

Life on the brink

Poland, for a large number of her citizens, is not a friendly place. This is a country where in 2014 43% of the population lived in the so called privation status, which means below minimal standard of comfortable existence. This standard is calculated as affordability of a basket of goods, certain set of items and services which include groceries, hygiene products and access to culture. 43% of 40 million is 17 million people. Despite programme 500+ which helped many families get out of living below poverty line, the situation of most of pensioners has not improved.

These people usually live below 'existential minimum threshold', i.e. their income is so low, that it threatens their physical being. They have financial means by which it is difficult to function. In Poland, situated in Central Europe, member of the European Union, in the middle of the second decade of the 21st century, this can be said of 2.8 million people.

Average income in the national economy, according to GUS (National office of Statistics) was PLN4585.03 gross. This means, that statistical Pole's take home pay was PLN3320.34. If you were not earning as much as this, you were in a significant majority, because average salary concept is confusing. This amount and above average was earned by around 30% of all workers. This is statistically true as those who earn more, push average numbers upward.

This is better seen in the median, the mean value in relation to which half of the workers earn more than average and half earn below the average. GUS estimated that the median of earnings in December 2018 was around PLN4260 gross pay, i.e. PLN3035 net pay. Half of the Polish workers earned less than that.

This is why so many Poles do not have any savings. The reason

is not, contrary to many expert opinions, poor economic education. In reality, Poles do not save money, because they do not have any money to save. The estimate is that half of Poles have some savings for the future while the other half live from payday to payday. One may of course criticise them and say that Poles do not think of their future, but in truth, is buying a new pair of trousers or going to a hairdresser or cinema so extravagant that it should be given up in order to save for a decent pension?

Perhaps we are too lazy, we work too little? Average Pole works 1930 hours per annum: 75% work overtime and only 22% are paid overtime. For comparison, average German employee, works 1360 hours per year.

This is particularly true for the people working on the so called 'trash' employment basis (casual workers). According to GUS, 80% of such employees, did so not of their own choice, but they were forced to accept such terms of employment by their employers. We could say that they were not signing up at a gunpoint, that they could have opted for other terms of employment, but try to insist on exercising the freedom of employment (guaranteed by the Polish Employment Code), if you have a hungry mouth to feed at home?

It is true that for years, condition of living have improved for most people. We are richer, we can afford more, we work less. This is, however, of little comfort for those who have to take a temporary loan to pay off another temporary loan, not being able to afford a mortgage instalment, because of redundancies in their workplace. Unemployment benefit at the best, covers the cost of food from the discount store for two weeks. No comfort for those who are self-employed and can't afford the

luxury of getting sick, because they do not have a sick pay and every day of absence is a loss of their meagre income. Seeing better statistics, doesn't buy school books for children or travel for the weekend.

All of this is not because of laziness or lack of entrepreneurship. Poverty is easy to forget if one is in the group of fortunate people. Easy to forget, if you take a mortgage, buy your home and live door to door with someone who has the same creditworthiness and was lucky to avoid a trap of Swiss Francs mortgage. Easy to forget when in your gated area, you see similar cars, similar clothes, similarly clothed children in their designer outfits on the same fenced off playgrounds. It is easy to forget that there is another world of less fortunate cast outs. They have not ceased to exist with the changes in our overall improved national average financial status, they didn't disappear from our eyesight. Their world is more real, because in the landscape of prosperous Poland, there is more of such world. Relative prosperity is like islands in the sea of relative poverty. For every person who has reached the top, there are thousands who raced with him or her but, they dropped off, they were missing determination, knowledge, support. They may have had worse starting position, because they didn't come from middle class families. We do not see them, because we are living in social bubbles which are next to each other but they do not mix. We have friends with the same financial status, similar tastes, we go on holiday to the same places, we eat out in the same restaurants. This way, we are increasingly convinced that our life can happen to anyone. This is not so. Success is a minority experience, many of us forget this.

This is Poland now. This is us and this is about us.

Dorota Wojciechowska-Żuk