothers working part-time and bringing up children 0-2 years old is relatively low and shows a declining tendency (from 22.7% in 1998 to 12.2% in 2002)²⁸.

The amount of average wages and salaries of mothers with children is, according to general trends, lower than the national average and also the respective average for men. In 1998 the average pay of women amounted to 100.3% and that of men - 132.0% of the national average. In 2002 women received 98.9% of the national average and men - 126.1% respectively.

The remuneration structure²⁹ for women and men confirms that women receive lower wages and salaries. As compared with women, the percentage of men receiving the lowest wages and salaries (up to 500 zł)³⁰ is very small. In 2002 the respective rate for men was 1.0% and that for women - 3.7%. The wages and salaries of both women and men concentrate in the range 500-1499 zł. However, there are more women receiving their pay at this level (63% in 2002 as compared with 53% of men in the same year). The remaining group of men receive wages and salaries within the next, higher range of 1500-2499 zł (about 16% as compared with 7.2% of women).

The fact of bringing up dependant children under 14 is not a factor significantly differentiating women's wages and salaries³¹. The age of children does not seem to have any effect either. Women with dependant children of all the age groups (0-2, 3-6 and 7-14 years) receive similar remuneration, although the earnings of women with children from the oldest age group (7-14 years) proved higher than those of women bringing up younger children. This is mostly related to the age of women. Women with children at the age of 7-14 are older and usually have longer vocational experience which may have an impact on their wages and salaries. The statistics show that in every subsequent year women with dependant children had on average higher earnings than those without children.

2. Maternity benefits and leaves, family benefits, education

2.1. Changes in the family benefit system. Background

The system of family benefits is meant to support women in their double role performance: vocational career and family duties and to improve the economic conditions of the Polish families. In the nineties it was subject to significant transformation. There was a number of circumstances in the background of this process:

²⁸ It is not a numerous group of women. It should be remembered that a significant number of lone mothers with children aged 0-2 years is on a childcare leave.

²⁹ The data refer to net wages and salaries of full-time hired employees.

³⁰ In the GUS surveys the following ranges of pay (in zł) were adopted: less than 500, 500-1490, 1500-2499, 2500-3499, 3500 and more.

³¹ Concerns full-time hired employee.

- Changes on the labour market, high unemployment and increasing poverty among families pointed out to the need to separate the eligibility for benefits from the employment status. Some of the insurance-based and employment-related family benefits were changed into social benefits paid from the state budget. The social nature of this assistance (family and childcare benefits) was reinforced by introducing an income-based eligibility criterion.
- The condition of the public finances made the state reduce social expenditure. New forms of social benefits were introduced with the aim to reduce poverty, while the social expenditure reduction was achieved by: making some of the benefits income dependent, changing the principles of benefit valuation from pay to price indexation and lowering the eligibility income level.
- Reduced fertility rate affecting the demographic balance suggests that benefits should serve as a kind of incentive for having children. That is why some benefits got expanded to families with many children or adopted a preferential eligibility criterion for such families.
- The process of integration with EU involves stressing the equality of genders in various government initiated programmes and family benefit systems. In this situation childcare benefits were made accessible on equal principles to both parents.

2.2. Types of benefits³² - new trends

Maternity leave. This system was not modified for a long time. In 1999 under the strong pressure of right-wing groups maternity leave and thus the period of maternity benefit payment was extended with the aim to support employed women who would like to have children.

Since January 1, 2000 the maternity leave was prolonged from 16 to 20 weeks for delivering the first and any subsequent child and from 26 to 30 weeks for a multiple birth.

Since January 1, 2001 the maternity leave was extended even more - from 20 to 26 and from 26 to 30 weeks respectively.

Since August 1, 2001 it has become possible to grant a part of the leave to the father. Fathers could take 2 of 26 weeks or 4 of 36 weeks of the maternity leave and get the maternity benefit according to the same principles as mothers (there are no data available to see how much this right was used).

³² Up-to-date principles - Annex 2.

Since January 1, 2002 the maternity leave was shortened again and returned to the state from before 2000. At present it is 16 weeks for the birth of the first child, 18 weeks for the birth of any subsequent child and 26 weeks for a multiple birth. The decision was justified by the need to protect women's position on the labour market but also to reduce the expenditure from the social insurance fund.

The fathers' eligibility for 2-week leave in case of 16-week maternity leave and 4-week one in case of 18-week leave remained unchanged.

The amount of maternity benefit is 100% of wages and salaries received in the period preceding the maternity leave.

Nursing leave and nursing benefit. Changes in this area were introduced in 1995. They consisted in granting the right to such leave and benefit to fathers.

In the fear of increased costs of this benefit (100% of the beneficent's wages and salaries in the situation when on average men earn more than women) the legislator set its level at 80% of the employee's earnings.

Childcare leave and benefit. Changes introduced in 1996 consisted in granting this type of leave and benefit to fathers. The main motivation was to provide equal opportunities for both genders and - indirectly - to strengthen women's position on the labour market. Eligibility for this benefit is income-based.

Facing the need to limit budgetary expenditure, the legislator changed the principles of the childcare benefit valuation: from the pay increase to price increase index, which reduced the value of the benefit and thus its meaning for the family budget.

Since 1999 the right to the benefit and extended period of receiving it (previously applicable to lone parents) was extended to persons caring for the third and every subsequent child. The aim of this solution was to reduce poverty among families with many children and to stop a declining tendency in women's fertility rate.

Family benefit. The basic changes were introduced in 1995:

- family benefits became social benefits and are financed from the state budget,
- the income level was introduced as an eligibility criterion (per capita income in the family not exceeding 50% of the national average wages and salaries),
- the principle of valuation was changed from pay to price indexation.

These solutions were aimed to supplement the incomes of the families with dependant children by addressing the assistance to the low income families. Such a need appeared in the situation of increasing income differentiation among families and growing poverty risk accompanied by the necessity to limit social expenditure from the state budget.

Since 2002 in view of the necessity to focus assistance on those in need and to further reduce state budget expenditure as required by a difficult economic situation of the country, The income criterion was changed from 50% of the national average wages and salaries to the social minimum calculated for 4-person employees' family.

Social assistance benefits. There are two types of benefits related to the economic activity of women (unemployment) and family living standard protection.

- **Temporary guaranteed benefit granted** to persons who lost eligibility for unemployment benefit and are lone parents of a child (children) under 7 (up to 2001 - under 15). The eligibility criterion is the income level qualifying for social assistance.

The age limit, introduced in 2001, was determined by the need to reduce state budget expenditure, but also to act against social assistance dependence.

- **Permanent benefit** for persons giving up or not taking a job in order to take care of a disabled or chronically ill child.

The recipients of both temporary and permanent benefits described above have their pension insurance premiums paid. The amount of the benefit is set at 418 zł.

2.3. Changes in the number of benefits and their relation to wages and salaries

Changes in the eligibility criteria for the above mentioned social benefits brought about the following consequences:

- The number of people receiving maternity, nursing and childcare leaves and benefits dropped.

Table 1. Family allowances

Years	Maternity benefits (number of benefits in thou.)	Nursing benefits (number of benefits in thou.)	Childcare benefits (number of persons in thou.)
1990	42 470,0	22 273,0	281,7
1992	37 058,0	20 560,0	362,0
1994	33 134,0	15 978,0	265,0
1996	31 268,0	10 712,4	194,4
1998	27 089,8	10 264,2	173,0
2000	28 513,6	6 583,1	163,9
2002	34 325,9	4 422,5	151,0

Source: National Insurance Company

This is first of all due to a decreasing number of families and of small children, changed eligibility criteria, but also lower participation of the people eligible. The situation is determined by the labour market condition: employees who take nursing and childcare leaves are less disposable and cause organisational problems for the employer. On the other hand women are afraid to lose a job and promotion opportunities.

In the situation of low incomes of the families such leaves affect the living standard of the families. Wages and salaries are just partly compensated for by the benefits (as shown in table 2 and 3).

Table 2. Changes in the real value of childcare benefits

	1990	1995	1998	1999	2000	2003**
Childcare benefit in zł*	17,95	141,04	246,61	260,08	314,83	318,00
In relation to average salary	17,4	25,1	24,4	18,7	20,4	21,1
In relation to minimum salary	40,8	57,8	61,6	49,2	56,2	56,8

* As of January 1 of a given year

** As of June 1, 2003

Source: „Kobiety i mężczyźni w reformach systemu zabezpieczenia społecznego w Polsce” (Women and men in the social protection system reforms in Poland), ed. IBnGR – ILO, Warszawa 2003 p. 147

Table 3. Changes in the real value of guaranteed temporary benefits from social assistance

	1997	1998	1999	2000	2003
Full amount in zł	220,0	252,8	307,2	320,8	418,0
In relation to average salary	25,1	25,0	22,1	20,8	20,6
In relation to minimum salary	61,1	63,2	59,1	57,3	54,1

Source: „Kobiety i mężczyźni w reformach systemu zabezpieczenia społecznego w Polsce” (Women and men in the social protection system reforms in Poland), ed. IBnGR – ILO, Warszawa 2003 p. 148

- The number of families receiving family benefits got lower (which was brought about by the income-based eligibility criterion, but also decreased birthrate).

Table 4. Family allowances

Description	1997	1998	1999	2000	2001	2002
Number of payments in thou.	3 184,3	2 958,9	2 573,3	2 913,6	2 860,6	2 598,4
Number of allowances in thou.	6 351,8	5 946,8	5 427,7	5 963,6	5 767,7	5 143,0

Source: National Insurance Company

2.4. Childcare in creches and kindergartens

Since the early nineties the number of kindergartens (for children aged 3-6 years) and creches (for children aged 0-2 years) dropped. There are several reasons:

- Economic activity of mothers got lower and more women are classified in the groups of unemployed or economically inactive. Such women personally take care of their children. High costs of childcare away from home made the families resign from or not apply for childcare services and ensure alternative forms of care.
- A decreasing birthrate reduced a demand for the services of childcare units.
- Creches and kindergartens, previously state-run, went under the control of local governments, which, in the situation of the public finance crisis (withdrawal of subsidies from the state budget) led to gradual closing down of many such institutions as too costly.
- Childcare units provided by the employers within their social activity were closed down (because of their high costs burdening the companies and deteriorating their economic situation and competitiveness).

Table 5. Childcare in creches and kindergartens

Description	1990	1998	1999	2000	2001
Number of creches	1412	494	469	428	396
Number of places in creches in thou.	95,8	33,0	32	29,9	28,2
Children in creches per 1000 children 0-2 years old	42	23	23	21	20
Number of kindergartens	12308	13354	8733	8501	8175
Number of places in kindergartens in thou.	896,7	738	7262	714,7	698,4
Children in kindergartens per 1000 children 3-6 years old	328	384	391	390	389

Source: Central Statistical Office (GUS)

At the same time the network of non-public creches and kindergartens has developed. However, being rather expensive, such services are only accessible to families with the income above the average.

The fee for a place in a public creche and kindergarten is determined by its governing body (local government) on the basis of the estimates made for a given locality (standard of the institution, cost of food, didactic programme etc.). The research made³³, in 2002 indicates that in public creches and kindergartens parents cover 30-40% of the operation cost of these units and the monthly fee per child amounts to about 180 zł in a kindergarten and 60 zł in a creche, which is about 19% and 6% of the average wages and salaries of women.

³³ "Zmiany rynkowe i społeczne w Polsce w latach 90. oraz szanse i zagrożenia dla rozwoju dzieci i młodzieży" (Market and social changes in Poland in 90s in relation to opportunities and risks for the development of children and the young.) pod kier. Prof. A. Olejniczuk-Merty, Instytut Handlu i Konsumpcji, Warszawa.

This cost proves to be particularly high for low-skilled women receiving minimum wages (being respectively 38% and 13% of the national average wages and salaries). In about 40% of the units (depending on the local government's decision) lower fees are charged from the families in case of more than one child placed as well as from low income families. According to the opinion polls³⁴ about 20% of children in creches and kindergartens have been granted this relief.

In 2002 family benefit (42.50 zł per child) covered 45% of the creche fee and 25% of the kindergarten fee. Childcare benefit is granted to persons who themselves care for their child and it cannot be treated as a resource covering placement in childcare units.

The analyses, research and comparisons of the relationship between the economic activity of mothers and the family benefit system lead to the following conclusions:

From the point of view of a woman confronted by a decision whether to take a job or not, the awareness of benefit accessibility which could help share the family duties and employment may be the factor stimulating women's pro-employment attitudes.

The present situation on the labour market (unemployment, fear of losing a job) has some impact on the attitudes of women, especially when taking benefits requires giving up a job. These attitudes can also be modified by the income eligibility criteria as well as amounts of benefits (being just a small compensation for the earnings lost).

Benefits aimed to facilitate women's double role of a mother and an employee may put a barrier to women's employment. This results from the employers' fear of a financial burden with benefit payment. However, the employment of women usually means respecting their rights to benefits.

Social benefits (such as family benefits) play different roles than stimulating women's pro-employment attitude. The amount of the benefit is rather low and just to a small extent compensates for the potential earnings. Still a different role is attributed to permanent benefit for persons giving up or not taking a job in order to take care of a disabled or chronically ill child, because, by definition, it makes the recipient economically inactive. Temporary guaranteed benefit is meant to provide the source of income for persons who lost eligibility for unemployment benefit and are lone parents bringing up children.

The research confirms that taking this benefit makes the recipients trapped by passiveness and benefit dependence. However, this problem should be analysed in a wider context of the local labour market conditions and training opportunities (research is needed here).

³⁴ Complete data unavailable. Detailed statistics are not collected and the scope of exemptions is determined by the respective local authorities, sometimes based on individual decisions.

Creches, charging relatively low fees, seem to be accessible even to low income families, particularly with one child aged 0-2 years. However, they are not very popular among parents of small children who try to provide alternative forms of childcare, usually with the help of a family member (e.g. grandmother) and sometimes employing another woman on a childcare leave. Childcare leave is getting less and less popular and it is more often taken by women who are also eligible for childcare benefit (i.e. fulfil the income criterion). Childcare leave offers a solution which is connected with greater financial losses for higher skilled women whose earnings are higher (because of the eligibility criteria for childcare benefits and their low amount).

Kindergartens, on the other hand, are too expensive even for the families with average incomes. Also in this case help of a family member is an alternative. For women who gave up a job or did not take it because of the necessity to care for a child high fees charged for kindergarten placement make a barrier for their return to employment.

3. Poverty of children in Poland

3.1. Poverty range and characteristics of the poor families

Poverty is measured with the use of various poverty lines³⁵. The poverty range depends on the line adopted (table 6). During the last few years poverty risk has been increasing, independent of the line used for its measurement (with the exception of the subjective poverty line).

³⁵ It is possible to distinguish the so called objective and subjective poverty lines. The objective lines are determined based on the valuation guidelines adopting either the concept of preventing deprivation of needs or that of division based on justice. In the first case the so called absolute poverty is measured, while in the latter - poverty is treated as a relative condition. Absolute poverty lines, including the social minimum and subsistence minimum, are determined on the basis of elementary needs. The method consists in the normative determination of indispensable consumption elements and their monetary value. The subsistence minimum estimated by the Institute of Labour and Social Studies takes into account only those needs the satisfying of which cannot be delayed in time and if the consumption lower than the estimated level leads to biological destruction. Relative poverty is understood as a relative lack of sources of maintenance. The relative lines are usually determined as a certain percentage of the median or average income (expenditure) of households. The so called "legal" poverty line adopted for the analyses is defined as the amount (monthly net income of household) which, according to the law, provides eligibility for social assistance.

Table 6. Poverty range in Poland in 1993-2002

Poverty lines	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
	% of people below poverty line									
Relative (50% of average monthly expenditure of households)	12,0	13,5	12,8	14,0	15,3	15,8	16,5	17,1	17,0	18,4
Legal	-	-	-	-	13,3	12,1	14,4	13,6	15,0	18,5
Subsistence minimum	-	6,4	-	4,3	5,4	5,6	6,9	8,1	9,5	11,1
Subjective (Leyden) ^{a)}	40,0 ^{b)}	33,0 ^{b)}	30,8 ^{b)}	30,5 ^{b)}	30,8 ^{b)}	30,8 ^{b)}	34,8 ^{b)}	34,4 ^{b)}	32,4 ^{b)}	30,4 ^{b)}

a) Data refer to 4th quarter b) % of households

Source: Estimate based on HBS, GUS.

Family size and structure are demographic factors influencing poverty risk (table 7).

Poverty affects families with many children as well as lone mothers with children.

There are also other relevant factors. Families with many children are often set up by parents with lower education level and lower job qualifications. These traits affect their position on the labour market and create an obstacle to getting a job.

Table 7. Percentage of people in households at the risk of poverty by type of biological family ^{a)} in 2000 and 2002

Type of household	Poverty lines					
	Relative ^{b)}		Legal ^{c)}		Subsistence minimum ^{d)}	
	2000	2002	2000	2002	2000	2002
In total	17,1	18,4	13,6	18,5	8,1	11,1
One-person households	5,5	4,6	5,6	6,5	2,5	2,5
Marriages without dependant children	4,1	4,4	2,9	4,3	1,5	2,3
Marriages with 1 dependant child	8,2	8,5	6,3	8,7	3,4	4,6
Marriages with 2 dependant children	12,9	15,8	9,7	15,8	5,7	8,6
Marriages with 3 dependant children	24,5	28,9	19,3	28,8	11,0	17,4
Marriages with 4 or more dependant children	47,9	50,7	40,8	49,8	26,4	37,1
Mother or father with dependant children	23,0	21,8	19,4	21,7	11,7	13,4

a) Biological family is understood as a marriage, marriage with dependant children (complete biological family) and one parent (mother of father) with dependant children. b) 50% of average monthly expenditure of households c) The amount which, according to the law, qualifies for applying for a monetary benefit from social assistance. d) Estimated by Institute of Labour and Social Studies (IPiSS)

Source: Estimate based on HBS, GUS .

Poverty of incomplete families (mostly mothers with children) has a smaller range than poverty of families with many children. This is mainly due to a smaller number of children in such families. Here poverty has its source in the fact that only one person maintains the family. Unemployment brings about poverty of the family because its maintenance becomes dependent on unearned sources.

A clear relationship between the number of children in the family and poverty risk is the reason why children are most vulnerable to poverty.

Table 8. Poverty rate (in % of people)^{a)}

Description all people children aged 0-14		2000	2002
In total	a	8,1	11,1
	b	11,8	16,1
Mother or father with dependant children - altogether	b	13,8	15,3
Mother or father with dependant children – parent unemployed	b	22,9	26,4
Mother or father with dependant children – parent employed (hired employee or self-employed)	b	5,6	4,5
Marriages with dependant children - altogether	b	10,5	15,1
Marriages with dependant children – both parents employed (as hired employees or self-employed)	b	4,9	7,9
Marriages with dependant children – father employed, mother unemployed	b	12,0	17,9
Marriages with dependant children –none of the parents employed	b	42,3	47,0
Poverty lines in zł ^{b)}			
1st quarter		297	343
2nd quarter		304	350
3rd quarter		315	346
4th quarter		317	346

a) Poverty line – subsistence minimum estimated by IPiSS b) Taking into account the original OECD scale, the values are applicable to the lines for one-person households. In order to estimate the lines for larger households it is necessary to multiply the given value by the number of equivalent units, adequate for a given type of household.

Poverty rate – % of people living in households the expenditure level of which (including the value of products received free of charge and taken from the farm, agricultural plot or self-employment) was lower than the value adopted as the poverty line.

There is a constant trend of high and even increasing poverty risk of children. In 2002 as compared with 2000 poverty rate for the total population increased by 3 percentage points, at the same time the respective figure for the population of children under 4 years rose by 4.3 percentage points. The poverty rate among children, measured with the subsistence minimum as a poverty line, amounted in 2002 to 16.1% and created threat to their psychological and physical development or in case of long-lasting poverty - also biological risk to every sixth child under 14.

3.2. Economic activity of parents bringing up children. Poverty risk

As was shown in table 8, one of the most significant factors contributing to poverty risk of the families and children living in these families is a lack of economic activity of parents. Families with two parents employed are to a lower extent subjected to poverty risk. Poverty rate is higher when one of the parents is unemployed and increases even more when both parents are unemployed.

Unfortunately, the number and percentage of families with both working parents has been decreasing during the last few years. one of the reasons is a growing unemployment rate. In this situation more and more families (expressed both in absolute numbers and %) with dependant children under 24 are affected by unemployment (table 9).

Table 9. Families with dependant children under 24 years of age according to economic activity of parents in 1998, 2000 and 2002.

Description	Families in total in thou.			In %		
	1998	2000	2002	1998	2000	2002
In total	6434	5883	5682	100,0	100,0	100,0
Marriages with children	5571	5027	4726	86,6	85,4	83,2
Of which:						
Both parents employed	3239	2654	2342	50,3	45,1	41,2
Husband employed, wife economically inattive	1120	920	792	17,4	15,6	13,9
Husband employed, wife unemployed	394	464	453	6,1	7,9	8,0
Wife employed, husband economically inattive	287	282	275	4,5	4,8	4,8
Wife employed, husband unemployed	158	211	261	2,4	3,6	4,6
Both unemployed	57	112	138	0,9	1,9	2,4
Husband unemployed, wife economically inattive	69	97	139	1,1	1,6	2,4
Wife unemployed, husband economically inattive	44	61	60	0,7	1,0	1,0
Both economically inattive	204	227	267	3,2	3,8	4,7
Mothers with children altogether	790	785	871	12,3	13,3	15,3
employed	495	435	472	7,7	7,4	8,3
unemployed	94	148	164	1,5	2,5	2,9
Economically inattive	202	202	235	3,1	3,4	4,1
Fathers with children altogether	73	70	86	1,1	1,2	1,5
employed	55	38	45	0,8	0,6	0,8
unemployed	5	6	15	0,1	0,1	0,3
Economically inattive	13	26	26	0,2	0,4	0,4

Source: BAEL (May 1998), BAEL (2nd quarter 2000), BAEL (2nd quarter 2002).RENATKO!

In 1998 there were 764 thousand families with at least one of the parents unemployed, which was 12% of the total number of families with children under 24. In 2002 the respective figures rose to 1230 thousand and 21.6%.

The number of families with both unemployed parents more than doubled, rising from 57 thousand in 1998 to 138 thousand in 2002. Moreover, unemployed lone parents with dependant children should be treated as belonging to the same category of unemployed families. In 1998 the number of such families amounted to 98 thousand (of which 94 thousand were lone mothers with children), while in 2002 the number increased to 179 thousand (with 164 thousand lone mothers with children).

One of the negative features is an increase in the number of families with an economically inactive person. In 1998 there were 1939 thousand families with at least one economically inactive person which made up 30.2% of all the families with dependant children under 24. Among them 532 thousand families (10.2%) were the families in which neither of the parents was employed. In 2002 there were 1492 thousand families with at least one economically inactive person, but their ratio to the total number of families with dependant children rose to 31.3%. The population of families without employment provided source of maintenance increased to 727 thousand (i.e. 12.9%) because of unemployment or economic passiveness of parents.

The above trends prove stronger among families with many children (table 10).

Table 10. Families according to the number of dependant children and economic activity of parents

Description	Families in 1998 with			Families in 2002 with		
	1 child	2 children	3 or more	1 child	2 children	3 or more
Families in total	2764 thou. =100%	2405 thou. = 100%	1264 thou. = 100%	2622 thou. = 100%	2088 thou. =100%	972 thou. = 100%
Marriages with children	80,3	91,1	91,8	77,6	87,6	88,6
Both parents employed	44,1	56,6	52,0	36,5	26,8	42,1
Husband employed, wife economically inactive	16,7	16,9	20,2	12,8	14,0	16,9
Husband employed, wife unemployed	4,7	7,0	7,4	6,2	9,2	10,3
Wife employed, husband economically inactive	5,2	3,9	3,7	5,9	3,6	4,4
Wife employed, husband unemployed	2,2	2,6	2,7	4,4	5,2	3,7
Both unemployed	0,8	0,7	1,4	1,8	2,6	3,6
Husband unemployed, wife economically inactive	1,0	1,1	1,3	2,0	2,4	3,7
Wife unemployed, husband economically inactive	0,8	0,5	0,8	1,3	0,7	1,0
Both economically inactive	4,8	1,8	2,1	6,7	2,9	2,9
Mothers with children	18,2	8,1	7,3	20,2	11,3	10,7
Employed	11,4	5,3	4,0	11,0	6,6	4,6
Unemployed	2,1	0,9	1,0	3,6	2,0	2,8
Economically inactive	4,6	1,8	2,2	5,6	2,7	3,3
Fathers with children	1,5	0,8	0,9	2,1	1,1	0,8
Employed	1,1	0,6	0,6	1,0	0,6	0,6
Unemployed	0,1	0,04	0,1	0,3	0,2	0,2
Economically inactive	0,3	0,08	0,2	0,7	0,4	-

Source: Own calculations based on BAEL (May 1998), BAEL (2nd quarter 2002)

Families with many children are frequently families with at least one unemployed parent. In 1998 there were 14.7% of such families in the population of families with 3 or more children, while in 2002 the respective ratio was 25.3%. For the families with one child the respective indicators were: in 1998 - 11.7% and in 2002 - 19.6%. Families with at least one economically inactive parent were estimated in 1998 at 30.5% and in 2002 - at 31.2% of the total population of families with 3 or more dependant children. However, families with 1 child revealed higher dynamics of unfavourable changes. Within this group the ratio of the families with an economically inactive parent rose from 29.4% in 1998 to 35.0% in 2002.

The economic activity of parents, particularly mothers, depends on the age of children. Generally speaking, in the families with small children women are more often economically inactive or unemployed (Table 11). Economic passiveness of women can be justified by mother's decision to concentrate on childcare. More frequent cases of unemployment, however, may be connected with the fact that women with small children are not so active in seeking a job, but perhaps employers are also not very willing to engage mothers with small children.

Table 11. Families by age of dependant children and economic activity of parents in

Description	Families with children under 24 years	Families with children under 18 years	Families with children under 6 years
Families in total	5682 thou.=100,0%	4729 thou.=100,0%	1658 thou.=100,0%
Marriages with children	83,2	84,6	38,2
Both employed	41,2	43,1	23,5
Husband employed, wife economically inactive	13,9	14,8	9,8
Husband employed, wife unemployed	8,0	8,9	1,5
Wife employed, husband economically inactive	4,8	3,8	3,6
Wife employed, husband unemployed	4,6	4,6	3,4
Both unemployed	2,4	2,7	4,7
Husband unemployed, wife economically inactive	2,4	2,6	0,5
Wife unemployed, husband economically inactive	1,0	0,9	1,6
Both economically inactive	4,7	3,2	12,7
Mothers with children	15,3	14,2	4,4
Employed	8,3	7,6	3,1
Unemployed	2,9	3,0	5,2
Economically inactive	4,1	3,6	0,5
Fathers with children	1,5	1,2	0,4
Employed	0,8	0,7	0,1
Unemployed	0,3	0,2	0,01
Economically inactive	0,4	0,2	

Source: Own calculations based on BAEL (2nd quarter 2002)

Economic inactivity affects in particular families with many children in the lowest age groups. In 2002 out of 35 thousand families with 3 or more children under 6, 29.4% had both working parents, 29.4% - husband employed and wife economically inactive. Families with an unemployed husband and economically inactive wife made up 11.8% and those with both parents unemployed - 8.8%.

3.3. The significance of employment and social benefits for the family income

In 2002 poverty lines expressed in nominal values were as follows:

Table 12. Poverty lines in 4th quarter 2002

Poverty lines	One-person household	4-person household (2 adults + 2 children under 14)
	in zł	
Relative	429	1158
Legal	460	1129
Subsistence minimum	346	934
Subjective (Leyden)	930	1602

Source: GUS

Employment of both parents is the factor reducing poverty risk of the family and thus - children. This is confirmed by the structure of family population according to average monthly per capita disposable income. If we adopt the income level of 300 zł per person (which is approximate to the per capita nominal poverty line as shown in the table above), we will see that it is not reached by a greater part of the families with one person employed (table 13).

Table 13. Percentage of families with one or two employed persons, living below poverty line

Families:			
a – in total	Altogether	With income up to 200 zł	With income 201-300 zł
b- with 1 employed person			
c with 2 employed persons			
In total			
a	12,26	4,49	7,77
b	16,01	4,76	11,25
c	8,19	3,55	4,64
Marriages without children			
a	2,28	0,82	1,46
b	2,06	0,43	1,63
c	3,65	2,10	1,55
Marriages with 1 child			
a	7,61	2,27	5,34
b	8,52	1,73	6,79
c	3,21	1,38	1,83
Marriages with 2 children			
a	18,52	5,34	9,97
b	22,32	6,52	15,80
c	6,64	2,70	3,94
Marriages with 3 children			
A	31,84	11,39	20,45
b	38,74	11,18	27,56
c	20,83	8,46	12,37
Marriages with 4 or more children			
a			
b	56,53	27,53	28,80
c	63,54	27,44	36,10
	41,89	18,92	22,97
Mother with children			
a	17,99	5,87	12,12
b	4,84	0,94	4,84
c	-	-	-
Father with children			
a		4,65	6,98
b	11,63	3,28	6,59
c	9,87	-	-

Source: Tabulations from HBS, GUS

In case of families with many children (3, 4 or more) the number of children itself is the factor increasing poverty risk. If no income is contributed due to the work of the other parent, the poverty risk is further increased. Income from employment has the principal meaning for the family income structure. Social benefits just to a small degree compensate for the lack of this source of income (table 14).

Table 14. Structure of disposable income according to type of biological family and number of employed persons in 2002 (in %)

Description	Households in total	Marriages without children	Marriages with 1 child	Marriages with 2 children	Marriages with 3 children	Marriages with 4 or more children	Mother with children	Father with children
a – with 1 employed person								
b – with 2 employed persons								
Disposable income								
a	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0
b	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0
Income from hired employment								
a	53,73	41,63	57,57	60,05	57,25	50,67	56,47	36,63
b	69,18	62,79	73,78	72,24	64,04	47,44	-	-
Income from farm								
a	1,78	0,92	1,03	1,04	1,77	2,35	2,02	39,54
b	6,15	4,94	2,98	5,33	12,38	26,63	-	-
Income from self-employment								
a	11,59	7,74	12,70	13,82	13,43	12,67	9,81	9,76
b	13,29	11,41	14,76	13,97	12,35	6,41	-	-
Income from social benefits								
a	23,71	44,13	20,36	16,22	18,85	25,17	10,15	3,84
b	6,58	15,65	3,80	7,79	6,21	13,06	-	-
of which:								
Family pensions								
a	0,09	0,10	0,11	0,02	-	0,13	0,26	-
b	0,03	0,16	-	-	-	-	-	-
Maternity allowances								
a	0,07	-	0,07	0,14	0,05	0,23	-	-
b	0,23	-	0,24	0,37	0,07	0,26	-	-
Family allowances								
a	1,81	0,01	0,73	9,09	13,17	22,04	8,82	2,22
b	0,98	0,01	0,27	0,93	2,65	6,66	-	-
Permanent benefits from social assistance								
a	0,39	0,17	0,31	0,38	0,82	1,47	0,27	-
b	0,08	0,01	0,01	0,08	0,07	0,09	-	-
Unemployment benefits								
a	1,63	0,82	2,06	2,24	2,12	2,37	0,16	0,32
b	0,12	0,08	0,08	0,15	0,15	0,28	-	-
Childcare benefits								
a	0,46	-	0,58	0,64	0,89	1,00	0,07	-
b	0,05	-	0,04	0,05	0,12	0,26	-	-

Source: Tabulations from HBS, GUS

Social benefits granted on the basis of the income criteria (family benefit, childcare benefit, permanent social assistance benefit) have a relatively greater meaning for the income structure of the families with one employed person, because such families usually have lower income (compare table 13). Maternity benefits are more significant for the income of the families with two employed parents. They are granted to working mothers who take temporary leave from work.

To conclude, the main factors increasing poverty risk among children include: the number of children in the family and lack of economic activity of parents. Poverty risk is present even if one of the parents is unemployed or economically inactive and gets intensified when both parents are in this situation. Social benefits, granted mainly to low income families, just to a small degree compensate for the lack of income from employment.

4. Przyszły rozwój zjawisk w kontekście integracji.

Having joined the Eu, Poland, as was the case with other new member states in the past, will be facing new macro-economic conditions the effects of which are difficult to predict. Depending on the macro-economic policy adopted, these effect can be positive, manifested by GDP growth, or negative, marked by declining GDP growth, as shown by the experience of different European countries. The integration with EU provides a chance for accelerated development of the country due to foreign funding used for necessary investment in the physical and human capital as well as facilitated absorption of knowhow, experience and progress in science and technology. On the other hand, there are examples indicating that defective macro-economic and structural policy in the time of integration may inhibit a chance of accelerated development or even slow down economic growth. In any case, this will have an effect on the labour market and living conditions of the population.

Integration of Poland in the EU will increase competition of foreign companies trying to have a greater share in the Polish market. Making the Polish market fully open may cause certain economic disturbances, such as temporary unemployment growth. This can mainly affect the situation of women who, according to the experience of the latest period, make a high risk group on the labour market.

At present Poland is confronting the necessity to reform public finances. One of the trends is directed towards building "economical" state administration which is relevant in view of the fact that this sector provides employment for a part of the female population. Therefore, such reforms may bring about further employment reduction among women. Similar consequences are likely to come out of expenditure reduction in such economy sections as health care, education or social assistance, which employ mainly women.

The EU accession may also influence the labour market through opening other European labour markets to Poles and thus increasing their economic migration. In practice, however, it will take rather long to get full access to labour markets of other European countries. For women who are more burdened with family duties, especially connected with bringing up children, economic migration possibilities are rather limited. Moreover, a decision to work abroad (whether by a woman and a man) has serious consequences for the family remaining in the home country.

A positive scenario assumes an increased number of workplaces due to economic growth of the country, however, there is also a possibility of the negative one, i.e. the growth of the jobless population.

New employment opportunities may be connected with increased demand for high-skilled workers. Current trends indicate a higher educational mobility of women (women are prevailing among persons attending secondary schools, students of higher schools and

participants of training courses). However, their potential qualifications will be used depending on the demand for particular qualification profiles. One of the noticeable barriers is a traditional profile of women's education (in the field of humanities). New technologies will most probable create demand for technical and information-related vocations. On the other hand, new technologies together with flexible forms of employment (such as telework or work at home) provide more favourable conditions for women trying to comply with employment and family duties and encourage them to take or continue a job.

GDP growth will contribute to the improvement of the living conditions. This should increase the role of services in GDP accumulation and create new employment opportunities in the third sector (services related to health care, education and leisure activities). This sector can offer high employment opportunities for women. However, the trends observed so far indicate that new sections of the national economy (see point 1) to a greater extent absorb male labour force.

It is difficult to evaluate the integration effect on the level of wages and salaries. In their attempt to be competitive on the Polish market the companies will be trying to reduce or at least not to increase the labour cost. At present such costs are significantly high because of external burdens (taxes, insurance premiums). The increase of pay will primarily depend on the growth of productivity (output) and competitiveness of the Polish companies. The growth of women's wages and salaries will additionally be determined by such factors as:

- change in the employment structure of women going towards non-budgetary sections of the national economy. As a rule, employees of budgetary units receive lower pay and their increase may be stopped due to budgetary expenditure limitation.
- increased promotion opportunities (elimination of "glass ceilings", greater chances to participate in permanent education, eliminating discrimination practices).

Taking the chances (or from a different point of view -the need to eliminate barriers) which will appear on the labour market together with European integration will depend on respecting equal opportunities of women. The policy of equal opportunities stipulated by a number of EU documents has already been reflected by some of the documents issued by the Polish government³⁶. The effectiveness of the regulations will first of all depend on the employers' practice. Their present attitudes to women's employment are usually based on stereotype images of women with their real or just potential roles related to the family and maternity. Changes in this area must have a wider context of changes in the social awareness translated into partnership-based model of the family (sharing family duties by both a woman and a man).

³⁶ To mention: National Strategy for Employment Increase and Human Resource Development for 2000-2006; National Development Plan for 2002-2006; Sector Operation Plan of Human Resource Development; implementation of the "Equal" programme; National Plan of Activities for Women.

Such features as a deteriorating situation on the labour market (temporary unemployment growth and long-lasting increased unemployment rate) as well as insignificant growth of real pay will affect the economic condition of the families with children. Poverty rates among children may remain persistently high or decrease too slowly. Therefore, it will become necessary to take measures to limit negative consequences of poverty. Such actions have been proposed in the draft family benefit system modifications. Family benefits will be granted to those most in need, i.e. the families with the income too low to satisfy their needs at the minimum level. This seems to be the right criterion in the situation of growing income differentiation and high poverty risk among families with children and - on the other hand - limited budget resources. The catalogue of family benefits is based on the following principle: families fulfilling the income criterion will be eligible for family benefit in the amount depending on the age of a child and supplements relevant to circumstances, such as: birth of a child, caring for a child during the childcare leave, lone parenthood and loss of eligibility for unemployment benefit, difficulties to execute alimonies for a child, education and rehabilitation of a disabled child, the beginning of a schoolyear, child's education away from home. Some of these supplements (e.g. childcare benefit) are transformed social benefits existing so far. Others are new, with the basic aim to support children's education. The effects of all of them on poverty reduction will be possible to evaluate after some time³⁷, especially because the benefit reform will be implemented gradually over several years' period of time.

³⁷ The draft act is waiting to be adopted by the Polish Parliament.

ANNEX OF TABLES No. 1.

Table 1. Basic indicators of economic activity in Poland in 1992-2002

Years	Activity rate		Employment rate		Unemployment rate	
	In total	Women	In total	Women	In total	Women
1992	61,7	54,2	53,3	46,0	13,7	15,2
1993	61,2	53,6	52,1	44,8	14,9	16,5
1994	59,0	52,2	51,0	44,0	13,9	15,7
1995	58,4	51,1	50,7	43,7	13,1	14,4
1994	57,9	50,6	51,2	43,8	11,5	13,4
1997	57,4	50,0	51,5	44,0	10,2	12,0
1998	57,1	50,0	51,0	43,9	10,6	12,2
1999	56,6	49,7	48,0	40,7	15,3	18,1
2000	56,4	49,2	47,4	40,3	16,0	18,1
2001	55,8	48,8	45,5	39,0	10,5	20,0
2002	55,6	49,0	44,6	38,9	21,2	22,0

Source: Statement based on GUS data

Table 2. Economically active and economically inactive population in Poland in 1992-2002 in thou.

Years	Economically active ³⁸		Employed		Economically inactive		Unemployed	
	In total	Women	In total	Women	In total	Women	In total	Women
1992	17 529	8 048	15 135	6 827	10 862	6 808	2 394	1 221
1993	17 367	7 998	14 772	6 679	11 013	6 917	2 595	1 319
1994	17 122	7 917	14 774	6 677	11 781	7 256	2 375	1 240
1995	17 004	7 804	14 771	6 682	12 102	7 475	2 233	1 122
1994	17 064	7 825	15 103	6 775	12 422	7 637	1 961	1 050
1997	17 052	7 788	15 315	6 853	12 675	7 797	1 737	953
1998	17 162	7 878	15 335	6 914	12 899	7 877	1 827	964
1999	17 214	7 907	14 573	6 473	13 174	8 003	2 641	1 434
2000	17 300	7 902	14 540	6 474	13 372	8 150	2 760	1 429
2001	17 229	7 889	14 043	6 315	13 664	8 283	3 186	1 574
2002	16 776	7 774	13 218	6 067	13 456	8 011	3 558	1 707

Source: Statement based on GUS data

³⁸ The total number of population, including individual farming.

Table 3. Employees according to employment status, gender and place of residence in 2002

Description	In total	Hired employees	Employers	Self-employed	Helping family members	Non-defined employment status
	in thousands					
In total	13218,3	9665,4	516,6	2098,5	830,9	106,9
Men	7150,9	5043,3	348,2	1398,3	305,1	56,0
Women	6067,4	4622,1	168,4	700,2	525,8	50,9
				in %		
In total	100,0	73,1	3,9	15,9	6,3	0,8
Men	100,0	70,5	4,9	19,5	4,3	0,8
Women	100,0	76,2	2,8	11,5	8,7	0,8

Source: Statement based on GUS statistics

Table 4. Percentage of women in the population of employers, self-employed and helping family members in 1992-2002

Description	Employers and self-employed						Helping family members		
	altogether			of which employers			of which women		
	of which women			of which women					
	in total in thou.	in thou.	%	in total in thou.	in thou.	%	in total in thou.	in thou.	%
1992	3565	1410	39,55	425	116	27,29	976	537	55,02
1993	3712	1471	39,62	466	133	28,54	1022	589	57,63
1994	3682	1424	38,67	542	168	30,99	779	446	57,25
1995	3426	1282	37,41	541	164	30,31	867	517	59,63
1996	3469	1327	38,25	575	186	32,34	892	512	57,33
1997	3493	1316	37,67	592	188	31,75	765	442	57,77
1998	3375	1245	36,88	622	181	29,09	687	408	59,38
1999	3264	1146	35,11	587	190	32,36	678	417	61,50
2000	3331	1224	36,74	597	183	30,65	796	452	56,78
2001	3204	1191	37,20	561	178	31,70	641	390	60,80
2002	3155	1180	37,40	513	154	30,02	663	387	58,37

Note: data for November in 1992-1998, data for 4th quarter 1999, data for 3rd quarter 2000, data for 1st quarter 2001-2002.

Source: GUS

Table 5. Women and men self-employed and employers in 1992-2002. Dynamics of changes. The year 1992=100

Year	In total	Self-employed			Employers		
		In total	Men	Women	In total	Men	Women
		In thou.					
1992	3565	3140	1730	1410	425	309	116
1995	3426	2885	1603	1282	541	377	164
1998	3375	2753	1508	1245	622	441	181
2000	3331	2734	1510	1224	597	411	183
2001	3204	2643	1452	1191	561	383	178
2002	3155	2642	1462	1180	513	359	154
		Dynamics of changes					
1995	96,1	91,9	92,6	90,9	127,3	122,0	141,4
1998	94,7	87,7	87,2	88,3	146,3	142,7	156,0
2000	93,4	97,1	87,3	86,8	140,5	133,0	157,7
2001	89,9	84,2	83,9	84,6	132,0	123,9	153,4
2002	88,5	84,1	84,5	83,7	120,7	116,2	132,7

Source: Calculations based on GUS data

Table 6. Structure of employed women according to employment status

Years	In total in thou. (= 100%)	Employed women (in %)			
		Hired employees	Employers	Self-employed	Helping family members
1992	6827	71,5	1,7	19,0	7,9
1993	6679	69,1	2,0	20,0	8,8
1994	6677	72,0	2,5	18,8	6,7
1995	6682	73,1	2,5	16,7	7,7
1996	6775	72,8	2,7	16,8	7,6
1997	6853	74,3	2,7	16,5	6,4
1998	6914	76,1	2,6	15,4	5,9
1999	6473	73,9	2,9	16,8	6,4
2000	6474	75,1	2,9	15,4	6,7
2001	6315	74,4	2,4	16,7	6,5
2002	6205	75,1	2,4	15,9	6,5

Note: data for November in 1992–1998, 4th quarter in 1999–2002.

Source: Statement based on GUS statistics

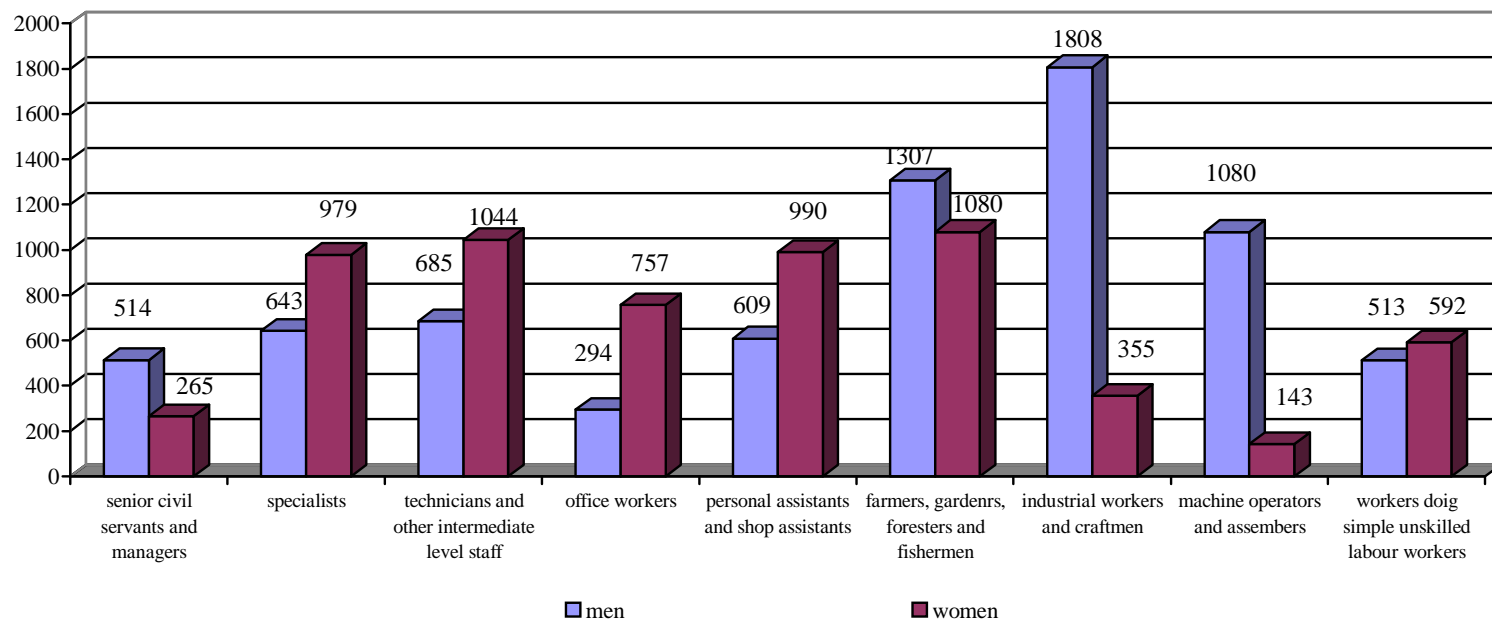
Table 7. Structure of employed men according to employment status

Years	In total in thou. (= 100%)	Men employed (in %)			
		Hired employees	Employers	Self-employed	Helping family members
1992	8308	68,8	3,7	22,2	5,3
1993	8093	67,0	4,1	23,6	5,3
1994	8070	67,9	4,6	23,3	4,1
1995	8089	69,2	4,7	21,8	4,3
1996	8328	69,7	4,7	21,0	4,6
1997	8462	70,5	4,8	21,8	3,8
1998	8421	71,4	5,2	20,0	3,3
1999	8100	70,6	4,9	21,3	3,2
2000	8066	70,5	5,0	20,7	3,8
2001	7728	70,0	4,9	21,3	3,8
2002	7517	70,3	4,9	21,0	3,9

Note: Data for November in 1992–1998, 4th quarter in 1999–2002.

Source: Statement based on GUS statistics

Chart 1. Employment of women and men according to selected groups of occupations in 2002 (in thou.)



Source: GUS

Table 8. Employees in selected sections of the national economy – dynamics of changes

Description	In thou.				The year 1995=100	
	Women		Men		Women	Men
	1995	2002	1995	2002		
In total	6682	6205	8089	7517	92,9	92,9
Trade and repairs	966	1016	892	942	105,2	105,6
Hotels and restaurants	138	164	49	69	118,8	140,8
Financial intermediation	190	198	87	104	104,2	119,5
Servicing companies' assets	150	275	202	421	183,3	208,4
Public administration	312	392	391	411	125,6	105,1
Education	749	756	268	240	101,0	89,5
Health protection	821	799	176	185	97,3	105,1

Source: calculations based on GUS data

Table 9. Differentiation of average gross salaries of women in relation to the national average in 1998 and 2001 in %

Groups of occupations	Average salary	1998	2001
MPs, higher office workers and managerial staff	100,0	74,9	83,3
Specialists	100,0	71,8	88,3
Technicians and other intermediate personnel	100,0	73,8	89,0
Office workers	100,0	94,4	95,7
Personal assistants and shop assistants	100,0	74,7	86,7
Farmers, gardeners, foresters and fishermen	100,0	90,2	89,9
Industrial workers and craftsmen	100,0	66,6	67,1
Machine operators and assemblers	100,0	85,1	83,8
Workers doing simple jobs	100,0	83,2	93,2

Source: calculations based on GUS data

Table 10. Salary levels and relations according to occupational groups in October 2001

Occupational groups	Gender		Salaries of women in % men =100	Sector		Salaries in private sector in % Public sector =100
	men	women		publiczny	prywatny	
	in zł			in zł		
In total	2429,94	1988,78	81,8	2255,09	2177,64	96,6
Senior civil servants and managers	5440,55	4082,98	75,0	4303,25	5361,79	124,6
Specialists	3444,30	2533,96	73,6	2535,14	3788,58	149,4
Technicians and other intermediate level staff	2728,51	2000,89	73,3	2116,25	2466,64	116,6
Office workers	2009,72	1977,88	98,4	2022,13	1948,86	96,4
Personal assistants and shop assistants	1741,63	1279,82	73,5	1737,49	1335,18	76,8
Farmers, gardeners, foresters and fishermen	1518,17	1300,87	85,7	1571,49	1329,36	84,6
Industrial workers and craftsmen	2031,88	1271,69	62,6	2376,64	1675,59	70,5
Machine operators and assemblers	2043,95	1660,41	81,2	2210,19	1838,29	83,2
Workers doing simple unskilled labour workers	1443,44	1220,77	84,6	1308,14	1312,16	100,3

Source: calculations based on GUS data.

Table 11
Women and men with and without children according to the age of the youngest child and socio-economic traits
(1998)

Description	Total	Without children under 14	With children under 14 years			
			altogether	according to the age of the youngest child		
				0-2 years	3-6 years	7-14 years
<i>in thousands</i>						
Women in total	15700	11059	4641	924	1361	2357
single	6256	5875	381	57	101	223
married	9444	5184	4260	867	1259	2134
at the age of 15-59 years	11843	7208	4635	923	1359	2354
single	4098	3719	379	56	101	223
15-29 years	2735	2634	102	42	46	14
30-44 years	601	385	216	14	51	151
45-59 years	762	700	62	0	4	58
education level						
higher	283	258	25	0	5	19
secondary and post-secondary	1440	1300	139	16	37	87
basic vocational	664	540	123	21	35	67
primary, incomplete primary and no school education	1712	1621	91	18	24	50
married	7745	3489	4256	867	1258	2131
15-29 years	1378	293	1085	548	457	80
30-44 years	3586	826	2761	315	766	1679
45-59 years	2781	2370	411	4	35	372
education level						
higher	809	368	441	92	125	224
secondary and post-secondary	3200	1339	1861	354	554	952
basic vocational	2190	833	1357	306	418	633
primary, incomplete primary and no school education	1546	950	597	115	161	321
Men in total	14254	10032	4223	848	1229	2146
at the age of 15-59 years	11653	7451	4201	847	1226	2128
Employed at the age of 15-59 years	14471	7808	6663	1158	1931	3574
Women	6513	3572	2941	398	830	1713
single	1611	1396	214	13	48	153
married	4903	2176	2727	385	782	1560
Men	7957	4236	3722	760	1102	1860
- self-employed	3010	1475	1534	277	451	807
Women	1102	503	599	101	177	321
single	136	106	29	2	5	23
married	966	397	569	99	172	298
Men	1908	972	936	176	274	486
- hired employees	10267	5545	4722	803	1361	2558
Women	4717	2670	2047	244	562	1241
according to working time						
full-time	4665	2640	2024	239	555	1230
part-time	52	30	22	5	7	10
by amount of wages and salaries			<i>in % of women working full-time</i>			
less than 500 zł	15,0	15,3	14,6	14,6	16,0	13,8
500-1499	72,8	70,9	75,3	75,3	74,8	75,6
1500-2499	2,4	2,9	1,9	1,7	1,8	1,9
2500-3499	0,4	0,5	0,3	0,0	0,2	0,4
3500 or more	0,2	0,2	0,0	0,0	0,0	0,1
single	1286	1118	167	9	38	120
according to working time						
full-time	1271	1104	166	9	38	119
part-time	15	14	1	0	0	1
by amount of wages and salaries			<i>in % of single women working full-time</i>			
less than 500 zł	17,8	18,0	16,3	22,2	21,1	13,4
500-1499	67,8	67,4	71,1	66,7	60,5	75,6

1500-2499	2,6	2,7	1,8	0,0	2,6	1,7
2500-3499	0,5	0,5	0,6	0,0	0,0	0,8
3500 or more	0,2	0,2	0,0	0,0	0,0	0,0
<i>married</i>	3431	1552	1879	235	524	1120
according to working time						
full-time employees	3394	1536	1858	230	517	1111
part-time employees	37	16	21	5	7	9
by amount of wages and salaries						
		<i>in % of married women working full-time</i>				
less than 500 zł	13,9	13,3	14,4	14,3	15,7	13,9
500-1499	74,6	73,4	75,7	75,7	75,8	75,6
1500-2499	2,4	3,0	1,9	1,7	1,7	1,9
2500-3499	0,4	0,5	0,3	0,0	0,2	0,4
3500 or more	0,1	0,2	0,1	0,0	0,0	0,1
<i>Men</i>	5550	2875	2675	559	798	1317
<i>working full-time</i>	5521	2857	2664	555	795	1313
by amount of wages and salaries						
		<i>in % of men working full-time</i>				
less than 500 zł	5,6	6,5	4,5	5,8	4,2	4,1
500-1499	75,2	73,2	77,3	78,4	78,2	76,3
1500-2499	6,3	5,6	7,1	5,6	7,3	7,7
2500-3499	0,9	0,9	0,9	0,7	0,8	1,1
3500 or more	0,4	0,3	0,4	0,2	0,4	0,5
<i>Average salary</i>						
of women				<i>in %</i>		
single	100,0	100,0	100,0	100,0	100,0	100,0
married	97,3	95,7	100,3	88,3	96,1	101,4
of men	101,0	103,1	100,0	100,5	100,3	99,9
	124,7	118,5	132,0	128,7	133,2	134,2

full-time employees – hired employees working full-time

Source: Labour Force Survey, GUS

Table 11a
Women and men with and without children, according to the age of the youngest child and socio-economic traits
(2000)

Description	Total	Without children under 14 years	With children under 14 years			
			altogether	according to the age of the youngest child		
				0-2 years	3-6 years	7-14 years
<i>in thousands</i>						
Women in total	16015	11565	4451	899	1293	2259
single	6539	6146	393	61	94	238
married	9476	5418	4058	838	1199	2021
at the age of 15-59 years	12089	7643	4446	898	1291	2256
single	4363	3972	392	61	93	237
15-29 years	2917	2809	108	46	45	18
30-44 years	617	397	220	15	44	161
45-59 years	829	765	64	0	5	59
education level						
higher	364	330	34	1	9	24
secondary and post-secondary	1636	1486	150	19	34	96
basic vocational	685	568	116	19	30	67
primary, incomplete primary and no school education	1678	1587	92	22	21	50
married	7726	3672	4054	837	1198	2019
15-29 years	1376	306	1069	522	459	88
30-44 years	3398	850	2547	312	702	1533
45-59 years	2953	2515	437	4	36	397
education level						
higher	874	407	467	112	134	222
secondary and post-secondary	3220	1501	1719	331	512	875
basic vocational	2240	905	1335	293	412	631
primary, incomplete primary and no school education	1392	860	532	101	141	291
Men in total	14582	10531	4050	815	1178	2057
at the age of 15-59 years	11941	7911	4030	815	1176	2039
Employed at the age of 15-59 years	13806	7740	6066	1071	1762	3233
Women	6232	3582	2651	372	747	1532
single	1594	1394	200	15	44	141
married	4638	2188	2450	356	703	1390
Men	7574	4158	3415	699	1015	1702
- self-employed	2940	1479	1462	256	430	776
Women	1064	519	544	84	153	307
single	136	112	24	2	5	17
married	928	408	520	82	148	290
Men	1877	960	917	172	276	469
- hired employees	9641	5435	4207	727	1208	2271
Women	4442	2626	1816	231	501	1084
according to working time						
full-time	4370	2583	1787	225	493	1069
part-time	72	43	29	6	9	15
by amount of wages and salaries				<i>in % of women working full-time</i>		
less than 500 zł	3,2	3,4	2,7	4,0	2,8	2,5
500-1499	69,4	66,9	73,0	69,3	74,0	73,3
1500-2499	5,5	6,3	4,3	2,7	3,7	4,9
2500-3499	1,0	1,2	0,8	0,4	1,0	0,7
3500 or more	0,4	0,5	0,2	0,4	0,2	0,2
single	1237	1077	160	12	34	115
according to working time						
full-time	1215	1057	157	11	33	114
part-time	23	20	3	1	1	1
by amount of wages and salaries				<i>in % of single women working full-time</i>		
less than 500 zł	4,5	4,5	3,8	18,2	6,1	2,6
500-1499	67,0	66,1	73,2	63,6	78,8	71,9

1500-2499	5,5	5,6	5,1	0,0	0,0	7,0
2500-3499	1,2	1,2	0,6	0,0	3,0	0,0
3500 or more	0,3	0,4	0,0	0,0	0,0	0,0
<i>married</i>	3205	1549	1656	220	468	969
according to working time						
full-time	3155	1526	1630	214	460	955
part-time	49	23	26	5	8	14
by amount of wages and salaries				<i>in % of married women working full-time</i>		
less than 500 zł	2,6	2,6	2,6	3,3	2,6	2,5
500-1499	70,3	67,4	73,0	69,6	73,7	73,5
1500-2499	5,5	6,8	4,2	2,8	3,9	4,6
2500-3499	1,0	1,1	0,8	0,5	0,9	0,8
3500 more	0,4	0,5	0,2	0,5	0,2	0,2
<i>Men</i>	5199	2809	2390	496	707	1187
<i>full-time employees</i>	5146	2773	2373	492	703	1177
by amount of wages and salaries				<i>in % of men working full-time</i>		
less than 500 zł	1,1	1,4	0,7	0,8	0,7	0,7
500-1499	61,7	60,4	63,3	66,1	63,9	61,9
1500-2499	11,5	10,3	12,8	10,6	12,8	13,8
2500-3499	1,7	1,6	2,0	1,8	1,8	2,2
3500 or more	0,7	0,8	0,6	0,6	0,6	0,7
<i>Average salary</i>				<i>in %</i>		
of women	100,0	100,0	100,0	100,0	100,0	100,0
single	96,8	95,2	98,9	78,4	92,7	101,8
married	101,3	103,3	100,1	101,2	100,6	99,8
men	122,9	117,8	129,6	126,4	132,3	130,3

full-time employees – hired employees working full-time

Source: Labour Force Survey, GUS

Table 11b
Women and men with and without children, according to the age of the youngest child and socio-economic traits
(2002)

Description	Total	Without children under 14	With children under 14 years			
			altogether	according to the age of the youngest child		
				0-2 years	3-6 years	7-14 years
<i>in thousands</i>						
Women in total	16258	11958	4300	828	1229	2243
single	6830	6400	430	61	104	265
married	9429	5558	3870	767	1125	1978
at the age of 15-59 years	12289	7992	4297	827	1229	2241
single	4605	4176	428	60	104	264
15-29 years	3069	2956	113	49	46	18
30-44 years	639	395	244	11	53	180
45-59 years	897	826	72	0	4	67
education level						
higher	473	432	41	5	9	27
secondary and post-secondary	1789	1616	174	19	36	118
basic vocational	695	562	133	22	34	77
primary, incomplete primary and no school education	1646	1566	81	14	24	42
married	7684	3816	3868	767	1125	1977
15-29 years	1280	301	979	479	411	89
30-44 years	3243	807	2435	282	680	1473
45-59 years	3161	2707	454	6	34	414
education level						
higher	975	457	518	124	150	245
secondary and post-secondary	3139	1514	1625	310	452	864
basic vocational	2271	1016	1255	248	389	618
primary, incomplete primary and no school education	1300	829	471	86	134	251
Men in total	14805	10981	3824	739	1091	1994
at the age of 15-59 years	12145	8340	3804	738	1090	1976
Employed at the age of 15-59 years	13152	7548	5604	957	1571	3077
Women	5999	3507	2492	347	662	1483
single	1569	1361	207	13	39	155
married	4431	2146	2285	334	622	1329
Men	7153	4041	3112	610	909	1593
- self-employed	2841	1482	1359	226	366	767
Women	1043	519	524	74	141	310
single	130	106	24	2	5	17
married	913	413	500	72	136	293
Men	1798	964	834	152	225	457
- hired employees	9691	5645	4045	689	1142	2214
Women	4594	2788	1806	241	472	1094
according to working time						
full-time	4211	2552	1659	223	431	1004
part-time	383	236	147	18	41	89
by amount of wages and salaries				<i>in % of women working as hired employees</i>		
less than 500 zł	4,2	4,5	3,7	3,3	3,6	3,8
500-1499	59,6	57,6	62,8	58,5	63,6	63,3
1500-2499	7,8	8,2	7,0	7,5	6,4	7,3
2500-3499	1,0	1,0	1,1	1,7	0,6	1,2
3500 or more	0,5	0,5	0,4	0,8	0,2	0,5
single	1354	1176	178	11	33	134
according to working time						
full-time	1213	1050	163	9	29	124
part-time	141	126	15	2	4	10
by amount of wages and salaries				<i>in % of single women working as hired employees</i>		
less than 500 zł	5,8	6,0	4,5	9,1	6,1	3,7
500-1499	56,6	55,8	62,4	45,5	66,7	62,7
1500-2499	7,2	7,4	6,2	18,2	6,1	6,0

2500-3499	0,8	0,8	1,1	0,0	0,0	1,5
3500 or more	0,4	0,3	0,6	0,0	0,0	0,7
<i>married</i>	3240	1612	1628	230	439	959
according to working time						
full-time	2998	1502	1496	214	402	880
part-time	242	110	132	16	37	79
by amount of wages and salaries						
		<i>in % of married women working as hired employees</i>				
less than 500 zł	3,5	3,3	3,6	3,0	3,4	3,9
500-1499	60,9	58,9	62,9	59,1	63,3	63,5
1500-2499	8,0	8,9	7,1	7,0	6,4	7,5
2500-3499	1,1	1,1	1,1	1,7	0,7	1,1
3500 more	0,5	0,6	0,4	0,9	0,2	0,4
<i>Men</i>	5097	2857	2239	448	671	1120
by amount of wages and salaries						
		<i>in % of men working as hired employees</i>				
less than 500 zł	2,2	3,2	1,0	1,1	0,9	1,0
500-1499	52,3	51,7	53,1	55,1	53,2	52,1
1500-2499	13,5	11,3	16,3	13,4	15,4	17,9
2500-3499	2,0	1,8	2,3	2,5	2,2	2,2
3500 or more	1,0	1,1	1,0	1,3	0,9	0,9
<i>Average salary</i>						
of women	100,0	100,0	100,0	100,0	100,0	100,0
single	94,8	93,9	98,9	92,6	89,8	101,6
married	102,0	104,2	100,1	100,3	100,8	99,8
men	119,5	114,4	126,1	116,9	130,5	127,2

Źródło: Badanie Aktywności Ekonomicznej Ludności, GUS

Table 12

Married couples by net amount of wages and salaries of spouses (hired employees) and age of the youngest child (1998)

Men - husbands	Married women									
	in total	unem- ployed	altogether	employees						
				hired employees						
				in total together	of which full-time employees by net amount of wages and salaries in zł					3500 or more
in thousands					in %					
In total	9275	4232	5043	3656	3384	100,0	100,0	100,0	100,0	100,0
<i>Unemployed</i>	2934	2165	768	628	559	21,7	15,9	14,6	14,3	20,0
Employees	6341	2067	4274	3027	2825	78,3	84,1	85,4	78,6	100,0
- hired employees	4506	1637	2868	2568	2399	69,4	70,8	69,5	71,4	80,0
- full-time hired employees	4241	1497	2744	2456	2309	66,6	68,1	68,3	64,3	60,0
by amount of wages and salaries										
less than 500 zł	188	87	102	84	77	6,9	1,7	1,2	0,0	0,0
500-1499	3185	1128	2057	1828	1718	54,7	55,7	31,7	21,4	20,0
1500-2499	329	103	226	211	199	2,2	6,5	20,7	7,1	20,0
2500-3499	50	14	36	33	31	0,2	0,8	7,3	14,3	0,0
3500 zł or more	20	6	14	12	12	0,0	0,2	2,4	14,3	20,0
In total	5091	2739	2352	1682	1533	100,0	100,0	100,0	100,0	100,0
<i>Unemployed</i>	2455	1948	507	403	346	28,5	22,1	20,8	25,0	25,0
Employees	2636	792	1845	1279	1187	71,5	78,0	79,2	62,5	75,0
- hired employees	1770	587	1184	1084	1008	63,5	65,5	66,7	62,5	75,0
- full-time hired employees	1582	479	1103	1010	952	59,5	61,7	64,6	62,5	50,0
by amount of wages and salaries										
less than 500 zł	69	31	39	34	31	6,0	1,6	0,0	0,0	0,0
500-1499	1136	345	791	719	678	48,5	49,2	25,0	25,0	25,0
1500-2499	140	35	105	99	93	2,0	6,5	22,9	12,5	25,0
2500-3499	26	7	19	18	16	0,0	1,0	6,3	12,5	0,0
3500 zł or more	9	2	7	6	6	0,0	0,3	2,1	12,5	0,0
In total	4183	1493	2691	1974	1851	100,0	100,0	100,0	100,0	100,0
<i>Unemployed</i>	479	218	261	225	213	16,5	11,0	5,9	0,0	0,0
Employees	3705	1275	2430	1749	1637	83,5	89,0	94,1	100,0	100,0
- hired employees	2735	1051	1685	1484	1391	73,9	75,1	73,5	66,7	50,0
- full-time hired employees	2659	1017	1641	1446	1357	72,0	73,3	73,5	66,7	50,0
by amount of wages and salaries										
less than 500 zł	119	56	63	51	46	7,7	1,7	0,0	0,0	0,0
500-1499	2049	783	1266	1109	1040	59,0	60,9	38,2	16,7	0,0
1500-2499	189	68	121	112	106	2,3	6,6	17,6	0,0	0,0
2500-3499	24	7	17	16	15	0,4	0,6	8,8	16,7	0,0
3500 zł or more	11	4	7	6	6	0,0	0,2	2,9	16,7	0,0
In total	846	472	375	248	228	100,0	100,0	100,0	0,0	0,0
<i>Unemployed</i>	87	60	28	24	22	9,7	9,5	0,0	0,0	0,0
Employees	759	412	347	225	206	90,3	90,5	75,0	0,0	0,0
- hired employees	571	345	226	193	178	80,6	78,1	75,0	0,0	0,0
- full-time hired employees	559	336	222	190	175	80,6	76,9	75,0	0,0	0,0
by amount of wages and salaries										
less than 500 zł	32	22	10	8	7	9,7	2,4	0,0	0,0	0,0
500-1499	435	261	174	147	135	64,5	63,9	25,0	0,0	0,0
1500-2499	31	15	16	15	14	3,2	7,1	25,0	0,0	0,0
2500-3499	4	2	3	3	3	0,0	1,2	25,0	0,0	0,0
3500 zł or more	1	1	0	0	0	0,0	0,0	0,0	0,0	0,0
In total	1223	459	765	549	512	100,0	100,0	100,0	100,0	100,0
<i>Unemployed</i>	125	57	68	58	55	15,2	10,4	11,1	0,0	0,0
Employees	1099	402	697	490	457	84,8	89,6	88,9	100,0	100,0
- hired employees	817	330	488	422	392	75,9	76,1	77,8	100,0	0,0
- full-time hired employees	797	322	475	412	383	73,4	74,3	77,8	100,0	0,0
by amount of wages and salaries										

less than 500 zł	34	16	17	14	12	6,3	1,6	0,0	0,0	0,0
500-1499	621	251	370	319	296	60,8	61,6	44,4	0,0	0,0
1500-2499	58	23	35	32	31	2,5	6,8	22,2	0,0	0,0
2500-3499	6	2	3	3	3	0,0	0,5	11,1	0,0	0,0
3500 zł or more	3	1	2	2	1	0,0	0,0	0,0	0,0	0,0
			Couples with children (the youngest child 7-14 years old)							
In total	2114	562	1551	1176	1110	100,0	100,0	100,0	100,0	100,0
<i>Unemployed</i>	267	101	166	143	136	18,4	11,6	4,8	0,0	0,0
<i>Employees</i>	1847	461	1386	1033	975	81,6	88,4	95,2	100,0	100,0
- hired employees	1347	376	971	869	821	71,1	74,2	71,4	75,0	100,0
- full-time hired employees	1302	359	944	844	799	69,1	72,2	71,4	75,0	100,0
by amount of wages and salaries										
less than 500 zł	53	18	35	29	27	7,9	1,7	0,0	0,0	0,0
500-1499	993	271	722	643	608	56,6	60,0	38,1	25,0	0,0
1500-2499	100	29	71	65	61	2,0	6,4	14,3	0,0	0,0
2500-3499	14	3	11	10	10	0,7	0,7	9,5	25,0	0,0
3500 zł or more	7	2	5	5	4	0,0	0,2	4,8	25,0	0,0

full-time employees - hired employees working full-time

Source: Labour Force Survey, GUS

less than 500 zł	5	4	2	2	2	0,0	0,3	0,0	0,0	0,0
500-1499	449	203	246	211	195	63,6	52,6	27,8	66,7	0,0
1500-2499	89	36	53	50	46	9,1	10,9	27,8	0,0	0,0
2500-3499	13	4	9	8	8	0,0	1,8	11,1	0,0	0,0
3500 zł or more	4	2	3	2	2	0,0	0,3	0,0	33,3	0,0
			Couples with children (the youngest child 7-14 years old)							
In total	2025	630	1395	1033	972	100,0	100,0	100,0	100,0	100,0
<i>Unemployed</i>	336	150	186	157	150	16,7	16,4	11,4	0,0	0,0
<i>Employees</i>	1689	480	1209	876	822	83,3	83,6	88,6	100,0	100,0
- <i>hired employees</i>	1212	387	825	733	687	70,8	70,4	68,2	87,5	50,0
- <i>full-time hired employees</i>	1175	373	802	712	668	66,7	68,5	65,9	75,0	50,0
by amount of wages and salaries										
less than 500 zł	8	4	3	3	3	0,0	0,3	0,0	0,0	0,0
500-1499	722	235	487	421	395	58,3	49,6	27,3	25,0	0,0
1500-2499	161	52	109	102	95	4,2	10,7	27,3	25,0	0,0
2500-3499	25	7	18	17	15	0,0	1,7	4,5	12,5	0,0
3500 zł or more	8	1	7	6	6	0,0	0,3	2,3	25,0	50,0

Full-time employees – hired employees working full-time

Source: Labour Force Survey, GUS

Table 13 a
Married couples by net amount of wages and salaries of spouses (hired employees) and age of the youngest child
(2000)

Men - husbands	Married women									
	in total	unem- ployed	altogether	employees						
				hired employees						
				of which full-time employees by net amount of wages and salaries in zł						
in total	altogether	less than 500	500-1499	1500-2499	2500-3499	3500 or more				
	In total									
	<i>in thousands</i>									
In total	9352	4573	4780	3453	3192	82	2215	175	28	11
Unemployed	3357	2459	899	724	653	20	475	30	5	1
Employees	5995	2114	3881	2729	2539	62	1740	145	24	10
- hired employees	4220	1664	2555	2294	2139	53	1472	119	18	8
- full-time hired employees	3974	1529	2445	2195	2056	50	1413	114	18	7
by amount of wages and salaries										
less than 500 zł	100,0	50,0	50,0	46,7	43,3	6,7	36,7	0,0	0,0	0,0
500-1499	100,0	41,0	59,0	51,7	48,5	1,8	42,8	1,8	0,3	0,0
1500-2499	100,0	35,3	64,9	60,6	56,2	0,7	42,7	9,0	0,6	0,2
2500-3499	100,0	29,1	70,9	65,1	61,6	0,0	40,7	14,0	4,7	1,2
3500 zł or more	100,0	29,7	70,3	59,5	54,1	0,0	16,2	13,5	10,8	8,1
	Couples without children									
	<i>in thousands</i>									
In total	5345	2995	2350	1695	1552	40	1031	107	16	8
Unemployed	2745	2144	601	473	416	13	291	23	5	1
Employees	2600	851	1748	1223	1137	27	740	83	11	6
- hired employees	1774	648	1126	1033	964	22	624	72	8	6
- full-time hired employees	1600	547	1053	966	909	21	587	68	8	5
by amount of wages and salaries										
less than 500 zł	100,0	30,8	61,5	61,5	53,8	7,7	53,8	0,0	0,0	0,0
500-1499	100,0	37,5	62,5	56,5	53,6	2,0	46,7	2,6	0,2	0,1
1500-2499	100,0	29,9	70,1	65,8	60,7	0,9	43,6	12,8	0,4	0,4
2500-3499	100,0	25,6	76,9	71,8	69,2	0,0	38,5	20,5	7,7	0,0
3500 zł or more	100,0	27,3	72,7	63,6	50,0	0,0	13,6	18,2	4,5	9,1
	Couples with children under 14 years									
	<i>in thousands</i>									
In total	4007	1577	2430	1758	1640	42	1184	68	12	3
Unemployed	612	314	298	251	237	7	184	7	0	0
Employees	3395	1263	2132	1506	1403	35	1000	62	12	3
- hired employees	2445	1016	1429	1261	1176	30	847	47	10	2
- full-time hired employees	2375	982	1392	1229	1147	29	826	45	10	2
by amount of wages and salaries										
less than 500 zł	100,0	58,8	41,2	35,3	35,3	5,9	23,5	0,0	0,0	0,0
500-1499	100,0	43,0	57,0	48,9	45,6	1,6	40,4	1,3	0,3	0,1
1500-2499	100,0	39,4	60,9	56,6	52,6	0,7	42,1	6,0	0,7	0,0
2500-3499	100,0	31,9	66,0	61,7	55,3	0,0	42,6	8,5	2,1	0,0
3500 zł or more	100,0	33,3	66,7	53,3	53,3	0,0	20,0	6,7	13,3	6,7
	Couples with children (the youngest child 0-2 years old)									
	<i>in thousands</i>									
In total	811	464	347	233	214	7	146	6	1	1
Unemployed	116	80	36	31	28	1	20	1	0	0
Employees	696	384	312	202	185	6	126	5	1	1
- hired employees	509	313	196	169	156	5	108	3	1	0
- full-time hired employees	494	303	191	165	152	5	106	3	1	0
by amount of wages and salaries										
less than 500 zł	100,0	50,0	50,0	25,0	25,0	25,0	25,0	0,0	0,0	0,0
500-1499	100,0	63,3	36,4	30,2	28,1	0,9	24,4	0,6	0,0	0,0
1500-2499	100,0	57,7	42,3	38,5	34,6	0,0	28,8	1,9	0,0	0,0
2500-3499	100,0	55,6	44,4	33,3	33,3	0,0	22,2	0,0	0,0	0,0
3500 zł or more	100,0	66,7	33,3	33,3	33,3	0,0	0,0	0,0	0,0	0,0
	Couples with children (the youngest child 3-6 years old)									
	<i>in thousands</i>									
In total	1171	483	688	491	455	11	331	18	3	1
Unemployed	160	84	76	63	59	2	48	1	0	0

Table 14

Married couples by net amount of wages and salaries of spouses (hired employees) and age of the youngest child (2002)

Men - husbands	Married women								
	in total	unem- ployed	employees						
			altogether	hired employees					
				altogether	by net amount of wages and salaries in zł				
					less than 500	500-1499	1500-2499	2500-3499	3500 or more
<i>in thousands</i>				<i>in %</i>					
In total	9286	4758	4529	3232	In total	100,0	100,0	100,0	100,0
<i>Unemployed</i>	3680	2710	970	787	35,3	26,2	15,5	13,5	6,3
<i>Employees</i>	5606	2047	3559	2445	64,7	73,7	84,5	86,5	87,5
- hired employees	3926	1614	2312	2044	54,6	62,2	69,0	67,6	68,8
by amount of wages and salaries									
less than 500 zł	72,0	40,0	32,0	27,0	3,4	0,9	0,8	0,0	0,0
500-1499	1992	873	1119	962	37,0	40,5	24,4	16,2	12,5
1500-2499	622	234	388	353	6,7	12,2	28,7	24,3	18,8
2500-3499	99,0	30,0	69,0	63,0	0,8	1,7	6,6	10,8	12,5
3500 zł or more	49,0	15,0	34,0	30,0	0,8	0,6	3,5	10,8	18,8
					Couples without children				
In total	5501	3217	2284	1638	100,0	100,0	100,0	100,0	100,0
<i>Unemployed</i>	2988	2329	659	522	46,9	34,2	20,4	21,1	11,1
<i>Employees</i>	2513	888	1625	1116	51,6	65,7	78,9	78,9	88,9
- hired employees	1704	672	1033	934	42,2	55,2	63,4	63,2	66,7
by amount of wages and salaries									
less than 500 zł	49	28	21	18	3,1	1,2	0,7	0,0	0,0
500-1499	813	343	469	414	31,3	35,1	22,5	15,8	11,1
1500-2499	260	95	165	153	3,1	10,4	25,4	15,8	22,2
2500-3499	48	17	32	30	0,0	1,8	5,6	10,5	11,1
3500 zł or more	26	6	21	19	0,0	0,7	4,9	15,8	22,2
					Couples with children under 14 years				
In total	3785	1541	2244	1594	100,0	100,0	100,0	100,0	100,0
<i>Unemployed</i>	692	381	311	265	21,8	18,6	9,4	5,6	0,0
<i>Employees</i>	3093	1160	1934	1328	78,2	81,4	89,7	94,4	100,0
- hired employees	2222	942	1279	1110	69,1	69,0	74,4	72,2	83,3
by amount of wages and salaries									
less than 500 zł	23	11	11	9	3,6	0,6	0,9	0,0	0,0
500-1499	1180	530	650	547	43,6	45,7	25,6	16,7	16,7
1500-2499	361	139	222	199	10,9	14,1	32,5	33,3	16,7
2500-3499	50	14	37	33	1,8	1,7	7,7	16,7	16,7
3500 zł or more	22	9	13	11	1,8	0,5	2,6	5,6	16,7
					Couples with children (the youngest child 0-2 years old)				
In total	736	415	321	220	100,0	100,0	100,0	100,0	100,0
<i>Unemployed</i>	128	93	35	31	16,7	17,4	6,3	0,0	0,0
<i>Employees</i>	608	322	286	189	83,3	82,6	93,8	100,0	100,0
- hired employees	446	260	186	160	83,3	70,5	87,5	50,0	50,0
by amount of wages and salaries									
less than 500 zł	5	3	2	2	16,7	0,8	0,0	0,0	0,0
500-1499	246	150	97	80	50,0	49,2	31,3	0,0	0,0
1500-2499	60	32	28	26	16,7	12,9	37,5	0,0	0,0
2500-3499	10	3	7	6	0,0	2,3	6,3	25,0	0,0
3500 zł or more	6	4	2	2	0,0	0,8	6,3	0,0	0,0
					Couples with children (the youngest child 3-6 years old)				
In total	1084	482	602	424	100,0	100,0	100,0	100,0	100,0
<i>Unemployed</i>	179	111	68	57	14,3	14,6	14,3	0,0	0,0
<i>Employees</i>	905	371	534	367	85,7	85,4	89,3	100,0	100,0
- hired employees	668	310	358	316	78,6	73,9	78,6	66,7	100,0
by amount of wages and salaries									
less than 500 zł	6	4	2	2	0,0	0,4	0,0	0,0	0,0
500-1499	356	175	181	154	42,9	48,1	25,0	0,0	0,0
1500-2499	103	46	56	53	7,1	14,9	28,6	33,3	0,0

2500-3499	15	6	10	9	0,0	1,9	10,7	0,0	0,0
3500 zł or more	6	3	4	3	0,0	0,7	3,6	0,0	0,0
Couples with children (the youngest child 7-14 years old)									
In total	1965	644	1321	950	100,0	100,0	100,0	100,0	100,0
<i>Unemployed</i>	384	177	207	177	25,7	20,7	9,6	8,3	0,0
<i>Employees</i>	1581	467	1114	773	74,3	79,3	90,4	91,7	100,0
- hired employees	1107	372	736	635	65,7	66,4	69,9	75,0	75,0
by amount of wages and salaries									
less than 500 zł	11	4	7	5	2,9	0,7	0,0	0,0	0,0
500-1499	577	206	372	314	40,0	43,6	24,7	25,0	0,0
1500-2499	199	62	138	121	11,4	14,0	32,9	33,3	25,0
2500-3499	25	5	20	18	2,9	1,5	6,8	8,3	25,0
3500 zł or more	10	3	7	6	2,9	0,3	1,4	8,3	25,0

Source: Labour Force Survey, GUS

ANNEX 2. BENEFIT ELIGIBILITY CRITERIA

1. Maternity leave and maternity benefit

It is granted to a female employee for delivering or adopting a child or providing foster family for him/her. It can be granted in part to the child's father.

Maternity leave lasts 16 weeks (of which 2 weeks can be taken by the father) for the first child and 18 weeks for every successive child (of which 4 weeks can be taken by the father). The maternity leave for a multiple birth is 26 weeks long.

Maternity benefit amounts to 100% of the average pay received by the benefit recipient during the last 3 months preceding the maternity leave.

Maternity benefit is paid from the social insurance fund.

2. Nursing leave and benefit

Nursing leave is granted to an employee who takes care of a sick child under 14 or a healthy child in case of unpredicted closing down of a childcare institution (kindergarten, creche or schools) attended the child or if the other parent, regularly taking care of the child, falls ill, delivers a child or undergoes treatment in an inpatient clinic.

Either of the two parents is entitled to such a leave.

Nursing leave can amount up to 60 days in a calendar year, independent of the number of children.

Nursing benefit amounts to 80% of the last pay of the parent and is financed by the social insurance fund.

3. Childcare leave and benefit

Childcare leave is granted to a parent who personally cares for a child under 4. It can be granted to either of the parents for up to 36 months. In case of a disabled or chronically ill child the leave can be extended by another 36 months but no longer than up to the child's age of 18.

Parents on childcare leave have their employment protected (stable employment contract and a guarantee to be employed by the same employer after the leave) and the leave is included in the employment period by this employer and part of the period is taken for the calculation of the pension basis.

Childcare benefit is granted if the per capita income in the household does not exceed 548 zł (which is the social minimum for the 4-person employee's family). A lone parent is eligible for childcare benefit if the monthly per capita income does not exceed 612 zł.

This benefit is paid during 24 months and in case of incomplete families for the third and every subsequent child - during 36 months.

The amount of childcare benefit paid to lone parents or for bringing up 3rd or any subsequent child has been determined (for the second half of 2003) at 318.10 zł.

4. Family benefit

This benefit is granted to families where per capita monthly income does not exceed 548 zł (for incomplete families - 612 zł) (see comment on item 3).

Such a benefit is applicable for children under 16 or under 20 if they continue education.

Family benefit is also granted for a disabled spouse who completed 60 years (in case of women) or 65 years (in case of men) of who takes care of a disabled child.

The amount of benefit for the first and second child or for the spouse is 42.50 zł, for the third child - 52.6 zł and for the fourth and every subsequent child - 65.70 zł.

Such benefits are financed from the state budget.

5. Social assistance benefits

The eligibility for this benefit is, according to the law, based on income criterion.

- **Temporary guaranteed benefit** is granted to a woman who lost eligibility for unemployment benefit and is a lone parent of a child (children) under 7 (up to 2001 - under 15).

It is paid for the maximum period of 36 months but no longer than until the child is 7. At present the maximum amount paid is 447 zł. It is the lone person's monthly income qualifying that person for social assistance. The benefit is paid in the amount being a difference between this amount and the real income of the person. Such a benefit is paid during 12 months and then reduced to 80%. Pension insurance premium is paid for the benefit recipient.

- **Permanent benefit** granted to persons giving up or not taking a job in order to take care of a disabled child.

Care must be performed personally, so the benefit is not applicable if the child is placed in the residential health care or education unit (hospital, sanatorium, welfare home, education centre or boarding school).

The benefit is applicable for a child over 18 if he/she is incapable of living independently.

The eligibility criterion is 1.5 of the social assistance eligibility criterion (as stipulated by the law).