"Kobieta i Biznes / Women and Business" 2019, nr 1-4, s. 39-49

Aleksandra Kubecka, Martyna Wanda Koziorzemska, Justyna Nowotniak SGH Warsaw School of Economics

# The faces of women's poverty in Poland

### Introduction

The phenomenon of poverty is still present in the developing world. According to the reports of the Central Statistical Office (GUS), relative poverty affected 14% of Poland's population in 2018<sup>1</sup>. International organisations (including UNDP and WHO) note that irrespective of the place in the world, poverty strikes women more frequently than men [Firlit-Fesnak 2015]. The phenomenon has been given its own name: the feminisation of poverty. The coinage of the term "feminisation of poverty" is attributed to Diana Pearce, an American sociologist who first used it in a paper entitled The Feminization of Poverty: Women, Work and Welfare [Grotowska-Leder 2011]. The phrase "feminisation of poverty" has numerous meanings. It signifies a higher percentage of women than men among people affected by poverty, the relatively worse situation of poor women than poor men (e.g., a smaller drop in poverty among women accompanied by a greater drop in poverty among men), and a higher risk of falling into poverty among women than among men (in particular among single mothers with children, women who are sole breadwinners of their households and retired women). The notion refers also to characteristics that differentiate female poverty from male poverty: women are affected more by the consequences of falling into poverty (e.g., women are more engaged in domestic duties and care) and poverty is often greater in households kept by women (single women or sole breadwinners) than in those kept by men [Firlit-Fesnak 2015, Grotowska-Leder 2011, Tarkowska 2002]. The term rose to prominence in the 1990s and has become one of the fundamental dimensions of poverty analysis [Grotowska-Leder 2011].

Grotowska-Leder [2011] distinguishes two ways of analysing the feminisation of poverty: at the macro-level (with reference to difficulties related to the labour market: a higher unemployment rate among women, difficulties with return to work after child-birth, women's lower incomes and lower pensions), and at the micro-level (at the level of households, household duties and household resources).

The present paper analyses the problem of poverty and the feminisation of poverty in Poland at the micro-level. First, it provides an overview of the basic measures applied to describe poverty, specifies the measures in Poland and considers whether they may contribute to the description of women's poverty in Poland. Next, the paper analyses the feminisation of poverty in Poland by discussing the selected aspects of Polish women's living: time poverty, food, access to sexual education and contraception, and physical activity. The mentioned areas and aspects of women's living witness poverty, which is not directly reflected in the applied quantitative measures, inter alia, because the indicators relate mainly to entire households and not separately to women or to men living within these households. Finally, the paper gives certain recommendations regarding social policy in the area of Polish women's poverty. Considering the complexity of the problem and the limited scope of this paper, the recommendations indicate only some directions for the desired changes and actions.

## Poverty from the theoretical perspective

Literature offers various conceptions of poverty. There are two most popular classifications. The first one is the division into relative and absolute poverty. Relative poverty is determined by the incomes/expenditures of the other households in the national economy and allows for "pinpointing those [households] whose level of consumption differs significantly from the average level" [GUS 2019a]. Absolute poverty, by contrast, refers to the degree of satisfaction of an individual's basic needs in quantitative terms (most often in the form of a basket of goods). The other one is the division into one-dimensional poverty (monetary poverty, which refers to the income or expenditure of a household) and multi-dimensional poverty (covering monetary and non-monetary factors<sup>2</sup>; dimensions according to the Polish Central Statistical Office: income poverty, poverty of living conditions and poverty of budget imbalance).

What appears to be the most important concept in the context of poverty studies is the poverty line or threshold. It refers to the critical level of a household's income or expenditure: if a household's income is lower than the income indicated by the poverty boundary, such a household is considered to be poor [Panek 2011]. The following three fundamental types of poverty lines are classically distinguished: absolute poverty line (related to the degree of satisfaction of a household's needs, as expressed by a basket of necessary goods and services), relative poverty line (with reference to the income of the other households determined in relation to their average or median) and subjective poverty line (established using households' declarations regarding how they assess their income). Apart from the aforementioned three poverty lines, one should mention also the fourth one: the "official poverty line," which defines the level at which one becomes eligible for social benefits in a given country.

The method used frequently for determining the absolute poverty line is the method of basic needs. It refers to a basket of goods, as established by experts, that is supposed to allow a household to satisfy its needs at the minimum acceptable level in a given country [Panek 2011]. In Poland, the Institute for Labour and Social Affairs (IPiSS) uses the method annually to establish the living wage and the minimum subsistence level. The two figures are calcu-

lated both as the total amount of expenditures and as broken down into the categories of indispensable expenditures (food, housing costs, transport, clothing, healthcare, etc.).

The living wage (also known as social minimum) is understood by the Institute for Labour and Social Affairs as "a social category measuring household running costs, taking into consideration basic living and consumption needs" [Kurowski 2002] and signifies an amount sufficient for satisfying consumption, housing, educational and hygiene needs according to the commonly accepted standards. Persons whose household income per capita is lower than the living wage are considered to be **threatened with poverty**.

The minimum subsistence level, referred to also as a biological minimum, determines the threshold below which human life and development are put at risk. Persons living in households in which the average income per family member does not reach the minimum subsistence level, are considered to be affected by extreme poverty [Kurowski 2002]. According to the Vienna Declaration and Programme of Action, extreme poverty is a violation of fundamental human rights, threatening, inter alia, personal development opportunities, the right to dignity treatment and the right to civic participation [ONZ 1993]. What is particularly disturbing in this context is the poverty of children, who are in peril of "inheriting" poverty: they have difficult start in life, with a possible negative influence on both their personal development and functioning in society.

The average salary in Poland (in the sector of companies employing more than 9 persons) amounted to PLN 4,585.03 gross in 2018, but more than a half of all employees earned money below the average level (the median gross salary in 2016: PLN 3,510.61³) [GUS 2019a, GUS 2017]. The relative poverty line⁴ in 2018 was PLN 810 for a single person household and PLN 2,187 for a household composed of two adults and two children up to the age of 14 (monthly income) [GUS 2019a].

In 2018, the living wage was PLN 1,168.31 for a single-person household, PLN 960.63 a month per person in a two-person household (composed of a man and woman) and PLN 966.86 per person for a three-person household with a toddler (at the age of 4 up to 6 years) [IPiSS 2018a]. The minimum subsistence level was determined at PLN 591.14 for a single-person household, at PLN 498.55 per person for a two-person household, and at PLN 479.77 per person for a three-person household with a toddler (at the age of 4-6 years) – [IPiSS 2018].

In Poland, the official poverty line is the Social Intervention Threshold, developed and periodically updated by IPiSS. The current Social Intervention Threshold was set in 2016 and amounted to PLN 701.47 a month for a single-person household, PLN 553.81 per person for a two-person household (composed of a man and woman) and PLN 550.45 per person for a three-person household with a toddler (at the age of 4 up to 6 years) [IPiSS 2018b].

According to the report of the Polish Central Statistical Office (GUS) entitled "The incidence of economic poverty in Poland in 2018", the incidence of relative poverty in Poland reached the level of about 14%, while the incidence of extreme poverty was estimated at 5.4%. This means that more than 2 million Polish women and men lived in conditions threatening their life and health (for less than PLN 600 a month)<sup>5</sup>. Due to a lack of complete data for one year, the information provided in this paper refers to the period from 2016 to 2018. It was assumed that the characteristics of poverty in Poland did not change in any radical way in the said period of time. Nevertheless, it is necessary to remember that poverty is a phenomenon that undergoes transformations over time and so does its determinants and shape [Panek 2011].

The classical poverty indicators do not offer sufficient information to analyse the feminisation of poverty. In Poland, data on poverty are presented most often in the form of the average income per household member, a tendency that makes it impossible to examine the prosperity of individual family members since expenditures for individual members often are not distributed evenly. Families usually spend the largest share of their income on expenses related to children's maintenance, development and education [Firlit-Fesnak 2015, Tarkowska 2002].

There are also other perspectives on poverty, focusing on how the interviewed subjectively perceive their economic situation. These include but are not limited to the concept of consensual poverty, in which emphasis is placed on the perception of poverty by a given society – what is associated with poverty or what conditions are considered to be hardship and welfare. The pioneer research into consensual poverty is an English study of households, "1983 Breadline Britain" [PSE 2019]. The results of one of the study rounds of the "Breadline Britain in the 1990s" suggest that women and men have divergent perspectives on what products and services are indispensable in life: women indicated more often

child care items and food, while men were more inclined to view leisure goods or even luxury goods as essential [Payne and Pantazis 1998].

# The feminisation of poverty in Poland

Scholars do not agree as to whether Poland is affected by the feminisation of poverty [Grotowska-Leder 2011, Tarkowska 2002]. According to the data of EU-SILC included in the Gender Equality Index 2017, the relative poverty rates among women and men in Poland are comparable [EIGE 2017]. The percentage of persons at risk of poverty is 16.6% for women and 17.2% for men (data regarding absolute poverty are reported collectively for households without a breakdown by gender). The quoted data do not prove the thesis about the feminisation of poverty in Poland. However, a similar percentage of persons at risk of poverty among women and men is not sufficient to reject the thesis about poverty feminisation. There is ample evidence to suggest that women are much more severely burdened with the costs of poverty than men, inter alia considering that they spend more time and effort on daily household chores and have the tendency to sacrifice themselves in order to protect the other family members against the consequences of poverty (for instance by not eating to save food for their children) [Lister 2007].

In families affected by poverty<sup>8</sup>, it is usually women who manage household earnings and spending while striving to improve the living and financial situation of the entire family. As indicated by Tarkowska [2002] and Charkiewicz [2010], women are often poverty managers: they are tasked with managing a very modest family budget as effectively as possible. By no means is this duty a source of satisfaction, sense of agency or authority in family, but it is rather a considerable physical and psychological burden for women (a much more onerous one than for men): it is women who are required to make constant decisions about cuts on spending and search for essential products indispensable in every household at the most affordable prices. It is also women who more often look for additional sources of income, such as seasonal or illicit jobs, or opportunities for borrowing money from family and friends, and complete formalities related to social benefits. Moreover, they have to deal with an increasing number of duties and chores performed so as to avoid purchasing ready-made services. As a result, poor women are condemned to life in constant uncertainty and stress and have to experience humiliations related to their attempts to "stay afloat" in everyday life clouded by the stigma of poverty. This excessive workload borne by women living in poverty has negative consequences for their psychological and physical condition.

The dimension of hardships related to women's life in extreme poverty is illustrated by the qualitative study conducted in Walbrzych in 2009 (one of the few Polish qualitative studies into women's poverty) [Gawlicz and Starnawski 2010]. As a result of economic transformations, a significant share of the mining industry in Wałbrzych was closed down, resulting in mass redundancies and a sudden increase in the unemployment rate in the town. Combined with a very difficult housing situation (difficult access to municipal housing and very poor housing conditions), the transformations led many inhabitants to life in extreme poverty. As part of the study, interviews were conducted with several women from families in a very difficult financial situation. Asked about their most pressing problems resulting from the experience of poverty, the women indicated dramatic housing conditions (e.g., no toilets in their flats), inability to satisfy their own needs and the needs of their children, and their own health problems. What posed the greatest challenge for the interviewed, however, was difficulty in providing their children with adequate living conditions - exposure to hunger and the inability to give them equal education and self-development opportunities, e.g., necessary school supplies and clothes that would prevent them from standing out from other children in school. The inability to protect their children against hunger, suffering and social exclusion was the most painful experience for those women and caused them enormous stress, as strikingly evidenced by the words of one them: "I don't want to live any more. How could I possibly want to live if month in, month out ... it's impossible to explain a child that I cannot give him anything to eat. He's hungry - "mummy, eat" - there's no point explaining this to a four-year-old child" [Gawlicz and Starnawski 2010].

It is striking that women and men bear uneven shares of the burden of coping with poverty [Tarkowska 2002]. This state of affairs arises partly from the traditional division of duties within a family. Since childcare and household chores are assigned to women, mothers have a much stronger sense of

responsibility for home and children than fathers do. This involves also the inadequate social recognition of reproductive work, including caretaking work, performed still mostly by women. The caretaking work, necessary for the renewal of generations, and chores performed every day by millions of women all around the world are very rarely represented in quantitative terms and the state does not attempt to include them in the GDP.

There are also indications that women and men differ when it comes to ways of reacting to the situation of poverty; poor men are more likely to develop addictions and be passive to poverty, while women more often try to actively cope with poverty [Tarkowska 2002].

### Time poverty

It appears that nowadays time is becoming an ever more valuable asset, in particular for women who work professionally and raise children, usually running the household at the same time [Warren 2003]. In addition, they often take care of elderly or disabled family members. In Poland, the situation is much worse than in other EU countries as far as the burdening of women with caretaking duties is concerned. In Poland, 47% of women above the age of 18 take care of children, the elderly and the disabled. In the European Union, the average is about 37.5%. The difference is equivalent to about 10 percentage points. As regards men who perform caretaking duties, the percentage amounts to about 25% in Poland and in the European Union alike. These figures evidence inter alia the unsatisfactory functioning of the social protection system in Poland: about half of women above the age of 18 bear the emotional and physical burden of caretaking [EIGE 2017].

As regards the number of women who spend time on preparing meals or doing the housework at least once a week, the average in Poland among women above the age of 18 does not differ to any significant extent from the average in the European Union.

A considerable difference comes to view in the percentage of women above the age of 15 who take part in sporting or cultural activities outside the home at least several times a week: in Poland, the percentage is only 16.9%, while the EU average is 27.5% [EIGE 2017]. While the average for the European Union is relatively low, the average for

Poland is extremely low. Every man and woman, if not prevented by ill health, should participate in cultural or sporting activities at least several times a weak. This is necessary for staying healthy and maintaining ties with society. The average for Poland appears a very low one because it is hardly the case that 80% of women in Poland are limited by a disease that would hinder them from involvement physical or cultural activities (in the 2011 National Population and Housing Census, the disabled represented 12.2% of the entire country's population). Women in Poland isolate themselves. The fact that only 16.9% of women in Poland undertake sporting or cultural activities outside the home several times a week may testify to the poor activation of women, high costs of activity outside the home as compared to disposable income and obviously lack of free time.

Further, research shows that women in developed countries have a different style of moving around the town by means of transport. Women more often run various different errands, creating a chain of errands, while men usually do not stop over and have only one goal in mind when they leave their place of residence [Turner and Grieco 2000]. In addition, women and men have different preferences with respect to the possession of a car. Men pay more attention to the very fact of possessing a vehicle, which, by contrast, is not so significant for women. This results from the "Survey of demand for innovative transport in Poland" [Malasek 2017]. The question "would you be willing to stop moving around the town in your car if you could use an urban car (you book the nearest car on your smartphone - max. 400 m away, pay PLN 1 a minute by smartphone and leave the car in your destination)?", the affirmative answer was given by 37 (65%) out of 57 women interviewed in Poland and 25 (36%) out of 69 men interviewed.

This disproportion is most probably caused by such factors as men's need for impressing others and their much greater tendency to compete with each another [Wilson and Daly 1985]. Consumerism and media coverage suggesting than men must be interested in motorisation have an impact on males as early as in childhood. Moreover, Poland is a country heavily influenced by the patriarchal structures (inter alia due to the importance of the Catholic Church), which create and foster numerous myths regarding masculinity and femininity. One of these stereotypes is the division of interests into male and female ones. Women are assigned activities that are considered as rather uncreative and not interesting, such as, for instance, housekeeping, whereas men

are associated with everything outside the sphere of home: politics, new technologies, motorisation, etc. In general, women all around the world are marginalised in family when it comes to car ownership. Poland is no exception to this rule due to common stereotypes. Stereotypes regarding women behind the wheel in Poland hold that women are worse drivers than men [Sierpińska 2015]. This is why men are reluctant to give women cars that have a great value for them - women could damage them. In addition, men in Poland are the main breadwinners because they earn more [Grotkowska-Leder 2011]. As a result, they have (or claim to have) a greater right to goods co-owned by them and their wives. The aforementioned factors and stereotypes cause women to spend more time at home and have definitely less free time.

## The comparison of the living wage and minimum subsistence level baskets with the standards of the Polish Ministry of Health

It should be reminded that the living wage is the established formula of satisfying fundamental living and consumption needs at a level that is low but sufficient for reproducing the vital forces of a human being at every stage of his or her biological development, having and raising children and maintaining ties with society [Deniszczuk, Sajkiewicz 1997]. The minimum subsistence level, in turn, determines the level of satisfying consumption needs below which human life and psycho-physical development are threatened in biological terms. Income at the minimum subsistence level allows people solely to make a sub-standard living, so that they are at risk of biological degradation leading - more rapidly than on average - to a loss of health and life. "Their ability to work and participate is limited or non-existent; as a result, they are excluded (marginalised) from society" [Deniszczuk, Sajkiewicz 1997]. It is thus necessary to note the ambiguity of the aforementioned notion of the minimum subsistence level (referred to also as a biological minimum), which "sets the boundary below which human life and psycho-physical development are threatened" [Deniszczuk, Sajkiewicz 1997]. It appears that human life and development are threatened not only below this level but also at this level.

Based on these two levels, the Central Statistical Office calculates the percentage of Poland's population living in poverty. In 2018, the minimum subsistence level amounted to PLN 591.14 for a person living in a single-person household, including expenditures on food of PLN 230.92. The living wage amounted to PLN 1,168.31, including expenditures on food of PLN 282.43. The official poverty line that determines the level of income making one eligible for social aid for the poor amounted to PLN 701.47 for a single-person household.

While comparing the aforementioned amounts with the dietary guidelines laid down by the World Health Organisation and the market prices of food, one may note certain discrepancies. Pregnant women who live in a single-person household are in a particularly difficult position. On its website, the Polish Ministry of Health [2012] recommends a diet for pregnant women. Considering the market prices of the products, one may calculate the weekly cost of this diet. It amounts to about PLN 382 a week, which translates to - assuming that one does not have to buy some of the products purchased in the first week because they have not been used up - about PLN 1,200 a month. If the average prices of meals are counted, assuming that one already has the products purchased for the purposes of preparing previous meals (e.g., one buys as much olive oil as is necessary a month), the average prices are as indicated in Table 1.

A sample meal recommended by the Polish Ministry of Health for pregnant women, assuming that prices are counted in proportion to the demand for a packaged or bulk product, is presented in Table 2.

Table 2 is based on the prices taken from Auchan as of 6 July 2019 (apart from the prices of meat and fish taken from Tesco as of 7 July 2019). According to the "Kondej Marketing" Ranking of Retail Chains, Auchan comes second among the cheapest hypermarket chains in Poland while Tesco comes ninth. Further, the prices of the lowest quality products were taken into account. While comparing the sum calculated with the established living wage and minimum subsistence level in Poland, as well as the applicable official poverty line, it is easy to notice that the calculations made by the bodies commissioned by the state with developing both indicators are suspiciously low. The amount of the living wage can hardly guarantee what it is supposed to guarantee, namely the funds necessary for maintaining oneself at a level sufficient for reproducing human vital forces at every stage of development, having and raising children and maintaining ties with society [Deniszczuk, Sajkiewicz 1997]. It should be emphasised that the above calculations include only the costs of food for a pregnant woman and that those costs exceeded the amounts of the aforementioned minimal levels. The baskets of the living wage and the minimum subsistence level, by contrast, take

**Table 1.** Average prices of meals for pregnant women estimated in accordance with the guidelines of the Polish Ministry of Health (in PLN)

Average breakfast price	Average second breakfast price	Average lunch price	Average afternoon snack price	Average dinner price	Average daily meal price
10.76	6.26	21.62	7.25	8.67	54.56

Source: own elaboration.

**Table 2.** Price list for a sample lunch menu developed in accordance with the recommendations of the Polish Ministry of Health for pregnant women (in PLN)

Sample lunch								
soup vegetables	0.94	parsley	1.78	yoghurt	1.09			
onion	0.09	salmon fillet	6.74	dill	1.69			
potato	0.76	carrot	0.12	raw salad	3.29			
pearl barley	0.17	parsley root	0.42	vegetable juice	0,80			
kephir	1.09	celery	0.40	green tea	0.07			
				TOTAL	19.45			

Source: own elaboration.

into consideration (or rather should take into consideration) not only food-related expenditures, but also the costs of housing, clothing, hygienic measures, etc. In fact, however, after deducing the expenditures for food in accordance with the guidelines of the Polish Ministry of Health, there would be no funds left for these purposes.

It should be added that the basket of products chosen for establishing the living wage and minimum subsistence level was last updated in 2007, a fact that calls its adequacy in the present-day reality into question. The alimentary guidelines undergo changes. Dietetics develop along with human needs in the age of sea changes and diseases of affluence. It is necessary to update the basket of basic products.

The purchased products were the cheapest ones and often ones of the lowest quality. The products of the lowest quality distributed in Poland may have a negative impact on human health. In addition, they are distributed by companies with a bad reputation that resort to such practices as selling counterfeit products and misleading consumers. Such activities are described in the report of the Trade Inspection [Michalski 2017].

Women who exist on the level of living wage cannot thus afford to adequately satisfy their basic needs. This is certainly also the case with Polish men, but women, as those who are more threatened with poverty, experience the effects of this situation to a greater degree. The minimum subsistence level is all the more insufficient to guarantee the possibilities of human psycho-physical development.

# Contraception, abortion and sexual education in the context of women's poverty

According to the report of the Ponton Group of Sexual Educators [Ponton Group 2014], sexual education provided as part of family life education is very often inadequate, cursory and not adjusted to the age and stage of psycho-sexual development of children and adolescents. Further, according to the "Contraception Atlas 2019" prepared by the European Parliamentary Forum on Population and Development [EPF 2019], Poland is currently a country with the worst access to contraception and information about methods of preventing pregnancy in Europe and the only country where it is impossible to buy the morning-after pill (emergency contraception) without pre-

scription. Furthermore, the National Health Fund does not refund or provide discounts for modern contraceptives, a policy whose effects are most poignantly felt predominantly by women in a bad financial situation. In addition, Poland is under the widespread influence of an ideological view on contraception and sexual education; according to the Catholic Church, using contraception is a sin while sexual education may demoralise the youth and should remain within the discretion of the parents of children and adolescents. Such teachings of the Church not only inspire concerns about the use of contraception among adolescents and adults, but also influence public institutions that do not undertake actions facilitating access to contraceptives and do not seek to introduce adequate sexual education in schools.

The limited access to sexual education and contraception combined with the ban on abortion due to the difficult living conditions of pregnant women (under the Act of 7 January 1993 on Family Planning, Human Embryo Protection and Conditions of Legal Pregnancy Termination) affects poor women in a particularly severe manner. The lack of informative sexual education, including education about effective contraception, may lead to unwanted pregnancies. In a situation when contraception fails, wealthier women may afford a quick appointment with a gynaecologist in order to obtain a prescription for emergency contraception or may bypass the ban on abortion in Poland by going to countries in which pregnancy termination is legal. Poor women do not have such opportunities. Unwanted pregnancies may aggravate women's poverty. The appearance of new family members who require long-term intensive care implies an increase in household expenditures, as well as an extra psycho-physical burden for poor women. Unwanted pregnancies in the conditions of poverty, particularly when combined with home violence and alcoholism, may have tragic consequences [Podgórska 2013].

## Women's physical activity

One of the aspects of poverty is the inability to satisfy one's basic needs. Physical activity is one of such needs, necessary to keep the body in good health. It proves that women are more inclined to spend less time on physical activity than men are [Eoley 2005]. The recommended physical effort for a woman according to WHO is as follows:

- Intensive physical effort (e.g., aerobic, running, fast cycling, fast swimming) – at least 75 minutes a week, or
- Moderate physical effort (e.g., cycling at a moderate pace, swimming at a moderate pace, tennis)
  at least 150 minutes a week, or
- Proportional amounts of intensive and moderate physical effort.

While juxtaposing the aforementioned guidelines against the survey conducted in Poland by GfK Polonia commissioned by the Ministry of Sport and Tourism [Piątkowska, Biernat 2016] (the results are presented in Table 3), one may note that only about 6% of women who do not work professionally meet the weekly minimum that should be devoted to intensive physical activity as compared to about 18% of working women. The amount of time spent on physical activity is larger among women who do not work professionally than among women who work only in the case of walking. Still, a walk is not one of the physical activities that meet the requirements of WHO.

In Poland, the percentage of women who undertake intensive or moderate physical activity is definitely much higher among women who work professionally than among women who do not work, so it is not the case, contrary to what one may believe, that the former ones devote less time to physical activity than the latter ones because they do not have time. Lower physical activity among women who do not work may be most probably attributed to social withdrawal and lack of financial funds for a gym, swimming pool, bicycle, etc. A lack of possibilities for self-development implies poverty. Poverty does not have only a material dimension; it manifests itself not only in scarce funds for living and fewer material goods, but also in a dearth of motivation, vital forces and time. The factors describing the difficult position of women who do not work professionally should thus include, apart from the risk of material poverty, also other factors of social and psychological nature that hinder women from keeping their psycho-physical health [Kurowska 2008].

### Social policy activities addressing the problem of women's poverty – standards and recommendations

The 2011 resolution of the European Parliament on the situation of single mothers suggests, inter alia, the following lines of actions in the scope of support for single-parent families: housing aid for single-parent families, equal social benefits and allowances for children irrespective of the marital state of their parents, as well as for parents themselves, prevention of discrimination of mothers in the labour market and professional training. In the case of single mothers with children, low employment does not, however, present the greatest difficulty - in Europe, 84.1% of women who are sole breadwinners are employed although mostly on a part-time basis [Firlit-Fesnak 2015] (no data for Poland were found). What is thus most important in the context of poverty affecting single mothers is apparently providing childcare options, for instance through easier access to state crèches and kindergartens, as well as through other forms of childcare, ones that are more flexible and better adjusted to women's needs. This would enable them to undertake work on a full-time basis without an excessive load of caretaking responsibilities. Another possibility is to provide single mothers with financial support, thanks to which they could take constant care of their children until this is no longer necessary and they can return to work. Further, it would be expedient to improve professional back to work schemes and training sessions organised by the State Labour Office; many poor women complain about the incompatibility of such training sessions with the market situation and the inability to find work despite having completed various courses [Charkiewicz 2010]. As indicated above, the minimum levels that set the poverty line are not sufficient to satisfy the minimum needs of a person living alone, let alone

Table 3. Percentage of women declaring engagement in physical activity during their leisure time

Specification	Working women	Non-working women	All women
Intensive physical activity (at least 75 minutes a week)	18.2	5.8	12.9
Moderate physical activity (at least 75 minutes a week)	22.8	17.0	20.3
Walk (at least 75 minutes a week)	50.8	57.1	53.5
No physical activity	38.6	36.6	37.0

Source: GfK Polonia 2015 [Piątkowska, Biernat 2016].

a pregnant woman, who should pay particular attention to what she eats. The amounts of the living wage and minimum subsistence level determined by IPiSS appear misaligned with their definitions. There is a strong need to re-determine which products should belong to the food section as part of the living wage and minimum subsistence level. Further, information about the content of this section and the prices of these products should be public and easily available for everyone.

The amounts of the living wage and minimum subsistence level set by IPiSS are too low with respect to the real needs of poor households. Many Polish women and men are not able to live with dignity. Women are at a particular disadvantage, considering that they carry a greater burden of child-raising and other caretaking responsibilities, housekeeping and "poverty management".

The Family 500 plus Programme, whose goal has been to reduce poverty among families and children in Poland, has helped to limit the scope of extreme poverty among Polish families, but to a lesser extent than assumed in the simulations preceding the implementation of the programme and for a much higher amount than necessary - the same effects could have been achieved with lower financial outlays. Moreover, the programme has contributed to an increase in the employment gap between women with children and those without children by about 2.4 percentage points [Magda et al. 2019]. The funds that seemingly help to solve the problem of poverty among families raising children, such as the Family 500 Plus Programme, should be dedicated rather to education, which opens minds instead of closing them, thereby shaping women aware of their own capabilities; to relief for women taking care of disabled family members; as well as to activation of women in society. Yet another issue is healthcare, whose proper functioning could certainly contribute to improving the situation of the poor. Broadly speaking, it is recommended to take actions aimed at eliminating or reducing the causes of problems related to poverty instead of stopping short of ad-hoc schemes focused on mitigating its effects.

Moreover, women are at a disadvantage also due to the fact that Poland is heavily influenced by the Catholic Church, which feels competent to decide about their lives. An institution managed solely by men determines the place of women in Polish society, for instance by prohibiting abortion or limiting the possibilities of using contraceptives and provid-

ing reliable sexual education. These restrictions often lead to unwanted pregnancies with which women are forced to cope on their own. What is needed then is proper education led by qualified persons and better access to contraceptives.

### Conclusion

It is difficult to state unequivocally based on the quantitative data available whether the feminisation of poverty is witnessed by Poland. One cannot, however, deny that women represent a considerable proportion of poor people in Poland and that the problems characteristic of women's poverty differ significantly from the problems affecting poor men. The symptoms of poverty examined in this paper, ones that are typical of Polish women and unknown to men in the same economic position, support the thesis that poverty in Poland is feminised. Contrary to the common stereotype of a lazy poor person, poverty of women often implies an extraordinary load of caretaking responsibilities, housework and family budget management. Moreover, it has become a pressing issue, considering that it often affects single mothers or mother of multiple children. Children, in turn, bear the social consequence of life in poverty.

The poverty of women in Poland is a complex phenomenon. In order to provide women with effective support, it is necessary to coordinate many various social policy tools that will address individual problems related to poverty, taking into consideration their mutual interrelations. Studies into poverty should not be limited to quantitative measures, and these should be improved. The most noteworthy steps include but are not limited to emergency financial assistance, professional activation and the fight against social exclusion. All these ad hoc actions are not, however, as important as systemic solutions that would partly take the burden of poverty, in its various meanings indicated above, off the shoulders of women. The current situation of poor women in Poland is obfuscated by excessively complex definitions of poverty lines and the incompatibility of their amounts with the Polish realities. It is needed to revisit and re-formulate them.

- The percentage includes persons from households whose equivalent income is lower than 50 percent of the median of the distribution of equivalent incomes of all households. Equivalent incomes are the incomes of households with varying numbers of members made comparable due to the possibility of satisfying their needs at the same level.
- Among non-monetary symptoms of poverty there are such as: not participating in culture (e.g., cinema, theatre, museum) for financial reasons and resignation from the rest [Czapiń-ski and Panek 2015]. The analysis of these symptoms by gender could provide valuable information regarding the problem mentioned in this paper.
- When the article was submitted, GUS reported the median gross salary for October 2018. It was equal to PLN 4,094.98 (in the sector of companies employing more than 9 persons) [GUS 2019c].
- Relative poverty line a poverty line in relation to the average expenditures of households in the national economy; in this case set at the level of 50% of the average monthly amount spent by households in Poland for consumption [GUS 2019a].
- Poverty in Poland is strongly regionally differentiated, depending on the voivodeship and town size. In 2017, extreme poverty had the lowest incidence in the Silesian Voivodeship (1.8%) and the highest incidence in the Warmian-Masurian Voivodeship (9%) [GUS 2018], while in 2018 the incidence of extreme poverty reached the level of 9.4% in villages and 2.8% in towns (the larger the town, the lower the extent of poverty) [GUS 2019a]. The regional variation of poverty with respect to women is an issue that requires to be considered in a separate study.
- The classical approach to poverty analysis takes into consideration only its financial dimension.
- The at-risk-of-poverty rate is equivalent to the relative poverty rate, which is established in relation to the average income of the entire population of households (according to Eurostat: it refers to an equivalised disposable income below 60% of the national median equivalised disposable income after social transfers).
- In the remainder of this paper, the term "poverty" will be understood as a whole of all types of poverty (if not indicated otherwise).

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