

'NO POVERTY' - SUSTAINABLE DEVELOPMENT GOALS IN THE LIGHT OF POLISH STATISTICS AND SOCIAL POLICY ACTIVITIES

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Abstract

The purpose of this research is to examine the poverty phenomenon indicators in Poland through the prism of sustainable development. The subject of poverty and its consequences is often omitted in the discussion of sustainable development, or simplified only to social issues, yet it is an important aspect of economic development and implementation of Sustainable Development Goals (SDGs). The study will cover the problem of poverty in Poland, together with the assessment of the potential of implementation of sustainable development goals in terms of poverty eradication, as well as the issue of the impact of social policy activities on SDGs (named as 'no poverty') and household finances, both closely related to the risk of poverty. To achieve the aim of the study the authors use statistical data describing the issues of poverty and changes in this area in the period between 2010 and 2020 (or the most up-to-date data available) based on data from the Central Statistical Office in Poland.

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INTRODUCTION

Sustainable development is a multidimensional phenomenon with a very broad meaning (Latoszek et al., 2016). The origins of the idea are believed to be ongoing changes on a global scale. Activities aimed at achieving economic growth have led, in parallel, to environmental degradation, intensive population growth, and a deepening disproportion between highly and underdeveloped world economies (Drabarczyk, 2017, p. 23). Usually, the idea of sustainable development is associated with pro-environmental activities. Recently, however, the importance of its other dimensions - economic and social - has been increasingly emphasized. It might seem that the issue of sustainable development is far removed from the field of finance, but the opposite is true. The economy and society will not function properly if profits are achieved by destroying the environment, this problem will in turn worsen if people live in poverty, without the possibility of economic development and without providing decent living conditions - housing, education or healthcare.

The Global Sustainable Development Goals (SDG) focus on 5 areas, the so-called 5xP and covers challenges related to people (quality of life), prosperity (a life in dignity), the planet, peace and the strength of partnerships (Berniak-Woźny, 2017, p. 6; European Commission. Joint Research Centre, 2016). The importance of eradicating poverty in the context of sustainable development is evidenced by the fact that this goal was included as first on the list of the currently applicable 17 goals relating to the greatest challenges of mankind on a global scale. These are activities that go beyond pure economics, but are mutually dependent on it - including, among others, the fight against poverty (Bal-Domańska & Wilk, 2011, p. 300).

The study will cover the problem of poverty in Poland, together with the assessment of possibility of implementation of sustainable development goals in terms of poverty eradication, as well as the issue of the impact of social policy activities on SDGs (named as 'no poverty') and household finances, both closely related to the risk of poverty. Moreover, the issue of the financial aspects of sustainable development, including the poverty eradication goal, is still insufficiently recognized. Due to changes in social policy in Poland and significant transfers of public funds directed at it, it is interesting to try to answer the question of the effectiveness of the implemented measures assessed in terms of reducing the problem of poverty. The authors analyzed the statistical data of the Central Statistical Office in Poland (CSO) covering the years 2010-2020 (with the exception of indicators for which the most

up-to-date data were presented). Thus, the time spectrum reflects the period before the new social policy activities, as well as the period in which public programs aimed at supporting society from the financial side are implemented. A study designed in this way makes it possible to assess not only the scale, but also the effects of reorientation in the social policy of the state aimed at reducing income disparities and reducing poverty.

SUSTAINABLE DEVELOPMENT AND THE POVERTY PHENOMENON

The concept of sustainable development is multidimensional. The very term has its roots in the method of forest management (Gobel, 2007). In its present form, it mainly concerns the economies of countries or regions, while in the literature there are also references to sustainable production and consumption (Kruk, 2017, p. 75). Moreover, it is also considered in the context of the organization and their activities in this area (Esperanza et al., 2022).

The concept of sustainable development refers to satisfying the rights and needs of the present and future generations (Pawłowski, 2009, p. 65), more specifically sustainable development is a "development that meets the needs of the present without compromising the ability of future generations to meet their own needs" (Emas, 2015, p. 1). This definition was given by the Norwegian Minister Gro Harlem Brundtland in 1987, at that time the Director General of the World Health Organization (WHO) (Verma, 2019, p. 1). Since then, it has been considered a formal definition of sustainable development, which, however, does not fully reflect the essence of this phenomenon. F. Piontek and B. Piontek (2005, p. 6) define the concept of sustainable development in the context of the nature of the undertaken activities. According to the proposed definition, sustainable development is "a lasting improvement in the quality of life of modern and future generations by shaping the appropriate proportions between three types of capital: economic, human and natural" (F. Piontek & B. Piontek, 2005, p. 82), and this in turn points to its link with financial issues.

The report "Our Common Future" (1987), the first official draft for global sustainable development, was an introduction to the proposed changes in the policies of sustainable development. The provisions of Agenda 21 (a document adopted at the United Nations conference, the World Earth Summit in 1992) constituted a global action plan for the benefit of the community, economy and environment. Importantly, the provisions

of the declaration, which Poland also signed, obligated both national and local authorities to take actions for sustainable development, regardless of the provisions at higher levels (Kępka, 2009; Skica, 2020, p. 37). A decade after the announcement of the first global goals, a summary of the actions taken was made, which showed how difficult it is to achieve full balance between the environment, economy and society. However, the results showed a good direction of changes. Importantly, the World Summit on Sustainable Development in Johannesburg (2002) drew attention to two unfavorable phenomena - over-exploitation of natural resources and poverty. The next Earth Summit - in 2012 - emphasized the problem of poverty even more, as the most important obstacle in achieving the goals of sustainable development (European Commission. Joint Research Centre, 2016).

At the turn of the 21st century, the idea of sustainable development has evolved significantly, and the last few years have been a great challenge for sustainable development. The economic development that took place after the Second World War did not improve the material situation of the population, it usually only shifted the poverty line, and in some parts of the world even deepened it. Moreover, human activities led to an ecological imbalance and environmental pollution, which in turn led to an ecological disaster (Kośmicki, 1984, p. 140). The economy, society and the environment are a system of connected vessels, which means that there are bilateral relations between the natural environment and society, and this in turn is in line with economic development, also in the area of relations between society and finance, and the common phenomenon of financialization (Burchard-Dziubińska et al., 2014). The natural environment undeniably determines human life, although in the process of civilization development there has been a relative adaptation of living conditions to environmental influences, i.e. humans have adapted to relatively worse living conditions (Burchard-Dziubińska et al., 2014, p. 11). As rightly noted by A. Alińska, S. Frydrych and E. Klein the implementation of global goals of sustainable development (also at the local level) is associated with the need to incur financial outlays, and sustainable development itself is "a kind of contract to which governments, society and financial institutions are parties" (Alińska et al., 2018, p. 28). Sustainable development is a comprehensive concept that requires an interdisciplinary approach (Jeżowski, 2012, p. 115).

Regarding sustainable development in the financial context, it is also important to refer to the relationship between financial development and economic growth, their positive impact on the finances of households and

as the remainder of the population (Dollar & Kraay, 2002; Beck et al., 2005, p. 2), i.e. financial development can reduce poverty, but only if it causes economic growth without increasing income inequality. There are high financing costs associated with implementing measures to reduce poverty, which can be achieved through economic growth. However, doing this is not the best way to eliminate poverty. Being aware that economic growth does not equalize the distribution of welfare, it is important to find policies that reduce the spread of inequality. Krakowińska in her work cites studies that indicate the lack of parallel changes in the equalization of income distribution in relation to economic growth (Krakowińska, 2007, p. 198). Since growth alone is not enough, governments face challenges - equality or growth - so it seems appropriate to conduct policies of the kind that reduce inequalities in society.

LITERATURE REVIEW

Poverty is a multidisciplinary problem, perceived primarily as a social and economic phenomenon related to the lack of financial resources, studied by representatives of sciences like sociology, economics and finance, anthropology, psychology and statistics (Mihalčová et al., 2019). Undeniably, poverty is one of the most serious social and economic problems of the 21st century, which, in addition to social issues, negatively affect relations in society (Mazgaj, 2020, pp. 85–86). The United Nations ([UN], 1998) emphasizes that this is a phenomenon that limits choice and life chances, which often translates into a violation of human dignity and the inability to effectively participate in society. Poverty is powerlessness and exclusion for individuals, families and communities in general. However, an inherent determinant of poverty is the lack of financial resources, which is emphasized in most definitions of this phenomenon.

According to the Britannica encyclopedia, poverty is "the state of one who lacks a usual or socially acceptable amount of money or material possessions" (see Encyclopedia Britannica), which most often occurs when people are unable to meet their basic needs. In turn, basic needs can be defined, on the one hand, as those necessary for survival (often leaving people on the verge of life), such as food, clothing, housing and access to services that are provided for the community, such as e.g. drinking water, sewage system, health care, education (Stępień, 2021, p. 239). On the other hand, basic needs can be understood more broadly, and then poverty can be seen as a situation that does not allow a person to live on the same level as the rest of society. This means, inter alia, that the

definition of poverty may have different perceptions in different parts of the world. Poverty in the United States will be viewed differently than in the countries of Africa or Central America or Asia. Therefore, researching poverty from a global perspective is quite complicated. To remedy this, a poverty measure is used as the poverty line (its acceptable level), which is perceived as "a level of personal or family income below which one is classified as poor according to governmental standards" (see: Merriam-Webster Dictionary. Definition of Poverty Line.). In Poland, the basis for determining the limit of extreme poverty is the so-called the minimum subsistence level (low level of satisfaction of needs), estimated by the Institute of Labor and Social Affairs, while relative poverty is defined in relation to the average monthly household expenditure (Central Statistical Office [CSO], 2021).

The European Commission, in turn, points to the multidimensionality of poverty, which includes not only the lack of income and sufficient material resources for a dignified life, but also inadequate access to basic services such as health care, housing and education. Moreover, poverty is associated with exclusion from the labor market and low quality of work (Maj-Waśniowska & Stabryła-Chudzio, 2020). Due to the indicated differences in approaches to the problem of poverty, there is no single, universally binding definition.

Among the definitions of poverty there are also those that refer to the harmful lack of material benefits considered as basic needs in society, the so-called "deprivation in well-being" (The World Bank, 2000, p. 12). The group of poor people includes those who, due to limited income and consumption, are below the so-called "poverty threshold", which is defined as "the level of the minimum income at which a household is able to provide basic nutritional, housing, medical or clothing needs" (Shim & Siegel 1995, as cited in Chmielewski, 2016). In the case of the above definition, the phenomenon of poverty and prosperity is dedicated to a specific type of consumption. According to the interpretation of Shim and Siegel (as cited in Chmielewski, 2016, p. 40), poor people have limited access to basic consumer goods, including food, housing or clothing.

Several types of poverty can be distinguished using different criteria. All types refer in financial terms to the lack of adequate cash. Due to its duration, short-term, long-term or cyclical poverty (usually limited in time, resulting from temporary food shortages caused by natural phenomena, thus affecting the price increase) can be distinguished (Muffels & Fouarge, 2009,

p. 318). Due to its distribution, one can distinguish between universal, concentrated or individual poverty. General poverty, also known as collective poverty, is usually associated with an economic shortage, it is associated with the fact that the life of the population of a given region is invariably at a minimum level. Collective poverty is still most common in parts of Asia, most of Africa, and parts of South and Central America (see Encyclopedia Britannica).

In the context of measurement, poverty can be absolute or relative. The first approach refers only to the inability to meet basic material needs, while the second is understood as social inequalities in relation to the average or median income. Most definitions of poverty apply this concept to two important components - the welfare index (a measure that estimates the monetary level of welfare determined on the basis of income, consumption, the share of food expenditure in total expenditure or health data) and the determination of the poverty line (equated with "a dividing point that divides individuals into the poor (the individual's well-being does not exceed the poverty line) and the poor (the poverty line is exceeded)") (Mihalčová et al., 2019, p. 58).

Hagenaars and Praag (1985) also divide poverty into extreme and relative. Extreme poverty, so-called absolute poverty, occurs when a person does not have the basic necessities of life, such as clean water, a place to live, food, clothing or medicines, including the financial resources to provide them. Relative poverty, takes place in the case of the struggle for a normal life and the opportunity to participate in economic, social and cultural life, at a standard of living not deviating from the general norm of the country / region in which they live, which also usually applies to household finances (including units) (Hetzler, 2012, pp. 4–5).

In the European Union countries, due to the measures taken to counteract poverty and the need to measure changes in this area, it was agreed already at the end of the 1990s that this measurement would be based on the concept of relative poverty. Thus, in each Member State, poor people are those whose income is less than the national poverty threshold (60% of the median equivalent income, i.e. those who, when calculating their income, assign more weight (understood as part of their income) to adults than to children). Member States may additionally use different methodologies to measure the extent of poverty. For example, in Poland, the extreme (absolute) poverty, in which the degree of satisfaction of needs is determined by expenditure (consumption), and income - as it might result from the definition - are not taken into account in

this measurement (Topińska, 2021, p. 6). A similar perspective is shown by Nunan et al. (2002), pointing to consumption as a reference to poverty, due to the greater stability of the indicator over time in relation to income, which does not always take into account the fact that "many poor people rely on their own production and in the informal sector of activity" in which it is impossible to clearly define the formal income (Nunan et al., 2002, p. 9).

As Panek (2011, p. 157) emphasizes, "vulnerability to poverty may affect the behavior, primarily financial, of households". There are many factors that determine poverty. Poverty is most often the result of job loss (or lack of it), low level of education (which affects employment or low wages); it is also often determined by age, gender, family and health situation, or a consequence of social policy (often actions in the social welfare system deepen the poverty of those benefiting from these solutions, e.g. as a result of habit, lack of requirements, convenience) (Rupasingha & Goetz, 2007, p. 654). Each of these causes, however, is directly or indirectly related to the lack of cash and the level of household finances. Another reason for worsening poverty may be poor financial knowledge in a society, which leads to, for example, constant indebtedness (Iwanicz-Drozdowska & Nowak, 2011, p. 17). Thus, in order to prevent such problems, it is necessary, among other things, to increase financial knowledge among people prone to poverty and social marginalization, which, however, is a difficult task, because it is very difficult to find a tool to measure these quantities (Potocki, 2016). As Świecka (2008, p. 41) points out, the main factors belonging to the economic condition of households are the budget, living conditions and lifestyle, as well as financial knowledge. The last, as Cwynar (2021) suggested, is really important, because people who have financial competences more often take appropriate financial behavior, which means that they better manage their own finances.

POVERTY IN THE CONTEXT OF THE SUSTAINABLE DEVELOPMENT GOALS

Since the establishment of the new SDGs, the concept has become one of the ways to combat poverty, an obstacle to achieving sustainable development. Poverty in this context is defined as a state in which an individual or a social group does not have the necessary resources (relatively, according to a given community) to meet basic needs (Miłostan, 2014, p. 211).

Sustainable development is the search for a balance between the goals of economic (and financial) development and social cohesion, environmental pro-

tection and proper relations between countries (Miłostan, 2014, p. 209). Both poverty and environmental protection are interrelated, and poverty is often an obstacle in promoting pro-environmental activities, as is the case with other global aspects of the functioning of individuals and communities (Hetzler, 2012, p. 2). The UN's sustainable development goal of halving the number of people with an income of \$ 1.25 a day³ and people suffering from hunger has been with the world for at least two decades. Dynamics of changes in economic conditions do not facilitate its implementation, which is reflected in each subsequent action taken as part of global initiatives for the benefit of the population around the so-called sustainable development. In 2002, two years after the UN Millennium Summit (The United Nations, 2000), when the initial assessment of the results of the actions taken was undertaken, it turned out that the global goals have no chance of being implemented within the assumed time and scope (Miłostan, 2014, p. 210). In response to these non-optimistic results of the activities undertaken, it was decided to identify the most urgent topics that constitute the greatest obstacle to achieving the assumed goals. The problem areas of the Global Sustainable Development Goals include issues related to eliminating poverty and hunger (the first two places on the list), alongside such issues as good quality education, gender equality, good health and quality of life, ensuring access to clean water and adequate sanitation, responsible consumption and production, i.e. economic issues that are to a large extent interconnected and also affect the achievement of pro-environmental goals, which also have their place on the list of goals to be achieved (Resolution Adopted by the General Assembly, 2015). Consideration of these issues among the 17 sustainable development goals (SDGs), pointed to the importance of problems on a global scale (Miłostan, 2014).

According to Miłostan (2014), the result of the 2002 World Earth Summit was the adoption of a rational action plan for the next 10 years (until 2012). One of the urgent topics was, inter alia, "Halving the number of people living below the poverty line (for \$ 1.25 or less per day)" of which there were around 1 billion in the world by then (Miłostan, 2014, p. 211). Over the years, mainly due to the increase in the world's population, global challenges had to be adapted to the current conditions, which is why more than a decade later after the World Earth Summit, in 2015 in New York, the 2030 Agenda was adopted, the idea of which is: in. eradi-

³ This value is defined by the World Bank as the international poverty line, in 2008 it was \$ 1.25, the current threshold was set in 2015 at \$ 1.9 (i.e. daily disposable income).

cating poverty in all its forms and dimensions by 2030 (Resolution Adopted by the General Assembly, 2015). To meet the goal of eradicating poverty in all its forms around the world, sub-targets have been set at the global level to achieve it. Among them, by 2030, among others, eradicating extreme poverty, as well as reducing by at least half the percentage of men, women and children who suffer from poverty (according to national definitions). In terms of activities in the business area, we can distinguish, above all, activities aimed at providing employees with decent wages ("a living wage"), so as not to contribute to increasing poverty, ensuring access to financial services and tools for developing entrepreneurship, as well as partnerships with social networks which will help to educate entrepreneurial attitudes (The 17 Goals Campaign, 2020).

The participants of the Global Earth Summit were accompanied by a very ambitious thought when creating their goals: "the present generation may be the first to eradicate poverty" (Resolution Adopted by the General Assembly, 2015). However, it should be emphasized that relative poverty is extremely difficult to eliminate, because "even in the case of high economic growth, the percentage of the poor may remain at the same level" (Regional Center for Social Policy of the Silesian Voivodeship [ROPS], 2020, p. 7). Another problem is random situations, such as the COVID-19 pandemic, which slow down the economic growth of many countries and have a negative impact on the financial situation of households (loss of jobs, increase in prices). According to analyses made by the World Bank (committed to combating poverty and promoting the idea of counteracting extreme poverty) extreme poverty steadily decreased over the past 25 years, until the disruption caused by the COVID-19 pandemic. According to experts from the World Bank, the pandemic alone has increased the number of people living in extreme poverty by around 100 million (The World Bank, 2021) and that number is still growing. The World Bank statistics show that "more than 60 percent of the world's extreme poor are living in middle-income countries" (The World Bank, 2021), therefore, when considering poverty, one cannot focus solely on underdeveloped countries.

DATA AND METHODS

The main purpose of this study is to assess the degree of implementation of the sustainable development goals in the field of poverty eradication in the case of Poland. In addition, the issue of the impact of social policy activities on SDGs and household finances, both closely related to the risk of poverty, is addressed.

In order to achieve the research goal, an analysis of statistical data describing the phenomenon of poverty in Poland in the period between 2010 and 2020 (or possibly the most up-to-date, due to the lack of data access) was undertaken. The selected period allows for a detailed analysis of how the poverty phenomenon has changed. In order to fully picture the situation, analysis of variables over time was done.

Due to the fact that not all indicators proposed by the United Nations for monitoring the implementation of the assumed goals at the global level are available for Poland (CSO, 2021a), the indicators proposed by the Central Statistical Office in Poland were selected for analysis, which were indicated according to national priorities and their associated indicators corresponding to the global goals of sustainable development. The analysis was also supplemented with issues related to disposable income to complete the picture.

The selected indicators best reflect the phenomenon in the context of assumptions concerning the implementation of the specific goals of sustainable development. Among the indicators determining the level of poverty in Poland, which were adopted for the analysis of changes in this phenomenon, the following should be distinguished (CSO, 2021a):

- 1) The poverty rate according to the international poverty line, i.e., the percentage of people with a disposable income below the poverty risk threshold, at the level of \$1.9 per day, updated by the World Bank according to changing economic and social realities (according to Purchasing Power Parity (PPP) to reduce cross-country differences);
- 2) The poverty rate after social transfers (showing the percentage of people whose equalized disposable income (less social transfers) does not exceed the poverty line, which is 60% of the national median of these incomes);
- 3) The relative poverty rate (indicating the percentage of people in households who live below the relative poverty line, i.e., 50% of the average expenditure of all households);
- 4) Real gross disposable income of households per capita (i.e., unadjusted gross disposable income divided by the final consumption price index and population, compared to 2008);
- 5) the extent of extreme and statutory poverty in Poland according to the poverty lines adopted in a given year (in % of people in households).

POVERTY IN THE CONTEXT OF POLAND

In Poland, the Central Statistical Office (hereinafter also referred to as CSO), which is responsible for re-

porting at the national and global level, is responsible for collecting the data necessary to determine the degree of implementation of the sustainable development goals. The report from 2020 (CSO, 2020a) indicates that despite the extremely rarely observed phenomenon of extreme poverty in Poland, many households still do not achieve income that would ensure their functioning at an average level, having sufficient financial resources at their disposal, although the phenomenon of greater poverty eliminated the introduced social transfers.

Despite reporting strictly related to the implementation of the sustainable development goals, the Central Statistical Office analyzes the extent of economic poverty in the country every year in the context of three types of poverty, which were taken into account in further considerations:

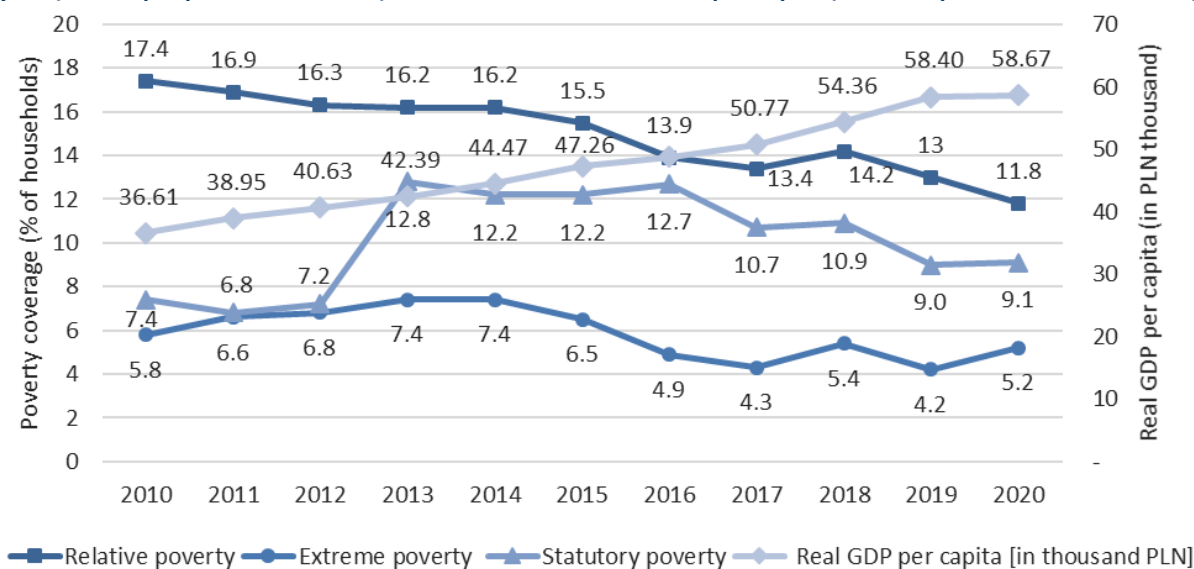
- 1) extreme poverty,
- 2) relative poverty,
- 3) statutory poverty.

The calculations are based on the results of household budget surveys (until 2020 via direct interviews, due to the pandemic - by telephone interviews). Ac-

ording to the methodology of the Central Statistical Office of Poland, people living in households whose level of expenditure is below the adopted poverty threshold are considered poor. In each type of poverty, the variables fluctuated (CSO, 2021c). On this basis, it is concluded that since 2010 the greatest changes have been recorded in relation to the relative poverty index, which decreased by 5.6 percentage points by 2020 (taking into account the annual changes in the poverty line), currently in Poland relative poverty covers 11.8% of households and it is the lowest result for a decade. Unfortunately, recent reports (not based on official statistics such as Poverty Watch 2021 or "Noble Gift" Association) point to a renewed increase in the extent of poverty.

In the period between 2010 and 2020, a stable increase in the Gross Domestic Product in Poland was observed, confirming the theory indicating a positive relationship between economic growth and a decrease in the poverty level. Observing changes in the poverty level and changes in GDP, it should be confirmed that the number of people affected by poverty decreases with the increase in GDP (see Chart 1).

Chart 1: The scope of poverty in Poland between 2010 and 2020 according to the poverty lines adopted in a given year (in % of people in households) and Gross Domestic Product per capita (constant prices in PLN thousand)



Source: Own elaboration based on data from The Central Statistical Office in Poland. Retrieved from <https://stat.gov.pl/> (Accessed: 2021.10.20).

The Central Statistical Office in Poland applies a relative poverty line at the level of 50% of the amount that is spent on average by households per month (according to the OECD equivalent). According to the definition adopted by the Central Statistical Office of Poland, a household consists of people who are or are not related to each other and who support themselves together. The relative poverty line for single-person households in 2020 was PLN 799 (about \$6.4 / day), for a family of 4 (2 adults + 2 children up to 14 years of age): PLN 2,157 (which gives an average of PLN 539 / person, about \$4.4 / day), for comparison, the minimum remuneration for work performed under a full-time employment contract at that time was PLN 2,600.00 gross. Consistently since 2010, the age group most affected by poverty are children and adolescents aged 0-17 (13.4% in 2020). The vast majority of relative poverty affects households where the head is a person with low (at most lower secondary) education (23.3% among poor households), as well as rural residents (a clear difference, 19.9% of households located in rural areas in 2020) was affected by relative poverty), which is also not insignificant, if it is the group of farmers that is the most affected by relative poverty - 28.7% in 2020 with an upward trend since 2016 (see Appendix 1). This indicates a large-scale phenomenon of poverty, nearly 12% of households have a portfolio at the level of half the amount that is spent on average by households in Poland, having limited financial possibilities.

Slight changes (a decrease by 0.6 percentage points) in the last 10 years were recorded in the context of extreme poverty, which currently in Poland is characterized by 5.2% of households, which is 1 percentage point percent higher result than in 2019. As indicated by experts from the Central Statistical Office in Poland, such a change was undoubtedly influenced by the pandemic and the closure of the economy, which exacerbated the financial problems of households. The level of poverty lines of this type depends on the prices of consumer goods and services included in the basket for calculating the subsistence level. In 2020, it amounted to PLN 640 for one-person households (approx. \$5 / day), and PLN 1727 for a family of 4 (i.e., on average PLN 431 / person per month, approx. \$3.40 / day). The phenomenon of high inflation may only exacerbate this problem in the next year.

Completely unexpected changes are noted in the case of statutory poverty, which only from 2016 began

to be experienced by fewer and fewer households, but the percentage of these households is relatively higher than in 2010, by nearly 2 percentage points (see Diagram 1). The Central Statistical Office in Poland defines the scope of statutory poverty (statutory poverty rate) as "the percentage of people in households where the level of expenditure (also including the value of free-of-charge items and the value of natural consumption) was lower than the statutory poverty line, i.e. the amount that, in accordance with the applicable law on social assistance, entitles you to apply for a cash benefit from the social assistance system" (CSO, 2021b). In the case of statutory poverty, it is worth noting that this is the range indicating households that are potentially entitled to receive social assistance benefits. The statutory poverty line for single-person households in 2020 was PLN 701 (approximately \$ 6 / day), for a family of 4: PLN 2,112 (approximately \$ 4 / day) (CSO, 2021c). The level of statutory poverty is set at a slightly higher level than extreme poverty and lower than relative poverty. From 2015-2019, the scope of poverty among young people had decreased by half (from 9% to 4.5%), a decrease in the risk of poverty and social exclusion among children has also been noticed - this group is the most exposed to the above-mentioned phenomena. The largest decrease in the poverty rate in 2016-2017 occurred due to the financial support of families under the state-funded program "Family 500+" (Kucharska, 2020, p. 92).

The indicators concerning the poverty rate according to the international poverty line are optimistic. In Poland in 2020 there were 0.2% of people with an income not exceeding the poverty risk threshold (the most currently available, though incomplete data) while in 2019 there were 0.4% of people with an income not exceeding the poverty risk threshold, i.e. \$1.9 per day (according to the purchasing power parity), although in the period between 2010 and 2016 the percentage of this group of people was characterized by an upward trend (from 0.2% to 0.5%) (see Table 1). A decrease of 0.1 points percent was observed only in 2013 and by 0.2 points percent in 2017, in the remaining years the rate increased slightly. Although the goal of sustainable development is to eradicate extreme poverty worldwide by 2030 (threshold of \$1.9 per day for living), this indicator in Poland is not declining at an appropriate pace so that it can be expected to achieve the target in the given time frame.

Table 1: The poverty rate in Poland according to the international poverty line [%]

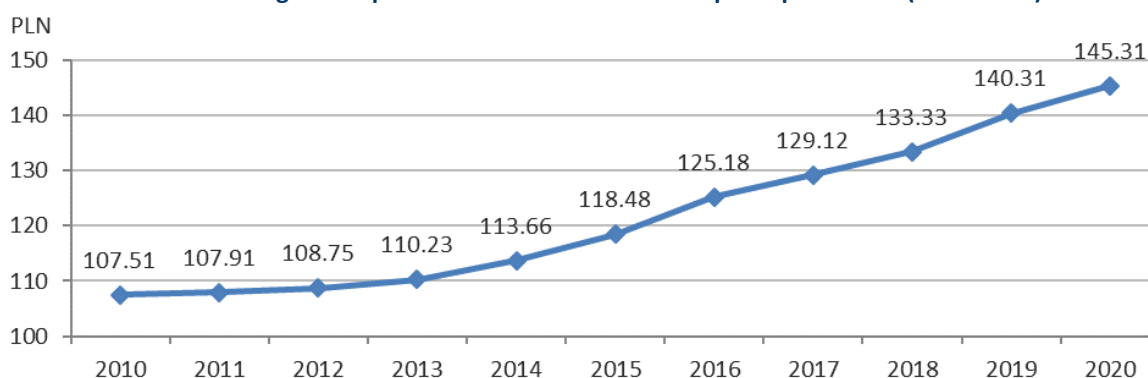
2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
0.2	0.3	0.3	0.2	0.4	0.4	0.5	0.3	0.3	0.4	0.2

Source: Own elaboration based on data from The Central Statistical Office in Poland. Retrieved from <https://sdg.gov.pl/>, (Accessed: 2021.10.20).

The indicators of the poverty rate after social transfers are much less optimistic. Due to the lack of data for 2020, the data through 2019 is analyzed. Thus, in 2019, in total, 15.4% of people had an equivalent disposable income, not exceeding 60% of the national median of this income. The most difficult situation in this respect is observed among people aged between 18-24 (22.1%), rural residents (21.9%) and women (15.8%). On the other hand, the group of economically active people (18-64 years of age) has the lowest poverty rate after social transfers. A particularly noticeable difference is between the urban area (11.1%) and the rural area (21.9%). Since 2010, the values of the indicator have been systematically (periodically slightly) decreasing, but the turn of 2018 and 2019 in each social group indicates an increase in the poverty rate caused by the COVID-19 pandemic (see Appendix 2). This is an important indicator as it shows the impact of social transfers on the situation of the poor. Among the age groups dependent on social transfers, children and adolescents under the age of 18 are the largest group. The CSO research (2021c) also indicates that the situation of households of Polish retirees is slightly worse than that of self-dependent people. In addition, poverty also affects people who live off unemployment

benefits paid by 3 percentage points percent. In 2019, family benefits consisted of care benefits (approx. 50%), family allowances (26.4%), supplements to family allowance (12.8%), parental benefits (8.9%), one-time birth allowance child (excluding communes 'own funds) (2.5%) and other family benefits paid from communes' own funds (0.2%) (CSO, 2020c).

Poland's priority is to increase the real income of households, which should translate into a decrease in the risk of relative poverty rate. As can be seen, such changes are taking place. Real disposable income of a household per capita (in base prices from 2008) is systematically growing (see Chart 2). Looking at the growing results from year to year, there is a noticeable improvement in the real gross income of households per capita. These results have not decreased in any of the recent years (since 2010). The jump in value is particularly noticeable in 2019 (by over 8 percentage points). It is worth noting that the income of a household depends on the economic activity of its members, the number of economically inactive and active persons is important (Wałęga, 2015). Demographic factors and the labor market in a given period also affect changes in the level of real disposable income (Mazurek-Krasodomska, 2017, p. 190).

Chart 2: Real gross disposable income of households per capita in PLN (2008 = 100)

2008 = 100, this is the baseline year for the poverty target of the Europe 2020 strategy

Source: Eurostat. (2021). The real gross disposable income of households per capita (index =2008). Retrieved from <http://ec.europa.eu>, (Accessed: 20.10.2021).

Saving is a factor ensuring a better standard of living for future generations. Collecting savings is important not only for households, but also for strengthening the economy. This is due to the savings of households, which are the main source of financial capital for households. They are also a source of investments, which bodes well for the country's economic growth (Świecka, 2014, pp. 79–80). Households save when the sum of their income is higher than their basic consumption expenses. It should be noted that, in addition to basic needs, savings can also be used to meet higher-order needs (Jedynak, 2017, p. 134). Based on the data of the Central Statistical Office in Poland, from 2016 to 2020, the share of expenditures in disposable income per 1 person in households is decreasing every year (the disposable income is greater than the expenditures, which indicates the increasing wealth of Poles' portfolios). In 2016, the share of expenditure in disposable income amounted to 76.7%, a year later it decreased by 3.1 percentage points percent, in 2018 it was 70.1%, and in 2019 68.8%. The largest decrease was noticed in 2020, when it decreased by 5.8 points percent (63.0%). There is also a noticeable increase in disposable income, which increased every year by an average of PLN 100. At the same time, there was no significant change in the level of expenditure per capita in households, which is a positive signal for the situation of reducing poverty in Poland. It is worth noting that the costs of expenses remain at the same level, and in 2020 a slight decrease was noticed from PLN 1252 to PLN 1210, which could have been caused by the pandemic situation. The data shows not only an increase in disposable income, but also an increase in savings in households. It increases every year due to higher wages per 1 person in households (CSO, 2020b).

Taking into account the goal of the complete eradication of poverty in all its forms, and at the same time analyzing the changes over the last 10 years, it should be emphasized that this task is extremely difficult to implement. The declines caused by the coronavirus pandemic so far have not significantly influenced the image of the diversification of poverty in Poland, but a systematic change can only be noted in the case of the relative poverty index, therefore Poland still has a lot to do.

It is worth noting that in Poland aid programs introduced by the government in 2016: 500+ and 300+ (meaning amounts allocated to families as part of social assistance, largely regardless of their income), had a significant impact on improving the lives of poor families. According to the analysis by Szarfenberg (2019), in 2016 and 2017 there was a significant reduction in extreme and relative poverty in all types of families with

children. The largest decreases were recorded in families with three or more children (in 2016) and in families of single parents with children (in 2017). Compared to 2014, in two types of families, the decline in poverty was only visible in 2017. These were couples with 1 child in the case of relative poverty and single parents with children in the case of extreme poverty (Szarfenberg, 2019, pp. 75–76). After the introduction of the "500+" program, a decrease in poverty was also noticed in families with 4 children (85%), 3 children (75%), 2 children (64%) and single mothers (60%). It is estimated that overall relative poverty could have decreased by 23%, extreme poverty by 39%, and extreme child poverty by 77%, and relative poverty by more than a half. However, the social program also had a negative impact on the state budget. In 2017, it was estimated that the public debt would amount to PLN 59.3 billion (PLN 5 billion more than in the previous year). The report conducted by the Supreme Audit Office in Poland shows that from the launch of the "500+" program (the government program of child benefits), i.e., April 2016 to the end of October 2018, nearly PLN 67 billion was paid from the state budget for 3.62 million children, and the very implementation and operation of the program in the first two years cost nearly PLN 40 billion (Highest Chamber of Control [NIK], 2019a).

The Polish government does not precisely define how the goals in terms of poverty of children or families should change, the "Family 500 Plus" program itself, on the one hand, clearly presents its goals, such as reducing child poverty, but does not indicate specific, measurable values to which it would be to reduce them (Szarfenberg, 2019, p. 79), which does not raise any doubts that it has had a huge impact on the improvement of the poverty rate in Poland in recent years. This is similar to the introduction of other social programs, about which Polish representatives spoke during the UN High Level Forum on Sustainable Development in July 2018 (The 17 Goals Campaign, 2020).

Poland's approach to achieving the assumed goals at the national level seems to be debatable. Most of the activities undertaken in the period up to 2016 (as well as now) are based primarily on social programs, many of which have a positive effect on the results but focus on the "fish" not "fishing rod" attitude (Highest Chamber of Control [NIK], 2019b). It is in the interest of the poor that there is no excessive fiscalism, macroeconomic stabilization (high inflation, currency crises), trade liberalization and a paradoxically flexible labor market (and benefits in the form of easier employment of workers even for a short period of time) (Kurowska, 2008, p. 4). Too high social spending of the state is

a burden for the state budget and does not contribute to economic growth, but only worsens poverty among the population (Kurowska, 2008, p. 36). As Kaźmierczak-Kałużna emphasizes, "even the most comprehensive programs will not bring the expected results without the active participation of the interested parties, their personal involvement and self-help activities, initiated in favorable institutional conditions" (Kaźmierczak-Kałużna, 2012b, p. 156).

CONCLUSION

The problem of poverty does not concern only one sphere of society, which is the level of welfare/ finances of households/ individuals. For this reason, solving this problem occupies such an important place in the activities of institutions at the global level. Poverty is both a financial and a social problem, since each of the aspects that exclude an individual is due to (or conditions) financial problems. Kaźmierczak-Kałużna (2012a) emphasizes that being poor does not only concern material issues, but means "the need to constantly struggle with deficiencies in meeting the needs in terms of consumption, health protection, children's education or participation in socio-cultural and political life (Kaźmierczak-Kałużna, 2012a). Poor people and those living in abundance are distinguished (apart from financial possibilities) by different hierarchies of needs, specific life strategies or even personality traits, which is why poverty is an obstacle in achieving other goals in human development (Kaźmierczak-Kałużna, 2012a). Poverty contributes to a reduction in the standard of living and, as a consequence, often to social exclusion, and this deepens the effect of poverty, limited opportunities to participate and use basic public institutions, available to everyone, which translates into lower economic growth of a given region or country (Nogowski, 2015, pp. 55–57). For example, poverty is one of the obstacles to the development of entrepreneurship in the region. Among the effects of poverty, one can also distinguish a decrease in educational aspirations among children and adolescents, as well as in professional aspirations. Moreover, poverty limits the possibilities of fulfilling educational tasks, and consequently leads to social exclusion, a feeling of uncertainty and instability, a decrease in productivity, and these ultimately have their financial and economic effects on the scale of the entire country (Krajewska, 2014, p. 63). Introducing

changes to the education system would involve high financial costs (Krakowińska, 2007, p. 218).

On the one hand, the indicators characterizing the scope of poverty in Poland show an optimistic downward trend in the percentage of people affected by poverty, and on the other hand, they show that social transfers contribute to such changes to a large extent. Moreover, the visible changes do not show any stability, and have even been unstable in recent years. Taking into account the goal of complete eradication of poverty in all its forms, and at the same time analyzing the changes over the last 10 years, it should be emphasized that this task is extremely difficult to implement. Implementation of government programs aimed at, *inter alia*, the decline in poverty in Poland, such as the 500 Plus program, is associated with the growing debt of the state budget. Consequently - taking into account the worst-case scenario - it may affect the increase in prices, thus the decrease in the value of money (which is currently observed in the economic reality) and the increase in the poverty rate.

The statistics on the share of expenditure in disposable income clearly show that the level of disposable income has increased significantly in recent years. It can therefore be concluded that Polish families have more and more opportunities to control their money and save. In addition, the changes to date caused by the coronavirus pandemic did not significantly (certainly in the short term) affect the image of the diversity of poverty in Poland but were also not without significance for this situation. There is still a lot to do. The phenomenon still requires observation, as well as actions taken by policy- and decision-makers, which on the one hand, will support Polish families, and, on the other hand, will not lead to fiscal problems of the state.

The authors are aware that the analysis of such selected indicators has its limitations, including the fact that it does not show the size of the phenomenon in the context of other countries in the world. The issue undoubtedly requires further analyses and in-depth coverage of international statistics allowing for the analysis of the situation in the global context. However, this does not prevent the conclusion that the level of implementation of the global goal of sustainable development, which is the complete eradication of poverty, in Polish reality is still far ahead of us.

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APPENDIX

Appendix 1: The extent of relative poverty in Poland in 2010–2020 according to the poverty lines adopted in a given year (in% of household members), broken down by age groups, city / village, socio-economic groups and the level of education of the household head

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Total relative poverty rate [%]	17.4	16.9	16.3	16.2	16.2	15.5	13.9	13.4	14.2	13.0	11.8
By age groups											
People aged 0-17	23.7	23.1	22.0	21.8	21.8	20.6	16.4	15.3	16.2	14.3	13.4
People aged 18-64	--	15.9	15.5	16.5	15.5	14.8	13.9	13.3	14.1	12.8	11.7
People aged 65 and over	12.0	11.2	10.7	9.9	10.6	10.6	10.3	11.0	11.5	11.8	10.0
City/village											
City	--	11.4	11.0	11.2	11.0	10.0	9.5	9.0	8.7	8.0	6.6
Village	--	25.4	24.5	24.0	24.4	24.0	20.8	20.4	22.7	20.8	19.9
According to socio-economic groups of economies domestic											
Workers	--	15.6	15.3	14.9	15.2	14.4	12.5	11.9	12.9	12.0	10.7
Farmers	--	29.3	26.4	26.7	28.0	28.9	26.5	25.8	27.7	25.9	28.7
Self-employed	--	10.0	7.9	9.2	8.9	8.9	8.3	8.5	8.9	7.6	7.9
Retired people	--	12.5	11.9	11.4	12.1	11.4	10.9	11.9	12.0	11.3	9.6
Disability pensioners	--	26.4	25.8	26.3	25.5	23.2	21.8	20.0	21.8	19.0	17.3
According to the level of education of the head of the household											
At most middle school	--	32.9	32.4	32.3	33.3	32.2	28.3	27.2	28.0	26.2	23.3
Basic professional	--	23.6	22.7	23.0	23.0	22.4	20.1	20.0	20.8	18.9	17.8
Medium (after high school)	--	11.2	10.6	10.8	11.2	10.8	9.9	9.7	11.2	10.4	10.5
Higher	--	2.5	2.6	3.1	2.9	2.7	3.4	3.6	4.5	4.6	4.4

Source: Own elaboration based on data from The Central Statistical Office in Poland. Retrieved from <http://stat.gov.pl> (Access: 2021 10 20).

Appendix 2: Poverty rate after social transfers in Poland in 2010–2019 (in% of people in households), broken down by city / village, gender and age group

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Poverty rate after social transfers [%]	17.6	17.7	17.1	17.3	17.0	17.6	17.3	15.0	14.8	15.4
Localization										
City	12.6	12.7	12.3	12.1	11.7	12.5	12.8	10.7	10.8	11.1
Village	25.3	25.2	24.3	24.9	24.7	25.2	24.0	21.5	20.8	21.9
Gender										
Men	17.4	17.8	17.1	17.3	17.2	18.1	17.1	15.1	14.6	15.0
Women	17.7	17.6	17.1	17.3	16.8	17.2	17.4	14.9	15.0	15.8
Age groups										
Under 6 years old	20.5	19.7	18.6	21.7	19.4	19.7	17.6	11.8	10.7	12.5
Under 18 years of age	22.5	22.0	21.5	23.2	22.3	22.4	21.1	14.0	13.0	13.4
18-24 years	20.9	20.7	21.8	21.5	22.0	22.6	23.5	20.9	21.1	22.1
18-64 years	16.9	17.1	16.5	16.7	16.7	17.6	17.3	15.6	15.2	15.5
60 years and more	14.0	14.5	14.0	12.3	12.3	13.0	14.0	15.0	16.2	17.4
65 and over	14.2	14.7	14.0	12.3	11.7	12.1	12.8	13.8	15.5	17.7

Source: Own elaboration based on data from The Central Statistical Office in Poland. Retrieved from <http://stat.gov.pl> (Access: 2021 10 20).