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2. MAIN RESULTS AND CONCLUSIONS

- In this year's edition of *Social Diagnosis* increase in the majority of indicators of life conditions and quality have improved since 1991.
- The percentage of very and quite happy Poles increased by 3.1pp.², up to 83.6 Poles. 8.15% (2.6 pp.) people more positively evaluate their whole lives so far. The real income of households increased by over 12% and personal income by 10% in comparison to 2013.
- The number of households stating that their income allows them to fulfil their needs has increased from 76 to 81%. The number of households equipped with various kinds of goods has also increased. The number of debtors decreased and the number of persons with savings increased.
- There was an increase in satisfaction with the majority aspects of life. Satisfaction with the situation in the country, perspectives for the future and the financial standing of one's family were subject to the biggest satisfaction increase.
- The economic stratification of Polish society was reduced. Income inequalities measured by Gini's coefficient fell in the last six years. It was 0.318 in 2009, 0.307 in 2011, 0.305 in 2013 and 0.285 in 2015 (below the average for 27 EU countries). In addition, stratification of personal income fell from 0.373 in 2009 to 0.330 in 2015. The income of the poorest households increased faster than that of the richest ones. During the last four years, we could observe a decrease in inequalities among the group of the highest and the lowest equivalent incomes, that means inequalities between extreme ends of the continuum of households. In the period between March 2011 and 2013, the difference between extreme groups fell by 2% and in the last two years it fell by 2%.
- 3.3% Polish households lived below the level of extreme poverty in 2015 (1.8 p.p. less than two years ago, it was the lowest value of all years of studies).
- The financial mobility of Poles is not weakening. In the last four years, over 40% of the households from the 1/5 poorest advanced to higher-income groups and the same 1/5 richest retreated to lower-income groups. This means that the structure of Polish society is still very liquid in the economic sense
- There were some small signs of the development of civil society. As compared to earlier studies, the percentage of people who trust other people increased (from 12% in 2011 to 15% in 2013), as did sensitivity to harm to the common good, though still nearly a half of the surveyed citizens were indifferent in this respect. However, social capital indicators of tolerance and the tendency to associate even fell slightly, despite already being consistently low and some of the lowest in Europe since the transformation.
- Voivodships with the highest general quality of life were Małopolskie, Pomorskie and Wielkopolskie, while the ones with the lowest quality of life were:

Świętokrzyskie, Łódzkie and Zachodniopomorskie. As far as the largest towns were concerned, the residents of Poznan, Zielona Góra and Krakow fared the best, and the worst off were those in Kielce, Opole and Ruda Śląska.

- The average net per capita income in the studied households in March/June 2015 was PLN 1549. Its level in the panel sample households fell by 0.3% between March 2011 and March 2013, but it was subject to a significant increase in the last two years. It increased by 16% in real terms over the last two years.
- Most of the studied households declared that, with their current revenues, they made ends meet with certain difficulty (over 36%), over 16% with difficulty, and over 17% with great difficulty. Over the last four years the percentage of households in great trouble in this respect fell markedly (by over 4 pp.) and of those coping with difficulty - by almost 3 p.p.
- As far as the satisfaction of nutritional needs in the last year was concerned, households reported that most often they could not afford, for financial reasons, fish and fish products (almost 15% of households), next confectionaries and stimulants (over 11% each), followed by meats, poultry and meat products (over 8% of households). Over the last four years, there was an improvement in the level of household needs satisfaction in all groups of foodstuffs with the exception of sugar.
- In 2015, almost 57% did not have any savings, while of those that did declare savings, those with amounts equal to between one month and three months' earnings predominated (over 33% of households with savings). Between March 2011 and March/June 2015 there was a marked rise in households with savings (over 7 pp.).
- In February/March 2015, almost 34% of the studied households declared they borrowed. The value of the borrowings most often exceeded that of annual income at over 33% of households. The share of households with loans fell markedly by over 8 p.p. between March 2011 and March/June 2015.
- 3.3% of studied households did not live independently in March/June 2015. This percentage decreased between March 2011 and March/June 2015 by almost 1 p.p. Over the last four years we have been observing a growing percentage of households equipped with appliances and installations studied.
- A vast majority of households in 2015 wanted their children to complete their education at Master's level (over 73%). However, almost 13% of households were satisfied with vocational qualifications and nearly 11% with a vocational bachelor's degree or equivalent. Between 2011-2015, we could observe a significant decrease in in dropping out of from schools resulting from financial reasons or suspension of payments for a school as well as in giving up lunches at the child's school and other limitations. In other areas studied, those changes were not significant.
- The percentage of households which had to resign from holiday trips for financial reasons was between

² Percentage points.

almost 35% for family trips (adults and children) up to nearly 40% for trips of adults. However, we observed a significant improvement in this field in comparison to 2011.

- 29% of studied households declared in March 2015 that for financial reasons they had to forego, in the last year, a trip to the theatre, opera, operetta, philharmonic or concert, 27% the cinema, and over 22% from going to a museum or exhibition. However, there has been a significant improvement over the last four years.

- According to declarations of households in 2015, over 93% of them used services of health care institutions funded with public funds, but at the same, time over 54% of them used services of institutions which required them to pay and only 7% used services of institutions which were paid up by their employer. During the year prior to the study, households which had to buy medicines or health care services usually resigned from sanatorium stays, obtaining dentures or rehabilitation services due to lack of money. In the last four years, the percentage of households which had to make such sacrifices declined significantly in relation to all health care services, except rehabilitation treatments.

- 3.3% of Polish households lived below the level of extreme poverty in 2015, while 28.15% were below the prosperity level. Material deprivation affected 10.5% of households in 2015, which is significantly more than the total of monetary poor ones. In the final assessment, poor households were considered to be in poverty both in monetary and non-monetary terms, and these made up 1.7% of the researched population. In the period between March 2013 – March/June 2015, we observed a decrease in extreme poverty and hardship (respectively over 2 and 9 pp.).

- Extreme poverty (in objective terms) was not of a permanent nature in the majority of households in the last two rounds of study. Only 1.4% of households found themselves in extreme poverty in both years of study. However, of the 5.3% affected in March 2013 only 27% were still in extreme poverty in May 2013. 25% of households in a state of hardship in March 2013 were still there in March 2015, which shows that hardship was permanent in character for most of the affected households in the period of study

- Between 2013 and 2015 the situation on the Polish labour market improved significantly. The unemployment rate fell below 8% and professional activity increased which balanced the negative trend of decreasing the working age population. Nonetheless, the percentage of people working on the basis of definite period of time contracts was still at the highest level in the EU. Persons employed on that basis constituted almost 30% of all employed persons.

- Unstable employment was related mainly to agreements based on the Labour Code, but concluded for a definite period of time (19% of employed persons). Persons whose main source of income was civil-law contracts (so-called “junk” contracts) constituted less than 2% of all working persons.

- Market segmentation concerns a constant division of the labour market into a better and a worse part, which refers to persons working constantly on unstable and poorly paid contacts. This division emerged in 2011, but young people working in such a way found better jobs with time.

- Over the last 4 years we could notice symptoms of increased segmentation. Consecutive generations of graduates are waiting to be employed on the basis of an indefinite period of time contract for a longer period of time. The improvement on the labour market decreased the risk of losing a job for people working on the basis of contracts based on the Labour Code. The chance of transferring from a contract for a definite period of time to a contract for an indefinite period of time decreased in 2013 and did not increase together with the improvement recorded on the labour market. Even though less than 1.5% persons aged above 30 work on the basis of civil-law agreements constantly, about 14% of those employed are persons who were unemployed for some periods of time or worked on the basis of short-term and civil-law contracts for some time.

- Only 9% of persons aged 25 or more had participated in activities concerning improvement of their professional qualifications and other skills.

- Analysis of the structure of people who declared activities such as improving their professional qualifications indicates the high and sustained selectivity of the education process mainly in terms of age, educational attainment and place of residence. Persons with at least secondary education, residents of big and medium cities and relatively young (up to 44 y.o.) are the ones who improve their qualifications the most frequently. Women improve their skills more frequently than men.

- The results of model analysis of determinants for improving one’s professional qualifications, calculated separately for men and women, confirms the high selectivity of this process for the young, well-educated, high-earning, professionally active people residing in large cities and medium-sized towns are also the educationally active ones – both in case of men and women.

- Only 3% of people who were professionally inactive in the period between 2013-2015 indicated lack of qualifications required by the employer as a reason for unemployment. The majority of them are women, people with vocational and secondary education, persons up to 44 y.o. and residents of villages and small and medium towns.

- Among basic reasons for unemployment, the most significant were factors related to age: education among the youngest and pension among the oldest. The state of health and problems with finding a job were also significant. Reasons related to the need of taking care of home and children, elderly people and disabled were indicated almost exclusively by women.

- Among reasons for taking up work, the unemployed respondents usually indicated the possibility of working

part time (12%), flexible working time (9%) and a possibility to do some part of the work at home (7%). However, almost 60% of unemployed respondents did not want to work at all, regardless of the circumstances and created opportunities.

- Improvement of qualifications is of a special importance for occupationally inactive. Over the last two years, participation in improvement of qualifications increased the chance of employment for the unemployed. However, the chance of maintaining employment was very high and relatively similar for two groups compared - educationally active and those who did not try to improve their qualifications.

- In the period between 2013-2015, the income of employed persons, who are active or inactive when it comes to education, was compared and it was still to the benefit of those who educated themselves. The gap between active and inactive persons decreased in comparison to the previous period, mainly due to the change of women's income. The influence on education on the increase in income between 2013-2015 is more significant in the case of women, which is a fundamental change when compared to previous studies.

- Data concerning departures from the country according to the Central Statistical Office shows some kind of stabilisation of the economic emigration. Data from the *Social Diagnosis* shows similar stabilisation, but it concerns other aspects of the migration process due to the methodology applied.

- The percentage of people with experience with economic emigration during the last two years before the study in 2015 was quite stable and low. Between 2013-2015 it fluctuated around 2%, while it was over two times higher in case of men. Migration experience characterised mainly persons with secondary and vocational education, while persons with primary education, the youngest respondents and residents of the smallest towns had the lowest level of experience with migration.

- Previous experience with migration was correlated with the status on the labour market. As in all versions of the *Social Diagnosis*, it was observed that persons with migration experience are more active on the labour market, even though in the case of women it was not reflected in better employment. Information obtained from persons who came back to Poland indicated a decrease in the negative influence of economic factors on the decision to return to the country of respondents studied in 2015.

- Over the last four waves of studies, the percentage of persons declaring the will to migrate for financial reasons in the next 2 years ranged between 6 and 8% and amounted to 7% in 2015. Working abroad invariably seems to be the most attractive alternative for the unemployed.

- Among the reasons for migration, those related to a negative assessment of the Polish labour market predominate as well as those connected with difficulties in obtaining sufficient funds for the needs of the family

left in Poland.. Reasons related to professional development or willingness to become independent or to test oneself were indicated, but not deemed as the most important ones.

- There was a further improvement concerning the use of services of nurseries and kindergartens – from 34% in 2013 up to 37% in 2015. It was maintained in almost all classes of places of residence, with the exception of the smallest towns.

- Access to education among children and teenagers aged between 7-19 does not differ territorially. In 2015, about 98% of children aged 7-15 were educated in schools, while 96% of teenagers aged 16-19 were educated in a full-time, part-time or extramural form.

- In 2015, the indicator of using educational services in the age group of 20-24 was 53%. The downward trend observed in the previous studies was intensified and it was visible in all types of residential areas, with the exception of residents of big cities, where the stabilisation was greater. Even though territorial differences between urban and rural areas decreased, they were still significant.

- In the age group of 20-24, women pursue education more frequently than men. The increase in the educational activity of women was stopped, while the decrease in men's education is still maintained. The scope of using educational services decreases among persons aged between 25-29 and amounted to 14%, however, the downward trend reported since 2009 stopped.

- For women in the age group between 25-29, not only was the downward trend stopped but also an insignificant increase in the use of educational services was noted. For men in this group a stabilisation of the level of using educational services was observed.

- The level of educational activity of persons between 30-39 remained very low (3 %), and was subject to a further decrease. Also, the lack of interest in using educational services by persons above 39 was still maintained.

- An analysis of persons aged 18 or more using educational services indicated that 67% of them were professionally inactive in 2015, while 88% of them were 24 or younger.

- Working persons are usually the ones among persons above 24 y.o. to take part (about 67% in 2015) in the process of improving qualifications, even though they have better qualifications than unemployed or professionally inactive persons anyway.

- Since 2011, we have been observing a constant increase in the percentage of people who are professionally and educationally inactive (aged 15-24) - their percentage amounted to 10.7% in 2015.

- Just like in the last edition of the *Social Diagnosis*, that is for the second time in the history of the survey the share of households declaring they have savings exceeded the share of households with debts. What is

more, an increasing tendency of people who save is maintained together with a systematic decrease in people with liabilities. The tendencies concerning savings result mainly from a systematic increase in the income of households, and the tendencies concerning debts mainly reflect the decrease in households from the age group of those who are the most active on the market (with the head of the family aged up to 45) and limited access to loans for those with lower incomes.

- In March 2015, households saved mainly in a form of bank deposits (32% of free funds were designed to be saved in such a form), and a very significant part of savings were kept in cash (13%) and its substitutes – current accounts (13%) or saving accounts (10%).
- A significant part of savings of households is of a “securing” nature – for old age, unforeseen situations and future of children. Almost half of savings is destined for those aims. The share of savings for purchase of fixed assets, flats and business activity decreased in comparison to the previous study and amount to barely 15%.
- As many as 95% of the total debt of households are loans from banks. When it comes to the purposes and the amount of the debt, housing loans dominate. The amount of loans/credits for this aim constituted 67% of all debts and instalments for this aim constituted almost 37% of the total amounts of loan repayments.

- An analysis of the financial health index in households indicated that the majority of Poles live day by day, as they are able to satisfy their current financial needs. Only a small part of the households secures their financial state in a long-term perspective, and many households are not ready to face financial problems.
- The low level of the financial health in Poland is for sure inadequate to challenges and responsibility which should be taken by Poles in relation to not only their „today” but also „today, tomorrow and the day after tomorrow”.
- A small, but stable increase in the financial health index was a positive trend in years 2009-2015. It only did not occur in the period of stagnation between 2011-2013. The improvement concerns mainly those households whose members were active and looking for their own solutions of problems.
- What has the biggest influence on the financial health of Polish households is the increase in income and its stability, which is mainly related to external factors – better situation on the job market, promotion and/or a rise.
- What is a positive change is also an increase in the field of savings for pension. It is mainly observed among households with low income and it resulted from a better financial situation. It can be assumed that the increase in awareness of low security offered by ZUS and OFE, which was widely discussed in the media during the pension system reformation in 2014, contributed to a change of thinking concerning long-term planning.
- What is worrying, on the other hand, is the fact that households in which financial health was worsening were

the ones whose savings for retirement were at the lowest level.

- The continued growth in rating of life up to now was confirmed. Currently this is higher than at any time in the whole study period, and over twice that of the worst in this respect year 1993. It is also worth emphasising that since 1994, the rise in assessment has been unusually steady.
- Also two indicators of will to live (lack of suicidal tendencies and desire for life), the most important aspect of psychological well-being, are at the highest levels in the whole period since 1991.
- Depression symptoms have decreased to the lowest level since 1992.
- The sense of happiness increased in comparison to the previous years, as it was declared by 83.6 respondents. It was the best result since the beginning of the studies. In comparison to 2003, the percentage of unhappy people fell down three times (from 4.4 to 1.3%).
- Among 16 partial satisfaction types, in 9 there was an increase in comparison to 2013 and a decrease in 4. Satisfaction with sexual life and work were the lowest.
- Age was most important factor explaining general mental wellbeing of the Poles was, as in the previous study, age. The older a person, the worse the mental condition, especially as far as symptoms of maladjustment (depression) are concerned. Second in terms of importance for general psychological well-being is marriage, which together with the number of friends (fifth), can be treated as a single indicator of social support. In the third place, also similar to two years ago, was alcohol abuse, and income was ranked fourth.
- This year's study once again confirms the accuracy of the main hypothesis resulting from the onion theory of happiness. Positive changes in mental well-being are determined almost exclusively by an internal adaptive mechanism (the “happiness attractor”), which acts most effectively at the deepest level, which is the will to live. A fall in well-being, especially at the most superficial level of satisfaction criteria, is on the other hand the result of negative life changes.
- Happier people fare better in life as it is more the case that happiness brings money more than money happiness. The happy have a greater chance of finding a steady partner and starting a family. Levels of mental well-being determine the chances of divorce in future years. Mental wellbeing increases as the date of a wedding approaches, then drops fast to the level of the period many years before the wedding. In other words, there is an almost perfect asymmetry of well-being change before and after getting married. Therefore, even though the married are happier than those living alone, it is not getting married that makes them happy in the long run. Naturally happy people simply have better chances of finding a partner.
- The average declared personal monthly net income was 2034 zł in the last quarter, and was somewhat smaller in the panel sample at 1965 zł. In relation to data from 2013, it rose nominally by 8.2. in the whole sample while

falling by 9 per cent in real terms, and in the panel sample it rose nominally by 9.3% and in real terms: 10.1%).

- Households expected their incomes would rise by on average 37% over the next two years, with expectations at 43% two years ago.
- A Bachelor's degree yields five times less on education investment than a Master's, and a PhD increases that rate of return by a further 80%. In the last two years, the rate of return has increased to a marked extent only for higher education and doctoral studies.
- Different disciplines offer differing yields on investment. In recent years there have been marked changes in this area, with currently the best performers being the law and medicine with agricultural studies the weakest.

- The Poles are enjoying ever better health. The incidence of physical symptoms fell to their lowest ever levels (since 1996).
- One health risk factor is excessive weight measured by BMI (Body Mass Index).
- Another risk factor is smoking, which is also associated with many health issues though to a lesser extent than obesity.
- Alcohol abuse is a risk factor in terms of all 17 state of health gauges. It affects subjective assessments of one's own health, and also worsens objective indicators like the incidence of health issues and the likelihood of serious illness.
- Six out of ten Poles do not undertake any form of physical exercise. Most popular is cycling at 27.7%.
- Physical activity has a weaker effect on health than risk factors (excessive weight, smoking and alcohol abuse), however, it definitely does improve health.
- The general level of life-stress in 2015 was significantly lower than two years before and the lowest in the earlier studies from 2000.

- Since the Transformation, the 90% (!) level of declared feeling of social support (*I feel loved and trusted*) has not changed. Only 20% of respondents feel lonely against their will.
- For the first time since 2005, the average number of friends fell from 7 to 6. The number of friends is the 5th indicator of psychological well-being after age, marriage, alcohol abuse and income. Friends have an equally large influence on mitigating the mental effects of life-stress as as the task-based coping strategy.

- The Poles' value system is highly stable. However, it is worth noting a marked rise in the importance of work and fall in that of children and a successful marriage in recent years.
- As Poles quickly become more wealthy, so the frequency of indications of money as one of the three cardinal values falls (by 1/4 compared to the year 2000).

• Health, like in all previous years, is most often indicated as a cardinal value by 65% of respondents, followed by a successful marriage (50.3) children (48.7%) and work (30%). Freedom and liberty, a strong character education, kindness and peer respect were indicated the least frequently.

• It is possible to predict certain life events that depend on individuals' decisions by value system. These include: getting married, divorce and childbirth. Important life events also cause changes in value systems, e.g. weddings increase the significance of a successful marriage, while divorces reduce it. The birth of a child raises the position of children and loss of money reduces its value system rank.

• Materialistically minded people tend to assess their whole life up to now in more negative terms, are less happy and have suicidal tendencies more often. However, shopaholism has the opposite effect and acts positively on all well-being indicator readings.

- 84% of Poles (the most since 2000) rate the past year as successful.
- Poles perceive an ever-weaker relation between their prosperity (whether the past year was a success) and the activity of the authorities, largely ascribing it to themselves if the past year was rated as successful.

• In 2015 42.7% of adults declared systematic participation in religious acts. It is almost 1pp. More than in 2013, but 13 pp. less than in 1992.

• The most religious groups in terms of institutional practice were women, the elderly over 60, residents of rural areas (especially farmers), receivers of welfare benefits and people with a basic education. Those with lowest behavioural indicators of religiousness were men, the age-group up to 44, residents of the largest towns, the best educated and wealthiest, the unemployed, private-sector workers and entrepreneurs.

• In terms of region, most religious Voivodships were Podkarpackie, Małopolskie, Opolskie and Lubelskie, where with the exception of Opolskie the majority has been strongly settled for generations, while the least religious are Zachodniopomorskie, Łódzkie and Warmińsko-Mazurskie. Podkarpackie deviates the most from the country average, where only 11% declare not going to church and almost 75% takes part in church ceremonies at least 4 times a month. Zachodniopomorskie is at the other end of the scale, where a half of inhabitants do not go to church at all and only 1/3 take part in church services at least 4 times a month. The largest towns (over 500 thousand people) are the least religious, as 54% do not attend church at all as compared to 21% in rural areas.

• Institutionalised religious practice is linked to higher levels of mental well-being regardless of the gender or age. It also mitigates the effects of life-stress on mental wellbeing.

- Every fourth Pole smokes cigarettes, on average a little less than 15 a day. Compared to 1995, the share of smokers has fallen by as much as 13.5 pp.
- The vast majority of smokers are men, and apart from them, middle-aged, persons with vocational education, poorer ones, unemployed persons, private-sector employees.
- The share of persons who react to problems by drinking is smaller (3.5% in this study and 3.9% two years ago) than that of those who admit they abuse alcohol (6.2%, while it was 6.7 % two years ago).
- Men reported that in the previous year they had drunk too much 4 times more than women (six years ago it was nearly six times more often); middle aged people abuse alcohol more frequently, rich and poor more frequently than middle class persons, private entrepreneurs a bit more often than their employees. Students abuse alcohol only more frequently than pensioners.
- Among professional groups, the ones that are the most affected by alcoholism are creators, artists, writers and journalists (21.5% of alcohol abusers), operators of mining machines and equipment, mining and construction workers, doctors (12.6% admitting to overusing alcohol in the past year). The lowest amount of persons overusing alcohol was among textile production workers, hairdressers and home care and cleaning personnel.
- The share of reported narcotics use increased until 2005, and in this study it remained at the level of 2011, and is much higher than at the beginning of the study period (an increase over three times as compared to 1992). Currently, most at-risk are men, school and university students (generally all younger people), large-city dwellers, private-sector workers, the well-off and those living in Slaskie and Zachodniopomorskie Voivodship.

- Between 2005 and 2015. the percentage of victims of theft, robbery and battery decreased. This explains the high increase in the sense of safety (the percentage of people satisfied with the state of safety in their place of residence increased since 2000 by 50%, so it was similar to the decrease in the number of victims). However, the percentage of people admitting to breaking the law did not change.
- Alcohol abusers are four times more likely to be the perpetrators of aggression, and almost twice as likely to be its victims. Young alcohol abusers cause traffic accidents and collisions four times more frequently than those who do not overuse alcohol.
- Western Voivodships are under the highest threat of crime, while Podkarpackie and Warminsko-Mazurskie are under the lowest threat.
- Both the percentage of victims, and the perpetrators of criminal acts, is significantly higher among men than among women, is much greater in the younger age-groups than in that of the elderly. In large urban areas, the

frequency of experience associated with criminal activity is twice as great as in rural areas.

- In 2015, members of organisations, associations, parties, committees, councils, religious groups, unions and circles amounted to 13.4% of the total studied (15% in 2011). 9% of society takes active part in organizations, with clearly the largest group (24%) active in religious groups. In the last two years, 15% reported activity on behalf of their own social environment as the slow, but systematic, rise in involvement in social initiatives came to a halt. Every fifth respondent (19.4% compared to 23% in 2011) had attended some kind of public meeting other than for work-purposes. These are basic indicators revealing the low level of development of Polish civil society, and the low level of civil experience and competences. Civil experiences have a tendency to cumulate as members of organisations and socially active participants in public meetings tend to be the same individuals.
- Civil experience and skills associated with social position were measured by educational level. The higher the education, the more people set up organisations and join existing structures where they perform voluntary functions and the more willing they are to become actively involved in social initiatives. The educated are better organised and express their interests more effectively. They are better able to take advantage of the opportunities created by democracy at the local level.
- Over the last two years (2013–2015) trust for financial institutions increased. Trust for financial institutions at a higher level than average was shown by middle aged people (25-44), persons with at least secondary education, persons with better financial standing, private entrepreneurs and their employees, persons working in the public sector.
- In 2015, over 40% of respondents declared that harm to the common good is either of no interest to them at all or is largely of no interest. Poles are the least bothered about fare dodgers on public transport and tax evasion. However, indifference to these forms of infringement of the public interest has fallen in comparison to previous years. In the remaining categories we also note a rise in sensitivity to the public good. On the other hand, after twenty years of democracy building, nearly half of the respondents are indifferent to six forms of public good violation.
- Poland fails to meet a single criterion of civil society. In terms of general trust, it occupies one of the last places among the countries covered in the *European Social Survey* (ESS) 2014. In 2003 and 2005 only 10.5% of Poles agreed with the opinion that “most people are trustworthy”. In 2007 this was 11.5%, and 13% in 2009 and 2011, 12% in 2013 and 15% in 2015 - which was four times less than in Denmark, Norway and Finland.
- Poles very rarely believe in good intentions of others. According to EES 2010, only 14% of Poles believe the people close to them have good intentions, which is also far more rarely than the representatives of other nations.

Only 13% in Social Diagnosis 2013 and 2015 believed that people are usually trying to be helpful.

- An example of the Poles' low-tolerance levels with respect to minorities is their attitude to homosexuality. Only 13% in EES 2012 and 7% in *Social Diagnosis 2015* definitively agree with the opinion that homosexuals ought to be able to arrange their lives in accordance with their own convictions. A lower acceptance for homosexuals was only reported in Russia (6%).
- *Social Diagnosis* data confirms the relation between social capital as defined according to the indicators we have accepted, and other quality of life parameters.
- Just like on the international scale, we note a significant relation between social capital, the prosperity of sub regions and larger towns. The average social capital level in 66 sub regions explains 37% of GNP differences.

- The rise in households with a computer and access to the internet is slowing as we observe gradual market saturation. In the first half of 2015, as many as 72% had computers, while 71% households had Internet connection.
- Internet bandwidth is increasing quickly in households. The tempo is constant and since 2003, the average bandwidth doubles on average by 19.4 a month. This trend, used to foresee the validity of goals of the European Digital Agenda, allows us to say that the aim of providing bandwidth of at least 100Mb/s for half of households is doable, and should be achieved in 2020. While the aim of connecting all households with bandwidth of at least 30Mb/s will be impossible to achieve almost for sure.
- Mobile use of the Internet is becoming more popular, mainly thanks to smartphones, which were owned by 45% of Poles in the first half of 2015, that is a half of people who had mobile phones (90.4%). Tablets have also an influence on the statistics. Even though half of the Internet users claim to use Internet using a phone or a Tablet, the majority of them use only Wi-Fi connection. Almost 27% of Internet users (that is 17.5% of Poles) declare that they use actual mobile Internet – that means data transfer via mobile networks.
- Computers and the Internet are usually owned by multi-person households, especially married couples with children (95% of them have Internet access) than in case of single-person households. As a result, over 80% of Poles aged 16+ have a computer at home (or a Tablet) as well as Internet access. However, only 66% of them uses those technologies. As many as 15.4% of persons do not use Internet even though they have access to it. The number is increasing; it is almost a half (46%) of people who do not use the internet.
- Since 2011, the increase in users of those technologies is significantly slower than it used to be. However, if you take into consideration the fact that some users cease to use it, 5.3% of Poles of 18+ started to use the Internet between 2013 and 2015. The key barrier in widespread of using the Internet is lack of motivation as

well as capabilities of using it. Financial barriers are a reason for lack of access for about 5% of households, and no technical capabilities of having Internet connection was an issue for only 0.5%. Hard barriers (infrastructural or financial) are becoming less significant. However soft barriers are also weakening – between 2007 and 2015 the percentage of households which think that they do not need Internet decreased twice. Currently slightly less than 15% think so.

- An increase in persons using the Internet influences changes of the structure of user population. The average age of website users is increasing. In 2003, 40% of users were between 16 and 24 y.o., a now they only constitute 18% of the users. Ten years ago, 16% users were at least 45 years old, and now there are twice more users of that age. The share of students decreased and now they constitute only 11.6% internet users, while they constituted 30% in 2003. The percentage of people from the biggest cities is decreasing, while the number of people from rural areas is on the increase (from 21% in 2003 to 35%).
- Computer, internet and mobile phone use is unusually strongly determined by different socio-demographic factors, above all age and educational attainment. Most internet users are definitely younger and there are very few older people). The net is above all used by those in education (99% of students) and the better educated (92% with a higher education), while only 15% of those with basic education go on-line. Men tend to use these information technologies slightly more often than women, while of great importance is profession and job-market status as the majority of students and those in employment are users while the technologies are least used by pensioners, welfare benefit receivers and farmers. Computer use is also linked to prosperity and size of place of residence. 82% of dwellers in the largest cities and only 57% of the residents of rural areas use these technologies. However, the significance of place of residence is not as great as that of other factors and is still falling.
- The spread of the internet does not completely translate into a fall in interest in television. The share of households equipped with LCD and plasma television sets is increasing faster than that with computers –there are modern computers in 77% of households. More households have cable or satellite television than internet access. People who spend more time using the Internet than watching TV amounted only to 17%, 2pp. more than in 2013. Just like two years ago, as many as 70% of people aged over 16 spend more time watching TV than online, others use both media with similar intensity. Older people and pensioners spend more time watching TV. 2/4 persons aged 65+ watch TV for over 2 hours a day. People with a lower level of education watch significantly more TV. What is interesting is that income and size of the town do not have an influence on TV ratings. People from smaller cities watch it slightly more. Generally, Internet access does not translate into the interest in TV.

- Over half of Poles spend at least an hour a week reading the press. They are usually older people, with better education, living in bigger cities and in households of greater income. Press is usually read by persons working in the public sector and pensioners. Internet users read press a bit more frequently than people who do not surf the Internet. Over a half of persons who read newspapers and books pay from time to time to obtain them. It may mean that there is a potential to change the business model in which the majority of publishers function – they can benefit from users and charges instead of advertisements and data use.
- Methods of using the Internet are very varied. Many users use it to a limited extent. For those with lower education, living in smaller cities and in households with lower income, Internet is mainly a source of entertainment. However, users with better education and from bigger cities use it mainly in an instrumental way. This variation of methods of internet use is a factor increasing the phenomenon of digital exclusion.
- The rise in households with a computer and access to the internet is slowing as we observe gradual market saturation. In the first half of 2015, 72% of households had a computer, and 71% had Internet access.

- The level of sense of discrimination in Poland is still not high, though compared to the mid-90s, it has risen three-fold. Currently, 1.8% of adult Poles feel discriminated against for whatever reason.
- A lack of a sense of discrimination does not mean a lack of discrimination per se. Women suffer discrimination in terms of income, as their average declared income is about 1/5 lower than that of men (the situation was at a similar level in the previous years). This difference does not result from a different social-professional status. With the exception of welfare benefit receivers, the income gap is the same or similar to the total with control for education level and age. Also in terms of specific professional groups of relatively equal competences, duties and job-titles, income differences between women and men remain though fall to 17-19%.
- However, women do not feel discriminated against more often than men and in 2005 and 2011, the share of men reporting subjective discrimination was even greater (in the remaining years the differences were not statistically significant). If we consider only the employed and compare men and women with the same career-length and educational attainment, we do not detect a greater sense of discrimination among women.
- Objective social disability of the disabled has a moderate effect on their feeling of being discriminated against, with of basic importance being the level of disability. In the severe disability group, the indicator of subjective discrimination is almost twice as high as in the group with a light degree of disability. Absolutely most often a sense of discrimination is reported by the victims and perpetrators of criminal acts, alcohol or narcotics abusers and those in psychiatric and psychological

therapy (between 2 and 5 times more often than in the population as a whole).

- An analysis of the potential risk factors of social exclusion (age, disability, loneliness, low education level, rural residence, drug or alcohol dependency, conflict with the law, sense of discrimination, poverty and unemployment) reveals four separate categories of exclusion: physical (age and disability related), structural (low cultural capital and rural residence), normative (social issues and pathologies) and material (unemployment and poverty).
- Since the beginning of study on social exclusion, poverty and unemployment were treated as the main barriers preventing full participation in social life. These groups also received the most attention in the assumption that fighting unemployment and poverty ought to make up the main aim of social reintegration policy. However, the fact is that material exclusion is one of four separate exclusion types in Poland today implies the necessity of differentiating integration policy to cover these other forms of exclusion whatever the labour-market situation and material living conditions, requiring separate instruments addressed to the less-well educated, rural residents, alcohol and narcotics abusers and those in conflict with the law.
- The largest share of Poles aged 16 or more at risk of exclusion are in the structural and physical categories at nearly 25% and 15%, respectively.