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Bożena Kołosowska

Nicolaus Copernicus University in Toruń
Department of Economics and Management
e-mail: bozkolos@umk.pl
phone: 566 114 899

Challenges for the Social Insurance System in Poland

Abstract. *The study on the background of the current situation in the existing pension systems gives a glimpse into challenges which they face as a result of changes in the labour market, changes in the financial markets, and above all, as a result of demographic change (an aging population, the increasing number of pensioners in relation to people of working age, a low birth rate, etc.). The gradual raising of the retirement age in Poland up to 67 years started in 2012. It is relevant to introduce solutions within social security that will allow the system to adapt to the new social conditions, both demographic and economic. The challenge is to find a solution that would make Poles more interested in saving through voluntary pension saving systems by the introduction of tax preferences in this area. The introduction of the repartition system in 1999, with a defined contribution scheme in part managed by ZUS, resulted in the emergence of retirement debt, which is also a challenge that Poland has faced since the beginning of the reform.*

Keywords: *social security, pension, retirement benefits*

Introduction

Currently, social security systems, including pension schemes, are facing new challenges. On the one hand there are changes to the labour market, such as: unemployment, as well as, flexible and variable forms of employment relationships; and on the other hand, demographic changes arise, which include: drops in fertility rates and longer life expectancy. Both affect the situation of the pension systems in most countries globally. Emerging financial crises have negatively affected the fulfilment of commitments made and, at the same time, significantly worsened the financial situation of public systems. The usual reasons behind the modernization of social security systems are the process of population ageing and rising imbalances in financial pension systems. The goals of those changes include: stimulating the system's long-term financial stability and providing benefits that ensure a quality of life that is considered decent in most European countries.

The aim of this paper is to highlight the changes occurring in the Polish social security system. Particular emphasis is placed on the retirement security system, including the challenges it faces. The paper proposes that, due to the low level of benefits and growing concerns over even lower levels expected in the future, it might be necessary to initiate changes that also cover people who are socially excluded and are not subjects of social security systems.

The research method adopted in the paper is the descriptive method.

1. Terms of social protection, social security, and the pension system

When presenting the concept of social security, it should be pointed out that the state is obligated to provide social security to its citizens. At the same time, it needs to carry out its activities in a way to reduce and repair the effects of social risks. According to the Encyclopedia PWN "social risks are created mainly by events, which are causes of a significant deterioration in the financial situation of an individual or family, and are arising from the loss or reduction of opportunities to gain livelihood and ensure minimum social standards."[1] Polish law defines nine types of social risks, linked to different branches of social security:

- the death of a breadwinner (allowance benefits),
- sickness (sickness benefits),
- lack of employment and job loss (unemployment benefits),
- old age (pension benefits),
- periodic or permanent incapacity (work related disability benefits),
- health loss (healthcare),
- occupational diseases and work related accidents (accident benefits),
- shortage of income in the family (family allowances),
- birth and upbringing of a child (maternity benefits) [Kowalczyk & Kamiński 2013: 60].

The concept of social protection has not obtained a clear definition that is accepted by all communities. According to Wojciech Muszalski "social protection is the idea, according to which the general public through its organizations (i.e.

[1] http://encyklopedia.pwn.pl/haslo/ryzyko-socjalne;3970589.html [access: 1.03.2016].

the state) is obligated to provide living conditions for all whom, not by their fault, cannot provide for themselves through their own work" [Muszalski 1995: 83]. The state, as a main social organization, should provide the necessary resources to people who cannot, or are not able to, acquire the necessary amount of money to sustain a minimal lifestyle. The reasons that people may not be able to provide the means to survive are: unemployment, illness, old age, disability, and other involuntary causes.

Social protection is defined in a slightly different way by Zbigniew Salwa, who states that "social protection is a set of tools and benefits that protect citizens against the effects of events that can deprive them of the necessary means to provide for themselves" [Salwa 1995: 311].

Art. 67 of the Constitution of the Republic of Poland of April 2, 1997 states that: "Each citizen has the right to social protection in the event of the inability to work due to illness or disability, or after reaching retirement age. The scope and forms of social security are specified by law.

A citizen without work through no fault of their own, and no other means of support, has the right to social protection, the scope of which is determined by law."[2]

The Constitution also states in art. 68 § 3, that public authorities have an obligation to provide special health care to pregnant women, children, the disabled, and the elderly.

There are three techniques (forms) of social protection: the insurance method, the supply method, and the welfare technique. Tadeusz Szumlicz [2010: 39] calls the welfare technique the philanthropic rule.

The primary purpose of social care is to fulfil vital needs of families and people unable to work, as well as those who temporarily found themselves in a difficult life situation. Benefits that are granted using welfare techniques are discretionary and are awarded individually from public funds (local, central, and endowments) after having examined the situation of people who apply for it. Benefits are granted on the basis of legislation and the person requesting it has no possibility to influence the form of the benefit [Kowalczyk & Kamiński 2013: 61].

Benefits provided in the supply method have a restitutionary character. The State grants the right to benefits for selected citizens belonging to a particular social group or a profession (students, people with disabilities from birth, war invalids, soldiers, civil servants). The size of those benefits and conditions that are required to be met are governed by statutory conditions. Just as in the welfare method, benefits are financed from public funds (taxes). Entitlement to the aid

[2] Konstytucja RP z dnia 2 kwietnia 1997 r., Dz.U. nr 78, poz. 483 [The Constitution of the Republic of Poland dated 2 April 1997, Journal of Laws No. 78, item 483].

occurs as a result of the fulfilment of the conditions laid down by law [Bednarz 2008: 56].

The last method of social protection is the insurance technique. It states that provided benefits are of a restitutionary and obligatory character. To receive them, it is required to register for insurance and pay contributions that form the insurance fund that finances the benefits [Kowalczyk & Kamiński 2013: 61]. The amount of benefit depends on the size of contributions, while the payment of benefits is determined by law[3]. Within the insurance fund, all persons covered by insurance bear the cost of risks.

Social security is treated as one of the techniques of social protection, which protect the public from the consequences of unforeseen mishaps. The occurrence of sudden events usually leads to loss of income but also to unexpected expenses due to the situation in life.

According to the Encyclopedia PWN, social security is a "system of benefits protecting employees and their families from the negative consequences of the loss or limitation of opportunities, loss of the breadwinner, or increased family burdens (illness, maternity, disability, old age, death, unemployment)."[4] In contrast, Muszalski defines social insurance "as a form of the social security concept, and derives from business insurance, especially various forms of social insurances. Therefore, it has features in common with business insurance. Namely, it always includes following elements: contributions, joint funds, risks, damages, and damages liquidation coverage" [Muszalski 1995: 84].

Benefits within social insurance can be divided by the type of insurance protection. This division is consistent with the division of social insurances, which is presented in art. 1 of the Polish social insurance system Act. Social insurance includes:

– pension insurance,
– disability insurance,
– insurance in the case of sickness and maternity, known as sickness insurance,
– insurance against accidents at work and occupational diseases, known as accident insurance.

Another division of benefits recognizes the period in which they are drawn:

– short-term (grants),
– long-term (pensions).

A feature common to all types of social insurance is to provide benefits in the event of the inability to work due to: old age, disease, accident (having no direct

[3] In the year 1999, a defined contribution system was introduced; it determined the amount of benefits based on the amount of contributions paid and the average life expectancy.

[4] http://encyklopedia.pwn.pl/szukaj/ubezpieczenie-spo%C5%82eczne.html [access: 1.03.2016].

connection with work), childbirth, care for a child or other family member, occupational disease, or an accident at work. In the case of an inability to work for any of those reasons, the benefit takes a different form also depending on the type of social insurance [Sułkowska 2014: 34].

Maciej Żukowski hailed social insurance as one of the greatest social innovations in history, limiting the effects of social risks. At the same time, there is a discussion on changing the approach to the so-defined social insurance [Żukowski 2014: 51]. Marek Góra sees that "Population changes, which have presented themselves in the last decades of the twentieth century, force a revision of the traditional approach, and therefore to make changes in the way various parts of social security are handled, and more broadly, to make profound changes in the way individual social risks are approached" [Góra 2014: 114].

The Act dated October 13, 1998 on Social Insurance System[5] in Art. 2 § 3 and Art. 2a formulates two important principles: the principle of equal treatment of insured persons and the principle of guaranteeing the solvency of benefits handled by the social security system of the state.

The pension system implemented in a given country is the result of a specific breakdown of gross domestic product between the generation of working people and the generation of retirees [Góra 2003: 37-41]. This division, which can be made in very different ways, exposes the differences between systems in different countries. A universal question arises: What is the best way to ensure people will receive adequate income throughout the period of their retirement?

When describing the pension system it is important to emphasize the fact that it is a form of security. Usually, it consists of multiple elements sharing a specific purpose which can be regarded as "a provision of living conditions for people who, due to their old age, no longer have an earning capacity" [Dybał 2008].

The Polish pension system is heterogeneous. It consists of a universal employee pension system, the pension system for farmers, and the so-called pension protection system for uniformed services, judges, and prosecutors namely, the "Zaopatrzeniówka".

The universal system, by itself, is differentiated in terms of rules for granting pension. The decisive factor is age. Citizens born before 1949 are classified under the so-called "old rules", which relate the size of the pension to the retirement age reached and the contribution periods. The "new rules" apply to the majority of people born after 1949. They receive a pension, which size depends on their retirement age and amount of paid contributions. The main difference between these systems is the relation of the size of the pension, under the "new rules", to

[5] Ustawa z dnia 13 października 1998 r. o systemie ubezpieczeń społecznych, Dz.U. nr 137, poz. 887 [Act dated October13, 1998 on Social Insurance System, Journal of Laws of 1998, no. 137, item 887].

the base of calculation of pension contributions (which usually means that the value of received pension is related to the earnings achieved during the person's whole working life). The universal system has a pay-as-you-go, capital scheme which, in practice, means that in addition to gathering funds on the basis of an intergenerational contract, a portion of paid premiums should work for the benefit of the future pensioner.

This aspect of the system underwent a lot of changes over time. The last modification was allowing members of the Open Pension Fund (OFE) to transfer a part of their pension contributions during the period of April 1st to July 31st, 2014. It created alternative options for investing funds. Currently, the total pension insurance contribution amounts to 19.52%, of which:

– 12.22% of the base goes to the individual account within the Social Insurance Fund (ZUS),
– 4.38% of the base is transferred to a sub-account in ZUS,
– 2.92% of the base ends-up on a sub-account either in ZUS or OFE.

Therefore, it is possible to transfer all contributions to the Social Insurance Fund (where 7.3% will be indexed), or send 16.6% to the Social Insurance Fund (where 4.38% will be indexed) and the remaining 2.92% to OFE (the value of which will depend on the management performance of a chosen Pension Fund Company – PTE)[6].

Table 1. Number of benefit recipients in the pension protection system in Poland during the years 2005-2013 (in %)

Year	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Universal System	78.4	77.9	79.5	80.1	80.7	81.0	81.3	81.4	81.6	81.8
Agricultural System	17.9	17.3	16.7	16.0	15.3	14.9	14.5	14.2	13.9	13.7
Supply Systems	3.7	4.8	3.2	3.9	4.0	4.1	4.2	4.4	4.4	4.5

Source: own work based on GUS 2015: 38.

Table 2. Gross pension and benefit structure in accordance to different social protection systems in Poland during the years 2005-2014 (in %)

Year	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Universal System	80.5	81.1	81.7	82.6	83.3	83.6	83.8	83.7	83.7	83.9
Agricultural System	12.4	11.8	11.1	10.3	9.6	9.2	8.9	8.8	7.7	7.8
Supply Systems	7.1	7.1	7.2	7.1	7.1	7.2	7.3	7.5	8.6	8.3

Source: own work based on GUS 2015: 55.

[6] www.mpips.gov.pl/download/gfx/mpips/pl/defaultopisy/8587/1/1/ofe_zus_Informacja.pdf [access: 22.04.2016].

When analyzing the share ratio of individual pension and benefit systems it is important to compare them, both in terms of the number of beneficiaries (Table 1), and the value of gross spending on pensions and benefits (Table 2).

The data confirms that a wide range of people are covered by the universal pension system (currently over 80% of beneficiaries). There are also small benefits under the pension scheme for farmers and those of privileged status in the supply pension system (a much higher percentage in terms of value than in numbers).

Table 3. Replacement rates measured as a ratio between mean monthly gross pension benefit and average salary in the national Polish economy during the years 2000-2014

Year	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Universal System	63.7	66.6	66.1	66.8	59.1	60.8	62.2	62.0	62.9	64.0	64.0
Agricultural System	40.2	40.5	40.9	37.7	34.8	35.0	35.3	34.6	35.6	36.1	35.6

Source: own work based on GUS 2015: 29, 30.

The ratio of replacement rates for a given part of the pension system shows the amount of the average benefit in relation to the average salary. It points to the redistribution of income in the different periods of our lives. In the year 2013, the value of the replacement rate is at a high 64.0% level and is similar to that during the year 2000. A significant decrease in this ratio from 66.8% to 59.1% occurred in 2008. Since then, however, we have seen a steady growth of this relationship. Nevertheless, we must remember that the benefits paid in the majority of cases have been based on the old pension system, or a mixed system. Payouts determined by the new rules were still not made.

When looking at the average gross monthly pension paid from the Agricultural Social Insurance Fund between the period of 2000-2006, the ratio of its value in relation to the average salary in the Polish economy remained at a similar level: 40.2% in 2000, and 40.9% in 2006. Between 2007 and 2008 there was a decline to a level of 34.8%. The ratio of about 35% lasted until 2011, followed by its increase to 36.1% in 2013, and then a decline to 35.6 % in the year 2014 [GUS 2015].

2. Challenges of the Polish pension system

Pension systems in different countries are dealing with great challenges from the changes related to the labour market, financial markets, and above all, the challenges of demographic changes (an aging population, increasing number of people at retirement age in relation to people of working age, low fertility, etc.). A gradual increase of the retirement age in Poland to 67 years started in 2012 and can be considered as an important solution tailored to the social conditions that are both demographic and financial [Żukowski 2014: 49].

The challenges relate to the growing problem of pension debt, which was caused in 1999 by the introduction of the repartitional system with a defined contribution scheme in parts that were managed by the Social Insurance Institution. The creation of individual retirement accounts in the repartition part allows ease in calculating the size of the current debt of the pension system for its participants who have not yet gone into retirement. It can be calculated by adding current values of individual pension accounts – these are the rights of the people subject to the pension system that will be executed in the future from the next generation of citizens paying premiums. The full amount of the pension debt must also cover liabilities to current retirees. Pension debt in the repartition part resulting from obligations to professionally active people (funds gathered on retirement accounts kept by ZUS) amounts to, according to published estimates, about 2 trillion PLN [Rutecka 2014: 6].

As a result of the reform, a deficit was generated in the repartitional system (the so called first pillar) during the transitional period as a result of a situation where benefits had to be paid from the "old" system, while a part of the pension contributions was already transferred to the accounts of the insured in the capital part of the system. This resulted in the need for financing the deficit from the state budget in the part of the system dealing with payments covering benefits for current retirees, who earned their pension rights under the previous system.

Since mid-January 2014, anew act of law came into effect introducing significant changes in the functioning of the pension system, as well as, new rules for benefit payments from the funds accumulated in open pension funds (OFE) [Rutecka 2014: 6]. The payment of retirement benefits from the entire universal system is performed by one institution (ZUS), and the benefit amount is calculated by dividing the account balance (sub-account) by the average life expectancy of a person at a given age.

Shifting assets from open pension funds to ZUS can be observed from the perspective of changes drastically limiting the multidimensional nature of the pension system and the earlier introduced safety rule based on the diversity that guided the reform of the pension system in 1999. The repartition role of the system increased significantly, financed by the currently accumulated premiums which, with the deteriorating demographic situation in Poland and the less favourable relationship between the number of working people and the number receiving pensions, may raise important concerns about the finances of the pension system and its ability to maintain liquidity. Unfortunately, the forecast of the Central Statistical Office for the next 25 years indicates that in addition to a deepening negative population growth, the phenomenon of the declining of population in the working age while increasing the number of people in the retirement age comes into play[7]. In the year

[7] Prognoza ludności na lata 2014-2050, GUS, http://demografia.stat.gov.pl/bazademografia/Prognoza.aspx [access: 8.06.2016].

2050, it is expected that there will be nearly 10 million people in the retirement age (currently this number is approx. 7 million). Its proportion to the total population number will increase from approx. 18% of the population today, to almost 30% in the next 35 years. This situation raises many concerns because of the disproportion between these groups. People currently paying their contribution to the system are financing retirement benefits and their beneficiaries each year, but the required amount is considerably increasing over time. This may result in a growth of the deficit in this area.

The challenge of generating wider interest among Poles for saving in a voluntary pension saving system is addressed by introducing tax preferences in this area. There are now exemptions on contributions paid into IKZE. Additionally, instead of the standard payment taxation from these accounts, a 10% flat-rate tax has been introduced. The European Commission also recognizes the need to implement a comprehensive strategy which will correspond to overlapping demographic and economic changes. Reforms are proposed that are aimed at extending the working age and increasing the employment rate (especially of women and older workers). There are also incentives given to accumulate additional retirement savings that will increase revenues at the end of a person's professional activity [Petelczyc 2014: 20]. The vital role of taxes and other financial incentives and collective agreements is emphasized. The "White Paper" states that "the EU can strongly support occupational pension schemes within the universal pension systems in Member States and contribute to the reduction of the cost of pensions" [Plan na rzecz... 2012].

3. Changes proposed in different social insurance systems around the world

Many countries introduced a solution that ensures a minimum value of benefits, by: allowing the purchase of missing contribution periods necessary to receive pension, as well as, creating ways to determin the minimum pension (which may be a part of the minimum wage) under the condition of participation in the pension system during a given number of years.

Solutions are being looked at that deal with ways of indexing benefits. Luxembourg introduced a mixed indexation (on a wage-price basis), if prices increase by 2.5%, pension benefits are automatically valued [Poteraj 2009: 27]. In Denmark, the benefits of the universal system are indexed automatically depending on the growth of the average salary[8]. In Australia, state pension is indexed according to the Consumer Price Index [Owczarek 2014].

8 www.zus.pl/defaultasp?p=2&id=751 [access: 12.04.2016].

To maintain the current level of benefits paid, solutions are being introduced that increase economic activity (providing contributions) or raise the retirement age. This is being performed in the majority of pension systems throughout the world, possibly increasing the amount of transferred contributions. This can be done by removing the upper limit of salary, which is subject to the pension premium.

Incentives for the gradual extension of the retirement age are introduced. A flexible retirement age can help in solving emerging problems. In Luxembourg, the pension reform envisages that after completing the full 40-year contribution period citizen will be entitled to a pension that will be lower than today. Working during consecutive years will result in a raising of their pension. This decision will be entirely voluntary; everyone will be able to decide on the amount of their pension. Implemented solutions do not force to work longer but provide incentives to do so[9].

Solutions are introduced in the area of reliefs and incentives due to individual savings, or reliefs and exemptions for employers who show greater involvement in the creation of occupational retirement provision schemes. Tax exemptions are used, as well as, reliefs in the payment of social security contributions. Additionally, income tax can be calculated from contributions, for example, at 20%, which the employer is responsible for (this is practiced in Luxembourg) [Szumlicz & Żukowski 2004: 224-225].

Increasing the system stability of the individual forms of saving for old age can be achieved by introducing solutions that are based on systematic savings plans, as well as, in terms of regular payments of partial savings in the form of regular benefits. In Poland, within the IKE or IKZE, participants can make one-time payments. There is no preference for those making regular payments. To ensure greater security, a requirement is being introduced for an annual reporting on retirement savings. In Poland this role is performed by ZUS and the PTE providing information on the state of retirement accounts in the FUS and OFE.

According to the Melbourne Mercer Global Pension Index in 2013, the highest rated pension systems were in the following countries: Denmark, Australia, the Netherlands, Finland, Sweden, and Canada.[10] The Mercer Company strongly prefers solutions that increase support for the poorest pensioners, or the level of savings of households.[11] Great emphasis is placed on the economic activity increase

[9] The reform stipulates that after 40 years of contributions, an individual will be entitled to a lower pension; to increase it, an individual would have to decide to continue working consecutive years: *Reforma emerytalna w Luksemburgu*, https://polska.lu/forum/139/11953 [access: 12.04.2016].

[10] www.rp.pl/artykul/945257-Dunski-system-emerytalny-najwyzej-oceniony.html#ap-1 [access: 13.04.2016].

[11] http://finanse.wp.pl/gid,15767229,kat,1033803,title,Najlepsze-systemy-emerytalne-swiata-i-Polska,galeria.html [access: 12.04.2016].

Table 4. Countries issuing minimum citizen pensions

Country	Introduced Solutions
Australia	State pension, financed from the budget granted to persons over 65 years of age (until 2023 this age will be gradually increased to 67 years), who's income level is below a certain threshold.
Denmark	Obtained pension is guaranteed by the state when reaching retirement age (currently 65 years, extended to 67 years). To receive the full amount, it is necessary to live in Denmark for over 40 years after the age of 15. A shorter period of residence means lower pension benefits.
Netherlands	State pension is determined in relation to the minimum wage. The right to receive it is given to all citizens of the Netherlands regardless of employment. Each year of stay in the Netherlands between the ages of 15 and 65 means the acquisition of 2 percent of pension rights. There is a possibility to „purchase" the missing contribution years.
Canada	Minimal pension is guaranteed by the state (up to approx. 1,700 PLN), the basis of its acquisition is living in Canada for 40 years. The minimum pension is paid depending on the amount of total income; the richest are not able to receive payments from this system.
Norway	Basic pension is granted to persons residing in Norway for at least 40 years and having been members of the Folketrygden (Norwegian Social Insurance Institution).
Sweden	Minimum pension (entitled to which in full extent are those who lived in the country for at least 40 years, its amount is usually equal to 35% of the average salary) paid to the poorest.

Source: own work based on: www.australove.com [access: 12.04.2016]; www.wiatrak.nl/27524/emerytura-w-holandii [access: 20.04.2016]; www.rijksoverheid.nl/ [access: 20.04.2016]; www.mojanorwegia.pl/praca-w-norwegii/emerytura-norweska-1503.html [access: 20.04.2016].

in the older age groups[12]. Linking retirement age to life expectancy is highly regarded. The Danish pension system is following such rules; hence their retirement age in 2050 is expected to reach 69 years[13].

Adopted in 1999, pension reform will be the subject of revision in a few years due to the introduction of a defined contribution scheme, which will lead to a significant diversification of benefits and the emergence of low pensions. These systems assumed a citizen's economic career is based on the continuity of employment throughout their working lives, low unemployment, as well as, stable and steadily rising wages. We are seeing a different career paths, which differ from the pattern presented above. In such situations, calculating the amount of paid benefits based on the principle of defined contribution, which strongly reflects careers that have been described above, puts many people at risk of receiving a low pension.

[12] http://finanse.wp.pl/gid,16194095,kat,36874,title,Ranking-systemow-emerytalnych-2013,galeria.html?ticaid=116cbd [access: 10.04.2016].

[13] www.rp.pl/artykul/945257-Dunski-system-emerytalny-najwyzej-oceniony.html#ap-1 [access: 21.04.2016].

Simulations carried out on the amount of future benefits from the new pension system indicate that women are especially vulnerable to poverty. Other groups that this effects include people working in the black market or through civil law contracts and working in a temporary capacity.

There is a need to establish a minimum pension or other solutions in the field of social security, which would ensure solutions on an acceptable social level [Golinowska 2014: 108]. Table 4 shows that countries occupying the top places of the Mercer ranking provide minimum guaranteed benefits.

Conclusion

Modern pension systems are exposed to many risks which largely affect the amount of individual pensions. This presents many challenges before national governments who want to minimize their negative effects. Those that want to make further changes in their system, should carefully analyze the situation in other countries, to develop the best solutions or to possibly predict problems that may occur, and act to minimize their effects as soon as possible. When reforming the system it is prudent to look in a long term perspective and consider how the planned changes will affect the future functioning of the pension system.

Similar solutions are employed throughout the world: raising the retirement age, bringing new ways to index benefits, promoting additional and voluntary forms of saving for retirement age, or encouraging citizens to lead longer working lives. Many countries have introduced the payment of benefits guaranteed to all citizens, regardless of affiliation to the social security system. The challenge is to find a solution that would make Poles more interested in saving through voluntary pension saving systems by the introduction of tax preferences in this area.

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Wyzwania stojące przed systemem ubezpieczeń społecznych w Polsce

Streszczenie. *W opracowaniu na tle obecnie obowiązujących systemów emerytalnych przedstawiono wyzwania przed jakimi one stoją na skutek zmian zachodzących na rynku pracy, na rynkach finansowych, a przede wszystkim na skutek zmian demograficznych (proces starzenia się populacji, wzrastająca liczba osób w wieku poprodukcyjnym w stosunku do osób w wieku produkcyjnym, niska dzietność, itp.). Stopniowe podwyższanie wieku emerytalnego w Polsce do 67 lat, zapoczątkowane w 2012 r., można uznać za istotne dostosowanie rozwiązań ubezpieczeń społecznych do warunków zarówno demograficznych, jak i ekonomicznych. Wyzwaniem na pewno staje się szersze zainteresowanie Polaków oszczędzaniem w dobrowolnym systemie oszczędzania emerytalnego poprzez wprowadzenie preferencji podatkowych w tym zakresie. Wprowadzenie w 1999 r. repartycyjnego systemu o zdefiniowanej składce, w części zarządzanej przez ZUS, spowodowało ujawnienie długu emerytalnego, który także jest wyzwaniem, z którym borykamy się od początku wprowadzenia reformy.*

Słowa kluczowe: *system ubezpieczenia społecznego, system emerytalny, świadczenia emerytalne*