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OBJECTIVE AND SUBJECTIVE QUALITY OF LIFE IN POLAND

REPORT

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HUMAN CAPITAL
NATIONAL COHESION STRATEGY



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- GALE Science in Context
- Ministry of Science and Higher Education list of scored journals (rating score 9 pts)
- Research Papers in Economics (RePEc)
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- The Central European Journal of Social Sciences and Humanities
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Although financed from both private and public resources– the current edition from the Human Capital Operational Programme (from ESF funds), a research grant from the Ministry of Science and Higher Education and funds from the National Bank of Poland – the *Social Diagnosis* study is an entirely public undertaking. The complete set of tables with response distribution* and a database of cumulated data from six waves (of 2000, 2003, 2005, 2007, 2009, and 2011) is available free of charge at the website www.diagnoza.com.

* In all sets of response distribution tables, the order of variables from the questionnaires has been preserved.

2. MAIN RESULTS AND CONCLUSIONS

1. The results of this edition of *Social Diagnosis* still show no visible signs of the financial crisis on the standard of living of households and the quality of life of persons aged 16 and above. The majority of indicators of material well-being improved (although the pace of income growth decreased five-fold in comparison with the previous edition of *Social Diagnosis*), as did the indicators of psychological well-being (80% of very and rather happy Poles, the highest level in the history of social research in Poland) and of health. The level of life stress decreased and Polish citizens are in general more content with the majority of important issues.

2. Economic stratification in the Polish society is decreasing. The uneven distribution of equivalent income measured with the Gini coefficient dropped by 2%. Inequalities between the extreme income groups of households have also diminished. The coefficient of decile variation decreased in the period March 2009-March 2011 by 3%. These results suggest that the trend of increasing income inequalities observed in the 90s and at the beginning of this century has changed.

3. In March/April 2011, 4% of households lived on income below the subsistence minimum (PLN 480 per equivalent unit in the household) while in 2009 3.8% of households lived on income below the subsistence minimum (PLN 413). The data from the panel sample of 2009-2011 confirm that the increase in poverty (in general by 0.3 percentage points) was present only in the groups of households receiving social transfers of budget funds (employment allowances and disability pensions) while in other groups a drop was observed, with the largest decrease among the households of farmers.

4. The financial mobility of the Poles did not lessen. In the four last years, over 40% of households from the group of the poorest 20% moved to the group of households with higher income and the same percentage from the group of the richest 20% moved to the group with lower income. This means that the structure of Polish society in terms of the economic dimension is still fairly poorly crystallised.

5. No significant signs of civil society building processes were observed. In comparison with the earlier research conducted by the association Stowarzyszenie Klon/Jawor, only the percentage of volunteers increased (from 16% in 2010 to 20% in 2011). There was also a slight increase in the sensitivity to behaviour against the common good and opinions on democracy

improved a little. However, there was no growth in the indices of general trust, social activity, work to the benefit of the local community and willingness to participate in organisations, all of which have remained constantly low since the beginning of the transformation and are among the lowest in Europe.

6. The voivodeships with the highest standard of living in 2011 were the Mazowieckie, Opolskie and Wielkopolskie Voivodeships, with the lowest standard of living observed in the Warmińsko-Mazurskie, Łódzkie and Dolnośląskie Voivodeships. In terms of the general quality of life index, the best results were recorded in the Mazowieckie, Wielkopolskie, Małopolskie and Pomorskie Voivodeships, while the worst were in the Świętokrzyskie and Lubuskie Voivodeships. As regards the largest towns, the highest number of inhabitants who are happy with their lives was recorded in Warsaw, Toruń, Poznań and Kraków and the lowest in Radom, Kielce, Wałbrzych and Gliwice. The difference between the regions with the highest and the lowest quality of life index deepened.

7. In March 2011, the average net income in the surveyed households amounted to PLN 1295 per person. In the last two years it increased in real terms by 4%. Equivalent net income, which was the real measure of household affluence, increased in real terms by 3.5%. This means that in comparison with the period 2007-2009, the pace of income growth decreased five-fold.

8. In March 2011, the lowest PLN monthly net income needed to make ends meet, as stated by the surveyed households, was PLN 1347 per equivalent unit and PLN 1111 per person. In the period March 2009-March 2011, the equivalent monthly net income needed to make ends meet did not change significantly. This implies a drop in the aspirations of households by approximately 7% in real terms.

9. In March 2011, the surveyed households most often declared that with their current income they could make ends meet with some difficulty (nearly 34% of households), almost 20% of households with difficulty and nearly 18% with great difficulty. In the period 2007-2011, the percentage of households able to make ends meet with great difficulty dropped by more than 5 percentage points and in last two years only by less

than 1 percentage point, which is an insignificant change.

10. In relation to the year 2000, there was a considerable drop in the percentage of households declaring that with their current income they could make ends meet with great difficulty (from 31% to 18%) and an equally considerable increase in the percentage of households which could make ends meet rather easily (from 12% to 23%).

11. When assessing the manner of managing funds in March 2011, households mostly stated that they lived frugally and thus could afford everything (over 37% of households), and then that they lived very frugally in order to save money for important purchases (almost 21% of households). In last two years there was also a high increase in the percentage of households living very frugally in order to save money for important purchases (by over 5 percentage points).

12. In relation to the year 2000, there was a considerable decrease in the percentage of households declaring that they could afford the cheapest food but had no money to buy clothes (by 6 percentage points), with a simultaneous increase in the percentage of households which lived frugally and thus could afford everything (by 10 percentage points) and which could afford everything and made savings for the future (by 7 percentage points).

13. In March 2011, around 26% of households declared that their regular income was not sufficient to meet their current needs. In last two years, the percentage of such households dropped by over 1 percentage point and in relation to 1993 by 48 percentage points.

14. In March 2011, households mostly declared that when their income was not sufficient to meet their current needs they limited their current needs (over 86% of households with insufficient income), used the assistance of relatives (over 37% of households) or took out loans (over 31% of households). Only in 16% of households in this situation did one of the household members take up an additional job. In the period 2009-2011, the highest increase was observed in the percentage of households which – when their regular income was not sufficient to meet their current needs – limited their current needs or used the assistance of the Church or social assistance (by over 1 percentage point for each type of these solutions).

15. The percentage of households which receive external assistance in any form was 10.9%, which is almost as much as two years earlier (10.7%). However, in relation to the level from the beginning of this century there was an increase in the percentage of households receiving all three types of assistance: in the case of financial

assistance from 8% to 10.2%, in the form of goods from 4.9% to 6.3% and in the form of services from 2.6% to 3.8%. In comparison with the year 2000, there was a decline in the percentage of households receiving external assistance by 3 percentage points. However, the frequency of specific type of assistance use did not change.

16. The households which usually received external assistance included households with unearned income (almost 50%), households of pensioners, non-family multi-person and single-person households, married couples with many children and households residing in the Warmińsko-Mazurskie Voivodeship (from 17% to 25%), while married couples without children or with one child used external assistance least often (6%), as did households of self-employed persons (5%).

17. In general, this type of assistance was received by the poorest households. However, in some groups there was a considerable percentage of fairly affluent households (above the third quartile of equivalent income) that used external assistance. For instance, in 2011 among the households with unearned income the percentage of such households amounted to as much as 1/3 and in the Kujawsko-Pomorskie Voivodeship to over 7%.

18. In March 2011, over 27% of households stated that their income situation had worsened in comparison with that 2 years earlier, and nearly 62% stated that it had remained unchanged. The percentage of pessimistic assessments was lower by nearly 9 percentage points in comparison with 2009.

19. In March 2011, households stated that in the previous year they most often could not afford to satisfy their nutritional needs for financial reasons as regards fish and fish products (almost 20%), then confectionaries and stimulants (around 16% and over 15% respectively), meat and poultry and fruit and fruit preserves (around 13% and over 12% respectively). In the period 2009-2011, we observe a decline in households financial difficulties in terms of satisfying their nutritional needs apart from the needs concerning sugar, vegetables and vegetable preserves (increase in the percentage of households with such difficulties by over 1 and nearly 1 percentage point respectively). A decisive improvement was observed in this period mainly with respect to confectionaries, stimulants and meat and poultry products (the decline in the percentage of households unable to satisfy their nutritional needs in this scope for

financial reasons was at about 2 percentage points in each case).

20. In comparison with the beginning of this century, the most significant falls concerned the percentage of households which could not afford a sufficient amount of stimulants (from 54% to 15%) and fish and fish products (from 37% to 19%). In relation to other food items, excluding sugar and milk, also a considerable drop in terms of the households' inability to satisfy such needs was observed.

21. In March 2011, around 62% of households stated that their ability to meet their nutritional needs in comparison with the situation two years earlier had remained unchanged, around 31% declared that it had worsened and around 7% that it had improved. In comparison to the opinions given in March 2009, there was a decline in both negative (by 3 percentage points) as well as positive opinions (by nearly 5 percentage points).

22. Among the consumer durables indicated in the survey, in March 2011 the most common were an automatic washing machine and paid satellite or cable TV. Only over 9% of households did not have an automatic washing machine, while in the case of paid satellite or cable TV this percentage amounted to just about 30%. The consumer durables owned by households least often included a motorboat (below 1%), a summer house (below 5%), a garden plot (nearly 12%) and a home cinema set (nearly 18%). In March 2011, the consumer durables which households did not have due to the lack of money for their purchase included mainly a summer house and a garden plot (40% and 30% respectively among households which did not have such goods due to financial reasons). Over the last two years there was a considerable increase in the level of consumer durables owned by households, except for landline phones and desktop computers, which is connected with the fact that these are being replaced with mobile phones and portables computers.

23. In the period 2009-2011, only in the case of an LCD or plasma TV set and a DVD player was there a significant increase in the percentage of households which could not afford them among households which did not have such items. However, this increase is an effect only of the rise in the percentage of households which would like to own such consumer durables, since the percentage of households that did not have these consumer durables for financial reasons in the entire surveyed population decreased over the last two years in the case of all indicated consumer durables.

24. In relation to the beginning of this century, the fastest increase was observed as regards access to the Internet, microwave ovens, computers, automatic washing machines, cars and dishwashers.

25. In March 2011, nearly 63% of households did not have any savings. Among the households with savings there are visibly more households with an equivalent to between a household's monthly income and a 3-month income (over 33% of households). In the period from March 2007 to March 2011, there was a considerable increase in the percentage of households with savings (by over 9 percentage points). In the last two years we observed an increase in the percentage of households with savings by over 4 percentage points.

26. In comparison with the year 2000, the percentage of households with savings increased by over 50% though the amount of savings in relation to income did not change much.

27. Almost 68% of households which in March 2011 had savings kept them in the form of bank deposits in PLN and nearly 42% of them in cash. During the last two years the percentage of households with savings increased considerably only in the groups of households with savings in cash and in the form of shares and stocks in private joint-stock companies.

28. In comparison with the year 2000, in the group of households with savings there was an increase in the percentage of households with savings in cash (from 31% to 42%) and a decline among households with bank deposits (from 78% to 68%).

29. Households which in March 2011 declared savings most often set money aside as a reserve for unexpected events (over 60%), as a security for old age (over 35%) and as a reserve for current consumer needs (over 33%). In the period 2009-2011, there was a significant increase in the amount of savings only in the case of funds set aside as a reserve for current consumer needs (by almost 3 percentage points).

30. In relation to the year 2000, there was a drop in the percentage of households saving as a reserve for unexpected events (from 79% to 60% of households with savings), as a security for old age (from 45% to 35%), for the purpose of renovating the apartment (from 38% to 24%) and for medical treatment (from 45% to 23%).

31. In March 2011, over 39% of households declared they had loans and credits. The debt of households was most often above the amount equivalent to their yearly income (debt in this amount was declared by almost 23% of households in debt). In last two years the percentage of

households with loans or credits dropped by over 4 percentage points. In comparison with the beginning of this century, there was no change in the percentage of households in debt though the amount of debt in relation to income increased significantly.

32. Around 90% of households in debt used external financing provided by banks and nearly 13% by other institutions. Only less than 6% of households owed money to private persons. In last two years there was a considerable increase in the percentage of households with loans from private persons (by nearly 2 percentage points).

33. In relation to the beginning of this century, in the group of households in debt there was an increase in the percentage of households with bank loans (from 73% to 90%) and a decrease in the percentage of households with loans from other institutions and private persons.

34. Over 37% of households taking part in the survey in March 2011 used credits and loans to finance the purchase of consumer durables, around 32% to finance renovation of the house or apartment, and around 18% to purchase a house or an apartment. In last two years there was a considerable increase in the percentage of households with credits and loans taken out only to repay earlier debts and to finance current consumer needs (over 1 percentage point in each case).

35. In the last 11 years, credits and loans increasingly rarely financed medical treatment, regular payments and purchase of consumer durables, and more and more often the purchase of an apartment or a house.

36. When assessing the changes in material affluence in March 2011 in comparison to the situation two years earlier, nearly 57% of households declared that their situation had remained unchanged and over 32% of them that it had worsened. In relation to the opinions from March 2009, there was a considerable drop in the percentage of households assessing these changes both positively (by nearly 4 percentage points) as well as negatively (by nearly 2 percentage points).

37. In 2011, the households where the head was aged 16-24, 25-34, 35-44 and 44-59, with an analogical status on the labour market and income, were characterised by a similar tendency to save up. In 2009, the probability of having savings was considerably higher in the group of households with a household head aged 25-34 and 35-44 than in the age group of 45-59. In both these periods the highest probability of having savings was observed in the households with a household head aged 60 and above. At present, the probability of having savings in such households is considerably higher than in other age groups and additionally, the

differences between these households and the households with a head aged 45-59 are increasing (the probability higher by 37% in 2011 in comparison with around 25% in 2009).

38. If a household head is aged 25-34 or 35-44, the probability of having a liability is by around 60% higher than in the case of households with a household head aged 45-59. This may result from the willingness to meet consumer needs typical for this stage of life (purchase of consumer durables, an apartment). The households whose heads are in the youngest group (up to 24 years) are yet not sufficiently reliable for financial institutions to be able to take out loans. Additionally, this group is most affected by the restrictions in credit policy as compared with the pre-crisis situation. The availability of credit, measured with the probability of having it, was by over 60% lower in such households than in the households with the head aged 45-59.

39. The average amount of household savings in relation to income increased in the period 2007-2009 from 4.51 of monthly income in 2007 to 4.86 in 2009. In the period 2009-2011, the average amount of savings decreased slightly from 4.86 to 4.72. The highest savings in relation to income were recorded in the households with savings in the form of shares and stocks in private joint stock companies, units in investment funds and also in the form of PLN bank deposits, which are also the most common form of savings. Despite a large group of households saving money in the form of cash, this form of savings concerns only small amounts of funds and their amount is equivalent to only twice the amount of households monthly income.

40. In 2011, the highest average amount of savings in relation to income was recorded in households saving for the purchase of an apartment or a house. On the other hand, the lowest amount of savings was recorded in the households which save money as a reserve for current expenses and regular payments.

41. In 2007, the average amount of debt was at the level of income obtained by a household during 6.6 of a month, two years later this value increased to 9.6 of the monthly income and in 2011 to 15.1 of the monthly income.

42. Among households in debt, the highest average amount concerns bank debts, with the average equivalent to over 16 times the household's monthly income. The average debt to other financial institutions or with private persons is nearly five times higher than the household monthly income.

43. In 2011, the average highest amount of debt in relation to income was undoubtedly recorded in

the households financing the purchase of an apartment. Two years earlier, 60% of households with debts incurred only for this purpose had debt exceeding their yearly income and in 2011 this percentage was around 65%. In the second position in terms of debt to income were the households with debts incurred to repay their earlier debts. The average amounts of debts incurred for the purpose of financing current consumer needs are relatively low.

44. In March 2011, over 4% of surveyed households did not live alone. In the last two years this percentage dropped by over 2 percentage points.

45. In March 2011, the average useable floor area of an apartment per person was nearly 34 m² among the households taking part in the research. In the last two years this value increased by around 2.5 m².

46. As regards the conveniences and amenities indicated in the survey, in March 2011 the most common was access to a water supply system with only 2.6% of households without access. Households most often did not have access to hot running water (almost 23%). In last two years the percentage of dwellings with conveniences and amenities increased slightly, apart from access to hot running water.

47. The analysis of housing conditions in the period 2000-2011 in whole samples has demonstrated a systematic drop in the percentage of households with no access to a water supply system (from 5.5% to 2.6%), no flushing toilet (from 11.2% to 5.1%), no bathtub or shower (from 13.8% to 6.3%) and in the percentage of dwellings without hot running water (from 29.6% to 22.8%).

48. In March 2011, most households had individual or collective central heating (nearly 45% and nearly 42% of households respectively). However, still over 13% of dwellings were heated with fuel-fired furnaces. In the period 2009-2011, we observed a drop in the percentage of dwellings with fire-fuelled furnaces, which were replaced with central heating (by over 1 percentage point).

49. In March 2011, over 7% of households had outstanding payments for their apartment (rent) and almost 4% for gas and energy. In last two years the percentage of households with outstanding payments for the apartment, gas and energy did not change in a significantly.

50. In March 2011, nearly 3% of households did not make their home loan payments on time. In relation to 2009, in 2011 we observe an increase in

the percentage of households with outstanding home loan payments by over 1 percentage point.

51. The majority of households taking part in the study (over 79%) stated in March 2011 that their housing conditions had remained unchanged in relation to their situation in March 2009. Around 9% of households stated that their housing conditions had worsened and about 10% that they had improved. In relation to the opinions from March 2009, both the percentage of households giving positive opinions and of those giving negative opinions decreased (by around 4 percentage points and by almost 2 percentage points respectively).

52. The National Bank of Poland enjoys the greatest trust (74% of positive opinions among the respondents with an opinion on this matter).

53. The financial institutions enjoying the second greatest degree of trust were commercial banks (41% of positive opinions among the respondents with an opinion on this matter).

54. The attitude towards other financial institutions is very negative. After a systematic increase in trust in such institutions in the period 2003-2007, in 2009 the percentage dramatically declined as a result of the crisis on the financial markets, and this has in general not changed.

55. There was a significant increase in attendance at kindergartens and nurseries by children aged 0-6 (up to 29% at the national level), and the access to such services improved in all place of residence classes and in particular in towns with more than 500,000 inhabitants and in rural areas. Children from towns – and from the largest towns in particular – used childcare units still more often (48%) than children living in rural areas (20%). However, the gap between the towns, including the largest ones, and rural areas in access to kindergartens and nurseries diminished. Similarly as in the previous years, a vast majority of children used state nurseries and kindergartens (84.7% at the national level) but the significance of non-public units is increasing.

56. In 2011, unlike in the previous years, significant territorial differences in school attendance for youth aged 16-19 were observed (both as regards the full-time, extra-mural and extension mode). The percentage of youth at this age attending any type of school slightly increased in towns with more than 500,000 inhabitants and in towns with 20,000-100,000 inhabitants to around

98% but decreased in the remaining types of towns and in rural areas (86%-93%). No more than 3% of youth attended non-public schools regardless of their place of residence, which is considerably less than in the case of primary and lower secondary schools.

57. The percentage of persons aged 20-24 using educational services within or outside the school system slightly decreased to nearly 59%. The use of educational services in this age group changed significantly in terms of its territorial distribution. There was a considerable decrease in the use of educational services in towns with more than 500,000 inhabitants, with 100,000-200,000 inhabitants and with 20,000-100,000 inhabitants, while in large towns (200,000-500,000 inhabitants) this value was stable and it slightly increased in the smallest towns (below 20,000 inhabitants) and in rural areas. The gap between the largest towns and rural areas visibly decreased (at present from 74% to 49%). At this level of education, non-public units are gaining in importance.

58. In the age group of 20-24, there are significant differences between women and men, with women using educational services visibly more often than men (68% of women in comparison with 52% of men). This growing tendency in women's educational activity is gradually slowing down. However, the persistent decrease in the educational activity of men aged 20-24 amplified the differences in the use of educational services among the genders. The increase in the educational activity of women aged 20-24 from rural areas is undoubtedly a positive phenomenon, particularly as the general growing tendency in towns stopped, especially in the largest and medium-sized towns. The persistent decrease in the educational activity of men in this age group both in towns (apart from the smallest towns) and in rural areas has deepened the gap in the educational activity of women and men, particularly in rural areas and in the largest towns.

59. Educational activity of adult persons is still of a selective nature in terms of age, gender, place of residence as well as educational level and status on the labour market. Only 15% of persons aged 25-29 and 4% of persons aged 30-39 used educational services in 2011 and these values are lower than the ones observed in 2009, which means that the earlier tendencies shifted. Persons from the older age groups do not use educational services almost at all. Employed and unemployed persons engage in educational activity more often than persons who are professionally inactive, and persons with higher education do so more often than persons with lower education.

60. The drop in the percentage of persons aged 25-29 using educational services is an effect

mainly of the worse values for towns with 100,000-200,000 inhabitants and with 20,000-100,000 inhabitants, although a decrease was observed in all place of residence classes. In towns, this index is below 27% in comparison to only 9% in rural areas. No increase in the differences between urban and rural areas was observed. Territorial differences in the level of educational activity were still present in the age group of 30-39 (in towns 3-7% and in rural areas 2%).

61. Women aged 25-29 still increased their level of human capital more often than men from this age group (18% of women in comparison to 13% of men), and the same is true for women aged 30-39 (6% of women in relation to nearly 4% of men). In the group of women aged 25-29, there was a slight increase in territorial disproportions. The percentage of women residing in rural areas and using educational services is 2.75 times lower than the highest percentage for towns (29%). In the case of men, the disproportions between towns and rural areas are slightly lower than in the previous survey wave. Only 10% of the inhabitants of rural areas used educational services within the school system or outside it, in relation to 29% being the maximum value for towns. Medium-sized and small towns stand out in a negative way, particularly in the case of men.

62. Migration levels connected with education are slight. Migration for educational reasons concerned almost only young persons - mostly students living in large towns (mainly academic centres). Educational activity abroad is often combined with work. It is hard to state whether work abroad is undertaken to earn one's living abroad while studying or whether it is rather an additional activity. The increase of the employment rate in the period 2009-2011 was relatively not that painful for households since the percentage of households in the worst situation, that is households with unemployed persons and no employed persons, further diminished.

63. The continuing growth of the percentage of persons working as specialists results not only from the growing demand for work performed by persons with higher qualifications but also from the growing supply of such persons, which is also related to the fact that the generation now entering the labour market is the well-educated generation of the early 80s baby boom. In this context, the slowdown on the labour market in the period 2009-2011 had impact also on higher unemployment among persons who, before losing their job, worked as specialists and managers.

64. The level of human capital decreases with age. The highest level of human capital was recorded for persons aged 15-34 and the lowest among persons aged 45 and more. The discrepancy

between persons in the non-mobile age and persons aged 35-44 increases with time, though the latter group reduced the distance to the youngest persons. When the gender of respondents was included in the analysis, it turned out that in all years under analysis, i.e. in year 2007, 2009 and 2011, women were characterised by a higher level of human capital among persons aged 15-34 and 35-44, and men among persons aged 45 and above. The higher level of human capital among women aged 15-44 is undoubtedly a consequence of the higher number of years spent by women in formal education and the higher rate of schooling at the university level. The higher level of human capital among men aged 45 and above in comparison to women may result from the differences in the educational level in older age groups, to the disadvantage of women, as well as from the fact that women leave the labour market earlier than men, hence they relatively earlier lose contact with innovations which they would have learnt to use if present on the labour market.

65. The smaller the place of residence class, the lower the level of human capital. Inhabitants of the largest towns were characterised by the highest level of human capital and inhabitants of rural areas with the lowest, although in the period under analysis the relatively greatest improvement in the level of human capital was observed in the case of inhabitants of rural areas. The growing tendency concerns also inhabitants of other place of residence classes, except for towns with 100,000-200,000 inhabitants.

66. Persons who were professionally active demonstrate a higher level of human capital than persons who are professionally inactive, and among professionally active persons a higher level of human capital was recorded for employed persons. The gap between those who are professionally active and those professionally inactive increased. In the period 2009-2011 there was a significant improvement in the level of human capital among unemployed persons, leading to a visible reduction in the differences between employed and unemployed persons. Professional activity contributes to maintaining the human capital level as well as to gaining new skills. Staying outside the labour market usually leads to gradual depreciation of qualifications and skills and contributes to the decrease in the level of human capital, which in turn may be an obstacle to becoming professionally active.

67. Women were characterised by a higher level of human capital among employed and unemployed persons (in both periods under analysis) while among persons who were professionally inactive it was men. Moreover, in 2011 unemployed women were characterised by a higher level of human capital not only in

comparison with unemployed men but also employed men.

68. There are four stable groups of persons in terms of the status on the labour market and the level of human capital. The highest level of human capital was recorded for students and the second group comprises of public sector employees, private entrepreneurs and private sector employees (listed from the lowest to the highest value of this indicator). The third group, with a considerably lower level of human capital, consists of unemployed persons and other professionally inactive persons, while retirees and pensioners belong to the fourth group with the lowest level of this resource. The relative improvement in the level of human capital concerns mainly the group of unemployed persons and other professionally inactive persons and then – though to a lesser extent – farmers.

69. In March 2011, a vast majority of households wanted their children to attain higher education at the level of a Master's degree (nearly 69%). Over 20% of households considered technical or vocational secondary education as a sufficient educational level for their children and nearly 15% thought so of the level of higher vocational education with a Bachelor's degree. The average chances of attaining the above-mentioned education were assessed by households as rather high.

70. In the school year 2010/2011, households most often were forced to cancel children's extra-curricular classes and private lessons (over 14% and over 12% of households, respectively) for financial reasons. The need to change schools for one with lower or no fees was least common (below 1% of households). Over the last two years, there were no significant changes in the frequency of household cancellations and restrictions in the field of children's education.

71. In March 2011, nearly 78% of households stated that the level of child education need satisfaction had remained unchanged in comparison with two years earlier, around 16% felt it had worsened and nearly 6% that it had improved. In relation to year 2009, the percentage of negative opinions increased, with a simultaneous decline in the percentage of positive opinions.

72. In March 2011, nearly 29% of households declared that in the previous year they could not afford theatre, opera, operetta, philharmonic concert and other concert, over 26% could not afford cinema, and over 23% a visit to a museum or an exhibition. In comparison with 2009, the

scale of households' financial difficulties as regards selected forms of participation in culture did not change in 2011.

73. In the last year, nearly 23% of households could not afford to buy a book for financial reasons. In the last two years the percentage of such households diminished by 1 percentage point.

74. In 2011, over 19% of households had to stop buying newspapers and magazines for financial reasons. No change was recorded in this matter over last two years.

75. In March 2011, households least often declared having no need to buy the press (over 6% of households) and most often having no need to visit a museum or an exhibition (nearly 44% of households). No need to go to the theatre, opera, operetta, concert hall or concert was reported by nearly 42% of households; almost 27% of households did not have the need to go to the cinema and 11% of them to buy a book. Over last two years changes in the frequency of the households' lack of interest in selected forms of participation in culture were observed only in the case of purchase of books (increase by over 1 percentage point). At the same time, the need to go to the cinema increased among the households taking part in the survey (by over 1 percentage point).

76. In March 2011, nearly 13% of households declared they had no books at all. In last two years there was a slight increase in the percentage of such households.

77. Households most often (more than 79%) were of the opinion that the extent to which their cultural needs were satisfied had remained unchanged over last two years. By contrast, nearly 17% of households think that the situation in this respect has worsened, and only 4% think that it has improved. The percentage of households that negatively evaluate the extent to which their cultural needs are met decreased significantly (by more than 3 percentage points) in comparison with March 2009.

78. The percentage of households unable to afford leisure trips in 2011 was between over 38% in the case of collective trips for children (summer camps, etc.) and nearly 47% in the case of adults' holidays. In last two years there was a considerable decrease in the frequency of situations in which households could not afford family trips by over 2 percentage points.

79. In 2011, nearly 73% of households stated that the extent to which their leisure needs are satisfied had remained unchanged in comparison

with the situation two years earlier. Nearly 24% of households think that the situation in this respect has worsened, and only 4% think that it has improved. However, the overall situation is slightly better than two years ago (decrease in the percentage of negative opinions by over 1 percentage point).

80. As reported by households in March 2011, in the previous year more than 91% used healthcare facilities funded by the National Health Fund (Narodowy Fundusz Zdrowia, NFZ), but also nearly half of them used services provided by units for which they paid themselves, and only over 6% used the services paid for by employers who purchased a health care insurance plan. In last two years the frequency in households' use of specified types of health care units did not change considerably.

81. On average, the households with a given type of expenses spent the greatest amount on outpatient treatment and examinations (PLN 550), on purchase of medicines (PLN 375), and so-called "gifts of gratitude"; i.e. bribes, used to obtain better or quicker healthcare (e.g. greater interest in the patient's problems, more care for their health, choice of the surgeon or the physician taking care of the patient in hospital, accelerating the service, etc.) amounted to PLN 311 on average. The average payment in a public hospital did not exceed PLN 300, and the amount of a token of true gratitude for care already received amounted to PLN 142 on average. In comparison with the earlier period only the fees in public hospitals increased in real terms. Other expenses, despite the increase in their nominal value (e.g. gifts or outpatient services), in real terms remained at the same level as two and four years earlier. A slight decrease in the costs of medicines was observed (both in real terms and in their nominal value).

82. The amount of specific expenses varied depending on the socio-demographic group. The households which comparatively spent most on medical treatment and examinations were those of self-employed persons while pensioners spent more than other households on medicines. Farmers spent on average the same amount on outpatient services as the households of retirees though they spent much less than retirees on medicines. As regards the types of households, the expenses on outpatient healthcare and medicines were fairly similar, except for non-family households which spent considerably less in both categories. In terms of the place of residence class, inhabitants of the largest towns have the highest expenses while inhabitants of small towns and rural areas spend least. In the case of fees for outpatient services, the

highest private expenses were recorded in the Mazowieckie and the lowest in the Warmińsko-Mazurskie Voivodeship (three times lower). As regards the expenses for medicines, the highest amounts were observed in the Śląskie and the lowest in the Warmińsko-Mazurskie Voivodeship.

83. In the year preceding the survey, the households which needed to buy medicines or healthcare services mostly could not afford dental treatment (in more than 23% of households), rehabilitation treatment (in nearly 21% of households) and purchase of prescribed or recommended medicines (in more than 19% of households). In the period 2009-2011, there was a considerable decrease in the percentage of households which could not afford prescribed or recommended medicines, pay for dental prostheses, go to a sanatorium or pay for dental treatment (by around 2, nearly 2 and over 1 percentage point, respectively). By contrast, in the same period there was an increase by over 1 percentage point in the share of households which could not afford to visit a doctor.

84. In March 2011, households mostly declared that the extent to which their health needs were met in comparison with the situation in 2009 had remained unchanged (around 72% of households). Nearly 26% of households assessed changes in this field negatively and only slightly more than 2% expressed positive opinions. These opinions were not significantly different from that formulated in 2009.

85. The share of persons registered in labour offices, falling under the definition of unemployment applied in the Labour Force Survey, remains stable at around 60%. With more and more relatively more active job seekers becoming unemployed as a result of the economic slowdown, we observed in the group of unemployed persons a decrease in the percentage of persons not interested in job seeking (to 24%), and an increase in the percentage of persons working despite being registered in the labour office (to 14%).

86. If we subtract from the group of the registered unemployed those persons who do not seek employment, those who are not ready to start a job and those who work and receive monthly net income of at least PLN 1034, the unemployment rate in the sample drops from 10.9% to 6.5% of persons of working age.

87. The relation between certain individual characteristics (such as psychological well-being, social relations, strategies of dealing with problems, income) and the loss of employment is

of a mutual nature. The loss of employment has a negative impact on psychological well-being, damages social relations, undermines task-oriented problem solving strategy and – in particular – reduces the amount of income. Persons with lower psychological well-being tend to earn less, apply the task-oriented problem solving strategy less often and have worse social relations..

88. Around 40% of job seekers are not unemployed but are already working or only “temporarily” professionally inactive. In recent years the percentage of persons working and seeking other employment at the same time increased to 6% of all working persons.

89. Among persons aged above 24, the share of those employed on the basis of contracts other than employment contracts for a specified period of time, for an unspecified period of time and based on self-employment is marginal and it is also not dominant among persons aged 18-24.

90. Employment contracts for a specified period of time are most popular among persons aged below 25 (around 44%), while the majority of contracts of persons aged 25-34 are employment contracts for a specified period of time (55%). Self-employment concerns around 11% of persons aged 25-34.

91. The analysis of the changes in the situation on the labour market as regards persons employed based on contracts for a specified period of time shows that such contracts improve the chances of finding a more stable job as well as protect against unemployment. 40% of persons employed based on a contract for a specified period of time in 2009 two years later found employment based on a contract for an unspecified period of time. Only 13% of unemployed persons achieved the same. Moreover, 32% of persons who had been unemployed in 2009 were still unemployed in 2011 while only 8% of persons employed in 2009 on the basis of a contract for a specified period of time did not have work two years later, and 10% in the case of employment based on a contract for specific work.

92. The increase in the activity of persons aged 45-59, unprecedented since 1989, resulted mainly from the ending of the tendency to “flee the labour market” typical for this age group in earlier years. The persons who already were receiving old age or disability support rarely returned to the labour market. It seems that the increase in the activity of persons in non-mobile age follows partly from the relatively slight impact of the economic slowdown on the job opportunities available for such persons. Higher chances of finding a job translate also into a rather moderate increase in the percentage of persons who instead of less available disability

support and old age pension obtained other types of support.

93. Despite the extended maternity leave available since 2011, further extension of paid maternity and child care leave still remains the solution seen by women as the best answer to facilitating child rearing and professional work. By contrast, men preferred slightly more the possibility of more flexible work hours. The third solution which received most positive opinions concerned improved access to institutional child care for children under 7.

94. First-time parents and parents with more than two children evidently preferred longer paid leaves and an increase in the amount of family allowances. Fathers of children at pre-school age or older children prefer solutions consisting of improved child care outside the home. Mothers seem to more often choose solutions which facilitate flexible work hours while keeping work separate from domestic duties.

95. Persons who returned to Poland after a stay abroad in the Western Europe in the period 2009-2011 did so in a way which was more planned and organised than in the previous period. Many respondents returning to Poland in the period 2009-2011 (9%) declared that such a return was only temporary.

96. The period 2005-2007 was crucial in terms of gaining migration experience. 10% of persons at present aged 25-34 declare that they then gained the experience connected with going abroad for work. In subsequent years such travels were not that popular though persons with secondary or vocational education from small and medium-sized towns continued to go abroad (probably the so-called circular migration).

97. The situation of persons returning from abroad after economic migration varies with gender. Persons returning to Poland in general are visibly more active on the labour market than persons who did not go abroad though men work and set up companies more often. Unemployment among women returning to Poland is three times higher than among all women.

98. There was no significant increase in the declarations of further work-related travels abroad. The more stable situation on the labour markets in the Western Europe and the opening of the labour markets in Germany and Austria encouraged such declarations slightly more than in 2009 only among unemployed persons with vocational education. Germany was definitely the most popular direction among persons who were planning a stay abroad within the next 2 years.

99. Professional training among adult persons; that is, participation in various activities aimed at

gaining new qualifications, was rather limited. In the period 2009-2011, only around 11% of persons aged 25 and above participated in any activity connected with gaining new professional qualifications or other skills, which is slightly less than in the period 2005-2007 and 2007-2009.

100. Among the persons gaining new qualifications in the period 2009-2011, women still dominated (around 54%) and their share increased slightly in relation to the previous survey wave. This group still includes mainly young persons. Around 47% are aged 25-34 while 17% and 8% are aged 45-54 and 55 or more respectively. Only one in five persons gaining new professional qualifications resided in rural areas. Among the persons gaining new qualifications in towns, slightly more than 50% still lived in towns with more than 100,000 inhabitants. Around 62% of persons gaining new qualifications in last two years had higher or post-secondary education while nearly 3% had primary or lower education.

101. Persons aged 25 and above usually gain new professional qualifications or other skills by attending courses financed by their employer (around 41%). Around 15% of respondents indicated schools or higher education schools (excluding PhD studies). Participation in self-financed training courses was slightly more often than in the period 2007-2009 (13% in comparison with 10%), and twice higher than participation in the courses co-financed by the European Social Fund (ESF). Again 8% of respondents stated that they had participated in educational activity connected with gaining other skills, such as driving courses, and only around 6% had attended courses financed by the Labour Fund.

102. The extent of taking various forms of training shows also the selective nature of this process. Most respondents mention activities financed by their employer, which reveals that new qualifications are gained mainly by employed persons.

103. Participation in activities aimed at gaining new professional qualifications increased also the chances of professionally inactive and unemployed persons finding a job. Professional activation of the professionally inactive was clearly more visible among persons who participated in educational activity though it led to the increase in the percentage of unemployed among persons participating in professional training. The differences in status changes on the labour market between persons gaining new professional qualifications and others are higher for men, indicating that professional training is more important for their labour market status than in the previous survey wave.

104. In the period 2009-2011, income of persons from both groups of respondents varies visibly to the advantage of persons participating in professional training, which is surely also related with the above-mentioned selective nature of educational activity in relation to educational level, which is an important determinant of income amount. The gap between the average income of persons who participate in educational activity and those who do not is greater in comparison with the period 2007-2009. In the period 2009-2011 the dynamics of changes in the level of net personal income of working persons, slower than in the period 2007-2009, are clearly varied to the disadvantage of persons who do not participate in educational activity. The average personal net income of persons participating in educational activity during last two years increased by 22% in comparison with 7% in the case of those who do not participate in any. The slower dynamics of the increase in income in the period 2009-2011 are connected with the economic slowdown of recent years particularly in the case of persons who do not participate in any educational activity,

105. Women who gained new qualifications during the last two years have lower average income in comparison with men who also participated in educational activity, and the increase in their income was also smaller. In the period 2009-2011, personal income of men in this group increased faster than women's (24% in comparison with 21%) and the income gap between men and women increased to 18%. By contrast, in the group of persons who did not participate in educational activity, income increased considerably more slowly than that of persons who gained new qualifications. However, such increase was greater for women than for men (8% in comparison with 5%), which translated into a smaller income gap of 19%.

106. The dynamics of the quartiles of distribution as regards income in both groups of respondents point to a greater beneficial impact of educational activity on the distribution of income for men than in the period 2007-2009. In the distribution of income of men who participated in educational activity, the greatest growth was recorded for the median and then for the third quartile, unlike in the period 2007-2009 when the greatest growth was observed in the case of the first quartile. This leads to a greater stratification of income of men participating in professional training while just the opposite is true in the case of men who do not participate in any educational activity as their income was less diversified in comparison with the period 2007-2009.

107. In the case of women, the benefits of improved qualifications concerned only the lowest income groups (a slight increase in the first

quartile). The result, which greatly differs from the one obtained in the period 2007-2009, concerns the increase in the income of women who did not participate in any educational activity being greater than in the case of women who made such an effort. This seems to show a relative decrease of benefits related to higher human capital at a certain level of its saturation.

108. Having qualifications not adjusted to the employers' requirements is in general assessed by respondents as not that significant in the context of reasons for unemployment. Among persons who did not work professionally in the period 2007-2011 only around 3% indicated the lack of qualifications required by employers as a related reason, and the majority of such answers were given by women. In this group, around 18% of respondents had primary or lower education and as much as 48% had basic vocational education. The share of persons of non-mobile age (aged 45 and more) was lower here than the share of persons aged below 30 (around 28% in comparison with 49%). Persons who did not work due to the lack of appropriate qualifications lived mainly in rural areas (around 43%) and in towns with up to 100,000 inhabitants (around 32%). What is significant is that only around 27% of persons from this group participated in any educational activity related to gaining new qualifications in the two years preceding this survey wave.

109. Among the basic reasons for unemployment in the period 2007-2011, age-related issues were the most significant, with education in the youngest groups and old-age pension in the oldest groups. Also, health and difficulties finding a job were indicated relatively often. The older the person, the more important is the issue of caring for household members who require such care. Although this reason was only the fifth more commonly indicated in the ranking based on the most frequent answers among persons aged 55 and above, it turned out to be much more common than the issue of housekeeping.

110. Around half of the persons who had not worked at all did not want to work in the period 2005-2009 and 2007-2011 (with more such answers in the period 2007-2011). Persons aged 55 and above dominated in this group of respondents (78-80%).

111. As regards the conditions for starting a job, the possibility of working part-time and flexible work hours were the ones indicated relatively often, with almost 10% of respondents indicating both of them. The possibility of working from home was marked less often (7%).

112. Women from younger and older age groups decisively dominated among the persons who marked the possibility of working part-time,

working from home, having flexible work hours, receiving more support from other household members in terms of family duties or having the possibility of using proper care services for the children or the sick. Younger women care for children and bring them up while older women care for the elderly or their grandchildren. Among the persons who indicated that they would have taken up a job in the case of retaining social benefits, around a half are persons aged 55 and above and this proportion has been growing.

113. The assessment of life-as-a-whole was found to have continued to improve. At present, this assessment is the highest within the entire period covered by the research and is more than twice as high as in 1993, which was the worst year in this respect. It is also worth stressing that starting from 1994 the increase in this assessment has been extremely systematic.

114. Similarly, the two indicators of will-to-live (lack of suicidal thoughts and the willingness to live) – the most important aspect of psychological well-being – are among the highest in the entire period since 1991.

115. The symptoms of depression were least intensive in the entire period under examination.

116. Also, the sense of happiness increased as compared to 2009 with 80% of respondents declaring it at present, which is the best result since the beginning of measurements. In comparison with 2003, the percentage of unhappy individuals decreased by almost three times (from 4.5% to 1.6%).

117. In comparison with 2009, an increase was recorded in the case of 8 out of 16 domain satisfactions while in the case of 6 we observed a decrease. Satisfaction with the level of security in the place of residence increased most while the highest decrease concerned satisfaction with the situation in the country. Poles are more and more satisfied with their place of residence; an increase by 15% of this indicator was recorded in comparison with year 2000. The greatest number of persons satisfied with where they live was recorded in Gdynia (41%), and the lowest in Kętrzyn (0%) and Radom (1%).

118. The most important factor explaining the Poles' general psychological well-being in the present study turns out to be age similarly to the previous wave. The older a person, the worse their mental condition is, especially when it comes to the symptoms of inadaptability (depression). The second factor in terms of significance for the overall psychological well-being is marriage, the fourth the number of friends, which together with

marriage may be treated as an indicator of social support. The third position, similarly as two years ago, belongs to alcohol abuse. The significance of household income per capita moved from the sixth (in 2009) to the third position. This means that under the circumstances of a slower increase in affluence, material living conditions have again become one of the more important determinants of psychological well-being.

119. Similarly as two years earlier, there were more eudaemonists (38.5%) seeking the meaning of life, than hedonists, who are focused on making life as pleasant as possible (25.3%). The hedonistic attitude to happiness does not contribute to its achievement. Focusing on achieving set objectives and seeking the meaning of life is a much better solution. The lives of eudaemonists are in many respects more successful than the lives of hedonists.

120. This year's study once again confirms the accuracy of the main hypotheses of the onion theory of happiness. Positive changes in psychological well-being are determined almost solely by the internal mechanism of adaptation ("attractor of happiness") that operates most efficiently at the deepest level – the will to live. A decreased level of well-being, particularly at the most superficial level of domain satisfactions, derives from negative changes in one's life.

121. Happy people lead happier lives; for instance, it is rather happiness that brings money than the other way round. Happy people have also more chances to find a regular partner and start a family.

122. Psychological well-being increases as the date of a wedding approaches and then declines in the subsequent years to the level from the period of many years before the wedding. The level of well-being declines rapidly within the first two years after the wedding, and then stabilises over the subsequent two years, only to start declining again after the fourth year to the level experienced the same number of years before the wedding. In other words, there is an almost ideal asymmetry of change in psychological well-being before and after getting married. In this context, though married persons are happier than persons who are single, it is not marriage itself that makes them happier in the long-term perspective.

123. Average monthly declared net personal income for the last quarter amounted to PLN 1811 in the entire sample, and somewhat less in the panel sample (PLN 1749). In comparison to year 2009, there was an increase of 10.8% in the entire sample (by a real 2.8%),

while in the panel sample of 10.3% (2.3% in real terms).

124. Respondents expect that their income will grow by an average of 33%. Two years ago their expectations were slightly higher (42%).

125. Between 2009 and 2011, personal income increased by over two and a half times less than respondents had expected in 2009, and this difference was much greater than in previous years although the optimistic expectations were least common than in 2007. School and university students, the youngest persons, the unemployed, private entrepreneurs and other professionally inactive persons are the groups which were most excessively optimistic in their expectations (78%, 63%, 51%, 43% and 41% respectively). Older persons, retirees and pensioners turned out to have the most realistic views (error below 10%), and have generally already ended their professional career.

126. A Bachelor's degree yields a rate of return which is two and a half times lower than in the case of a Master's degree, and a PhD title increases the rate of return in comparison with the Master's degree by a further 31%. In the last two years alone, the rate of return for PhD studies increased significantly. By contrast, the Master's degree markedly lost in value. It seems that Polish industry and raw material sector is no longer able to absorb the growing masses of graduates with Master's degrees in line with their specialisation. Some have to take up less demanding and less profitable work.

127. Employees in the public sector benefit less from their higher education in comparison with persons having secondary education than private sector employees. This difference between the sectors concerns in particular the Bachelor's degree. In the public sector, the Bachelor's degree nowadays brings no financial profit while in the private sector it yields a rate of return which is slightly lower than in the case of the Master's degree.

128. The rate of return differs depending on the faculty. In recent years there were also considerable changes in the rate of return on investing in the studies at various faculties. At present, studying at a law faculty is most profitable and studies at a faculty of agricultural sciences bring the lowest profit.

129. The Poles are becoming healthier. The intensity of somatic symptoms dropped to the lowest level since the beginning of measurement in 1996. The percentage of respondents who

experienced particular symptoms for at least half a month decreased over the past two years in the entire scale, with the exception of the very rare nosebleeds. The largest decreases concerned the frequency of pains in the chest or heart, pressure on the bladder and strong headaches. Since 2003, we have not recorded an increase in any of the 15 symptoms.

130. One of the risk factors for obesity-related health disorders is the proportion between weight and height (the *Body Mass Index* – BMI). The value of this index for Poland does not look very bad as compared to other selected countries. The greatest number of people who are obese live in the USA and Germany, the least in Switzerland and Romania. In the Czech Republic there are more, and in Slovakia fewer obese people than in Poland, while Poles do not differ from Hungarians or Lithuanians in this respect. As expected, the strongest BMI effect concerns circulation (sudden changes of blood pressure).

131. Also another risk factor; i.e. smoking, is connected with many symptoms of health disorders, although to a slightly lesser extent than excessive weight. The general indicator of somatic symptoms is worse for smokers, and they are less satisfied with their health condition, but in contrast to the effect of obesity, smoking does not increase the risk of a serious disease over the period of one year.

132. Alcohol abuse is a risk factor regarding all 17 measures of health condition. It affects the subjective assessment of one's own health the most but it also adversely affects objective indicators – the intensity of disorder symptoms and the likelihood of a serious disease.

133. Nearly two-thirds of Poles do not do any physical activity. The greatest number of people ride a bicycle (21.4%), while the second position is occupied by football or other team sports in the case of men (13.6%); women prefer aerobics (7.1%).

134. Physical activity, although it provides weaker effects than the risk factors (obesity, smoking and alcohol abuse) serves one's health well. It is most strongly connected with the subjective indicator (satisfaction with one's health). Both men and women, when they actively practise some kind of sport, assess their health as better.

135. The overall level of stress in life was definitely lower in 2011 than two years earlier, and the lowest since 2000. The decline in the level of stress was the same for women and men, with the intensity of stress similar in men and in women throughout the entire study.

136. Among the factors which contribute to high intensity of stress in life are firstly financially dependent children, and then age, activity as an employed person and being an entrepreneur. The factors which lessen stress in life include: being single, being a widow/widower, higher income, living in rural areas and being a retiree.

137. Since 2005, the task-oriented strategy of dealing with stress in life has grown in popularity and in the last survey the use of emotional strategy dropped in comparison with the previous years, especially as regards consoling oneself “that it could have been worse” and praying to God for help.

138. Strategies of dealing with problems have an impact on the level of psychological well-being, regardless of the level of stress in life. Persons who apply the task-oriented strategy are characterised by higher well-being indicators than persons who apply emotional strategies or surrender when confronted with problems also regardless of the level of stress in life. However, in the case of the majority of well-being indices the greater use of the task-oriented strategy increases together with higher level of stress in life.

139. When compared with the beginning of the period of political transformation, there has been no change in the declared sense of social support (*I feel loved and trusted*) which is above 90% (!). Only 21% of respondents feel lonely while they would prefer not to.

140. Since 2005, there has been also no change in the average number of friends (7). The number of friends – after age, marriage and income per person – is the fourth most important factor affecting one’s psychological well-being. Having friends has a greater buffer impact (lessening the influence of stress) and in general contributes to a better psychological well-being more in the case of women than men.

141. The Poles’ value system is very stable. However, it is worth emphasising the significant increase in the importance of friends (the percentage of indications more than doubled the amount of 2000 when there was a deep crisis of relationships of friendship, manifested in the decline of the average number of friends). The importance of education also increased as compared with the 1990s, although still both friends and education seem to be undervalued, given their real impact on the quality of life.

142. The quick increase in the affluence of Poles is also reflected in the decline of the frequency of the choice of money as one of the three most important values (by 28% as compared to year 2000). The importance of God (Providence) is also declining, which corresponds to the decline in the frequency of religious practices.

143. Similarly to all the previous years, the following are indicated as important values: health (64% of respondents), then a successful marriage (a slight decline), followed by children and work. The values that are indicated the least often are freedom, strong personality, education and kindness and being respected.

144. Persons with a materialistic attitude assess their lives as worse, are less happy, have suicidal tendencies more often, a weaker will to live and suffer from a greater number of psychic depression symptoms. Shopaholism has the opposite effect, affecting positively all well-being indices.

145. A TV set is the main channel connecting the average Pole with the world. During last 13 years, there was a considerable increase in the percentage of adult Poles who spend 3 or more hours daily watching TV. Persons who work less (retirees and pensioners, unemployed persons and housewives) watch TV for significantly more time than employed persons, and in particular entrepreneurs, who watch least TV and farmers. Older persons spend more time watching TV than younger persons. The higher the educational level, the fewer hours a person spends watching TV.

146. The relation between psychological well-being and the time spent watching TV is, as regards age and gender, curvilinear: among the persons who do not watch TV at all and similarly among the persons who watch TV for many hours on a daily basis the percentage who are unhappy, not satisfied with their lives, with no will to live and suffering from depression is higher than in the group of “moderate” TV viewers.

147. Just as in the case of psychological well-being, the relation between the time spent watching TV and the physical condition is also curvilinear. The persons who do not watch TV at all and those who watch it for many hours on a daily basis formulate worse assessments of their health condition and suffer from more somatic symptoms. In the case of the obesity indicator (proportion between weight and height – BMI) this relation is of a linear nature: the more time spent watching the TV, the higher the percentage of obese persons.

148. Moreover, the more time spent watching TV, the lower the trust in people, and in general the lower the level of social capital.

149. The number of people who consider their past year as good has been systematically increasing (at present 81% of respondents state so).

150. Poles less and less often think there is a relation between whether they have a good life (whether their past year was good) and what the authorities do. They mainly think they are responsible for their own lives, especially if their past year was good.

151. W 2011, 42.7% of adults declared that they systematically participated in church services or other religious ceremonies. This is 1 percentage point less than in 2009 and 3.4 percentage points less than in 2007, thus being the lowest result since 1992.

152. Until 2005, the declining participation in services and other religious ceremonies was accompanied by an increase in the percentage of people who prayed in difficult situations in life. In other words, Poles went to church less often, but prayed more often. This suggested the de-institutionalisation (privatisation) of faith and was consistent with the process observed in western countries, where religious behaviours are becoming more private and institutional forms in the relations between man and God are losing significance. However, since 2007 the downward trend in institutional religious behaviours was joined by a decline in the frequency of prayer in difficult situations in life, and the decline was ever deeper in subsequent waves in 2009 and 2011. This may mean that after a period when faith was becoming more private, a process of secularisation has set in.

153. The population groups which are most religious in terms of their participation in institutional practices include women, the elderly (aged 65 and above), residents of rural areas (including farmers), pensioners, retirees and those with primary education, while the lowest behavioural indicators of religiosity concern men, people under 44, residents of the largest towns, those with the highest education and highest income, unemployed persons, private sector employees and private entrepreneurs.

154. As regards the regional cross-section, the most "religious" voivodeships are: the Podkarpackie, Małopolskie, Opolskie and Lubelskie Voivodeships that are dominated, except for the Opolskie Voivodeship, by people

who have lived there for many generations and nearly three-quarters participate in services at least 4 times a month. The least "religious" are the Zachodniopomorskie, Łódzkie, Warmińsko-Mazurskie and Dolnośląskie Voivodeships, i.e. the north-western regained territories, dominated by an immigrant population. The Podkarpackie Voivodeship differs the most from the national average, with less than 12% of its residents not going to church at all. At the other extreme there is the Zachodniopomorskie Voivodeship, where nearly a half of inhabitants (49%) do not go to church at all, and less than every third one participates in religious ceremonies at least 4 times a month (there is a double difference in the average frequency of participation in services between these voivodeships). The largest towns (with more than 500,000 residents) are the least religious (49% do not go to church at all, compared with 21% of residents of rural areas).

155. In comparison with 2009, the largest increase in the percentage of those who do not participate in religious services at all occurred among the youngest people, residents of medium-sized towns, the richest, school and university students and unemployed persons, and in terms of voivodeships, among the residents of the Zachodniopomorskie, Warmińsko-Mazurskie, Pomorskie, Mazowieckie, Łódzkie and Kujawsko-Pomorskie Voivodeships. However, in some groups the percentage of those who do not participate in religious services slightly decreased; i.e. among farmers, other professionally inactive, residents of the Wielkopolska and Lubuskie Voivodeship.

156. When we track the changes in religious practices in Poland in subsequent years, we may observe a certain pattern of occurrence. First, the group of devout people (more than 4 visits in church a month) is diminishing to the advantage of the group of those who practise "ritually" (4 visits in church a month), and at the same time in the group of those who practise sporadically (1-3 times a month in church) some have moved to the group of those who do not engage in religious practices at all. At the second stage, the group of those who practise "ritually" is diminishing to the advantage of the group who practise sporadically. Yet another cycle brings the further increase in the number of those who do not practise at all and a temporary increase in the number of those who practise "ritually" to the disadvantage of the group of devout persons. Since this trend is very stable in Poland, the result will be the secularisation of society, although slower than in other Catholic countries (e.g. Ireland or Spain), but fairly certain. And this has nothing to do with the more or less publicised issues that undermine the prestige and

reliability of the Catholic Church and its priests although the behaviour of priests, and especially of the bishops, may accelerate or slow down the process of secularisation. However, this process cannot be stopped let alone reversed.

157. Institutional religious practices (church going) are connected with a higher level of psychological well-being while prayers and indicating God as one of the three most important values do not yield such effects. This suggests that going to church has a fundamentally different role than prayer; it is an activity that enhances the sense of support, not only from God, but also from other people. And social support is of a crucial importance for psychological well-being.

158. Every fourth adult Pole smokes slightly less than 16 cigarettes a day. As compared to 1995, the percentage of smokers decreased by as much as 11 percentage points, and in comparison with the beginning of the 1990s by approximately 15 percentage points.

159. Smokers are mostly poorer men, who are middle-aged with basic vocational education. Definitely the highest percentage of smokers is among unemployed persons and those employed in the private sector. The lowest percentage of smokers is among the elderly (65 and above 12%), retirees (17%), school and university students (13%), those with higher education (18%) and among women (21%). Between the year 2000 and 2011, the percentage of smokers declined in the majority of socio-demographic groups. The most spectacular decrease occurred among entrepreneurs (from 42% to 28%), then among the youngest, including school and university students, among public sector employees, those with higher education and among residents of large towns.

160. The percentage of persons who drink alcohol in response to problems is lower at 3.4% (4.4% two years earlier) than the percentage of persons who admit abusing alcohol (6.8% and 6.5% two years earlier). The percentage of persons abusing alcohol is the highest since the beginning of the survey (since 1991).

161. Men admit that in the previous year they drank too much alcohol 5 times more often than women (nearly six times more often six years ago). Inhabitants of large towns drink too much alcohol decisively more often than residents of small towns and rural areas (though these differences decreased considerably), middle-aged persons more often than older and younger persons, the rich at present more rarely than the poor (in the past it was the

other way round), private entrepreneurs slightly more often than their employees (an increase in both groups), unemployed persons more than two times more often than public sector employees, farmers more often than private sector employees, school and university students more often than public sector employees by 50% more often than in 2005.

162. In terms of professional groups, the problem of alcohol abuse is most acute among construction workers (shell core 16% of persons admitted drinking too much alcohol in the previous year), miners, workers in the food processing sector, other qualified employees and operators of low-speed vehicles, all of which are typically male professions. The lowest percentage of persons drinking too much alcohol was found among nurses (0%), teachers from primary schools, workers in the clothing sector and medium level office personnel, which are highly feminised professions.

163. The percentage of persons who admit using drugs increased until 2005. In this year's survey there was again a slight increase on 2009 and is considerably higher than in the entire period under research since 2005 (an increase over three times in relation to 1992). At present, persons who are most at risk of drug abuse include men, school and university students (in general younger persons), inhabitants of large towns, unemployed persons and other professionally inactive persons, persons with basic vocational and secondary education, and as regards territorial differences, residents of the Zachodniopomorskie and the Lubuskie Voivodeships.

164. Between 1993 and 2003, the number of victims of theft and burglary increased. However, no change was observed as regards the percentage of victims of assaults and battery. In this period in the survey samples, there was also an increase in the percentage of persons defending both criminal and civil law court cases. After 2003, a significant decrease in the percentage of victims of theft was recorded (by half) as well as in the case of home and car burglaries (by more than half between 2003 and 2011), and a drop in the percentage of victims of assaults and battery (by half in relation to year 2000). This explains a high increase in the sense of safety in this period (the percentage of persons who were satisfied with the level of safety in their place of residence has increased since 2000 by 50%, which is in a comparable manner to the decrease in the number of victims of theft, burglary and assault).

165. Persons drinking too much alcohol or drinking alcohol when faced with difficult situations in life are more often the perpetrators of aggression but also fall victim to aggression more often.

166. The percentage of persons causing road accidents is directly proportional to the level of motorisation in specific groups. The highest among young persons (up to 34 years), inhabitants of the largest towns, persons with higher education, relatively rich persons and working persons (apart from farmers) particularly among private entrepreneurs.

167. In the sample of persons with a driving licence, those who drink too much alcohol cause road accidents twice as much regardless of age. Age is also related to the likelihood of causing a collision or an accident. After the age of 45, the probability of causing a collision or an accident is almost three times lower than in the age group below 30. Gender is of marginal importance here. Women cause collisions and road accidents more rarely to a statistically insignificant extent.

168. Both the percentage of victims and the percentage of perpetrators of criminal offences are visibly higher among men than among women; these values are also much higher in the younger age groups in comparison with older persons. Situations which involve crime are on average twice or three times more common in large towns than in rural areas and small towns.

169. In 2011, a general and unambiguous assessment of the post-1989 reforms in Poland is still a difficult task for respondents. 49% are still unable to make up their mind in this respect (in 2009 51% and 60% in 1997). Among those who formulated their assessments the dominant view is that the reforms were unsuccessful (37%), exceeding the percentage of persons who are of the opinion that the reforms were successful (14%). This prevalence is observed in all social categories, age groups, broad education categories, income categories, social and professional status groups as well as among inhabitants of all place of residence types. However, in not all of them is it equally high. Positive assessments of the reforms were recorded more often in large towns, among persons with higher education and with higher income. On the lower rungs of the social ladder the share of those who consider the reforms to be unsuccessful and/or are unable to assess them visibly rises. Only among persons with a Master's degree, positive opinions (30%) are as frequent as the negative (29%), and only in the elitist group of PhD title

holders do the positive views (36%) visibly dominate over the negative (30%).

170. What contributes to a positive assessment of the reforms is the subjective improvement of one's life situation after 1989. Persons who think that at present life is easier for them than before 1989, though considering the reforms to be unsuccessful and successful with the same incidence (30-31%), clearly differ in their views from persons who state that life was easier for them before 1989. The latter assess the reforms as successful very rarely (7%) and usually find them unsuccessful (60%). Assessment of the reforms is also positively dependent on the acceptance of democracy as a form of governance. Persons who accept democracy as a superior form find the reforms successful twice more often than all respondents (29% in comparison with 14%). The combination of the two factors amplifies their impact and in the group of persons who experienced an improvement in their life and at the same time approve of democracy as much as 44% think that the reforms were successful.

171. In the period 1997-2003, the assessments of the reforms visibly declined, while since 2003 they have systematically improved. In 2003, 6% of respondents assessed the reforms as successful and today it is 14%. With the passing of time, among the persons who remember the times of reforms there is an increase in the percentage of persons who think that after 1989 their life improved from 14% in 2000 to 27% in 2011.

172. The analysis of changes in the social assessments of the post-1989 reforms and changes in the comparative assessments of life before and after 1989 shows that the two processes are to some extent simultaneous. However, the general assessments of the reforms are visibly worse than the assessments of the impact of post-1989 changes on respondents' lives. Since 2000, in each study there have been at least twice as many respondents who said that after 1989 life was easier for them than those who assessed the reforms as generally unsuccessful. The assessment of the changes in living conditions stems from personal evaluation while the general assessments of the reforms are highly influenced by social interactions and public discourse. Those who said life was easier for them after 1989 may be trying to boost their self-esteem by underlining that despite the reforms being in general a failure they managed to take advantage of the new opportunities. On the other hand, those who were not successful in life may be defending their self-esteem by stating that the reforms were generally unsuccessful and they suffered the consequences just like "everyone else" did.

173. In 2011, 15% of respondents were members of organisations, associations, political parties, committees, councils, religious groups and clubs (13% in 2009). In last two years, 16% of respondents were involved in initiatives for the benefit of their own community, and 20% performed unpaid work or services for persons from outside the family or for a social organisation. During last year, almost one in four Poles (23%) participated in a public meeting (outside the workplace). These basic indices show a low level of a civil society in Poland, as well as low civil experience and competence. Civil experiences tend to accumulate; the persons who are members of an organisation and those who act for the benefit of the community and participate in meetings are often the same.

174. Civil experiences and skills are connected with social position measured by educational level. The higher the education, the more often people set up organisations, join already existing ones and voluntarily serve functions in such organisations, as well as being more willing to participate in initiatives for the benefit of their community, organise public meetings, participate in them, chair them and speak at them. People with higher education are better organised and express their interests better. They can better take advantage of the opportunities democracy offers at the local level.

175. The acceptance of democracy as a political principle has no significant impact on participation in civic life at the local level. Active citizenship is visibly linked with higher trust in other people though only after the threshold of secondary education is reached. Other education-related factors have a much greater impact. These may include being more interested in public matters, a more developed net of social contacts, lifestyle with prevailing motivations of non-economic nature as well as organisational skills connected with the knowledge of procedures and regulations. The impact of these factors is not overly high since the indicators of active citizenship in Poland are low and thus their diversification explained here is also low.

176. In 2011, over 40% of respondents declared that they did not care at all or cared little about how public goods were used. The Poles care least about the fact that someone does not pay for public transport or avoids paying taxes. Indifference to such forms of violating the common good considerably decreased in comparison with 2007 and 2009. Moreover, an increase in the sensitivity to violation of the common good was observed in other categories. After 20 years of democracy building, nearly a half of citizens are still indifferent to six forms of violating the common good.

177. Poland does not meet any of the criteria of civil society. In terms of general trust, Poland ranks at one of the lowest positions among the countries covered in the European Social Survey (ESS) in 2008. Only 10.5% of Polish respondents agreed with the opinion that “most people can be trusted” according to our research in 2003 and 2005, 11.5% in 2007, 13.4% in 2009 and in 2011, while the ESS of 2008 showed 19%, which is three times lower than in Denmark, Norway and Finland.

178. In comparison with the representatives of other societies, the Poles also believe less in the good intentions of others. According to the 2008 ESS, only 13% of Poles (lower values were recorded only for Greece and Bulgaria) were positively convinced that most people try to help others, and this value was confirmed by *Social Diagnosis* in 2011.

179. One of the signs of Poles' low tolerance of minorities is their attitude to homosexuals. According to ESS 2008, only 10 per cent (second to last position among 29 countries) and according to *Social Diagnosis* 2011 even less (8 per cent) decisively agree with the opinion that homosexuals should be allowed to live according to their beliefs.

180. The data of *Diagnosis* confirm the dependency between social capital, defined in accordance with the assumed indices, and the remaining dimensions of the quality of life.

181. Similarly as in the analysis by countries, we find a significant connection between social capital and the affluence of subregions and larger towns. The average level of social capital among the inhabitants of 66 subregions is explained by 21% of the GDP diversification. In the subregion with the highest level of social capital (Warsaw), we observe also the visibly highest level of GDP per capita. Among the 40 largest towns, the relation between social capital and the residents' affluence is even more visible (46% of corrected variance).

182. More than a half of the Poles aged 16 and above cannot find (42%), or have difficulties finding (14.1%), a representative of their own beliefs or interests on the political scene. This means that more than a half of Poles have no political identity. Among these who in March and April indicated their representatives, 41.1% identified with the Civic Platform (PO), 28.5% with Law and Justice (PiS), 17% with the Democratic Left Alliance (SLD), 7.5% with the Polish People's Party (PSL), 2% with Poland Comes First (PjN) and 3.7% with another party.

183. The persons who declared their political identity, in terms of a series of individual characteristics, can be grouped as follows: one

group includes PO and SLD enthusiasts while the other PiS and PSL supporters.

184. In the first half of 2011, as much as 66% of households had a computer, and 61% had access to the Internet.

185. The number of computers in specific households has also increased and nearly 28% of all households had more than one computer. More and more often such computers are portable models. In the last four years the number of households with a laptop computer increased from 11% to 39%.

186. The number of households with a computer is growing ever more slowly, a sign that the market is gradually becoming saturated. On the other hand, the percentage of households with access to the Internet is significantly increasing and the gap between the percentage with computers and access to the Internet is dwindling.

187. More than a half of all households have a permanent Internet connection, and 15% use a mobile connection offered by mobile phone network operators.

188. Computers and Internet access are more common among multi-person households and as a consequence 75.6% of Poles aged 16 and above have a computer at home (increase from below 70% in 2009). 70.5% of Poles have Internet access at home (11 percentage points more than two years ago).

189. Not all persons with a computer at home actually use it. It turns out that as much as 23% of Poles aged 16 and above do not use a computer despite having one in their household. 14.1% of Poles live in households where there is a computer with Internet access but do not use the Internet at all. This group is growing.

190. The main barrier to the more common use of computers and the Internet is a lack of motivation as well as a lack of skills. Financial obstacles are significant for around 10% of households and only 1% declare they do not have Internet access in their households due to technical difficulties. Hard barriers to having Internet access (infrastructural or financial) are becoming less significant, while soft barriers to the spread of new technologies, in terms of mindset and competence, are growing (the lack of needs and appropriate skills regarding its use).

191. The number of households with a landline phone is still decreasing. In April 2011, only 54% of households had a landline phone, four years earlier 71.4% and in March 2005 over 80%. In 88% of households, their members have a mobile

phone. Only less than 5% of Poles have neither their own mobile phone nor a landline phone at home.

192. The availability of computers and the Internet in households very much depends on the type of family. These technologies are considerably more often present in households of married couples with children. Single-person households are definitely least often equipped with computers and Internet access. The availability of technologies is connected also with the households' affluence. The size of place of residence and region are relatively of less significance.

193. In last two years we observed a very visible decrease in the differences between towns and rural areas. In particular, the increase in Internet access is faster in rural areas. However, at the same time, income differences are growing and thus the availability of computers and Internet access is increasing faster in the richest households. In spite of this, the percentage of households that do not have the equipment and motivate its lack by financial considerations is decreasing.

194. At present, nearly 60.6% of Poles aged 16 and above use computers, which nearly always also involves Internet use (60%). More than 85% of Poles use mobile phones. The growth in the number of mobile phone users is still faster than the increase in the number of people using computers.

195. More and more people using the Internet have Internet access at home (currently 94% in comparison with 91% two years earlier and 80% in 2007).

196. Computer, Internet and mobile phone users are highly diversified in terms of various socio-demographic factors and in particular by age and education. A majority of young people use the Internet (93% of those aged 16-24 years) and very few older people do so (11% of those aged 65 and above). Almost all learners (97% of school and university students) and those better educated (89% of people with higher education) are Internet users. Among those with primary education only 10% use the Internet. Men use information and communication technologies slightly more often than women. Social and professional status is also very important for the use of computers and the Internet. A vast majority of school and university students are Internet users, as well as the majority of working persons. The fewest users are among retirees, pensioners and farmers. Using computers and the Internet is connected with affluence as well as with the size of place of residence; 77% of residents of the largest towns and 48% of persons living in rural areas use the Internet. However, the

significance of the size of place of residence is lower than in the case of other factors, and additionally is decreasing.

197. The growth in the number of Internet users has impact on important changes in the structure of this group. The average age of Internet users is growing. In 2003, 40% of Internet users were persons aged 16-24 and now they account for barely 19%. Eight years ago 16% of Internet users were at least 45 years old and now this is true for 35.5%. The share of school and university students also diminished; at present they account for 15% of all Internet users while in 2003 their share was 30%. The percentage of persons from the largest towns is decreasing and the share of persons living in rural areas is growing (from 21% to 31% in eight years).

198. Computer and Internet competences are very varied, with Internet skills relatively most common, while the situation is worse as regards more advanced activities and the use of office programmes. The level of skills is similar to that from the previous surveys and is highly dependent on socio-demographic factors. Persons from the group where there are proportionally more users also have a higher level of these skills.

199. Internet use is more and more common and intensive, although this growth is not that high as in the previous years where we observed a fast increase in the number of permanent connections and in Internet access in households. Similarly as in the case of skills, Internet use is also more common in groups where there are proportionally more users and hence among the younger, those in education, better educated and living in larger towns.

200. A vast majority of communication on the Web involves contact with everyday acquaintances. Social networking services are growing in importance. Now, over 40% of Poles admit having an account at one of the social networking sites and using it from time to time. Almost 35% of Poles have an account with NK.pl, 20% on Facebook and 13% at some other site.

201. In Poland, like in the U.S., there are clear class differences in the use of social networking sites. NK.pl is frequented by users of all social groups. On the other hand, Facebook users are mainly better educated, students and entrepreneurs, persons from larger towns and with higher incomes. These differences are also an effect of the dynamics of the popularity of specific sites and persons from other social groups joining them more slowly.

202. Internet users have more friends and acquaintances than those who do not use the Internet. They also more frequently take part in

social meetings and more rarely feel alone. Internet users, especially those who use social networking sites, have a greater number of social relationships and maintain regular contact outside the Internet with more people. However, the number of these relations is not increasing significantly. Paradoxically, during last six years the increase in the number of regular contact with family members and acquaintances was observed mainly among Internet users not using any social networking sites.

203. Internet users visibly participate in culture more actively than non-users. They also practice sport more often. What is interesting is that we observe an increase in activity among persons who started using the Internet in recent years and a drop among those who used the Internet in 2009 and do not use it at present.

204. Although Internet users spend visibly less time watching TV than non-users, the amount of time devoted to TV watching has not changed much among Poles and the analysis of the changes in the period 2009-2011 shows no impact of Internet use. Moreover, persons who in this period started using the Internet have not changed their TV watching habits.

205. Among Internet users there are visibly more persons who are socially active. Internet users more often get involved in activity for the benefit of local community, more often than non-users are members of organisations and associations and are also members of a greater number of organisations. We can observe also a slight increase in the membership of organisations among persons who started using the Internet only recently.

206. Although Internet users take part in elections more often than non-users, at present this group includes visibly more persons who did not know for whom to vote in the 2011 elections.

207. Not only Internet users have a job more often than non-users but what is more – when compared with only working persons – it turns out that Internet users visibly more often have better paid work or an additional job, more often gain new qualifications and skills with the view to earning more and they also get promoted more often. Internet users also more often start their own enterprises. Internet use is associated with lower risks of unemployment and greater chances of finding a job.

208. A vast majority of children have a computer at home – 93% among primary school students. Far over 80% of children from each birth year group have Internet access at home. The majority of them grow up having contact with technology and start using it early; almost a half of

five-year-olds use their home computer as well as nearly 80% of children going to the first class of primary school. Parents use computers more rarely.

209. Despite a significant increase in the number of Internet users, the declared desire to benefit from particular public services available on-line is practically not changing. On the other hand, there was an increase in the number of persons using information published on the websites of public institutions.

210. The growing use of information and communication technologies, their increasing capacities, and often their indispensability in everyday life, at school and work to gain access to information and knowledge mean that people who do not use them become socially excluded. The scale of digital exclusion in Poland is not decreasing and the activities conducted within the Operational Programmes bring scarce results.

211. The extreme poverty line, equal to the subsistence minimum calculated by the Institute of Labour and Social Studies, was PLN 480 for single-person households in the first quarter of 2001. The deficiency line, estimated on the basis of assessments of households and their real net income, was for the same group of households PLN 1515. This is more than 3 times higher than in the objective approach. This means that the aspirations of households regarding their income situation allowing for satisfaction of their needs at an acceptable minimum level are much higher than the minimum standards established by experts.

212. In March 2011, 4.0% of households in Poland were below the poverty line (according to the objective approach) and 36.8% below the subjective deficiency line. However, these values should be considered overestimated as households tend to underestimate their income in the statements they make. The poverty depth indices reached almost 25.3% according to the objective approach and 28.7% with the subjective approach. This means that in March 2011 the average equivalent income of Polish households below the poverty line was lower by 25.3% than the subsistence minimum and the average equivalent income of Polish households below the deficiency line was lower by 28.7% than the deficiency line (subjective poverty line). The poverty intensity index derived from the combined incidence and depth of poverty was 1.0% in March 2011, while the deficiency intensity index was 10.6%. This means that in March 2011 on average each household below the poverty line should receive PLN 4.9 in order to eliminate poverty. In order to eliminate deficiency, the average transfer to each

household below the poverty line should amount to PLN 160. The poverty severity index, derived from the incidence and depth of poverty and income inequalities among the poor, was 0.41% in March 2011, while the deficiency severity index was 4.65%.

213. Movements of households in Poland in terms of their belonging to the poverty sphere from March/April 2009 to March/April 2011 were not observed. In the same period, there was a considerable drop in the percentage of households below the deficiency line (by around 11 percentage points). This was caused by the decrease in income inequalities in the analysed period, between all households under analysis, measured with the value of the Gini coefficient, as well as by the increase in the value of real equivalent income. In the period analysed, there was a considerable increase in poverty depth (objective approach), with a simultaneous decrease in deficiency depth (subjective approach). The value of the poverty depth index increased by approximately 3 percentage points and the value of the deficiency depth index decreased by almost 4 percentage points. This means that households below the poverty line were in 2011 on average less affluent than in 2009. On the other hand, the average affluence of households below the deficiency line in this period increased significantly in the period under analysis. Poverty intensity measured with the income gap index dropped in Poland significantly in the period March/April 2009-March/April 2011 with the subjective approach (by around 5 percentage points) and did not change significantly with the objective approach. A similar tendency was observed as regards poverty severity. The value of poverty severity index decreased in the period under analysis at the national level by more than 4 percentage points with the subjective approach and did not change significantly with the objective approach.

214. For most households participating in the last two research waves, extreme poverty (with the objective approach) was not of a permanent nature. However, out of the 3.70% of households in extreme poverty in March/April 2009, as much as 36% remained in poverty also in March/April 2011. Households in permanent deficiency (with the subjective approach) constituted as much as 66% of households in deficiency in March/April 2009, which means that deficiency was of a rather permanent nature for most households studied in the analysed period.

215. Approximately 4.4% of households between March/April 2009 and March/April 2011 shifted between poverty and non-poverty. The percentage of households which have entered the poverty sphere in the last two years was slightly higher (2.37% of households) than the percentage

of those which left this sphere (2.07% of households). A different mobility trend can be noted in the case of households belonging to the deficiency sphere. In the analysed period, almost 22% of households shifted between the deficiency sphere and beyond that sphere. In March 2011, the income of over 16% of households had improved on March 2009 to the extent they left the deficiency sphere. In the same period, only slightly over 5% of households entered the deficiency sphere due to significantly lower income.

216. The main factors increasing the risk of poverty for households include low educational level of household head, unemployment and disability.

217. The level of the sense of discrimination in Poland is still low though in relation to the mid 90s it increased threefold. At present, 1.7% of adult Poles feel discriminated on any grounds.

218. However, not feeling discriminated does not mean a lack of discrimination. Women feel discriminated as regards income. An average personal income declared by women is by $\frac{1}{4}$ lower than the income declared by men (similarly as in 2009). This difference does not result from differences in the social and professional status. In all social and professional groups, apart from pensioners, school students and other professionally inactive, this difference is the same or similar to the general difference in terms of education and age. Also in specific professional groups of relatively levelled competence, duties and positions, the difference in income of women and men does not disappear although it drops to 18.5%.

219. When considering educational level and age (as an index of the years in employment), the difference between personal income of men and women increases from 22% to 24.9%. Women on average work shorter by half a year while their education is longer by half a year. This means it is education and not years of employment that is the critical factor deciding the differences in income between men and women. When comparing income of women and men working in the same selected professions and when assuming that both genders have exactly the same educational level measured with the number of years in education the difference increases by 3.2 percentage points and when assuming an equal number of years in employment it decreases only by 0.2 percentage points.

220. However, women do not feel discriminated more often than men, and in 2007 and 2011, the percentage of men feeling discriminated was even

higher than that of women (in the remaining years the differences were statistically insignificant). Even if we consider only working persons and compare men and women with the same number of years in employment and the same educational level, we do not observe a higher sense of discrimination among women than among men (1.6% and 1.7%, respectively).

221. The differences in the sense of discrimination between women and men are influenced by their educational level and age. In the case of men, those with lowest educational level feel discriminated most often while in the case of women those with the highest educational level report a sense of discrimination more often. The proportions of women and men who feel discriminated are different only in the group of the youngest respondents (16-24 years) where the percentage of men who feel discriminated is more than twice as high as in the case of women. In the remaining groups the proportions are similar and decreasing with age.

222. Objective social impairment of disabled persons translates moderately into their sense of being discriminated. The level of disability is of crucial importance here. In the group of persons with a severe disability, the index of subjective discrimination was four times higher than in the group of persons with slight disability, which does not differ in this respect to non-disabled persons. What is also important is the interaction between disability and gender. The level of disability has a stronger impact on the index of subjective discrimination among men than among women. The percentage of men who feel discriminated and have a severe disability is nine times higher than among men with a slight disability. In the case of women this difference is only two and a half times higher. This may be a result of the differences in failed professional aspirations between disabled men and women.

223. Undoubtedly, the persons who feel discriminated most often are persons who are victims and perpetrators of crimes, abuse alcohol or drug takers, or are undergoing psychiatric or psychological treatment (from 2 to 5 times more often than the average in the population).

224. The analysis of potential risk factors in terms of social exclusion (old age, disability, loneliness, low educational level of the father or guardian (low cultural capital), low own educational level, residence in rural areas, alcohol and/or drug addiction, criminal record, sense of discrimination, poverty and unemployment) demonstrated four separate categories of exclusions: physical (related with age and disability), structural (related with low cultural capital and residing in rural areas), prescriptive

(connected with dysfunctions) and material (related with unemployment and poverty).

225. Poverty and unemployment have been treated as the main barriers to full participation in social life since the beginning of the study. They have been given most attention and it has been assumed that preventing unemployment and poverty should be the main purpose of the policy of social reintegration. The fact that at present in Poland material exclusion is only one of four separate types of exclusion, means that it is necessary to make reintegration policy more varied to take into account also other premises of exclusion independent of the situation on the labour market and material living standards, requiring separate instruments addressed to persons with lower education, rural residents, disabled, alcohol and drugs addicts and those with a criminal record.

226. The highest percentage of Poles aged 16 and above is at risk of structural and physical exclusion (17.5% and 16.2% respectively). However, the percentage of persons who are actually excluded is the highest as regards material exclusion (8.5% in comparison with 5% of the physically excluded, 1.1% of the structurally excluded and 4.8% of the prescriptively excluded). The persons who may be deemed to be socially excluded have lower indices of psychological well-being and social functioning.