

PROPOSALS OF THE INSURED REGARDING THE DIRECTIONS OF SOCIAL SECURITY REGULATIONS IN POLAND

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Purpose: Reforming social insurance systems is a permanent process worldwide. One of the fundamental objectives of these reforms is to balance revenues and expenditures within the system. In Poland, the system has been operating at a deficit since 1987, and the reforms implemented so far have not improved its financial condition.

The aim of this article is to present the financial necessity of reforming the social insurance system in Poland, as well as the changes to this system proposed by its participants (the insured persons).

Design/methodology/approach: The study employed methods of document analysis, economic analysis using a financial efficiency indicator, and a survey.

Findings: The theoretical analysis and the conducted research indicate that reforming the Polish social insurance system is necessary. The recommended directions of these changes include, in the pension insurance and disability insurance systems, increasing the level of benefits through state subsidies, while in sickness insurance the proposed changes involve either the standardization of benefits or increasing benefit levels through higher contribution rates. It is also necessary to continue monitoring the opinions of active participants in the system (persons paying social insurance contributions) in order to identify optimal solutions for reducing the deficit of the Social Insurance Fund (FUS) and meeting public expectations.

Research limitations/implications: A limitation that had some impact on the study results was the respondents' avoidance of giving specific answers to certain questions, which, in the author's opinion, resulted from insufficient knowledge of the social insurance system.

Practical implications: The study identified the scope of respondents' expectations regarding possible future changes in the functioning of the system. In conclusion, the proposed changes would reduce the FUS deficit and could potentially increase the level of benefits paid.

Originality/value: The article presents the opinions of insured (participants in the system) regarding the scope of necessary changes to the Polish social insurance system. The article is primarily addressed to public authorities responsible for public finances, as well as specialists in public finance management and social policy development.

Keywords: social insurance reform, pension system, disability insurance system, sickness insurance system, parametric changes.

Category of the paper: General review.

1. Introduction

The social insurance system is one of the fundamental elements of state financial management. Its functioning is the subject of research and analysis conducted by specialists in social policy and public finance management. The reform of social insurance itself is a permanent process, carried out over decades in every country in the world. The need to reform this system results from the dynamics of each country's socio-economic policy development, as well as demographic changes such as population aging, declining birth rates, and increasing life expectancy. Poland is no exception in this regard; however, additional problems exist in our country, including errors in the pension system and omissions such as the lack of reform in disability and sickness insurance, which further deepen the financial problems of social insurance.

The article presents the scale of the deficit of the Social Insurance Fund in recent years, as well as forecasts of these shortages in the coming years. The directions of potential measures aimed at improving the functioning of the system are defined on the basis of proposals made by respondents who are active participants in the system (individuals paying contributions).

The central thesis of the study was that the chronic financial deficit of the social insurance system should be addressed through carefully designed parametric adjustments, as suggested, among others, by the insured population.

This thesis implied the need to find answers in the conducted research to the following questions:

- What is the scale of the financial deficit of the Social Insurance Fund?
- What measures are necessary to balance revenues and expenditures in pension insurance?
- What measures are necessary to balance revenues and expenditures in disability insurance?
- What measures are necessary to balance revenues and expenditures in sickness insurance?

A survey questionnaire was used as the research tool to find answers to the above questions.

2. Research Methodology

The study employed document analysis methods, economic analysis using a financial efficiency indicator, and a survey questionnaire. The issue of paying insurance contributions has been discussed in Polish subject literature for many years. Based on these considerations,

and for the purpose of examining the financial efficiency of the social insurance system, a financial efficiency indicator was developed and applied in the data analysis.

In social insurance theory, the financing of systems is based on actuarial calculations, which involve applying the principle that the incurred inputs (contributions) should balance or exceed the resulting outputs, namely the benefits paid (Bezpieczeństwo, 1997, p. 37).

To achieve such a state, it is necessary to balance revenues and expenditures within the system, that is, to create a situation in which the discounted value of all contributions paid into the system over all months of insurance coverage (within a given year), increased by any reserves (or the system's initial debt), is equal to the present discounted value of all benefits paid out.

Treating insurance contributions as inputs (N) and paid benefits as outputs (S), a simple relationship can be formulated to determine whether the system is efficient:

- for $S_k \geq S_w + K$ $f(Se) \geq 1$ the system is efficient,
- for $S_k < S_w + K$ $f(Se) < 1$ the system is inefficient.

where:

$f(Se)$ – financial efficiency of the social insurance system,

S_k – social insurance contributions,

S_w – benefits paid from the system,

K – administrative costs.

Taking these relationships into account, it is possible to define the gross financial efficiency indicator of the system and the net financial efficiency indicator of the system.

$$WEFS_b = \frac{\sum \text{contributions}}{\sum \text{benefits} + \text{costs}} \quad (1)$$

The gross financial efficiency indicator shows to what extent contributions cover the benefits paid from a given system or subsystem, as well as the administrative costs incurred in managing that system

$$WEFS_n = \frac{\sum \text{contributions}}{\sum \text{benefits}} \quad (2)$$

The analysis used the net financial efficiency indicator, which shows the extent to which contributions cover the benefits paid from a given system (Garbiec, 2013, pp. 24-30), without taking into account costs, which in Poland are fixed and determined by statutory regulations.

A study conducted in 2025 on the scope of knowledge and lack of knowledge concerning the Polish social and health insurance system involved a group of 502 active participants in the system (insured persons paying social insurance contributions). The study concerned economically active individuals, i.e. persons employed under employment contracts, civil-law contracts (contracts of mandate, service contracts, contracts for specific work), as well as self-employed individuals conducting non-agricultural business activity and cooperating persons (family members of such individuals).

The survey questionnaire included questions concerning the range of potential proposals by respondents regarding parametric changes in the existing pension, disability, and sickness insurance system. The study did not include accident insurance, which is also part of the Polish social insurance system, due to its long-term financial efficiency remaining above the level of 1.

3. Results

Analysis of Respondents' Preferences Concerning Parametric Reforms

The conducted research was purposeful in nature, and the respondents consisted exclusively of economically active individuals, i.e. persons obliged to pay social insurance contributions. Among the questions asked were also issues not included in this article, concerning expectations towards the institution managing the system (ZUS) and the respondents' level of knowledge.

The survey questions presented below concerned parametric changes in the pension system, disability pension system, and sickness insurance system.

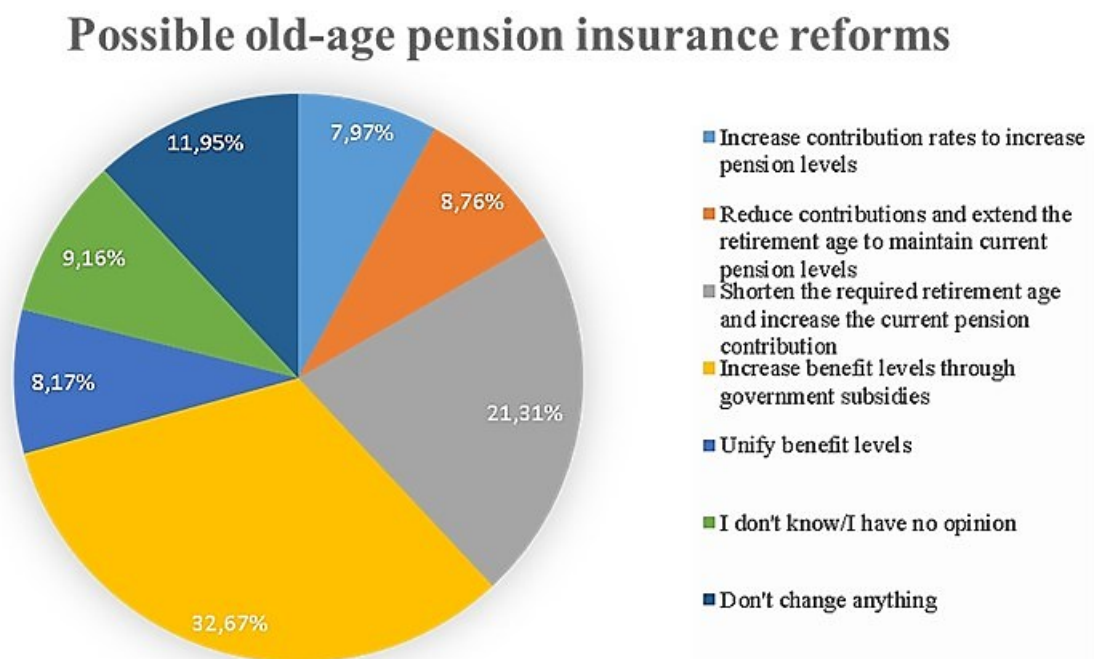


Figure 1. Potential Changes in the Pension System.

Source: author's own study based on the conducted survey.

The conducted study indicates that insured individuals in the Polish pension system expect an increase in benefit amounts either through state subsidies (32.67%) or through earlier eligibility for benefits combined with higher contribution rates (21.31%). The increased role of the state proposed by respondents is inconsistent with the principles of the reform introduced

in 1999. On the other hand, a rational solution proposed by respondents would be to increase contribution rates as compensation for earlier retirement. Only a small number of insured individuals would prefer a uniform benefit amount for everyone (8.17%), while only slightly more respondents oppose reforming the system (11.95%).

Possible disability insurance reforms

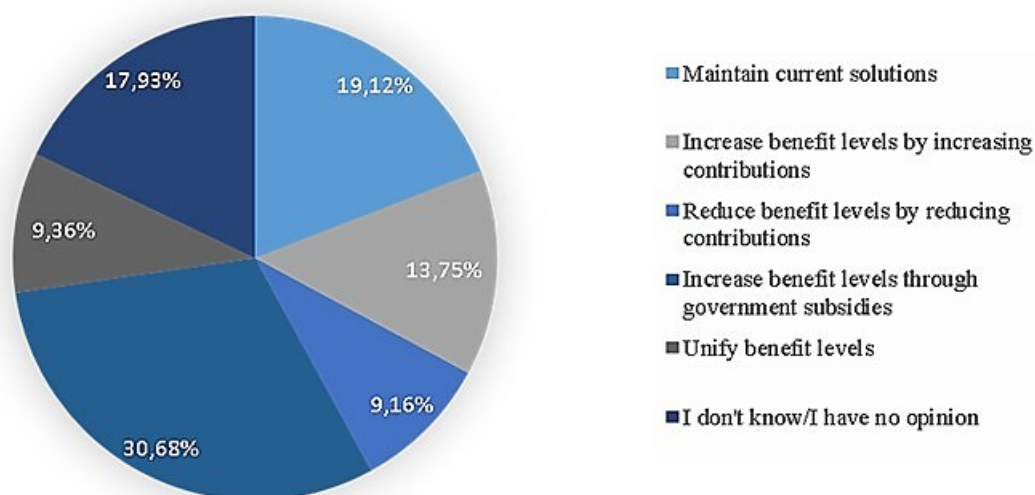


Figure 2. Potential Changes in the Disability Pension System.

Source: author's own study based on the conducted survey.

With regard to the potential reform of the disability pension system, insured individuals expect an increase in benefit amounts through state subsidies (30.68%), alternatively the maintenance of the current solutions (18.12%), or they express no opinion on the matter (17.93%). Such a distribution of respondents' answers indicates that this type of social insurance is not of great interest to them. Only a small proportion of respondents (13.76%) expect higher benefits through an increase in contribution rates. Solutions involving the standardization of benefit amounts or their reduction together with lower contribution rates were chosen by less than 10% of respondents.

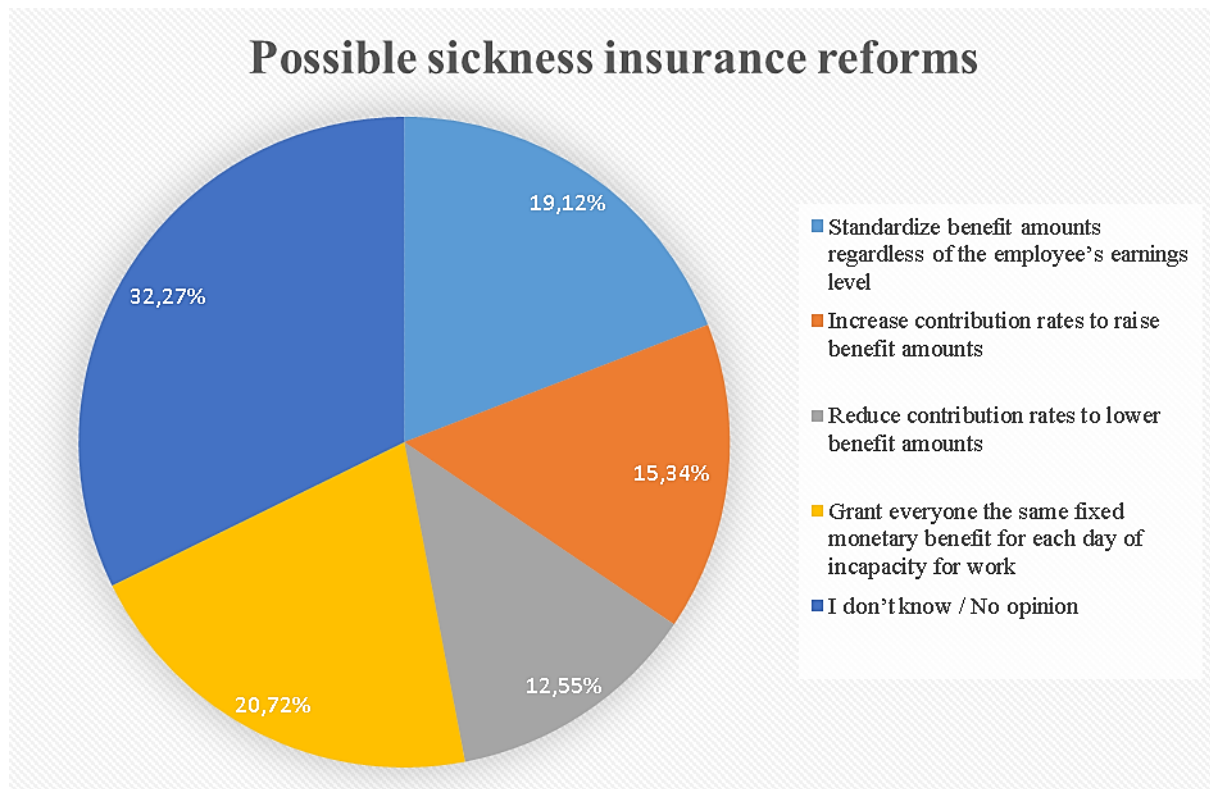


Figure 3. Potential changes in the disease system.

Source: own elaboration based on the conducted survey.

The conducted study shows that insured individuals tend to avoid providing an answer (32.27%), while the most common proposed reform option for this type of social insurance is the standardization of benefit levels (20.72%) or increasing benefits through higher contributions (19.12%). A reduction in benefit levels accompanied by a reduction in contribution levels was indicated by 15.12% of respondents. The least frequently selected option was increasing benefits through higher state subsidies (12.55%).

The reluctance to express opinions on changes to sickness insurance is attributable to a relatively low level of knowledge about how this insurance system operates. An analysis of insured persons' knowledge of the system is presented in a separate article.

4. Discussion

Assessment of the Financial Situation of the Social Insurance Fund

The discussion on deficits (financial efficiency) in the Social Insurance Fund (FUS) in Poland has been ongoing since 1988. The main argument for implementing systemic reform of the Polish social insurance system in 1999 was the FUS deficit, which before the reform ranged from 10% to 14%. Several decades after the reform, this deficit still ranges from 13% to 25%, and forecasts for the coming years remain around 18%.

Table 1.*Financial efficiency of Social Insurance Fund*

Year	Contributions and related revenues (PLN million)	Benefit expenditure (PLN million)	Financial efficiency of Social Insurance Fund
2020-2024			
2020	197 231	260 463	0,7572
2021	228 616	276 205	0,8277
2022	261 438	299 967	0,8715
2023	301 352	352 083	0,8559
2024	346 979	406 194	0,8542
Forecast for 2025-2030 ¹			
2026	383 391	462 684	0,8286
2027	397 834	483 532	0,8227
2028	412 455	500 378	0,8242
2029	427 834	516 993	0,8275
2030	443 439	532 463	0,8328

¹ intermediate scenario between the pessimistic and optimistic variants.

Source: own elaboration based on ZUS data: Key information on social insurance 2021–2025 and Forecast of revenues and expenditures of the Social Insurance Fund for 2026–2030.

The reform implemented in 1999 did not change the functioning of the disability pension system, and changes in the sickness insurance system were only symbolic. The systemic and parametric changes introduced in the pension system did not reduce the FUS deficit; instead, they only introduced a liberal pension system that does not guarantee a minimum standard of living for a significant group of insured individuals. The need to undertake further actions to improve the financial efficiency of social insurance in Poland is justified based on the analysis of efficiency indicators. In analyzing the functioning of the social insurance system, not only financial arguments are important, but also the potential expectations and proposals of system participants (insured persons within the system).

In foreign academic publications, the issue of reforming social insurance is systematically addressed. Despite their diversity, countries in all regions of the world faced many common challenges in the field of social security in the years 2023-2025. These include coping with demographic change and the associated ageing of society, closing gaps in insurance systems, ensuring lifelong protection, and adapting to changing labour markets. Many countries have sought to meet these challenges through a broad range of legal reforms, expanding regulatory provisions. Other countries have focused on optimizing the administration and management of existing programs. In recent years, extensive reforms of social security systems have been carried out worldwide, as governments seek to find a balance between financial stability and the goal of providing inclusive and adequate support for diverse social groups (Global overview, 2025).

Social insurance faces a long-term financial problem. However, it is difficult to reach a broad consensus on which specific reforms should be adopted. Many reform proposals aim at much more than merely addressing the issue of long-term actuarial imbalance in social insurance. One reason why it is difficult to achieve consensus on reforms is that potential reformers differ in the degree of attention they assign to particular objectives. Although

actuarial balance in social insurance could be relatively easily restored by an immediate increase in contribution rates, the need for reform creates an opportunity to reassess the program and consider more fundamental changes (Triest, 1997).

Leaders in analyses and proposals for improving the financial situation of social insurance are the United States, where even a guide for analyzing social insurance reforms has been developed. This handbook states, among other things, that abandoning the self-financing concept of social insurance would lead to the worst political scenarios, while simultaneously undermining mechanisms of financial discipline as well as the reliability and security of benefits (Munnell, 2025). However, as Mark J. Warshawsky noted, in the United States social security reform is no longer in vogue, even on the right. Across the entire political spectrum, ignoring the financial challenges and design flaws of the program is now regarded as political astuteness (Warshawsky, 2026). In the U.S., the main cause of the financing gap in social security is increasing life expectancy. To partially address this funding gap, raising the retirement age has been proposed. Andrew G. Biggs and John Shoven suggested increasing the retirement age as a way to reduce debt, and the proposed reform has the advantage of being linked to longer life expectancy, which makes it more understandable to the public (Biggs, Shoven, 2025).

Meanwhile, in recent years in the United Kingdom, it has been observed in the field of social security finance reform that policymakers seeking to reform welfare systems often face a fundamental problem of reconciling reductions in social spending with the political challenges of implementing unpopular reforms. One proposed approach to reform there is transforming existing institutions so that they serve new purposes (Koch, 2021). At the same time, Karl Hinrichs stated that over the past 30 years all European Union member states have reformed their pension systems. In response to ongoing and intensifying population ageing, measures are being taken to limit future contribution increases, improve the system dependency ratio, reduce benefit levels, and/or inject tax revenues or other financial resources into the system. The analysis of reforms shows a limited range of adjustment options, and specific measures must be tailored to country-specific institutional conditions. Pension reforms focused on long-term financial stability may increase the risk of poverty among the elderly, thereby undermining the main objective of pension systems (Hinrichs, 2021). s Javier Díaz-Giménez and Julián Díaz-Saavedra noted, one of the main causes of the lack of stability of future pensions in many European countries is the failure to adapt to long-term demographic trends. Moreover, reforms aimed at addressing financial problems may provide an opportunity to improve the design of pension systems. However, such reforms are sometimes rejected when they lead to significant short-term losses in pension income (Díaz-Giménez, Díaz-Saavedra, 2025). According to Sarah Steele, Milagros Ruiz, Matthew Parbst, and David Stuckler, governments implementing reforms aimed at ensuring financial stability—such as raising the retirement age, reducing benefits, and shifting to defined-contribution systems—often overlook their psychological and social consequences. Pension insecurity is associated with increased stress, anxiety,

and depression, as well as greater social isolation, particularly among vulnerable groups, including physically demanding workers, low-income employees, and individuals with pre-existing health conditions (Steele et al.). According to Jean Hendriks and Sefane Cetin, many countries have implemented a range of pension reforms in response to the challenges of population ageing. These reforms typically involve a trade-off between “refinancing” (i.e., increasing contributions) and “retrenchment” (i.e., reducing benefits). Their study found a divergence between projected pension benefits and optimal benefit levels in many EU countries (Hendriks, Cetin, 2026). Research by Huixin Bi and Sarah Zubairy shows, among other things, that structural pension reforms motivated by concerns over long-term sustainability often involve extended implementation periods (Bi, Zubairy, 2023). Importantly, Erik Hernæs, Simen Markussen, and John Piggott (based on the reform implemented in Norway in 2011) found that properly designed pension reforms must take into account the interaction between pension schemes and disability insurance programs (Hernæs et al., 2024).

In the area of disability insurance, Zachary A. Morris, in his 2024 publication, presented assessments of the accessibility and level of disability benefits in the United States (Morris, 2024). Meanwhile, in research on sickness and disability insurance, Kaarina Reini and Jan Saarela presented sickness benefits paid in Finland as an indicator of temporary poor health, but in their view this indicator is also associated with an increased risk of receiving a disability pension (Klein et al., 2021).

With regard to sickness insurance itself, recent international publications have primarily addressed the issue of sick leave. E.A. Karlsson, J.L. Sandqvist, I. Seing, and Ch. Ståhl presented efforts undertaken in Sweden to reduce the number of sick leaves, which led to a stronger link between social security and work, as well as the identification of attempts to simulate poor health (Karlsson et al., 2022). Meanwhile, M. Palme and M. Persson found that all European countries have some form of mandatory insurance against income loss during incapacity for work. Insurance systems vary significantly across countries both in measurable aspects (such as wage levels) and in non-measurable features concerning the actual implementation of programs (Palme, Persson, 2020). To positively change the narrative around sick leave, norms and their impact on studied individuals must be recognized (Moldvik et al., 2021). Moreover, social welfare specialists must determine what is involved in decision-making processes, for example regarding eligibility for sickness benefits (Karlsson et al., 2021). Other researchers, however, have pointed out that long-term sick leave is a complex phenomenon. Medical and non-medical factors may delay return to work, which makes assessment of work capacity complicated (Tikka et al., 2022).

In Polish literature on the financing of social insurance, it has been noted, among other things, that public authorities require financial resources necessary to carry out their tasks (Bąkowski, Lewkowicz-Grzegorzcyk, 2024, p. 152; Owsiak, 2005). According to Kamila Bielawska, the assessment of financial adequacy and stability is well developed and constitutes a certain standard. However, the area related to the modernization of social insurance—

i.e., adapting it to changing demographic and economic conditions—remains a challenge. Too little attention is given to the assessment of gender equality, the scale of redistribution, transparency, and the credibility of information on social insurance (Bielawska, 2021, p. 189). The implementation of the 1999 reform did not protect contributors and insured persons from numerous subsequent changes introduced by the legislature. The assumptions of the reform concerning the transformation of the system from a pay-as-you-go model to a funded one have been gradually reversed. Such a situation may improve the state's current finances, but in the long term it may have an adverse impact on the implemented pension system (Chrzanowska, 2017, pp. 29-30). The need to reform the pension system in Poland was also indicated by Joanna Niznik. In her view, after years of functioning in the new formula, the growing deficit of the pension system and difficulties in its financing prompted the government to initiate discussions and subsequently legislative actions aimed at introducing necessary adjustments. Whether these changes will be sufficient will depend on the country's economic and demographic situation (Niznik, 2011, pp. 333, 346). Meanwhile, the financial efficiency of the social insurance system in Poland, the inconsistency of its structure, and the lack of a unified guiding concept imply the need for systemic and parametric changes. Currently, social risks covered by the Polish social insurance system are protected in a non-uniform manner, and the types of benefits paid are incoherently designed and calculated using different methods (Garbiec, 2021, pp. 43-44).

5. Summary

The reform of the social insurance system in Poland is necessary not only for financial reasons (the deficit of the Social Insurance Fund) but also for social reasons, i.e. the opinions of insured individuals in this regard. In recent years, this deficit, expressed by the net efficiency ratio, has ranged from 0.8715 to 0.7572, with the expected value equal to 1. In the coming years, it will still remain in deficit, reaching values between 0.8227 and 0.8328. Before the introduction of reforms, the deficit ranged from 0.7859 to 0.9519 (Garbiec, 2013, p. 36).

A study of active participants in the system (individuals paying contributions) regarding proposed changes in the social insurance system showed that these changes should be as follows:

- in old-age pension insurance, insured individuals expect an increase in benefits either through state subsidies or earlier entitlement to benefits, combined with a simultaneous increase in contribution levels.
- in disability insurance, insured individuals primarily expect an increase in benefits through state subsidies or the maintenance of current arrangements.

- in sickness insurance, insured individuals tend to avoid indicating a specific direction of change; the most common reform option is the standardization of benefit levels or increasing benefits through higher contribution rates.

The above conclusions, based on the opinions of insured individuals, express their expectations and preferences (an increase in benefit amounts, state subsidies for benefits), but also indicate possible directions for potential changes that could serve as solutions to reduce the deficit of the Social Insurance Institution (ZUS), such as increasing the level of contributions.

The study shows that reforming the Polish social insurance system is necessary and the indicated directions of change should be further analyzed by specialists before ultimately reaching decision-makers (politicians).

It is also necessary for specialists in public finance management and social policy to continue monitoring the expectations of active participants in the system (individuals paying social insurance contributions) in order to find optimal solutions to the problem of the Social Insurance Fund deficit, both in financial and social terms.

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