

GATEWAY TO
**GLOBAL
AGING
DATA**

g2aging.org

Gateway Policy Explorer: Retirement Series

Poland

Public Old-Age Social Assistance Plan Details 2004-2021

Authors

Giacomo Rebellato
David Knapp

Contributors

Ah Reum Lee
Qinyi Ouyang
Jinkook Lee
Maciej Lis[†]
Drystan Phillips
Kanghong Shao

Version: 2.1 (August 2023)

This project is funded by the National Institutes of Health, National Institute of Aging, RO1 AG030153.

Please cite as “Gateway to Global Aging Data (2024). *Gateway Policy Explorer: Poland, Public Old-Age Social Assistance Plan Details, 2004-2021*, Version: 2.1 (August 2023), University of Southern California, Los Angeles. <https://doi.org/10.25553/gpe.ret.sa.pol>”

Preface

This document is intended for researchers who want to understand the evolution of policy or the policy in place at a particular point in time. This document is not intended for financial advice or to aid in decision-making. The authors have made significant effort to identify and collect historical information pertaining to these policies, to accurately represent these policies, and to communicate how policies may interact to determine legal requirements, eligibility for benefits, and/or benefits levels. The policies presented in this document focus on rules applicable to most individuals aged 50 and older from 1992. Many systems include special policies or alternative eligibility rules for specific groups. We encourage all users to complete their own review of literature in this area depending on the research questions they have in mind.

If you have feedback or questions or identify an error, please contact policy@g2aging.org.

Background — Gateway Policy Explorer: Retirement Series

The *Gateway Policy Explorer* (<http://g2aging.org/policy-explorer>) is part of the Gateway to Global Aging Data (<http://g2aging.org>) project. The *Retirement Series* captures historical policy that affects the birth cohorts of respondents in the surveys covered by the Gateway. It was motivated by the rapid evolution of policies affecting older people across the world. As the Health and Retirement Study (HRS) began in 1992 and many of the international network of studies (HRS-INS) cover more than a decade, understanding the policies in place at the time of the survey has become more demanding for researchers.

Why are we tracking past policy? Individuals make choices based on current policies and the outcomes we see today may reflect responses to past policies. When interpreting the survey responses of individuals, an understanding of the policy environment under which those individuals operate is critical. The collection of contextual information in the *Gateway Policy Explorer* aims to support researchers who want to understand or use policy changes in their research and provide context for longitudinal or cross-country differences. Over the period 2023–2026 the *Gateway Policy Explorer* will be expanded to include information on retirement, long-term care, education, and other policies affecting the life cycle.

The key dimensions to the *Gateway Policy Explorer: Retirement Series* are country and time. We prioritize data collection for each country based on its first interview wave and are continuing to expand our data collection back in time to 1992, the earliest survey date in the HRS-INS.

A separate document, like this one, is developed for each country and each broad category of policies covered in the *Gateway Policy Explorer: Retirement Series*.

Author and Contributor Disclaimers

† The opinions expressed here are those of authors and do not necessarily reflect the views of the OECD or of its member countries.

Poland

Old-Age Social Assistance
Plan details 2004-2021 * †

Social assistance in Poland (*Pomoc Społeczna*) is managed and coordinated by the Ministry of Family and Social Policy and is administered by local social welfare centers.

Key Dates

First law: 1923

Major changes since 1992: 2003

Social assistance benefits are available on both a short-term and long-term basis to people in a disadvantaged social situation and whose income does not exceed specific income thresholds. Eligibility is not restricted on age: individuals of all ages can apply for these benefits. Benefits are available for Polish citizens, members of the European Union and other foreigners who live in Poland.

Prior to 2004, social assistance was provided at a local level that specified benefits and eligibility under a formal system of evaluations of households' socioeconomic conditions, carried out through subjective assessment by local governments' social workers. The first legislation to introduce a harmonized nationwide social assistance program was enacted in 2003, and became effective in 2004. The reform eliminated the subjectivity in assessments of the households' socioeconomic conditions, and introduced nation-wide means-test income thresholds to qualify for these benefits, while preserving in-field interviews by social workers with households that satisfied the means-test requirements.

Contents

Chapter 1: Historical context before first nation-wide reform in 2004	5
Chapter 2: Policy enacted 2004-2021	7
Overview	7
Eligibility	8
Benefits	9
Tables and Formulas	11
Table 1: Base Amount by Year	11
Table 2: Statutory Income Threshold for Social Assistance	12
Table 3: Statutory retirement age	12
Table 4: Maximum Amount of Social Assistance Permanent Allowance	12
Formula 1: Permanent Allowance for Individual Household	13
Box 1: Calculation Example for Permanent Allowance Benefits for Individual Household	13
Formula 2: Permanent Allowance for Household with Multiple Components	14
Box 2: Calculation Example for Permanent Allowance Benefits for Household with Multiple Components	14
Formula 3: Temporary Allowance for Individual Household	15
Box 3: Calculation Example for Temporary Allowance Benefits for Individual Household	15
Formula 4: Temporary Allowance for Households with Multiple Components	16
Box 4: Calculation Example for Temporary Allowance Benefits for Household with Multiple Components	17

* If you have questions or suggestions, please contact policy@g2aging.org.

† Detailed information and definitions are provided in tables, formulas and a glossary at the end of this document. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: "Alt" + "←"; In Adobe Acrobat on a MAC: "command" + "←"; In Preview on a MAC: "command" + "[".

Sources	18
Glossary of terms	19
Version information	19
Additional resources	20

Chapter 1: Historical context before first nation-wide reform in 2004

Editor's Note

A national program of social assistance in Poland was enacted in November 2003 and began in 2004. Prior to 2004, social assistance was provided at the local level, where benefit eligibility and benefit levels varied. Our aim is to provide an overview of the social assistance benefits available to persons in old age. Details on other kinds of social assistance and social insurance provisions that are granted for specific cases, such as income support for childrearing, caring for disabled, or unemployment are not included in this document. Since Poland's participation in the Survey of Health, Ageing and Retirement in Europe began in 2006, after the introduction of national social assistance, and given the difficulty of collecting local policy information before 2004, this chapter deviates from the usual design of the *Gateway Policy Explorer Series* and provides historical background on the evolution of social assistance for Polish persons in old-age before the creation of the national social assistance system. The background provided in this chapter offers important context for the creation of the old-age social assistance system and subsequent reforms.

Social assistance was introduced in Polish legislation by the Act of August 16, 1923 on Social Welfare, which defined broad principles of assistance for those in need. The act was aimed at persons not covered by the social insurance system, such as children, childrearing mothers, the unemployed, the disabled and the elderly [2]. Assistance to those in need could take the form of permanent or temporary cash benefits for vital needs, as well as in-kind benefits that included food, clothing, housing, and work material. Requirements for benefit eligibility depended on circumstances of need and a one-year residence requirement in a single self-governing community (called Communes - "Gmina"), which would be in charge of providing these services.

After World War II, the Polish People's Republic provided employment through state-run enterprises, which reduced the need for social assistance provisions. The distinction between wages and cash or in-kind benefits was blurred as, to a large extent, wages had distributional objectives [1]. Therefore, Poland's social assistance system diverged from the provisions established by the Act on Social Welfare [2].

After the fall of the Polish People's Republic in 1989, Poland faced rapid changes during the transition from a centrally-planned to a market-based economy. This period was associated with high unemployment and inflation rates [4, 5]. The unemployment rate rose sharply from 3.5% in 1990 to 16.5% in 1994, while the inflation rate was 58.7% in 1988, increased from 244.5% in 1989 to a peak of 567.9% in 1990, before declining to 76.8% in 1991 and eventually 7.1% by 1999 [6, 7]. Key economic supports of the Polish People's Republic, such as job guarantees, were eliminated [3]. Resources devoted to social protections in the newly established Republic of Poland were initially focused on work-related social insurance, including old-age and disability benefits.

During the transition period, non-contributory forms of old-age assistance for persons with limited means were not financed by the national government. The 1923 Act on Social Welfare was amended in 1990, transferring the institutions of social assistance from the Ministry of Health to the Ministry of Family, Labor and Social Policy and instituting social welfare centers at the local, municipal and commune level, which were responsible for administering social assistance services, funded by community resources [2]. Eligibility for social assistance was determined by a formal assessment of the potential recipients' economic circumstances, a means-test, carried out through subjective assessments by social workers at a local level. There was no nationwide formal criteria for eligibility [3]. The decentralized structure allowed for considerable discretion by program administrators. Social workers would visit households to assess whether the household was in a socioeconomic situation that required social assistance. The means testing assessment had a strong subjective component, with no common measurable criteria. The employment of household members was assessed for benefit eligibility, but there were no specific work requirements [3]. Gora (1998) provides an overview of these benefits, which were paid as cash or in-kind, either on a permanent or temporary basis [3]. There were no stringent adjustments for family size, but in-kind benefits might have been targeted as special needs (such as housing and housing goods allowances). If paid in cash, these benefits were equal to 28% of the reference wage used as the base for the calculation of old-age pensions and adjusted in the same way (see Table 1 for yearly values of the "base amount"). Furthermore, other non-cash benefits were granted to recipients of social assistance benefits, such as free healthcare services. There were no obligations for communities to provide these services and, if resources were limited, assistance payments could be stopped. Another informal path to social assistance for the elderly population was through early retirement and disability pensions (see *Poland: Public Own Old-Age Benefit Plan Details* document for further details), which operated in practice as a form of subsistence support for older workers of limited means that lived in poverty during their working life.

The consolidation of the Republic of Poland, the steep decrease in inflation rates that characterized the transitional period in the early 1990s and the stabilization of public finances after the old-age pension reform that introduced a mixed notional defined-contribution and a funded defined-contribution system led to the emergence of the financial and institutional means for Poland to engage in the first nationwide reform of the social assistance benefit system, which started in 2003.

References

- [1] Barr, Nicholas A. (1992). *Income transfers and the social safety net in Russia*, Washington, DC: The World Bank, 27.
- [2] Brenk, Mikołaj, Chaczko, Krzysztof and Płasek, Rafał (2018). 100 lat systemu pomocy społecznej w Polsce [100 years of the social welfare system in Poland], *Biuletyn Historii Wychowania*, 39: 151-170.
- [3] Góra, Marek and Schmidt, Christoph (1998). Long-term unemployment, unemployment benefits and social assistance: the Polish Experience, *Empirical Economics*, 23(1/2): 55-85.
- [4] Maret, Xavier and Schwartz, Gerd (1993). Poland: The Social Safety Net During the Transition, *IMF Working Paper*, No. 93/42.
- [5] Milanovic, Branko (1993). Social costs of the transition to capitalism: Poland, 1990-91, *The World Bank Policy Research Working Paper Series*, No. 1165.
- [6] Organization for Economic Co-operation and Development (undated), Registered Unemployment Rate for Poland [LMUNRRTPLA156N], retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/LMUNRRTPLA156N>, July 22, 2022.
- [7] World Bank (undated), Inflation, consumer prices for Poland [FPCPITOTLZGPOL], retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/FPCPITOTLZGPOL>, July 22, 2022.

Chapter 2: Policy enacted 2004-2021

Policy change in 2004

Act 228/2003 item 2255 (*Family Benefits Act* - [Journal of Laws, 2003](#)) - enacted on November 28, 2003 and effective from January 1, 2004 - and Act 64/2004 item 593 (*Act on Social Welfare*- [Journal of Laws, 2004](#)) - enacted on March 12, 2004 and effective from January 1, 2005 - introduced the first nationwide social assistance system and defined eligibility rules, means-tests and benefit amounts. Collectively they introduced different social assistance benefits, including:

- Permanent allowances
- Temporary allowances
- Purpose-specific allowances
- Other additional allowances at the local level

This represents the first nationwide legislative effort aimed at defining and harmonizing specific social assistance measures in the country since the start of the Third Polish Republic. This reform broadly established the continuation of the main characteristics of the previous system, such as the administration and provision of benefits at a local level, but reduced the level of discretion in eligibility by introducing specific means-test conditions and benefit amounts.

Overview

Social assistance benefits are available to people and households whose income is below a minimum income level for subsistence. Eligible persons include Polish citizens, members of the European Union and other foreigners who live in Poland, and who exhibit poverty, orphanhood, homelessness, unemployment, disability, long-term or chronic illness, violence at home, or other disadvantaged social circumstances. Eligibility is not based on age. Benefits available include:

- Permanent allowances (*Zasitek stały*): periodic monetary payments with indefinite duration
- Temporary allowances (*Zasitek okresowy*): periodic monetary payments with definite duration
- Purpose-specific allowances (*Zasitki celowe*): periodic with definite duration or one-off monetary payments to cover specific costs and needs
- Other additional allowances at the local level: other kinds of periodic or one-off monetary or in-kind payments coordinated and administered at the municipal level

Social assistance is generally coordinated at the national level by the Ministry of the Family, Labour and Social Policy and operates through local social welfare centers, which are responsible for the payments of benefits, administered at a municipal level. The Ministry of Family, Labour and Social Policy can delegate some of the tasks in the field of social assistance to local government units, such as other additional allowances at the local level, which are coordinated and administered at the municipal level. Social assistance is also carried out in cooperation with social and non-governmental organizations (NGOs), churches, denominational groups as well as with legal and natural persons on a partnership basis.

The decision of whether a person or a household should be granted assistance is made on the basis of an environmental interview conducted by a social worker, and by a household-income assessment. Benefits are granted to households who are deemed in need of social assistance by the social worker's evaluation and whose income falls below the thresholds set by the national government. Each municipal council, however, can increase the income thresholds for social assistance eligibility set by the national government for temporary and purpose-specific allowances. Once benefits are granted, a household-income assessment is carried out every three years based on income thresholds set by the national government.

This chapter provides an overview of the social assistance benefits available to persons in old age, although these benefits are not restricted by age. The chapter does not provide details on other kinds of social assistance provisions that are granted for specific cases, such as income support for childrearing, caring for disabled, or unemployment.

Eligibility

Age requirements to start benefits without penalty

- **Full eligibility age (FEA)**

Permanent Allowance

Same as [SRA](#) for old-age pension benefits (see [Table 3](#)). Exceptions with no age requirements exist for individuals completely incapable of work.

Temporary Allowance, Purpose-Specific Allowance, and Other forms of social assistance

No age requirements. Eligibility is based on need only.

Requirements to be eligible to receive benefit

- **Does eligibility depend on the individual's current income (i.e., income tested)?** Answer: Yes
- **Does eligibility depend on the individual's current assets (i.e., asset tested)?** Answer: No
- **Details by benefit program:**

Depending on individual circumstances, different social assistance programs are available for those whose income falls below the individual or household statutory income thresholds described in [Table 2](#). The income considered for social assistance purposes is equal to the sum of any kind of income received by all household members in a given month. The assessed income is reduced by personal income tax, health and social insurance contributions, and maintenance allowances provided to other persons. Not included in this computation are lump-sum social assistance benefits, purpose-specific allowances, and other minor specific benefits specified by law (for more details, consult [Ministry of Family and Social Policy, 2019b](#)).

Available benefits include:

Permanent Allowance

A permanent allowance ("*zasiłek stały wyrównawczy*") can be granted to a person whose individual or household income is lower than the statutory threshold. During this timeframe there were two eligibility tracks, depending on the individual's household structure, income and other conditions:

Eligibility Track A: One-person household

- Income requirements: Income below the statutory threshold for a single person
- Other requirements: Incapable of work as a result of age¹ or completely incapable of work²

Eligibility Track B: Household with more than one person

- Income requirements: Individual income and per-capita household income both below the statutory threshold for households with more than one person
- Other requirements: Incapable of work as a result of age¹ or completely incapable of work²

The allowance is not payable if the applicant is already entitled to:

- Disability pension benefits (Social pension)
- Nursing benefits
- Special care allowances
- Additional payments to family allowance as a result of individually childrearing
- Carer allowances

Temporary Allowance

A temporary allowance ("*zasiłek okresowy*") is a periodic allowance with definite duration which is granted on the basis of long-term illness, disability, unemployment or the possibility of maintaining or acquiring rights to benefits from other social security benefits. It may be provided to a single person or a household whose income does not exceed the statutory income thresholds. The period for which the allowance is granted depends on the individual or household circumstances, and it is determined by the social assistance center based on their assessment of the case.

Purpose-Specific Allowance

A purpose-specific allowance ("*zasiłek celowy*") is granted to enable an individual or a household to meet their basic needs. It is primarily intended to cover part or all the costs of purchasing food, drugs, medical treatment, fuel, clothing and household items in the form of recurring payments, as well as small scale property renovations, repair work or funerals in the form of a one-time payment. It may be provided to a single person or a household whose income does not exceed the statutory income thresholds.

Other forms of social assistance

Individual municipal authorities, depending on their local budget, can provide additional social assistance benefits through cash or in-kind payments. These benefits may be provided to a single person or a household whose income does not exceed the statutory income thresholds. This form of aid is not provided at a national level and its eligibility rules and benefit amount depend on the individual municipality.

Notes:

- ¹ An individual is considered to be incapable of work as a result of age if they have reached the statutory retirement age, independently from their contribution history. See [Table 3](#) for values of statutory retirement age by year.
- ² An individual is considered to be completely incapable of work if they are affected by a moderate or significant degree of disability that is deemed to impede their ability to work

Benefits

- **To receive a benefit, does an individual have to claim it?** Answer: Yes
- **To continue to receive a benefit, does an individual have to remain qualified?** Answer: Yes

Factors effecting computation of benefit entitlement

- **Does the benefit amount depend on the individual's birth year (regardless of age)?** Answer: No
- **Is the benefit adjusted if an individual delays claiming it?** Answer: No
- **Are future benefit entitlements adjusted for cost of living?** Answer: Yes
- **If so, what measure is used for adjustment?** Income criteria and entitlements are revised every three years by the central government on the basis of the thresholds for social intervention. However, the municipal council may, by way of a resolution, increase the amounts which entitle an individual to receive temporary and purpose-specific allowances.

Benefit formula

Different kinds of allowances are available for individuals or households whose income falls below means-test thresholds set by law. The income considered for social assistance purposes is equal to the sum of any sources of income received by the applicant and all their household members, if any, in a given month. The income is reduced by personal income taxes, health and social insurance contributions and maintenance allowances provided to other persons. Not included in this computation are lump-sum social assistance benefits, purpose-specific allowances, and other minor specific benefits specified by law. Further details on the income assessed for social assistance purposes can be found in Art. 8(3) of the [Social Assistance Act](#).

Permanent Allowance

If an individual qualifies for a permanent allowance, their benefit depends on their household structure, as well as their income and the income of other members of their household, if any.

- One-person household

For one-person households whose income falls below the income threshold for social assistance eligibility, the benefit is equal to the difference between the amount of the income threshold for individuals in [Table 2](#) and the individual's monthly income. The monthly amount of permanent allowance benefits cannot be lower than PLN 30, or higher than the values stated in [Table 4](#).

See [Formula 1](#) for calculation details, along with a calculation example in [Box 1](#), on permanent allowance for one-person households.

- Household with more than one component

For households with more than one person whose incomes fall below the income threshold for social assistance eligibility, the benefit is equal to the difference between the amount of the income threshold for households in [Table 2](#) and the individual's income, or the income per family member, whichever the lowest. In any case, both of incomes may not exceed the income threshold set by the government. The monthly amount of permanent allowance benefits cannot be lower than PLN 30, or higher than the values stated in [Table 4](#).

See [Formula 2](#) for calculation details, along with a calculation example in [Box 2](#), on permanent allowance for households with multiple components.

Temporary Allowance

If an individual qualifies for a temporary allowance, their benefit depends on their household structure, as well as their income and the income of other members of their household, if any.

- One-person household

For one-person households whose income falls below the income threshold for social assistance eligibility, the benefit is equal to the difference between the amount of the income threshold for individuals in [Table 2](#) and the individual's monthly income. The monthly amount of temporary allowance benefits cannot be lower than PLN 20, or higher than PLN 418 over the whole policy period.¹

See [Formula 3](#) for calculation details, along with a calculation examples in [Box 3](#), on temporary allowance for one-person households.

- Household with more than one component

For households with more than one person whose incomes fall below the income threshold for social assistance eligibility, the benefit is equal to the difference between the amount of the income threshold for households in [Table 2](#) and the individual's income, or the income per family member, whichever the lowest. In any case, both of incomes may not exceed the income threshold set by the government. The monthly amount of temporary allowance benefits cannot be lower than PLN 20, or higher than PLN 418 over the whole policy period.¹

See [Formula 4](#) for calculation details, along with a calculation examples in [Box 4](#), on temporary allowance for households with multiple components.

Purpose-Specific Allowance

The amount that could be granted for a purpose-specific allowance is not specified. When a social assistance center determines this allowance, it takes into account the claimant's financial situation, the purpose they have indicated and the center's financial capacity.

Other forms of social assistance

Other forms of social assistance can be distributed in the form of a lump-sum purpose-specific benefit or of an interest-free loan, or through providing machines and equipment which enable the arrangement of a working environment and equipment to aid work for persons with disabilities.

Notes:

- ¹ Polish law guarantees 50% of the difference between the individual income threshold and the individual's monthly income (or 50% of the difference between the household income threshold and the household's per capita income, whichever the highest, in case of households with multiple components). The remaining 50% of the difference is paid by each individual municipality depending on their budget. In practice, many municipalities do not pay the full amount ([European Commission, 2015](#)).

Tables and Formulas

Table 1: Base Amount by Year

Year	Base Amount
1992	293.00 PLN ¹
1993	363.09 ¹
1994	495.69 ¹
1995	660.82 ¹
1996	829.35 ¹
1997	1,030.14 ¹
1998	1,214.22 ¹
1999	1,327.44
2000	1,540.20
2001	1,683.27
2002	1,775.89
2003	1,862.62
2004	1,829.24
2005	1,903.03
2006	1,997.20
2007	2,059.92
2008	2,275.37
2009	2,578.26
2010	2,716.71
2011	2,822.66
2012	2,974.69
2013	3,084.84
2014	3,191.93
2015	3,308.33
2016	3,408.62
2017	3,536.87
2018	3,731.13
2019	4,033.88
2020	4,294.67
2021	4,512.41
2022	4,944.79

Notes:

- PLN represents the ISO code for Polish złoty, the official currency of Poland

¹ Values imputed as a fixed percentage of average national wage for the policy period 1992-1998. Fixed percentages applied: 100% in 1992, 91% in 1993, 93% in 1994, 94% in 1995, 95% in 1996, 97% in 1997, and 98% in 1998.

Source: ZUS (2020), for values of average national wage between 1992 and 1998; ZUS (2019a), for official values of the base amount by year from 1999.

Table 2: Statutory Income Threshold for Social Assistance

Year	Individual	Per capita in a household
2004 - 2005	461 PLN	316 PLN
2006 - 2008	477	351
2009 - 2011	477	351
2012 - 2014	542	456
2015 - 2017	634	514
2018 - 2020	701	528
2021 - 2023	776	600

Notes:

- PLN represents the ISO code for Polish złoty, the official currency of Poland
- Values are expressed in monthly measures
- Initial values are established in the [Act on Social Welfare \(2004\)](#). Following values have been established every 3 years since 2006

Sources: [Journal of Laws \(2004\)](#), [Journal of Laws \(2006\)](#), [Journal of Laws \(2009\)](#), [Journal of Laws \(2012\)](#), [Journal of Laws \(2015\)](#), [Journal of Laws \(2018\)](#), [Journal of Laws \(2021\)](#).

Table 3: Statutory retirement age

Eligibility Dates	Men	Women
Before 2013	65	60
Jan-Apr 2013	65 and 1 month	60 and 1 month
May-Aug 2013	65 and 2 months	60 and 2 months
Sep-Dec 2013	65 and 3 months	60 and 3 months
Jan-Apr 2014	65 and 4 months	60 and 4 months
May-Aug 2014	65 and 5 months	60 and 5 months
Sep-Dec 2014	65 and 6 months	60 and 6 months
Jan-Apr 2015	65 and 7 months	60 and 7 months
May-Aug 2015	65 and 8 months	60 and 8 months
Sep-Dec 2015	65 and 9 months	60 and 9 months
Jan-Apr 2016	65 and 10 months	60 and 10 months
May-Aug 2016	65 and 11 months	60 and 11 months
Sep-Dec 2016	66	61
After 2016	65	60

Sources: [Social Security Administration \(1993 - 1999\)](#); [Journal of Laws \(2012\)](#); [Journal of Laws \(2017\)](#).

Table 4: Maximum Amount of Social Assistance Permanent Allowance

Year	Permanent Allowance
2004 - 2005	418 PLN
2006 - 2008	444
2009 - 2011	444
2012 - 2014	529
2015 - 2017	604
2018 - 2020	645
2021 - 2023	719

Notes:

- PLN represents the ISO code for Polish złoty, the official currency of Poland
- Values are expressed in monthly measures
- These values have been published every 3 years since 2006

Sources: [Journal of Laws \(2004\)](#), [Journal of Laws \(2006\)](#), [Journal of Laws \(2009\)](#), [Journal of Laws \(2012\)](#), [Journal of Laws \(2015\)](#), [Journal of Laws \(2018\)](#), [Journal of Laws \(2021\)](#).

Formula 1: Permanent Allowance for Individual Household

$$B_{SAP,i,t,t_c} = \begin{cases} IT_{A,t} - IC_{i,m} & \text{if } IC_{i,m} < IT_{A,t} \\ 0 & \text{if } IC_{i,m} \geq IT_{A,t} \end{cases}$$

- B_{SAP,i,t,t_c} = Monthly permanent allowance benefits paid to individual i at time t , who started claiming in t_c .
 - If $B_{SAP,i,t,t_c} < \text{PLN } 30$, then $B_{SAP,i,t,t_c} = \text{PLN } 30$
 - If $B_{SAP,i,t,t_c} > MAX_{SA,t}$, then $B_{SAP,i,t,t_c} = MAX_{SA,t}$, where $MAX_{SA,t}$ is the maximum permanent allowance benefit amount (see Table 4 for values by year).
- $IT_{A,t}$ = Monthly individual threshold in Table 2 at time t
- $IC_{i,m}$ = Monthly individual income of individual i in month m

Source: Ministry of Family and Social Policy (2019a)

Box 1: Calculation Example for Permanent Allowance Benefits for Individual Household

Jan, who is unmarried, age 70 and a Polish citizen, has an annual income in 2017 of PLN 6,000 and no assets. He applies for a permanent allowance at his local welfare center.

In order to be eligible to receive social assistance benefits, Jan has to meet the means-test requirements established by law: the monthly income threshold set by law for an individual in a one-member household in 2017 is PLN 634. Since his monthly income of PLN 500 is lower than this income threshold, and since he has reached the statutory retirement age, which qualifies for incapability of work due to age, Jan is deemed eligible to receive permanent allowance benefits. We can calculate his monthly permanent allowance benefit amount given the following information:

- $IT_{A,2017} = \text{PLN } 634$
- $IC_{i,2017} = \text{PLN } 6,000$
- $IC_{i,m_{2017}} = \frac{IC_{i,2017}}{12} = \text{PLN } 500$

The monthly benefit B_{SAP,i,t,t_c} , therefore, is calculated as follows:

$$B_{SAP,i,2017,t_c} = IT_{A,2017} - IC_{i,m_{2017}} = \text{PLN } 634 - \text{PLN } 500 = \text{PLN } 134$$

The calculated monthly amount of permanent allowance benefits cannot be lower than PLN 30, or higher than the values stated in Table 4: in 2017, the maximum permanent allowance benefit was PLN 604.

Since the calculated benefit falls within these thresholds, Jan will receive a monthly permanent allowance benefit of PLN 134.

Sources: Authors' interpretation.

Formula 2: Permanent Allowance for Household with Multiple Components

$$B_{SAP,i,t,t_c} = \begin{cases} IT_{B,t} - \min(IC_{i,m}, IC_{i,h,m}) & \text{if } (IC_{i,m} < IT_{B,t}) \& (IC_{i,h,m} < IT_{B,t}) \\ 0 & \text{if } (IC_{i,m} \geq IT_{B,t}) \mid (IC_{i,h,m} \geq IT_{B,t}) \end{cases}$$

- B_{SAP,i,t,t_c} = Monthly permanent allowance benefits paid to individual i at time t , who started claiming in t_c .
 - if $B_{SAP,i,t,t_c} < \text{PLN } 30$, then $B_{SAP,i,t,t_c} = \text{PLN } 30$
 - if $B_{SAP,i,t,t_c} > MAX_{SA,t}$, then $B_{SAP,i,t,t_c} = MAX_{SA,t}$, where $MAX_{SA,t}$ is the maximum permanent allowance benefit amount (see Table 4 for values by year).
- $IT_{B,t}$ = Monthly per capita household income threshold in Table 2 at time t
- $IC_{i,m}$ = Monthly individual income of individual i in month m
- $IC_{i,h,m}$ = Monthly per capita household income of individual i in household h in month m

Source: Ministry of Family and Social Policy (2019a)

Box 2: Calculation Example for Permanent Allowance Benefits for Household with Multiple Components

Zuzanna, who is age 72 and a Polish citizen, has an annual income in 2017 of PLN 3,000. Zuzanna is married to Jakub, who is aged 75 and also a Polish citizen, and they have no assets. Jakub has an annual income of PLN 1,800. Zuzanna applies for a permanent allowance at her local welfare center.

In order to be eligible to receive social assistance benefits, Zuzanna has to meet the means-test requirements established by law: the monthly income threshold set by law for a household with multiple components in 2017 is PLN 514, and both Zuzanna's individual income and her household's per-capita income must be below this threshold for her to be eligible. Her household's per-capita income is equal to the sum of her monthly income of PLN 250 and Jakub's monthly income of PLN 150, divided by the number of components of her household: in this case, this sum is divided by two, and her household's per-capita income is equal to PLN 200. Since her monthly income of PLN 250 and her per capita household income of PLN 200 are both lower than this income threshold, and since she has reached the statutory retirement age, which qualifies for incapability of work due to age, Zuzanna is deemed eligible to receive permanent allowance benefits. We can calculate her monthly permanent allowance benefit amount given the following information:

- $IT_{B,2017} = \text{PLN } 514$
- $IC_{i,2017} = \text{PLN } 3,000$
- $IC_{i,m2017} = \frac{IC_{i,2017}}{12} = \text{PLN } 250$
- $IC_{i,h,2017} = \text{PLN } 2,400^1$
- $IC_{i,h,m2017} = \frac{IC_{i,h,2017}}{12} = \text{PLN } 200$

The monthly benefit B_{SAP,i,t,t_c} is calculated as follows:

$$B_{SAP,i,2017,t_c} = IT_{B,2017} - \min(IC_{i,m2017}, IC_{i,h,m2017}) = \text{PLN } 514 - \text{PLN } \min(250, 200) = \text{PLN } 314$$

The calculated monthly amount of permanent allowance benefits cannot be lower than PLN 30, or higher than the values stated in Table 4: in 2017, the maximum permanent allowance benefit was PLN 604.

Since the calculated benefit falls within these thresholds, Jan will receive a monthly permanent allowance benefit of PLN 314.

Note:

- ¹ $IC_{i,h,2017}$ represents the per-capita annual income of individual i 's household h in 2017. This measure is found by calculating the average income per household member, which is by summing all incomes from all household members, and dividing the value by the number of household members.

Sources: Authors' interpretation.

Formula 3: Temporary Allowance for Individual Household

$$B_{SAT,i,t,t_c} = \begin{cases} IT_{A,t} - IC_{i,m} & \text{if } IC_{i,m} < IT_{A,t} \\ 0 & \text{if } IC_{i,m} \geq IT_{A,t} \end{cases}$$

- B_{SAT,i,t,t_c} = Monthly temporary allowance benefits paid to individual i at time t , who started claiming in t_c .
 - If $B_{SAT,i,t,t_c} < \text{PLN } 20$, then $B_{SAT,i,t,t_c} = \text{PLN } 20$
 - If $B_{SAT,i,t,t_c} > \text{PLN } 418$, then $B_{SAT,i,t,t_c} = \text{PLN } 418$
- $IT_{A,t}$ = Monthly individual threshold in Table 2 at time t
- $IC_{i,m}$ = Monthly individual income of individual i in month m

Note: Polish law guarantees 50% of the difference between the individual income threshold and the individual's monthly income (or 50% of the difference between the household income threshold and the household's per capita income, whichever the highest, in case of households with multiple components). The remaining 50% of the difference is paid by each individual municipality depending on their budget. In practice, many municipalities do not pay the full amount (European Commission, 2015).

Source: Ministry of Family and Social Policy (2019a)

Box 3: Calculation Example for Temporary Allowance Benefits for Individual Household

Aleksandra, who is unmarried, age 64 and a Polish citizen, has an annual income in 2017 of PLN 600 and no assets. She has accrued enough contribution years to apply for old-age pension benefits, but she has yet to reach the statutory retirement age of 65, and is now unemployed. She applies for a temporary allowance at her local welfare center.

In order to be eligible to receive social assistance benefits, Aleksandra has to meet the means-test requirements established by law: the monthly income threshold set by law for an individual in a one-member household in 2017 is PLN 634. Since his monthly income of PLN 50 is lower than this income threshold, and since she is faced with one of the conditions that allow for the receipt of this kind of benefits, Aleksandra is deemed eligible to receive temporary allowance benefits. We can calculate her monthly temporary allowance benefit amount given the following information:

- $IT_{A,2017} = \text{PLN } 634$
- $IC_{i,2017} = \text{PLN } 600$
- $IC_{i,m_{2017}} = \frac{IC_{i,2017}}{12} = \text{PLN } 50$

The monthly benefit B_{SAT,i,t,t_c} , therefore, is calculated as follows:

$$B_{SAT,i,2017,t_c} = IT_{A,2017} - IC_{i,m_{2017}} = \text{PLN } 634 - \text{PLN } 50 = \text{PLN } 584$$

The calculated monthly amount of temporary allowance benefits cannot be lower than PLN 20, or higher than PLN 418.

Since the calculated benefit exceeds the maximum benefit threshold, Jan will receive a monthly permanent allowance benefit of PLN 418.

Sources: Authors' interpretation.

Formula 4: Temporary Allowance for Households with Multiple Components

$$B_{SAT,i,t,t_c} = \begin{cases} IT_{B,t} - \min(IC_{i,m}, IC_{i,h,m}) & \text{if } (IC_{i,m} < IT_{B,t}) \& (IC_{i,h,m} < IT_{B,t}) \\ 0 & \text{if } (IC_{i,m} \geq IT_{B,t}) \mid (IC_{i,h,m} \geq IT_{B,t}) \end{cases}$$

- B_{SAT,i,t,t_c} = Monthly temporary allowance benefits paid to individual i at time t , who started claiming in t_c .
 - If $B_{SAT,i,t,t_c} < \text{PLN } 20$, then $B_{SAT,i,t,t_c} = \text{PLN } 20$
 - If $B_{SAT,i,t,t_c} > \text{PLN } 418$, then $B_{SAT,i,t,t_c} = \text{PLN } 418$
- $IT_{A,t}$ = Monthly individual threshold in [Table 2](#) at time t
- $IT_{B,t}$ = Monthly per capita household income threshold in [Table 2](#) at time t
- $IC_{i,m}$ = Monthly individual income of individual i in month m
- $IC_{i,h,m}$ = Monthly per capita household income of individual i in household h in month m

Note: Polish law guarantees 50% of the difference between the individual income threshold and the individual's monthly income (or 50% of the difference between the household income threshold and the household's per capita income, whichever the highest, in case of households with multiple components). The remaining 50% of the difference is paid by each individual municipality depending on their budget. In practice, many municipalities do not pay the full amount ([European Commission, 2015](#)).

Source: [Ministry of Family and Social Policy \(2019a\)](#)

Box 4: Calculation Example for Temporary Allowance Benefits for Household with Multiple Components

Franciszek, who is age 68 and a Polish citizen, has an annual income in 2017 of PLN 5,400. Franciszek is married to Lena, who is aged 60 and also a Polish citizen, and they have no assets. Lena has an annual income of PLN 1,200. Franciszek has recently discovered he has been affected by a medical condition that is expected to persist for the following 6 months. He applies for a temporary allowance at his local welfare center.

In order to be eligible to receive social assistance benefits, Franciszek has to meet the means-test requirements established by law: the monthly income threshold set by law for a household with multiple components in 2017 is PLN 514, and both Franciszek's individual income and his household's per-capita income must be below this threshold for him to be eligible. His household's per-capita income is equal to the sum of his monthly income of PLN 450 and Lena's monthly income of PLN 100, divided by the number of components of her household: in this case, this sum is divided by two, and his household's per-capita income is equal to PLN 275. Since his monthly income of PLN 450 and his per capita household income of PLN 275 are both lower than this income threshold, and since he is faced with one of the conditions that allow for the receipt of this kind of benefits, Franciszek is deemed eligible to receive temporary allowance benefits. We can calculate his monthly temporary allowance benefit amount given the following information:

- $IT_{B,2017} = \text{PLN } 514$
- $IC_{i,2017} = \text{PLN } 5,400$
- $IC_{i,m2017} = \frac{IC_{i,2017}}{12} = \text{PLN } 450$
- $IC_{i,h,2017} = \text{PLN } 1,200^1$
- $IC_{i,h,m2017} = \frac{IC_{i,h,2017}}{12} = \text{PLN } 100$

The monthly benefit B_{SAT,i,t,t_c} is calculated as follows:

$$B_{SAT,i,2017,t_c} = IT_{B,2017} - \min(IC_{i,m2017}, IC_{i,h,m2017}) = \text{PLN } 514 - \text{PLN } \min(450, 275) = \text{PLN } 239$$

The calculated monthly amount of temporary allowance benefits cannot be lower than PLN 20, or higher than PLN 418.

Since the calculated benefit falls within these thresholds, Franciszek will receive a monthly temporary allowance benefit of PLN 239.

Notes:

- ¹ $IC_{i,h,2017}$ represents the per-capita annual income of individual i 's household h in 2017. This measure is found by calculating the average income per household member, which is by summing all incomes from all household members, and dividing the value by the number of household members.

Sources: Authors' interpretation.

Sources

This section records key sources consulted when we collected the institutional details reported in this document. Archived versions of these sources are available at the Gateway Policy Explorer website (<http://g2aging.org/policy-explorer>).

European Commission (2015). ESPN Thematic Report on Minimum Income Schemes - Poland. [\[Link\]](#)

European Commission (2019). Employment, Social Affairs & Inclusion, Poland: Social Assistance Benefits [\[Link\]](#)

Journal of Laws [Dziennik Ustaw] (1923). Dz.U. 1923 nr 92 poz. 726 - Ustawa z dnia 16 sierpnia 1923 r. o opiece społecznej [Journal of Laws of 1923 No.92, item. 726 - Act of August 16, 1923 on social welfare], Baza Internetowy System Aktów Prawnych - ISAP [The Internet System of Legal Acts - ISAP], August 16, 1923. [\[Link\]](#)

Journal of Laws [Dziennik Ustaw] (2003). Dz.U. 2003 nr 228 poz. 2255 - Ustawa z dnia 28 listopada 2003 r. o świadczeniach rodzinnych [Journal of Laws of 2003 No.228, item. 2255 - Act of November 28, 2003 on Family Benefits], Baza Internetowy System Aktów Prawnych - ISAP [The Internet System of Legal Acts - ISAP], November 28, 2003. [\[Link\]](#)

Journal of Laws [Dziennik Ustaw] (2004). Dz.U. 2004 nr 64 poz. 593 - Ustawa z dnia 12 marca 2004 r. o pomocy społecznej [Journal of Laws of 2004 No.64, item. 593 - Act of March 12, 2004 on Social Assistance], Baza Internetowy System Aktów Prawnych - ISAP [The Internet System of Legal Acts - ISAP], March 12, 2004. [\[Link\]](#)

Journal of Laws [Dziennik Ustaw] (2006). Dz.U. 2006 nr 135 poz. 950 - Rozporządzenie Rady Ministrów z dnia 24 lipca 2006 r. w sprawie zweryfikowanych kryteriów dochodów oraz kwot świadczeń pieniężnych z pomocy społecznej [Journal of Laws of 2006 No. 135, item. 950 - Regulation of the Council of Ministers of July 24, 2006 on the revised income criteria and amounts of cash benefits from social assistance], Baza Internetowy System Aktów Prawnych - ISAP [The Internet System of Legal Acts - ISAP], July 24, 2006. [\[Link\]](#)

Journal of Laws [Dziennik Ustaw] (2009). Dz.U. 2009 nr 127 poz. 1055 - Rozporządzenie Rady Ministrów z dnia 29 lipca 2009 r. w sprawie zweryfikowanych kryteriów dochodowych oraz kwot świadczeń pieniężnych z pomocy społecznej [Journal of Laws of 2009 No. 127, item. 1055 - Regulation of the Council of Ministers of July 29, 2009 on the revised income criteria and amounts of cash benefits from social assistance], Baza Internetowy System Aktów Prawnych - ISAP [The Internet System of Legal Acts - ISAP], July 29, 2009. [\[Link\]](#)

Journal of Laws [Dziennik Ustaw] (2012a). Dz.U. 2012 poz. 637 - Ustawa z dnia 11 maja 2012 r. o zmianie ustawy o emeryturach i rentach z Funduszu Ubezpieczeń Społecznych oraz niektórych innych ustaw [Journal of Laws of 2012 item 637 - Act of May 11, 2012 amending the act on pensions and disability pensions from the Social Insurance Fund and certain other acts], Baza Internetowy System Aktów Prawnych - ISAP [The Internet System of Legal Acts - ISAP], May 11, 2012. [\[Link\]](#)

Journal of Laws [Dziennik Ustaw] (2012b). Dz.U. 2012 poz. 823 - Rozporządzenie Rady Ministrów z dnia 17 lipca 2012 r. w sprawie zweryfikowanych kryteriów dochodowych oraz kwot świadczeń pieniężnych z pomocy społecznej [Journal of Laws of 2012 item. 823 - Regulation of the Council of Ministers of July 17, 2012 on the revised income criteria and amounts of cash benefits from social assistance], Baza Internetowy System Aktów Prawnych - ISAP [The Internet System of Legal Acts - ISAP], July 17, 2012. [\[Link\]](#)

Journal of Laws [Dziennik Ustaw] (2015). Dz.U. 2015 poz. 1058 - Rozporządzenie Rady Ministrów z dnia 14 lipca 2015 r. w sprawie zweryfikowanych kryteriów dochodowych oraz kwot świadczeń pieniężnych z pomocy społecznej [Journal of Laws of 2015 item. 1058 - Regulation of the Council of Ministers of July 14, 2015 on the revised income criteria and amounts of cash benefits from social assistance], Baza Internetowy System Aktów Prawnych - ISAP [The Internet System of Legal Acts - ISAP], July 14, 2015. [\[Link\]](#)

Journal of Laws [Dziennik Ustaw] (2017). Dz.U. 2017 poz. 38 - Ustawa z dnia 16 listopada 2016 r. o zmianie ustawy o emeryturach i rentach z Funduszu Ubezpieczeń Społecznych oraz niektórych innych ustaw [Journal of Laws of 2017 item 38 - Act of November 16, 2016 amending the act on pensions and disability pensions from the Social Insurance Fund and certain other acts], Baza Internetowy System Aktów Prawnych - ISAP [The Internet System of Legal Acts - ISAP], January 5, 2017. [\[Link\]](#)

Journal of Laws [Dziennik Ustaw] (2018). Dz.U. 2018 poz. 1358 - Rozporządzenie Rady Ministrów z dnia 11 lipca 2018 r. w sprawie zweryfikowanych kryteriów dochodowych oraz kwot świadczeń pieniężnych z pomocy społecznej [Journal of Laws of 2018 item. 1358 - Regulation of the Council of Ministers of July 11, 2018 on the revised income criteria and amounts of cash benefits from social assistance], Baza Internetowy System Aktów Prawnych - ISAP [The Internet System of Legal Acts - ISAP], July 11, 2018. [\[Link\]](#)

Journal of Laws [Dziennik Ustaw] (2021). Dz.U. 2021 poz. 1296 - Rozporządzenie Rady Ministrów z dnia 14 lipca 2021 r. w sprawie zweryfikowanych kryteriów dochodowych oraz kwot świadczeń pieniężnych z pomocy społecznej [Journal of Laws of 2021 item. 1296 - Regulation of the Council of Ministers of July 14, 2021 on the revised income criteria and amounts of cash benefits from social

assistance], Baza Internetowy System Aktów Prawnych - ISAP [The Internet System of Legal Acts - ISAP], July 14, 2021. [\[Link\]](#)

Ministry of Family and Social Policy (2019a). Forms of provided assistance. [\[Link\]](#)

Ministry of Family and Social Policy (2019b). Criteria for awarding benefits. [\[Link\]](#)

Social Insurance Institution [Zakład Ubezpieczeń Społecznych - ZUS] (2019a). Amount of the Base Amount Since 1999. [\[Link\]](#)

Social Insurance Institution [Zakład Ubezpieczeń Społecznych - ZUS] (2019). Social Security in Poland. [\[Link\]](#)

Social Insurance Institution [Zakład Ubezpieczeń Społecznych - ZUS] (2020). Average Wage from 1950. [\[Link\]](#)

Social Security Administration (1993 - 1999). Social Security Programs Throughout the World. [\[Link\]](#)

Social Security Administration (2002 - 2018). Social Security Programs Throughout the World. [\[Link\]](#)

Glossary of terms

This section summarizes key definitions from the main text. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: “Alt” + “←”; In Adobe Acrobat on a MAC: “command” + “←”; In Preview on a MAC: “command” + “[”.

Claimable Benefit: A benefit where the beneficiary must actively file a claim for benefits with the government’s administering authority.

Cost-of-Living Adjustments (COLA): Adjustments after an individual begins receiving benefits that increase benefit payments, typically in line with consumer prices or average earnings.

Defined Benefit system (DB): An old-age benefit system where a worker’s benefits paid at retirement are based on a defined formula typically consisting of contribution years, a measure of final average earnings and a multiplier (sometimes known as an accrual factor).

Defined Contribution system (DC): An old-age benefit system where a worker’s contributions earn a rate of return determined by the market returns, which includes investment gains or losses, minus any investment and administrative fees. At retirement, the accumulated contributions and returns are converted into a lifetime monthly benefit.

Eligibility Track: Requirements for an individual to start receiving an unreduced old-age pension benefit. An individual typically must satisfy only one eligibility track.

Full Eligibility Age: The age at which individuals are eligible to receive their full benefit. For dependent benefits or social assistance, the full eligibility age may differ from the statutory retirement age for own old-age pension benefits.

Notional Defined Contribution system (NDC): An old-age benefit system where a worker’s contributions earn a rate of return determined by the government. At retirement, the accumulated contributions and returns are converted into a lifetime monthly benefit. The system is notional in that a worker does not have an individual account accruing returns, just a commitment from the government to provide the benefits as designed.

Qualified Benefit: A benefit is qualified if an individual must continue to meet certain standards, such as a means test, to continue receipt of benefits.

Social Insurance Institution (Zakład Ubezpieczeń Społecznych - ZUS): Polish state social insurance agency

Statutory Retirement Age (SRA): The age at which individuals are eligible to receive their full benefit. In the United States, this is known as the normal retirement age. In the United Kingdom, this is known as the state pension age.

Version information

Current Version: 2.1 (August 2023)

Version History

- 1.0 (March 2021): First version
- 2.0 (July 2022): Substantial revision of all content
- 2.1 (August 2023): Updated formatting and terminology

Additional resources

The following resources provide additional details for the interested reader:

Ministry of Family and Social Policy (Ministerstwo Rodziny i Polityki Społecznej) Official Website - Social Assistance. Available at: <https://www.gov.pl/web/rodzina/pomoc-spoleczna>

Features: Social Assistance section from the official webpage of Poland's Ministry of Family and Social Policy, including further information on social assistance provisions.