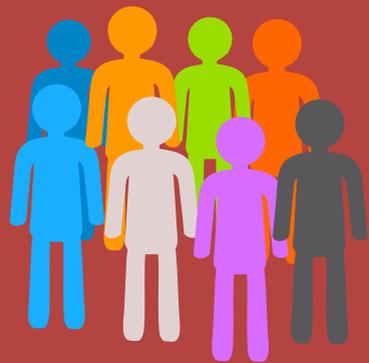


Winnet Centre of Excellence® Series



The Challenge of Diversity

No. 3





THE CHALLENGE OF DIVERSITY

Winnet Centre of Excellence® Series No. 3



Tbilisi 2018

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INTRODUCTION

The Winnet Centre of Excellence® Series, issued in English, is an edited once a year continuous publication. Into the hands of readers we are placing third edition which is a collection of works devoted to the topic of diversity.

This monograph consist of seven chapters which are the work of national and foreign authors. In the first chapter authors seek an answer to the question: Is the countryside dying? They present insights of demographic diversity of rural Finland. Second chapter is devoted to Polish female emigrants. In the paper authors describe gender roles, family models, the types of attachment and life satisfaction. Chapter three contains the analyses of the health care expenditure incurred by retirees' households in Poland. In chapter four there is investigated forward accountability in social work of the post-communist society. Chapter five contains the analysis of the professional activity of polish women in the retirement age. In the paper not only social but also demographic aspects are presented. In chapter six the authors raise the problem of family-friendly universities in Germany and Poland. The last chapter – seven explores the problem of Corporate Social Responsibility as an element of the process of bank's image creation.

We are honoured to express words of gratitude to all co-authors and reviewers for their effort and contribution towards this joint international monograph.

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CHAPTER 1

A DIVERSE POPULATION? DEMOGRAPHIC INSIGHTS OF RURAL FINLAND

1.1. Introduction

The difference in demographic structure and rates between urban and rural areas have been a subject of numerous studies across both developing and developed countries (e.g. Findlay, 1980 pp 237-261; Sharlin, 1986 pp 234-260; Galloway et al. 1998 pp 209-264; or Lerch, 2017). While some attention has been given also to declining urban population within the concept of shrinking cities (e.g. Grossmann et al. 2013 pp 221-225, Audirac, 2018 pp 12-19) the changes in rural population, beyond the outmigration, has not been given much attention. Additionally, a national discussion has been raised on the pan-European trend of living alone (Terämä et al. 2018, Ala-Karvia et al, 2018). Coupled to the lowest fertility in Finnish history (OSF, 2018), there looms also a question of changing trends in family formation and possible mismatch between regionally varying male and female population.

The Organisation for Economic Cooperation and Development (OECD, 2008) considers Finland as one of the most rural countries in the organisation. This fact, together with the Nordic welfare state model of rather small and rapidly aging population makes Finland an interesting case study of demographic changes in rural areas. This

chapter presents the population of rural areas of Finland and its changes over the last few decades. The key question, related also to the timely policy issues of living alone and fertility, is whether Finnish rural areas are demographically diverse or not, and what this means for the national outlook in terms of household structure and families.

With the threshold-based urban-rural spatial classification, defining rural areas in Finland has gone beyond the administrative boundaries, distinguishing between four different rural area classes. The demographic structures and selected rates of those different rural classes are presented in this chapter.

The study benefits from the register-based population data by urban-rural area classification developed by the Finnish Environment Institute SYKE, publicly available via Statistics Finland. First, the changes and differences in total population in different rural areas are analysed, followed by gender difference and age structure of the rural population together with fertility and living arrangements. The discussion will relate the findings to actual on-going policy debate and population trends.

1.2. Different rural areas classes

Urban-rural classification of Finland was renewed in 2013, from administrative area based to spatial data based. Finnish Environment Institute (SYKE) and the Department of Geography of the University of Oulu created a geographical information-based area classification, at a detailed resolution of 250 x 250 metre cell grid. The classification utilises the focal sum function (Helminen et al. 2014) for each input cell; whereby the sum of values within neighbouring cells of a circle-shaped area was calculated. In the case of rural areas, the radius was set at five kilometres. Based on the continuous variables (e.g. population density or land use intensity) classifications were set according to statistical distributions.

The process diversified a simple urban – rural categorisation to the level of seven different area classes as follows: (i) inner urban, (ii) outer urban and (iii) peri-urban, comprising urban areas and (iv) local centres in rural areas, (v) rural areas close to urban areas, (vi) rural heartland and (vii) sparsely populated rural areas being the four rural areas referred to later on in this chapter. Data on population, labour, commute and settlements, as well as road network and land use were analysed with Geographic Information System (GIS) and related methods. As a result, the whole country have been classified into the seven above-described classes (Table 1.1 and Figure 1.1).

The area comprising all four rural classes, based on SYKE calculations and the CORINE database, account for 95% of the country (Figure 1.1). Sparsely populated rural areas cover as much as 68.3% of the country. This class dominates the northern and eastern parts; however, it is present in every region of the country, including the capital region.

The map presented in Figure 1.1 has two layers; the administrative municipal boundaries from year 2017, and the urban-rural classification. The municipal boundaries are important for emphasizing the added value of the urban-rural classification, which cut across existing municipal boundaries with urban areas more likely to be located within one municipality whereas rural areas are largely spread across many municipalities.

Table 1.1 Urban-rural classification

<i>Area class</i>	<i>Basic description</i>
Urban area - <i>The population centres of urban areas with more than 15 000 residents.</i>	
Inner urban areas	compact and densely built with continuous development
Outer urban areas	dense, extending from the boundary of the inner urban area to the outer edge of the continuous built area
Peri-urban areas	part of the intermediate zone between urban and rural, directly linked to an urban area
Rural classes - Not identified as urban. The boundary between urban and rural areas is not unambiguous. The classification framework is flexible to identify an intermediate zone between urban and rural	
	population centres located outside urban areas, must meet at least 3 out of 4 criteria:
Local centres in rural areas	<ul style="list-style-type: none"> - last three years population on average over 5,000; - centre's population density over 400 persons per km²; - over 2000 working places; - area density at least 0.1 at least for 1 km²
Rural areas close to urban areas	areas with a rural character that are functionally connected (work related travelling) and close to urban areas
Rural heartland areas	rural areas with intensive land use, with a relatively dense population and a diverse economic structure
Sparsely populated rural areas	dispersed small settlements that are located at a distance from each other, sparsely populated, with most of the land classified as forest or marshlands

Source: Statistics Finland database [vaerak_023].

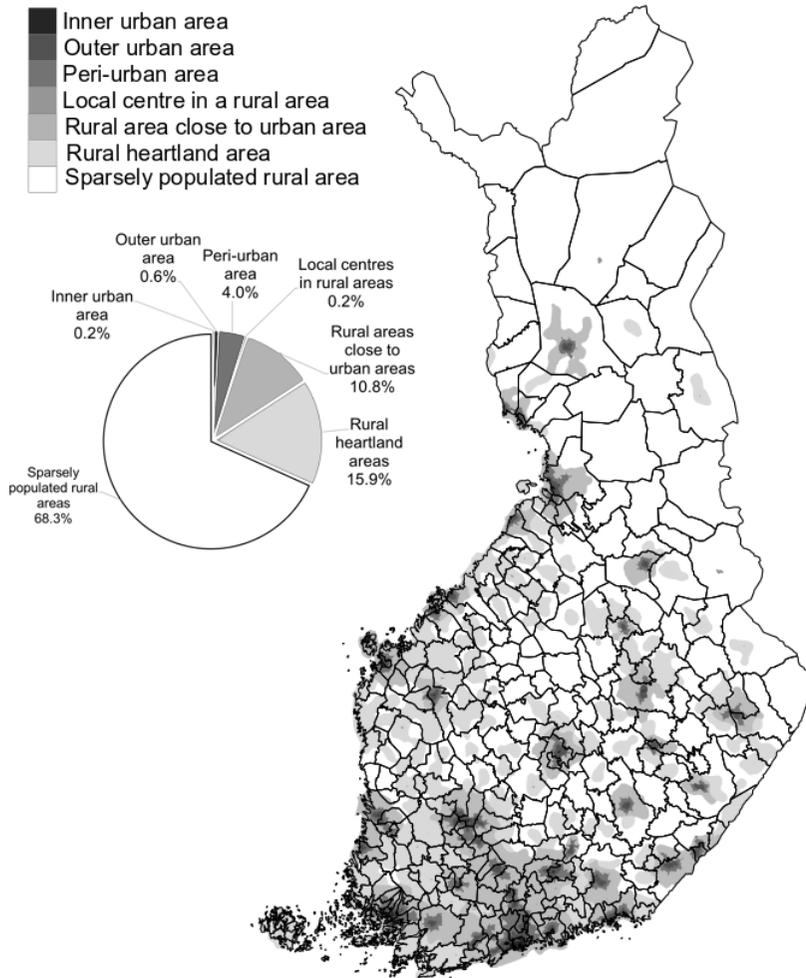


Figure 1.1. Map of urban-rural classification of Finland with municipal borders and share of land per class in percent.

Source: Own compilation based on data from SYKE.

The diversity of land use categories in rural areas are presented in Figure 1.2. The land use data, based on CORINE Land Cover 2006, can be classified into five basic categories; build-up areas, agriculture areas, forest, marshland and water. Additionally, Figure 1.2 presents population density in 2017 in the rural classes. The share of build-up areas and population density are unsurprisingly positively correlated (correlation coefficient $r = 0.91$).

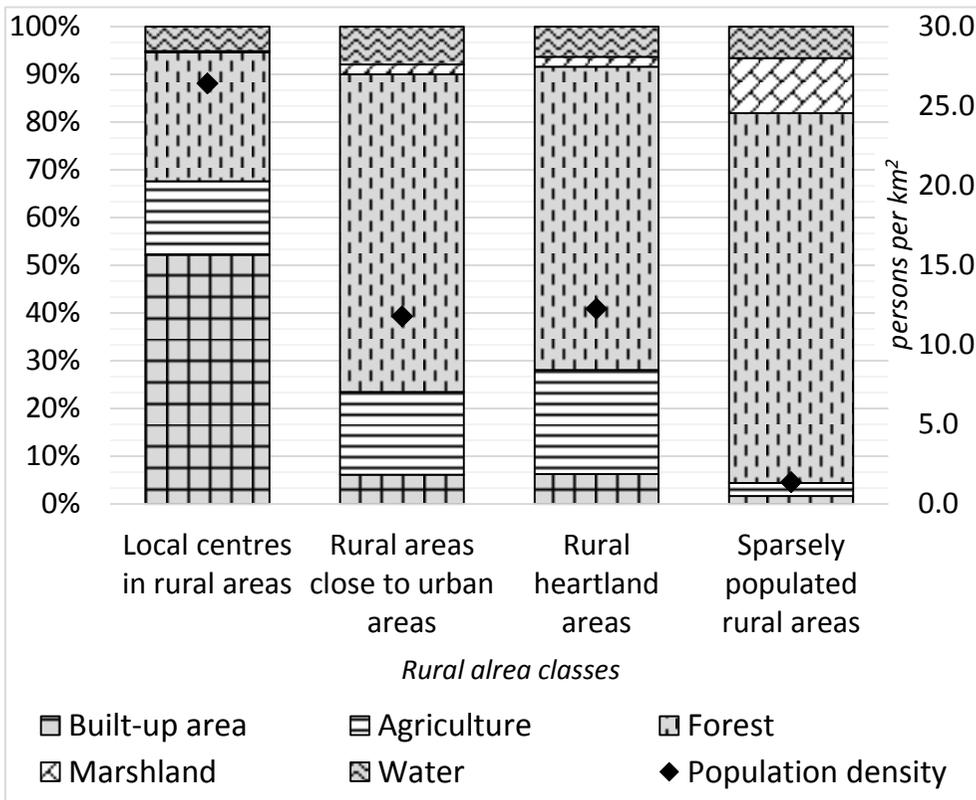


Figure 1.2. Land use and population density (2017) in rural areas

Source: Own compilation based on CORINE database and Statistics Finland [vaerak_023].

1.3. Defining rural population

1.3.1 Total rural population

According to the official population statistics, the size of the Finnish population has been steadily growing. Since 1970 the average annual growth rate was 0.4%, and comparing year 2017 to 1970 the Finnish population increased by 20%. The total Finnish population in 2017 was just over 5.5 million people (OSF, 2017).

The population trend of areas classified as rural, on the other hand, is very different. On average, between years 1990 and 2017, the rural population declined annually at -0.5%, accumulating to a 14% difference from 1990 to 2017. The share of population in rural areas on the national scale dropped from 36.7% in 1990, to 28.8%, in 2017, accounting for approximately 1.6 million people.

As presented in figure 1.3 the population of rural heartland areas, despite the decline, was in 2017 still the most populous of the rural classes. The biggest drop, -32% of rural population between 1990 and 2017 took place in sparsely populated rural areas. Population of local centres in rural areas was growing in early 90's but overall, dropped by 6%. The total population of rural areas close to urban areas is the only rural population that noted a population growth between 1990 and 2017 (increase of 5%). However, since 2014 the annual population growth has been negative for this area class as well.

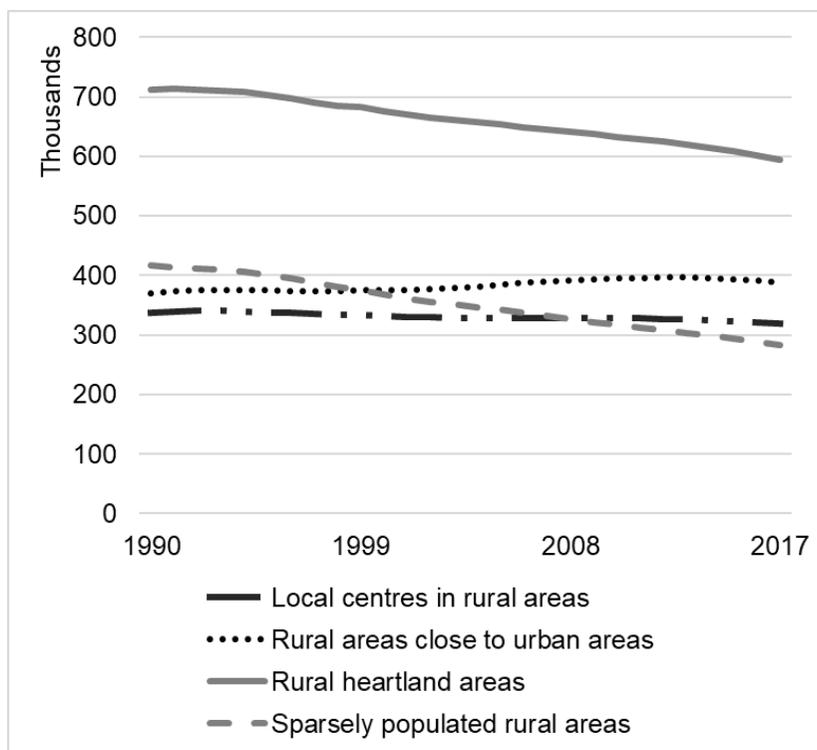


Figure 1.3. Trend of total population in rural areas by class

Source: Own compilation based on Statistics Finland [vaerak_022].

1.3.2 Demographic rates – gender ratio

Gender ratio is defined as the number of men per 100 women. Presented in Table 1.2 gender ratios for each rural area class show that in all rural areas, the shares of men is growing. There is, however, a noticeable difference between local centres in rural areas and other rural areas, as the local centres are the only class with higher share of women than men (ratio below 100), much alike the denser populated urban classes. The issue of a widening gap between the location choices of Finnish men and women are discussed in 1.4.

Table 1.2 Gender ratio in rural areas in years 2000, 2010 and 2017

<i>Rural areas</i>	<i>2000</i>	<i>2010</i>	<i>2017</i>
Local centres in rural areas	92.0	92.2	93.0
Rural areas close to urban areas	103.6	104.1	104.9
Rural heartland areas	100.4	101.2	102.4
Sparsely populated rural areas	109.4	109.9	110.1

Source: Own compilation based on Statistics Finland [vaerak_023].

1.3.3 Demographic rates – age structure

Population age pyramids were used to capture the single year snapshot age structure by five-year age groups of the population in each rural area class (Figure 1.4).

Age group 20 – 24 was the least numerous in all area classes among women, while for men the least numerous age group was the oldest 85+. In all area classes, age groups 50 – 69 are the most numerous age cohorts among both women and men. Rural areas close to urban areas have the highest numbers of young people among all rural areas. Sparsely populated rural areas based on the shape of the population pyramid present a typical shrinking population. Based on the same data, dependency ratios, i.e. the share of non-working population to that of the working age population, are 69.3 for rural areas close to urban areas, 74.1 for local centres in rural areas, 77.4 for rural heartland areas and 81.3 for sparsely populated rural areas.

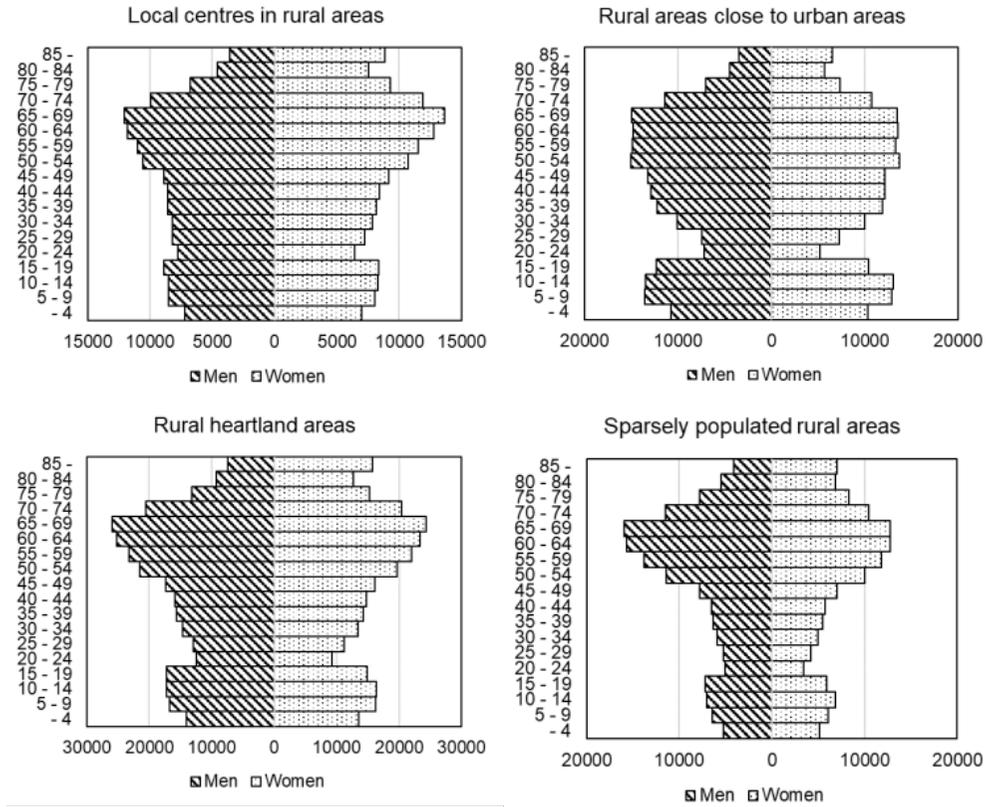


Figure 1.4. Population pyramids in rural areas, 2017

Source: Own compilation based on Statistics Finland [vaerak_023].

In order to measure the similarity of the age structures in the four studied rural areas, the Renkonen similarity index was used (Renkonen, 1938; Bąk et al., 2015) in its basic form:

$$\omega_p = \sum_{i=1}^k \min(\omega_{1i}, \omega_{2i}), \quad 0 \leq \omega_p \leq 1,$$

where $\omega_{1i} = n_i / \sum n_i$ is a relative (proportional) representation of characteristic n_i in the total population $\sum n_i$.

Table 1.3 The Renkonen similarity index of rural areas

<i>Proportional shares by age cohort</i>	<i>0-14</i>	<i>15-24</i>	<i>25-34</i>	<i>35-44</i>	<i>45-54</i>	<i>55-64</i>	<i>65-74</i>	<i>75+</i>
ω Local centres in rural areas	0.15	0.10	0.10	0.11	0.12	0.15	0.15	0.13
ω Rural areas close to urban areas	0.19	0.09	0.09	0.13	0.14	0.15	0.13	0.09
ω Rural heartland areas	0.16	0.09	0.09	0.10	0.13	0.16	0.15	0.12
ω Sparsely populated rural areas	0.13	0.08	0.07	0.09	0.13	0.19	0.18	0.14
<i>min</i>	<i>0.13</i>	<i>0.08</i>	<i>0.07</i>	<i>0.09</i>	<i>0.12</i>	<i>0.15</i>	<i>0.13</i>	<i>0.09</i>
Renkonen similarity index 0.85								

Source: Own compilation based on Statistics Finland [vaerak_023].

The closer the Renkonen similarity index is to value of 1, the more similar the structures of studies populations. In this case, the Renkonen similarity index indicates that the rural areas are not similar in their age specific structures ($\omega \neq 1$), however the differences are not vast ($\omega \neq 0$). If table 1.3 would include the age specific distributions also for the three urban area classes, then the Renkonen similarity index drops to the level of 0.76, which proves that rural areas are more similar among themselves than all urban-rural area classes compared together.

1.3.4 Demographic rates - fertility

Total fertility rate is one of the key demographic rates indicating not only the state of the demographic transition (e.g. Notestein, 1995; Caldwell, 1976 pp 321-366; Kirk, 1996 pp 361-387) but is also related to population aging (National Research Council, 2001). Total fertility rate (TFR) is the average amount of children born over a woman's lifetime, with a TRF above 2.1 characterised as the population replacement level.

Currently, Statistics Finland offers TFR at national and regional level. For the first time, the Finnish TFR dropped below the

replacement level in year 1964. It nevertheless held a steady level for the decades since, while in 2010 Finland's TFR was 8th highest in the EU at 1.86 children per woman. After that, it has declined, and in 2017, the rate dropped to the all-time lowest level of 1.49. Such low TFR is similar with countries such as Japan (TFR at 1.44 in 2016) and Germany (TRF 1.5 in 2016).

The urban-rural class specific TFRs based on 2015 municipal level data were estimated at SYKE for all Finnish regions. One of the regions selected for this paper is South Ostrobothnia, where in 2017, 69.1% of the region's population lived in rural areas, which is the highest share of rural population in mainland Finland.

Table 1.4 Total Fertility Rate in 2015 per area class in selected regions

<i>Region</i>	<i>Inner urb.</i>	<i>Outer urb.</i>	<i>Peri-urb.</i>	<i>Loc. cent. in rur.</i>	<i>Rur. close to ...</i>	<i>Rur. heartland</i>	<i>Sparsely pop. rur.</i>	<i>Average household income</i>
Satakunta	1.7	2.2	1.8	2	2	2	2.2	36,109
North Karelia	-	1.5	2	2.3	-	2.5	1.6	33,141
Northern Savonia	1.5	1.8	2	-	-	2	1.9	34,975
North Ostrobothnia	-	2.2	2.3	2.6	3.2	2.7	2.7	39,680
South Ostrobothnia	1.6	1.8	-	2.8	2.2	2.0	-	38,573

Source: Own compilation based on SYKE data.

Table 1.4 includes urban classes in order to emphasize the urban-rural differences in the TFR. With the example of South Ostrobothnia region, there is a clear difference between TFR in urban and in rural classes, with local centres in rural areas having a TFR as high as 2.8. Average annual household income at the regional level is

presented as a reasoning for regional differences in TFR levels in 1.4 Discussion.

1.3.5 Demographic rates – living arrangements

Changing trends in partnership and childbearing patterns from the last decades have influenced the living arrangements across Europe (Oláh, 2015). Based on the 2011 census, Habartova (2018) presents a cross-country analysis of recent household trends where Finland has the lowest average size of households as well as the highest shares of single households in Europe.

The statistics of living arrangements in different urban-rural are not openly available, however based on data sets of SYKE, they were calculated for year 2015 and are presented in table 1.5.

Table 1.5 Living arrangements in 2015 per household size in urban-rural classes

Household size	Inner urban	Outer urban	Peri-urban	Local centre in rural	Rural area close to urban	Rural heartland	Sparsely populated rural
1-person	51.8%	36.4%	29.0%	45.9%	32.5%	38.9%	40.3%
2-persons	31.0%	33.8%	34.8%	32.8%	35.7%	35.1%	36.6%
3-persons	8.7%	12.8%	13.8%	9.4%	12.5%	11.0%	10.7%
4-persons	5.9%	11.6%	14.2%	7.7%	11.4%	8.7%	6.9%
5 and more	2.6%	5.4%	8.2%	4.2%	7.9%	6.3%	5.5%

Source: Own compilation based on SYKE data, RHR (Rakennus- ja huoneistorekisteri, Liiteri¹).

¹ <https://liiteri.ymparisto.fi/>

In three out of four rural classes, 1-person households are the most numerous type of living arrangements. Only in rural areas close to urban areas, 2-persons households have a slight majority over the single living. The Renkonen similarity index calculated for the structures of living arrangements in rural regions gives the value of 0.86, similar to that calculated for age structure, indicating that rural areas are somewhat similar to each other in their household structures, but not identical.

1.4. Discussion

The definition of diversity used in this chapter is close to the OECD definition of biological diversity as the degree of variation of living things (here rural population) present in a particular ecosystem (here rural areas).

In this chapter age distribution and sex ratio of rural population together with TFR and the distribution of living arrangements are the chosen variables defining population diversity.

Firstly, the aspect of diversity in rural areas could be approached from the perspective of the four rural area classes and the differences between them. In cases of two variables, age distribution and living arrangements distribution, the Renkonen similarity index classified the rural classes as not alike, but relatively similar. However, together with the information on total population, TFR and land-use in each of the class, each of the rural classes are presented as a different ecosystem: e.g. rural area close to urban areas have growing population with highest TFR and dominance of 2-person households, while sparsely populated rural areas are highly men dominated, with low shares of youth and vastly decreasing total population.

Secondly, looking at the rural population in general, following statement towards diversity apply:

- steadily growing shares of men living in rural areas reduce equal gender distribution,
- age pyramids presents typical shapes of an ageing population,
- Total fertility rate is, on average above the population replacement level,
- 1- and 2-persons households are dominant living arrangements, with single living as the most common choice in most of the rural area classes despite the higher than national average TFR.

The phenomenon of men staying in a rural areas and women moving to urban areas as described in e.g. Ni Laoire (2001, pp.220-236) applies in the Finnish case. Brandth (1995, pp.123-133) and Liepins (2000, pp. 605-620) describe it from the point of view of gendered nature of agriculture, and Little and Jones (2000, pp.621-639) in the rural development context, which for decades in Finland was represented by the farm inheritance by male heirs.

Changing trends in living arrangements of men and women from the late 80s in Europe are often referred to as the Second Demographic Transition, explaining the weakening of the family institution through, as one cause, the strengthening economic independence of people and the rise of self-development ideologies (Fokkema and Liefbroer, 2008).

In the studied rural areas, the popularity of living alone and low shares of youth is in contrast with the high TFR. Total fertility rates in sparsely populated rural areas show rather big regional differences, which could be caused by other socio-economic attributes, such as easily household income. For example, the difference between averages household incomes in North Ostrobothnia compared to North Karelia may indicate that higher average income positively affects the TFR, in this case in favour of North Ostrobothnia.

1.5. Conclusions

This chapter presented a demographic profile of population of rural Finland, aiming to present the diversity of the rural areas in term of their population structure and demographic rates.

Regardless of the general shrinking of rural population, this chapter offers the viewpoint that not all rural areas are facing depopulation; therefore, diversification of rural areas into different classes gives an opportunity to capture the exact population changes.

The four rural areas classified by SYKE present different population structure across the studied variables: age, sex, TFR and living arrangements. Yet, they are more similar to each other than to urban areas.

The main threats to a diverse rural population in Finland is the regionally unequal share of men compared to women as well as population ageing.

The authors believe that adding variables such as migration, education, and language could much improve the analysis; work planned for the future.

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CHAPTER 2

Gender roles, Family models, the types of attachment and life satisfaction regarding Polish female emigrants

2.1. Introduction

In the modern globalized world migrations have become an increasingly common phenomenon. The commencement of education or employment in a new location, also abroad, is no longer an exception – the disappearance of frontiers entails a wide scope of opportunities due to spatial mobility (Lusińska-Grabowska, 2012).

According to the simplest definition, migration means the change of a place of residence which involves the crossing of geopolitical borders and occurs at a specific time (Lundquist, Anderton, Yauke 2015, p. 326; see also: International Organization for Migration). This article aims to discuss the long-term migrations which are defined as the change of the country of residence for a period of 12 months or longer, frequently treated as permanent migrations (Concise Statistical Yearbook of Poland, 2017).

The emigration wave from Poland increased significantly

following the Polish accession to the European Union in 2004 (Grabowska-Lusińska and Okólski, 2008) and the Polish entry to the Schengen Area which enabled Polish citizens to cross state borders freely and constituted a specific form of encouragement to search for employment and to settle abroad (Cekiera, 2014). Recently, the annual number of emigrants from Poland has increased from 2210 in the year 2008 to 37763 in the year 2017 (Concise Statistical Yearbook of Poland, 2018). The largest group of Polish emigrants consists of the people at the mobile age, i.e. the individuals aged between 18 and 44 (Concise Statistical Yearbook of Poland, 2017). The vital characteristics of the contemporary migration trends are: acceleration, differentiation, the increased level of political involvement as well as feminisation (Castles and Miller, 2003). These facts indicate that women are beginning to play an increasingly important role concerning foreign migration, whereas in the past (until the 1960s) men constituted the vast majority of economic emigrants and women were supposed to be financially dependent on them (Castles and Miller, 2003; Kindler and Napierała, 2010). Following this trend, the authoresses of the presented research focused on Polish females who emigrated to economically developed countries.

2.1.1. Life satisfaction and gender roles

The issue of emigration entails certain adaptation challenges and for many emigrants it becomes a synonym of self-fulfilment (Zalewska-Lunkiewicz and Zygmunt, 2018). According to A. Maslow (1974), self-realisation was defined as the pursuit of the realisation (making it real) of one's own positive capabilities and it was considered as the highest need in the hierarchy which maintains human motivation. The full experience of self-realisation was conditioned by satisfying lower-level needs, including the sense of security and belonging. However, from the anthropological and

philosophical point of view (Taylor, 1999), self-realisation means the life orientation focused on “I”, closely associated with the idea of freedom where “being free is a matter of what we can do, of what is open to us to do, whether or not we do anything to exercise these options” (p. 213). One of the major self-realisation indicators is psychological well-being and – strongly associated with it – life satisfaction (Pavot and Davies, 2008).

The balance between one’s personal (family) and professional life plays an essential role regarding the sense of self-realisation of Polish emigrants (Zalewska-Łunkiewicz and Zygmunt, 2018). As the latest study shows (Yucel, 2017), a work-family balance significantly influences marital satisfaction. However, mental and physical health constitute mediating factors here. Thus, it appears to be crucial to explore the level of satisfaction with one’s life status among female emigrants by analysing their family models and by taking into account how they fulfil their gender roles.

Nowadays, there have been numerous deliberations concerning the importance of gender in various spheres of life and the adaptation to the new social and economic conditions encountered in the receiving country (Boyd and Grieco, 2003; Kindler and Napierała, 2010).

The fulfilment of important gender roles is related to the psychological well-being during one’s lifespan (Matud, Bethencourt, Ibáñez, 2013). Furthermore, gender roles constitute an integral part of the social and cultural roles system – these are the social expectations concerning the activity in interpersonal spheres: partner relationships, family and professional spheres on the basis of the perception of belonging to a given biological sex (Eagly, 1997). Thus, the system of gender roles expresses the social and cultural differences between women and men, it penetrates the whole life of an individual and is associated with the configuration of the cultural

patterns characteristic of a given society (Marecek et al., 2004). The absorption of gender roles is realised in the course of socialisation when the standards applicable for a given sex are internalised. The sanctions used by the agendas of socialisation contribute to the strengthening of the appropriate attitudes and their purpose is to teach girls and boys to adjust to the descriptions of definite gender roles (Eagly, 1997).

2.1.2. Attachment issues regarding emigration

Obviously, the way of fulfilling gender roles in a relationship is not the only factor which contributes to life satisfaction. One of the empirically well-proven correlates of mental well-being and satisfaction in a partner relationship is the adult attachment (Mikulincer and Shaver, 2007; Fitzpatrick and Lafontaine, 2017). According to the concept of Mikulincer and Shaver (2007), the attachment in adulthood is based on two dimensions: avoidance and anxiety. Their combination results in the four following types²: secure, anxious (preoccupied), avoidant and disorganized (fearful-avoidant). The individuals who exhibit the secure type have low levels of both anxiety and avoidance; they constructively cope with negative emotions and they request help from others in difficult situations. The people with the secure type of attachment are comfortable with proximity and they communicate more easily with their partners. Therefore, they have greater chance of feeling satisfied in a relationship (Collins and Read, 1990; Feeney and Noller, 1996). The individuals who display the style characterised by a strong component of anxiety and decreased avoidance (anxiety type) tend to permanently focus their attention on their feelings in an excessively

² The use of the term «type» has a contradictory meaning here. Whenever the authoresses mention it, they always refer to «the fuzzy regions in a two-dimensional space in which people are continuously distributed» which is in line with the idea of Mikulincer and Shaver (2007, p.28).

vigilant way and increase their expression of fear and anger in situations in which their need of proximity is not satisfied (Feeney and Noller, 1996). The people whose style of functioning is characterised by a high level of avoidance and low level of anxiety (avoidant type) have difficulties in the development of profound emotional bonds; they are reserved and poorly communicate their emotional needs. Finally, the people whose performance involves the high level of both anxiety and avoidance (a disorganised type) initiate behaviour which aims for closeness in a relationship in a chaotic way. The studies indicate that married women declare greater comfort associated with closeness than married men and a greater need of relying on the partner (Kobak and Hazan, 1991). The female fear of rejection is the strongest predictor of the evaluation of their partner relationship – the stronger the fear, the lower the sense of a quality relationship (Collins and Read, 1990). The female avoidant attachment predicts lower dyadic trust which, in turn, entails lower relationship satisfaction (Fitzpatrick and Lafontaine, 2017).

It is worth emphasizing that attachment styles have been studied as one of the conditions influencing emigrants' personality – they constitute the *migrant personality* factor (Polek and Van Oudenhoven, 2011). The study regarding Polish immigrants conducted in the Netherlands indicates that they are more secure and more dismissing than their fellow countrymen. Furthermore, the immigrants' attachment styles are not influenced by their host culture. The secure attachment was a stronger predictor of psychological health in the emigrant sample than in the in-country sample (Polak and Van Oudenhoven, 2011). Thus, we may treat attachment types as potential moderating factors behind the life satisfaction among emigrants who are in romantic relationships.

The research questions of this exploratory study are as follows:

- What kinds of relationships and family models are developed by Polish female emigrants?
- What is the scope of gender roles in partner relationships currently fulfilled by Polish female emigrants? Does it refer to the family models which are declared by these women?
- What is the level of satisfaction with their current life status concerning Polish female emigrants?
- Is the declared level of satisfaction with the current life situation regarding Polish female emigrants related to the types of their relationships, family models, their partner's origin and their types of adulthood attachment?
- Is the type of adult attachment regarding Polish female emigrants related to the types of their relationships, family models and their partner's origin?

2.2. Subjects

The total number of 113 adult Polish female citizens who decided to emigrate independently and reside permanently abroad participated in the research. The selection concept assumed the participation of Polish female emigrants residing in an economically developed country for minimum one year. The women aged between 18 and 72 ($M=35.04$, $SD=7.32$). The vast majority of the participants declared higher education level (75.2%), secondary education level was claimed by 23.9% and elementary or vocational by 0.9%. The most frequent duration of a foreign residence period ranged from 5 to 15 (53,1%). The most frequently represented countries of the respondents' current dwelling were as follows: Great Britain – 36.3%, Germany – 10.6% and Belgium – 7.1%. In general, the majority of the examined Polish female emigrants stayed in West Europe and North America. However, there were also respondents from Australia, Asia

and South Africa.

The selection of the women for the test group was conducted by means of a purposive (non-probabilistic) method using the *snowball effect* via social networking sites and theme groups existing on such websites dedicated to Poles who emigrated, e.g. Polish women in Europe. Although the selected test group does not meet the criterion of representativeness, it makes the general examination of the research issue possible, which corresponds with the exploratory character of the research.

2.3. Method

The presented study constitutes a part of the larger project *The paths of the self-fulfilment of Polish female emigrants* and its methodology derives from the two approaches represented by the authoresses: psychological and sociological. The research was conducted using a CAWI (Computer-Assisted Web Interview) technique – a survey questionnaire *Polish female emigrants* developed by the authoresses and published by ebadania.pl. The survey included questions regarding the types and models of family/relationships, the diversity of everyday chores and the satisfaction with one's current life status. There were also queries concerning the types of adult attachment based on Miculincer and Shaver's theory. The part of the survey which measured attachment styles was developed in an inventory-like form using Likert scale format of answers in order to define the types: secure, fearful, dismissive and disorganised. The reliability of this tool was established by alfa Cronbach's coefficient at the value of 0.70.

During the test, the qualitative collection of data was conducted simultaneously using semi-structuralised interviews (N=15) in order to widen the perspective and obtain the examples illustrating the data from the questionnaire. In total, 47 women expressed their readiness

to participate in the interview and 15 of them were randomly selected. All respondents expressed their consent to participate in the research by filling in the consent form the contents of which had been approved by the Departmental Commission of Ethics.

The exploratory statistical analysis was performed using IBM SPSS Statistics 24.0 programme. The frequency analysis was conducted and nonparametric tests (H Kruskal-Wallis, Spearman's rho) were computed in accordance with the results of the score normality study using the Kolmogorov-Smirnov (K-S) test. The level of significance was established as $p \leq 0.05$.

The interviews were recorded in an audio format respecting confidentiality. Subsequently, they were transcribed and analysed using the software for qualitative data analysis *Nvivo10* (QSR International, Burlington, MA) and the theme analysis method (Thomas and Harden, 2008).

2.4. Results

Firstly, the study aimed to analyse whether the participants remained in a relationship. Secondly, it examined the type of the established relationship, the marital status and the status of relationships within the examined group of Polish female emigrants. Table 1 indicates that a significant majority of the respondents, i.e. 99 women (87.6%), remain in partner relationships, whereas other respondents are single. Married women constitute the largest group among those in relationships (55.8%). The majority of the respondents established relationships with the male citizens of the receiving country (41.6%) and the current relationship – for the majority of respondents – began after they emigrated.

Table 2.1 The descriptions of the analysed variables

Sample characteristics		N	%
the type of a relationship	marriage	63	55.8
	cohabitation	34	30.1
	concubinage	2	1.8
	single	14	12.4
a period of life in which a woman established their present relationship	before emigration	47	41.6
	during emigration	52	46
the model of the woman's current close relationships	a partner relationship	38	33,6
	a mixed model	37	32,7
	<i>Currently, I am not in a relationship</i>	14	12,4
	a traditional model	13	11,5
	neither a male partner nor a female partner works professionally, however, it is the woman who is involved in housekeeping, childcare, etc.	1	0,9
	a reversed model	1	0,9
	other models	9	8,0
the nationality of the woman's current partner	a Pole who emigrated from the country approximately at the same time as the woman	43	38.1
	a Pole who grew up in the country in which the woman currently lives	2	1.8
	a citizen of the country in which the woman currently lives (<i>the nationality of the country in which I currently stay</i>)	47	41.6
	an emigrant from another country	7	6.2
satisfaction with one's current life status	<i>yes, I am very satisfied; I am actually proud of myself</i>	25	22.1
	<i>yes, I am satisfied and happy with my current situation in life</i>	37	32.7
	<i>in general, at this stage of my life I can say that I am satisfied</i>	38	33.6
	<i>no, my life situation does not make me satisfied</i>	10	8.8
	<i>no, my situation in life is actually the reason for my grief and the feeling of being inferior</i>	3	2.8
attachment type	secure	113	13.42 ^a ; 2.44
	anxious	113	5.51; 2.8
	avoidant	113	4.93; 2.41
	disorganised	113	5.29; 2.88

Note: M, SD

Source: The authoresses' own compilation (N=113).

Additionally, female emigrants have been requested to define the model of their current relationship. The results indicate that women who declare that they remain in a partner relationship or a mixed relationship dominate among the respondents – approximately every third respondent listed one of these models. The traditional model was declared much less frequently. It was reflected in the respondents' utterances:

(...) I noticed that my husband really tried to make me act as a stereotypical woman who spends her life in the kitchen. Naturally, we had fights, so I said "if you are hungry, the food can be found in the fridge, you can prepare it by yourself"; so yes, at the beginning we did not have arguments about it exactly, it was more like defining our status and what we wanted to do at home; I think we have made it. We managed to reach a compromise. [ES1]

It is worth emphasising that some women define the model of their current relationship as a partner relationship, however, they admit that the man acts as the head of the family – the women tend to allow men to take important decisions and they are prepared to accept such decisions. Our respondents believe that this model is appropriate and beneficial to all family members. One of the interviewed women expressed such an opinion:

I would say that my relationship is actually a partner relationship. However, I do not have any doubt that my husband is the head of my family, which means that he earns more, much more than me. He makes decisions because I simply do not like taking decisions. [ES2]

Additionally, the evaluation of a relationship quality in terms of the type of bonds (expressed by the type of closeness, involvement in a relationship associated with the exchange of affection and the manner of communication with the partner) was performed. The respondents' replies are presented in table 4. The vast majority of the

interviewed female emigrants (remaining in relationships) assessed their marriage/partnership as close (71.7%), i.e. such a relationship in which affections are exchanged (69.0%), which is characterised by effective communication (66.4%) and which guarantees the sense of security.

Subsequently, the data concerning the indicator described as the manner of the fulfilment of family life and roles performed within this sphere were analysed. Table 2 presents the respondents' replies to the question concerning the fact who performs various household chores in their families the most frequently. The collected data suggest that women prepare meals and take care of daily and weekly housework more frequently than their male partners – the percentage of females declaring the performance of the abovementioned chores exceeded 70.0% for each of these activities. Similarly, ironing is one of those duties which is mostly performed by the respondents, as suggested by 58.0% of their replies.

Table 2.2 The individuals responsible for the particular housekeeping duties

Type of a duty ^a		Respondent	Husband (partner)	Child (children)	Other person
preparing meals	N	82	37	2	5
	%	73.2	33.0	1.8	4.5
daily cleaning	N	87	29	7	12
	%	77.7	25.9	6.3	10.7
thorough weekly housework	N	83	38	7	12
	%	74.1	33.9	6.3	10.7
washing	N	86	22	1	4
	%	76.8	19.6	0.9	3.5
ironing	N	65	27	2	15
	%	58.0	24.1	1.8	13.4

ordering third party jobs	N	38	80	0	4
	%	33.9	71.4	0.0	3.6
dealing with administrative issues	N	63	63	2	5
	%	56.3	56.3	1.8	4.5
paying major bills	N	51	74	1	4
	%	45.5	66.1	0.9	3.6
providing minor repairs	N	23	86	0	10
	%	20.5	76.8	0.0	8.9

Notes: ^aMultiple choice was possible.

Source: The compilation was developed by the authoresses (N=113).

These two activities – washing and ironing – were also mentioned the most frequently by our respondents who simultaneously emphasised the fact that their partners are involved in other household chores, e.g.:

There are two activities performed exclusively by me. These are ironing and washing. (...) All other chores are shared equally, so for example I do the cooking on the weekdays, he does it at the weekends. (...) As for cleaning, each of us has their own duties – I clean the kitchen and the bathroom, he cleans the other rooms. [NL1]

Administrative issues constitute the domain of women and their partners in equal proportion (56.3% of the replies). Male activity prevails regarding the tasks associated with the performance of minor repairs (76.8% of the answers), ordering third party jobs (71.4% of the replies) and paying bills (66.1% of answers). Children are sporadically involved in the performance of household chores, which most probably results from the fact that very young females with little children who are too young to be involved in household chores constituted the majority of the respondents. It is worth mentioning that some respondents use a third party support, especially in the field of cleaning – some respondents employ cleaners.

The presented results indicate that the greater burden of household chores is carried by women – especially those chores which are stereotypically considered to be typically feminine. However, it is worth emphasising that a certain percentage (not exceeding 33.9%) of the respondents' partners are involved in these duties. It has been suggested by the replies of those females who declared that both they and their male partners are responsible for the performance of certain tasks. In the course of the analysis of the obtained distribution of the replies one may estimate that approximately every third interviewed woman remains in a relationship in which household duties are shared.

These data are confirmed by the interviewed women's utterances. Nearly all respondents declare their partners' participation in the household activities, however, it is difficult to specify a universal pattern of chore division. In other words, there does not exist any rule clearly defining the tasks classified as either feminine or masculine. The answer quoted below supports this view:

I do not like cleaning, so he does it. I can cook better, so I do the cooking and start the washing machine because I prefer to segregate my clothes in a proper way. However, as for other activities, like ironing, we simply share the duties. I do the shopping because he does not like it. He cleans the floor because I cannot stand it. (...) It is not because we have agreed to do it this way or prepared some kind of a schedule which defines who does what, it just happened naturally. [GB1]

Among the examined females there are women who emphasise the fact that the order associated with the assignment of their household roles reflects the order in their families of origin.

I think that the division of roles, (...) when it comes to e.g. cleaning, has probably been genetically passed. I simply do not like it when, you know, somebody else does the cleaning in my house. I do not even

like it when my husband does the hovering because I always think it is done badly. (...) My mother has the same problem, my grandmother as well, so I guess it is imprinted in our genes somewhere. [GB2]

On the basis of the contents of the interview we may also conclude that female emigrants who are unemployed or are less involved in their work than their partners fulfil the majority of household chores. They emphasise the fact that they are satisfied with this situation.

Well, I generally take care of the cleanliness (...). My family do not wander all over the house being hungry. The dinner is served every day. When he gets back home from work, there is always dinner waiting for him. My child is also always fed. I do not work, so I need to get busy with something. So I cook, bake, experiment, have fun. The division of duties in our family is really cool because... Well, I don't really know whether there is any division because at the weekend he also cooks something. [BE1]

The women who are mothers slightly outnumber those without any children – such declarations were provided by 55.8% of the respondents, i.e. 63 women. They were asked to specify the person in their family who performs or performed various activities associated with childcare the most frequently in their relationships. The summary of the replies presented in Table 3 indicates that mothers are usually more profoundly involved in childcare – nearly all of the questioned women admitted that they either used to or still perform the activities associated with their children's hygiene, feeding, doctor appointments, sleep, discipline and finally free time. A slightly smaller number of the respondents (58.7%) admits that it is their duty to walk or drive children to the kindergarten or school, help them with their homework, attend parent-teacher meetings as well as participate in the shows and parties prepared by and for children. The collected data also indicate that a large group of male partners become involved in

childcare. Their participation in the raising of sons and daughters is considerable when the need to discipline a child arises – i.e. if the child is naughty. Additionally, men spend their free time with their children relatively frequently. The activities performed by fathers the least frequently include: helping children with housework, doctor appointments and attending parent-teacher meetings.

Table 2.3. The individuals most often engaged in various activities related to childcare in the respondents' households

Type of activity ^a		Respondent	Husband (partner)	Other person
the activities associated with children's hygiene	N	62	37	1
	%	98.4	58.7	0.9
feeding/serving meals	N	60	35	1
	%	95.2	55.6	1.6
taking children to a doctor	N	61	26	0
	%	96.8	41.3	0.0
putting children to sleep	N	60	35	0
	%	95.2	55.6	0.0
teaching children discipline	N	58	50	0
	%	92.1	79.4	0.0
spending free time with children	N	61	44	5
	%	96.8	69.8	7.9
walking or driving children to the kindergarten or school	N	49	37	8
	%	77.8	58.7	12.7
helping children with the homework	N	39	19	3
	%	61.9	30.2	4.8
attending parent-teacher meetings	N	47	27	2
	%	74.6	42.9	3.2
participating in the shows and parties in the kindergarten or school	N	50	36	3
	%	79.4	57.1	4.8

Note: ^a Multiple choice was possible.

Source: The authoresses' own compilation (N=63).

The quantitative data confirm the opinions of the interviewed female emigrants. The respondents usually admit they are responsible for the majority of the duties associated with childcare, however, none of them complained about the considerable lack of balance – they seem to believe that it is natural.

This is my second child, but it is his first one, so he has transferred some decisions to me due to the fact that I have more experience. However, when it comes to hygiene, all things associated with bathing the baby, putting him to sleep or feeding, we do have a kind of division of duties. [ES1]

The subsequent analyses were conducted in order to verify the differences regarding the rates ascribed to the satisfaction with the emigrants' life status in the following categories: marital status, the nationality of the partner, family model and the type of adult attachment. It was not possible to conduct the frequency analysis of the particular rates of such satisfaction using Chi² statistics because the following categories were not sufficiently represented: a reversed family model, a deficit family model, concubinage, a relationship with a Pole who was raised in the country in which the respondent is currently living and a relationship with an emigrant from another country. Thus, the aggregation of the grouping variables was provided and the analysis of differences was computed using H Kruskal-Wallis test.

There were not observed any significant differences in the level of satisfaction with life status concerning the examined respondents according to the marital status and the nationality of their current partner. However, the declarations concerning the family model of the respondents remained associated with their assessment of their satisfaction with their life status – the highest ranks in the level of satisfaction were ascribed the most frequently to the women who described their family model as a partner one. The lower ranks were

allocated to those who described their family model as a traditional one ($p=0.056$). The results are shown in the Table 2.4.

The satisfaction with one's life status concerning the examined female emigrants was related to the types of adult attachment – the significant correlations were registered for the secure type ($\rho=-0.276$; $p=0.003$), anxious ($\rho=0.347$; $p=0.000$) and disorganised ($\rho=0.347$; $p=0.001$). The strengths of these compounds are moderate.

The higher intensity of the secure type was observed regarding those women who were married ($p=0.000$), the higher intensity of the anxious and avoidant types were observed concerning cohabitants ($p=0.000$; $p=0.020$) and in single women, however, the level of the disorganised type was particularly high in single women ($p=0.000$). As far as the family model is concerned, the highest level of the secure type of attachment characterised those women who stayed in partner model of families ($p=0.022$). The higher intensity of the avoidant type was observed regarding women who declared to have a traditional model of family, however, the lowest level of the avoidant type was indicated in the mixed family model ($p=0.035$). There were not any significant differences concerning the other types of adult attachment from the perspective of the family model category. Furthermore, there were not any significant differences in the types of attachment levels regarding women who were in a relationship with Poles and who were in a relationship with a person of a different nationality. The abovementioned results are shown in the Table 2.5.

Table 2.4 The differences concerning the levels of satisfaction with the current life status of Polish female emigrants regarding the nationality of the woman's partner, marital status and a family model

Categories of comparison		Satisfaction with the current life status										Analysis of differences		
		1	2	3	4	5	Total	MR	Test H	p				
The nationality of the woman's partner ^b	Pole by origin	N	8a ^a	16a	17a	4a	0a	45	52.88	1085.500	.341			
		%	33.3	48.5	53.1	50.0	0.0	45.5						
	Foreigner	N	16a	17a	15a	4a	2a	54	47.60					
		%	66.7	51.5	46.9	50.0	100.0	54.5						
Type of a relationship ^c	Marriage	N	17a	22a	17a	6a	1a	63	52.69	4.319	.115			
		%	68.0	59.5	44.7	60.0	33.3	55.8						
	Cohabitation	N	7a	11a	15a	2a	1a	36	58.90					
		%	28.0	29.7	39.5	20.0	33.3	31.9						
None (single)	N	1a	4a	6a	2a	1a	14	71.50						
	%	4.0	10.8	15.8	20.0	33.3	12.4							
Family model ^p	Partner	N	12a	16a	8a	2a	0a	38	41.61	7.574	.056			
		%	50.0	48.5	25.0	25.0	0.0	38.4						
	Mixed	N	10a	8a	16a	2a	1a	37	51.74					
		%	41.7	24.2	50.0	25.0	50.0	37.4						
Traditional	N	1a	4a	5a	3a	0a	13	63.42						
	%	4.2	12.1	15.6	37.5	0.0	13.1							
Other	N	1a	5a	3a	1a	1a	11	57.27						
	%	4.2	15.2	9.4	12.5	50.0	11.1							

Notes: ^aEvery letter in the subscript stands for a subgroup of the category "The satisfaction with one's current life status" where the column proportions do not differ significantly at the level of .05; ^bN=99; ^cN=113.

2.5 The levels of attachment types concerning Polish female emigrants regarding their marital status, the nationality of the woman's partner and their family model.

Types of attachment	Nationality of the woman's partner		N	MR	H	p	Type of a relationship	N	MR	H	p	Family model	N	MR	H	p
	Pole by origin	Foreigner														
Secure	Pole by origin		45	50.96	.121	.728	marriage	63	66.94	20.756	.000	partner	38	54.93	9.650	.022
	Foreigner		54	49.20			cohabitation	36	50.01			mixed	37	53.15		
							none	14	30.25			traditional	13	31.58		
	Total		99				Total	113					Total	99		
Anxious	Pole by origin		45	50.04	.000	.988	marriage	63	45.60	19.343	.000	partner	38	49.08	6.499	.090
	Foreigner		54	49.96			cohabitation	36	68.39			mixed	37	44.92		
							none	14	79.04			traditional	13	67.62		
	Total		99				Total	113				Total	99			
Avoidant	Pole by origin		45	49.64	.014	.906	marriage	63	50.25	7.872	.020	partner	38	49.34	8.594	.035
	Foreigner		54	50.30			cohabitation	36	62.40			mixed	37	42.28		
							none	14	73.50			traditional	13	65.65		
	Total		99				Total	113				Total	99			
Disorganised	Pole by origin		45	50.67	.052	.820	marriage	63	48.89	17.584	.000	partner	38	47.16	6.308	.098
	Foreigner		54	49.44			cohabitation	36	59.47			mixed	37	46.00		
							none	14	87.14			traditional	13	66.27		
	Total		99				Total	113				Total	99			

2.5. Discussion and conclusions

The discussed exploratory study enabled the authoresses to prepare a preliminary description of the situation of Polish female emigrants regarding their gender roles as well as to define the types of relationships they establish. Additionally, the research also constitutes an attempt to refer these data to the level of satisfaction of the surveyed female emigrants with regard to their current life situation. The analysis took into consideration the presence of the adult attachment type – one of the elements of the *migrant personality* – in the context of the self-fulfilment in a partner relationship and the satisfaction with one's life situation.

The vast majority of the examined Polish female emigrants established partner relationships (married women dominated). Nearly 50% of the queried women established their current relationships during their emigration. A similar number of the respondents are in a relationship with a Pole or a citizen of the receiving country. One may conclude that the partner relationships and marriages established by the Polish female emigrants with the citizens of the receiving countries constituted a natural consequence of living in a given territory – it was not any marriage-oriented strategy which was previously described as the major motivation behind female migration (Kindler and Napierała, 2010).

Approximately, every third respondent declares being in a partner relationship. Concurrently, the number of females describing the model of their relationships as mixed is nearly the same. An in-depth analysis of the data regarding the division of the respondents' household duties revealed that women are more heavily burdened with household chores as well as childcare. This suggests that – contrary to the female emigrants' declarations – the dominating model of the relationships among the surveyed women may be the mixed

one in which the overwhelming majority of both household and childcare duties relies on women in spite of the fact that both partners are employed. Perhaps women appreciate the sole fact that men become involved in the performance of housework and this provides them with the sufficient justification to classify their relationships as partner relationships. It is highly probable that most of the women acknowledge the difference between the division of roles played by men and women in their current relationship as compared to the one fulfilled by their parents which – in the most optimistic scenario – was based on the double burden resting on female shoulders (Firlit-Fesnak, 2007). The younger generation of men is undoubtedly more encouraged and more willing to fulfil household roles (Aboim, 2016). However, it is still difficult to define it as a pure partner relationship. The difficulties related to the establishment of a pure partner relationship are explained by the ongoing process of women's individualisation (Beck and Beck-Gernsheim, 2001). Women remain involved in the constant dilemma regarding their own life and helping other people – each choice is associated with a sense of guilt. Therefore, it is difficult to implement the partner relationship model in everyday life, mainly due to the behaviour of those women who – in a way at their own request – unintentionally reconstruct gender inequalities (Kaufmann 2003).

The declarations of the surveyed female emigrants with regard to the family model they establish in connection with their assessment of the level of satisfaction with their current situation in life are as follows: the highest ranks regarding the level of satisfaction concerned the women defining their family model as a partner relationship; lower satisfaction levels were declared by women from traditional relationships. The respondents attempt to combine their career with their family life. This pattern is observed both in relationships of the respondents with Polish men and with the citizens of the receiving

countries. A relationship satisfaction has a protective function regarding life satisfaction – in particular, the quality of marriage predicts life satisfaction regarding women (Liu, Li, Feldman, 2013). The specialist literature also supports the negative relationship between minor stress and relationship satisfaction as well as stability. According to the stress-divorce model presented by Bodenmann (2000), stress affects marital satisfaction by means of several mechanisms such as less time spent together and a low quality of marital interaction (i.e. withdrawal). The partner relationship model – due to the fact that the household duties and childcare are shared – provides the partners with an opportunity to exchange experience, communicate, spend time together more frequently and solve problems together. Furthermore, the fact that both partners can be engaged in professional fulfilment provides one with a chance to establish a work-family balance which – according to Yucel (2017) – influences the mental well-being and satisfaction in marriage. On the contrary, the traditional model – due to the specification of the feminine domain (household and childcare) and the masculine domain (earning money, work) – can limit the quality of exchange and lead to the unequal distribution of power in the relationship (cf. Bertrand, Kamenica, Pan, 2015). *Women worked long hours without payment for husbands who provided for them, gave them children, but expected from them domestic work, sex, emotional support and childcare.* (Redfern and Aune, 2010, p.123). Immigrants struggle with many potential stressors, such as ambiguous morality, language, the risk of discrimination based on the national background (Maroukis, Iglicka, Gmaj, 2011; Bauman, 2014). In a foreign country it is particularly important to have certain support which can be provided, e.g. by the partner. Therefore, it seems that the traditional model (but also the deficit one), especially a relationship with a person from a receiving country, provides less favourable conditions for establishing

life satisfaction – the risk of inequality between the partners which increases the feeling of dependence in different cultural conditions.

The satisfaction with life status concerning the surveyed Polish female emigrants was also – at a statistically significant level – related to the types of attachment: the higher the level of the secure type of attachment the higher the assessment of satisfaction with the emigrant's life situation. A reverse direction of the relationship was noted regarding the fearful (the relationship of the highest strength) and the disorganised attachment style. This result is consistent with the previous reports concerning gender differences regarding the correlations between the attachment styles and the sense of satisfaction with the partner relationship (marriage satisfaction) – for women the risk factor constitutes the elevated level of the fearful attachment style which is often related to the fear of rejection (Feeney and Noller, 1996). As far as emigration is concerned, the fear of rejection can introduce a specific state of distress and uncertainty due to the upset sense of belonging – one of the key needs in Maslow's hierarchy (1974) which is important for self-fulfilment and the sense of satisfaction with life as well as for the development of one's identity. According to the studies regarding a psychological adaptation, immigrants struggle with the lack of balance concerning their sense of social and cultural identity (Bauman, 2014).

What is worth noting, as far as the adult attachment types of the examined Polish female emigrants are concerned, the majority of them declared the establishment of safe bonds with their partner. A higher level of the secure type was detected regarding the married women, a higher level of the fearful and avoidant type was observed in cohabitants and women who are not in a relationship, whereas the level of the disorganised attachment type were particularly high regarding the women without a relationship. As far as the family model is concerned, the highest level of the secure type of attachment was

exhibited by the women in relationships described as partner relationships. The secure attachment style enables one to develop a higher level of trust and to strengthen the formal bonds in the form of marriage (Miculincer and Shaver, 2016) which – due to its legal status – perhaps also provides one with more support during emigration. A higher level of the avoidant type was observed in women from traditional relationships, whereas the lowest – in the mixed relationships. In spite of this fact, the avoidant attachment type did not correlate with the level of satisfaction with life situation in this study, although the lower (moderate) level of satisfaction was recorded specifically regarding the female emigrants from traditional relationships. Since the attachment type is formed to a great degree in the early childhood, it constitutes a personality disposition (Miculincer and Shaver, 2007) and is little dependent on the cultural conditions in the adult experience (Polek and Van Oudenhoven, 2011). Perhaps it constitutes a type of a moderating factor regarding the relationships between gender roles (relationship model) and the level of satisfaction with one's life status after the emigration. Polish emigrants have a higher level of the secure style of attachment than the Poles remaining in the country. On the other hand, they also present a higher level of the dismissive style which probably enables them to travel without fear and to adapt to new places, new cultures. They have an intrinsic sense of security and strong resistance to the negative emotions which result from the lack of attachment. Therefore, the relationship between the satisfaction with the female emigrant life status and the type and model of a partner relationship and attachment at this stage of studies cannot be solved. It requires further analyses based on an extended research model which would enable one to verify the possible mediatory or moderating influence of those variables.

In the surveyed group of female emigrants there were not any

results received which would emphasise the presence of any significant differences between the level of their adult attachment as well as the level of satisfaction with their current life status with regard to their partner's nationality. This factor did not, in fact, differentiate between the status of a relationship or the family model regarding the women who are in a relationship with a person of a Polish origin and women in a relationship. It appears to be quite surprising in the context of the previous studies – they indicate the influence of the culture in which the partner socialised in upon the quality of the relationship (Hohmann-Marriott and Amato, 2008). It is possible that advanced globalisation unifies today's mutual needs and expectations of the people in relationships. Most of the surveyed women stayed in European or North American countries where the cultures become increasingly similar to one another, including Polish culture (Contrepois, Jefferys, Kirk, 2012). This issue would, however, require further in-depth analyses.

The general conclusion is that the surveyed females fulfil their gender roles in accordance with the new cultural model and not the traditional one. It also appears that the majority of the questioned women derive satisfaction from the combination of the family model and the attachment type. The model of the relationship between these variables requires further consideration.

The limitation of this study is associated with the size of the analysed group as well as the fact that it may not meet the representativeness criterion (the lack of female representation belonging to the oldest age group +50; the high probability that the digitally excluded female emigrants failed to participate in the survey). However, the value of the research relies on the respondents from the countries all over the world, which coincides with the most frequently registered destinations of Polish female emigrants (Concise Statistical Yearbook of Poland, 2017). The research model based on the

triangulation of methods provided the authoresses with the opportunity to perform an in-depth analysis of the issue. The survey designed for the purpose of this project may also be used for the examination of the female emigrants of other nationalities and enable one to perform further analyses based on the probabilistic sample selection in the future.

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CHAPTER 3

HEALTH CARE EXPENDITURE INCURRED BY RETIREEES' HOUSEHOLDS IN POLAND IN THE YEARS 2005-2016

3.1. Introduction

Modern consumer behaviour is an important factor determining a decision-making process which an organization undergoes while developing a marketing strategy. The plan of action adopted by the organization should involve the accomplishment of major objectives such as responding to consumer needs. Organizations need to understand their clients and provide them with goods and services the purchase and the use of which increase consumer satisfaction. At the same time, the dynamics of market change, and therefore the dynamics of change in consumer behaviour, require the organization to face a number of challenges, e.g. to observe the market and adjust to changes that occur on the market. In this context, organizations may find it necessary to conduct regular analyses and research in order to identify and anticipate any possible change in consumer behaviour.

As far as studies on consumer behaviour are concerned, the structure of expenditure plays a significant role since it reflects the standard of living and quality of life of the members of society. Health care expenditure is one of categories that is included in the general

structure of spending. It involves expenses on medical and pharmaceutical supplies, medical devices and equipment, outpatient services and other health-related services (Central Statistical Office, 2016, p. 307).

This monograph is devoted to issues relating to challenges that are posed by diversity management. On the one hand, subject to analysis are purchasing decisions made by households in order to cover their health care expenditure which is considered a major factor determining the standard of living and quality of life. On the other hand, attention is paid to one social group, namely retirees since, because of age, they represent the largest group of potential clients of firms providing health-related goods. The analysis covers Polish society. The authors analyse and evaluate changes in health care expenditure incurred by households managed by older consumers in the years 2005-2016. The main aim of the paper is to analyse the level of retirees' household spending on medical and pharmaceutical supplies, medical devices and equipment as well as medical services. The discussion is aimed at determining the amounts of money spent on health care, the percentage that these amounts represent in the structure of expenditure financed by retirees' households, the dynamics of change in health care spending, and finally the trends in health care expenditure to be expected in the future. It is important, not only from the academic viewpoint, to explain mechanisms that govern consumer behaviour and decisions about health care spending. It can also be a source of inspiration to firms for creating customer tailored marketing offers and taking appropriate steps as part of their marketing strategies. For the sake of the analysis, the authors will cite statistical data provided by Central Statistical Office of Poland (GUS) and information included in reports published by Public Opinion Research Centre (CBOS).

3.2. Household expenditure on medicines and medical treatment

Quality of life (QOL) is an objective that every country wishes to achieve as part of social development. It is defined as material prosperity, personal satisfaction, or even happiness derived from consumption or communing with nature, good health, personal prosperity, social standing, etc. (Bywalec, 2010, pp. 41-42; Bywalec, 1991). Because of the necessity to differentiate between subjective and objective factors, quality of life is difficult to evaluate. The objective factors determining QOL, hence one's prosperity, should be defined with the use of quantitative and qualitative measures. The most obvious example of such an analysis is to determine the level of income and expenditure that households incur on particular categories of goods and services. However, it is more difficult to examine subjective factors that reflect quality of life of households or societies. In this case, social satisfaction should be determined with the use of subjective indicators that show how consumers perceive certain situations and how they define their physical and mental state (Zielaś, 2004, pp. 14-17; Kędzior, 2003, pp.15-17).

Health is among aspects of major importance to quality of life. On the one hand, issues concerning health and health care are shaped within the framework of government policy. On the other hand, they depend, to a considerable extent, on the functioning of households and on individual decisions made by household members.

Socio-economic-political changes have a significant effect on the structure of individual consumption in the sector of households in particular countries. The level of consumption and its diversity are important subjects of analysis since they enable to determine possible changes in consumption patterns. The structure of individual consumption in the sector of households and changes in this consumption show, in measurable terms, whether or not certain consumption patterns have become common in different countries.

As far as the structure of household consumption is concerned, the following ten major categories of expenditure can be distinguished: food and non-alcoholic beverages, alcoholic beverages and tobacco, clothing and footwear, housing and furnishings, health care, transport and communication, recreation and culture, education, restaurants and hotels, and other expenses. Modern pattern of consumption is characterized by a low (and dropping every year) percentage represented by expenditure on food (less than 20%), and at the same time high percentage represented by expenditure on services (about 50% of total spending) (Dąbrowska, 2006, pp.142-151; Bywalec, 2010, p.199).

In the literature on the subject, spending is divided into two categories, namely basic expenses and free choice expenses. The former are covered to satisfy basic needs and include: expenditure on food, expenditure on clothing and footwear, expenditure on housing and furnishings, expenditure on personal hygiene products and expenditure on health care. Free choice expenses are covered to purchase goods and services that enable consumers to satisfy so-called higher order needs such as education, recreation, transport and communication, etc. (Grzega, 2000, pp. 75-76).

Therefore, health care spending belongs to the category of basic expenses and, because of a significant effect it has on one's life, it should represent a growing percentage in the structure of consumption.

The level of health care expenditure incurred by households is determined on the basis of percentage that this expenditure represents in the total consumer spending. As for the period under analysis, health care expenses increased from 3.4% to 3.9% of the total household expenditure in the European Union. It was slightly higher in the case of Polish households. To be more specific, it increased from 4.0% of the total household expenditure in 2005 to

5.6% of the total household expenditure in 2016 (Eurostat).

3.3. Retirees – silver consumers of Polish economy

Under the changing circumstances, household members, as consumers, have to make important choices both about spending and earning money, about taking actions in the ever-changing modern world and about expressing their needs and expectations regarding goods and services they purchase. Final decisions made by consumers depend on a number of factors. These factors enable to monitor quantitative and qualitative changes in the structure of consumption, anticipate future trends in the structure of consumption, determine whether consumers are satisfied with their income, expenditure, financial situation as well as goods and services provided on the market, and finally identify factors that affect final buying decisions made by consumers.

The identification and analysis of particular segments of consumers are based on various criteria. One of such criteria is the age of consumers, i.e. a significant demographic factor determining consumer needs and opinions about the market as well as the structure of consumption. As for the Polish economy, older consumers, i.e. aged 65 or more, and their households are considerably interesting subjects of analysis. On the one hand, consumer behaviour of this group may reflect ongoing socio-economic changes, and hence changes in the criteria that are essential for making decisions concerning the market. On the other hand, older people are used to traditional patterns of consumer behaviour and traditional buying patterns. Political and economic changes that have occurred in Poland since the mid 1980's, as well as the consequences of those changes, have probably triggered the transformation of consumer mentality reflected in a new system of consumer values. It seems that older people adapt the least dynamically to any change

since they have got used to the former economic system. Furthermore, it can be assumed that they represent a hardly flexible group of Polish consumers who are not willing to adapt to any external change.

Silver consumers play a significant role in the development of the market, also because of demographic changes. As far as Poland is concerned, throughout the past three decades population growth was noticeably less dynamic, which has resulted in major changes observed in the age structure of Polish people. The ongoing process of ageing of the Polish population is, on the one hand, a consequence of a positive phenomenon, namely increasing life expectancy but, on the other hand, it is accelerated by a decreasing birth rate. According to data published by Central Statistical Office of Poland (GUS), the average life expectancy of the Polish population has been consistently increasing since 1990. To be more specific, in 1990 the average life expectancy of male population was 66 years of age, whereas in 2016 this indicator increased to nearly 74 years of age. On the other hand, the average life expectancy of female population increased from 75 years of age in 1990 to 81 years of age in 2016 (Central Statistical Office, 2017b; Central Statistical Office, 2017c). As suggested by Central Statistical Office of Poland (GUS), the size of the Polish population aged 65 and more has been increasing since 1990. To be more precise, in 1990 Polish seniors represented 10.2% of the total Polish population, in 2005 this percentage amounted to 13.35%, whereas in 2016 the percentage of seniors in the overall Polish population was 16.4% (Central Statistical Office, 2017a). Furthermore, population projection published by Central Statistical Office of Poland (GUS) indicates that by the year 2035 the total size of the Polish population will be continually declining, whereas the size of the Polish population aged 65 and more will be continually increasing (Central Statistical Office, 2008).

3.4. Expenditure on medicines and medical treatment in Polish retirees' households

In this section of the paper, health care expenditure incurred by retirees' households is subject to analysis. Table 3.1. shows data concerning monthly expenditure on health care financed by retirees' households per person, expressed in Zlotys and compared with analogical data concerning all Polish households. Table 3.2. shows the dynamics of annual changes in health care expenditure.

Table 3.1. Average monthly expenditures on health care per capita in all Polish households and retirees' households (in zł, current price), (2005-2016).

Year	Households:	
	Total	Retirees
2005	34,72	61,92
2006	36,57	64,88
2007	39,69	76,07
2008	43,4	80,5
2009	47,9	85,76
2010	47,42	84,66
2011	50,41	91,11
2012	52,68	94,99
2013	53,94	101,85
2014	53,95	99,88
2015	57,61	98,9
2016	60,52	106,36

Source: own compilation: Sytuacja gospodarstw domowych w świetle wyników badania budżetów gospodarstw domowych (data for years: 2005-2016), <https://stat.gov.pl/obszary-tematyczne/warunki-zycia/dochody-wydatki-i-warunki-zycia-ludnosci/sytuacja-gospodarstw-domowych-w-2017-r-w-swietle-wynikow-badania-budzetow-gospodarstw-domowych,3,17.html> [30.10.2018].

Table 3.2. Dynamics of changes compared to the previous year in level of average monthly expenditures on health care per capita in all Polish households and retirees' households (2005-2016; by current price).

Year	Households:	
	Total	Retirees
2005	100,0	100,0
2006	105,3	104,8
2007	108,5	117,2
2008	109,3	105,8
2009	110,4	106,5
2010	99,0	98,7
2011	106,3	107,6
2012	104,4	104,2
2013	102,4	107,2
2014	100,0	98,0
2015	106,8	99,0
2016	105,1	107,5

Source: own compilation: Sytuacja gospodarstw domowych w świetle wyników badania budżetów gospodarstw domowych (data for years: 2005-2016), <https://stat.gov.pl/obszary-tematyczne/warunki-zycia/dochody-wydatki-i-warunki-zycia-ludnosci/sytuacja-gospodarstw-domowych-w-2017-r-w-swietle-wynikow-badania-budzetow-gospodarstw-domowych,3,17.html> [30.10.2018].

According to Central Statistical Office of Poland (GUS), health care expenditure incurred by Polish households increased during the analysed period, namely from nearly 35 Zlotys per person in 2005 to nearly 61 Zlotys per person in 2016. Hence, the dynamics of change totalled +74%. Households managed by older consumers spent definitely higher amounts of money on health care. It was their age that very often involved low physical fitness and hence the necessity to meet higher expenditure on health care. In 2005, health expenses covered by retirees' households were 78% higher than the overall expenditure incurred by all the Polish households, whereas in 2016, the former were 76% higher than the latter. Hence, the dynamics of

change in health care expenditure incurred by retirees' households totalled +72%.

As shown in Table XXX.2, health care spending increased gradually except for the years 2010, 2014 and 2015. In the case of all the Polish households, health care spending rose from 2% to 10% in the years 2005-2016, whereas in the case of retirees' households, it increased from 4% to 17%, hence within an even broader range.

As far as health care spending is concerned, households spend their money on medicines, medical services, professional medical devices and private medical consultations. Table 3.3. shows the structure of health care expenditure incurred by the Polish households in the years 2005-2016.

Table 3.3. Structure of expenditures on health in all Polish households and retirees' households (2005-2016), (in %).

Year	2005	2006	2007	2008	2009	2010
Households total						
Total expenditures,	100%	100%	100%	100%	100%	100%
of which:						
medical products, appliances and equipment	71,1	63,1	61,2	60,4	67,1	66,7
out-patient services	26,9	28,5	28,7	31,2	30,3	30,7
Retirees' households						
Total expenditures,	100%	100%	100%	100%	100%	100%
of which:						
medical products, appliances and equipment	74,7	74,4	72,9	73,2	71,9	71,8
out-patient services	18,1	23,5	18,8	18,3	19,5	20,5

Year	2005	2006	2007	2008	2009	2010
Households total						
Total expenditures,	100%	100%	100%	100%	100%	100%
of which:						
medical products, appliances and equipment	66,2	66,3	67,8	67,2	64,9	65,1
out-patient services	31,6	31,7	29,8	30,6	32,5	32,1
Retirees' households						
Total expenditures,	100%	100%	100%	100%	100%	100%
of which:						
medical products, appliances and equipment	70,4	70,7	70,6	68,7	70,4	67
out-patient services	21	20,7	18,8	21,7	22,2	22,7

Source: own compilation: Sytuacja gospodarstw domowych w świetle wyników badania budżetów gospodarstw domowych (data for years: 2005-2016), <https://stat.gov.pl/obszary-tematyczne/warunki-zycia/dochody-wydatki-i-warunki-zycia-ludnosci/sytuacja-gospodarstw-domowych-w-2017-r-w-swietle-wynikow-badania-budzetow-gospodarstw-domowych,3,17.html> [30.10.2018].

As shown in Table 3.3. in the years 2005-2016 Polish households incurred about two-thirds of their health care expenditure (c.a. 65%) on medical and pharmaceutical supplies, medicines, medical devices and equipment, and the remaining 30% - on out-patient services and non-conventional medicine. It is difficult to notice a definitely upward or downward tendency in the aforementioned two categories of expenses during the period under analysis.

A slightly different situation was observed in the case of retirees' households. Their expenditure on medical and pharmaceutical supplies as well as medical equipment represented a

higher percentage of the total health care spending, namely nearly 72%. By contrast, retirees spent noticeably less money on medical services in comparison with all the Polish households, namely 20% of the total health care spending in the years 2005-2016.

Another stage of the analysis is to determine the percentage that health care spending represents in the overall household expenditure (see Table 3.4.).

Table 3.4. The share of average monthly expenditures on health per capita in the total consumer expenditures in all Polish households and retirees' households (2005-2016), (in %).

Year	Households:	
	Total	Retirees
2005	5,0	8,3
2006	4,9	8,1
2007	4,9	8,5
2008	4,8	8,2
2009	5,0	8,2
2010	4,8	7,8
2011	5,0	8,1
2012	5,0	8,2
2013	5,1	8,5
2014	5,0	8,3
2015	5,3	8,1
2016	5,3	8,4

Source: own compilation: Sytuacja gospodarstw domowych w świetle wyników badania budżetów gospodarstw domowych (data for years: 2005-2016), <https://stat.gov.pl/obszary-tematyczne/warunki-zycia/dochody-wydatki-i-warunki-zycia-ludnosci/sytuacja-gospodarstw-domowych-w-2017-r-w-swietle-wynikow-badania-budzetow-gospodarstw-domowych,3,17.html> [30.10.2018].

As shown in Table 3.4. in the years 2005-2016 health care expenditure represented, on average, 5% of the total consumer spending in Polish households. Health care expenses covered by retirees' households represented an even higher percentage of the total consumer spending, namely 8.2%.

The percentage that health care expenditure represented in the structure of consumption did not change considerably in the case of Polish households. In the years 2005-2016, difference in the level of health care expenditure incurred by all the Polish households was at the maximum 0.5 percentage point, whereas in the case of retirees' households, the respective difference totalled 0.8 percentage point.

In addition to the analysis presented in this paper, the authors refer to other sources, namely reports published by Public Opinion Research Center (CBOS) about the use of health care services and health care system by Polish people. Surveys conducted by CBOS suggest that the patterns of using medical services have changed over the years. First of all, subject to decline is the percentage of Polish people who declare that they receive medical services only within general health security (47% of respondents in 2005 vs. 37% of respondents in 2016). Secondly, subject to increase is the percentage of Polish respondents who claim that they receive medical services both within general health security and outside general health security, i.e. as part of private consultations (29% of respondents in 2005 vs. 40% of respondents in 2016). Studies conducted by Public Opinion Research Center (CBOS) have proven that retirees most often use services provided within general health security (Public Opinion Research Center, 2018).

In 2016, less than one-fourth of respondents (i.e. 23%) were satisfied with the functioning of the national health service. Public Opinion Research Center (CBOS) distinguished the following three groups of respondents based on their opinions about the health service, to be more specific (Public Opinion Research Center, 2016b):

- critical (28% of respondents), i.e. respondents aged 25–44 who, more often compared to other groups of respondents, received medical services both within the scope of National Health Fund (NFZ) and outside the scope of National Health Fund, i.e. as part

of private consultations;

- moderate (44%) who expressed average or less critical (than the first group) opinions about health care;
- satisfied (28%) who expressed positive opinions about the functioning of the national health service, mainly represented by the oldest respondents, namely aged 65 and more.

According to the report published by Public Opinion Research Center (CBOS) in 2016, Polish households declared they spent a total average amount of 417.20 Zlotys (per household) on medicines during three months prior to the survey. The exact amounts of money differed considerably depending on the social and financial standing of respondents. The highest expenses on medicines were covered by retirees' households, i.e. on average 555 Zlotys (Public Opinion Research Center, 2016a).

3.5. Conclusions

Summing up the discussion presented in this paper, households managed by Polish retirees increased their health care spending in the years 2005-2016. Health care expenditure incurred by the Polish households involved expenses on medical and pharmaceutical supplies as well as medical devices and equipment (representing two-thirds of health care expenditure), as well as expenses on outpatient services and non-conventional medicine (representing one-third of health care expenditure). The retirees' households covered particularly high expenses on medical supplies, namely 72% of their health care spending. In the years 2005-2016, no major changes were observed in health care expenditure both in the case of all the Polish households and in the case of Polish retirees' households. Nonetheless, it is worth emphasizing that more than 8% of retirees considered health care spending an important item on the

list of their expenses, whereas of all the Polish households, only 5% (hence a notably lower percentage) considered health care spending a major item on the list of their expenses.

In conclusion, it should be emphasized that the discussion presented in this paper is based on a small part of research on various approaches to the behaviour of older consumers. Hence, the authors recommend conducting on-going and extensive research on issues concerning the evaluation of consumer behaviour displayed by seniors in the age of globalization and civilization transformation, also because it is necessary to constantly update the knowledge of the effect that age has on the market or the social activity of consumers. Furthermore, it is vital to explain the mechanisms that govern decisions made by consumers-seniors from the organization's point of view. Such information can be a source of inspiration to firms which provide their products and services on the health care market and hence are interested in the development of a marketing offer addressed particularly to the group of consumers under discussion.

Modern consumer behaviour is an important aspect determining the process of marketing strategy development. In the age of ever-changing world, globalization and sustained efforts to gain competitive advantage, firms have to recognize the diversity of consumers. This is particularly difficult since, on the one hand, consumer tastes, patterns of consumer behaviour and consumer needs are subject to unification. On the other hand, consumption has become heterogeneous and hence consumers do their best to highlight their individuality. Other difficulties faced by firms include the heterogeneous groups of consumers that are formed on the basis of various criteria, e.g. age.

Market diversity entails the necessity to implement different marketing strategies. According to Akhoundi, a modern firm may

select from the following two strategies while formulating a marketing action plan (Akhoundi, 2013, pp. 1-5):

- standardization of marketing strategies, on the assumption that all consumers, regardless of their economic-demographic-cultural characteristics, follow similar patterns of behaviour,
- diversification of marketing strategies, based on different criteria for consumer segmentation such as, e.g. age.

The above strategies may be adopted to develop a marketing offer addressed to seniors, also in the market of health-related goods and services. The selection of the strategy of action should involve conducting an analysis in order to collect information from a firm about the marketing actions currently taken by the firm as well as possible strategies to be implemented by the firm in the future. Information should also be collected from the silver consumers about their homogeneous or heterogeneous behaviour as well as possible change in their consumer behaviour. Needless to say, comprehensive analysis of such information is particularly helpful in formulating an effective marketing strategy.

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NGO „IDEA“ ESTONIA

CHAPTER 4

FORWARD ACCOUNTABILITY IN SOCIAL WORK OF THE POST-COMMUNIST SOCIETY

4.1. Introduction

The aim of this article is to shed light the profession of social work as the part of accountability in the post-communist society. In the overview of the literature of the field of social work, there are key elements of social work practice that include values, ethics, foundational knowledge and skills (Ramsay, 2003). The paradigm of the profession includes a broad orientation toward people being served and identifies social work as a community of likeminded people with a shared understanding of the profession and how it is practiced.

As a profession, social workers have the responsibility to further the principle of social justice by challenging discrimination on all levels, including discrimination based on one's socioeconomic status (Higham, 2006; Sewpaul & Jones 2005). Social work has a shared international identity, but it is also diverse and context specific (Harris, Borodkina, Brodtkorb, Evans & Kessl 2015; McPherson, 2015).

The status of the profession today reflects country-specific historical pathways, a specific institutional framework and political decisions regarding social policy (Koukoul, Papadaki and Philalithis (2007) Social workers are professionals in the „old European countries”, they are using the knowledge in practice involved description, explanation and control (Osmond, 2008).

The natural process of development of Estonian social work has been halted in the Soviet period. In the year 1995, after the restoration of independence, when social work became part in the post-communist society again, professional social workers have not existed in Estonia (Tulva 1996). The Estonian Universities and the non-profit organizations have forced a new start to the profession and practice of social work; they have made first contacts with the years 1990 in different countries in Europe and elsewhere in the world. Social work's academic education begun in 1991 at the Tallinn Pedagogical Institute (the predecessor of the University of Tallinn), a year later in 1992, the University of Tartu opened their social work's curriculum.

Since 1995, the main social work "organizer" in Estonia is the local government. Most public organizations differ from private organizations in that they do not operate within a free and competitive market, even though increased independence, the forming of state-owned companies and exposure to competition have increased the presence of the market and market-like arrangements with many public organizations (Rishel 2011; Christensen, Lægreid, Roness & Røvik 2007). Estonian State Government has been following very strongly the idea of liberalism with New Public Management. The ideological stream, New Public Management (NPM), emphasised the use of market mechanisms in the public sector to make managers and providers more responsive and accountable.

In the first independent period, the principle of collegial decision-making - boards or panels, where the board or panel members are local residents has been dominated. The independent social caregiver or social worker positions did not exist in Estonia before 1995(Raudava, 2018,2015a,b). My research has carried out the progress of social work's profession in Estonia, so called time of the transformation (The Europeanization period, I dated the years

2004-2015). The aim current article focuses on discovering does the profession of social work involving as the stake of accountability in the post-communist society.

4.2. The formulatsion of accountability in the social work

Accountability is a theoretically embedded concept, with each theory, producing various conflicting models of accountability (Walker, 2002). The origins of accountability, accountability and democratic governance have always been central concerns in the study of social policy and administration have to grow to up with New Public Management, which emerged in the 1990s. The Oxford Dictionary of English has suggested the definition of accountability: The fact or condition of being accountable, responsibility: lack of accountability has corroded public respect for business and political leaders and, the quality of being accountable; liability to give account of, and answer for, discharge of duties or conduct; responsibility, amenableness (Oxford English dictionary).

Originally, the definition by Schedler has developed the clearest a most basic exposition of the concept of accountability by where public accountability comprises a relationship between the power-holder (account-provider) and the delegator (account-demander). There are four elements to this accountability relationship: setting standards, getting information about actions, making judgements about appropriateness and sanctioning unsatisfactory performance (Joshi, 2013). However, evidences suggesting that a range of accountability initiatives has been effective in their immediate goals and have had a strong impact on public services in a few cases, but that overall evidence of impact on the quality and accessibility of services is more mixed.

The challenges have listed of accountability: „Organizational responses to staff concerns about standards; the contrasting public

versus employer images of people who ‘blow the whistle’; conflicting lines of accountability that staff have to various parties (including clients, other professionals, their employer, their professional association, etc.); the accountability of employers and elected public officials; professional education; professional regulation and practitioners’ reporting requirements; legal obligations on the part of staff and agencies for confidentiality; standards of service; contractual obligations under employment law; and the legal remedies open to aggrieved parties through the courts“ (Hunt & Wickham,1994) .

The public organizations must be accountable, in terms of two different types of accountability: functional accountability and ethical accountability (Joshi, 2013). In addition, there are two axes to be considered: vertical accountability refers to the relationship between the citizen and the state; horizontal accountability is internal to the structure itself (Hunt & Wickham,1994). The consequence is that accountability is generally considered to comprise three equally important dimensions: efficiency, quality and effectiveness (Martin, 2010; Martin 2009; Considine, 2005).

Debates about strengthening accountability have focused on two types of initiatives: increasing government *transparency*, accountability initiatives have emerged as a key strategy for improving public services, and social accountability (citizen-led action for demanding accountability from providers/public officials). While many of the NPM reforms to accountability focused on vertical accountability within organisations, such as the performance-based pay; a sub-set, including citizen charters and complaint hotlines, related to downward accountability to citizens. In keeping with the NPM’s intellectual roots, most of these downward accountability mechanisms were oriented to users as individual consumers who could choose either to use these mechanisms or to exit in favour of other providers (van Lanen, 2008).

Accountability in social work carried out the two dimensions, in the interaction between professionalism and social work practice. Being a professional means being accountable for that judgment, intervention and decision making, as society increasingly demands accountability from professionals. As members of the social work profession, social workers are professionally accountable; they must adhere to the code of practice and regulations set by the professional body. However, in terms of service accountability, social workers must satisfy clients' needs and help solve their problems (Canadian encyclopedia of social work).

In social work, Borrero, Martens and Borrero have defined accountability as a statement of clear intent by the service provider (agency, worker, etc.) and recipient of the intended services (client system), and evaluation of the effectiveness and/ or efficiency of the intent of both parties: $A=f(Ip+Ic+E)$ (Borrero, Martens & Borrero, 2014). Their definition provides a reciprocal process of evaluation between the client system and the service provider. For they view, to be accountable in this formulation depends upon a clear statement of intent by the service provider and client system and the evaluation of this intent. Reflected the statement of Borrero, Martens and Borrero, they're the clearest indication of the social work profession does not require.

4.3. Methodology

The utilised strategy of research (methodology) was the collective case study. I followed the information-oriented selection: maximum variation cases for size and location (Luck, Jackson & Usher 2006). The data of case study has been based on a mix of evidence; triangulation has been used as a method of acquiring data:

- Public documents (laws, strategies, minutes of social committee meetings, legal regulations of local governments);
- Semi-structured interviews with the members of a social committee of local governments;
- Semi-structured interviews with social workers in the local governments.

Strategy of analysis was cross-case analysis followed by propose of Miles and Huberman (1994). Conducted nine descriptive case studies, followed Miles and Huberman, I have used the process known as *thick description*. Then, I have written a particular case for emergent patterns. The second step involves identifying the presence and alternatives to these patterns occurring in one or more other cases.

Burns (2010) stated that, “Doing this analysis across a number of cases allows for the identification of similarities and differences across the cases and the identification of common themes. In sociology, a cross-case methodology is the logic inherent in Barney Glaser and Anselm Strauss's constant comparative method for the generation of grounded theory”.

The growing new profession in the Estonian society

In the year 1995, after the restoration of independence, when social work became part in the post-communist society again, professional social workers have not existed in Estonia (Tulva 1996). The Estonian Universities and the non-profit organizations have forced a new start to the profession and practice of social work; they have made first contacts with the years 1990 in different countries in Europe and elsewhere in the world. Social work`s academic education

begun in 1991 at the Tallinn Pedagogical Institute (the predecessor of the University of Tallinn), a year later in 1992, the University of Tartu opened their social work`s curriculum (Raudava 2013).

Colleges of the universities, Rakvere College of University of Tallinn has established in the year 1999 and Pärnu College of University of Tartu 1999. Rakvere has been focused to social pedagogy`s curriculum. The professional higher education study programs of social work were established in Pärnu, Narva, Tallinn and Lääne-Viru College on the basis of higher vocational school in the years 2006 and 2007. The vocational programs of social care, the practice-based education with an emphasis on the development of everyday work skills, were established since the year 1995 in Tallinn, Valga and Kuressaare (Raudava 2013).

The definition of social workers has remained unchanged in the Social Welfare Act, which was adopted on Feb 8th, 1995 (RT I 1995, 21, 323). According to law, social worker is a person with the appropriate vocational higher education qualifications. The situation has existed where most employers of social work did not educate in local government from 1992 to 1997 (Raudava 2007). The two laws describe the social welfare obligations, but they do not define who should be the implementer of the specific duties.

Used a general name "social care (welfare) administration", there has been a situation, where the responsibility of the social worker is shared by another official from another field, however their existing a common practice named as "education-sports and social advisers" and other such combinations. The distribution of social benefits does not require formal qualifications, since the State-defined rules for calculating benefits are based on mathematical models:

household income and expenses documented by accounting-type documents.

From 1995 to 2013, the position of the social worker could not be found in the regulation entitled "Designations of Local Government Officials Position Titles" which listed the position titles of the senior staff. The new law "Civil Service Act" (Passed 13.06.2012 RT I, 06.07.2012, 1 Entry into force 01.04.2013, §§ 108-110 and 136 entered into force 16.07.2012) has not changed the situation. However, with regard to the staff of the social work, there are no regulations dictating: a) which positions definitely need to exist or, b) what is required in terms of education (except for the municipal clerk).

The European Union is an open labour market, however, the social workers are protecting their profession by using national certificates. In the modern approach, social work's certificates and licenses regulate the profession/vocation. The Estonian Association of Social Work has the right to issue Social Worker Professional Certificates, applications for certificates is often voluntary, as employers do not give any weight to Professional Certification. In starting 21century, the social worker professional standards did not in compliance with the European professional standards, it has been necessary to have the professional standards be reworked to be in accordance with the European standards, in order to maintain and develop the profession, placing the professional social worker at the European context. However, the public discourse in Estonia does not show signs of interest in the progress of the profession of social worker yet. Moreover, The Estonian Association of Social Workers has sent the letter of inquiry to the Office of Chancellor of Justice and the received answer pointed out that recruitment of qualified social workers in the local governments is not required.

According to the Global Standards of Social Work, an academic education is a most important component of professionalism. Since

2008, the status of social work as a profession has remained vague (qualification) in the new educational curriculum system developed by the Ministry of Education. Under the new system, a new curriculum group "Welfare and Social Services" was established. Social work as a broader, more general academic discipline does not exist in the Ministry of Education's classification. The decision will in turn affect the curriculums of schools offering social work programs, a since social services are but a small and single perspective of Social Work.

The missing professional independence

The basic operation of local government, The Local Government Organization Act (KOKS), lists the social welfare obligations that are imposed on local governments. However, the two laws describe the social obligations, but they do not define who should be the implementer of the specific duties. The Social Welfare Care Act gives a general name "social care (welfare) administration", § 8 defines the *Duties of Local Governments in the administration of social care (welfare)*. Accorded to my own published data, the created administration of social welfare in local government has involved several units: Municipal Council, Social Affairs Committee, or/and Social Affairs Committee of Municipal Government, service producer in the field of social work, the Municipal Administration and the Ministry of Social Affairs. The results represent the four models within the framework of functions: 1) political leadership; 2) political co-operation; 3) specialist or non-professional; and 4) the political-administrative unit (the Ministry of Social Affairs) (Raudava 2013).

I have pointed out that the position of the employees in the municipal social work field is ambiguous. The decision-making process of resolving a case is unfavourable to the client. While social workers have to protect and advocate for the best interests of their clients, breach of client confidentiality might occur due to the fact that

the members of The Municipal Social Affairs Committee, being all ordinary rural residents, become aware of all details of the client's case, but are at the same time not limited by the confidentiality obligation. Adding to this the debate in the council or municipal government meeting, the client's case can become even doubly public. The third level of disclosure comes from the Ministry of Social Affairs' new IT software solution, which requires client reports to be enclosed to the statistical reports.

This practice, where *people from the street* are directly related to client work then, it be regarded as historic, the principle of collegial decision-making continuing in the 21st century (Figure 4.1).

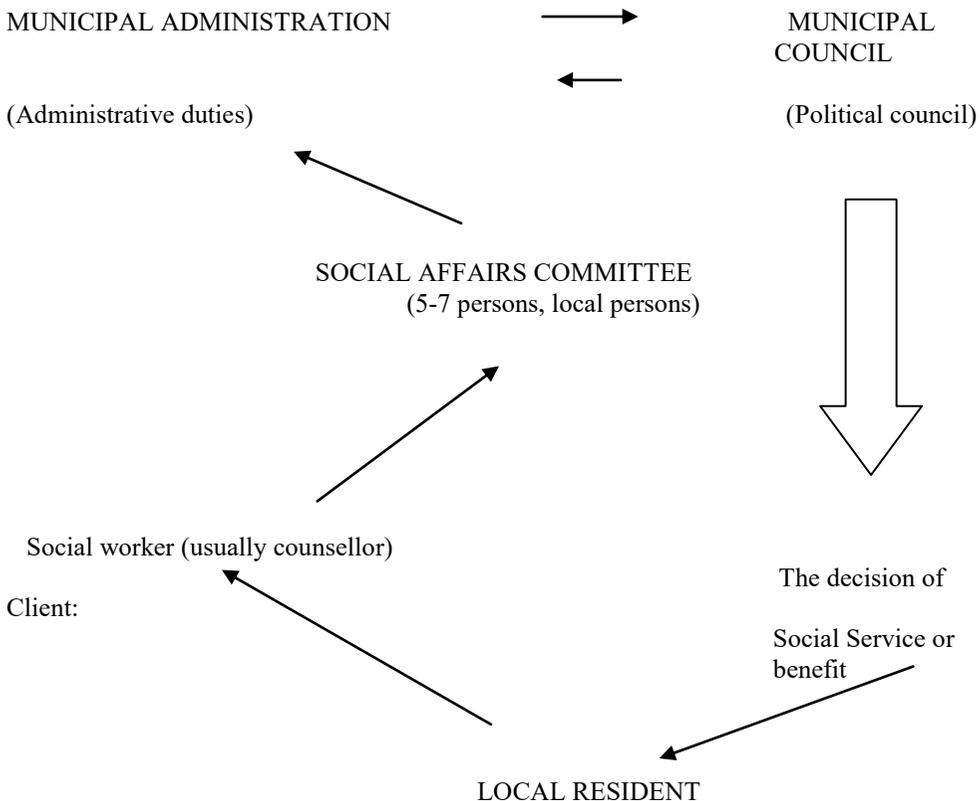


Figure 4.1. Model of the decision-process regarding the client in small local governments

The council's Social Affairs Committee submits proposals to either the council or the municipal government, where the final decision shall be made, resulting in an expanded political leadership. The Social Affairs Committee could be regarded as a citizenship-based group, their activity must be the limit to solving the strategic matters.

The new grounded formula of accountability in the social work

The purpose of professional regulation is to protect the public. Regulation enacted by statute sets the terms of who can practice a profession and call themselves a member of it by delineating the needed qualifications and competencies (Martin & Frahm, 2010). The social work is the knowledge's profession, at the local government level, reflects the idea of the public organization, where the positions and functions of each employee are clearly specified, with each having a specific function to perform (Martin, 2010).

Local governments need a social worker, so that in the complex and diverse world who can give empowerment to local residents. Based on the data, regarding a social worker (counsellor's) activities, one can safely say, that in practice there are multi-functional tasks, which require a broad range of knowledge and skills in order to complete them. Only thus is it possible to develop the identity of the field of social work and the social worker's identity, which in turn carries over into professional practice. According to "Local Agenda for Social Work and Social Development for the Next Decade" that: "*Professional autonomy of social workers is built in the basis of professional knowledge and competence*" (van Lanen, 2008).

Consequently, I argue that it is essential for the social worker to be a qualified profession because there is no way of keeping „*the actor*“ and „*the act*“ apart from each other in the discussion about the accountable practice, especially in the decision-making process. Pointed out the difficulty in post-communist local governments,

however the independent professional social worker as the pattern is the most important ones in the recipient of service provider (Ip) system. While in the original formula:

$$A=f(Ip+Ic+E)$$

the service provider is marked as Ip, I have supplemented the formula with another value of the qualified social worker:

$$Ip * SW > 0.$$

This new grounded formula

$$A=f((Ip * SW > 0)+Ic+E)$$

establishes the basis for the discussion about the accountability of social welfare practice. However, if a qualified social worker is not required and she/he does not have professional rights, then it will result in negative consequences of an accountable social work practice.

4.4. Conclusion

The principle of collective responsibility lives on in the 21st century without giving the profession of social work the opportunity to grow independently in Estonia. The 25 years the short period of time, perhaps, when the profession has to grow up. I have given special attention on the accountability of social work in small local governments because in the 21st century, the local government is the main responsible actor in providing social services. However, the profession of social work must be the most important pattern ones in the service provider system.

The scholars have pointed out, that in the situation, where a social work degree does not exist, there the mistakes are existing and wrong practice (Mackinnon, 2009; Kent, 2006). Modern speciality practice and literature distinguish between the professional practice of social work professionals and amateurs/non-professionals, which are

generally associated with charitable work (Hughes, 2008). Therefore, the pressure to local governments should grow up from the public and the professional space. Social work qualifies for acceptance into the hold of professional occupations (Hall 2007) where the theoretical knowledge base for professional qualification is 'academic knowledge' (Heggen, 2008).

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CHAPTER 5

THE PROFESSIONAL ACTIVITY OF POLISH WOMEN IN RETIREMENT AGE - DEMOGRAPHIC AND SOCIAL ASPECTS

5.1. Introduction

The aging process in Poland is a result of many years of unfavorable demographic changes, including a low birth rate, longer life expectancy, but also permanent and increasing emigration of the young generation, especially in the last thirty years.

The aging society in Poland is a fact perceived primarily in the context of the social security – pension system. Less attention is paid to this issue in relation to social problems, and in particular to the issues of women of retirement age, remaining in or leaving the labor market.

It is rare to analyze the reasons why women leave the labor market immediately after reaching the retirement age (60 years). Similarly, social reasons are being sought less intensively, rather than systemic ones, which prevent women from remaining in the labor market after retirement age. This is an extremely important phenomenon, especially with regard to the growing number of women retiring early, who often live outside the labor market for another decade. They should find their place in society, allowing them to remain active for as long as possible.

Against this background, a research question arises as to whether women in Poland are still economically active after reaching the retirement age of 60. And also looking for reasons such as lack (or not) of professional activity of women, does this state affect their quality of life and social relations?

Seeing the discussed phenomenon in the perspective of the following years, one should also consider how the younger generations perceive the economic activity of retired women? Is it still the traditional role of a grandmother supporting the young generation in caring for and raising grandchildren in Poland, or are pensioners not involved in the daily life of their children, as is the case in other countries with a well-established market economy? Are pensioners encouraged to work there, and if they do not work, what do they do? Are they active in other areas of social life?

In an attempt to answer some of the questions posed by the research, literature studies were carried out, the results of national and foreign research were referred to, and data from the public statistics resource were used.

5.2. Literature review

Women's participation in the labor market is lower than that of men in all EU countries, regardless of age group (*European Semester...*, 2016). Also in the group of pensioners, the tendency of women to prolong their professional activity is much lower than men. Women work fewer hours than men, work in lower paid sectors of the economy, receive lower wages and reach retirement age earlier, which leads to lower pension salaries. The active ageing framework theoretically underpins the silver (Tkalec, 2018). Silver economy interlinks with numerous sectors in an economy, specially women activity sectors (Zsarnoczky, 2016).

The share of elderly women at risk of poverty and social exclusion in the EU is over 20% (The Gender Gap in Pensions, 2013) as a result of lower pensions for women than for men. Around 22% of women aged over 65 are below the at-risk-of-poverty threshold. The gender pension gap is 39% (more than double the gender pay gap).

The material situation of women in retirement is the result of the gender pay gap (the EU average is 16%) and the so-called contributory working time during working life, as well as the type of employment contract, segregation of the labor market (due to age and gender), career breaks due to caring for children or other family members, average life expectancy which are more unfavorable for women than for men.

The above premises indicate the legitimacy of extending the period of employment beyond the statutory 60 years, but it turns out that the propensity of women to take up work in retirement is low. In Europe, there is a need for a long-term strategy of human resources management, especially the extension of the working life cycle to at least forty years (Gauthier, 2005), and as a result, reducing the burden on the professionally active group (Góra, 2008).

In the Scandinavian countries more than 60% of the population aged 60-64 is still economically active, while the employment rate for people aged 65-74 in the USA was as high as 18.5% (in 2003). The post-war baby boom (Kinsella, Taeuber, 1992) still remains in the EU countries at the retirement age of 75+, and the mortality among this age group is marginal.

A social problem of equal importance in Europe is the shortening of the working time of women who, forced by their family or material situation, devote themselves to looking after their children, grandchildren or other family members. In addition to cultural rationale, this is also the result of the lack of more extensive forms of

organized care for dependent persons in many countries (Ahtonen, 2012).

In Poland, a woman has the right to retire at the age of 60 but has to prove that she has a 20 year contributory and non-contributory period. Contributory periods are primarily periods of employment or business. Non-contributory periods are periods of inactivity, including parental leave or incapacity pay.

In a special case, a general pension is granted to women who have reached the required retirement age of 60, but have at least 15 years of insurance experience, or the so-called early retirement at the age of 55 (*Pensions Act...*). More than 60% of women retire at the age of 60 or younger, with an average life expectancy of more than 25 years. A Polish woman remains retired on average 10 years longer than a man, but her salary is about 65% of a man's pension. However, the problem of inactivity begins in Poland a few years before the statutory retirement. The decrease in economical activity and employment of women occurs in two age groups: 50-54 and 55-59. This is the effect of professional qualifications that do not meet market needs, as well as the aforementioned early retirement and the receipt of pre-retirement pension benefits (Niewiadomska, 2013).

The growing number of elderly people in Poland is a huge challenge not only in terms of social exclusion, but also in the broadly understood social policy (Sojka, 2016).

5.3. Demographic structure and state of health of Polish women in retirement age

The problem of economic and social activity of retired women in Poland concerns 5.42 million women aged sixty years or more (as of 31 December 2017), which constitutes 27.3% of the Polish women's population. In 1995, the population of women aged 60+ constituted 19.9% of the total number of women (table 5.1.).

Table 5.1 Structure of women aged 60+ in 2002-2017

Age	2002	2007	2012	2017
60+	100.0	100.0	100.0	100.0
60-64	22.4	22.9	28.8	27.2
65-69	23.0	20.0	18.9	24.0
70-74	21.9	19.9	16.0	15.4
75-79	17.1	17.7	15.1	12.5
80-84	9.3	12.1	12.0	10.7
85+	6.2	7.3	9.1	10.3

Source: own compilation.

It was the so-called interwar generation, while after 2005 the dynamic increase in the number of women in this age is a result of the baby boom after the Second World War.

Estimation of the function of the upward trend in the number of women aged 60+ leads to the figures contained in the table 5.2.

Table 5.2. Results of estimation of linear exponential function of the trend in the number of women aged 60+

	<i>Coefficient value</i>	<i>Standard error</i>	<i>t Stat</i>	<i>p -value</i>
Ln (free expression)	8.148	0.014842	548.963	3,87E-45
Directional coefficient of the straight line	0.018	0.001082	16.22207	2,35E-13
R2= 0.926				
Standard error =0.034				

Source: own compilation.

The exponential increase in the number of women of retirement age means that this process may be hindered as a result of the demographic decline of the 1970s, but on the other hand it will be reinforced by the trend in the increasing life expectancy of women. In 2016, the average life expectancy of a 65-year-old Polish woman was 19.9 years (21.5 years in the EU), including 7.8 years in health (10.4 years in the EU).

Polish women retired are in a weaker health condition than the average in the EU countries. High blood pressure (56.3%),

osteoarthritis (47.3%) and back pain (42-45%) are among the most common complaints of women aged 60+, and coronary heart disease, which is the most common cause of death among women, is indicated by only 28% of them (Stan zdrowia..., 2016). Poor physical condition or disability (real and perceptible) are also an indication of a higher tendency of women to leave the labor market. On the other hand, seniors taking up employment perform work that puts a strain on the spine or is stressful.

Only every third woman aged 60-70 assesses her health as good or very good (see table below). However, at the age of over 80, more than half of them already perceive their health condition badly or very badly. Only two thirds of women reaching retirement age in Poland have no identified disabilities, and in the last age group (80+) only one in five women.

Table 5.3. Health status of Polish women aged 60+ in 2014 (%)

Age	60-69	70-79	80 years and more
HEALTH STATUS EVALUATION (without missing data)			
very good	3.1	0.8	0.8
good	30.5	16.6	9.1
fair	46.9	45.9	36.8
bad	15.8	29.2	37.5
very bad	3.8	7.5	15.8
WOMEN BY THE OCCURRENCE OF CHRONIC DISEASES			
with chronic diseases	87.8	94.6	96.1
without chronic diseases	12.2	5.4	3.9
WOMEN WITH SOCIAL SUPPORT EVALUATION			
poor support	15.7	16.0	15.2
intermediate support	52.3	54.2	56.4
strong support	32.1	29.8	28.4
WOMEN ACCORDING TO THE EU BIOLOGICAL DISABILITY			
women biologically disabled:	36.1	58.2	79.9
severely limited	23.2	33.0	51.5
limited but not severely	76.8	67.0	48.5
not limited	63.6	41.5	19.9

Source: own compilation.

While demographic potential indicates the possibility of prolonging the economic activity of a large group of women, the state

of health makes us think in the opposite direction. It can be noted that in the first age group the distribution of health status assessments is symmetrical, in the second group there is a shift towards negative assessments, while in the last group there is an extreme asymmetry and a negative health assessment.

5.4. Activity of Polish retired women

The reasons for women's rapid transition to retirement can be attributed to the design of the pension system and the high replacement rate (the ratio of pension to last net salary), but also to the weak training system for older workers. Older women, who are not adapted to the changing requirements for new skills, find it difficult to stay in the labor market. In such conditions, they take a quicker decision to leave the labor market, and even to enter the gray market for the provision of basic care services, as well as free care for grandchildren. This is also due to the high financial burden on families allocated to childcare in Poland.

The costs and benefits associated with caring for two children aged 2-3, as a percentage of the net earnings of a couple of working parents with income at the median level, account for about 21% in Poland, while in neighboring Germany or Italy only 3% (*European Semester...*, 2016). Additionally, the lack of an effective system of care for young children (especially the lack of places in kindergartens and crèches) means that Polish grandmothers still take care of their grandchildren.

In Poland, in the years 2007-2017, the employment rate of women over 50 in all age groups increased. The highest increase in the rate was observed in the group of women aged 55-59 (the rate in the fourth quarter of 2017 was 58.1%), which resulted from a reduction in the number of women entitled to take early retirement.

The number of registered unemployed (according to BAEL GUS 2018) may indicate an increase in the propensity of women pensioners to take up employment. In the third quarter of 2017, over 17,000 women were registered, while in the first quarter of 2014 only 4,500. In 2015, about 60% of women aged over 60 were employed, including only 20% in the 60-64 age group (BAEL GUS, 2015).

It is also a noticeable cultural change. One can recall data from 1950, when the share of women (of all ages) in the labor market was only 30%, in the 1970s 40%, and in 2014 it increased to 49%. Occupational inactivity of women aged 65+ results in nearly 90% from the fact that they receive a pension, the remaining causes are sickness and family responsibilities (BAEL, 2015). The largest share of women (80%) is in professions related to health care and social welfare, and 78% with education. This is why women still look for a job in retirement, especially in these professions.

Outside of work, pensioners actively spend their time in organized groups. Universities of the Third Age (UTAs) are one such form. The first Polish university of this type was established in Warsaw in 1975. Currently, the majority of them operate in the form of associations or foundations (57%), and every fourth one is established at a university (23%). A significant fact for the popularity of this form of spending free time by pensioners is both the form of payment for participation, as well as the range of activities of universities (Żyra et al., 2016).

In most cases, the fees in the form of temporary payments were covered by the students themselves (78%), local government subsidies concerned 65% of the TAUs, and membership fees 53% of the TAUs. The average total amount received from one candidate in academic year 2014/2015 amounted to PLN 60 (max. PLN 649), with gross expenses of UTAs per student – PLN 268 on average. Therefore, the financial burden should not constitute a barrier to the

participation of pensioners in this form of activity. The participants of TAUs themselves are also involved in conducting classes. Out of all lecturers, 41% did this work unpaid, and in this group 81% were students of a TAU. Therefore, it is not only a form of acquiring new knowledge but also a form of maintaining and transferring one's own skills.

In the analyzed academic year of 2014/2015 there were 96,370 students of UTAs (which accounted for 97.5% of applicants). On average, Poland achieved the index of 69.1 students per 10,000 people aged 50+. The group of students was dominated by women (86% of the total number of students). The highest number of women among students was recorded in the Mazowieckie Voivodeship (89%), the lowest in the Podkarpackie Voivodeship (81%). The most numerous group were women aged 60-65 (34%) and 66-70 (31%).

This form of activity allows women to develop their own interests, broaden their knowledge, actively spend time and maintain social contacts. UTA participants organize language courses, computer courses, occasional events, outdoor events, sports activities, they go to theaters, museums, attend dance parties and excursions. Each of these activities allows you to maintain a good mental and physical condition for as long as possible. As well as going beyond the boundaries of one's own household, this is an essential condition for the social integration of older people (Smeaton, McKay, 2013).

In many cases, retired women run single-person households, both as a result of death of their spouse (higher male mortality and longer average life expectancy of women), divorce or earlier decisions to remain without a partner (about 4.3% of retired women are maidens). In Poland, over 58% of women over 65 years of age are widows, married women constitute 34% of retired women (as at the end of 2011). At the age of 80, widows make up 80% of all women in

this age group. This means in many cases running a household alone and looking for company outside the home (about 30% are single-person households in the 65+ age group). By comparison, in the UK, 30% of women of retirement age are divorced or separated, 11% married, 7% single women who have never been married and 4% are widows.

Solitary housekeeping, with high maintenance costs, is not conducive to additional non-gainful activity of retired women, especially with a low pension.

Another form of activity in retirement is seniors' tourism, the so-called social tourism, which includes preferential (off-season) seniors' trips. Europe's 55 to 75 year olds account for more than 20% of the tourism market in Europe.

Senior tourism is well recognized in both foreign (Darcy, Dickson, 2009) and Polish (Śniadek, 2006), (Górska, 2010), (Grzelak-Kostulska et al., 2010) studies. The authors point to the general motivations for the participation of seniors in this form of activity, but do not focus on women's preferences. What is mentioned above all is the need for rest and relaxation, contact with other people, making new acquaintances, cognitive values, as well as rehabilitation and visits to the family. Studying the tourism of Polish women in retirement age allows us to formulate conclusions that overturn the stereotypical judgments about the role of this social group (Kozdroń, 2006), (Ossowski et al., 2012).

On the basis of literature research it can be concluded that the tourist activity of retired women is strongly correlated with their material situation and their age. The purpose of women's domestic trips is rehabilitation, active spending of time, while foreign trips – cognitive tourism, often associated with places of religious worship (Sikora, Wartecka-Ważyńska, 2017).

A similar social role is played by projects dedicated to seniors,

such as preferential conditions for the use of sports infrastructure, cultural facilities, cinema screenings for seniors, or participation in cultural events with discounts.

5.4. Conclusions

The fact that Polish women remain in the labor market for as long as possible after they formally retire is an important challenge in view of the low unemployment rate in Poland and the increasing burden on the social system.

On the other hand, economic activity is strongly correlated with social activity, independence and sense of belonging to a defined social group. It requires working retired women to maintain their psycho-physical condition, further professional development and continuous commitment to public life. This increases self-esteem, reinforces the conviction of being needed not only within one's own family. The need to use free time for one's own needs and personal development is evidenced, for example, by the aforementioned active participation of women in the activities of a TAU.

However, the fact that Polish women in retirement age remain in the labor market entails the need for support in acquiring new skills necessary to maintain a job, retraining for employment adequate to both the competences as well as the state of health and physical capabilities of pensioners.

In both areas identified, it is important to point to the necessary change in the social mentality regarding the perception of the role and position of women leaving the labor market (Martinez-Fernandez, 2013). A review of literature and research conducted in Poland indicated a shortage of information concerning the perception of older people by younger generations and cultural changes in this area.

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CHAPTER 6

FAMILY – FRIENDLY UNIVERSITIES IN GERMANY AND POLAND – COMPARATIVE STUDY

6.1. Introduction

The aim of the article is to present differences in the approach of the concept of Family Friendly University at leading research and educational units in Poland and Germany. In the paper are presented the Family Friendly policies in both Polish and German cases. The reasons for comparison are different policies in Polish and German legal structures regarding parents, studying or working at universities. The policies show different ways of supporting women and men for example: financial aids, individual studies programme, living situations etc. Policies are implemented by either special certificate (Germany - The berufundfamilie Service GmbH) or by special university law, however that depends on the country and university. Examples of good policies shown in the article, could be the base of further discussion about improvement of accessibility of universities in general and Polish ones in particular as well as changing the mindset about well-being policies in the society.

6.1.1. Family friendly universities in Germany

The core document that underlines and shapes the family friendly universities policies among German University is among other so called Charter "Family at university", Charta "Familie in der

Hochschule". The document was created on the basis of years of experience from the Best Practice Club and pursues the goal of anchoring study, work and science with family responsibilities. The charter orientates itself also to the needs of students, employees, teachers and researchers and opens up the possibility of developing and establishing a distinctive brand and quality indicator of family awareness in higher education. Document addresses the areas of science and leadership culture, personal responsibility and diversity as well as working and study conditions, resources, infrastructure and service via normative and instrumental standards and thus goes far beyond family-oriented minimum standards³. As shown in Table 1. (Appendix 1) to the Charta belongs not only representative universities from all of Germany Federal States, Bundeslaender, but also a number of universities from German speaking countries, like Austria and Switzerland.

In order to built community of family friendly universities and to follow commonly set rules, there has been established an auditing institution taking care of controlling fulling family friendly universities rules. Those, who can meet strict legal, administratie and infrastructure criteria are being awarded with the certificate of "Family-Friendly University", Zertifikat zum audit familiengerechte hochschule⁴ (Appendix 2).

For students with children there is a number of financial support insturments from which they can benefit in order to fulfill both family and study responsibilities. They are offered both by Federal Institutions (Ministries), State and Universities. One of them is parental allowance and so-called ElterngeldPlus. Depending on the

³ Full document can be read on the website of Familie in der Hocschule Network, <http://www.familie-in-der-hochschule.de/charta/charta-text>, visited: 10th January 2019.

⁴ More information can be found on the Family Friendly Audit website, <https://www.berufundfamilie.de>, visited: 10th January 2019.

income level before the birth of the child, 65 to 100 percent of the disposable income is replaced. But also supported are parents who had no income from employment before the birth of their child, because they have studied. Studying parents can continue their studies to their full extent, so they do not need to be on leave to be able to receive parental allowance or study part-time. How long and to what extent mothers and fathers benefit from parental benefit depends on whether they opt for the so called (Basic) parental allowance or use the Parental Benefit Plus, which was newly introduced for births from 1 July 2015. According to The Federal Ministry for Family Affairs, Senior Citizens, Women and Youth, Bundesministerium für Familie, Senioren, Frauen und Jugend both parental allowance variants can also be combined with each other. The (basic) parental allowance is paid for the first 12 months of the child's life. Two partner months are added if the other parent also takes time for the child and works for at least two months. Together, parents can draw parental allowance for 14 months. For single parents, the period of benefits is from the outset 14 months. At least 300 euros and at most 1,800 euros per month will be paid. Parents who were not working before the birth of the child receive a flat rate of 300 euros per month. There is also the so-called ElterngeldPlus. It allows parents who work part-time to extend the period of parental allowance beyond the child's 14th month to up to 24 months. In this case, at least 150 euros and at most 900 euros per month can be paid. If both parents work in parallel between 25 and 30 hours per week over a period of four months, they will each receive four additional Elterngeld Plus months (so-called partnership bonus). Single parents may also extend the period of parental benefit benefit by working between 25 and 30 weekly hours over a period of at least four months. Multi-child families with small children benefit from the so-called sibling bonus. Even with multiple births there is a surcharge. For students with children there are also possibilities to benefit from

other institution, like Federal Scholarship Act (Bundesausbildungsfoerderungsgesetz), which in detailed describes conditions for getting financial support.

6.1.2. Good practice in Germany

Germany is not only a good example of providing efficient legal framework for family friendly universities but HEI also provides concrete infrastructure solutions for family with children. Eg. Hochschule Wismar, one of the certificated Family Friendly University, offers dedicated study planning regarding maternity and parental leave, childcare on campus and beyond (changing stations and mobile toy boxes), networking with other campus parents or dedicated events for the whole family. Without any doubts such networking develops sense of community and can have a positive impact of social effect of maternity and paternity during studies⁵. Other, like Heidelberg University provides various projects to develop and maintain long term family friendly policy, e.g. “Academia and Family” Clearing Service, Dual Career Service, a service for dual-career partners in cooperation with out institutions in the region or highly equipped child care facilities. Heidelberg University is also a partner in “Compatibility of Work and Family” Working Group and in “Alliance for Families in Heidelberg”, an example of triple helix model to improve career and family compatibility⁶. Such cooperation is also underlined by University of Stuttgart which works closely with organisations like “Child-friendly Stuttgart e.V.” and “Child e.V. Stuttgart” and with other universities of

⁵ Further information can be found on the Hochschule Wismar Website, <https://www.hswismar.de/en/university/einrichtungen/familienfreundlich-hochschule/>, last visited, 14th December 2018.

⁶ Further information can be found on the Heidelberg Hochschule Website, <https://www.uni-heidelberg.de/univer>, last visited 13th January 2019.

the region⁷. Furthermore, it provides a wide range of child care facilities that are spread around the campus (Figure 6.1).

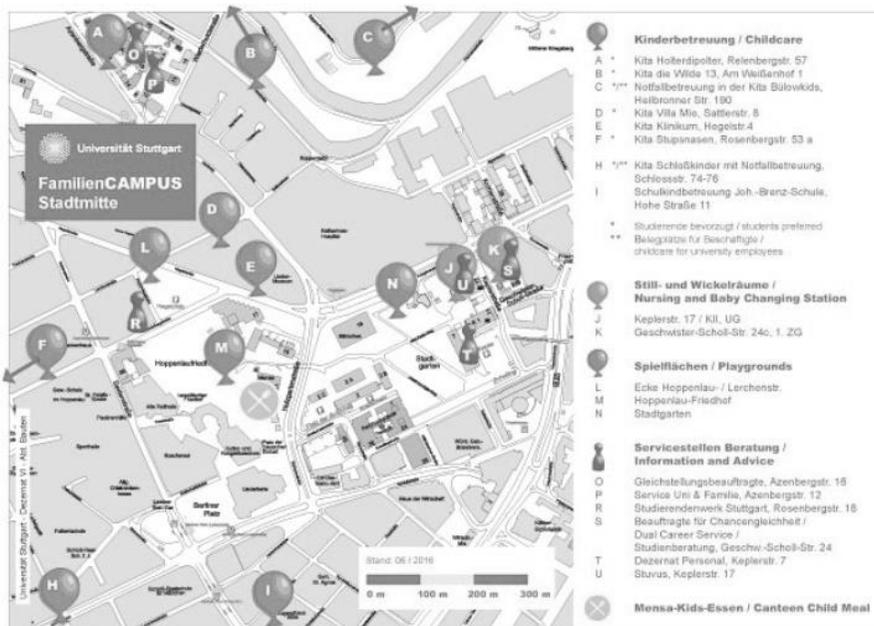


Figure 6.1. FamilyCampus at the University of Stuttgart

Source: University of Stuttgart website

To provide family-friendly working and studying conditions, also Esslingen University has a number of activities in place at all levels and in all areas. University provides advice for students and staff with caring and childraising responsibilities by the Family-friendly University Service Centre. There is also a child-care centre for the children of students and staff between the ages of 1 – 3 on the Campus, which is run by the Student Union. As it goes with administrative issues, family-related matters are taken into consideration in the way the courses are organised, e.g. provision to extend study times, deadlines, and periods for practical

⁷ Further information can be found on the University of Stuttgart Website, Source: <https://www.uni-stuttgart.de/en/university/profile/family-friendly/>, last visited 13th Januar 2019.

placements/internships, rooms for breastfeeding and nappy-changing on all the University's campuses⁸. Some university also provides special arrangements for international students and young researchers like e.g. Freie Universitaet Berlin. providing aid to junior researchers with family obligations and supporting employees and students who care for family members. University can in case of an emergency provide short-term child care services such as KidsMobil (e.g., in case of illness of your babysitter or when a parent goes on a business trip)⁹. Interesting offer is provided by Goethe University Frankfurt, where so called the *Betreute Kinderzimmer* enable flexible hourly childcare services for children of students and employees of University. Other worth considering good practice is holiday care for school kids, *Ferienspiele*, where Family Service organizes regular holiday care, which is carried out by pedagogically trained staff. Participation there is open to children of employees and students of Goethe University. Moreover, it also offers support during irregular day-long events such as conferences and block appointments. The Family Service offers also workshops on topics of reconciliation, as well as information sessions for parents and family members with care obligations. At the University, there are also the *MobiKiZs*, which can be an unconventional solution to the shortage of space at unviersity. Standard features include a crawl mat, wooden toys, books, drawing material and a portable DVD player with a children's program for short phases in which mom and dad must, despite their caring du-ties, get certain things done on campus or attend office hours. The content of the *MobiKiZ* is transported either in a handy small suitcase with wheels, or in a stable but equally portable changing station on wheels,

⁸ Further information can be found on the Esslingen University Website, <https://www.uni-stuttgart.de/universitaet/profil/familienfreundlichkeit/>, last visited 10th January 2019.

⁹ Further information can be found on the Freie Universitaet Berlin Website, https://www.fu-berlin.de/en/presse/informationen/fup/2017/fup_17_347-familiengerechte-hochschule/index.html, last visited 10th January 2019.

designed for those areas where changing tables are scarce. You will find the MobiKiZ at the following locations¹⁰: Like other universities, also Goethe University Frankfurt promotes the networking of student partner with providiv discussion groups and newsletters.

Effective family friendly policies could not be possible without Students Union, so called Studentenwerke¹¹, which make make a comprehensive and diverse contribution to the establishment of family-friendly study conditions. They offer their own childcare places as well as places with the support of external bodies, e.g. they provide additional childcare outside regular hours, at weekends and during holidays. They also offer flexible, short-time childcare, special accommodation for students with children. Some Students Unions also offer financial or material support, for example “welcome money” for new-born babies, or basic equipment for students who are expecting a baby¹². Finally, when establishing family-friendly study conditions, the Student Union co-operate with local authorities and higher education institutions, for example within the framework of the “family-friendly university audit”.

6.2. Family friendly universities in Poland

Analysing family friendly polities at univertities in Poland, HEIs Guarantee a wide range of legal support for woman¹³, especially while

¹⁰ Further information can be found on the Goethe University Frankfurt Website, http://www.goethe-university-frankfurt.de/50614395/20_Family-Service, last visited 10th January 2019.

¹¹ In Germany there are ca. 58 Students Unions that are involved in family friendly universities policies

¹²Deutsches Studentenwerk Website, <https://www.studentenwerke.de/en/content/studentenwerke-establish-family-friendly>, last visited 13th January 2019

¹³ Legal framework: Constitution of the Republic of Poland of April 2, 1997, Act of November 4, 2016 on the support of pregnant women and families "For Life". Act of 28 November 2003 on family benefits - parental benefit, Act of 11 February 2016 on State aid in raising children. Regulations regarding the provision of 500 plus., The Act of 27 July 2005 "Law on Higher Education". Chapter on the rights and duties of

pregnancy and until the first year of new-born child. Firstly, every woman in Poland who is pregnant is provided with free medical care and insurance until the end of the confinement, and secondly in 2016, the parental benefit was introduced, the so-called Kosiniakowe, that is 1000 zł each month for Mom student, until child is one year old (it is granted for a period of 52 weeks), thirdly as for Mom student, one can apply for a study leave and for so called Individual Study Organization. Right for mom students can be divided into several categories, like: rights related to pregnancy, rights related to the organization of classes, rights related to exams, rights regarding the financial situation I have students and rights related to child custody¹⁴.

Eventhough, as presented above there exists a legal framework for mom students and toolf for supporting them in combining maternity with studying, there are still a lot of barriers considering that matters that Polish universities need to cope with. Most of the university's representatives pointed out the lack of financial resources necessary to undertake various types of activities. As the underline, the implementation of new solutions, however, involves additional employee involvement, dedicating time and making some organizational changes. Furthemore, very often, the respondents also pointed out that the students do not report any needs or problems¹⁵. However, tt should be noted, that students often do not have the ability to signal their expectations, student can often feel marginalized, excluded from the academic community. Another category of barriers are also "mental" ones. As analysis show,

students., Regulations of a specific university. Detailed regulations regarding the granting of dean's leave, consent to the Individual Organization of Studies, social scholarships, places in the dormitory., The Act of 17 July 1998 on loans and student loans.

¹⁴Law for mothers, <http://prawodlamam.pl/mama-studentka-jakie-prawa-jej-przysluguja/#> (in Polish), last visited 15TH December 2018.

¹⁵ Ibidem.

barriers are on both sides: students, who very often perceive their parenthood as a factor exclusion from the student community, therefore they stop studies or hide the fact of being a parent and on the side of employees, where sometimes students can meet with a misunderstanding of the problem of parenting of students and the resulting need to support them in this process¹⁶. The last group of challenges are infrastructural problems, such as the lack of space for organizing places for parents with children (or functioning in buildings of historical value in which it is difficult to adapt to the needs of parents or pregnant women¹⁷. However there were some attempts to improve described situation, eg. "Toddler at the University Programme", "Maluch na Uczelni". This initiative was created in cooperation with the Ministry of Labor and Social Policy and the Ministry of Science and Higher Education. The program will reimburse 80% of the costs of establishing and 80% of the costs of maintaining kindergarten at universities. The program is also directed to institutions that cooperate with the university, such as foundations, associations and even existing kindergarten that will provide space for "university children". To this date¹⁸, some universities have already run kindergarten, but in most case, these were places only accepted to children of university employees.

6.2.1. Good practice in Poland

Eventhough a lot of challenges that Polish universities need to meet, there are examples of good practices proving that effective family friendly policy is possible. Since a few years, Family Friendly University Contest takes place. It is a social project implemented by

¹⁶ Ibidem.

¹⁷ Ibidem.

¹⁸ Żłobki na uczelniach (in Polish), <https://www.supermamy.pl/styl-zycia/zlobki-na-uczelniach,5580,1>, last visited: 12th January 2019.

Association of European Advisors PLinEU, *Stowarzyszenie Doradców Europejskich PLinEU* with the financial support of the Ministry of Science and Higher Education. The main objective of the project is to disseminate knowledge about the possibilities and solutions that facilitate the reconciliation of science and research work with parental responsibilities, as well as to draw attention to problems affecting young parents studying and working at Polish universities. So far, the title of “Family Friendly University” has gained: General Jerzy Ziętek Silesian School of Management in Katowice; UAM Collegium Polonicum in Słubice; Jagiellonian University in Cracow; Łódź University; Silesian University in Katowice; Humanitas University in Sosnowiec; WSB University in Dąbrowa Górnicza; University of Economy in Bydgoszcz; West Pomeranian Business School in Szczecin. The distinction was received by: Warsaw School of Economics; University of Social Sciences and Humanities in Warsaw; Wrocław University of Environmental and Life Sciences; University of Warmia and Mazury in Olsztyn; Wyższa Szkoła Zarządzania i Bankowości in Cracow.

For parents who are studying at the Silesian School of Management, there are many organizational solutions that facilitate reconciliation of education and raising a child. A student who is a parent can take advantage of parental leave, the possibility of extending the examination session, individual organization of studies and an individual study plan. Parents are being treated individually by university authorities and employees. They have great flexibility in studying, they can take part in online lectures. The university cares about infrastructural facilities such as ramps, elevators, changing tables in toilets. There are also separate places for the breastfeeding mother in the university buildings. There are children's play areas in the reading room and in the dean's office. According to the information provided by the Family Friendly University Contest, university plans to

open a kindergarten point, which will also be attended by the children of doctoral students and students¹⁹. Other university, like Collegium Polonicum in Słubice joined the initiative of the European University Viadrina "Familiengerechtehochschule" ("Higher family-friendly university") and in cooperation with Viadrina and using its experience, undertook a number of activities to increase the attractiveness of the university among families and to make collegium polonicum friendly family, eg. In the Collegium Polonicum building there is a room equipped with a work station in which families in crisis situations can take care of their children or leave them for fee under professional care. Infrastructure good policies can be observed in the Jagiellonian University buildings, which are equipped with ramps for trucks and elevators. As part of the project "space for mAma and for Tata", which aims to provide a safe and friendly space for parents with small children who study and work at the Institute of Pedagogy of the Jagiellonian University, there were also created parents-friendly places. Since a few years, university provides a non-public kindergarten founded by a university special-purpose company, Jagiellońskie centrum innowacji Sp. z o.o. which offers the possibility (after making an appointment) to leave the child under care for one or several hours. Worth noting is that the University also offers specialist psychological and pedagogical support in difficult situations related to motherhood and fatherhood, e.g. since 2010, there is a website with information on places where you can get help in different situations and respond to situations reported by students and students working at the University, assisting students and doctoral students, including being parents²⁰. Parents studying at the University of Lodz can use many organizational solutions that help reconcile education with

¹⁹ Report: Book of good practises of family friendly Universities (in Polish), http://www.plineu.org/wpcontent/uploads/2014/11/PodrecznikDobrychPraktyk_UPR_OK.pdf, last visited 12th January 2019.

²⁰ Ibidem.

raising a child. The regulations of the studies contain provisions referring directly to the situation of people with children. Buildings of all faculties are equipped with elevators and ramps to facilitate access to buildings. In some university buildings there are special rooms for a mother with a child, adapted for the needs of breastfeeding mothers, equipped with a changing table and a play area²¹. Some university also provides special provision regulation, eg. Silesian University in Katowice, provides a wide range of possibilities of applying for leave for the needs of childcare and leave in the case of childbirth. This university provides also an extensive infrastructure and solutions such as: ramps, elevators, platforms, inclination of the entrance road to buildings, etc. Silesian University in cooperation with the Ecological Foundation - Education and Art "primer" has made efforts to create an establishment nursery. The nursery operates from April 2013 and enjoys great interest from the academic community. The headquarters of the nursery is located in the area of three student houses and due to the proximity and accessibility, its headquarters has become very attractive²². As other universities, University also offers psychological support that parents-students and doctoral students can use. In some universities, like Humanitas University in Sosnowiec there are special admission for individualization of the learning process through e-learning courses and participation in online classes. In addition, the University provides discounts for parents, covering fees for undergraduate and graduate studies, postgraduate studies. Humanitas University is as one of the few universities, as part of regular research (questionnaire based on the virtual dean's office, consultation with the Student Government) monitors the needs of students who are parents through dedicated questions related to parenting and study organization for young mothers and fathers.

²¹ Report..., op.cit.

Additionally, in response to the growing needs of students and employees, university plans to launch a pre-school point at the University²³. Like in Germany, some of the university cooperate with municipals offices to reconcile parental responsibilities with obtaining education and raising qualifications. E.g. University of Business in Dąbrowa Górnicza on the basis of a partnership agreement with the Municipal Office and in ordinance No. 45/2013/2014 university students with at least two children and holding the "Dąbrowska Family Card" have the option of using special discounts for day and extramural studies, postgraduate courses, and the Children's University. Currently, the University's admission to the Large Family Card program is in progress. Moreover, as part of the "Mum and Dad" program, university conducts surveys monitoring the number of students with children (including disabled children), as well as parents' needs for care, reconciliation of family and professional duties with education and development of passion. The results of the study are then the basis for the design of new activities (as well as existing improvements) aimed at reconciling family life with professional life and education²⁴. Specially equipped rooms provides e.g. University of Economy in Bydgoszcz, which are fully adapted to the needs of people with small children. Moreover, the University has a room designed exclusively for breastfeeding mothers. The room has a comfortable feeding chair and access to running water. University of Economy in Bydgoszcz has also an Academic kindergarten, which is a kindergarten at the highest European level. Kindergarten provides care for children of students, doctoral students and employees of the University. As a result form the analysis of the needs of students, in the near future, the University plans to open a nursery point. Special

²² Silesian University in Katowice website, <http://wiecjestem.us.edu.pl/rodzice>, last visited 13th January 2019

²³ Report..., op.cit.

²⁴ Report..., op.cit.

facilities offers also West Pomerania Business School, which has a fully electronic student service system (e-dean's office). Thanks to such solutions, all administrative matters related to the study process can be dealt with online without the need for a student to visit the dean's office. Furthermore, People with small children do not have to visit the dean's office to arrange student affairs. In the case of a student's visit with a small child or pregnant women, it should be noted that the employees of the Study Service Office are properly prepared (including as a result of internal training) and therefore can show appropriate sensitivity to the needs of students with special requirements (including people with small children)²⁵.

6.3. Conclusions

The aim of the article was to show current so called family friendly policies among universities in Germany and in Poland. From the conducted analysis it should be underlined that both states conducted legal framework for establishing these kinds of policies. However, the differences occur especially in attitude towards students in special needs. In authors opinion, in Germany, due to its longer experiences in implementing family friendly policies, this attitude is more understandable. In Poland, still there is a lot to be done in order to make university a more open place for young families. In authors opinion there is also a need of further research especially in the aspects of implementing and further developing both legal framework and good practices on family friendly universities.

²⁵ Report..., op.cit.

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Silesian University in Katowice Family Friendly Policy Website,

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2. Websites

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http://www.plineu.org/wpcontent/uploads/2014/11/PodrecznikDobrychPraktyk_UPR_OK.pdf (in Polish)

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3. Legal acts

Constitution of the Republic of Poland of April 2, 1997,

Polish Act of November 4, 2016 on the support of pregnant women and families
Polish Act of 28 November 2003 on family benefits - parental benefit,

Polish Act of 11 February 2016 on State aid in raising children.

Polish Act of 27 July 2005 "Law on Higher Education".

Polish The Act of 17 July 1998 on loans and student loans.

Appendix

Appendix 1.

Table 1. Members of the Charta

Country	Land/State/Canton	University
Germany	Baden-Württemberg	Albert-Ludwigs-Universität Freiburg
		Duale Hochschule Baden-Württemberg
		Evangelischen Hochschule Freiburg
		Hochschule der Medien Stuttgart
		Hochschule für Technik Stuttgart
		Hochschule für Wirtschaft und Umwelt Nürtingen-Geislingen
		Hochschule Furtwangen
		Hochschule Mannheim
		Hochschule Reutlingen
		Karlsruher Institut für Technologie
		Pädagogische Hochschule Freiburg
		Pädagogische Hochschule Heidelberg
		Pädagogische Hochschule Schwäbisch Gmünd
		Universität Heidelberg
		Universität Hohenheim
		Universität Konstanz
		Universität Mannheim
		Universität Stuttgart
		Zeppelin Universität
		Bayern
	Hochschule Augsburg	
	Hochschule Coburg	
	Hochschule für Angewandte Wissenschaften München	
	Hochschule für Musik und Theater München	
	Hochschule Landshut	
	Katholische Stiftungshochschule München	
	Katholische Universität Eichstätt-Ingolstadt	
	Ostbayerische Technische Universität Amberg-Weiden	
	Otto-Friedrich-Universität Bamberg	
	Studentenwerk München	
	Technische Hochschule Deggendorf	
	Technische Hochschule Nürnberg Georg Simon Ohm	
	Universität Augsburg	
Universität Bayreuth		
Universität der Bundeswehr München		
Universität Passau		
Berlin	Alice Salomon Hochschule Berlin	

	Beuth Hochschule für Technik Berlin
	Freie Universität Berlin
	Hochschule für Technik und Wirtschaft Berlin
Brandenburg	Brandenburgische Technische Universität Cottbus-Senftenberg
	Europa-Universität Viadrina
	Fachhochschule Potsdam
	Filmuniversität Babelsberg „Konrad Wolf“
	Hochschule für nachhaltige Entwicklung Eberswalde
	Technische Hochschule Brandenburg
	Technische Hochschule Wildau
	Universität Potsdam
Bremen	Apollon Hochschule
	Hochschule Bremerhaven
Hamburg	HFH Hamburger Fern-Hochschule
	Hochschule für Angewandte Wissenschaften Hamburg
	Universität Hamburg
Hessen	Fachhochschule Frankfurt am Main
	Goethe-Universität Frankfurt am Main
	Hochschule Geisenheim
	TU Darmstadt
Mecklenburg-Vorpommern	Universität Kassel
	Fachhochschule Stralsund
	Hochschule Neubrandenburg
	Hochschule Wismar
Niedersachsen	Universität Greifswald
	Carl von Ossietzky Universität Oldenburg
	Georg-August-Universität Göttingen
	Hochschule Emden/Leer
	Hochschule für Angewandte Wissenschaft und Kunst Hildesheim/ Holzminden/ Göttingen
	Hochschule Hannover
	Leibniz Universität Hannover
	Leuphana Universität Lüneburg
	Ostfalia Hochschule für angewandte Wissenschaften Braunschweig/ Wolfenbüttel
	Technische Universität Braunschweig
Technische Universität Clausthal	
Nordrhein-Westfalen	CHE - Centrum für Hochschulentwicklung gGmbH
	Deutsche Sporthochschule Köln
	FernUniversität in Hagen
	Hochschule Düsseldorf

		Hochschule für Gesundheit Bochum
		Hochschule Hamm-Lippstadt
		Katholische Hochschule NRW
		Ruhr-Universität Bochum
		TH Köln (Technische Hochschule Köln)
		TU Dortmund
		Universität Düsseldorf
		Universität Paderborn
		Universität zu Köln
	Rheinland-Pfalz	Hochschule Koblenz
		Hochschule Trier
		Johannes Gutenberg-Universität Mainz
	Saarland	Hochschule für Technik und Wirtschaft des Saarlandes
	Sachsen	Hochschule für Grafik und Buchkunst Leipzig
		Hochschule für Technik, Wirtschaft und Kultur Leipzig
		Technische Universität Bergakademie Freiberg
		Technische Universität Chemnitz
		Universität Leipzig
	Sachsen-Anhalt	Hochschule Harz
		Otto-von-Guericke-Universität Magdeburg
	Schleswig-Holstein	Europa-Universität Flensburg
		Hochschule Flensburg
	Thüringen	Friedrich-Schiller-Universität Jena
		Technische Universität Ilmenau
	Steiermark	Karl-Franzens-Universität Graz
		Kunstuniversität Graz
		Medizinische Universität Graz
		Technische Universität Graz
Austria	Tirol	Leopold-Franzens-Universität Innsbruck
		UMIT
	Wien	Medizinische Universität Wien
	Wien	Technische Universität Wien
Switzerland	Bern	Universität Bern
	Zürich	Universität Zürich

Source: own compilation based on Familie in der Hochschule Network database

Appendix 2.

Table 2. Universities certified with “Zertifikat zum audit familiengerechte hochschule”

University Name	Year of first certification
Brandenburgische Technische Universität Cottbus-Senftenberg	2009
Carl von Ossietzky Universität Oldenburg	2004
Charité - Universitätsmedizin Berlin	2007
Christian-Albrechts-Universität zu Kiel	2002
Duale Hochschule Baden-Württemberg	2012
Eberhard Karls Universität Tübingen	2014
Fachhochschule Aachen	2009
Fachhochschule Bielefeld	2011
Fachhochschule Dortmund	2008
Fachhochschule Erfurt	2008
Fachhochschule Kiel	2014
Fachhochschule Südwestfalen	2013
Fachhochschule Westküste	2016
Frankfurt University of Applied Sciences	2004
Freie Universität Berlin	2007
Gottfried Wilhelm Leibniz Universität Hannover	2008
Heinrich-Heine-Universität Düsseldorf	2008
Hertie School of Governance	2008
Hochschule Albstadt-Sigmaringen, Albstadt-Sigmaringen-University	2010
Hochschule Biberach	2015
Hochschule Bochum	2008
Hochschule Bonn-Rhein-Sieg	2007
Hochschule Bremen	2005
Hochschule des Bundes für öffentliche Verwaltung	2010
Hochschule Düsseldorf	2011
Hochschule Esslingen	2006
Hochschule Fulda	2006
Hochschule für angewandte Pädagogik	2018
Hochschule für angewandte Wissenschaften Aschaffenburg	2006
Hochschule für Angewandte Wissenschaften Hamburg	2005
Hochschule für angewandte Wissenschaften Kempten	2011
Hochschule für Angewandte Wissenschaften München	2006
Hochschule für bildende Künste Hamburg	2014
Hochschule für Musik Carl Maria von Weber Dresden	2017
Hochschule für Musik und Theater Hamburg	2014
Hochschule für Musik, Theater und Medien Hannover	2010
Hochschule für öffentliche Verwaltung und Finanzen	2017
Hochschule für Technik und Wirtschaft des Saarlandes	2015
Hochschule für Technik und Wirtschaft Dresden	2014
Hochschule für Technik, Wirtschaft und Kultur Leipzig	2010
Hochschule für Wirtschaft und Recht (HWR) Berlin	2016
Hochschule Hannover	2011
Hochschule Heilbronn	2005

Hochschule Kehl	2018
Hochschule Ludwigshafen am Rhein	2002
Hochschule Magdeburg-Stendal	2010
Hochschule Mainz	2003
Hochschule Merseburg	2010
Hochschule Mittweida	2009
Hochschule Neu-Ulm	2008
Hochschule Niederrhein	2010
Hochschule Offenburg	2009
Hochschule Osnabrück	2012
Hochschule Ostwestfalen-Lippe	2014
Hochschule Pforzheim- Gestaltung, Technik, Wirtschaft und Recht	2012
Hochschule Ravensburg-Weingarten	2015
Hochschule Reutlingen	2010
Hochschule Rhein-Waal	2015
Hochschule RheinMain - University of Applied Sciences - Wiesbaden Rüsselsheim	2007
Hochschule Stralsund	2006
Hochschule Trier	2010
Hochschule Wismar - University of Applied Sciences: Technology, Business and Design	2004
Humboldt-Universität zu Berlin	2009
Jade Hochschule	2011
Julius-Maximilians-Universität Würzburg	2008
Justus-Liebig-Universität Gießen	2005
Karlsruher Institut für Technologie	2010
Martin-Luther-Universität Halle-Wittenberg	2009
Medizinische Hochschule Hannover	2005
Otto-Friedrich-Universität Bamberg	2005
Pädagogische Hochschule Weingarten	2016
Rheinisch-Westfälische Technische Hochschule Aachen	2009
Rheinische Friedrich-Wilhelms-Universität Bonn	2011
SRH Hochschule Heidelberg	2010
Stiftung Universität Hildesheim	2008
Technische Hochschule Ingolstadt	2010
Technische Hochschule Köln	2011
Technische Hochschule Mittelhessen	2005
Technische Hochschule Nürnberg Georg Simon Ohm	2005
Technische Hochschule Wildau	2009
Technische Universität Berlin	2008
Technische Universität CAROLO-WILHELMINA zu Braunschweig	2007
Technische Universität Chemnitz	2006
Technische Universität Darmstadt	2005
Technische Universität Dresden	2007
Technische Universität Hansestadt Hamburg	2013
Technische Universität Kaiserslautern	2005
Universität Bielefeld	2006
Universität Bremen	2007
Universität des Saarlandes	2004

Universität Duisburg-Essen	2010
Universität Erfurt	2005
Universität Hamburg	2010
Universität Heidelberg	2010
Universität Hohenheim	2004
Universität Mannheim	2006
Universität Osnabrück	2008
Universität Paderborn	2005
Universität Rostock	2009
Universität Siegen	2006
Universität Stuttgart	2012
Universität Trier	2002
Universität Ulm	2008
Universität Vechta	2013
Universität zu Lübeck	2008
Westfälische Wilhelms-Universität Münster	2008
Westfälische Hochschule Zwickau	

Source: own compilation based on Family Friendly Audit website

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CHAPTER 7

CORPORATE SOCIAL RESPONSIBILITY AS AN ELEMENT OF THE PROCESS OF BANK'S IMAGE CREATION

7.1. Introduction

When studying social and economic reality, it is impossible not to notice a very significant change in the relations between the organisation and its stakeholders. This change consists in the fact that the image of the company and its products - as well as their corporate trustworthiness - are becoming elements of growing significance. This applies to both internal and external stakeholders. It is, among other things, the image of the company (which together with corporate identity constitutes reputation - cf. Sageder et.al.), that - to a large extent - not only success of the company but also its very existence depends on. In the process of creating the image of a company, the socially responsible activity conducted by the company may play an important role.

Nowadays, Corporate Social Responsibility (CSR) is perceived as a type of strategic activity of an enterprise. For the last two decades it has been an indispensable element of banking marketing. All major banks use CSR tools to actively support their image as socially responsible organisations. The aim of the article is to present corporate social responsibility as an element of the process of creating the image of a bank (exemplified by Polish banks). The article

is based on literature on the subject and reports by the analysed banks.

7.2. CSR as an element of the image of an organisation

The concept of CSR consists in taking actions to improve the lives of stakeholders and society as a whole, which stems from the growing awareness of the relationship between responsible behaviour and stable development of an organisation. It is the corporate responsibility for the interests of all stakeholders, including the company itself. Initially, CSR was identified with philanthropy (18th and 19th century, A. Carnegie, G. Peabody, J. D. Rockefeller). In the next stage of development, CSR was considered purely instrumentally, as a tool for improving the image of the company and was limited to fairly regular financial support for various social objectives. The last decade of the 20th century brought major changes to the perception of the concept of corporate social responsibility, due to - among others - the emergence of new issues related to CSR and the factors influencing it, i.e. the rapid growth of globalisation, emergence of global corporations, development of management sciences, the shift of stakeholders' expectations towards the actions undertaken by enterprises, growing role of such stakeholder groups as consumer organisations, green parties, human rights defenders. The stages of the process of CSR concept evolution have been presented in Table 7.1.

Table 7.1. Evolution of the concept of Corporate Social

Economic Age	Development chase CSR	Characteristic features	Key factor	Type of Stakeholders
Greed	Defensive	Ad hoc actions	Investments	Stockholders, government And employees
Philanthropy	Charity	Philanthropy Charity programmes	Projects	Society
Marketing	Promotional	Public Relations	Media	Public opinion
Management	Strategic management	Management system	Procedures	Stockholders And NGOs
Responsibility	Systematized	Business models	Products	Regulators and customers

Source: (Ćwik and Oczyp, 2011).

Currently, CSR activities are being planned already at a strategic stage and constitute its integral part. Social initiatives are carefully selected and inscribed in the implementation of the mission and vision of the company's development. According to Ph. Kotler and N. Lee (2005), there are six main forms of social activity of the enterprises. These include case promotion, case-related marketing, cause-related marketing, business philanthropy, environmental volunteering and socially responsible business practices (Szwajca, 2014).

The literature on the subject contains a wide variety of definitions of the term "corporate social responsibility" (e.g. definitions of: the European Commission, the World Business Council for Sustainable Development, social organizations, scientists, researchers or business practitioners) (Mazur-Wierzbicka, 2012; El Akremi, 2018). The study assumed as the basic definition the one included in the ISO 26000 standard, according to which "the essence of social responsibility is the responsibility of an organization for the impact of its decisions and activities on society and the environment and ethical behavior, contributing to sustainable development, health

and welfare of the society, taking into account the expectations of stakeholders, complying with the law and international norms of behavior and is integrated throughout the organization itself" (International Organization..., 2010).

Pursuant to the ISO 26000 standard, perceiving an organisation as socially responsible, as well as the actual activities of the organisation in the field of social responsibility may have an impact on:

- competitive advantage,
- reputation of the organisation,
- ability to attract and retain employees, consumers, customers, users,
- morale, commitment and efficiency of employees,
- the views of investors, owners, donors, sponsors and the financial community,
- corporate relations with enterprises, government agencies, the media, suppliers, similar organisations, customers and the community in which the organisation operates.

The ISO 26000 standard distinguishes 7 areas of corporate social responsibility, i.e. (International Organization..., 2010) :

- Organisational governance,
- Human rights,
- Employment relationships,
- Environment
- Fair market practices,
- Consumer relations,
- Social involvement.

Actions taken by an organisation in specific areas affect the way it is perceived by individual stakeholders - both internal (all persons directly related to the company, i.e.: employees,

shareholders, management), and external (all groups operating in the environment of the organisation, e.g. customers, suppliers, competitors, media, NGOs).

Although the interest in CSR issues is on the rise in Poland, it still applies mainly to large enterprises and corporations. The approach Polish enterprises are representing towards the concept of CSR has evolved - as it was in the case of Western European countries. Currently, enterprises are much more conscious of the implementation of the CSR concept, as well as of the manners of its use. Marketing activities, building the image - and thus the reputation - of the organizations have to be long-term, credible and based on actual, effective, long-term socially responsible activities undertaken by these organisations. Not only building the image of a socially responsible enterprise is important, but also the constant improvement and maintenance of this image. It is important not to go back to the way the concept of CSR was understood in the 90s of the 20th century. In the long-term perspective, using current socially responsible activities solely for the purpose of marketing action will result in enterprises losing their credibility.

Building a positive image of an organisation through actions resulting from implementation of the concept of CSR is primarily aimed at achieving positive social effects, serving protection of the environment - not merely PR, which should be treated as one of the CSR tools building a positive image of the organisation through activities related to the way organisation communicates with its social environment by means of appropriately selected communication tools (the interaction between public relations PR and CSR see: Masuku and Moyo, 2013, Kulig-Moskwa, 2011). Differences between CSR and PR have been presented in Fig.7.1.

CSR	PR
<ul style="list-style-type: none"> • Long term approach - operating strategy • widely empowered person of responsibility, involvement of the company's management • a clearly identified group of beneficiaries who the actions are aimed at • refers to how the company earns money 	<ul style="list-style-type: none"> • "media shots" - one-off actions, • a person in the PR department or in an external PR agency • the cost of organising the action often exceeds the profit of the beneficiary, who becomes an extra element added to the action, • refers to how the company earns money

Fig. 7.1 Differences between CSR and PR

Source: (Gasiński and Pisalski, 2009).

Thus, it may be assumed that PR should be just a message, while CSR should be an activity that makes it possible to fill this message with content (cf. Petrovici, 2017).

7.3. Building a positive image as one of the main benefits resulting from csr implementation by organizations

Building a positive image of a socially responsible organisation is one of the fundamental direct benefits for the organisation. It translates into a number of other benefits, each of which should be considered in a long-term perspective.

One of the main benefits is increased interest of the investors. The reason for that is the fact that lenders are more interested in cooperating with responsible organisations, which - apart from good financial results - are managed in a transparent manner, build their image responsibly and have good relations with their environment. Many investors believe that financial credibility of a company depends

on its social trustworthiness (cf. Gołaszewska-Kaczan et.al. 2016; Eccles, 2014).

Another significant benefit is increased loyalty of consumers and other stakeholders which depends on the degree of trust they put in the organisation, as well as on the company's credibility in their eyes. There has been a significant increase in consumer awareness in the recent years. More and more often, the consumers pay attention not to price and quality, but to the "environmental quality" of a product or service, compliance with the principles of social responsibility in the process of its manufacturing and general reputation of the organisation in the first place (cf. Cole 2017; Gürlek, 2017).

One of the benefits achieved by socially responsible enterprises in the context of their positive image is also the improvement of relations with the community and local authorities. Participation of a socially reliable, environmentally- friendly organisation in undertaking long-term and measurable social investments facilitates its efficient and conflict-free functioning in the life of the local community. Social responsibility allows such an organization to be permanently rooted in the community and win the favour of its inhabitants. It also helps gaining trust of the local authorities (cf. Møller and Erdal, 2003).

Creating the image of a strong enterprise in the eyes of stakeholders is an important source of competitive advantage. The positive image provides the organisation with stability of functioning and reduces the operation-related risk which was notable during the years of the recent financial crisis and economic slowdown) (cf. Park et al. 2014). In the case of Polish enterprises, a transparent CSR policy may be one of the ways to build their position on global markets, where expectations regarding meeting the standards of responsible business are more obvious.

Image building and the resulting benefits are addressed not only to external stakeholders, but internal stakeholders as well. It is important to build a positive image among internal (but also external) stakeholders by taking actions within the organisation aimed at continuous improvement of the level of its organisational culture (cf. Sheldon and Park, 2010). Taking up the challenges of corporate social responsibility allows the company to raise its standards of conduct towards its employees (e.g. in terms of: striving to ensure a work-life balance for employees; guaranteeing equal opportunities and respect for diversity; improving working conditions (including occupational health and safety); facilitating professional development of the employees (including career planning); communicating/informing employees and involving them in the company's decision-making process; ensuring responsible and fair remuneration (Mazur-Wierzbicka, 2016). This has a significant impact on the development of the company's organizational culture based on trust, responsibility and transparency for all its stakeholders. The positive outcome is the reduction of clashes, conflicts and reluctance, as well as the improvement of work efficiency.

Socially responsible activities undertaken by an organization strengthen its positive image among employees, who are more sensitive to the functioning of an organisation if they notice that part of its activity is directed at solving social problems which are important also from the point of view of the workers (cf. Ibrahim, 2017). This in turn results in the employees' increased desire to become a part of the organization, as well as to become actively involved. It is manifested, among other things, in the charity actions organized by employees - corporate volunteering. Positive image of the organisation affects not only retention of its employees (their increased identification with the company), but should contribute to attracting new, talented employees as well. As the image of the

company improves and trust in the company increases among employees, its attractiveness on the labour market is enhanced as well. Currently, it is becoming more and more important in Poland in the face of the employee's labour market (where unemployment is the lowest in 25 years)(see: <http://odpowiedzialnybiznes.pl>).

7.4. The use of CSR in the process of creating the image of the bank - on the example of banks in Poland

Among many types of business entities operating in the market, banks play a specific role. This particular role stems from the fact that banks cannot focus only on maximising market value but should also fulfil the conditions of being institutions of public trust, as mutual trust should be one of the foundations of bank-client relations.

During the recent crisis, it was the confidence in banks that has been severely undermined. The banks are under increased scrutiny, not only by law enforcement organisations but also individual consumers.

The willingness to rebuild public trust and thus gain new competitive edge resulted in the increased involvement of the banks in building social relations based on fair and ethical principles. These actions represent a recourse to the roots of banking, where the banker was seen as a person of good repute, widely regarded and respected (Werenowska, 2015).

When undertaking socially responsible activities, the banks need to balance the interests of all stakeholder groups and behave responsibly towards them, taking into account ethical, social and environmental aspects in their activities (Gostomski, 2009).

When applying CSR concept in the process of creating the image of an organisation (including banks), on the one hand it is important to demonstrate good, credible practices addressed to various groups of stakeholders, using appropriate tools popular in the

management of social responsibility, and, on the other hand, to reach them with adequate information.

Depending on the group of recipients, as well as on the content of information, each bank has a number of tools used in the management of social responsibility at its disposal. The ones applied most commonly are as follows: ethical programmes (including codes of ethics, codes of legal compliance, codes of good practice), employee engagement programmes (including volunteering, which is very popular), social campaigns; cause related marketing taking into account both marketing goals and social needs in the company's operations; social reporting, thanks to which the image of management and responsible conduct of business activity is presented in a transparent manner; ethical programmes for employees; eco-labelling and social labelling; reduction of waste, pollutants and greenhouse gas emissions through optimisation of production, transport and logistics processes; socially responsible investment (SRI); employee volunteering; inter-sectoral cooperation established by - among others - the banks with the business sector, non-governmental organisations, universities. These allow - thanks to the synergy effect - better implementation of joint actions.

A wide range of communication tools is used to build a positive image within the framework of socially responsible activities, including internal newspaper, information board, meetings (inside and outside the organization), intranet, social networking sites, blog, website (with CSR tab), You Tube channels, Facebook social networking sites, newsletter, mailing lists/e-mails, interactive screens/information booths, corporate television, corporate radio, social reports, conferences, lectures, articles and expert opinions, interviews, trainings, internal workshops, press releases, leaflets, brochures, folders, radio and television advertising, etc. These tools can be classified using various criteria. From the point of view of CSR image

building, it is worth taking into account criteria related to stakeholder groups. Therefore, the division into internal and external tools and classical and modern tools seems to be the most appropriate (cf. Bogacz-Wojtanowska and Wrona, 2015). The main communication objectives used for building the image of an organisation are as follows: mutual information, integration of stakeholders and organisations, education.

The actual, measurable and socially responsible activities are of key importance for the Bank's image. This is best illustrated by the example of the so-called good practices implemented by individual banks. For the purpose of the article, the banks listed in the Respect Index portfolio (responsible companies index) have been selected from the ones operating in Poland. The practices have been divided based on CSR thematic areas enumerated in ISO 26000 standard. The selected good practices addressed to different stakeholders, significant for the process of building the image of individual banks, have been presented in Table 7.2.

Table 7.2. Examples of good practices in the field of CSR of selected banks included in the Respect Index since 18/12/2017

Thematic areas*						
Bank	Organisational governance	Work practices	Environment	Fair operational practices	Consumer issues	Social involvement and development of the local community
Bank Handlowy w Warszawie S.A. – Citi Bank		<p>“Live well” Initiative - comprising 4 modules: pro-health prophylaxis, healthy nutrition, life balance, sport. The employer pays for the medical package, organizes workshops on the prevention of “diseases of affluence” and encourages research within the framework of the “Healthy woman, healthy man” programme.</p> <p>Senior Volunteering Project addressed to retired Bank employees.</p> <p>Objective: social activation of seniors by providing them with opportunity to share their expertise and professional experience.</p>	<p>Maintenance of the Environmental Management System in Bank Handlowy financial group and implementation of the Energy Management System in Bank Handlowy in Warsaw and the Brokerage House of Bank Handlowy - Citi Handlowy</p>		<p>Building the Financial Independence of Women Project (in cooperation with the Centre for Women's Rights - “Centrum Praw Kobiety”).</p> <p>Addressed to women affected by violence.</p> <p>Objective: improving knowledge, competence and skills in the field of personal finance management, reasonable use of bank loans and credits, home budget management and financial future planning.</p>	<p>Emerging Market Champions competition- aimed at distinguishing and honouring the leaders of entrepreneurship - Polish companies that have expanded and developed their activities in foreign markets.</p> <p>Women's Entrepreneurial Network Conferences - dealing with issues of key importance for women whose goal is to achieve success in business.</p>

<p>Bank Millennium S.A.</p>	<p>Implementation of the Code of Ethics and conducting information campaign after the lapse of two years to remind the public of its principles.</p>	<p>Parents Say YES programme including a number of initiatives: intranet information on parental rights and related formalities, as well as guidelines to support communication between managers and pregnant employees; possibility of submitting cultural and sports projects promoting family leisure (50% of the costs subsidized by the bank); access to 3 nursing rooms at the bank's headquarters; expert articles on children's health, safety and development.</p>	<p>Green IT - implementation of a system for monitoring and reducing energy consumption, virtualization of server infrastructure, modernization of computers, optimization of printing and electronic statements.</p>	<p>Preparation of „Millennium Index - The Potential of Regions” - the report which gave rise for a public debate on the factors determining the development of different regions in Poland and reducing inequalities between them; also, a source of knowledge for local authorities on the issue of equalisation of opportunities for Polish regions.</p>	<p>Increasing availability of financial services for the disabled and seniors by: reducing architectural barriers, adapting ATMs and Internet services to the needs of visually impaired people, introducing telephone services using voice commands. Rebuilding the website and the retail internet banking system so that they are fully adapted to the needs of users with disabilities. The website has been awarded the Website without Barriers certificate by Fundacja Widzialni.</p>	<p>Charity auction based on the social involvement of employees who donate their own handmade objects (e.g. Christmas decorations, jewellery) for the benefit of the project. Come and Grow with Us Programme - tackling the problem of the lack of professional experience among students wishing to enter the labour market. Regular elements: paid internships, trainings, workshops and participation in competitions and fair-educational events.</p>
<p>Bank Ochrony Środowiska S.A.</p>						<p>Green Bench Programme supporting residents in transforming grey neighbourhoods</p>
					<p>#Psychodobywajabank - since 2016 customers can enter a bank with a dog.</p>	

		<p>Energy Sources and the concept of "Prosumpt" through a public information campaign and educational projects in schools.</p> <p>BOŠ EKOsistem Programme (BES) is a simple and ecological heating solution dedicated to the owners of single-family houses and developers of housing estates. It reduces the cost of heating houses and provides real support for environmental</p>			<p>into colourful quarters and green squares.</p> <p>"I eat well, I know more" competition - children create recipes for healthy sweets, design fruit costumes.</p> <p>Objective: to raise awareness regarding low quality of processed products.</p>
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<p>Bank Zachodni WBK S.A.</p>	<p>Based on Sustainability Targets, Bank Zachodni WBK implemented 7 social and environmental policies, i.e.: sustainable development, policy concerning climate change, human rights, volunteering, and 3 sectoral policies: concerning the defence sector, soft energy sector, soft commodities.</p> <p>Development and implementation of the General</p>	<p>Food collection - corporate volunteering - the campaign involved 60 volunteers in 12 Polish cities who collected 3338.60 kg of food, later distributed to (among others) the local community centres, night shelters, educational centres, children's homes.</p> <p>Competence volunteering - employees of the Bank supported non-governmental organizations with their skills, knowledge and experience. The volunteers were</p>	<p>protection. BES is a comprehensive heating system using heat pump, solar panels, photovoltaic cells and boiler module.</p> <p>Obtaining the "Green Office" certificate confirming compliance with ecological standards by 30 branches of the company, where trainings in ecological facility management were conducted for employees.</p> <p>The Bank's involvement in recycling of electro-waste as part of a</p>	<p>Export Development Programme supports companies in expansion into the foreign markets. The project includes events like conferences, seminars, business breakfasts, as well as virtual and stationary trade missions.</p>	<p>Bank of Ideas social network - customers can express their opinions about the products and share their ideas on the improvement of banking products and services. The service makes it possible to consult customers on the products as early as at the conceptual stage.</p> <p>EKOREMONT Credit Program - support in the form of an attractive cash loan granted to the apartment and house owners for modernisation and</p>	<p>Finansiaki.pl portal - introducing children to the world of money and entrepreneurship. The portal addresses topics such as saving, earning, banking and entrepreneurship.</p> <p>BZ WBK Ambassadors Program addressed to students. It is a modern internship formula aimed at getting young people involved in bank projects and promoting the bank as an employer.</p>
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<p>ING Bank Śląski S.A.</p>	<p>Code of Conduct, a document specifying the standards of ethical behaviour for the entire BZ WBK Group. The Code applies to all employees of BZ WBK and everyone is responsible for compliance with its ethical standards.</p>	<p>involved in preparation of a business plan, assisted in preparation of promotion campaign and supported sponsor prospecting.</p>	<p>mobile phone collection action organized by the Our Earth Foundation. It was possible to hand over an old mobile phone in every branch of the bank and support a noble cause.</p>	<p>renovation in order to improve residential comfort and raise the energy efficiency of buildings.</p>		
<p>ING Bank Śląski S.A.</p>	<p>Code Orange has been implemented. It consists of ING's Values and Behaviours which support the development of a coherent organisational culture and assist implementation of the strategy. Subsequently, the global on-line platform KUDOS was created,</p>	<p>Innovation Bootcamp competition - objective: stimulating creativity of ING employees, as well as promoting innovative approach in their everyday work. In the course of the competition, the employees from all ING Group countries are welcome to submit ideas for new, groundbreaking products and services without any restrictions.</p>	<p>Carpooling - objective: raising environmental awareness of employees regarding low CO2 emissions and carbon footprint. Establishment of a long-term programme promoting and implementing specific eco-solutions</p>	<p>Supplier Management procedure has been implemented, resulting in a comprehensive supplier management process, verified and documented at every stage. The principles and criteria for supplier selection are</p>	<p>NAVIDOM service - fostering the purchase of an apartment. The process of purchasing an apartment is presented on a website in a simple way, using three tabs: Searching, Favourites and How to Buy. It is free of charge and can be used by everyone buying the apartment, regardless of whether they are ING's clients or not.</p>	<p>Your Business Relies on You programme is aimed at small business owners. Organisation of meetings aimed at giving local entrepreneurs inspiration and motivation to take advantage of opportunities for developing their business.</p>

<p>mBank S.A.</p>	<p>where ING employees can acknowledge their colleagues for their compliance with Code Orange. Materiality survey conducted in ING Bank Śląski identified the most important aspects of the business, taking the needs of stakeholders, the company's strategy and social trends into account; the dialogue with representatives of key stakeholders was an important element of the survey.</p> <p>mRada programme was developed as part of the dialogue with mBank customers. Goal:</p>	<p>Development days for mBank Group employees - meetings, workshops and individual consultations inspiring the</p>	<p>having a direct impact on the quality of natural environment. The action taken in the company contributed to obtaining 100% level of green energy (in terms of electricity), as well as reducing CO2 emissions.</p>	<p>closely linked to the business process and the system of feedback and control.</p>	<p>The Canon Project - a set of principles for good communication. In the first step, changes were introduced in the call</p>	<p>"You never do it in real life? Don't do it on-line!" – social campaign on on-line safety aimed at raising awareness among the users of on-</p>
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	<p>popularisation of a customer-friendly bank, dialogue between the company and its customers and customer activation for the benefit of the bank's development as well as strengthening trust in e-banking.</p>	<p>employees' development. Corporate Volunteering Work Program "Let's Do Something Good Together", in the form of a grant competition. Thrice a year, employees can submit their proposals for voluntary activities and receive a grant of up to PLN 2,000.</p>		<p>centre department (which contacts individual customers most frequently) and the complaints department. More than 1000 complaint forms and templates and over 300 messages regarding credit sales have been improved. In addition, the guidelines for ongoing communication with customers have been amended. Bank without Borders programme – launching customer service in the Polish Sign Language.</p>	<p>line banking regarding the risks they should expect to face. mBank educates the public about such threats - what the threats are, why they can be hazardous - and informs- by means TV spots, a website (mbank.pl/uwazniwsieci) and ambassadors - how the users may protect themselves against such threats.</p>
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*The table does not cover the area of "human rights", as none of the presented entities showed good practices in this area.

Source: Own studies based on best practices reported by the surveyed banks to the Responsible Business Forum in 2010-2017

Most of the discussed practices (following the analysis of banks' social reports) concerned social involvement and development of the local community. None of the analysed practices has been assigned to the area of "human rights".

The content that is properly delivered using tools selected appropriately for individual stakeholders facilitates positive perception of socially responsible activities. It is important that the activities are credible, based on facts, long-term, and do not constitute merely PR activities.

Banks, similarly to other organizations, build their positive image in the eyes of their stakeholders by informing them about the undertaken pro-social and pro-ecological activities. It should be emphasized that nowadays the stakeholders are increasingly demanding, aware of and sensitive to false, counterfeit and feigned activities (see: prosumers, environmental movements, general upward trend in consumer awareness).

Undeniably, undertaking various socially responsible initiatives by the management boards of the banks, bearing in mind the effects of the financial crisis, means they have learned their lesson and the CSR-based process of image creation will be based on solid, reliable foundations.

7.5. Conclusion

Nowadays, a positive image is becoming an important tool of competitive struggle. It constitutes a distinguishing factor for the organisation and influences purchasers' decisions concerning the products of the enterprise which in turn determines the corporate success. Having a recognisable image allows the institution to avoid the problem of anonymity. Building an image and managing it properly is absolutely indispensable nowadays. Literature and practice indicates many tools which may be implemented in the process of

creating the image of a business entity. Activities in the field of corporate social responsibility have recently become one of such instruments (Idasz-Balina and Balina, 2016).

Banks, similarly to other organizations, build their positive image in the eyes of their stakeholders by informing them about the undertaken pro-social and pro-ecological activities. It is important that the initiatives implemented by banks are credible, based on facts, long-term, and do not constitute merely PR activities, as PR should be just a message, while CSR should consist in activities that make filling this message with content possible.

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WINNET

CENTRE OF EXCELLENCE®

Winnet Centre of Excellence® (WCE®) is a platform created for the purpose of doing and promoting teaching, policy making and research on Gender, Innovation and Sustainable Development. WCE® operates through the international network of researchers from universities in Lithuania, Poland, Sweden, Finland, Latvia, Sri Lanka, China, Georgia and Armenia. This initiative is possible thanks to the cooperation with the WINNET Sweden. Our activities were financed by the Swedish Institute under the project TP Winnet BSR (Thematic Partnership Winnet Baltic Sea Region, Winnet BSR, Swedish Institute: 2013 - 2016). WCE® has been established in November 2014 at the Faculty of Economics and Management, University of Szczecin by a decision of partners of the Thematic Partnership Winnet BSR. WCE® Coordinators are: dr Marta Hozer- Kocmiel and dr Sandra Misiak-Kwit, University of Szczecin.

The concept of the WCE® draws on a Winnet Model which combines theory and practice and is based on cooperation between public administration, policy and decision makers, business, non-governmental organizations and academia in order to improve social and economic situation of women at all levels (Quadruple Helix principle). So far, the Winnet model was implemented through Winnet Women's Resource Centers (WRCs), a non profit womens movement and institution created in Sweden in the nineties. The WRCs have contributed to increase women`s participation on a broad and not segretated labor market, female entrepreneurship and innovation,

including in ICT sector, in crossborder co-operation and in rural development. Establishing the WCE[®] has strengthened Winnet organisations at local, regional, national and European levels providing support through policy oriented research and recommendations.

Joint projects implemented by members of the Winnet Center of Excellence[®]:

- Doing Gender for Sustainable Change in startups and innovation - boosting change!, IGG project, Innovation and Gender for Growth! (2017-2018), financed by Swedish Institute, SI 10241/2017. Overall objective is: Closing the Gender Gap within new business and to boost and initiating a feministic foreign politics through activities within the area of Economic Empowerment in Business/Innovation and Development for Sustainable Growth.
- Winnet Eastern Partnership (2016 – 2017), Swedish Institute Baltic Sea Cooperation. The main objective is the implementation of the Winnet Model in the EAP countries;
- Thematic Partnership Winnet Baltic Sea Region, Winnet BSR, Swedish Institute (2013 - 2016) - One of the aim is to create the BSR Partnership Platform for Gender, Innovation and Sustainable Development;
- Going abroad, South Baltic Programme (2011 - 2012) - Project aimed to strengthen the position of female entrepreneurs with micro-businesses;
- FEM - Female Entrepreneurs Meetings in the Baltic Sea Region, Baltic Sea Region Interreg III B (August 2004 - July 2007) - The aim of FEM was to strengthen the structures that support women's entrepreneurship through co-operation and the exchange of knowledge and best practices;

- W.IN.NET Europe, Interreg IIIC (2006 - 2008) - The aim was to create WINNET Europe - the European Association of Women Resource Centres;
- Women In Net 8, WINNET8, Interreg IVC (2010 - 2011) - The objective was to contribute to regional growth by improving women's participation in the labour market, focusing on: the lack of women in innovation and technology, the lack of women in entrepreneurship.

More information about us and our activities can be found on the website: <http://www.balticsearegion.org/>

If you would like to be a member or an associated partner of WCE[®] or have any question concerning our activities, please contact us. You can reach us under the addresses given below.

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