
The assessment of old-age pension systems in Public Opinion Research Centre surveys – a retrospective analysis (1995–2013)

The main topic of the article is the assessment of pension systems in Public Opinion Research Centre [Centrum Badania Opinii Społecznej, CBOS] surveys for the years 1995–2013. At the beginning a definition of public opinion is presented. The importance of public opinion polls, their advantages and disadvantages are then highlighted. The next part of the article includes a presentation of the principles of the functioning of the following old-age pension systems: the pay-as-you-go (PAYG) system, the funded pensions system and the PAYG/funded pensions system introduced by the Act of 17 December 1998 on pensions from the Social Insurance Fund. The main part of the study is devoted to an analysis of the results of the assessment of pension systems in Poland and the activities of the Social Insurance Institution [Zakład Ubezpieczeń Społecznych, ZUS]. Among others, Poles' opinions on pension system solutions and on responsibility for old age security have been compared. Results of the analysis are presented for particular socio-demographic groups, taking into account such factors as education, professional situation, size of the place of residence or material status. The results of the analysis have been also compared with selected macroeconomic factors.

Key words: pension system, public opinion, Public Opinion Research Centre (CBOS), Social Insurance Institution (ZUS), social research

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Introduction

Experts in Poland have been arguing about pension system solutions for many years. In these discussions, the role of the insured persons is increasingly recognised. Emphasis is put on the need for public education as a factor contributing to an increase in social awareness and on the need to show insured persons that they have a real impact on the shape of the pension system itself.¹

The aim of the article is to present public opinion on the pay-as-you-go pension system (PAYG) and PAYG/funded pensions system over a dozen or so years, taking into account socio-demographic variables such as: age, education, place of residence or membership of a socio-professional category. The text is based on the results of surveys carried out by Public Opinion Research Centre [Centrum Badania Opinii Społecznej, CBOS] surveys for the years 1995–2013.

The hypothesis adopted in the text is that assessment of the pension system operation is varied, as is the knowledge of Poles about social insurance. This hypothesis has been adopted on the basis of an analysis of the subject literature and the results of previous research in this area, including the report from the quantitative survey by Janusz Czapiński and Marek Góra *Świadomość "emerytalna" Polaków* [Poles' 'retirement' awareness].²

In the course of the study, the author has tried to answer the following research questions: whether and how Poles' assessment of the pension system changed in the years 1995–2013; do socio-demographic factors differentiate respondents' answers; what are the relations between the pension system as assessment by Poles and the socio-economic situation of the country.

The analysis has covered nine CBOS reports on pension system assessment and four reports containing assessment of the activities of the Social Insurance Institution [Zakład Ubezpieczeń Społecznych, ZUS]. The selected surveys contain identical blocks of questions, which makes it possible to compare respondents' answers concerning, among others, an overall assessment of the system operation, responsibility for old age security and the best pension system solutions.

The 1999 reform was a significant event in the development of pension insurance. In the course of the study, public opinion in three periods was compared. The first is the period before the Act came into force in 1998. During this period, Poles assessed the system in three surveys conducted in 1995. The second period covers the first ten years after the pension reform. Public opinion from 2001, 2007 and 2008 has been compared from this period. In the third period, the results of the 2010, 2011 and 2013 surveys were analysed.

The analysis also refers to assessment of the activities of the institution conducting social insurance tasks in Poland, *i.e.*, the Social Insurance Institution. Due to the fact that CBOS has conducted regular research in this area only since 2009, only the reports from 2010, 2011 and 2013 have been compared.

1 F. Chybalski, I. Staniec, *10 lat reformy emerytalnej w Polsce – efekty, szanse, perspektywy i zagrożenia*, Łódź 2009, p. 6.

2 J. Czapiński, M. Góra, *Świadomość "emerytalna" Polaków*, Warszawa 2016.

Results of surveys conducted by CBOS have been also compared with macroeconomic factors, such as the unemployment level in a given period, inflation or the process of population ageing.

Public opinion polls

In the subject literature, public opinion is defined as the state of social groups awareness that is subject to constant changes. This awareness is influenced by views and beliefs about controversial issues whose resolution has a direct or indirect impact on the interests of society. It performs four basic functions: explanatory, integration, consultative and control functions. A manifestation of public opinion is the result of disclosing the views of individual members of social groups as a result of their interactions.³ In addition, these beliefs are presented in a free and sovereign manner, independently of external factors.⁴

In Poland, public opinion polls are called sociological or social surveys, commonly referred to as surveys. At present, they are considered to be an autonomous, institutionally separated field of social research.⁵ They are based on the standardisation principle, which consists in asking each respondent the same questions in the same order. In nationwide surveys, a random, representative research sample is most often used, with respondents approached by a network of specialised interviewers.⁶

The most important role in public opinion polls is played by the range of the public opinion, determined by social groups representing given beliefs. In addition, it is important to indicate the repetitiveness of a given public opinion. It should be noted that surveys usually do not provide us with the reasons or motivations for one or another given answer. To this end, one should explore the attitudes, needs, as well as the norms and values in force in the surveyed society and the interrelationships between them. With this type of research, it is possible both to analyse current social opinions and to predict the views of given communities in the future.⁷

Public opinion polls provide knowledge about social moods and needs and contribute to accurate and rational decision-making. The publication of survey results contributes to the development of the self-awareness of social groups, as well as to the increase of their political culture. Thanks to access to this type of information, individuals are guided not only by their own interests, but also perceive the goals important for society as a whole. Moreover, the publication of public opinion poll results highlights key issues and current political and social

3 S. Kuśmierski, *Świadomość społeczna, opinia publiczna, propaganda*, Warszawa 1987, p. 63.

4 E. Młyniec, *Opinia publiczna – elementy teorii i praktyki politycznej*, Toruń 2015, p. 87.

5 A. Sułek, *Sondaż polski – przygarść rozpraw o badaniach ankietowych*, Warszawa 2001, pp. 14-16.

6 S. Kuśmierski, *Świadomość... op. cit.*, pp. 173-175.

7 R. Dyoniziak, *Sondaże a manipulowanie społeczeństwem*, Kraków 1997, p.14.

activities. The subject literature indicates that surveys also contribute to a deepening of the democratisation process and to detecting many weaknesses among social life mechanisms.⁸

However, despite the above mentioned advantages of surveys, one can also mention their numerous disadvantages. First of all, it should be noted that there are various types of social stereotypes, myths, phobias or superstitions, which often contribute to an irrationality within public opinion. It seems natural that these factors shape human beliefs or attitudes, which is why it is important to determine the extent to which statements made by the surveyed population are saturated with them.⁹ In addition, public opinion polls can be used for propaganda and public manipulation purposes.

In Poland, the CBOS is one of the largest public opinion research centres. This institution was established in 1982, and its research covers social, economic as well as political and cultural topics.¹⁰ CBOS conducts its research on a sample of about a thousand people. This population consists of people over 18 years of age, registered in Poland. They are selected in a random manner.¹¹

Models of old-age pension systems

The history of universal social insurance dates back to the second half of the nineteenth century, when Otto von Bismarck introduced three laws concerning insurance against accidents at work, old age and invalidity. Responsibility for social risks ceased to be a private matter.¹² It was then that the world's first universal and compulsory old-age pension system, based on contributions, was established, in which the retirement age was 70 years.¹³

There are many definitions for an old-age pension system. One of them is presented by Tadeusz Szumlicz, who indicates that it is:

an existing institutional solution, generally aimed at establishing the rules for: 1) accumulating pension savings and 2) the payment of pension benefits – to provide system participants with adequate non-earning means of subsistence for their old age.¹⁴

As a result of the methods employed for the establishment of pension systems, they can be divided into two main models, *i.e.*, the pay-as-you-go system and the funded pensions system.¹⁵ Both of them are part of the mandatory institutionalised system. However,

8 S. Kuśmierski, *Opinia publiczna: wprowadzenie do teorii*, Warszawa 1996, pp. 106-108.

9 E. Młyniec, *op. cit.*, p. 325.

10 Centrum Badania Opinii Społecznej [Public Opinion Research Centre], *Metody realizacji badań*, https://www.cbos.pl/PL/badania/metody_realizacji.php (online access: 4.9.2019).

11 *Ibid.*

12 B. Sosenko, *Wprowadzenie do teorii systemów zabezpieczenia emerytalno-rentowego*, Kraków 2002, p. 24.

13 F. Chybalski, *Skuteczność i efektywność systemu emerytalnego, koncepcja analizy i próba pomiaru*, Łódź 2012, p. 20.

14 T. Szumlicz, *Ubezpieczenie w polityce społecznej: teksty i komentarze*, Warszawa 2015, p. 281.

15 F. Chybalski, *op. cit.*, p. 29.

they differ in terms of the manner of generating funds for future old-age benefits. In the PAYG system, people are required to pay contributions-taxes, which are the source of old-age pensions payment. Whereas, in the funded pensions system, people buy back from the previous generation the assets that the previous generation bought during the period of professional activity.¹⁶

The PAYG pension system is strongly associated with the Bismarck tradition, in which intergenerational solidarity played a major role. In this system, working people share their income with retirees. This system is opposed to the funded, savings system based on the defined contribution principle. After retirement, everyone uses a part of his or her accumulated income. A common feature of both systems is that the goods consumed by retirees must be produced by working people.¹⁷

In Poland, the PAYG system, also known as the solidarity system, was in force until 31 December 1998. The retirement age and the employment (insurance) period were the basic conditions for acquiring the right to an old-age pension at that time in Poland. This right could have been acquired by a person who had reached a retirement age of 60 for women and 65 for men, and had been employed for 20 years for women and 25 years for men. With time, these periods began to be called contributory and non-contributory.¹⁸ It should be also noted that non-contributory periods were taken into account at a rate not exceeding one third of the contributory periods.¹⁹

However, this system had exhausted its potential over time. The problem arose due to the earlier resignation from professional activity of a significant part of Polish society. Besides, the amount of insurance contributions in the PAYG system had been constantly growing. In 1981 it amounted to 25% of the remuneration, but by 1998 it had already increased to 45%.²⁰ To stop the growing, unrecoverable part of the debt of the system, a mixed system has been in operation since 1 January 1999, which is a combination of the PAYG system and the funded pensions system.²¹

The main purpose of the old-age pension reform was to introduce a principle enabling the long-term self-financing of the pension system. For this purpose individual accounts have been created at the level of insured persons. The system was to be financed only from contributions paid by the persons insured and their employers. And the benefits amount, in accordance with the assumptions of the reform, was to depend on the amount of funds collected by the future beneficiary and the average life expectancy at the time of retirement.²²

16 M. Góra, *System emerytalny*, Warszawa 2003, p. 42.

17 *Ibid*, pp. 41-43.

18 G. Uścińska, *System ubezpieczeń pracowniczych w Polsce*, Bydgoszcz 1993, p. 152.

19 G. Uścińska, *System ubezpieczeń społecznych w Polsce*, Bydgoszcz 1994, p. 102.

20 A. Kasprzyk, *Reforma systemu emerytalnego w Polsce*, "Acta Scientifica Academiae Ostroviensis" 1999, No. 4, pp. 47-73.

21 M. Góra, *op. cit.*, p. 183.

22 Komisja Nadzoru Finansowego [The Polish Financial Supervision Authority], *Sektor funduszy emerytalnych w Polsce – ewolucja, kształt, perspektywy*, Warszawa 2016, p. 7.

At that time a three-pillar pension system was introduced. The PAYG part of the system is represented by the reformed ZUS under the first pillar, while the funded part is represented by Open Pension Funds under the second pillar. Both pillars are obligatory and based on the defined contribution principle. The social objective of both pillars is to ensure the determined social level of protection. The third pillar is represented by Occupational Pension Programmes [pracownicze programy emerytalne, PPEs], Individual Pension Accounts [indywidualne konta emerytalne, IKEs] and Individual Pension Security Accounts [indywidualne konta zabezpieczenia emerytalnego, IKZEs]. Participation in this pillar is voluntary, based on the capital principle of financing, and its social objective is to provide additional pension benefits.²³

Following the implementation of the 1999 reform, the pension system has undergone numerous additional modifications that concerned the universality of the system, its efficiency and financing method. However, its essential feature, namely it being based on a defined contribution, has not changed.²⁴

Assessment of the PAYG pension system in 1995

The first CBOS report presenting Poles' opinions on the pension system was published in August 1995 and entitled *System emerytalno-rentowy w opinii społecznej* [The pension system in public opinion]. At that time, as many as 74% of respondents negatively assessed the functioning of the then pension system. Only 18% of respondents expressed a positive opinion, while 8% had no opinion on the subject. The most negative opinions were expressed by people aged 35-64 (80% of the population in this age group). It should be noted that young people aged 25-34 (20% of positive replies), as well as older people aged 65 and more (24% of positive replies) were more satisfied with the functioning of the system. Pensioners were much more satisfied with the system than full-time employees.²⁵

Respondents' answers vary depending on their place of residence. In the case of large cities, 88% of respondents negatively assessed the pension system, 9% considered it to be good, and 3% of respondents were not able to clearly express their opinion. As many as 62% of respondents living in rural areas considered the system to be bad, 27% as good, and the rest was hesitant.²⁶ In addition, more educated people rated the system much more negatively than people with lesser education.²⁷

23 Centrum Obsługi Emerytalnej, *Reforma emerytalna*, <http://centrumobslugiemerytalnej.pl/system-emerytalny-w-polsce/reforma-emerytalna-w-polsce/> (online access: 4.9.2019).

24 Komisja Nadzoru Finansowego [The Polish Financial Supervision Authority], *op. cit.*, p. 8.

25 Centrum Badań Opinii Społecznej [Public Opinion Research Centre], *System emerytalno-rentowy w opinii społecznej*, No. BS/151/127/95, Warszawa, August 1995, p. 2.

26 *Ibid.*, p. 2.

27 *Ibid.*, p. 3.

In November 1995, the results of the survey entitled *Spoleczne reakcje na propozycję reformy emerytalno-rentowej* [Social responses to the pension reform proposal] were published, in which respondents also assessed the pension system. However, the results of these two surveys cannot be compared due to the diverse mixture of answers in the prepared interview questionnaires. During the survey, whose results were published in November 1995, Poles could indicate their lack of knowledge about the rules of the current pension system. As many as 20% of respondents gave this answer. In the case of the August survey, such an option was not available.²⁸

In 1995, CBOS also conducted a public opinion survey entitled *Model systemu emerytalnego, wynikający z oczekiwań Polaków* [A pension system model derived from Poles' expectations]. At that time, respondents *inter alia* expressed their opinion about who should be entitled to an old-age pension. The vast majority of respondents indicated that only those who had worked and had paid contributions should receive old-age pensions (62% of replies). Less than half of the respondents, because only 33%, indicated that this benefit should be received by every person who has reached the retirement age, even if he/she has not worked and has not paid pension insurance contributions. The respondents claimed that everyone should be provided with a small pension in old age. The rest of the surveyed population refrained from giving a clear answer.²⁹

Assessment of the PAYG pension system in the years 2001–2008

The first survey of Poles' opinions on the assessment of the pension system after the reform was carried out in 2001. According to the report entitled *Nadzieje czy niepewność? System emerytalny po zmianie* [Hope or uncertainty? The old-age pension system after the change], 38% of respondents indicated their dissatisfaction with the reformed pension system, 26% were satisfied with its operation, of which only 3% were sure of their opinion. It is worth mentioning the high level of hesitation among Poles. As many as 36% of respondents indicated that it was difficult for them to comment on the subject.³⁰

The most sceptical with regard to the pension system operation were people from the youngest age group, *i.e.*, 18–24. In this group of respondents as many as 45% gave negative opinions. It is worth noting that the dissatisfaction high also among the 25–34 age group. Negative answers were given by 31% of respondents.³¹

28 Centrum Badania Opinii Społecznej [Public Opinion Research Centre], *Spoleczne reakcje na propozycję reformy emerytalno-rentowej*, No. BS/193/168/95, Warszawa, November 1995, p. 1.

29 Centrum Badania Opinii Społecznej [Public Opinion Research Centre], *Model systemu emerytalnego, wynikający z oczekiwań Polaków*, No. BS/156/132/95, Warszawa, August 1995, p. 3.

30 Centrum Badania Opinii Społecznej [Public Opinion Research Centre], *Nadzieje czy niepewność? System emerytalny po zmianie*, No. BS/18/2001, Warszawa, February 2001, p. 2.

31 *Ibid.*, p. 2.

In 2007, CBOS conducted another survey on Poles' opinions on the pension system operation, called *Opinie o systemie ubezpieczeń emerytalnych* [Opinions on the old-age pension insurance system]. During this survey, respondents *inter alia* addressed pension solutions. 38% of them answered that each employee should pay contributions to his or her own account in the pension fund, from which his/her future pension would be paid. Only 5% of respondents indicated that the persons employed should pay the contributions that would be intended to finance the benefits of current pensioners. Some respondents (36%) supported, as the most advantageous, the solution providing for a combination of both methods, in which part of the employee's contribution would be allocated to the payment of current pensions, while another part set aside for his/her future old-age pension. A high percentage of respondents (21%) had no opinion on this subject. According to the analysed report, young, more educated people, the intelligentsia and persons in managerial positions are more in favour of the funded pensions system. The so-called mixed pension system, currently in force, is usually supported by respondents who run their own businesses.³²

According to the results of the survey, in 2007 almost half of the respondents (47%) were dissatisfied with the pension system operation. 28% of respondents indicated their satisfaction, and 25% were not able to clearly express their opinion. The latter group includes the youngest respondents.³³

In 2008, CBOS presented the results of the survey entitled *System emerytalny – oceny i postulaty* [Pension system – assessments and proposals]. At that time, as many as 70% of respondents were of the opinion that the state itself should provide its citizens for old age. An answer that it was the responsibility of citizens themselves was only given by 23% of the surveyed population. A mere 7% of respondents were not able to give a clear answer in this regard. During the survey it was noticed that the higher the education level and the income of the respondents, the more frequent the belief that the individual was responsible for his/her old age security.³⁴

As in the case of the 2007 survey, respondents were also asked about the best solution for pension benefits. In 2008, almost half of the respondents (49%) indicated, as the best solution, a mixed system, *i.e.*, one combining the funded pensions system and the PAYG system. Definitely fewer respondents, namely 31% of them, were in favour of the funded pensions system, and 9% in favour of the PAYG system. 11% of respondents refrained from giving a specific answer. In 2008, people aged 25-34 and well-educated, were most likely to support the funded pensions system.³⁵

During the 2008 survey, respondents were also asked to assess the functioning of the current pension system. 31% of respondents were definitely dissatisfied, and 34% rather dissatisfied.

32 Centrum Badania Opinii Społecznej [Public Opinion Research Centre], *Opinie o systemie ubezpieczeń emerytalnych*, No. BS/154/2007, Warszawa, October 2007, p. 2.

33 *Ibid.*, p. 3.

34 Centrum Badania Opinii Społecznej [Public Opinion Research Centre], *System emerytalny – oceny i postulaty*, No. BS/169/2008, Warszawa, November 2008, p. 2.

35 *Ibid.*, p. 4.

Only 26% of respondents indicated their satisfaction with the functioning system, of which only 8% of respondents were determined in their opinion. Positive opinions were expressed most frequently by actual pensioners (31%) and the recipients of disability pensions (39%).³⁶

Assessment of the PAYG pension system in the years 2010-2013

In 2010, CBOS conducted another survey on the assessment of the pension system entitled *Oceny proponowanych zmian w systemie emerytalnym* [Assessment of proposed changes in the pension system]. Half of the respondents (50%) negatively assessed the functioning of the pension system in Poland. Satisfaction was indicated by 24% of respondents, however, a high level of indecision could still be noted. 26% of respondents answered "It's hard to say." According to the survey results, the largest number of people dissatisfied with the functioning of the system was among business owners (85%). And the most positive opinions were presented by pensioners (32%).³⁷

In 2010, the majority of respondents (42%) were in favour of the funded pensions system as the best solution for pensions. The solution proposing a combination of the funded pensions system and the PAYG system gained 10% fewer votes. The PAYG system was supported only by 8% of respondents, while 18% were not able to make a clear statement in this regard. The funded pensions system was best assessed by people aged 25-44, the well-educated and the inhabitants of large cities. On the other hand, the combination between the funded pensions system and the PAYG system is mainly supported by the elderly, the least educated, those living in rural areas, as well as the economically inactive people.³⁸

In February 2011, Poles were asked identical questions regarding the pension system assessment. The results of the survey are presented in the report *Opinie o planowanych zmianach w systemie emerytalnym* [Opinions on planned changes in the pension system]. According to the report, as many as 56% of respondents were dissatisfied with the functioning of the pension system. Only 27% of respondents expressed their satisfaction. However, a relatively large part of the surveyed population (17%) did not have any opinion on the functioning of the system. The most positive opinions in this regard were expressed by pensions' recipients and persons of retirement age.³⁹

In 2011, 41% of respondents supported the solution assuming that each employee would pay contributions to their own account in the pension system, from which their

³⁶ *Ibid*, p. 6.

³⁷ Centrum Badań Opinii Społecznej [Public Opinion Research Centre], *Oceny proponowanych zmian w systemie emerytalnym*, No. BS/41/2010, Warszawa, March 2010, p. 2.

³⁸ *Ibid*, pp. 3-4.

³⁹ Centrum Badań Opinii Społecznej [Public Opinion Research Centre], *Opinie o planowanych zmianach w systemie emerytalnym*, No. BS/14/2011, Warszawa, February 2011, p. 2.

future pension would be paid. Only 8% of respondents supported a solution in which pensions would be paid from the contributions of currently employed persons. A significant part of respondents, as many as 35%, indicated the combination of the two above described options as the best possible solution. In addition, 16% of respondents did not express their opinion clearly. The first option regarding the funded pensions system was most often supported by people aged 25-44, the well-educated, and those holding managerial positions. The mixed system, combining the funded pensions system and the PAYG system, was best assessed by city dwellers, pupils and students.⁴⁰

The most recent survey of Poles' opinions on the pension system was conducted in July 2013. The report and its findings was entitled *Reakcje na planowane zmiany dotyczące OFE* [Reaction to planned changes regarding Open Pension Funds] contains, among others, information on Poles' opinions on the functioning of the pension system, responsibility for old age security, and citizens' pensions.⁴¹

In 2013, as many as 71% of respondents considered that the state itself should provide its citizens for old age. Only 22% of respondents indicated that citizens themselves should take care of their own pension security. The rest of the respondents (7%) did not have a clear opinion on this subject. The solution with the leading role of the state as the party responsible for old age security was rated the highest in each group of respondents according to the level of education. However, it is worth noting that with an increase in the education level, the respondents more often opted for the dominant role of the individual in the field of social security. In addition, this solution was indicated by better-off people living in large cities and often holding managerial positions.⁴²

In 2013, contrary to previous years, Poles were not asked about their satisfaction with the functioning of the pension system, but rather about its most salient components. In the first place, they indicated the certainty of pension payment (44%). It was only in second place that its amount was indicated, which was pointed to by 34% of respondents. Voluntary participation in the pension system proved to be the most important for 12% of respondents. Only 3% of the surveyed Poles indicated low pension contributions, and 7% of them could not identify any element of the pension system as being the most important.⁴³

In addition, in 2013, 55% of Poles did not support the introduction of citizens' pensions, in which the state guarantees a minimum pension to citizens, and the persons concerned themselves provide for additional security. Thus, this result is consistent with the responses concerning the leading role of the state in the area of responsibility for old age security.⁴⁴

⁴⁰ *Ibid.*, pp. 3-4.

⁴¹ Centrum Badania Opinii Społecznej [Public Opinion Research Centre], *Reakcje na planowane zmiany dotyczące OFE*, No. BS/108/2013, Warszawa, July 2013, p. 15.

⁴² *Ibid.*, p. 15.

⁴³ *Ibid.*, p. 16.

⁴⁴ *Ibid.*, p. 17.

Assessment of activities of the Social Insurance Institution

CBOS has been conducting research on the assessment of activities of public institutions since 1984. The first survey concerning the Social Insurance Institution was carried out in 1999, but it did not involve an assessment of ZUS activities. The survey referred to Poles' opinions on ZUS debtors. Only since 2009, CBOS has been conducting surveys on the assessment of ZUS activities on a regular basis.

According to the CBOS report of 2010 entitled *Opinie o działalności prezydenta, parlamentu, ZUS i OFE* [Opinions on the activities of the president, parliament, ZUS and Open Pension Funds] over half of those Poles surveyed (57%) negatively assessed the activities of the Social Insurance Institution. Only 22% of respondents expressed a positive opinion and 21% refrained from giving an answer. ZUS activities are unfavourably assessed by all socio-demographic groups. However, the majority of negative opinions were expressed by the most educated people, coming from large cities, holding managerial positions. Pensioners and economically inactive people expressed more positive opinions on the subject of ZUS.⁴⁵

In 2011, the assessment of ZUS activities slightly improved. According to the report *Ocena działalności parlamentu, prezydenta, ZUS i OFE* [Assessment of the activities of the parliament, president, ZUS and Open Pension Funds], 29% of respondents gave a positive opinion. Exactly half of the respondents expressed a negative opinion on the subject of ZUS, while for 21% of Poles it was still difficult to give a clear answer.⁴⁶ This public institution was best rated by pensioners and the least educated.

In 2013, the assessment of ZUS activities slightly changed when compared to 2011. Slightly over a half of Poles (51%) assessed its activities unfavourably. Only 28% of respondents expressed a positive opinion, while 21%, as before, refrained from expressing their view on this subject. ZUS's assessment rating has not changed in terms of socio-demographic groups. Recipients of old-age pensions still had the best opinion about this institution.⁴⁷

It is worth noting that the latest survey results in the analysed area were published in March 2017. According to surveys, 37% of respondents positively assessed ZUS activity, 43% expressed a negative opinion, and 20% of respondents did not express an unequivocal opinion on this subject. Pensioners are still the most positive in their opinions as to ZUS's functioning.⁴⁸

45 Centrum Badań Opinii Społecznej [Public Opinion Research Centre], *Opinie o działalności prezydenta, parlamentu, ZUS i OFE*, No. BS/6/2010, Warszawa, January 2010, p. 6.

46 Centrum Badań Opinii Społecznej [Public Opinion Research Centre], *Ocena działalności parlamentu, prezydenta, ZUS i OFE*, No. BS/45/2011, Warszawa, April 2011, pp. 4-5.

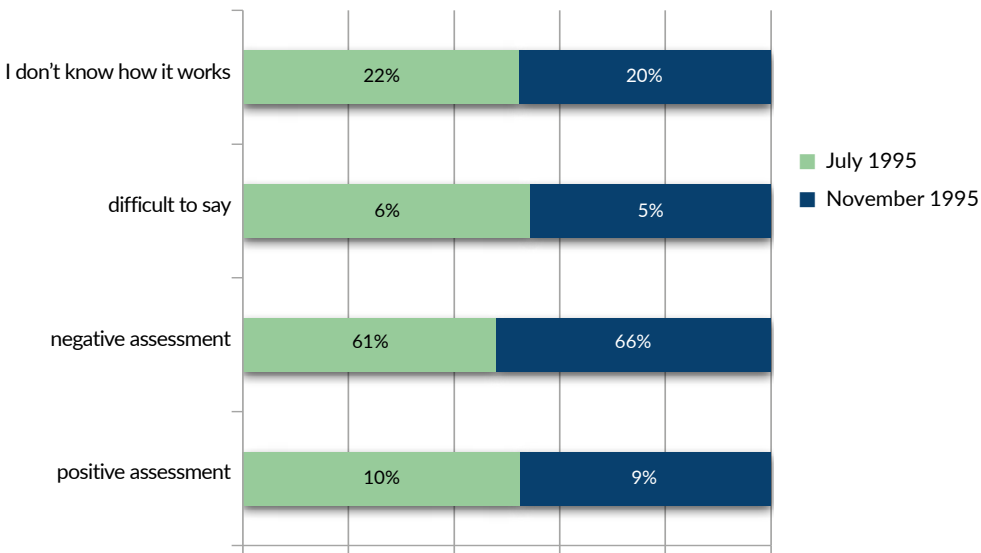
47 Centrum Badań Opinii Społecznej [Public Opinion Research Centre], *Oceny instytucji publicznych*, No. BS/160/2013, Warszawa, November 2013, p. 6.

48 Centrum Badań Opinii Społecznej [Public Opinion Research Centre], *Oceny instytucji publicznych*, No. 32/2017, Warszawa, March 2017, p. 10.

Summary

Poles have negatively assessed the PAYG pension system. Both in August and November 1995, over 60% of Poles surveyed expressed a negative opinion on that system. It is worth noting that about 20% of respondents were unable to clearly express their opinion. The most negative opinion was given by those of middle and older age, the well-educated, those living in large and medium-sized cities.

Diagram 1. Old-age pension system assessment in 1995



Source: own study based on the CBOS report No. BS/156/132/95 and No. BS/193/168/95

Apart from socio-demographic variables, the presented respondents' assessment could also be influenced by macroeconomic factors, the socio-economic situation of the country at the time.

In 1995, the registered unemployment rate in Poland was 14.9%. This was a decrease when compared to previous years – the unemployment rate was 16.4%, in 1993 and 16% in 1994. However, the unemployment level in Poland was still very high.⁴⁹ It should be noted that, apart from the ratio of the number of pension recipients to the number of economically active people and the burden of those economically active, the employment rate in the economy is one of the factors determining the amount of the old-age pension.⁵⁰ In addition, in 1995 the country was struggling with high inflation (27%),

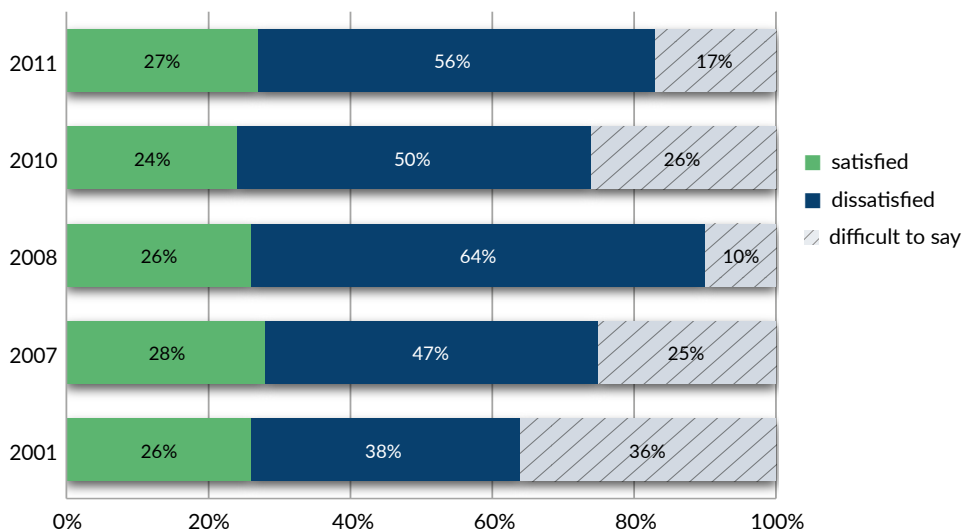
49 Główny Urząd Statystyczny [Statistics Poland], *Stopa bezrobocia rejestrowanego w latach 1990-2019*, <https://stat.gov.pl/obszary-tematyczne/rynek-pracy/bezrobocie-rejestrowane/stopa-bezrobocia-rejestrowanego-w-latach-1990-2019,4,1.html> (online access: 4.9.2019).

50 J. Czapiński, M. Góra, *op. cit.*, p. 3.

average price levels in the economy were rising.⁵¹ Thus, state failures can be combined with a negative assessment of the PAYG system. It is worth noting that in 1995 the most dissatisfied group of respondents were working-age people whose contributions were the source of payment for old-age pensions.

In the period from 2001-2011, Poles expressed their opinions on the functioning of the PAYG/funded pension system. As in the previous case, it was assessed negatively.

Diagram 2. Assessment of the pension system functioning in the years 2001-2011



Source: own study based on CBOS reports No. BS/18/2001, BS/154/2007, BS/169/2008, BS/41/2010 and BS/45/2011

The most negative assessments appeared in the 2008 survey, when as many as 64% of respondents were dissatisfied with the functioning of the pension system. In subsequent years, dissatisfaction remained at a level above 50%.

For the years 2001-2011 the registered unemployment rate in Poland dropped from 17.5% in 2001 to 12.4% in 2011.⁵² There was also a fall in inflation from 5.5% in 2001 to 4.3% in 2011⁵³. The highest level of dissatisfaction with the current pension system in 2008 can be attributed, *inter alia*, to the global economic crisis. It was the period when Poland remained the so called green island on the map of Europe, but the crisis shaped public discourse to a large extent.

There is no constant regularity when it comes to the assessment of the pension system in individual groups of respondents. However, as the 2008 survey shows, dissatisfaction

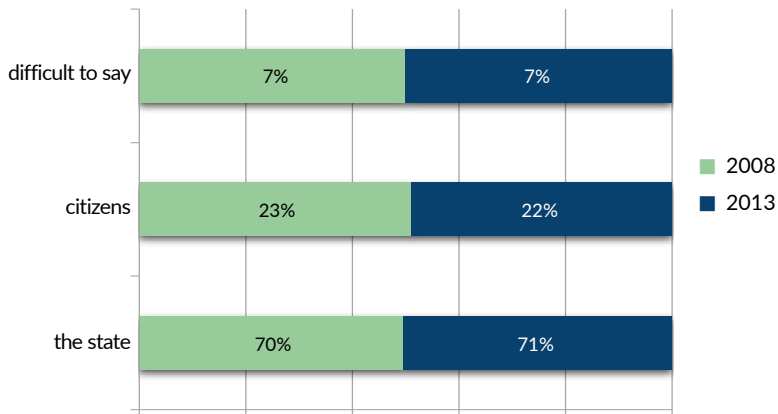
51 Główny Urząd Statystyczny [Statistics Poland], *Roczne wskaźniki cen towarów i usług konsumpcyjnych od 1950 roku*, <https://stat.gov.pl/obszary-tematyczne/ceny-handel/wskazniki-cen/wskazniki-cen-towarow-i-uslug-konsumpcyjnych-pot-inflacja-roczne-wskazniki-cen-towarow-i-uslug-konsumpcyjnych/> (online access: 4.9.2019).

52 Główny Urząd Statystyczny [Statistics Poland], *Stopa bezrobocia...*, *op. cit.*

53 Główny Urząd Statystyczny [Statistics Poland], *Roczne wskaźniki...*, *op. cit.*

prevailed in all socio-professional groups, and the most positive opinions about the system were expressed by pensioners. This trend continued in 2010 and 2011. It is worth noting that the dissatisfaction with the functioning of the pension system went unchanged among business owners. Moreover, since 2001, a high percentage of respondents have not been able to clearly express their opinion. The 2007 survey showed that the youngest respondents in the 18-24 age group were least aware of the rules of the pension system functioning. This result is quite evident. The youngest group of respondents would only benefit from the pension system in a relatively distant future, which could have resulted in low level of interest in its functioning. As illustrated by the results of the 2013 CBOS survey, certainty in old-age pension payment and its amount is the most important for Poles in the functioning of the pension system.

Diagram 3. Responsibility for old age security

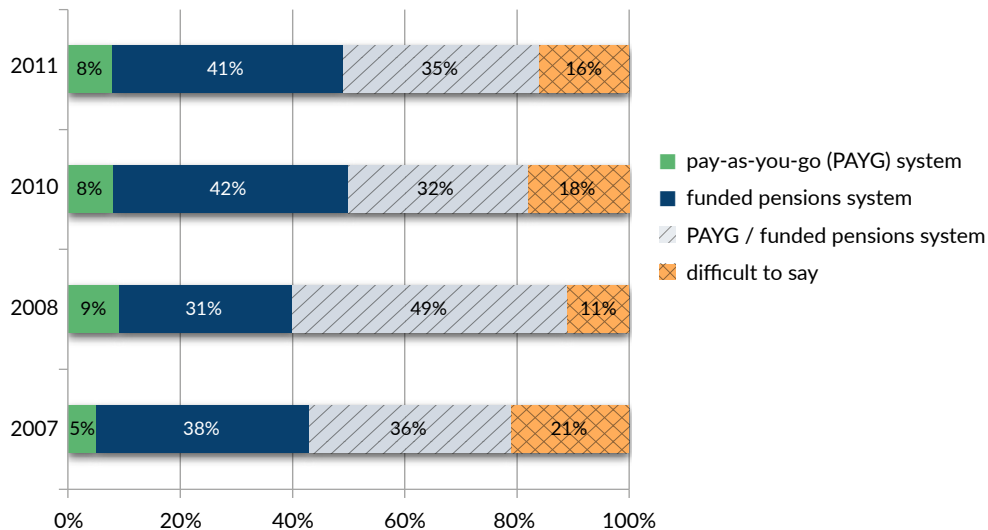


Source: CBOS report No. BS/108/2013

In Poles' opinion, it is primarily the state that should provide its citizens for old age. Such was the view of about 70% of respondents both in 2008 and in 2013. In both surveys, slightly more than 20% of citizens considered that this should be the responsibility of the individual citizen. The conviction of the state's responsibility for providing for old age prevails in all socio-professional groups. It can be, however, noted that this view loses its import among those with higher education, the better-off and those living in larger cities (over 500,000 inhabitants). These answers are consistent with the results of the survey entitled *Wiedza i postawy wobec ubezpieczeń społecznych* [Knowledge and attitudes towards social insurance in 2016], presented in the report of the Institute of Public Affairs [Instytut Spraw Publicznych] and published by ZUS, in which as many as 63% of respondents indicated that the state should provide its citizens for old age. Only 28% of respondents answered that it was the responsibility of citizens themselves.⁵⁴

⁵⁴ Instytut Spraw Publicznych [Institute of Public Affairs], *Wiedza i postawy wobec ubezpieczeń społecznych*, Warszawa 2016, p. 44.

Diagram 4. The best solution for the pension system 2007-2011



Source: own study based on CBOS Reports No. BS/154/2007, BS/169/2008, BS/41/2010 and BS/45/2011

Poles expressed their opinion on the best solution for the pension system in four CBOS studies – in 2007, 2008, 2010 and 2011. The PAYG system gained the highest support in 2008. In the remaining years, respondents considered the funded pensions system to be the best solution. It can be noted that this system is more often supported by respondents in the 25-44 age group, those with a higher education, the well-off, those living in large cities and often holding managerial positions. The disadvantaged and inactive, chiefly pupils and students, are more likely to favour the mixed system. In 2007, hesitation to support a specific solution (21%) was noticed among the answers. Respondents with basic education and a poor financial situation had problems with providing an answer. In addition, it should be noted that our country is in the phase of demographic old age. This occurs when the share of people over 60 exceeds 12% of the total population.⁵⁵ This ration is constantly increasing in Poland. In 1995 it was 13.8%, while in 2013 it was as high as 18.4%. An awareness of an ageing population can contribute to the growing support for the funded pensions system.

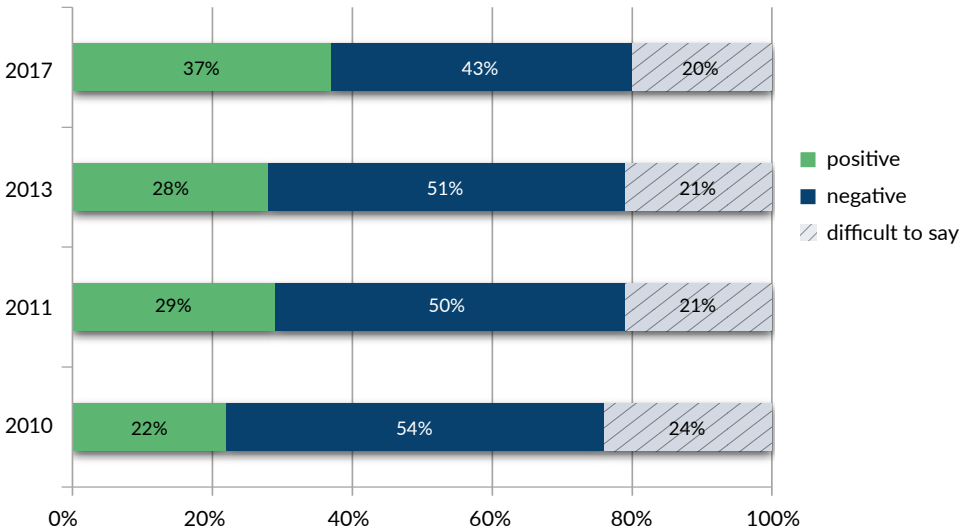
It should be also noted that better educated and better-off respondents are more willing to support the funded pensions system. They may be attracted by a solution providing for contributions payment to their own accounts, to save for their own future.⁵⁶

⁵⁵ Instytut Pracy i Spraw Socjalnych [Institute of Labour and Social Studies], *Raport na temat sytuacji osób starszych w Polsce*, Warszawa 2012.

⁵⁶ E. Karpowicz, *Ubezpieczenia emerytalne w opiniach społecznych* [in:] *System emerytalny 9 lat po reformie*, ed. B. Klos, Warszawa 2008, p. 161.

Besides, Poles have been regularly assessing the activities of the Social Insurance Institution since 2009.

Diagram 5. Assessment of the activities of the Social Insurance Institution in the years 2010-2017



Source: own study based on CBOS reports No. BS/6/2010, BS/45/2011, BS/160/2013, 32/2017

Since 2010, respondents have negatively assessed the activities of the Social Insurance Institution. In the years 2010-2013, in the opinion of over 50% of them, this institution did not function properly. This opinion was expressed mainly by the most educated respondents, from large cities, often holding managerial positions. Pensioners and poorly educated people had the most favourable opinion about ZUS activities. A decrease in negative opinions (to 43%) was noted in 2017, as compared to 2013 when negative opinions were expressed by as many as 51% of respondents. A positive phenomenon was the relatively more positive assessment of ZUS by respondents who had had direct contact with this institution and could assess its functioning on the basis of their own experience.

Moreover, it should be noted that the question about ZUS activities is quite general, and its meaning could be interpreted by each respondent in a different context and area of its activity. Persons who do not yet receive any pension benefits may, in their opinion on the functioning of ZUS, be influenced by their assessment of the old-age pension system as a whole.

To sum up, it should be pointed out that according to the results of CBOS surveys, Poles negatively assessed both the PAYG system and the PAYG/funded pensions system. This concerned all socio-demographic groups. However, relatively the best opinions about the system are expressed by those who use it. Negative opinions about the system coincide with unfavourable assessment of the activities of the Social Insurance Institution as such.

It should be mentioned here that, in accordance with the adopted survey research methodology, surveys should take into account the level of respondents' knowledge on the topic and check how they understand the issues raised in the survey. It is worth noting that a high percentage of respondents' answers in the conducted surveys had the following content: "I don't know the rules and provisions/how it works" or "Difficult to say." Thus, it can be concluded that the subject matter of the survey was problematic to respondents, and the assessment of the degree of satisfaction or dissatisfaction with the pension system operation in many cases may not have been based on any substantive knowledge of the subject. Pension system research is characterised by a high level of complexity. Questions posed to the respondents should be conveyed in a clear and transparent manner.⁵⁷ This does not change the fact that Poles' knowledge about the functioning of the pension system is quite negligible, something that is also confirmed by other studies in this area, *i.e.*, the ZUS report entitled *Wiedza i postawy wobec ubezpieczeń społecznych* or *Świadomość "emerytalna" Polaków* from 2016.

⁵⁷ *Ibid.*, p. 175.

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Ocena systemów emerytalnych w badaniach CBOS – analiza retrospektywna (1995–2013)

Głównym tematem artykułu jest ocena systemów emerytalnych w badaniach Centrum Badań Opinii Społecznej (CBOS) w latach 1995–2013. Na początku przedstawiono definicję opinii publicznej. Następnie wskazano znaczenie badań opinii publicznej, ich wady i zalety. W kolejnej części artykułu przedstawiono zasady funkcjonowania repartycyjnego, kapitałowego oraz repartycyjno–kapitałowego systemu emerytalnego, wprowadzonego ustawą z dnia 17 grudnia 1998 r. o emeryturach i rentach z Funduszu Ubezpieczeń Społecznych. Zasadniczą część opracowania stanowi analiza wyników oceny systemów emerytalnych w naszym kraju i działalności Zakładu Ubezpieczeń Społecznych. Porównano m.in. opinię Polaków w zakresie najlepszego rozwiązania dotyczącego systemu emerytalnego czy odpowiedzialności za zabezpieczenie na starość. Wyniki analizy przedstawiono z uwzględnieniem odpowiedzi poszczególnych grup społeczno – demograficznych, ze względu na wykształcenie, sytuację zawodową, wielkość miejscowości zamieszkania czy status materialny. Wyniki analizy zestawiono również z wybranymi czynnikami makroekonomicznymi.

Słowa kluczowe: system emerytalny, opinia publiczna, Centrum Badań Opinii Społecznej (CBOS), Zakład Ubezpieczeń Społecznych (ZUS), badania społeczne