

Monika Gzik, MSc

Faculty of Labour and Social Policy, the University of Łódź

Supervisor: DSc Izabela Warwas, prof. of the University of Łódź

Assistant Supervisor: DSc Andrzej Szybkie, the Social Insurance Institution (ZUS)

Résumé of the doctoral dissertation

Topic: Retirement pension competences of Polish migrant workers within the European labour market

Employed persons who are subject to social insurance in Poland may acquire the right to a retirement pension from the Social Insurance Institution (ZUS) if they meet conditions set out in the law. However, if these persons were also employed abroad in the Member States of the European Union (EU) or the European Free Trade Association (EFTA) or live or have lived in those countries, may be covered by the EU coordination of retirement pension systems¹. The provisions on coordination apply to people migrating for work within the EU/EFTA Member States and should, inter alia, facilitate acquisition of pension rights and receiving benefits from EU/EFTA Member States². More and more Poles use them. Within the European labour market, one can observe an increase in share of people who have ended their professional careers due to their age, and perceive the related challenges, which are a result of the intensive demographic changes³. Although for employees of certain age groups the issue of retirement is still a distant future, and current pensioners most often receive benefits from one country, in a few years receiving pensions from several countries will be a frequent phenomenon. According to the Social Insurance Institution (ZUS) data for the third quarter of 2021, the Institute paid an average of 264194 pensions per month, granted in accordance with international regulations on the coordination of social security systems⁴. This implies the need to be interested in the retirement phase of life and the related competences. The considerations undertaken in this doctoral dissertation are mainly aimed at diagnosing the retirement competences of Polish migrant workers within the European labour market, which in their international dimension should be considered as the competences of the future, i.e.

¹ F. Pennings, *European Social Security Law*, Intersentia, Antwerp-Oxford-Portland 2010, pp. 3 - 21.

² G. Essers, F. Pennings, *Gaps in social security protection of mobile persons: Options for filling these gaps*, "European Journal of Social Security" 2020, vol. 22 (2), pp. 163 - 179.

³ A. Burmeister, J. Deller, *Knowledge retention from older and retiring Workers: What do we know, and where do we go here? "Work, Aging and Retirement"* 2016, vol. 2 (2), pp. 87-104.

⁴ *Information on cash benefits from the Social Insurance Fund and some social security benefits (2021), Q3 / period I-IX*, [access: 5.04.2022].

those that are and will be extremely desirable on the European labour market in the coming years⁵. The competences of the future can be understood in two contexts: as indispensable skills, experience and knowledge which signalled today, will be necessary in the future, or as skills, experience and knowledge of a universal nature. For the purposes of this dissertation, Grzegorz Filipowicz's three-element competency model (characteristic for competency research in human resource management sciences) was used to diagnose the international retirement competences of Polish migrant workers in the EU. Therefore, an attempt was made to implement the above-mentioned model to research on pension competences, assuming that "competences are dispositions in the field of knowledge, attitudes and skills"⁶. It was assumed that the competences of retirement pensions in their international dimension consist of knowledge about coordination of pensions, attitudes towards pensions and the ability to use coordination mechanisms.

The three-element competency model of G. Filipowicz allowed for the setting the specific objectives of the dissertation:

1. Identifying the knowledge of Polish migrant workers within the European labour market on the coordination of pensions in the EU.
2. Identifying the skills of Polish migrant workers within the European labour market in the use of legal coordination mechanisms.
3. Learning about attitudes towards retirement of Polish migrant workers in the EU.

In order to empirically verify the international retirement pension competences of Polish migrant workers in the EU, triangulation of quantitative and qualitative methods was used. There are arguments in favour of taking up the issue of pension competences of Polish migrant workers and making their diagnosis the purpose of this dissertation, provided by the review of Polish and international research, legal acts and statistical data. The main findings of the international achievements made it possible to indicate the areas of necessary reflection, including the fact that the planning of retirement, i.e. a period the effects of which are uncertain and will usually occur in several or several dozen years, is often postponed to a distant future. It is most often the result of reluctance to think about what will happen in the future and not having sufficient competences⁷. Coordination of pension systems has so far

⁵ J. Bugaj, *Joint and specialist competences in the public sector*, [in:] *Competency management in the public sector*, ed. I. Stańczyk, Wydawnictwo Uniwersytet Jagiellońskiego, Kraków 2017, p. 57.

⁶ G. Filipowicz, *Competency Management. Company and personal perspective*, Wolters Kluwer, Warsaw 2019, pp. 59-65.

⁷ K. Rowlingson, *Private Pension Planning: the Rhetoric of Responsibility, the Reality of Insecurity*, "Journal of Social Policy" 2010, vol. 31, no. 4, pp. 623–642.

been analysed primarily as a legal institution, and research on the understanding of the resulting rights stays on the margins of social sciences, hence the intention of the Author is an attempt to fill the existing research and information gap in this area.

The dissertation is theoretical and empirical. The empirical part of the dissertation consists of two main elements. In order to diagnose the retirement competences of Polish migrant workers in the EU, quantitative and qualitative research was carried out. These studies were preceded by a research reconnaissance aimed at diagnosing the general level of knowledge of Poles on the coordination of pensions in the EU. The main part of the research procedure begins with the quantitative study II (2021). The purpose of the research was to answer the following research questions:

- 1) What is the level of knowledge and skills of Polish migrant workers within the European labour market in the field of retirement pensions coordination in the EU?
- 2) Does the level of knowledge and skills of Polish migrant workers within the European labour market in the coordination of pensions in the EU depend on the length of periods of work abroad?
- 3) Does the level of knowledge and skills of Polish migrant workers within the European labour market in the coordination of pensions in the EU depend on the form of employment abroad?
- 4) Does the level of knowledge and skills of Polish migrant workers within the European labour market in the coordination of pensions in the EU depend on the number of countries abroad where respondents worked?
- 5) Does the level of knowledge and skills of Polish migrant workers within the European labour market in the coordination of pensions in the EU depend on the education of the respondents?
- 6) Does the level of knowledge and skills of Polish migrant workers within the European labour market in the coordination of pensions in the EU depend on the age (generation) of respondents?
- 7) What are the attitudes of Polish migrant workers within the European labour market regarding the coordination of pensions in the EU?
- 8) Do the attitudes of Polish migrant workers within the European labour market regarding the coordination of pensions in the EU depend on the length of working periods abroad?
- 9) Do the attitudes of Polish migrant workers within the European labour market regarding the coordination of pensions in the EU depend on the form employment abroad?

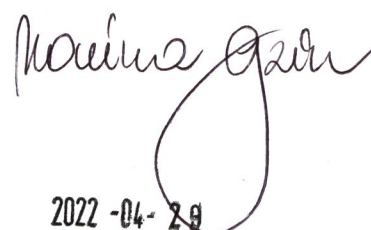
- 10) Do the attitudes of Polish migrant workers within the European labour market regarding the coordination of pensions in the EU depend on the number of countries abroad where respondents have worked?
- 11) Do the attitudes of Polish migrant workers within the European labour market regarding the coordination of pensions in the EU depend on the education of the respondents?
- 12) Do the attitudes of Polish migrant workers within the European labour market regarding the coordination of pensions in the EU depend on the age of the respondents?

The research was conducted using the CAWI method (Computer Assisted Web Interview) using a computer-supervised online survey. Information on the assumed scope of the research was obtained thanks to the use of the research tool – a survey questionnaire. The level of retirement competences has been expressed by a value of the competency index designed for this research. The diagnosis of retirement competences required an examination of Poles who worked or are working in Poland and in the countries covered by the coordination regulation, i.e. in the EU Member States or Iceland, Switzerland, Liechtenstein and Norway (the criterion of performing work in at least two countries covered by the coordination regulation). The research sample consisted of 500 respondents, selected deliberately. In order to assess the correlation (relationship) between categorical variables, the chi-square test (χ^2) was used. For empirical verification of retirement pension competences, a qualitative method was also used in the form of individual in-depth interviews (IDI - Individual In-depth Interview). A deliberate sample selection was assumed. The respondents were professionally active Polish citizens who work or have worked in at least two EU or EFTA Member States - Iceland, Norway, Switzerland and Liechtenstein, i.e. countries covered by the coordination regulations - who currently live in different parts of Europe or another continent. Moreover, it was assumed that the respondents had to have at least five years of total work experience in the given countries, which was justified by the multitude of their experiences. The following research questions were asked:

1. What are the reasons for choosing by the respondents to work in the countries covered by the coordination of pensions?
2. What are the professional experiences of the respondents on the European labour market?
3. How often do respondents think about retirement?
4. What are the respondents' views on the attractiveness of pensions in the countries covered by the coordination of retirement pensions?

5. What is the knowledge of the respondents about the pension regulations in force in the countries covered by the coordination of retirement pensions?
6. Are the respondents able to use the legal mechanisms for coordination of retirement pensions?
7. What are the attitudes of the respondents towards retirement pension co-ordinating institutions?
8. What do respondents say about the barriers to accessing information on retirement pension coordination rights?

The dissertation consists of an introduction, five chapters and a conclusion. The dissertation opens with a theoretical chapter, which is introductory in nature and focuses on the free movement of Polish migrant workers within the European labour market. It has been divided into two main parts. The first is devoted to defining the concept of migration, indicating its types and theories related to it, adopted in the literature of the subject, and emphasizing the most important migration trends of Poles in the area of the EU internal market, at the same time identifying the challenges related to, inter alia, the COVID-19 pandemic, withdrawal of the United Kingdom from the EU structures, precarious employment or the digital economy. The further part of the dissertation is devoted to the regulations that give the legal shape to the freedom of movement of Poles in the EU. The second chapter, also of a theoretical nature, focuses on the essence of the coordination of pension systems in the EU, pointing to its legal basis, purpose, subjective and objective scope as well as the most important principles. This fragment of the study has been enriched with examples of application of the principles resulting from coordination of pensions. The third chapter (theoretical and empirical) defines retirement pension competences and identifies the level of knowledge of Poles on the coordination of pension systems. This part of the dissertation was also divided into two parts: retirement competences in theoretical terms and retirement competences in the light of empirical research. The results of quantitative and qualitative research are presented in chapters four and five. The whole work was completed with a conclusion.


2022-04-29

