



EUROPEAN SOCIAL POLICY NETWORK (ESPN)

# Access to social protection for young people

## Poland

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**ESPN Thematic Report:  
Access to social protection for  
young people**

**Poland**

**2021**

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## SUMMARY

Young people in Poland faced difficulties during the pandemic. The youth unemployment rate in Poland increased by 5.2 percentage points between the first quarters of 2020 and 2021, which was the third-fastest increase in the EU. Among people aged 25 or under, there was an increase of 24,700, or 23.2%, in the number registered as unemployed between the end of 2019 and the end of 2020, which was a faster increase than among older workers (20.4%). Young people also have limited effective access to unemployment benefit due to the contributory period required; and they do not always register with the public employment services, as they are not convinced about the quality of support they will receive and are afraid of the stigmatising effect of registration.

The access of young people to social protection in Poland depends on their activity status, particularly in the case of contributory or quasi-contributory benefits, including for unemployment, sickness/disability and healthcare, as well as contributory maternity or paternity benefits. In the case of non-contributory benefits (family benefits, social assistance, housing and guaranteed minimum income), access is not restricted for young people.

The subsequent stages of the “anti-crisis shield” programme of 2020 did not protect the young. Young workers were concentrated in those industries that were most affected by the pandemic – mainly in catering, recreation, hotels and tourism. During the pandemic, no special solutions aimed at young people were introduced to support them in the labour market, although they can benefit from the newly introduced lockdown allowance.

Young people have benefited from an extension of access to family benefits, including the non-contributory maternity benefit as well as the universal child-raising benefit. Although this contributes to improving their family income, it also creates an “inactivity trap”. In the recently published report “Young 2020” (Boni, 2021), it is pointed out that young women not employed and not in education do not look for a job mainly due to caring responsibilities (58%), while for young men the main reason is illness or disability (43%). This means that real problems exist related to the quality of public services and outreach to young people. This includes access to good-quality health rehabilitation and appropriate activation of people with disabilities, as well as support to women in the performance of domestic care duties for children, people with disabilities or older people.

The recently proposed government programme “Polish Deal” includes several proposals that young people could benefit from, including linking healthcare contributions to income (which could be beneficial to those on lower incomes), supporting families through extended non-contributory child-raising benefit, and supporting access to housing. However, it does not refer to the challenges indicated in public debates. The government proposal follows the (traditional, considered by many as conservative) path of policy, which increases the risk of being neither in employment nor in education or training (NEET) among young people, particularly women – a risk which is already above the EU average.

# 1 KEY FIGURES ON THE SOCIO-ECONOMIC SITUATION OF YOUNG PEOPLE<sup>1</sup>

## 1.1 Distribution of young people (aged 15–29) by main activity status

**Table 1a: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and Poland, % 15-29 and 30-64)**

	POLAND											
	15-29						30-64					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	45.0	47.7	49.0	50.2	50.8	48.0	69.5	70.6	72.2	73.2	74.0	75.4
<i>Paid employment**</i>	87.4	87.7	88.4	88.2	88.5	86.9	77.3	77.8	78.1	78.4	78.7	78.5
<i>Self-employment**</i>	7.5	7.8	7.5	8.0	7.8	9.4	18.9	18.9	18.8	18.9	19.0	19.1
<i>Contributing family work**</i>	5.1	4.5	4.2	3.8	3.7	3.7	3.8	3.3	3.1	2.7	2.3	2.4
UNEMPLOYMENT***	14.2	11.8	9.4	7.6	6.6	7.1	5.9	4.8	3.8	3.0	2.6	2.4
INACTIVITY****	47.6	45.9	45.9	45.6	45.6	48.4	26.1	25.8	25.0	24.5	24.1	22.8
	EU-27											
	15-29						30-64					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	45.0	45.9	46.9	47.7	48.2	46.1	71.4	72.4	73.5	74.5	75.3	74.9
<i>Paid employment**</i>	91.8	92.2	92.4	92.6	92.8	92.5	83.0	83.3	83.7	84.0	84.1	84.2
<i>Self-employment**</i>	5.3	5.2	5.2	5.2	5.1	5.4	14.6	14.5	14.3	14.2	14.2	14.1
<i>Contributing family work**</i>	2.9	2.6	2.4	2.2	2.1	2.1	2.4	2.2	2.0	1.8	1.7	1.7
UNEMPLOYMENT***	17.3	15.8	14.2	12.8	11.9	13.3	8.5	7.7	6.9	6.1	5.6	5.8
INACTIVITY****	45.6	45.4	45.3	45.3	45.3	46.8	22.0	21.6	21.0	20.6	20.2	20.5

Notes: (\*) The employment rate is expressed as a share (%) of the total population in the age group. The 3 categories of employment (paid employment [i.e. employees], self-employment and contributing family work) are expressed as a share (%) of the population in employment in the age group. Contributing family work is a form of labour (generally unpaid, although compensation may come indirectly in the form of family income) that supports another member of the family to run an agricultural holding or another business. (\*\*) The unemployment rate is expressed as a share (%) of the active population, i.e. the population that is either in employment or unemployed (not the total population), in the age group. (\*\*\*) The inactivity rate is expressed as a share (%) of the total population in the age group.

Reading note: In 2020, in Poland, 48.0% of people aged between 15 and 29 were in employment, compared to 75.4% of those aged 30-64. In the EU-27 as a whole, these figures were 46.1% and 74.9%, respectively. The share of people unemployed in the active population in Poland was 7.1% of the 15-29 age group and 2.4% of the 30-64 age group (EU-27 average: 13.3% and 5.8%). The shares of people economically inactive in Poland in the 15-29 and 30-64 age groups were 48.4% and 22.8%, respectively (EU-27 average: 46.8% and 20.5%).

Source: Eurostat, ESPN Network Core Team calculations based on LFS indicators [lfsa\_eegais], [lfsa\_egaps], [lfsa\_pganws] and [lfsa\_igan]. Data downloaded on 24 May 2021.

<sup>1</sup> Except where otherwise specified, the indicators presented in Section 1 of this report were computed by the ESPN Network Core Team on the basis of data coming from two data sources coordinated at the European level by the statistical office of the European Union (Eurostat: <https://ec.europa.eu/eurostat>): European Union Labour Force Survey (EU-LFS) and European Union Statistics on Income and Living Conditions (EU-SILC). These indicators were computed for all the 35 ESPN countries for which the data needed were available. All these ESPN countries' estimates are presented in Annex B of the following Synthesis Report: Dalila Ghailani, Stéphanie Coster, Ramón Peña-Casas and Pietro Regazzoni (2021), "Access to social protection for young people. An analysis of policies in 35 countries", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union. This Synthesis Report can be downloaded [here](#).

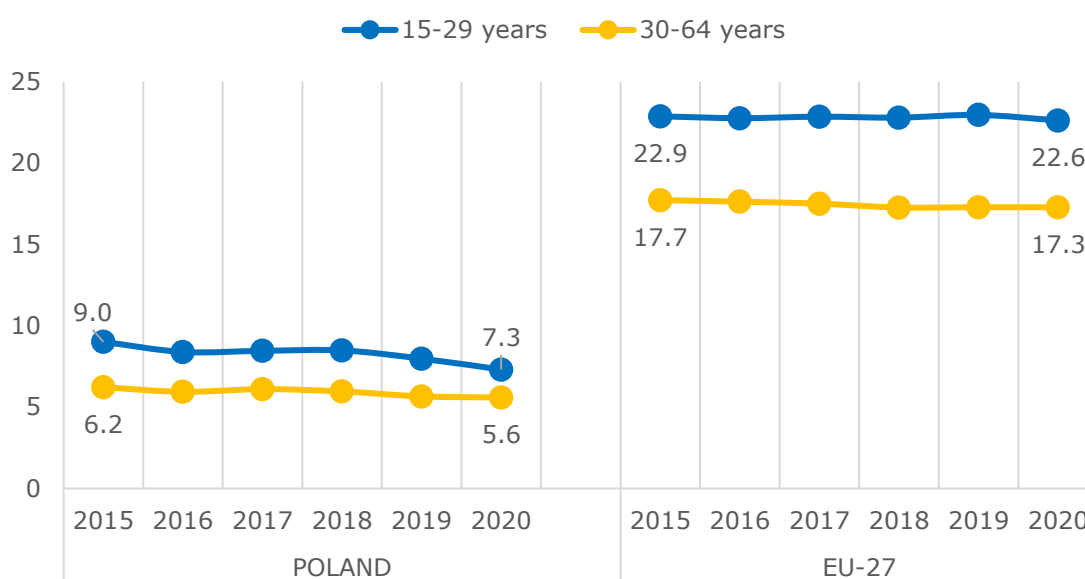
**Table 1b: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and Poland, ratios 15-29/30-64)**

	POLAND						EU-27					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	0.65	0.68	0.68	0.69	0.69	0.64	0.63	0.63	0.64	0.64	0.64	0.62
Paid employment**	1.13	1.13	1.13	1.12	1.13	1.11	1.11	1.11	1.10	1.10	1.10	1.10
Self-employment**	0.40	0.42	0.40	0.42	0.41	0.49	0.36	0.36	0.36	0.36	0.36	0.38
Contributing family work**	1.35	1.34	1.35	1.39	1.56	1.55	1.21	1.20	1.21	1.24	1.24	1.20
UNEMPLOYMENT***	2.42	2.47	2.44	2.54	2.55	2.96	2.04	2.06	2.06	2.09	2.10	2.29
INACTIVITY****	1.82	1.78	1.84	1.86	1.90	2.12	2.07	2.11	2.16	2.20	2.24	2.29

Notes: To obtain the ratio of 15-29 to 30-64, the 15-29 percentage is divided by the 30-64 percentage: a value below (above) 1 in a given activity status therefore means that 15-29-year-olds are proportionally less (more) numerous in that activity status than 30-64-year-olds. See also Notes to Table 1a above.

Reading note: In 2020, in Poland, 48.0% of people aged between 15 and 29 were in employment compared to 75.4% of those aged 30-64 (see Table 1a) – i.e. a 15-29:30-64 ratio of 0.64. In the EU-27 as a whole (see table 1a), these figures were 46.1 and 74.9% respectively (ratio 0.62).

Source: See Table 1a.

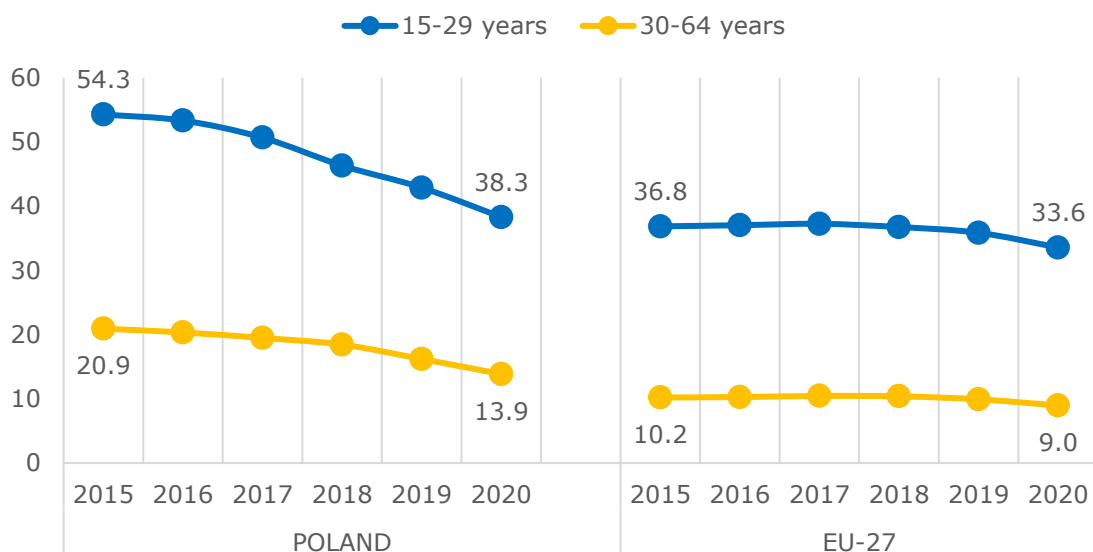
**Figure 1: Part-time employment as a share of the population in employment - comparison of the 15-29 and 30-64 age groups (2015-2020, EU-27 and Poland, %)**

Reading note: In 2020, in Poland, the share of part-time employment in total employment was 7.3% for the 15-29 age group and 5.6% for the 30-64 age group. For the EU-27 as a whole, these shares were 22.6% and 17.3%, respectively.

Source: Eurostat, ESPN Network Core Team calculations based on Eurostat LFS indicator [lfsa\_epgn62]. Data downloaded on 24 May 2021.



**Figure 2: Temporary employment as a share of population in paid employment - comparison of the 15-29 and 30-64 age groups (2015-2020, EU-27 and Poland, %)**

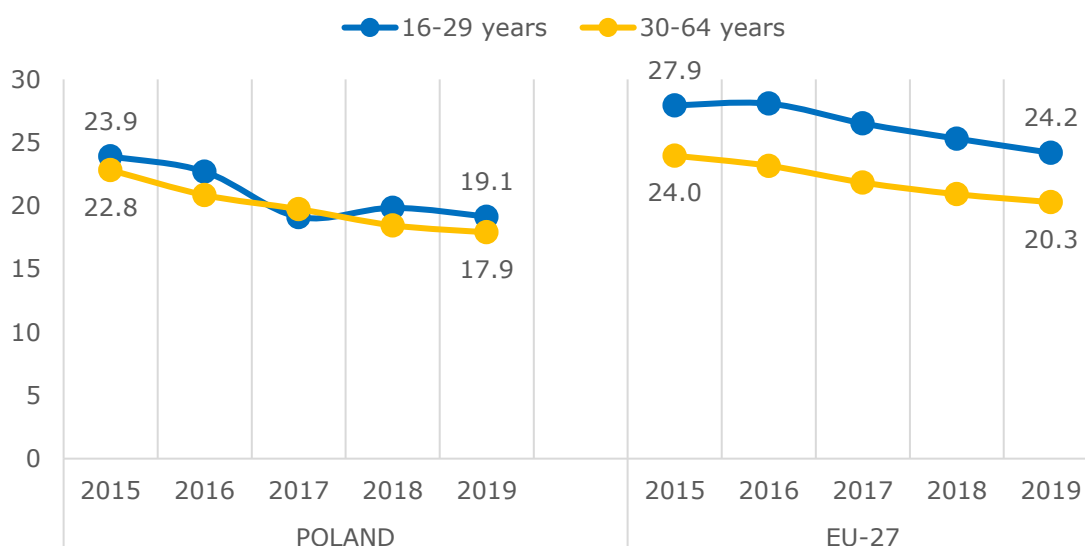


*Reading note: In 2020, in Poland, the share of temporary workers among employees was 38.3% for the 15-29 age group and 13.9% for the 30-64 age group. For the EU-27 as a whole, these shares were 33.6% and 9.0%, respectively.*

*Source: Eurostat, ESPN Network Core Team calculations based on Eurostat LFS indicators [lfsa\_epgn62] and [lfsa\_egaps]. Data downloaded on 24 May 2021.*

## 1.2 Young people (aged 15–29) at risk of poverty or social exclusion

**Figure 3: People at risk of poverty or social exclusion - comparison of the 16-29 and 30-64 age groups (2015-2020, EU-27 and Poland, %)**

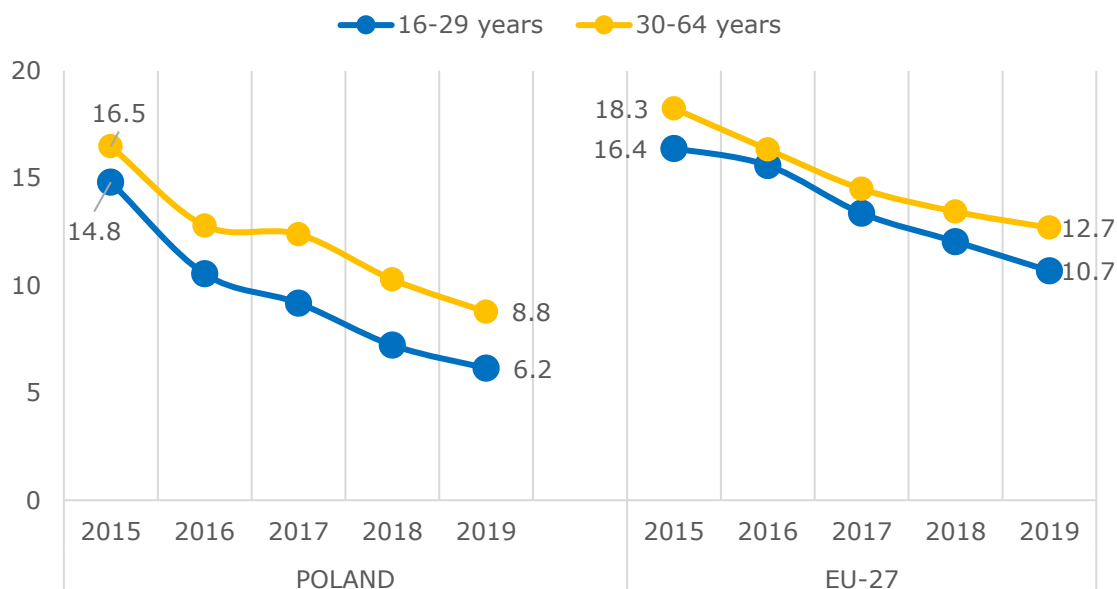


*Reading note: In 2019, in Poland, 19.1% of the 16-29 age group were at risk of poverty or social exclusion (i.e. they were living in a household that was at risk of poverty and/or severely materially and socially deprived and/or (quasi-)jobless according to the EU definition of these indicators) compared to 17.9% of the 30-64 age group. For the EU-27 as a whole, these figures were 24.2% and 20.3%, respectively.*

*Source: Eurostat, EU-SILC ad hoc extraction - indicator [ilc\_peps02]. Data downloaded on 24 May 2021.*

### 1.3 Young people (aged 15–29) materially and socially deprived

**Figure 4: People materially and socially deprived - comparison of the 16-29 and 30-64 age groups (2015-2020, EU-27 and Poland, %)**

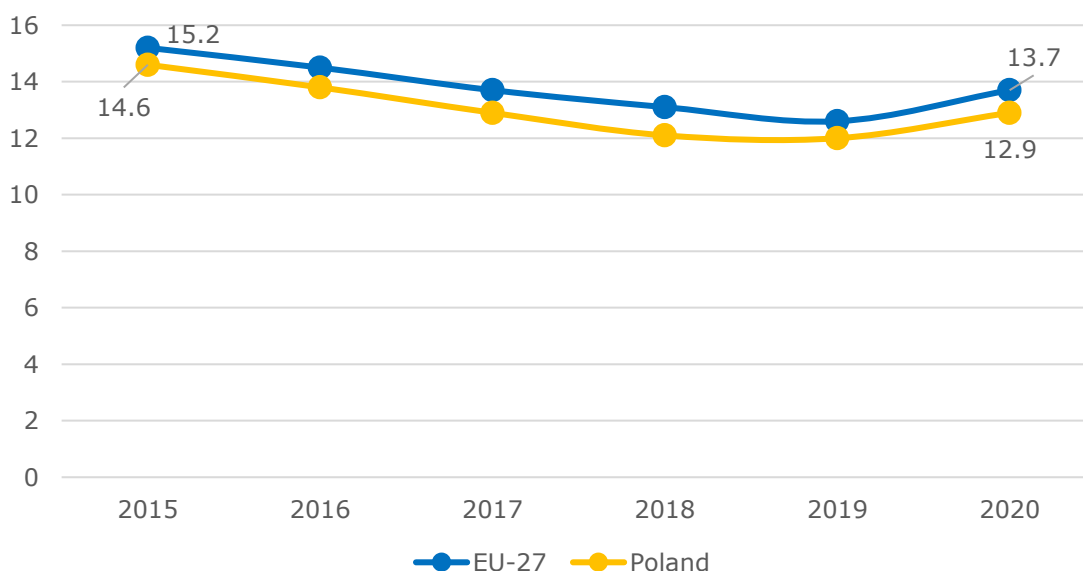


Reading note: In 2019, in Poland, 6.2% of the 16-29 age group were materially and socially deprived (according to the EU definition of this indicator) compared to 8.8% of the 30-64 age group. For the EU-27 as a whole, these figures were 10.7% and 12.7%, respectively.

Source: Eurostat, EU-SILC ad hoc extraction - indicator [ilc\_mdsc]. Data downloaded on 24 May 2021.

### 1.4 Young people (aged 15–29) neither in employment nor in education or training (NEETs)

**Figure 5: People aged 15-29 neither in employment nor in education or training (NEETs) (2015-2020, EU-27 and Poland, %)**

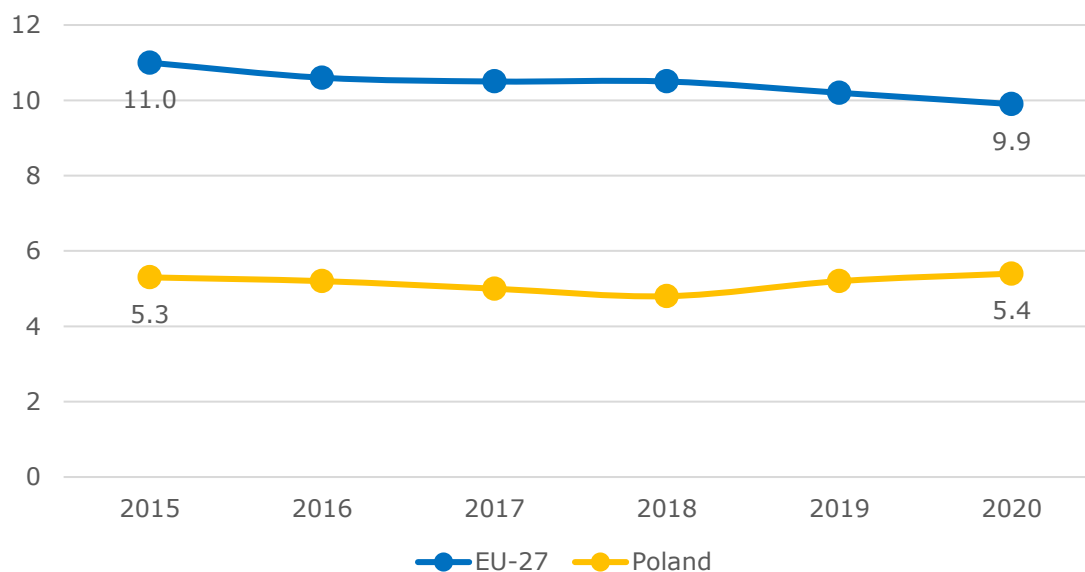


Reading note: In 2020, in Poland, 12.9% of the 15-29 age group were neither in employment nor in education or training (NEET) compared to 13.7 for the EU-27 as a whole.

Source: Eurostat, LFS - indicator [lfse\_20]. Data downloaded on 24 May 2021.

## 1.5 Early leavers (aged 18–24) from education and training

**Figure 6: Early leavers from education and training for the 18-24 age group (2015-2020, EU-27 and Poland, %)**

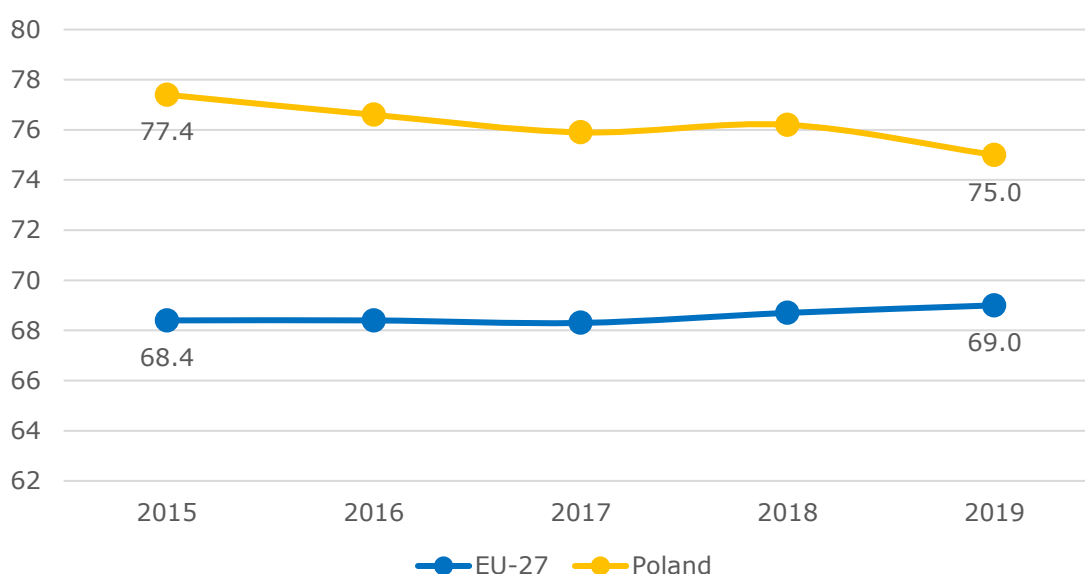


*Reading note: In 2020, in Poland, 5.4% of the 18-24 age group were early leavers from education and training – i.e. they had completed, at most, lower secondary education and were not in further education or training. For the EU-27 as a whole, this figure was 9.9%.*

*Source: Eurostat, LFS - indicator [edat\_ifse\_14]. Data downloaded on 24 May 2021.*

## 1.6 Young people (aged 16–29) living with their parents

**Figure 7: Young people aged 16-29 living with their parents (2015-2019, EU-27 and Poland, %)**



*Reading note: In 2019, in Poland, 75.0% of the 16-29 age group were living with their parents, compared to 69.0% for the EU-27 as a whole.*

*Source: EU-SILC - indicator [ilc\_lvps08]. Data downloaded on 24 May 2021.*

## 2 ACCESS TO UNEMPLOYMENT BENEFITS

In the case of unemployment, there are two main schemes that currently exist in Poland. The standard quasi-contributory unemployment benefit, which is part of overall support to the unemployed, is administered by the public employment services (PES). The benefits are flat-rate, with some variation depending on the unemployment rate in the region and total length of service.

During the COVID-19 pandemic, as a part of the lockdown measures, a new lockdown allowance has been introduced that is paid to unemployed people on non-standard contracts, who are not covered by the main unemployment scheme.

### 2.1 Contributory unemployment benefit

The main unemployment scheme in Poland is the quasi-contributory scheme, based on contributions paid by employers. The contributions amount to 2.45% of salaries and they are paid to the labour fund (*fundusz pracy*), which is a state purpose fund. It finances both unemployment benefit and active labour market policies.

#### 2.1.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Poland as far as young people are concerned are the following.

##### a) Age

Unemployment benefit can be claimed from age 18, which is the official age of adulthood in Poland.

##### b) Activity status requirement

In principle, unemployment benefit is granted to people who are not employed and are actively seeking work. Self-employed people can only claim unemployment benefit if they have contributed the full required amount (that is, on the basis of 60% of average salary). Self-employed people who use "start-up relief" (*ulga na start*) (see Section 3.1.1b) are not eligible for unemployment benefit, as their contributions are below the required minimum.

Unemployment benefit is also payable to unemployed people who study at schools for adults, or who take an extramural exam in the curriculum of such a school and study at a second-cycle branch vocational school or post-secondary school providing full-time or extramural education, or at a university where they are studying part time. The benefit can be also granted to trainees and apprentices if their employers have paid the labour fund contributions.

The benefit is not granted to people who, after registering as unemployed, are referred by the PES for training, internship or vocational preparation, but do not take up the referral. In addition, those who terminate their employment relationship with notice or by mutual agreement of the parties, or who are dismissed for disciplinary reasons, are not eligible. The benefit will not be granted to those who have received compensation for a shortened notice period: the exception is cases where there is an agreement between the parties concluded in connection with the bankruptcy of the employer, involving the liquidation of jobs.

An unemployed graduate after registering with the employment office is not entitled to unemployment benefit, but can use other forms of assistance on the same terms as other people registered with the employment office. They may be referred to training.

##### c) Contributory history required to access the scheme

Unemployment benefit is payable to those who have worked for at least 365 days in the 18 months preceding their registration as unemployed. Periods of unpaid leave of more than 30 days do not count towards the employment period; but childcare leave, compulsory military service and periods on a disability pension do.

Unemployment benefit is also granted to people who previously worked under civil contracts (*umowa zlecenie*) or were self-employed, provided that the basis for the calculation of social insurance and labour fund contributions was an amount equal to at least the minimum wage (it cannot be the "small ZUS"<sup>2</sup> payable by people starting self-employment). The benefits are not granted to people who work under contracts for specific tasks (*umowa o dzieło*).

Young people graduating from schools and universities, without a contributory history, cannot therefore claim unemployment benefit. They can, however, benefit from active labour market policies (training, internships), and they can receive scholarships during such activities.

#### **d) Waiting period**

There is no waiting period required.

#### **e) Replacement rate/benefit level**

Unemployment benefit is flat-rate. The full benefit amount is PLN 1,200 (€267) per month for the first 90 days of unemployment and PLN 942.30 (€209) after that. Unemployment benefit was last increased on 1 September 2020. Additionally, as part of the COVID-19 pandemic measures, between June and August 2020 a solidarity allowance (*dodatek solidarnościowy*) was paid to the unemployed. The benefit could be claimed by newly registered unemployed people, but also by unemployed people registered with the PES who received the regular benefit (in such cases, the payment of the regular benefit was suspended). The benefit amount was PLN 1,400 (€311). The benefit could be received the earliest from the month the claim of the benefit was submitted to the Social Insurance Institution until the end of August 2020.

For people whose length of service does not exceed five years, unemployment benefit is equal to 80% of the full amount.

If graduates are referred to training by the PES, they are entitled to a scholarship equal to 60% of unemployment benefit.

Graduates may be referred to an internship with an employer (for no longer than 12 months), in which case they are entitled to a scholarship equal to the full unemployment benefit.

#### **f) Duration**

The standard unemployment benefit duration is six months. In the regions, where the unemployment rate exceeds 150% of the national average, it is payable for up to 12 months.

### **2.1.2 Main gaps/obstacles in access for young people**

The main gaps and obstacles in access for young people identified for this scheme in Poland are the following.

#### **a) Main gaps in access for young people**

Eligibility conditions, mainly the contributory period required, reduce access to unemployment benefit for young people with no or limited work experience. School-leavers and graduates can only receive scholarships for periods of training or internship.

The gap in access also affects young people who worked under contracts that did not make them eligible for benefits (i.e. contracts for specific tasks, or self-employment with reduced social insurance contributions).

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<sup>2</sup> ZUS = Social Insurance Institution.

In April 2021, there were 124,400 registered unemployed people below age 25, including 70,300 women and 54,100 men. Only 7.3% of them had a right to unemployment benefit (Ministry of Development Labour and Technology, 2021).

### **b) Main obstacles in access for young people**

The main obstacles in access to unemployment benefit, or labour market policies more broadly, include the following.

- Difficulties in reconciling work and family life, particularly in the case of young women (Smoter, 2021).
- Fear of stigma attached to unemployment (Błądowski, Kubicki, & Połuszny, 2019), which leads to fear of registration with the PES.
- The poor reputation (among young people) of labour offices, their employees and clients. The offices are perceived as ineffective, bureaucratic institutions that provide lower-quality job offers. Stereotypes also apply to officials, who are perceived as unhelpful and unfriendly (Błądowski et al., 2019);
- Problems of access to labour offices for people living in rural areas. Unemployed people have to come to the offices at certain times (usually in the morning or in the early afternoon) not only for registration, but also for periodic compulsory visits. People who do not have their own means of transport and live in areas with a poorly developed public transport network have difficulties reaching the offices. Moreover, travel costs are not always reimbursed, and so some unemployed people cannot afford to attend the offices (Sztandar-Sztanderska, 2016).
- Formal reasons that limit the ability to register, including for recipients of some social benefits, people with disabilities, or farmers (Smoter, 2021).
- Reduced access to benefits for young self-employed people who have paid lower contributions according to the programmes reducing the fiscal obligations of the self-employed.
- Lack of knowledge among young people about the services provided by labour offices. Many labour offices do not make active attempts to reach out to young people starting their working lives (Smoter, 2021).

## **2.2 Non-contributory unemployment benefits**

During the pandemic the government introduced a new type of benefit – the lockdown allowance (*świadczenie postojowe*), payable to people working under non-standard (civil law) contracts and to self-employed people. The lockdown allowance has been paid since 15 April 2020 under the “anti-crisis shield” legislation. The allowance can be claimed up to three months after the official end of the pandemic period. The allowance is administered by the Social Insurance Institution. For the self-employed it is exempt from personal income tax.

### **2.2.1 Eligibility conditions and benefit entitlements**

The main eligibility conditions and benefit entitlements that apply to the scheme in Poland as far as young people are concerned are the following.

#### **a) Age**

No age requirement.

#### **b) Activity status requirement**

People working on civil contracts or self-employed people.

#### **c) Contributory history required to access the scheme**

Not applicable.

#### **d) Waiting period**

Not applicable.

**e) Replacement rate/benefit level**

PLN 2,080 (€462) for people working on civil contracts or PLN 1,300 (€289) for self-employed people.

**f) Duration**

Up to three months.

**2.2.2 Main gaps/obstacles in access for young people**

The main gaps and obstacles in access for young people identified for this scheme in Poland are the following.

**a) Main gaps in access for young people**

The scheme emerged to cover the gaps in access to unemployment benefit. However, it is limited to the job losses that are a consequence of the pandemic, and therefore the gap will reoccur once the pandemic is over. It is available only to people working in sectors identified as affected by the pandemic. The duration of the benefit is shorter compared with unemployment benefit.

**b) Main obstacles in access for young people**

There are no obstacles; once conditions are met, the benefits are accessible. The access to benefits was relatively easy in the case of people who were employed on civil contracts in the sectors that were affected by the lockdown measures, who signed their contracts before 1 April 2020. There were no other conditions that could reduce access to these benefits for young people.

**2.3 Overall gaps/obstacles in access for young people**

Unemployment benefit and lockdown allowance cannot be combined, as the latter was introduced to fill the gaps in access to unemployment benefit in the case of people who worked under civil contracts and self-employed people. Given the two schemes, access to benefits is limited only for people who work in the informal sector or under civil contracts in economic sectors not affected by the lockdown measures.

**3 ACCESS TO SICKNESS AND HEALTHCARE BENEFITS****3.1 Sickness benefits**

Sickness benefits are contributory benefits. Social insurance contributions equal 2.45% of individual salaries. Contributions are obligatory for employees and voluntary for non-standard workers. Self-employed people pay a flat-rate contribution of PLN 71.31/€16.68. The benefit level equals 80% of individuals' salaries. During the pandemic, the sickness benefit has been raised to 100% of salaries for medical and care personnel.

**3.1.1 Eligibility conditions and benefit entitlements**

The main eligibility conditions and benefit entitlements that apply to the scheme in Poland as far as young people are concerned are the following.

**a) Age**

There is no age criterion for access to sickness benefits, as they are related to employment status only.

**b) Activity status requirement**

Eligibility conditions for sickness benefits include a record of sickness insurance contributions, which are obligatory for all employees on standard employment contracts (full-time and part-time) and voluntary for self-employed people and those employed on

temporary contracts (*umowa zlecenie*). Workers on civil contracts for specific tasks (*umowa o dzieło*) are not covered by sickness insurance. Workers entering self-employment can benefit from start-up relief, which exempts them from paying social security contributions, including sickness insurance, for up to six months: this, however, excludes them from access to sickness benefits during this period. For the first 24 months of self-employment, contributions may be based on declared incomes, but not lower than 30% of minimum wage. During this period, self-employed people are eligible for sickness benefits, but their amount is set in relation to the declared income. Trainees and apprentices are covered by sickness insurance, and pay contributions, if they are employed under work contracts other than civil contracts for specific tasks. Registered unemployed people are not covered by sickness contributions and benefits. The same rules apply regardless of age.

### **c) Contributory history required to access the scheme**

There is no contributory history required to access sickness benefits for employed workers, for the self-employed there is a waiting period of 6 months to become eligible for benefits.

### **d) Waiting period**

Sickness benefits are paid if the insurance period equals a minimum of 30 days for employees and 90 days for self-employed people. Graduates, including higher education graduates, are excluded from the waiting period during 90 days following graduation.

### **e) Replacement rate/benefit level**

Sickness benefits equal 80% of individuals' incomes. During the pandemic the replacement rate for medical and care professionals has been increased to 100%.

### **f) Duration**

The duration of sickness benefit is no longer than 182 days, or 270 days in cases of pregnancy. The same rules apply regardless of age.

## **3.1.2 Main gaps/obstacles in access for young people**

The main gaps and obstacles in access for young people identified for this scheme in Poland are the following.

### **a) Main gaps in access for young people**

There are no specific conditions for access to sickness benefits for young people. Gaps in access result from self-employed people and those on temporary contracts opting out of contributions, and from a complete lack of access for workers on contracts for specific tasks.

### **b) Main obstacles in access for young people**

The situation of young people differs depending on their employment status. Entering regular employment, they are fully covered by sickness contributions and benefits. Self-employed people and people on temporary contracts, however, often opt out of sickness insurance contributions as these are not obligatory. Although the share of people aged 15-29 on temporary contracts fell from 54.3% in 2015 to 38.3% in 2019, it was among the highest in the EU. In addition, the share of young people in self-employment is among the highest in the EU (9.4% in 2020) (see Section 1). In general, social insurance contributions for self-employed people are perceived as high, and for this reason non-obligatory contributions are often not paid, particularly by younger people with above-average health.

## **3.2 Healthcare benefits**

The public healthcare system provides a wide range of in-kind benefits (medical treatment, rehabilitation, and prevention – including vaccinations for children and access to cancer screening programmes). The basket of medical services is defined by legal regulations and its cost is financed from the social health insurance scheme managed by the national health



fund and from general government resources. There are no healthcare cash benefits nor particular benefits for young people.

### **3.2.1 Eligibility conditions and benefit entitlements**

#### **a) Age**

Healthcare services are available to the insured population. All young people up to the age of 18 (or 26 if they continue in education) are insured as family members of their working parents or by the state. Young people in continuing education (up to age 26), if they are not covered by health insurance as family members, can be enrolled for insurance by their educational institution.

#### **b) Activity status requirement**

Social health insurance is obligatory for all employees, excluding those on civil contracts for specific tasks, and for self-employed people. The health insurance rate for the self-employed is flat and equals PLN 381.81 (€89) monthly. Trainees are covered by health insurance if contributions are not paid by some other entity (e.g. an educational institution, or a family member). Registered unemployed people covered by health insurance thus have access to services. If not covered otherwise, health insurance can be paid on an individual basis at a flat rate of PLN 510.80 (€118.79). The same rules apply regardless of age.

#### **c) Contributory history required to access the scheme**

There is no contributory history required for employees and self-employed people entering the scheme. When entering the scheme on an individual basis, an entrance fee applies if the period without health insurance coverage exceeds three months. The entrance fee is dependent upon the time spent without health insurance and varies from PLN 1,131.11 (€263) for those with a gap of three to six months, to PLN 11,351.08 (€2,640) for those whose with a gap of more than 10 years.

#### **d) Waiting period**

Healthcare services are accessible immediately in the first contributory month.

#### **e) Replacement rate/benefit level**

The social health insurance contribution rate equals 9% of individuals' incomes or the basis for contributions in the case of self-employed people, of which 7.75% is tax deductible.

### **3.2.2 Main gaps/obstacles in access for young people**

The main gaps and obstacles in access for young people identified for this scheme in Poland are the following.

#### **a) Main gaps in access for young people**

In general, access is similar for all age groups. The main gap is related to the lack of coverage by health insurance for individuals working on civil contracts for specific tasks, which is common among young people, particularly those in precarious employment (freelancers) and young NEETs.

#### **b) Main obstacles in access for young people**

For NEETs aged over 18 and not registered as unemployed, individual healthcare contributions are perceived as too high, which might result in a lack of healthcare coverage.

## **4 ACCESS TO MATERNITY, PATERNITY AND PARENTAL CASH BENEFITS**

In this section we describe access to benefits for parents. These include maternity and paternity benefits payable from the general social insurance scheme, and non-contributory parental benefit payable to parents who are not covered by social insurance.

### **4.1 Contributory maternity, paternity and parental benefits**

#### **4.1.1 Eligibility conditions and benefit entitlements**

The main eligibility conditions and benefit entitlements that apply to the scheme in Poland as far as young people are concerned are the following.

##### **a) Age**

There is no age requirement.

##### **b) Activity status requirement**

Maternity, paternity and parental benefits are available to people who have paid maternity insurance contributions, which are obligatory for all employees on standard employment contracts (full-time and part-time) and voluntary for self-employed people and those employed on temporary contracts (*umowa zlecenie*). Workers under civil contracts for specific tasks (*umowa o dzieło*) are not covered by maternity insurance. The benefit can also be paid to trainees and apprentices, if they are covered by sickness and maternity insurance. Self-employed people who use start-up relief (*Ulga na start*) are excluded from maternity benefit.

##### **c) Contributory history required to access the scheme**

There is no contributory history required to have access to maternity, paternity and parental benefits from social insurance.

##### **d) Waiting period**

There is no waiting period in the case of maternity benefit.

##### **e) Replacement rate/benefit level**

The amount of maternity benefit for the first 20 weeks is 100% of the salary subject to social insurance contributions; and during parental leave (*urlop rodzicielski*) it is 60% of salary. Parents who apply for maternity and parental leave at the same time, can receive a benefit of 80% of salary for the combined period of maternity and parental leave.

Paternity benefit is equal to 100% of salary.

##### **f) Duration**

Basic maternity leave is 20 weeks where mothers give birth to one child. After 14 weeks of compulsory maternity leave, the mother may transfer her part of the leave to the father (i.e. a maximum of six weeks). In cases of multiple births, maternity leave is extended to 31 weeks for twins and up to 37 weeks where five or more children are born.

After maternity leave, parents can take parental leave for a further 32 weeks. Maternity and parental leave is therefore a total of a year.

Fathers are eligible for paternity benefit (*urlop ojcowski*) of two weeks before the child reaches age 2.

#### **4.1.2 Main gaps/obstacles in access for young people**

The main gaps and obstacles in access for young people identified for this scheme in Poland are the following.

##### **a) Main gaps in access for young people**

In general, access is similar for all age groups. The main gap is related to the lack of coverage by sickness and maternity insurance of people working on civil contracts for specific tasks, which is common among young people, particularly those in precarious employment (freelancers) and young NEETs.

##### **b) Main obstacles in access for young people**

Due to high labour costs, access to standard employment covered by social insurance is particularly difficult for young people with lower skill levels, who frequently work under non-standard contracts subject to voluntary maternity insurance. As shown in Section 1, although the employment rates of young people are similar to the EU average, the share of young people (particularly women) on waged employment is below the average.

#### **4.2 Non-contributory parental benefit**

Non-contributory parental benefit was introduced in the Polish system in 2016, to respond to the gap in access to maternity benefit for non-working parents.

Parental benefit is granted to people who have had a child but are not entitled to maternity benefit. Unemployed people are therefore entitled to receive this benefit (regardless of whether they are registered with a labour office), as are students, farmers, people employed under civil law contracts, trainees and apprentices not covered by sickness and maternity insurance, and inactive people (NEETs). Those who are employed or self-employed may also apply for the benefit, as long as they do not receive the contributory maternity benefit.

##### **4.2.1 Eligibility conditions and benefit entitlements**

The main eligibility conditions and benefit entitlements that apply to the scheme in Poland as far as young people are concerned are the following.

###### **a) Age**

There is no age requirement.

###### **b) Activity status requirement**

There is no activity status requirement.

###### **c) Contributory history required to access the scheme**

There is no requirement for a contributory history.

###### **d) Waiting period**

There is no waiting period.

###### **e) Replacement rate/benefit level**

The amount of the benefit is PLN 1,000 (€222) per month (it is a net amount as the parental benefit is not subject to taxation or other charges).

###### **f) Duration**

The period of parental benefit receipt depends on the number of children born, adopted or under guardianship and is respectively 52 weeks for one child, 65 weeks for two children and two weeks longer for each subsequent child, up to a maximum of 71 weeks.

#### 4.2.2 Main gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Poland are the following.

##### a) Main gaps in access for young people

There are no gaps in access to the benefit.

##### b) Main obstacles in access for young people

There are no obstacles in access to the benefit, which is widely available. Applications can be made at the local social assistance offices.

It should be noted that the universal child-raising benefit creates an inactivity trap, as many young people (particularly women) decide to stay at home and not seek work. This phenomenon significantly increased after 2016.

#### 4.3 Overall gaps/obstacles in access for young people

The contributory and non-contributory maternity and parental benefits are complementary and cannot be combined. Access to the non-contributory benefit is possible, where a person has no right to the contributory benefit.

### 5 GUARANTEED MINIMUM INCOME SCHEMES

Guaranteed minimum income schemes are mainly within the scope of social assistance benefits. These consist of two guaranteed benefits: a permanent benefit in cases of total incapacity for work, and a temporary benefit. The latter is guaranteed at half the amount resulting from the formula for its calculation. Below we present temporary social assistance benefit, which is not a child benefit, does not apply to people who are totally incapacitated, and is not linked to alimony debts or being a pupil or student.<sup>3</sup>

#### 5.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the social assistance temporary benefit (*zasiłek okresowy*) as far as young people are concerned are the following.

##### a) Age

Age is not a criterion. People aged 13-17 have limited legal capacity (*zdolność do czynności prawnych*). This means that they have a legal guardian, who, under family law, is their parent. There is only one exception to this principle: if a female aged 16-17 receives permission from the guardianship court to marry, she has full legal capacity despite the fact that she is not an adult.

##### b) Activity status requirement

Unemployed people registered with a labour office whose households meet the income criterion are entitled to a temporary benefit. Employed and self-employed people (including

<sup>3</sup> It should be noted that there are also other guaranteed non-contributory benefits with an income test in Poland that support the incomes of individuals and households. These are: family benefits (*zasiłki rodzinne*); allowances from the alimony fund (*świadczenia z funduszu alimentacyjnego*); and the special care allowance (*specjalny zasiłek opiekuńczy*). There are also allowances with income criteria in the school system: a school stipend (*stypendium szkolne*) in primary and secondary schools and social stipends (*stypendium socjalne*) in higher education. The importance of income-tested family benefits has decreased after the introduction of the universal child-rearing benefit "family 500+", which is many times higher than them. Both benefits can be combined without any restrictions. An important difference between them is that family benefits are for children up to age 24, if they continue education, and the child-rearing benefit is for children up to age 18. Allowances from the alimony fund are designed to help financially in the event of the unsuccessful enforcement of child support from an absent parent. The special care allowance, on the other hand, is for carers of adult dependants.

trainees and apprentices) whose households meet the social assistance income criterion are not entitled to the temporary benefit unless they also qualify under another criterion (e.g. disability, orphanhood, addiction, or being a victim of human trafficking).

### **c) Other eligibility conditions**

There are conditions on residence and nationality, but these are not different for young people.

### **d) Benefit level**

Not age-specific.

### **e) Distinctions between different groups of young people**

The only distinction with an impact on access to the benefit is age. Young people aged 15-17 do not have full legal capacity, whereas adults aged 18-29 (except females aged 16-17 with court permission to marry) do.

## **5.2 Main gaps/obstacles in access for young people**

The main gaps and obstacles in access for young people identified for this scheme in Poland are the following.

### **a) Main gaps in access for young people**

Young people aged 15-17 have limited legal capacity. They may apply for cash benefits, but must have the consent of a legal guardian. If there is a conflict between them and their guardian, it is not possible for them to apply for benefits independently. This does not apply to females aged 16-17 who have received permission from the guardianship court to marry.

### **b) Main obstacles in access for young people**

Temporary social assistance benefit is not age-specific. There are no exclusions according to activity status (employment, dependent employment/self-employment, unemployment, or inactivity). The main barriers to access are the same for young adults as for everyone else. It is not enough for a household to meet a very low income criterion (for single households it is 34% of the net minimum wage). It is also necessary to indicate another reason justifying the granting of assistance, such as unemployment, disability, or long-term illness. To register at a labour office as unemployed requires meeting additional conditions, which can be also a barrier to access. It is also necessary to receive the social worker at home and to respond to an extensive family interview (*rodzinny wywiad środowiskowy*). The guaranteed level of temporary benefit is extremely low, at 50% of the difference between the income of the household and the income criterion (for a single-person household with zero income the guaranteed amount is 17% of the net minimum wage).

## **6 HOUSING BENEFITS**

### **6.1 Eligibility conditions and benefit entitlements**

The main eligibility conditions and entitlements that apply to the housing allowance scheme in Poland as far as young people are concerned are the following.

#### **a) Age**

Age is not a criterion in housing allowance law, but certain age restrictions are set out in the civil code (*kodeks cywilny*). People aged 13-17 have limited legal capacity (*zdolność do czynności prawnych*). This means that they have legal guardians, who, by family law, are their parents. There is only one exception to this principle: if a female aged 16-17 receives permission from the guardianship court to marry, she has full legal capacity

despite the fact that she is not an adult. People with limited legal capacity may only sign tenancy agreements with the consent of their legal guardian.

#### **b) Activity status requirement**

Among the requirements for entitlement to housing allowance, there are no conditions relating to economic activity. Unemployed, employed or self-employed young people are not excluded from the scheme.

There are conditions on residence and nationality, but these are not different for young people. There are also income criteria and limits related to the size of dwellings eligible for housing allowance, but these are not age-specific.

#### **c) Benefit level**

Not age-specific.

#### **d) Distinctions between different groups of young people**

The only distinction which affects access is that between people aged 15-17 (who do not have full legal capacity) and adults aged 18-29 – with the exception of females aged 16-17 with court permission to marry (see point a).

## **6.2 Main gaps/obstacles in access for young people**

The main gaps and obstacles in access for young people identified for this scheme in Poland are the following.

#### **a) Main gaps in access for young people**

Young people aged 15-17 have limited legal capacity. This is a barrier to independently obtaining a residential title, which is a necessary condition for having an entitlement to housing allowance. People of that age with the residential title (e.g. tenancy contract) may apply for housing allowance, but must have the consent of a legal guardian. If there is a conflict between them and their guardian, it is not possible for them to apply for housing allowance independently. This does not apply to females aged 16-17 who have received permission from the guardianship court to marry.

#### **b) Main obstacles in access for young people**

For young people aged 15-17, the main obstacle is their limited legal capacity. For young adults the barriers are the same as for everyone else. Some of these obstacles are less significant than in the case of temporary social assistance benefit, because the income criteria are much higher (for a one-person household it is just above the net minimum wage).

## **7 REFORMS, NATIONAL DEBATES AND RECOMMENDATIONS**

### **7.1 Reforms implemented since 2015**

#### **Overall access to benefits**

In 2018, the government introduced start-up relief (*Ulga na start*) aimed at encouraging people to undertake economic activity by lowering social insurance costs for new entrepreneurs. The programme exempts self-employed people from any social insurance contributions (in respect of old age, work injury, sickness and maternity) and labour fund contributions, for up to six months after starting a company. There is no age criterion: anyone who starts a company for the first time, or after 60 months since the previous self-employed activity, can benefit from the programme. One of the consequences of the programme is reduced access to various types of contributory benefits.

## Unemployment benefits

Changes in unemployment benefits were introduced during the pandemic. The standard unemployment benefit was substantially raised from September 2020, to the current amount of PLN 1,200 (€267) per month.

Additionally, between June and August 2020 a solidarity allowance of PLN 1,400 (€311) was paid instead of unemployment benefit. The allowance was payable to unemployed people, and those who became unemployed after 15 March 2020 due to COVID-19, who were covered by social insurance as a result of having been employed for at least 60 days in 2020.

## Lockdown allowance

A special lockdown allowance was introduced for people working under non-standard (civil law) contracts and self-employed people, under the anti-crisis shield programme. The allowance amounts to PLN 2,080 (€462) (for VAT payers) and people on civil contracts (up to this amount, if the contract value was lower) or PLN 1,300 (€289) for self-employed people exempt from VAT payment. The allowance has been paid since 15 April 2020. The allowance can be claimed up to three months after the official end of the pandemic period. The allowance is administered by the Social Insurance Institution. For self-employed people it is exempt from personal income tax.

## Maternity, paternity and parental benefits

As discussed earlier, access to maternity benefit before 2016 was limited to parents (mainly mothers) who were employed and who had paid social insurance contributions. The non-contributory benefit introduced in 2016 filled this gap, extending the availability of benefits to all parents.

## 7.2 National debates

Young people in Poland faced difficulties during the pandemic. The youth unemployment rate in Poland increased from 9.6% to 14.8% between the first quarters of 2020 and 2021 – that is, by 5.2 percentage points (p.p.). This was the third-fastest increase in the EU.

This is also confirmed by the data for registered unemployment. At the end of 2020, there were 130,800 young people aged 25 or under registered as unemployed – 24,700, or 23.2%, more than at the end of 2019, compared with an increase of 20.4% among older workers.

Unemployed people age 25 or under accounted for 12.5% of total registered unemployment at the end of 2020, compared with 12.3% a year earlier. The percentage of the unemployed who were aged 25 or under was higher in rural areas than in urban ones (15.9% compared with 9.7%); and among the registered unemployed there were proportionally more women than men (13.2% compared with 11.7%). Due to limited, or no, work experience, only 6.2% of young people had a right to unemployment benefit, compared with 13.7% of all unemployed people. Young unemployed people face a lower risk of long-term unemployment: 28.4% of unemployed people aged 25 or under, and 52.3% of older unemployed people, were long-term unemployed.

Activity in the 15-24 age group fell from 34.9% to 30.7% between the first quarters of 2020 and 2021, and in a narrower group of people aged 20-24 it dropped from 61.1% to 54.7% (i.e. by as much as 6.4 p.p.). This is a big change for an index that usually changes by no more than one point per year. It all looks as if young people in Poland are in a completely different labour market from everyone else. In general, in Poland the number of people in employment increased, professional activity increased, and the number of economically inactive people and the unemployment rate fell. In those aged 25 or under, on the contrary, the number in employment has fallen, economic activity has fallen, and the number of economically inactive people and the unemployment rate have increased.

As shown in Section 1, the share of young women not in employment, education and training is above the EU average, whereas in the case of young men it is below it. This can

be attributed to the extended access to maternity and family benefits, which leads to an inactivity trap. Policies are needed to increase employment incentives among young women.

The anti-crisis shield did not protect the young. Young workers were concentrated in those industries that were most affected by the pandemic (mainly in catering, recreation, hotels and tourism in general). They are less often employed under employment contracts, thanks to which it was easiest for companies looking for savings in a crisis to get rid of them. Data from Statistics Poland shows that in 2020 the number of people employed on fixed-term contracts fell by as much as 14.3% and at the same time the number of those employed on permanent contracts increased by 2.9%. The youngest employees may also be affected by the rapid increase in the minimum wage, which, according to many studies, is generally beneficial for the entire labour market; but the only group that may lose under it are young people who are just entering the labour market and earning low wages, mainly on junk contracts.

During the pandemic, no special solutions aimed at young people were introduced to support them in the labour market; however, they could benefit from the lockdown allowance.

In the recently published report "Young 2020" (Boni, 2021), it is pointed out that young women not employed and not in education do not look for a job mainly due to caring responsibilities (58%), while for young men the main reason is illness or disability (43%). This means that real problems also exist related to the quality of public services. This includes access to good-quality health rehabilitation and appropriate activation of people with disabilities, as well as support to women in the performance of domestic care duties for children, people with disabilities or older people. The report also highlights that some young people fall into a "scheme of inactivity", which is a culturally selected and implemented (actively or passively) pattern of behaviour resulting in disengagement from education, training and employment – a view supported by the current conservative government.

The ruling Law and Justice party, in its newly released programme entitled "Polish Deal" (*Polski Ład*), proposed to introduce healthcare contributions for self-employed people as a ratio of their incomes in place of flat-rate contributions. Although the media and self-employed people expressed worries about increased health insurance contributions for the self-employed, young entrepreneurs at the beginning of their professional career with lower incomes might benefit from this change. The programme also proposes to withdraw the tax deductibility of healthcare contributions.

The programme also includes increasing the child-raising benefit to as much as PLN 700 (€155), as well as additional payments for parents who send their children below age 3 to early childhood education and care facilities.

The government programme also includes a proposal related to supporting the repayment of housing loans for young people, which may support access to housing.

### **7.3 Good practices and recommendations**

Overall, the access by young people to social protection measures based on contributions is limited, whereas in the case of non-contributory benefits there are no such barriers.

During the pandemic, access to COVID-19-related treatment is assured to all residents, whatever their insurance status. This solution, if introduced in relation to other types of medical treatment and covering all citizens, would allow for the gap to be closed in access to healthcare system arising from the insufficient coverage of people working on civil contracts for specific tasks and NEETs.

At the same time, during the pandemic, no specific actions were taken to support young people in the labour market. This group requires specific actions to increase their chances of finding a job, particularly young people without higher education qualifications. These actions could include: early introduction of vocational counselling; better co-ordination of



support for young people (including a more efficient flow of information between institutions); and modification of the social benefits system, including limiting its deactivating role (especially for mothers, and people with disabilities).

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