



Exploring Resilience with Families

National Report for Poland

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Risks, Resources and Inequalities: Increasing Resilience in European Families

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Abstract

This report presents the analysis of the primary research conducted in Poland for Work Package 4 (WP4) of the rEUsilience project. It outlines the methodological approach taken to data collection and analysis and presents the findings of the empirical work undertaken. The report's underpinning evidence was obtained through seven focus groups conducted with 70 members of families in different parts of Poland in March and April 2023.

The focus of the research was on family-related risks and so the participant families were chosen because of potential or actual difficulties that they might have in responding to labour market and income risks when caring for children and/or other adults. The participants were drawn, therefore, from families on a low income, lone-parent families, families living in a rural area, families from a migrant background, families with a female breadwinner and families containing an unpaid care-giver to someone with significant health or disability-related needs. The evidence was analysed using thematic analysis. The study provides deep insights into the challenges facing these and other families and the resources people mobilise to overcome the pressures they face and their views on how they can be better supported.

The following are the main findings.

- Insecurity of income and poor employment conditions were defining features of participants' lives.
- In a context of general scarcity of resources, people were especially affected by the increased costs of living.
- Money was not the only scarce resource; time was also scarce for many of the participants, mainly because of their caring responsibilities and being pressurised to undertake both work and care, often with serious constraints.
- Family was at the core of people's lives, with wider family acting especially as an informal support system for those who had access to extended family.

- Traditional gender and strong family responsibility norms were also defining features of people's lives.
- The labour market conditions of many participants were marked by informality and some poor employment practices, with frequent mention of so-called 'junk contracts' (those that do not confer many rights).
- The compounded pressures of gaining or retaining employment, generating sufficient income and carrying out care-related duties sometimes hardened into a trade-off whereby people had to make a choice between their care responsibilities or employment.
- There was a general sense of distrust of and dissatisfaction with the state and the set of public supports. People felt the system worked for others rather than for them and there was considerable 'othering' of Ukrainian migrants and refugees in this context.
- Participants were very critical of service availability, especially childcare services, health services and housing provision. As well as matters of supply and hence availability, many people found services difficult to access because of costs, time delays and bureaucracy.
- Dealing with the service and benefit systems can be very time consuming, especially in situations where people may not have the knowledge, language capacity, familiarity with or degree of confidence in dealing with official systems and procedures.
- People showed considerable stoicism and resourcefulness in managing their lives. It was clear that they used a wide range of behaviours and skills, including cognitive skills, behaviour management practices and relational skills.
- While there were many examples of behaviours oriented to resilience, one can question the sustainability of people's situation, especially for those who were worse off. Coping by absorbing loss or greater demand on existing resources can only be a short-term strategy.
- Participants had many suggestions for what would improve their situation. These centred around a number of main elements: addressing weaknesses in the economy and labour market; better services to respond to families' situation; more efficiency in service provision and less bureaucracy.



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Introduction

The rEUsilience project was launched in September 2022 and features a number of interconnected Work Packages (WP) to answer the following overarching research questions:

- What challenges and difficulties are created or exacerbated for families by labour market risks and demands in the ‘new world of work’ and how do families try to overcome them?
- How do policies contribute to family resilience, especially in terms of their inclusiveness, flexibility and complementarity?

Work Package 4 (WP4) centres on the experiences and coping behaviours and strategies that families put in place to overcome labour market and income risks, especially as they intertwine with caregiving, the resources that families have access to and those that they require to avoid negative (socio-economic and other) outcomes. The WP is also interested in the trade-offs and decisions that people face with respect to the mobilisation of those resources. The research questions to be answered by WP4 are:

- What strategies do families use to cope with risks and challenges?
- What resources do they need to avoid negative outcomes?

The focus of WP4, therefore, is on strategies and resources for coping with risks and avoiding negative outcomes. The information to answer the research questions was gathered through focus groups held in the six countries covered by the project: Belgium, Croatia, Poland, Spain, Sweden and UK.

This report presents the results of the work conducted in Poland between March 28th and April 26th 2023. It is one of six reports on the individual countries included in the project. An overall comparative report will be produced as well.



National Background and Key Developments

This section outlines the policy context and background within which participants in the study secure their livelihoods and attend to family exigencies and relationships. It focuses especially on the family policy as well as outlining the significant changes to the Polish welfare state more generally.

Family Policy

Family policy remains a priority issue on the political agenda in Poland. The coming to power of the right-wing Law and Justice government marked a milestone in family policy, especially in the leap in public spending on this policy field. A symbolic change confirming the importance of the new approach to social policy was the addition of the word 'family' to the name of the ministry responsible for social policy. Support for families, especially those with large numbers of children, became the main axis of the programme, spread across a range of financial measures aimed at supporting all types of families (i.e. regardless of income).

An urgent problem to be addressed was the high level of child poverty - in 2015, the rate of extreme child poverty was 9% and relative child poverty was 20.6% (Szarfenberg 2017). It was believed that providing decent and secure conditions for families in Poland would act as a brake on young Poles leaving the country and lead to higher fertility rates (Inglot 2020). Policy was also concerned to address the unfavourable trend of declining fertility (Duszczek et al. 2019). The policy solution adopted was financial transfers to families, which were to dispose of these funds at their own discretion.

The flagship policy was the 'Programme Family 500 plus' (*Rodzina 500 plus*), announced during the election campaign in 2015. Its basic idea was to pay parents with two or more children PLN 500 (about EUR 120) per month for each child until the age of 18. The scope of eligible families has evolved - initially there was an income criterion for entitlement but from 2019 the programme was extended to all children, regardless of the financial situation. However, the Programme has been criticised for being too costly (PLN 90 billion in expenditure in first three years), for disempowering women in the labour market (especially mothers of several children) and for failing to promote access to public services. Available analyses show that the Programme became the country's most expensive social investment after 1990 and that the pro-demographic objective was not achieved in terms of higher birth rates (Michoń 2021). These funds have led to a significant reduction in child poverty. In mid-2023, the PiS government signed an amendment to this programme and increased the monthly benefit to PLN 800 (mainly due to high inflation).

The monthly benefit of PLN 500 per child is not the only form of economic support for families in Poland, but the major one. Another example of social investment is the 'Good Start' programme, under which all families (i.e. regardless of income criteria) receive a one-off payment of PLN 300 for school-going child at



the start of the school year (until they reach 20 years of age). This money is aimed at covering expenses for school supplies and books, although school handbooks are free for children in primary and secondary schools up to the age of 13.

A more recent programme is the 'Family Care Capital', which is intended for parents of children aged between 12 and 35 months. Parents can receive a total of PLN 12,000 for the second and each subsequent child. The benefit is available regardless of family income and is also available to adoptive families.

In addition to the introduction of new instruments in favour of families, the government continued with solutions that had already been in place. For example, the one-off childbirth allowance (so-called *becikowe*) to which parents are entitled after the birth of a child was maintained. This is a net amount of PLN 1,000, which has not been increased in value for several years. It is worth noting that some local authorities have introduced their own benefits for young parents. In addition, parents of a newborn child can receive a so-called 'layette' from the local authority, which usually consists of child necessities (the value is rather symbolic).

Apart from universal benefits, there is also a system of means-tested allowances. In particular, there is an income-tested Family Allowance (*Zasiłek rodzinny*) that has many supplements that recognise the extra needs of lone parents and large families especially. Poland also has three child-related care benefits (a Special Attendance Allowance, a Medical Care Allowance and a Nursing Benefit) which offer financial allowances in the case of demanding or intense needs on the part of children who are ill or have a disability. The intention is to compensate for extra disability-related expenses or familial carers' inability to participate in the labour market due to care responsibilities. The Special Attendance Allowance is means-tested but the others are not. However, the Nursing Attendance Allowance which is the most generous is specifically for a child who becomes disabled under the age of 18 or, if at school, under the age of 25. There are no specificities in the other two care benefits regarding when the child acquires the disability.

Families Caring for Dependent Relatives

The social welfare system in Poland provides relatively limited material and non-material support to families providing care for dependent members other than children. Over recent years, a strong dichotomy has emerged in government policy towards supporting people with a disability that occurred before the age of 18 and those for whom the disability or need of care emerged in their adult years. Protests in Parliament by carers (mostly parents) of adults (i.e. 18 and older) with disabilities have only addressed the demands of this particular group (Kubicki et al. 2019). Currently, those who give up work to provide intensive care for their child can count on a monthly care allowance of PLN 2,458 (about EUR 540). In addition, eligible persons can apply for a special care allowance (PLN 620 per month) if the income per person in the family does not exceed PLN 764 net per month.



Despite the emergence of a number of policy programmes for the elderly in recent years, the issue of long-term care for this population sector remains one of the least addressed on the public agenda since 1990 (Safuta 2021). According to the political narrative and societal expectations, care for older people should be the responsibility of families or local communities. As a result, many families above the legal income threshold are left without any support for elderly care. At the same time, researchers point to the critically low accessibility of residential care facilities, including the high cost of private care homes, the poor quality of care in public facilities or the long waiting times for a place in these facilities (Rataj and Iwański 2022). In addition, no systematic financial solutions have yet been introduced to support families caring for dependent relatives. The only allowance available is for people aged 75 and over, regardless of their state of health. In 2023, this allowance is a very low PLN 294 per month. In addition, elderly people with the lowest income can rely on care services and specialised care services provided by municipal social assistance centres. Access to these services is, however, also very limited.

Paid Workers

A striking feature of the Polish labour market and the situation of workers is the above-average share of civil law work contracts. Since the beginning of the 21st century, contracts for specific work/tasks (*umowy o dzieło*) or mandate/service contracts (*umowy zlecenia*), which guarantee a lower level of social security than permanent contracts, have become widespread. The flexicurity model promoted in Poland grants only a lower level of social security for employees, but gives employers above-average flexibility (Muszyński 2019). Within a few years, Poland became the EU leader in the use of temporary contracts and work through temporary employment agencies. Poland also has a high share (above the EU average) of the so-called 'working poor'. In 2016, the rate of working people at risk of poverty was 11%.

In an effort to provide a social safety net, in 2016 the government introduced an important reform whereby social security contributions are paid on the mandate/service contracts as well. However, people working under this type of contract cannot count on a number of labour rights (e.g. paid holidays, sick leave, protection against dismissal), although they are covered by social security. The idea of extending the same rules to work/task contracts has also been discussed for several years. Furthermore, as of 1 January 2017, a minimum hourly rate was introduced for work performed under a mandate/service contract. This change was significant for the financial security of those who cannot count on stable employment based on a permanent contract.

Pensioners

Pensioners became a target group for policy reform mainly in the 2010s, especially in light of the acute problem of poverty risk among seniors and their problems in meeting basic needs. Although the period since 2012 saw a number of policies in favour of the elderly, many measures could be characterised as relatively weak and as driven by the implementation of international standards in the area of ageing



policies (Duszczek et al. 2019). One of the main slogans on which the Law and Justice party won the 2015 parliamentary elections was the reversal of the pension reform (i.e. the gradual increase and equalisation of the statutory retirement age for men and women to 67) introduced earlier by the centre-wing Civic Platform government. Once in power, it returned to the legal status quo from before 2012, when the retirement age was 60 for women and 65 for men. As a result, women's benefits are on average more than 30% lower than those of men. This makes older women particularly vulnerable to poverty and social exclusion. In 2019, the government introduced a new programme aimed at women who have not saved for retirement due to care-giving responsibilities. The 'Mom 4+' programme will provide financial support in old age for those who have raised four or more children and are not entitled to a pension. The benefit amounts to PLN 1,100 (about EUR 45) only, which is the same as the minimum pension (in 2019).

Instead of systemic solutions to support poor seniors, the Law and Justice government favours financial transfers and introduces further material benefits. Under the 'Retirement+' programme, an additional - so called 13th and 14th month of pension - has been paid to all those eligible. These benefits were paid for the first time in 2019 and amounted to PLN 1,100, the equivalent of the minimum monthly pension. This solution has been criticised as costly. However, more than 9.72 million pensioners were covered. Another programme is 'Medicines 75+', which guarantees free medicines (only some popular pills) to elderly people who have reached the age of 75. In 2023, the PiS government announced that children under 18 will also be covered by this programme.

Migrant Families

Recently, due to an intensive inflow of foreign workers, mainly from Ukraine, Poland became a new immigrant destination (Duszczek and Matuszczyk 2018). Until 2022 these were mainly temporary, seasonal workers who were not entitled to social assistance or other public benefits. These were more than one million people per year who took up employment mainly in low-wage sectors where work often involves exposure to health or life risks (agriculture, construction, industry). According to the 2004 Social Assistance Act, only persons covered by one of the forms of international protection, foreigners with a permanent residence permit, a temporary residence permit for a long-term resident of the European Union and the right of permanent residence in Poland are entitled to the same monetary and non-monetary benefits as Polish citizens. The data available for 2022 show that only 41 foreigners received various forms of social assistance for a total cost of PLN 97,000 (MRiPS 2023). Another 177 persons are foreigners under international protection on the territory of Poland.

With the implementation of an extraordinary law in March 2022, forced migrants from Ukraine who arrived in Poland after 24 February were covered by the full social assistance measures. This law, which offers a broader range of rights than the implemented 2001 Temporary Protection Directive, granted Ukrainian citizens newly arriving to Poland, a number of rights and privileges in welfare programmes (including the 'Programme Family 500 Plus'). The basic requirement for access to the welfare system and



other public services. is to apply for a PESEL number (Polish ID number). Scholars drew attention to a serious problem whereby Ukrainians (or generally foreigners) currently in Poland were divided into two main groups. The first group consists of economic migrants who came to Poland prior to 24 February 2022 and whose access to social benefits depends on the possession of a residence permit. The second group consists of a much more privileged group of forced migrants who arrived after the Russian aggression in Ukraine. In order to be included in the second group, some Ukrainians decided to re-cross the Polish-Ukrainian border to be covered by the provisions of the special law.

According to the Ministry of Family and Social Policy, by the end of May 2023, 211,800 Ukrainians had received the 'Programme Family 500 Plus', 29,100 had received the 'Family Care Capital', and 1,300 had received a subsidy of PLN 400 per month for a child's stay in a childcare centre up to the age of three. In addition, by the end of December 2022, the 'Good Start' grant was received by 150,000 Ukrainians. It is worth noting that, thanks to funding from international organisations (mainly United Nations High Commission for Human Rights), Ukrainian families with children could count on extra generous financial support, especially during their first months in Poland. Furthermore, some local governments and non-governmental organisations (NGOs) offered a large package of humanitarian aid, followed by services to facilitate social and economic integration (e.g. free public transport, access to affordable housing).



Methodology

Outreach and Recruitment

In a first step, ethical approval was obtained from the University of Warsaw.¹ The implementation of the focus group research in Poland, including the recruitment of respondents, the organisation of the infrastructure and the provision of comprehensive empirical material, was outsourced to an external research company. A robust and transparent selection process was put in place. A request to tender proposal, including a detailed description of the tasks and guidelines, was sent to several companies with many years of experience in conducting qualitative social research in Poland. The tender was awarded on the basis of two criteria: the quality and experience (80%) and the price (20%). IPSOS² Poland was adjudged to have submitted the best bid.

IPSOS recruited respondents through a specialised recruitment network. In a first step, three coordinators for four locations - Warsaw, Lublin, Łódź, and Łowicz - were hired. Approximately 20 experienced recruiters worked on the project in total. For the purposes of targeting potential participants, the focus was placed on people with low incomes who were beneficiaries of diverse kinds of support from public non-governmental institutions (e.g. a local NGO). The recruiters already had established contacts in diverse support environments such as foundations, associations, support groups, and social services targeted at children, the elderly and their carers, those with a disability, the financially disadvantaged and migrants. To ensure diversity in recruitment and minimise the risk of participants being from the same circles, one recruiter could recruit only a maximum of two individuals for each focus group. The selection of appropriate organisations to recruit for participation depended on the target profile of the group in question.

The snowball sampling method proved to be the most effective recruitment method for IPSOS. The recruiters asked for assistance in recruitment from 'friendly' employees and associates in the above-mentioned organisations who had previous experience with other group interviews conducted by IPSOS and trusted the company. In addition, for the migrant group IPSOS contacted individuals who hosted Ukrainian refugees and employers offering jobs to Ukrainian migrants. To recruit elderly carers, the recruiters additionally reached out for people through pharmacies, targeting individuals who regularly buy adult diapers. In rural areas, they recruited respondents directly by traveling around Łowicz and visiting the poorest households. To secure some additional participants, IPSOS also posted announcements on closed thematic Facebook groups.

¹ Rector's Committee for the Ethics of Research Involving Human Participants, University of Warsaw: 198/2022.

² For details on the company see <https://www.ipsos.com/en>; <https://www.ipsos.com/pl-pl>



Irrespective of the specific profile of the target group, all interviewees had to have caring responsibilities for at least one family member and face some form of income-related challenge. Upon submitting an expression of interest either online or through the NGO, individual participants were selected on the basis of their positive response to the question: 'Does your family face significant difficulties in making ends meet?' The recruiters also took into account the diversity of the respondents in terms of gender, age, socio-economic status or labour market situation. All persons expressing interest were contacted prior to the focus group by phone or in person to understand their personal situation and communicative abilities.

It should be noted that the focus groups consisted of people who did not know each other beforehand. For taking part, participants received a voucher worth PLN 300 (circa EUR 70), which can be used in a wide range of shops (SODEXO type). This amount corresponds to one-twelfth of the minimum wage in Poland.³

A total of seven focus groups with 70 participants in all were conducted in different locations in Poland. The locations were Warsaw (three focus groups), Lublin (one focus group), Łódź (two focus groups) and Łowicz (one focus group). The first three are large urban agglomerations, capitals of regions (i.e., *voivodships*), characterised by different levels of socio-economic regional development; the last is a small city of some 26,000 inhabitants. The field research was conducted between March 28 and April 26, 2023. All focus groups were held in a central location in each case, in buildings adapted to the needs of people with reduced mobility.

The discussion proceeded on the basis of the focus group guide which was common across the six countries (Annex 1). It consisted of a series of questions, focusing in turn on challenges and difficulties experienced by families, how they seek to address those and what measures would help them most. As well as direct questions on participants' own situation, a series of hypothetical scenarios were posed to participants to further explore their assessments of the options open to families and the factors that should influence their choice. At the end of the discussions, participants were asked to fill in two short questionnaires (see Annex 2 and Annex 3). The first asked people for some outline demographic characteristics (sex/gender, age, ethnic background, whether born in the country, care-giving responsibilities, level of difficulty for family in making ends meet). A second asked participants to rank on a scale of 1 to 5 (from least to most importance) a range of items organised into three questions: a list of difficulties facing their families; a list of existing sources of help; a list of potential improvements by government.

³ Several participants admitted during the focus groups that they were induced to participate in the research by the amount of this financial incentive.



The table below outlines key information about the organisation of the focus group discussions, including the location where the focus group discussion was held and the number of participants.

TABLE 1 OVERVIEW OF FOCUS GROUPS

FOCUS GROUP	DATE	NUMBER OF PARTICIPANTS
LOW-INCOME 1 – RESPONDENTS IN A SMALL CITY	29/04/2023	12
LOW-INCOME 2 – RESPONDENTS IN A SMALL CITY	26/04/2023	10
FAMILIES IN A RURAL (VILLAGE) LOCATION LIVING IN FINANCIAL HARDSHIP	18/04/2023	10
LONE PARENTS	28/03/2023	11
FAMILIES WITH A FEMALE BREADWINNER	31/03/2023	10
FIRST GENERATION UKRAINIAN MIGRANT FAMILIES (WITH SUFFICIENT POLISH TO TAKE PART)	12/04/2023	9
CARERS (PERSONS PROVIDING DAY-TO-DAY CARE FOR FRAIL OLDER ADULTS OR THOSE WITH A DISABILITY)	26/04/2023	8

Organisation and Conduct of the Focus Groups

All seven focus groups were organised and conducted in a similar fashion. Prior to the start of the group, the assembled participants were invited to read and complete documents related to participation in the research (e.g., consent form, information on the protection of personal data). All discussions took place in professional rooms equipped with the necessary devices to conduct group research properly. The discussion was organised around a large table. A sweet buffet, water, hot drinks and writing materials were available. At each location, there were a hidden space behind a Venetian mirror where the observers were located so as not to disturb the dynamic of the group. Having obtained the consent of the



participants, all focus groups were recorded – it is important to note that only the voice was recorded, and not the image of the study participants.

All seven discussions were conducted by an experienced moderator – qualitative sociologist, Dr Jowita Radzińska, a researcher at the SWPS University, Warsaw. The role of the moderator was to lead the group discussion and ensure that all voices were heard, empowering those who were less active and, as needed, bringing the conversation back to the topic in questions, while remaining calm, professional and empathetic towards the participants. Organisational and technical support was provided by a representative of IPSOS. An observer was also present during each of the seven meetings. Prof. Anna Kurowska of the rEUsilience Polish team was the observer during the first two and Dr Kamil Matuszczyk (University of Warsaw) was the observer during the following five meetings. Their role was, among other things, to help the transcriber to identify individual participants from the recording (by drawing a sitemap of individual participants) and to provide content and technical support to the moderator. At the beginning of the meeting, the researcher emphasised that the role of the observer was to support the conduct of research.

Each focus group lasted an average of three hours and consisted of three parts. The first was an introduction in which participants were reminded of the purpose of the research and the rules of participation. Then each participant was given the opportunity to introduce themselves (using either their real name or a pseudonym). The second, main, part consisted of open-ended questions on topics within the scope of the rEUsilience project (as set out in the focus group guide reproduced in Annex 1). The third part was devoted to discussion of the scenario questions. Between the second and third parts, there was a break of 10 to 15 minutes for refreshment. Once the discussion had concluded, the respondents filled out the two short questionnaires.

The discussions were conducted in a neutral way and the moderator managed to avoid potential arguments between the participants. As necessary, the moderator reminded the participants of the guiding principle that each participant had the right to express his or her own opinion and that the purpose of the meeting was not to convince others of one's own opinion.

There are two relevant points to note regarding the focus groups. First, on several occasions, the interviewees became emotional while telling their family stories; second, during the breaks or at the end of the session, some of the participants spontaneously formed relationships with each other and exchanged advice on, for example, using online apps to save money on shopping or selling second-hand items.

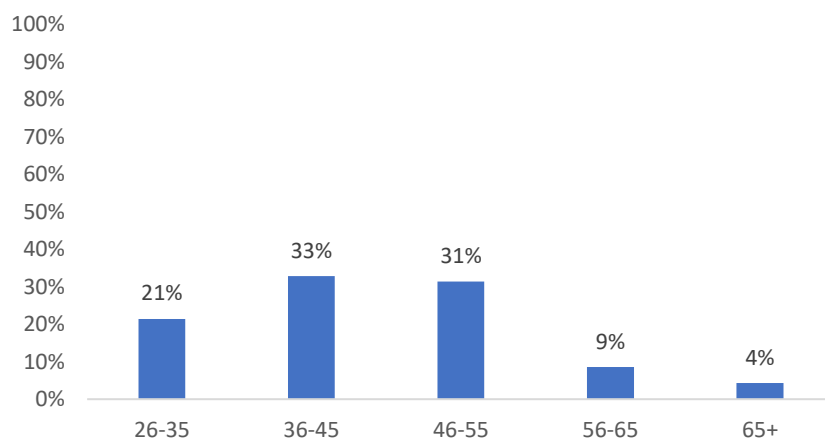


Profile of Participants

The distribution of respondents was around two-thirds female and one-third male (36%). This is a higher number of male participants as compared with all the other countries in the study. In addition, there were some men in each group, including in the discussion with female heads of households.

Around one-third (33%) of participants were in the 36-45 age bracket, while a fifth were between 18 and 25 years of age. A further 31% were aged between 26 and 35 and 13% were aged 56 and over.

FIGURE 1 PARTICIPANTS' AGE GROUP

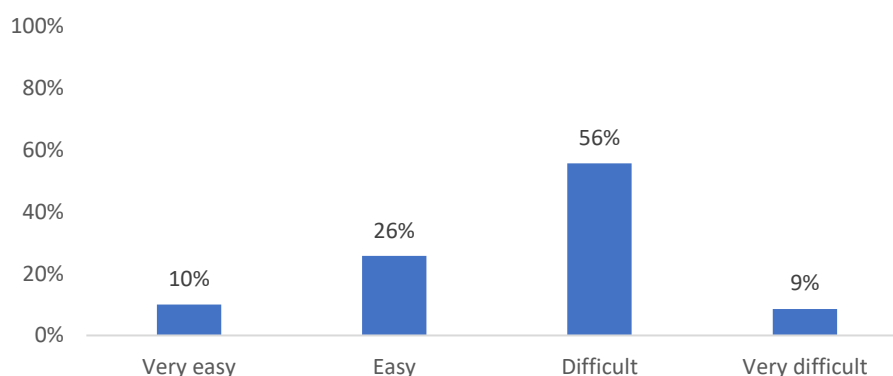


N=70

Most participants reported on the questionnaire that they were struggling financially (Figure 2). Nearly two-thirds (65%) considered their family to be making ends meet with difficulty or great difficulty. A further quarter reported that their family could make ends meet easily, and a tenth considered their family could make ends meet very easily. The sample, then, tilts strongly towards low-income populations.



FIGURE 2 PARTICIPANTS' RATING OF THE DEGREE OF DIFFICULTY FOR THEIR FAMILIES IN MAKING ENDS MEET



N= 70

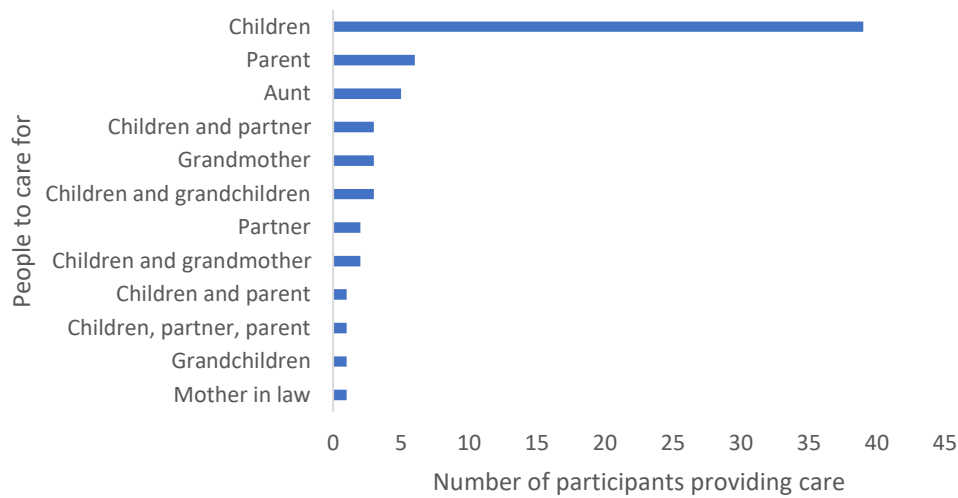
Although not always specifically asked, the discussions indicated that participants were involved in the labour market to quite a high degree. Fifty-three of the 65 participants who mentioned their employment status in the course of the discussions were in paid employment (the vast majority full-time). A few said they held two jobs and up to 10 mentioned working additional hours. The others were either unemployed, retired or out of the labour market for caring duties.

The majority (86%) of participants reported being Polish-born (the exceptions here were almost universally the participants in the focus group with Ukrainian migrants) and a roughly similar proportion said they were from an ethnic majority background.

About two-thirds of participants had some caring-related responsibilities, whether towards their children, grandchildren, partners, parents or other family members (Figure 3).



FIGURE 3 PARTICIPANTS' CARING RESPONSIBILITIES



N = 67

Caring responsibilities for children dominated the care responsibilities. Such children included infants, toddlers, children of school age and in one case a disabled daughter in her 20s. About a fifth were caring for their children as well as an additional family member, with some cross-generational care-giving.

Evidence Analysis Process

The evidence from the socio-demographic questionnaire and opinion survey was analysed using basic Excel functions. The qualitative data was analysed using an inductive process of thematic analysis (see Braun and Clarke 2006; Braun and Clarke 2021; Braun and Clarke 2022), assisted by NVivo software. Following Braun and Clarke (2006), the following process was adopted.

Transcribing the Evidence

The focus group discussions were transcribed verbatim from the audio recordings. All verbal utterances and some nonverbal expressions (e.g. laughter, crying, hesitation) were transcribed. The transcriptions were completed by one member of the research team, listening closely to the recordings and noting the interventions made by participants. The list of participants was anonymised and participants numbered. Any personal details and other data that could potentially be used to re-identify participants (e.g. location, names of employers, addresses, names of children or other dependants, local organisations, etc.) were replaced with code words or single letters (e.g. X [LOCATION]) or spaces to ensure anonymity. Passages that could not be deciphered based on the audio recordings were marked as inaudible – these were



minimal, and usually consisted of individual words or brief phrases, or in a few instances passages where multiple participants spoke at the same time. The transcriptions were cross-checked by a second member of the team, who went back to the original audio recordings to check and improve where needed the accuracy of the verbatim accounts. The transcriptions were then sent for translation to a professional translation service, checked on return and transferred to Oxford using a secure site.

Coding the Evidence

At Oxford an inductive approach was adopted to coding, focused on each country's evidence. The lead researcher at Oxford read and re-read all transcriptions to familiarise herself with the evidence. Having gained an in-depth knowledge of the content of the focus group discussions, the data was imported into NVivo and the key text was coded into a set of initial codes. The objective of this step was to identify and organise the data according to "the most basic segment, or element, of the raw data or information that can be assessed in a meaningful way regarding the phenomenon" (Boyatzis 1998 as cited in Braun and Clarke 2006: 88). This phase produced a long list of codes. The next step re-examined the evidence – both original text and the codes - to identify overarching themes across the whole data set. In some cases, a code was found to correspond to a broader, overarching theme; in other cases, a number of codes were grouped together into one theme. In a further phase, the researcher refined once more the candidate themes, eliminating some that did not qualify as themes (mainly due to insufficient presence), reclassifying and reorganising others and collapsing individual themes into a broader category as appropriate. Based on guidance from Braun and Clarke (2006), the aim was to maximise internal homogeneity and external heterogeneity of the respective themes.

Producing the Report

The report was drafted using the main themes and sub-themes. Throughout, an overview, integrated analysis is aimed for in the sense that the evidence from the seven groups is treated together, thereby emphasising the commonalities found and highlighting dominant patterns. Quotes from participants' interventions are used to provide examples of such dominant patterns; the process was essentially one of selecting fragments of interventions that are as much as possible "representative of the patterns in the data" (Lingard 2019). In some cases, a dialogue that occurred between two or more participants is presented so as to provide context for a given quote or illustrate a group exchange. Quotes have been edited for succinctness or legibility, with some short phrases (e.g. "I mean", "ehm", etc.) removed and replaced by ellipses. In addition, some of the quotes have been edited to protect anonymity and respect the conditions of ethical approval of the national research as well as the conditions of the project's Joint Controllorship Agreement.

As well as presenting the dominant patterns in the data, different sections include as appropriate more particular and sometimes focus-group specific views, opinions, situations or experiences that may have



characterised only a few groups or even one. This is a way of doing full justice to the findings and also introducing nuance into the analysis by showing specific particular opinions as well as common themes.



Findings

Financial, Service-related and Employment-related Pressures

Difficulties Facing Families in General

One of the opening questions asked people about the difficulties facing families today followed by a question on the difficulties facing their own families. Both questions fostered a vibrant discussion – however, in most groups, participants tended to foreground their own experience even in responding to the general opening, scene-setting question about families in general.

When speaking generally, people mentioned a range of different challenges for families in contemporary Poland. These varied in perceived importance but cohered around four underlying concerns: costs and inflation; employment and the jobs' situation; the state of public services; a general sense of changes making life more difficult and insecure for people. Of these, the economy and inflation dominated; the term “*massacre*” was sometimes used in this context and the word ‘inflation’ tripped off people’s tongues in a way that suggested that they were well acquainted with it. The general thrust of the comments here centred on rising prices and how little one gets for one’s money. The following is a participant illustrating the point with personal experience:

“And everything is getting more and more expensive. You used to go ... you had 100 Zlotys in your wallet, you went to the store, you did some major shopping. Now 100 Zlotys turns out to be some kind of plastic bag, you don't know what's in that bag. ‘Well, I spent a 100 and that's how [it] looks’, and I say, ‘Holy God, for what?’”

Supporting this person’s experience, the discussions generally convey a strong impression of income being consumed by routine purchases (especially food, petrol, rent and utilities), leaving people struggling with expenses such as paying back loans or a mortgage (if they had them) or covering non-routine expenses.

In commenting on the second theme, the labour market and jobs’ situation as they affected families generally, most of the discussion was either about the lack of jobs locally (especially expressed by those living outside of Warsaw) or the difficulty of earning a sufficient wage in a general context of stagnant wages. Reference was also made to how hard work is nowadays compared to the past, when, according to one participant, a “*50 per cent performance level*” was sufficient. Such a comparison to a generally undefined past was common (albeit that it was sometimes positive but more often negative).

References to public services in the context of families’ difficulties – the third theme in this thread – were generally negative, with particularly negative comment reserved for nursery services, the health services



and housing. These themes will be found to recur again and again. A temporal thread – of things getting worse over time and being better heretofore – underlay these comments as well.

And this connected with the fourth general theme of rising insecurity and material and cultural changes making life more difficult. Other people’s changing values were brought up here, with some references to young people and how differently they live their lives. The following comment conveys a sense of ambivalence if not dissonance:

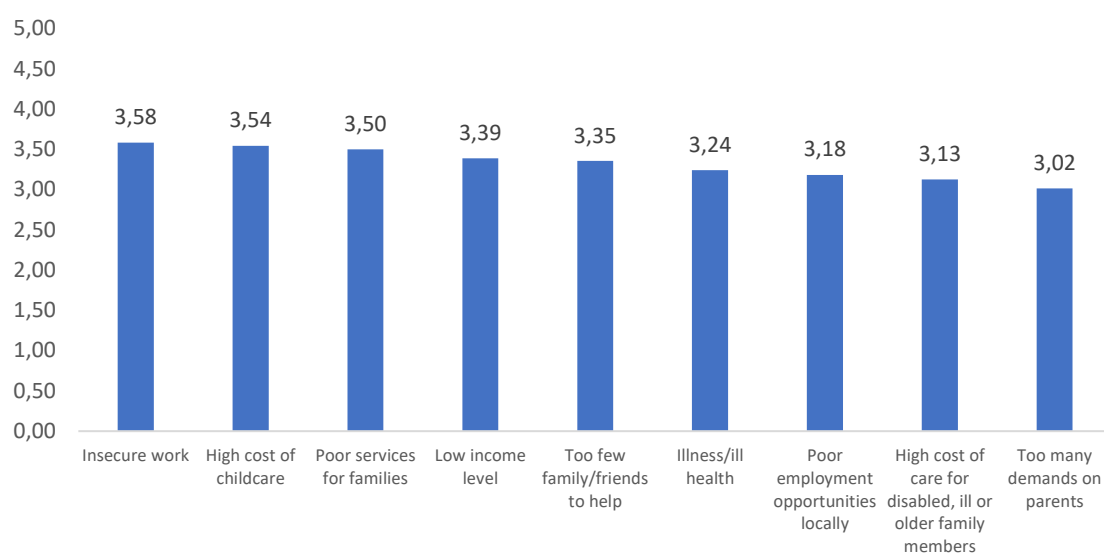
“Well, as I said, young people want to have ... everything quickly. Well ... we lived differently, that's why I approach life differently, because I'm older and ... well, I admire that they are brave, that they go abroad, that they buy apartments. And everything ... well ... they live differently. Maybe it's good, but, but ... well, we lived differently.”

Difficulties Facing their own Families

There are two sources of information on the difficulties facing participants’ own families: the questionnaire and the discussion. When asked to rate (on a scale of 1 (low) to 5 (high)) the degree to which their families were affected by a stated set of issues, insecure work was the issue that scored most highly (3.58) (Figure 4).



FIGURE 4 AVERAGE PARTICIPANT RATING OF THE DEGREE TO WHICH THEIR FAMILY IS AFFECTED BY DIFFERENT ISSUES (ON A SCALE OF 1 TO 5)



“TO WHAT EXTENT IS YOUR FAMILY AFFECTED BY EACH OF THE FOLLOWING ISSUES? PLEASE RATE EACH ISSUE FROM 1 TO 5, WITH 1 BEING THE LOWEST AND 5 BEING THE HIGHEST.”

N=70

This linked with concerns about poor opportunities locally (although this was the third lowest-scoring item – at 3.18). The relative scoring also indicated that the service architecture for families was the most consistently problematised issue, with nursery or kindergarten access receiving the second highest score (3.54), followed by a more general item of poor services for families. Problems in the extent to which family members felt supported may also be read from the relative popularity of people agreeing that they have too few family or friends to help (the fourth highest scoring issue at 3.35) and the thinking about the costs of care for older, ill or disabled family members. While the item regarding ‘too many demands on parents’ scored second lowest (at 3.02), it, too, points in the direction of a sense of lacking support. Inadequate income was the third highest scoring dimension.

The discussion in the focus groups helps put substance on these difficulties, highlighting three main difficulties or risks (in key respects rehearsing the difficulties that people identified for families generally). The first and most prominent were money- and economy-related difficulties, the second was a range of service-related issues and the third centred on employment (including work-family balance). A number of what might be called ‘sub-themes’ accompanied these major themes, including worries about their



children, dissatisfaction and frustration with government, the Russia-Ukraine conflict and feelings of uncertainty and lack of control. The discussion will be focused on the three main themes.

Income Difficulties and the Rising Cost of Living

Repeatedly and spontaneously, and across all focus groups, participants pointed to the rising cost of living as a difficulty for them and their families. They showed an acute awareness of the extent to which the cost of goods had increased in comparison to previous years, with many participants making direct price comparisons. Participants worried especially about the increases in food prices, making reference to both particular items that had risen in price and, in a more general sense, to how their money now bought less.

“Just on Monday, I ordered a pork chop, right, because we still bake pork chops, and at that moment, what I always paid for a pork chop was 22-23 Zlotys, I'm talking about our Polish, right? I'm not talking about an imported one. At that moment, I paid 30 Zlotys for a real Polish pork loin in wholesale ...”

They said that their shopping baskets were less full, even if they shopped carefully. Some people made clear that they were talking about the basics, rather than about “frills”. The degree to which people located these rising costs in a changing economy was very striking, showing a pronounced ability to contextualise and assess their situation. Inflation was given centre stage here, as demonstrated in the following flow of conversation between three different participants:

Participant 1: *“Well, that's what I'm interested in, why we have 18 or 19 per cent inflation?”*

Participant 2: *“100 per cent.”*

Participant 3: *“I can add fuel to that and the price of fuel.”*

In a number of families, the participant or a spouse/partner were or had been engaged in home enterprises (for example, smoking meat or making pâtés or handicrafts as an additional income source or in some form of self-employment) but the rising costs coupled with a fall in what price they could ask for their products or services (if they sold them) saw them squeezed financially and somewhat dispirited. Greater competition and undercutting of prices were also mentioned in this context. The point was made that employers' costs had gone up, too, which meant that they were financially squeezed as well. But this was expressed more as a source of criticism than sympathy; some participants who mentioned it conveyed a view of employers trying to make gains by not paying them fully (to be covered in more detail in the next section). Knock-on effects on other costs in the economy, like those of housing and private educational or medical services, were also mentioned in this general context of too little income.

Beyond the economy-related developments, low wages dominated as a sub-theme. Many participants were working in low-paid jobs or had previously been in low-paying employment. Some of the examples



that were mentioned included cleaning jobs, working in construction, restaurants or shops, delivery jobs, factory work. Questions can be raised about the sufficiency of these jobs though in that, as already outlined, 65% of focus group participants reported making ends meet with difficulty or great difficulty.

People used the opportunity of the focus group also to talk in some detail about their living situation and their struggle to make ends meet. The words of one participant captures the situation of many with the use of the term: *“living on zero”*. Another participant’s mention of lacking *‘a safety cushion’* helps to conjure up the difficulties experienced.

“I remember that 3 years ago I was saving regularly, that is, more or less from all the income I had, I was able to save about 10, sometimes 15 per cent. I mean, before I spent anything, I immediately made a transfer to my savings account from every inflow that came in, which, maybe not a large sum, it didn't allow me to put together a large sum, but there was some, it was growing. For example, at the moment I have a problem with putting aside 5 per cent of what comes to me. So it is ... for me it is noticeable over these 3 years that I was doing it as if freely, in the sense that I could manage it in such a way that I could safely start with this, sort of, this safety cushion, which I miss all the time and now I can't do it.”

Both the inability to save and the worry associated with not having a cushion were mentioned quite a number of times, suggesting that having some kind of cushion is valued by people. Insecurity of income and employment was a significant related sub-theme in discussions here. The following participant gives a vivid sense of the nature and sources of the income variation adverting to ‘lighter’ months for example:

“Every month is different, I don't know, for example, my husband and I both pay KRUS [The Agricultural Social Insurance Fund], so for example, when the third month comes, when we have to pay over 2,000 then ... for example, last month well that month was a lot lighter than this one, I suppose. The car breaks down, or OC [civil liability insurance] or insurance comes. I don't know ... the house, or some fees like that. Well, the child has a monthly ticket ... it seems to me that no two months are the same ... no?”

Insecurity was widespread, conveyed strikingly by one participant: *“A year ahead is ... only Mr. Glapiński [head of the National Bank of Poland] can do it, and no one else.”*

In general, the experiences regarding income and finances were shared across the focus groups. There were some specificities, however, such as participants living outside the large cities saying that they had fewer opportunities to get extra income in comparison to those in cities, especially when it came to employment. However, it was these participants who most mentioned having a ‘plot’, by which they



meant some land which allowed them to grow their own food should they wish to or to smoke some meat. Furthermore, a cost mentioned in the focus group with Ukrainian migrants is probably unique to them and other migrants: agency or other fees (for employment registration primarily but sometimes also to regularise their legal status) which consumed a considerable proportion of their income.

The fact that people generally perceived the situation as having disimproved is an important finding that needs to be taken seriously. It is also interesting to note that benefits and income from the state did not come up much in the discussion on people's financial situation.

Poor Access to Essential Services

However, the state and public resources did feature in the second major source of difficulty identified for families: services. A range of different services was adverted to here, but nurseries and kindergartens, medical and health services and housing were the most mentioned, with the former two dominating (in this part of the discussion but housing was an important theme throughout coming up very strongly in the hypothetical scenarios for example and will be discussed in other sections to follow). In highlighting these three service areas for their own families, the participants were mirroring the service defects they had identified for all families. There were three main points of complaint: getting access to services; bureaucracy; costs. These are all, of course, related in practice but it is helpful to separate them in order to see the specificities that troubled people.

The discussion on access focused on the number and availability of services, the queues, and the difficulty of getting suitably-timed appointments (especially for doctors' and other medical services). One mother framed her struggle to get her child into a nursery as follows:

"A collision with the Polish reality ... getting a child to a nursery, a state kindergarten, is bordering on a miracle."

And here is the voice of a father:

"... well, now my daughter is the 18th in the queue, so when I check every month this queue is getting longer. So, well, I don't know what it's going to be like this September, whether she'll finally get into that nursery or not."

The bureaucracy involved in interacting with the state was also a major point of negative comment. Form filling, needing to make contact with different offices and time delays were all mentioned here. But the critique of bureaucracy was mainly made by participants in the migrant group (and also to some extent the carers group as it was suggested that people with dementia-related illnesses apparently found it hard to get diagnosed and access to services). The migrant participants listed many procedures that they needed to undertake in a system that was generally foreign to them. This discussion was not all critical but the general tone in this group was one of difficulty in understanding and managing the Polish



procedures. It was for these reasons that some of them used costly and potentially exploitative agencies to process their applications.

Costs associated with both public and private services were the third issue raised in relation to services. People referred here to medical services (the cost of seeing a doctor and/or getting medicines) but also to school-related costs and additional educational tuition for their children (in foreign languages for example). The cost of housing was also mentioned in this context.

Notably again, there was a message that services have disimproved over time.

Difficulties Relating to the Labour Market

Matters relating to jobs and employment were the third difficulty adverted to. They emerged both spontaneously in the general discussion and also in response to specific questions about their employment situation and history. As mentioned, the majority of the 70 participants were employed, with most exceptions among one group of low-income participants in a small city and also the group of carers. The discussions, taken as a whole, generated three themes. These were: disimprovements in the conditions of work and pay; changes in people's attitudes and dispositions regarding employment; issues of work-family balance.

Across groups, participants were very critical of the jobs' situation and the evidence suggests a difficult labour market in several respects. Job insecurity was one factor. Participants were anxious to recount negative situations or experiences in which they had lost their jobs or had difficulty in finding work, as well as a more general critique of disimproving labour market conditions. The latter was, in fact, the single largest sub-theme when it came to work and employment. There was a general sense that the Polish labour market was a harder place now in which to make one's way. There were some references also to how quickly one's job situation could change (due to broader economic developments, including job outsourcing and company downsizing). One person depicted it as an *"employer's market now."*

People spoke about how hard their jobs were; they meant this physically in terms of the tasks and workloads but they also meant it in terms of the amount of hours and the general conditions. Here one of the participants in a small city makes reference to *"work after work"*:

"I also work after work, only for a few hours, then I come home and my partner goes to work in the same way and we just pass each other at home, we don't spend much time together, we spend it on work. And a person would like to work more to somehow improve this household budget, and it's just hard to do something about it."

A comparison to the past underlay many points when, as one participant said, it *"was hard to not keep the job."* This sense of a generational change was present in other ways as well. There was a number of



references made to younger generations (mainly men) having to emigrate to western Europe for work for example. Sometimes these were pitched as positive examples of initiative but there was also an undertone that working abroad had heightened expectations for when they returned and might negatively affect family relations (especially when children are involved). However, it can also work to disadvantage people. One participant with experience of a period spent abroad pointed out that this did not necessarily help him. He described himself as “*a nobody on the labour market*” when he returned to Poland and of having to start all over again, which included in his case a period of self-employment.

The evidence suggests that some of those who were employed had to work hard under constrained conditions. The following is just one example:

“For me, for example, it's normal, I start work from 6:00 a.m. to 2:00 p.m., it's first shift. But of course I have to come early, which means I have to come at 5.20. And no one will ever pay me for those 40 minutes, and that's, let's say, 6 days a week and I get the same pay, and sometimes when I have to stay after 2:00 p.m. because there's still stuff to do and I won't leave my friend alone, I sometimes I leave at 3.00. And so it is, for example, with the second change. I'm supposed to finish work [laughs] at 10 o'clock, but sometimes I leave at 11.30.”

What this suggests is the significance of informal practices. In fact, the presence of considerable informality in the labour market was a very strong finding. Informality took several forms. One was of having to work longer hours or do tasks or even jobs that were not in the job description (if people even had such). Another was of having to work without a contract of employment. A third form of informality was of ‘under the counter pay’ whereby a few participants described receiving all or a part of their wages in cash (which they assume meant the employer was not declaring it). Regardless of whether they had personally experienced this, participants seemed to be generally of the opinion that this was a widespread practice. A fourth element of informality that was mentioned was the absence of a career structure and a lack of promotion.

Within this general environment, (employment) agency work and “*junk contracts*” (more formally called mandate/service contracts) were prominent in people’s narratives. Criticism of the former was especially strong in the migrant group – for them agency sign-up seemed the most widespread way of securing employment with people coming to Poland likely to have already made a commitment to an agency. However, mention was also made of the use of agencies in the rural focus group and in some of the city-based low-income groups. This set of practices was generally spoken of in negative terms but there were a few instances where agency work had been a pathway to regular employment by the company. It was almost as if the employer were hedging their bets by first employing people on a contract to see how they would perform. ‘Junk contracts’ was a term that people used quite widely, referring to mandate/service



contracts which treat the mandated 'employee' as a free contractor. People spoke of receiving no benefits or holidays when employed in this way. These practices generated a sense of distrust (sometimes because people had been 'burned' before or because they had heard stories).

The critical edge to participants' narratives here and elsewhere was of a sense of a power imbalance with the changes in the labour market interpreted as demonstrations of employer power by some participants. One spoke of "grey ants who work in the hall, then there are managers." One generalised criticism was of employers being very selective about who they would employ, wanting younger workers or preferring to offer internships as against proper jobs. Discrimination was mentioned here especially; older employees felt that they 'hurt' in the contemporary Polish labour market. But the references to discrimination were quite diverse, sometimes it was described in terms of people's age, sometimes for or against women, sometimes on the basis of insiders versus outsiders (or 'outsiders' against 'insiders' if one could consider Ukrainian migrants as outsiders). Reading the narratives suggests that some participants were of the opinion that employers wanted anyone apart from people like themselves. But even if people referred to discrimination loosely, the strength of a feeling of unfairness or bad luck should be noted as a serious finding. Gender and age were enduring references in regard to the labour market too. Many examples were given of employers passing over women of child-bearing age. The situation is well summarised by the following comment:

"It no longer cares what you have in your head, but you have experience just for something. Everyone is afraid that the older one will work longer than the younger one ... most of them ... don't ask what you can do, what ideas you have for everything, they just ask age ... and good bye."

Other generational references were also present, including the following participant who felt her daughter made a smarter job choice than she did, whereby her own hard work in more than one job did not mitigate the differences in pay and reward:

".. the daughter was smarter, so she went to X [college], so she earned twice as much as me from the very beginning, ... good morning... So now I got a raise at work by a smaller amount than my child. And she says, 'Mom, what's wrong with people? You have completed post-graduate one, you finished your second postgraduate, you finished your third postgraduate, and I only finished five years of studies. And I am above you.' And I work a lot more hours than she does, because I still [have to] earn extra money, I earn extra money on Saturdays ..."

There was no clear timing as to when people thought the change had happened, but the pandemic and the Russia-Ukraine conflict were the most frequently mentioned 'events' causing the change. This will be



discussed further below. Somewhat ironically perhaps, given the strong feelings of some participants towards them, the Ukrainian migrant group offered a more positive narrative of how Poland had managed to create or find sufficient jobs for the migrants fleeing war.

Another sub-theme that came from the discussion of employment-related difficulties was of 'work-family' balance by which people mainly meant the difficulty of fitting time for family around work. This will be elaborated in more detail in the next section as it intersects with care-related pressures but a few points should be noted at this stage. First, it tended to be men rather than women who spoke of their struggle with work-family balance. A possible (gendered) root here might be that men looked at this from the prism of work and employment and so it came up in their discussions of work, whereas women looked at it through the prism of family so they raised it in discussions of care-related pressures. A second point to note is that there was some ambivalence about whether and if 'work-family balance' should be aimed for and can be achieved, as the following exchange shows:

Participant 1: *"It is not known what is better now, whether to have money or be with children, bring up, watch..."*

Participant 2: *"It is impossible to reconcile the two."*

Participant 1: *"Well, you just can't."*

Participant 3: *"Well, you can't ... unfortunately these are the times..."*

The desire to spend time with children and family was present, though, and it did seem that people valued it as an element of a good life.

Care-related Challenges

A vibrant discussion also ensued when participants were asked specifically about difficulties of providing care, whether for children or other family members, the latter especially in a context of Alzheimer's which was a dominant care-related exigency in the focus group with carers. The age of the children and the degree of disablement of adults needing care were anchoring points in the discussions which emphasised the importance of 'presence.' Sometimes care-giving and the associated pressures were a memory for people that they felt important to recount especially when they had moved beyond the early child-rearing phase; but, even for those parents with older children, the need to be 'present' especially should the children fall ill was strongly felt. Care-related pressures were closely connected to the employment and income situation depicted earlier but also to gender norms and practices.

The Nature of Caring-related Constraints

There were several dimensions to care-related constraints but they were all grounded in family norms and practices (which was a theme that emerged spontaneously and will be discussed in a later part of this section below). Motherhood in terms of both its responsibilities and constraints was strongly present in



the narratives, but the fathers also discussed their contribution and perceived role. The 'constraints of caring' theme was present in all focus groups but was especially emphasised in the narratives of lone parents, some of the low-income groups and in the group with carers. The thrust of the many interventions on this theme was around the 'care dilemma' or 'care trade-offs', centred on the imbalance between paid work, time for family and money.

The narratives indicate that a series of difficulties prevailed, suggesting intersecting conditions. Some of the difficulties were practical, getting the right timing and work/care arrangements in place especially. Both family life and the relationship between limited time for employment and scarce suitable employment were problematic for people who generally cannot undertake paid work outside of the usual working hours or may only be able to work less than full-time hours. In two-parent families, the parents sometimes had complicated work arrangements, often with the men away (either in emigration or undertaking jobs that took them away from home, such as driving jobs for example) and the female partner adjusting her schedule accordingly. However, note that there was a focus group with female breadwinners wherein the men were home-based, mainly caring for the children. So, there was some diversity of work-family patterns within the sample. When small children were involved, their mothers usually managed by either not working outside the home or carefully timing their work arrangements, most often synchronising with their partners but also through the help of other family members, especially their own mothers or less often sisters.

The data gives a strong impression that it is up to the couple and family to make the adjustment as there were very few mentions of helpful or supportive services or employers. Indeed, it could be quite the reverse as the following quote shows:

"Well, in general, when I listen to everyone here, when I think about myself, I also went through such a path that my child was in kindergarten, when I was alone with him, so you asked how to deal with time? Well I, for example, lost my job then, because I was supposed to be at work until 7 pm, but I had to pick my child up from kindergarten by 5 pm. Well, first the boss went out of his way, hired another person for the last 2 hours but ... in the long run he said, 'Well the other person is available for the whole day, so thank you very much'. I was left with a small child without a job, and in fact, well, it was just a kind of amok then. When I actually remember it now ... I don't even know how I managed it all."

The time constraints were especially emphasised with one man explaining that he worked on a mandate/service contract to enable him to adapt his times to suit his children's arrangements. A few participants reported having to give up a job (or in one case a training place and in another promotion) because the timing did not suit their parental responsibilities.



Babysitting or child minding were among the most important practical considerations raised. To understand these, one must be aware of the relative scarcity of income to buy or pay for individuals or services that would substitute for the parent, either public or private, formal or informal. Parents stepped in most often (and this will be outlined below). Lone parents also felt deprived of the second parent in many respects and used a (rather generalised) comparison to two-parent families to emphasise this.

“Because now it's a bit like when you're at work, you feel remorse for not taking care of children, and when you're with children, you feel remorse for not working, yes, and that's not how it should look like this. And in a situation where there are 2 parents who support both of them, the awareness that if you lose this job ... there is still some ...”

But there was a more social and psychological side to caring-related constraints as well. Some parents in employment worried about their relationships with their children and sometimes felt a distance between their own culture and that of their children (with use of iPhones mentioned in this context). Having to work so hard was a key part of this:

“Both me and my children are task-oriented, communication between us is based on the exchange of tasks: do, buy, wash, cook, done, done, ticked off. There are few moments when we have all the tasks covered, we have nothing to do, and we can talk to each other about what happened at school, what he was thinking about, what happened there, and such ... I just realised now that such moments when we can talk the way you talk at home ... are few. Because I'm at work, the kids are at school, one is in training, the other is in training, one is with friends, the other is with friends, plus duties, and the day ends ...”

A second general type of care-giving – and associated constraint – also featured. This was caring for adults which was a reality for some people in all focus groups but especially so for participants in the group with carers. This type of caring has important implications for risks and resilience. The most widespread situations were of caring for a parent or parent-in law or other member of the older family generation. There was relatively little disability or illness among the children in people's families for example or, indeed, among respondents themselves, although a number had medical conditions or had been involved in accidents. Dementia and related conditions at various stages of severity were the most common precipitators of care responsibilities for participants in the focus groups.

Care-giving in this context was less instinctive and familiar territory (as compared with 'normal' care-giving for children). Reference was made to the patience and skills needed and the appreciation of the different reality or world for people suffering from Alzheimer's.



“Yes, and the worst thing is ... in order not to give up, theoretically, not to be drawn into their world. But most often a caregiver who is often with this person, as if, too, too much in this world, starts to live this, this kind of ... and this requires distance.”

Two types of constraint or challenge were to the fore in regard to caring for adults with debilitating conditions. The first constraint echoes the earlier discussion on childcare-related constraints regarding the paucity of service support, combined in some instances with the intensity of caring placing limitations on the capacity to be employed. Secondly, people made reference to the practical difficulties and skills required. This was referred to especially in regard to the care of those with dementia or Alzheimer’s. Practical skills but also patience and other coping resources were mentioned here. These constraints all reflected if not stemmed from the participants’ support systems. The discussion here often strayed into family support, with examples given of where siblings or other relevant family members had helped or, indeed, refused to help. The system of public support, which did not come up that much in these narratives, was the subject of negative feedback when it was mentioned, especially medical expertise and support. It seemed, again, that people had to put together their own caring strategies.

Gender and Family Norms

While structural and personal factors help to explain the circumstances that people find themselves in, one cannot understand the patterning without taking into account two other – related - factors: gender norms and arrangements and family-related norms and values.

To take gender first, traditional gender norms were strongly present, especially traditional views and practices regarding the division of work and responsibilities between women and men. The female participants certainly self-identified as mothers and family carers and in some groups there was outright criticism of men’s contribution. What was involved in the gender patterning?

The first element was a division of labour as the following quote demonstrates:

“I made an agreement with my partner that he would earn money for us, and I take care of the whole house. I try to make it up to him somehow ... plus I also look at my mother's suffering, right?”

One can see the limitations some male participants place on themselves from the following:

“I cook, but I don't manage it, my wife is responsible for it [other people laugh]. But I cook ... Very good, right? I mean, the woman has a very good, good job, so we're not complaining there. Well, I take care of household duties, yes, and I sit with my child.”



The first quote above also hints at the second element of the gender differentiation which was a felt sense of responsibility for care (she spoke of making it up to the husband and justified her staying full-time at home with reference to also caring for her mother). This is closely related to a set of values and attitudes. A part of this attributes gender differentiations to natural proclivities:

“... women are simply more patient by nature. And the men of these jobs just have some ... I mean, I don't have such a problem, but ... among my friends, or somewhere in my extended family, I see such situations. I don't see anywhere a man taking care of, I don't know, an elderly grandmother or anything, and bathing, and so on. Women always do it. It's just, well, you ladies are different from us guys.”

In the focus group with female breadwinners, some of the female participants complained about how little their husbands did even though they were home-based. For these it seemed that a female double burden prevailed with the women saying that their husbands expected them to provide financially for them and also to do the housework. As described in these situations, the men were more likely to undertake child-care related tasks than household activities (if they contributed at all). Overall, a very negative narrative about men emerged in this focus group (which included some men who were placed in a relatively defensive position although the discussion was generally cordial and a few of the female members insisted that their own experiences did not lead them to criticise their partners). Gender norms prevailed even among these people, though.

Another factor contributing to care-related challenges were attitudes on family values and perceptions of responsibilities. This showed a somewhat different side to family. As well as being gendered, the discussion elucidated the interactions between and respective responsibilities of different generations. It showed that people in the ‘middle generation’ considered it their responsibility to provide care ‘upwards and ‘downwards’. There were two main points of discussion that indicate this. First, and most widely, people spoke of their felt responsibilities for their parents, describing taking responsibility and helping as “for us it's normal” or in terms of “No one told me to, but I felt obligated.” The following two quotes from two different participants convey the meanings involved:

“They used to raise us, and now we just kind of have to repay the favour by, well, we help in a way that we can.”

“And at that moment, if I gave such a person to an old people's home, I would not forgive myself. Because this is stigmatisation and this is how they are here in Poland.”

A second way in which adult responsibility was expressed and visible was when people recounted how they felt about their teenage children helping financially, through taking on some paid work for example.



While valued in terms of the contribution it made, it did not feel right for those who raised it – they felt that they should be the ones to provide for their children rather than the other way around.

Managing Financially: Different Strategies, Behaviours, Attitudes and Costs

The questions around how people manage gave rise to another very vibrant discussion, marked by strong similarities in strategies and approaches across groups but also differences, reflecting both cultural practices but also some situational (and resource) differences among the groups, as well as differences among participants in terms of how constrained they were financially.

When participants were asked about their decision-making patterns regarding the use of money, there did not seem to be major conflict over this within families or among partners. There were some exceptions though, especially in the female breadwinner focus group where it seemed the women's earning power meant that they were the key decision makers around how the money was spent.

There were six finance management strategies identifiable from the evidence across the focus groups: budgeting for costs; altering consumption and finding alternatives; postponing purchases; using “*garbage truck*” (which was an online application (app) for buying or contributing second-hand or used goods); undertaking more work; saving for the future. These can be combined into three: monitoring and budgeting; changing consumption; increasing income.

Monitoring and Budgeting

Participants were acutely aware of their consumption practices, citing precise figures for the different costs they incurred in relation to energy, food and other expenses, as well as a capacity to describe changes over time. It was also clear that, faced with the financial pressure of rising costs of living and in a context of limited income, people commonly engaged in monitoring of expenses, as well as undertaking various behaviours to realise the resultant plans (to be considered in the next section).

The monitoring, planning and budgeting varied from routine informal behaviours to quite detailed and focused practices. In the most general cases, participants explained that they kept track of expenses and remained strongly aware of their spending. These people might not have had a detailed plan and were not close to the edge financially but they recognised the need to keep monitoring spending in a sense of preparedness for when a change is needed. They, like everyone else, were worried about unexpected expenses (a medical bill, a problem with the car or with home appliances), knowing that it would be difficult if not impossible to meet such expected expenses. Here is a participant assessing their situation (with the situation some years ago at the back of their minds):

“Suddenly, if there is some unexpected expense, such as going to the dentist, some sort of, I don't know, something broken, then suddenly there is a big



problem. And it's not a matter of ... 'aha, well, I'll wait' ... once ... I just bought a washing machine right away and that's it. And now I'd have to say, 'Damn, I'm not going to buy one this month because I have to pay a loan that ZUS [the Social Insurance Institute] gives me twice, twice.' Oh ... I have to work, I have to look for some additional source of income, so I'm even more frustrated because I'm home less and less, I work harder and harder for this money, and yet it doesn't meet my basic needs, yeah? And all these additional expenses are even more frustration and you have to plan it really well ..."

The majority of participants were proactive in engaging in either manual or technology-supported monitoring of expenses. Two participants used an Excel function to plan and monitor fixed and variable costs and this was their guide to switch or reduce expenditures. This and other forms of monitoring of expenses gave people a sense of control in an environment which they perceived as quite insecure.

These monitoring behaviours had a number of aims. A first was to focus on priorities, identifying what one participant called *"the hierarchy of importance"*. A second was to assess whether some kind of change was necessary, in other words whether *"entrepreneurship"* was called for. A third was to undertake research, to identify, for example, where and how one could buy a similar good for less or substitute one (usually cheaper or better value) good for another. This 'research' could take the form of online searching on platforms or through communications with others. Such checking was undertaken both frequently (one person mentioned his wife checking prices every day) and rarely and may also take the form of checking leaflets and handouts before going to the store.

A typical behaviour pattern is outlined below:

"A few years ago I learned how to budget in Excel from a friend ... So I have fixed expenses in Excel, such as rent, phone, internet, gym. And, well, when my rent increases, for example, because I now have central heating, so my rent went up 120 per cent, Excel sums everything up nicely for me. I have an extra sheet for extra work, and I always make sure I have a financial cushion. And if one day I spend more on shopping, the next day I try to plan such dinners and shopping to make up for this loss. I keep an eye on it, because, I have a certain amount that I put aside every month, and I think that those skinny, traumatic years when I just didn't have enough from the first to the first, made it such an obsessive idea to have this financial pillow, that I would just be so panicked ... well, I think because I'm just alone, so that I'm 100 per cent ..."

The reference to *"skinny traumatic"* years in the participant's past is quite striking.



Altering Consumption

For some participants, budgeting, planning and monitoring were insufficient on their own to make ends meet due to unexpected expenses interfering with planning or low underlying income. The examples given of unexpected events included equipment breaking down and fluctuating bills, making it difficult to follow a predetermined budget. This led to insecurity, with a small but not insignificant subsection of the population wondering whether planning was even possible. No-one mentioned that they had fallen into debt but the avoidance of debt was important for them. People mentioned paying back loans – most widely used to refer to mortgages - first when dividing out their money for example.

The first major modification pattern was reducing consumption. This most widely involved reducing four types of consumption: clothes purchase; so-called 'luxury items'; the use of cars; equipment usage (such as washing machines). People did not mention cutting down the amount of food they ate but there was some reference to eating better food being worth reducing clothes' purchase and/or other expenditure such as nights out. The 'extras' or 'luxuries' mentioned included family activities, with weddings and celebrations of a Holy Communion of a child or niece or nephew mentioned in this context, or what were sometimes framed as 'treats' or 'luxuries', including meals at a restaurant or a pub or beauty treatments. The 'luxury' could be something quite mundane (as in the second quote below).

"Let me say this from my perspective, now, I have my child's communion coming up, and it was always like that when the children had their first communion or children's baptism we have a big family, and everyone was invited, right? And this year well, no, we sat down, and we just say, 'we ask the closest family, grandparents and siblings, because the prices are simply cosmic now to make such a communion.' Well this is it..."

"Certainly, the first thing is to reduce expenses where we can, and such 'luxury' goods, in quotation marks, yes. I will not buy a book or such other things, because really, the first thing that is the easiest give up ... Yes, you can give up, right? Instead of going on vacation for two weeks, we go for four days, for example, but it is proportionally cheaper, right?"

Postponing and sacrificing were other ways of reducing consumption, succinctly summarised by one participant as: *"We just deny ourselves a lot of good things, really."*

A further and generally more widespread action was to optimise consumption using various strategies. These included hunting for bargains, as one participant called it *"shop hunting"* to find the outlets selling the desired goods at the cheapest cost, buying cheaper brands, buying in bulk. There was a whole repertoire of behaviours here as the following quotes from two different participants show:



“Where are the best promotions, where? I go here for this, I go here for this, sometimes, for example, on Saturday I visit three stores, because I can buy this cheaper here, I will buy this cheaper here, I will buy that cheaper here ...”

“That’s why I just go to the store and buy what’s on sale, not what I need. And that’s why I have a spare. I have some limitations for sure, for example I bought sugar last year, but I still have this year. But I decided that because the price is so high that when I run out of sugar, I will not sweeten things.”

The most common strategies included hunting for bargains in (physical or online) grocery stores or on apps or using alternative cheaper brands of goods. Rather worryingly, using cheaper medicines or alternative medical practices (such as cupping) were mentioned as ways of saving. Participants reported stocking up on products offered at special discounts and finding deals offered in various supermarkets. At some stages the discussion group became an informal advice setting wherein people exchanged tips or knowledge about how or where to get bargains or better value, mentioning platforms like allegro.pl, online apps (like BLIXA, Too Good to Go) and shops (like OLX, Shoppee, Biedronka).

A final way in which people optimised consumption was through goods exchange and buying second-hand. A key part of this was through what they described as *“the garbage truck”* which is a Facebook group wherein people advertise what they need and what they have to donate. Mention was made of there being over 30 such groups in Warsaw. The ‘garbage truck’ was mentioned also in the rural focus group. The references made to it suggest that it was used primarily for children’s and adult clothing.

“There is a page on Facebook like, ‘Attention, the garbage truck is coming’, so it’s also a nice way, where you can give away and take a lot of things for yourself, so that’s also great. I once tried the Too Good to Go application, that is one for not wasting food, but I found that it is a luxury, a luxury ... in that I can normally buy other things for this amount. I’m a big, big, big fan of second hands shops. My children, well, because of their sizes, no, because they are 2-meter boys, so I kind of have to buy such special clothes. What else? Well I just save, I count, I think such hard times have taught me to plan it all.”

A number of people liked the ‘garbage truck’ because its exchange basis allowed them to give back. In this way it reduced a sense of shame that people might otherwise feel. As well as the garbage truck there were a lot of mentions of using second hand shops and platforms (like Vinted) for example to both buy and sell.

Increasing Income and Saving

Another strategy that people used was to try to increase their income. Two particular ways of doing this were mentioned. One was to take on additional work. This could be taking on an extra job or extending



the hours worked (through evening or weekend working, for example). As well as parents doing this, there were some mentions of teenage children taking on part-time work, often to earn money for their own needs. A second strategy to raise additional income was through home provisioning, principally home smoking and curing of meats or through baking or other food production. A few respondents spoke of having a 'plot' where they grew vegetables. Significant entrepreneurship was to be seen in these practices that bore a strong link to a Polish culture of self-provisioning with food. Sometimes the products would be sold; sometimes they were used by the family.

A final way in which participants sought to cope with growing financial pressures was through saving. While many of the behaviours listed above are all forms of saving, what was being referred to here was people putting away money on a regular basis. This was not widespread – mainly one assumes because of a lack of spare cash - but the references to it suggest that it is an ideal practice in people's minds and a source of worry and anxiety when they have no "pillow" or 'safety valve' as the following exchange indicates:

Participant 1: *"The point is that at this point, and for quite some time now, I'm living on zero, right? And that's what I'm worried about. It's not that I don't have a life, that I'm starving, that I don't know, maybe I won't go on vacation there, I won't go great, but it's something you can give up. But I'm not saving anything ... A bit of a house of cards. One card ... you pull it out and it flies."*

Participant 2: *"Such a pillow, where, where you did know, 'okay, I've put it away here, here something, here this, here, maybe some other job.' And now you're wondering, 'Damn, what if something unexpected happens?' And it's such an irrational fear that ... I don't know, I didn't ..."*

Varying Attitudes and Dispositions and the Costs of Coping

Faced with income and the other challenges outlined in the last sections, the focus group discussions were revealing about the perspectives that people adopted. While these are difficult to sum up in an overarching way, some general points can be noted. There were several striking elements about people's dispositions, including: a sense of insecurity, an attitude of stoicism, a sense of deservingness which intertwined with 'othering' those who were seen as less deserving (with the 'othering' of Ukrainian migrants by far and away dominant here), and a tendency to look to past times and see them as better than the present.

In terms of general situation, the sense and indeed the reality of insecurity was an important theme – this was sometimes subterranean but it was also voiced strongly by some participants. It will be recalled that 'insecure work' was the highest scoring single item on the survey asking people about what issues they faced (Figure 4). Insecurity had different roots and meanings but was of two main (inter-related) types:



general insecurity of condition, and material insecurity. The former occurs when people do not know how core elements of their lives are going to develop. This was especially the case for the migrant participants who were, of course, undertaking a major (and in many cases traumatic) transition. But it also extended more broadly and was especially connected to insecurity around jobs and incomes. Insecurity of condition was also attributed to the military conflict in nearby Ukraine and COVID-19. Whereas people could identify some positives in the pandemic – wide use of working from home and also the additional leaves and ‘shields’ that the government put in place as well as the ‘credit holiday’ – the Ukraine situation was viewed as uniformly negative, especially fractured through the lens of the arrival of many migrants into Poland (to be discussed further below). The second type of insecurity was more material in that it was caused by precariousness in particular aspects of life. Housing was a major issue here but so, too, was employment, and associated with that, income.

Turning to the second defining condition of people’s orientation, to the extent that a general disposition was identifiable from the discussion most people seemed to be resolved to either make their situation work or improve their circumstances. There was a strong sense of stoicism in the discussions as exemplified by the following quotes from two participants:

Participant 1: “Because it seems to me that we have a lot of ... probably as citizens, in general as people, residents, also Poles ... blaming on the authorities. And it seems to me that you can also try ... with small steps on our own to influence some smaller problems ... we don't put this responsibility also for ourselves, for our fate just on, on something from the outside that we have no control over, which also a little bit relieves us then from taking the responsibility for our lives.”

Participant 2: “It won't change anything. I mean, it can change, but only in such a percentage. No one will push some button, ‘It's going to be okay,’ and that's ‘It's going to be bad’ ...”

The ‘it’ the latter participant is referring to is a change of government.

Stoicism was not universal however and even when it existed it could be accompanied by other emotions. One negative emotion that was present was that of feeling deprived. The discussions ranged widely in this regard, covering individual situations but also group-specific conditions. Some participants recounted their situation in detail – especially when they had experienced illness or adversity in relation to work or housing – for the purpose of establishing their ‘deservingness’:

“And I'll go, I'll cry to them, and if someone tells me that I have rings or a car, I'll say it, ‘I have it because I've earned it, for now I can still afford it. And if you give to others, give to me too. And if you give to others, give to me too’.”



The lack of entitlement rankled:

"I mean, I have never received anything from state. I didn't get a Family 500, I rarely get sick, so I don't go on sick leave, my husband ran his business for 25 years, he got sick 2 months, he got 1,200 Zlotys from the Social Insurance Institution ... well, like, such a benefit due to illness, for this half of it goes to drugs, to private doctors, because he went to the health fund, you spread your hands, 'You will come to me privately, we will do tests.' So here I have a terrible grudge against the government, because there are no such safeguards. When someone pays 1,500 Zlotys to ZUS [the Social Insurance Institute] for many years and now when he is ill, there is no help from anywhere. So that's just terrible."

Associated with feelings of deprivation and deservingness was critical 'othering' of those who are seen as undeserving. Those who were most often 'othered' were Ukrainian migrants. Participants (other than those in the migrant group) complained about the priority being given to migrants, especially Ukrainians, recounting many instances where migrants were allowed to go ahead of them in queues for services or special provisions being given them in jobs and housing. This was often couched in nationalist terms: "you won't see a Pole there". There was a strong sense of 'they' or 'them as outsiders, with people showing their resentment by citing examples of how Ukrainian migrants were, along with being privileged, also exploiting the system. This was how one Polish woman in the group with lone parents thought of 'the influx' of Ukrainians:

"... in the sector where I make extra money on weekends, there is a very large influx, that is not that I have anything against Ukrainians. Ukrainian women clean for 20 Zlotys an hour and kill themselves. Listen, to me, honestly, it wouldn't really pay off to go for 20 Zlotys and clean the apartment there, I don't know, 50 square meters. Four hours, that's 200 Zlotys. Deducting the cost of trains ... or whatever. Really, listen, they spoil the market like that, these Ukrainian women, they just snag everything, just mercilessly. In my opinion, this is also a very big problem. I don't mind them but if they worked for the wages we work for, and they wouldn't spend almost ... cleaning windows for 20 Zlotys an hour, then it would actually make sense. It would make sense."

While the most negative views were usually offered by a minority of participants and were met with some attempts by others in the group to offer a more positive or balanced view ("they are not all like that"), the strong negative feelings and the readiness with which people could come up with examples of both prioritisation and poor behaviour were very striking.

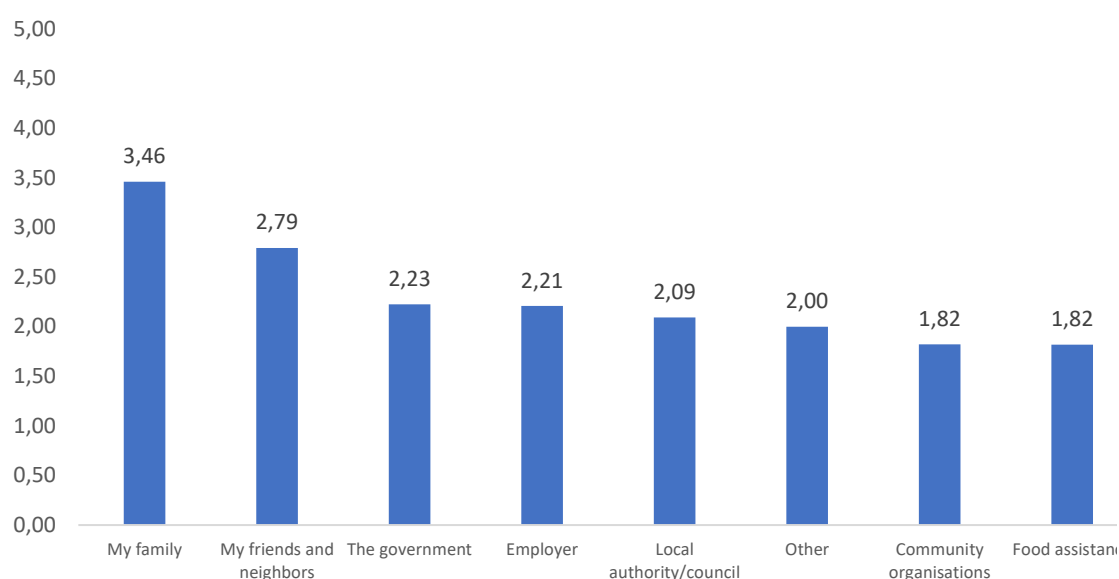


Sources of Support

Where did participants get support from?

While the focus group guide was relatively open in the phrasing of questions (see Annex 1) about from where or whom people got support, a range of types or sources of support emerged from the discussions and were more or less reproduced in the survey question.

FIGURE 5 AVERAGE PARTICIPANT RATING OF THE DEGREE OF HELPFULNESS FOR THEIR FAMILY OF DIFFERENT SOURCES OF HELP (ON A SCALE OF 1 TO 5)



“OF ALL THE SOURCES OF HELP THAT WERE TALKED ABOUT, WHICH HAVE HELPED YOUR FAMILY THE MOST? PLEASE RATE EACH SOURCE OF HELP FROM 1 TO 5, WITH 1 BEING THE LOWEST AND 5 BEING THE HIGHEST.”

N=70

As can be seen, family towered over other sources of support, confirming much of what might be expected of Polish society. It was followed in importance by another informal source: friends and neighbours. This data – as well as that in the focus group discussions – indicates that local community support (from community organisations) hardly figured for people. Government (national and local) and employers formed what might be termed a second tier of support (after family and personal networks). These main layers of support will be discussed in turn. The support received from and recourse made to local and national government benefits and services will be discussed in section 4.4.5.



Support from Family

Family support and related responsibilities were a defining part of participants' lives. This notwithstanding, family support mattered for some groups of people more than others; it was participants in the lone parents and rural groups who most spoke about (and seemed to have available to them) wider family support. Where and when it was forthcoming, family help tended to be greatly appreciated: one participant used the phrase "*golden grandmothers and grandfathers*". Another relevant observation is that sometimes in the narratives it was difficult to know which of the older generations people were talking about as they often referred to their own parents as 'grandmother' and 'grandfather', seeing them in the role they played for their children.

Looking at family as a source of support across the focus groups as a whole, it is possible to summarise the main elements in four points.

First, there was some polarisation in the extent to which participants had access to family (other than their own immediate family members) as a support system, present for some and completely absent for others. In general though, family appeared to be a significant source of support for the participants taken as a whole – some 15 in all made explicit reference to getting support from their families (and for others it could be said to be assumed). Parents (most usually mothers) received by far the most mention in this context. Other family members mentioned included grandparents and siblings (and in a few cases adult children or a cousin).

Secondly, it should be noted that the content of family support could and did vary across individual participants: in many cases, support meant help with care responsibilities (such as dropping children off at school or babysitting, or taking a family member to a doctor's or appointment or minding an ailing older person); in others, participants referred to financial support (contributing to various costs, usually rarely but for a few participants this was regular assistance or providing housing). This was far less mentioned than practical support. Psychological support was a third type of support – although it was mentioned only in a few cases.

Thirdly, the support was two-way. People gave as well as received, grounded in values and expectations around what it means to be a family member in Polish society. As well as the closeness of the relationship, the reality of giving or receiving family support depended very much on the stage of family life and the age group of participants and their parents or siblings – when the children were younger the support flowed downwards from the older generation and it went in an upward direction as the family aged.

Finally, the degree of reliance on family varied. In a few cases, participants emphasised that help from family was an irreplaceable form of support and could be relied on in most instances. These people were mainly referring to their parents. However, for some participants family was a fragile structure that could not be relied on. This was for several reasons. In some cases, participants explained that their parents,



grandparents, brothers or sisters were older, ill or disabled (or indeed deceased). In other cases, participants' parents could not 'step in' because of distance or location. There were also situations where people felt their families did not have the resources to help. A further circumstance was when people stopped themselves from asking help from family (as in the quote below). This was either because they were estranged from family, did not have family close by, or felt it was inappropriate at their stage of life.

"I mean, yes, because I have this feeling that if I need something, I can certainly turn to my relatives, siblings, my mother, because my father is no longer alive. But I don't, I very rarely do. Often my mother also asks me about finances, whether I need it or something, so I try to avoid such situations. I guess, well, I'm an adult, I have to cope on my own, right? I mean, the awareness that they are there and if I needed to, for example, if I lost a roof over my head, I don't know ... I know that someone would take me in, it's not like I'll be left alone. But it seems to me that, well, no I want to burden someone with my problems, yes, and as long as I can handle it, then ... I can handle it myself ... I will experience some support, yes, but just more verbal than such a tangible kind."

Another reason to view family support as conditional rather than guaranteed was because it was not always forthcoming and sometimes when it was it was seen as being given 'grudgingly' or coming with strings attached.

The evidence also suggests that being without a family can be a source of deprivation. This was clear in the case of the migrants' group but people in other groups also were in such a situation. In a society where family support is important, the sense of aloneness that being without family means can be especially strong:

"I don't have a husband, I don't have grandparents. I'm completely alone, and I know that everything depends on me ..."

Support from Friends and Neighbours

Moving to the second source of support – friends and neighbours – as Figure 5 shows friends and neighbours featured very prominently in people's ratings of different sources of support, rated second after 'my family'. This was not reproduced in the focus group discussions: only seven participants (drawn mainly from the lone parent and migrant focus groups) mentioned this source of support specifically as a lifeline. These tended to be different participants to those who had mentioned family as a source of support, suggesting that friendship or neighbour networks may substitute for family support. The following two quotes convey the ascribed meaning:

"Because Mom will [go] look, 'what are you talking about?' and a friend will always advise more, right?"



“For me, on the other hand, my friends are such a conscious family, in the sense that ... I built a new one, my life turned out so well that my relatives live very far away hence, we see each other quite rarely and these relations are looser, so if, say, the Internet, maybe the phone helps a bit and I am the support rather than me getting support.”

Neighbours were sometimes mentioned along with friends – they were especially mentioned by people in the rural focus group who expressed the opinion that ‘neighbours’ and ‘neighbourliness’ were substantially different in the rural areas as against cities, meaning this in a positive sense.

Support from Charities and Other NGOs

Participants were not explicitly prompted to discuss the contribution or importance of community-based organisations or other third-sector organisations but this came up spontaneously in a few cases. This was a minor source of support in the survey (as Figure 5 shows scoring an average of 1.82 out of 5) and mention of it was also quite rare in the discussion groups.

Only five participants mentioned receiving help from community groups or NGOs and these were confined to the rural and low-income focus groups. It was mainly church-related charities that were mentioned; people spoke of receiving either food or goods, and in one case fuel. Overall, the discussion did not convey an impression of widespread use of NGOs.

Support from Employers

The final source of support that emerged from both the focus groups and the survey was that from employers. While it scored relatively highly in the survey (the fourth highest item with a score of 2.21), it was mentioned as important by five respondents and mainly took the form of an ‘employer who understood and made (rather small) allowances for their family situation should family matters interfere with their presence at work. This tended to occur at the personal disposition of the boss or manager though, rather than because of structures or institutions like flexible working or employment rights.

Overall, the analysis suggests that the majority of people have some support – most widely family and friends – but that the support networks may be ‘thin’ rather than ‘thick’ in the sense of people having only one main source of support which carries risks of inadequate support in some circumstances. This section has also brought out the ideal and the reality of support systems. Thinking in terms of four sources of support – family, friends, third-sector or community and employer – is to sketch an ideal universe which breaks down when the individual accounts are examined.

What about the public system of support?



Public Support System

Discussion of the public support system – whether conceived in terms of the income support system or services – was not prominent, with the exception of the ‘Programme Family 500 Plus’. Apart from that benefit, there was little or no mention of other benefits being received. However, the ‘shields’ put in place during the pandemic were mentioned positively by a few people. There was more mention of public services – like schools or doctors or hospitals or housing – but when they were mentioned it was often to criticise them (especially the medical services). This together with the evidence from Figure 4 – in which people highlighted a lack of family support services as an issue for them - suggests a perceived vacuum in relation to supportive services for families in Poland.

Failures or gaps were frequently attributed to a failure of government (or the state). In some parts of the discussions, criticism of the government was raised spontaneously. The government was mentioned directly by some people in response to the general opening question on the difficulties they faced, for example. Such criticism was present in all focus groups, although its specificity and intensity varied and there was a tendency for the criticism to be most vociferous on the part of a few people, while others were silent or pointed out that all parties were to blame.

Standing out as one element of the benefit system that seems to have penetrated people’s lives, the feedback on the ‘Programme Family 500 Plus’ was mixed – there was almost no-one who spoke of it without reservation, even those who were receiving it. There was some polarisation in attitude to it though, between people who felt an entitlement to it (and indeed to more help from the state) and those who felt somewhat guilty and abashed, if not ashamed, at taking it. The following contributions from three different participants give a flavour of the attitudes.

“I also use the 500 plus, but I have this awareness in my head that I actually get the 500 plus from our taxes and from all these raised prices.”

“And 500 plus is good, but for those who work. And not only for those who do not work and, as they say, make a living from it, and ... it should be fairer.”

“Unfortunately, even when we just get the 500 plus, theoretically it should be for children, and we use it for our needs, like going to the store and buying, I don't know, bread, milk, and such ... What is missing is that the child should develop, and the 500 plus is for them, and we simply cannot afford to put it aside for them, so that they have, well”

So here one can see some reluctance to take it, a sense that it is unfair in being universal, that some who receive it misuse it and a feeling of guilt on the part of the father in the last quote because his family does not use it to directly meet children’s needs. An undercurrent of deservingness and othering was to be seen here too. The latter manifested in talk of people who abuse it, “*pathological families*” was a term



used in this context, referring to families who use it for alcohol and cigarettes, leading some to suggest that it should be given in the form of vouchers, rather than: *“here’s the money, here’s the money”*.

When people mentioned the government, some of the welfare and health-related campaigns were criticised as being facile. Criticism was also directed at the ‘state middlemen’ in relation to the sourcing, pricing and distribution of fuel and other goods. And the perceived top-down nature of the state was also mentioned. But most of the critique was political – the current party in power (PiS) was criticised for not doing enough, for favouring certain population sectors, for being in power too long, for favouring their cronies and for promising and not delivering. A strong sense of distrust of the institutions, politicians and the political system was evident:

“Yes, because everything is determined here. ZUS [the Social Insurance Institute] is a state institution, yes, the tax office is a state institution, all contributions are decided by whom, not by the employer, but are ordered top-down. Getting to a doctor or specialist or whatever, too long lines. Who is responsible for this? Well, not our employer who employs us. Those responsible are our [political leaders] ...”

Sometimes a single negative comment about the political system could ignite a fevered discussion. The government was usually the focus of this criticism but on some occasions critique of the party in power was matched by critique of previous more centrist or left-wing governments.

As mentioned, services were the subject of more discussion as compared with financial assistance. Where they were brought into the conversation, mention was made of health services – especially the GPs and other more specialist services like psychologists or psychiatrists - and nurseries. When people spoke about the health service, the references tended to be negative, with complaints about access to GPs and other medical services and lacking time flexibility.

“... it's like there's no flexibility on the other side. That it's always us as parents, whether we're single or all of us. We are tied to the harsh reality of the state, right?”

The fears of the costs of medical services and the perceived poor service were mentioned in almost all focus groups, suggesting that health costs and equality of access are a major worry.

Hypothetical Scenarios

Hypothetical scenarios were used towards the end of the group discussion as a device to further explore and pin down participants’ responses to particular families’ situations. The objective of using such a depersonalised lens was to elicit more detailed (and potentially sensitive) data on possible trade-offs, strategies and potentially difficult decision-making in risk situations. Each focus group was asked to



discuss two scenarios: one general scenario (the first) was used consistently across every group, and one was tailored specifically for the corresponding family type in question (see the guide in Annex 1). The depth of the answers provided by participants in reaction to the scenarios varied across the groups: in most cases though, participants engaged in an intense discussion regarding the options that the fictional characters could consider, probing the moderator for further details about their situation. In the latter regard, participants wanted to know four main things: the housing situation (rent provider or ownership, the size, the cost); whether the hypothetical individual or couple had family available to help them; level of income and indebtedness; and details of existing jobs and the couple's education levels.

Scenario 1: Increase in Household Care Needs Combined with Low Wages (all family types)

The first scenario, asked in all of the focus groups, was designed to pick up on decisions surrounding fertility in a context of low-paid employment. Points of view differed but there was strong commonality across groups. First, this was widely recognised as a risk; second, people were strongly of the view that

Scenario 1

A couple with one child are both working in low-paid jobs. They would like to have a second child but they are worried about finances and job prospects. What options do they have in your view? What help from the government would be most useful?

this was a decision that should be carefully thought about and 'calculated' and, third, certain 'securities' needed to be in place for the couple to make the decision to go ahead. Such 'securities' related primarily to income, paid work, housing and family support. One other point that linked groups was the spontaneous reaction – expressed in three groups - that the couple should emigrate (preferably to

Scandinavia) if they wanted another child, the implication being Poland was not a good place for families with children.

Here is one participant mother batting away the suggestion of another participant that the couple might be fine financially because they would get the 'Programme Family 500 Plus'. She explains that they will be out of pocket - 'zero' - because the low salary of the second parent is higher than the benefit.

"But they are still zero, because in order to have a second child and really go back to work for the lowest one, because the lowest one is higher than the state support at the moment, you need a nursery, and the state does not have these nurseries, so in my opinion ... a couple who want to have two children must have the support of a parent, mom, dad, I don't know, aunt, someone who is retired, who has time, who has health, who will spend time with these children, right?"



It seemed to be generally agreed that any benefits received by the family – including maternity or parental leave – would be insufficient and so the mother would need to return to work quite quickly and, in the absence of nurseries, would need help from family.

Viewing an extra child as a risk, some people advised that the couple put off the decision until they were able to offer more financial security to their family. Although a few participants thought it would be good for the existing child to have a companion, there was little support for the couple's wish to have another child and the replies had a strong moral underpinning, not least about the well-being of the children reared in these circumstances.

"We live on some level now, yes ... now we say, 'cool, we will have a second child' and we will simply make a revolution in our lives, that is one parent who now has to work 24 hours a day, so that these two children had no contact with the other parent. Really, basically, what is it for?"

On a pragmatic level, participants offered various strategies to resolve the dilemma: many mentioned taking on more work suggesting that the new mother might be able to work from home; several mentioned upskilling or retraining as a way of solving the struggles related to low-income. In terms of government support, participants mentioned affordable childcare, 'common rooms' in apartment buildings or other communal facilities where children (and mothers) could go. Housing figured very prominently in the discussions but there were hardly any suggestions about how the situation could be improved by public policy. This reflected a general tendency for the participants to see the couple as needing to find their own solutions, especially in a climate where things have become harder. The respondent below turned the question into a generational matter.

"Young people are as if left to themselves with such decisions. Because no one can guarantee them that they will have a job. No one can guarantee that if they move to a better house they will be able to maintain the house and pay the rent ... it's like that, it's not crazy, right? So ... they are stuck with the help of ... previous generations. I don't know, but perhaps our parents lived easier after all. These are such high requirements at the moment that someone would want to have an apartment. It used to not be, we lived in these apartments ..."



Scenario 2: Care Responsibilities Combined with Unstable/Insecure Working Hours (low-income families)

A second scenario was presented to one of the focus groups with low-income living in a small city. This scenario sought to present participants with a situation in which a person with care responsibilities and a low-paying job has the choice of increasing her wages but losing the stability and security of guaranteed and regular working hours. This scenario was intended to raise questions regarding precariousness, flexibility and instability in a context of family care obligations.

Participants were overwhelmingly in favour of Paulina staying in her current job rather than accepting higher wages working for a cleaning agency. This scenario

tended to confirm people's aversion to unstable work, prompting them to question the type of employment contract she would be on in the new job.

Most of them pointed to the importance of the stability provided by working as an employee in a company, and especially its rights basis, insisting that stability of income and working hours is the necessary condition to provide adequate care for a family member. They noted that agency work puts the power in the hands of the employer:

"For me, she will become a slave to work. She won't have time for either taking care of her partner or for herself..."

In terms of the support that would be most useful, there was little or no discussion but participants mentioned that perhaps her partner could get some help from other sources apart from Paulina (through a foundation that could provide day care for example) and perhaps the state could help by providing more for the carer in this situation.

Scenario 3: Lone Parenthood (lone-parent families)

The third scenario was asked only of the group of lone parent-led families, who were mainly lone mothers caring for their children. It sought their reflections on the options, trade-offs and coping strategies in a situation where lone mother Renate's reliance on benefits is not enough to sustain her, in the absence of other income.

In response to this scenario, participants from the lone parents' group were almost universally of the view that she needed to go to work, if not only to earn income to be 'normal'.

Scenario 2

Paulina works as a full-time cleaner for a company and cares for her partner, who has a health condition. She has been told that she could make more money by the hour working for an agency, which pays a higher wage but does not guarantee the timing and the amount of hours she might get a week. Do you think she should take the offer? What should she take into account when making a decision? What help from the government would be most useful?



Scenario 3

Renate is a lone parent whose children are now reaching school age. She relies on benefits as income but they are not enough to meet the family's needs, and she does not receive support from the children's father. What do you think Renate could do to cope with this situation? What help from the government would be most useful?

"... it seems to me that a woman, if she decides to go to work, yes, and I suppose that after many years with two children,

she probably has a great desire to go out and not sit down. It seems to me like a normal person who wants to achieve something in life."

Scenario 4

Ivan and Zlata have migrated to Poland. They have both found work, and their children attend the local day-care centre. Ivan and Zlata have been offered to take on longer working hours, but they would need more childcare and support that they cannot get through the day-care centre. What are the pros or arguments in favour of accepting the longer hours of work? What are the cons or arguments against accepting the longer hours of work? What help from the government would be most useful?

There was some suggestion that it should be easy to find work that fitted around child-minding, to ease herself into the labour market (contradicting some of the discussions around employment and work-family balance in other groups). Training provision was mentioned as a possible government source of help, as was the provision of a family assistant and for the state to pursue the father for alimony. It was also said that it should be easier for the mother to get help through the alimony fund.

Scenario 4: Increase in Working Hours Combined with Insufficient Childcare Provision (families with migrant background)

The fourth scenario presented participants with another trade-off: in this case a decision must be made in a migrant family between earning more money and ensuring care for the children. This scenario was presented to the focus group with Ukrainian migrants.

In this discussion the general tenor was pragmatic and cautious, emphasising the mathematics of it (in the sense of calculating income gains and losses - extra work means extra income but also extra costs for childcare). Another factor mentioned was the 'cost' in terms of time lost with children. The state's possible contribution was seen almost exclusively in terms of childcare - providing nurseries, free or subsidised, a babysitter or some extra classes for the children at school.



Scenario 5: Care Responsibilities and Limited Local Labour Market Opportunities (families in rural settings)

The fifth scenario illustrates a situation in which a family living in a rural area faces heavy care

Scenario 5

After having stopped working ten years ago, Magda wants to return to work. She lives in a rural area, where employment opportunities are limited, given her skills. Her partner is working full-time and they have four children. What options does Magda have? What help from the government would be most useful?

responsibilities combined with limited labour market opportunities in the local area. Asked of the rural group and also one of the low-income groups living in a small city, participants were invited to reflect upon the options that are available to the family, and what kind of help from the government would be most useful.

People made a number of suggestions regarding employment and income generation: working remotely, using land to grow crops to sell, setting up

an online business. When it came to what services might help, the general reaction of participants to this scenario was pessimistic. The difficulties of childcare were very prominent, made worse by the smallness of the area.

“Well, I think that this is a big problem with various institutions, even in smaller towns, right? In the villages ... there is no such real possibility ... leaving these children under some kind of care, right?”

But some ideas emerged around how the couple might be helped regarding employment. Training courses, career counselling, pilot or internship-type jobs were some such suggestions, as was flexible hours of work.

Scenario 6: Care Responsibilities Combined with Insufficient Income from Part-time Employment (carers)

This scenario was asked to the group of carers. It presented participants with a situation that necessitates navigating the trade-off between the need for additional income and care responsibilities for adults (rather than children). Participants suggested questions that ‘Kacper’ could ask himself before making a decision (e.g. “Who’s going to look after her while he’s not there?”, “Is it going to be worth it financially?”, “What kind of care (quality) will she be getting?”). The scenario gave rise to quite interesting and imaginative discussion. Some people felt that

Scenario 6

Kacper’s mother has illness and mobility problems and he cares for her part-time. Now he finds that he needs more income and so is thinking of trying to find full-time work. How might Kacper weigh up the decision? What are his options? What help from the government would be most useful?



Kacper should think of working full-time as it would benefit him mentally and materially, mentioning how hard and depressing caring for someone is. But others felt that before he took up full-time work, he needed to have some supports in place. And in general, there are “... lots of unknowns and very, very few possibilities.” Most mention was made of help from a neighbour or relative who might come and sit with his mother.

Suggested Improvements

Perceived Causes of the Challenges Faced

Participants were asked specifically to share their views on the reasons why families faced the abovementioned growing and compounded pressures. While some views on the causes can be read from the text to date, it is important to examine explicit responses to this question. Four main factors were seen as causal: economic factors; political factors: the Ukraine situation; cultural factors.

First, in their replies on causes people displayed an understanding of the role of the economy and a capacity to identify the pressures on the economy. Inflation was again raised here. As well as the general state of the Polish economy (the country’s lack of natural resources, EU membership, the pandemic and so forth), people also referenced the economic situation as affected by the pandemic and the conflict in Ukraine. Here are two illustrative quotes from different participants:

“... we were getting better and better every year, you get used to the fact that it's better, but it's very uncomfortable when it's worse. Well, we got used to the fact that we will get better and better, as it was also said at the beginning, we are coming out of the pandemic ... it's good, and suddenly boom, something happened ...”

“When it comes to inflation, you know perfectly well that when there was a pandemic in general, these factories were still standing, and this money was pumped in to maintain jobs, so that later, after the end of this disease, these factories would start, it had to be all bought. This is where inflation came from.”

As mentioned, one of the striking points about the focus groups was participants’ readiness to engage in a critique of the state. This was broad-ranging, including a critique of the structure, the bureaucrats who ‘man’ the system and also the party in power (PiS) or other parties and political actors. There were undertones of a suspicion of, if not corruption, then self-interest on the part of those who hold political or bureaucratic power.



“Those in power should start with themselves. Take a little less, no... if there weren't so many ministers, deputy ministers, and so on. We have to start with ourselves, i.e. with those in power. It doesn't matter if it's PiS or PO or ...”

Poor government policy was also blamed.

“I mean, the reasons, is simply the lack of, so to speak, the lack of sensible economic settlements of the government. Let me ask you, ‘have any of you heard for how many years when the budget was actually adopted?’”

And this leads to a strain on public services and the prices.

Others agreed that some of the measures in place or recent reforms were tokenistic and again criticised the governing party.

The third causal factor identified was the Russia-Ukraine conflict and the kind of policy that needs to be adopted.

“Here we are, there is a war next to us, it's always, it's always like that ... countries bordering a war zone, inflation always radiates, so to speak. It's the same in the Baltic countries, Lithuania, Latvia, Estonia, where they also have about 20 per cent inflation. This is just one thing. The government invests heavily in the army, increases spending on the military, which can be useful in general in the long run. And we are after a pandemic that decimated the economy in general ... terribly, right?”

However, the conflict was mainly viewed through the lens of the immigration of many Ukrainian migrants to Poland. The typical dynamic of the discussion in this regard was for just one or two people to express negative (and even hostile) attitudes to Ukrainians (except two groups where negative opinions were quite widely expressed). There were a number of main emphases in the comments.

The first was of Ukrainians being prioritised over Poles. Their presence was, therefore, seen as a minus for Poles, a view almost always nationalistic at root but expressed more or less trenchantly, although usually also cloaked in some kind of demur.

“I mean yes, well I'm sure... well, I don't want to judge it, yes, because I wouldn't want to be in their situation in my life, right? They've had a tragedy and, well, they have to make a living, right? You have to work to live. But, well, it is a fact that they are taking jobs away from Poles, right? Well, there's no hiding it.”



The second theme was of Ukrainians abusing the system. There were many incidences cited of this. Here is one of numerous examples:

“... In addition to this, I recently watched a video that ... a Ukrainian who ... worked in Ukraine for 20 years will come to Poland and is aged, is over 60, has worked there legally for 20 years, will come to Poland for, and will work one working day employed on a contract basis. By contract. He goes to ZUS [the Social Insurance Institute], submits papers and receives the lowest Polish pension.”

And here is a comment from a Ukrainian migrants’ group, speaking about rents, suggesting Ukrainians are subject to racketeering on the part of Polish home owners.

“...there are honest people who help, for example. They will rent for a small amount of money, but for example there are people who just want to earn money from it, raise the price of an apartment and now Ukrainians are renting an apartment in front of me, in the block opposite me, because they couldn't find any, so they pay 5,040 Zlotys for 50 square meters.”

The third source of criticism or fear was of Ukrainians taking work and jobs for less money than Poles. This intertwines with a history of seasonal migrant Ukrainian labour in Poland and some negative views of that but, again, many examples were given of people fearful in the current situation of being undercut by Ukrainians who were seen as willing to accept the offer of low-paid employment.

A critique of contemporary culture was the third type of reason advanced for the situation of families. This was partly a critique of consumerism and how Poland has become an affluent, throw-away society and also a critique of values, especially those of younger people and those with more money who are seen to want it all. This critique was more or less limited to one focus group though, although elements of it – especially the tendency to blame others and find scapegoats – were echoed in other discussions and in other focus groups.

Looking Ahead: Suggested Improvements and Recommendations

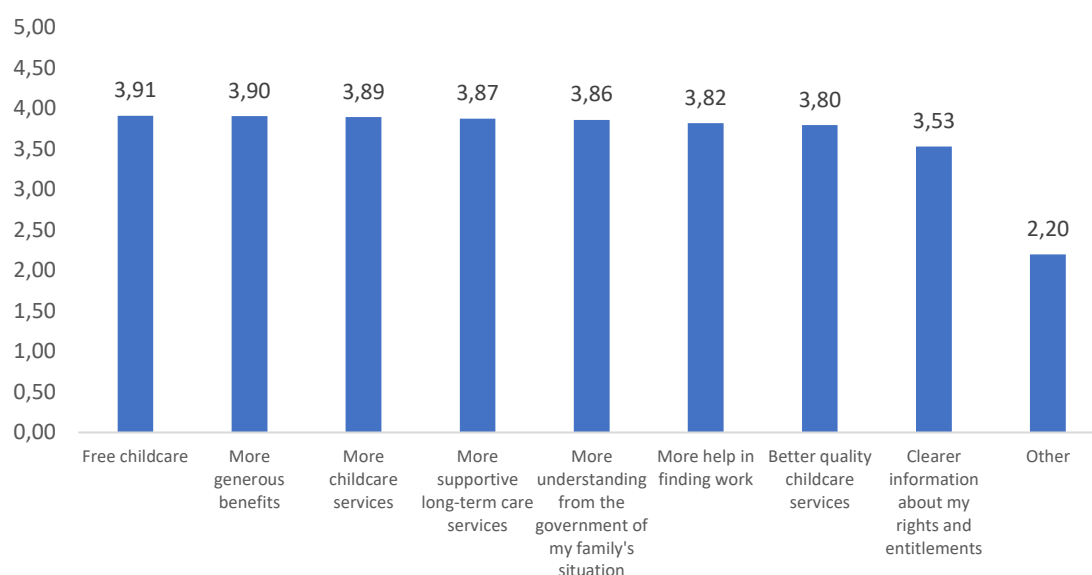
As context here, it is helpful to note the responses to the survey question on the usefulness of different measures (Figure 6).

These show that there was no single stand-out measure; rather the results suggest a programme of measures might be needed. One can interpret the results to suggest a lack of attention or incapacity on the part of the Polish service and benefit systems to respond to a range of family circumstances. Childcare services again figured very prominently, with people highly valuing free childcare, more childcare and better-quality childcare. People also scored a more generous benefit system very highly as they did better



long-term care services and more help in finding work. Clearer information about rights was a relative outlier, although still scoring relatively highly (3.53).

FIGURE 6 AVERAGE PARTICIPANT RATING OF THE DEGREE OF USEFULNESS OF DIFFERENT SOURCES OF HELP FROM THE GOVERNMENT FOR THEIR FAMILIES (ON A SCALE OF 1 TO 5)



“WHAT SORT OF HELP FROM THE GOVERNMENT WOULD BE MOST USEFUL TO YOU AND YOUR FAMILY? PLEASE RATE EACH ITEM FROM 1 TO 5, WITH 1 BEING THE LOWEST AND 5 BEING THE HIGHEST.”

N=70

Analysing the more detailed discussion in the focus groups in reply to specific questions about what improvements would help them served to amplify and substantiate these results. It also confirmed many of the existing findings. One point that is important to note at the outset is that the participants saw the state (or ‘government’) as the main actor to improve the situation. However, there was little or no support for state largesse: rather, in the words of one participant: *“it’s better not to give a fish but a fishing rod”*. In general, the proposals or requests were grounded in people’s experiences and they sought reform and improvement rather than a radical restructuring. People’s requests or recommendations for what would help were also grounded in an understanding of economic constraints and the fear that radical ameliorative measures might worsen the economy. In order to make sense of the many factors mentioned, it is (again) helpful to organise them into themes.

Security was one important underlying theme here. It had different elements. For some, it lay in employment and its governance. Mention was made of having an employment contract as a way of



gaining security for example. For other participants, security was an adequate wage, with some mention made of a minimum wage in this context (although fears were expressed that this might fuel inflation). For others, affordable housing was the route to security. The latter dominated the discussion in one of the low-income groups for example with people describing good housing as a ‘basis’, by which they meant ‘foundational’. Rent control but also housing supply – especially of public housing – were also mentioned in this context.

Services that would ease care-related constraints were also widely raised and so formed a second major theme. As expressed, there was a perceived need for services that would substitute for or supplement the parent, whether in the form of babysitting or child-minding (mentioned in two groups: lone-parent families and those with female breadwinners) or even providing emotional support (mentioned especially in the female-breadwinner group). This might mean:

“[When] we know that he will have a doctor and then I just would not have to drive halfway across Warsaw to sit with the child, because he goes to the doctor, or then I can go with him to the doctor, because he needs it ... or we have to drive grandma 150 kilometres away. For example, if we have to go to ZUS [the Social Insurance Institute], for a pension or if he has a certificate, we will bring grandma 150 kilometres to sit with the child for two hours or an hour...”

Mention was made of some such service being available through the OPS (local social welfare centre) or social welfare centre, although eligibility might be an issue here if it were still operating as, according to the participants’ accounts, there was an income and perhaps also a needs threshold attached to this. People also wanted greater flexibility so that they could attend to child- and family-related matters without a major disruption to work.

Care-related services were also prominent in suggested improvements for families providing care for frail elders, especially those with Alzheimer’s or other forms of frailty. Participants in the carers group wanted more day care centres for example and they wanted more long-term care facilities of good quality (and not “death houses” as in much of existing provision). Reform was needed also though, as in the following quote of a participant describing their perception that access to care services depends on money (and also the shame that attends to putting a relative into a residential facility):

“And if someone has a low pension, at most they will take away his pension anyway, he will have terrible care and someone will just think, ‘Okay, let this person die already, because we get no money anyway.’ And if it were so socially acceptable, because I would really like to go to such a grandmother then, visit her, the family could come there. I would know that she is taken care



of, happy, and secondly, I would know that I am doing nothing wrong. And at that moment, if I gave such a person to an old people's home, I would not forgive myself. Because this is stigmatisation and this is how they are here in Poland."

A more empathetic approach from staff was also mentioned as needed and participants also wanted a better information flow and services for carers (a hotline was mentioned for example). The time taken to get a diagnosis was also mentioned as unacceptable.

It is possible to group some of the suggestions for improvement under a third heading of 'public investment'. References to greater investment in public services and services generally dominated here. The scarcity of nurseries was bemoaned as was the private nature of some of this provision which meant high costs.

"... more nurseries and public kindergartens. Subsidised, not that, as Mrs. X [other participant] said, that there is a nursery or kindergarten, paid 1,000 something Zlotys, give me a break."

Education services for children were also mentioned – with suggestions for more subsidised extracurricular activities but also more time devoted to learning languages. The costs of books and extracurricular activities was also raised. For the Ukrainian migrants the priority was to open schools and kindergartens just for Ukrainian families. One participant in this group saw this as an investment by Poland in its future: *"because almost the majority of these children will live and work in Poland."*

Help with jobs and a better functioning public employment service are also relevant improvements mentioned. Training opportunities for parents was another perceived improvement, with mention made of an EU-funded programme in the past that had helped prepare mothers for return to the labour market: 'Mom Goes Back to Work'. This is how one participant remembered it:

"For me, for example, I remember when X [child's name] was little, there was something called, it was subsidised by the EU, 'Mom goes back to work.' We, I remember, had for 3 months 3 times a week English at the level at which we were assigned, with LCCI certificate, office work, psychology, WenDo classes for stress relief, help in looking for a job, learning how to use office equipment such as a binding machine, conversations with a lector. As I say, at the end there was a certificate, we had meals provided there, there were 2 coffee breaks and there was lunch, and for every day we attended these classes, we got some money ... let's say, 300 Zlotys or 500 Zlotys I got for the entire course I took, but thanks to these certificates, the fact is that I found an office job where I had never dealt with office work before, right? My English was so



useful to me that during the interview I hit the subject so well that I got hooked and thanks to that I went into X [company]”

Reforming the tax system to offer tax credits and better help entrepreneurs were also mentioned.

There was relatively little specific mention of the benefit system in response to the direct question on what would help. However, the subject came up a good deal under the discussion of the scenarios, especially the first scenario where a one-child, low-income couple want to have a second child. As mentioned above, feelings towards the programme were ambivalent. There was a strong underlying concern around whether the benefit should be paid in cash and given unconditionally. Those in the carers group were strongly of the opinion that vouchers would be better and that there should be controls or checks on how people use the money and what condition their children are in. There were different underlying concerns here: some were anxious to see it confirmed that the money was being spent on children and others evinced a distrust that people might abuse the system.

“And here I am downright negative towards such a government programme that gives away something for free, because it creates what you said, pathology. And I think it's unfair to working people. Why should I pay my taxes for people who cheat?”

There were two other income-related concerns. One was better pensions – including an internship pension that has been mooted as a proposal by one of the parties – mentioned as a possible improvement.

“I've been working for [over 30] years, right, because studies were still important to me, everything, and it occurred to me that if I retired today, I would get 890 Zlotys.”

And a second was a payment for care, couched in the following terms:

“In my opinion, I believe that it should be that people who have any problems with their children, disabled or sick, or whatever, should have a fixed amount that they receive from the state. And possibility to earn extra ...”

Also mentioned was a loan for families which the participant below mentioned in the past tense:

“There used to be programme ‘Family on its own’ and I used it, and in fact this ‘Family on its own’ helped me only so much that the state was the guarantor that I would pay back. And that's how I got creditworthiness, which I didn't have before this program came in.”

There was quite a degree of consensus among participants, therefore, on the reforms that would help.



Overview and Conclusion

Insecurity of income and employment were defining features of participants' lives. There was also an over-riding sense that things were disimproving rather than improving, with many people making reference to a better past, thinking of this either as recent or more long-term.

Income insecurity was shown to have many consequences, both psychological (people missed having a 'cushion') and material in nature. The scale of the income effect was such that most decisions seemed to be refracted through a lens of monetary affordability and, equally, many of the behaviours recounted related to money and its management. People seemed to be very affected by the increased cost of living, making frequent reference to it. Money was not the only scarce resource, however. Time was also scarce for many of the respondents. This situation was especially associated with care-giving responsibilities which cut into time but also because managing life on a low-income was itself time consuming. Even dealing with the benefit system, the health system or the social service system (or all three) could be very time consuming, especially in situations where people might not have the knowledge, language capacity or familiarity with or degree of confidence in dealing with official systems and procedures.

It is impossible to understand participants' lives without taking into account their care- and family- related exigencies. In a society that is strongly family-centred (and where the state relies on families to a considerable degree), participants were notably bound by care-giving obligations. Such obligations and the associated workload and degree of constraint varied, but they were frequently shaped by gender differentiations and norms about family responsibilities. Mothers and other women involved in care-giving (as well as some male participants also) conveyed a strong sense of a dominant, if not total, responsibility for the care of family members.

Employment was problematic in several ways. Informality in the labour market seemed quite common, with frequent mention of "*junk contracts*" (which do not confer full rights). For some of the participants their job settings were marked by informal labour market practices (such as being without a contract or clear set of tasks, being paid less or being paid 'under the counter' in cash). As well as conveying a sense of a shadow economy, there was a strong sense of people needing to be watchful of employer practices or of being dissatisfied with their jobs. A sense of distrust was notable throughout these discussions.

The compounded pressures of employment, income accrual and care-related duties could harden into trade-offs for people in a context of scarcity of time and other resources. On the one hand, working additional hours, taking extra shifts or second jobs, or moving from part-time work to full-time work were perceived as ways of improving the family's material conditions or financial situation, potentially but yet only partially resolving one dimension of the scarcity experienced by participants (material and financial resources). On the other hand, increasing employment-related responsibilities reduced the time available to participants to provide care for and be present with their family members, worsening the time scarcity and potentially throwing the family into a 'care crisis'. This paradox led the participants affected to feel



‘squeezed’ between these two poles of responsibility (to earn and be an active family member), making solutions difficult.

The discussions conveyed a sense of necessary self-reliance and that, if support existed, it was mainly from one or a small number of others, most commonly within the wider family. The most mentioned sources were husbands or partners or mothers or other family members. Friendship or neighbourhood networks figured prominently for those without family support (migrants especially). There was relatively little mention made of support available to people from some local organisations – although church-related charities and services were mentioned in this context.

In terms of government support, while the ‘Programme Family 500 Plus’ was readily talked about and valued by those who got it, there was considerable ambivalence about it, with suggestions that it be targeted (rather than universal) and much better ‘policed’. This approach is somewhat surprising given the generosity of the benefit for those receiving it but, then, ambivalence may fit with a much stronger complaint of weaknesses in service provision as against income support. The service architecture for families was a widespread concern. Participants made a strong criticism of service availability, especially childcare and kindergarten services, health services and housing provision. And the criticisms were not limited to supply or availability. Many people felt it was too difficult to access services because of costs, time delays and bureaucracy. It was noticeable that people had to use considerable amounts of their own resources to access these services. Greater public investment in these and other services was raised as a desirable improvement, especially given the costs of private services.

There is another way to understand the less than positive attitude towards the ‘Programme Family 500 Plus’ as well. There was a widespread sense among participants that they were not doing well in terms of public support and that the ‘system’ did not work well for them. People readily pointed to ‘others’ whom they saw as profiting much more than they did. Especially negative comment was directed towards migrants from Ukraine in this context. There was a nationalist undertone to much of this with at least 30 references across the transcripts to ‘Poles’. People felt their own situation was deserving but insufficiently supported or recognised and this gave rise to ‘othering’ – moral and other forms of opprobrium being applied to the behaviour and even humanity of others. The sense of distrust of ‘the system’ had other roots, too. People engaged quite readily in political comment and critique, evincing not just a distrust of the government in power but of the system as a whole which was seen to favour those already with resources. This led to a feeling of unfairness and of a perceived power imbalance.

And yet, people showed considerable stoicism and resourcefulness in managing their lives. When it came to managing their income, the participants called upon a wide range of behaviours and skills. These involved cognitive skills (budgeting, planning), behavioural skills (changing consumption and income patterns and practices) and relational skills (being able to solicit and manage help from others, including family).



Taken as a whole, the evidence suggests that people need to have available to them various resources in order to manage their situation. The resource of family is hugely important in this context, potentially making people vulnerable when this support is either dysfunctional or unavailable. But family support can often be a fragile resource. Among the relevant evidence here was some polarisation among respondents in terms of the availability of family help; variation in the nature and significance of the support or help given; and the two-way nature of some support. Nevertheless, being without family support seemed like a significant risk for those in situations of income security in Poland.

Participants had many thoughts and suggestions for what would help improve their situation. These centred around a number of main elements. First, people were aware that weaknesses in the economy and labour market – with better economic planning and more job security – needed to be addressed. Secondly, participants wanted better services to respond to families' situation. The goal of such services would be to ease care-giving-related constraints and substitute for or supplement the parent, whether in the form of babysitting or child-minding or even providing emotional support for parents, and, one might add, other care-givers. Better treatment from staff and more efficient functioning and ease of access were also mentioned. Thirdly, people felt all of this required public investment, and they favoured public services over private services.



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Annexes

Annex 1 Focus Group Discussion Guide

Preamble (5 minutes) Moderator introduces her/himself and co-moderator

Moderator explains the key objectives of the focus group discussion

Moderator explains the ground rules and principles (including anonymity)

Ice-breaker (10 minutes)

Each participant introduces him/herself and answers one brief ice-breaker question ⁴

Open-ended questions (60 minutes)

What are the difficulties that people face in keeping their families going on an everyday basis?

Why do you think families are experiencing these difficulties?

What about in your own case: What difficulties does your family face?

Budget/money-related difficulties:

In terms of money, what difficulties does your family face?

What would you say are the reasons why your family faces these difficulties?

How does your family cope with them?

What kind of planning does it take to make ends meet at the end of the week or month?

Employment-related difficulties:

What kind of work is available to you and your family? (Prompts: Is the work part time/full-time? Does it offer regular or irregular working hours?)

What kind of issues are you faced with when you look for work or for more hours?

How do these issues differ for women and men?

⁴ At this stage, the moderator can propose to place name tags in front of each participant to allow addressing one another by first name. The participants may choose whether to put their real name or a pseudonym. In either case, names will not be used in the transcripts.



Are there things about the family that are difficult to manage while working?

How does the family cope with them?

Care-related difficulties:

What about caring for the children or other family members: what kind of difficulties does your family face there? How does your family cope with them?

What are the difficult decisions you have to make?

In your family or household, who makes the difficult decisions that we just talked about? (Prompts: Anyone else? How are they involved?)

Thinking about broader family, is that a source of help for your family?

What could help your family most in dealing with money or other difficulties? What are the things you need that you are not getting or don't have?

What type of government support helps you the most?

Family type	Scenario	Questions
All family types	A couple with one child are both working in low-paid jobs. They would like to have a second child but they are worried about finances and job prospects.	What options do they have in your view? What help from the government would be most useful?
Low-income families	Paulina works as a full-time cleaner for a company and cares for her partner, who has a health condition. She has been told that she could make more money by the hour working for an agency, which pays a higher wage but does not guarantee the timing and the amount of hours she might get a week.	Do you think she should take the offer? What should she take into account when making a decision? What help from the government would be most useful?
Lone parents	Renate is a lone parent whose children are now reaching school age. She relies on benefits as income but they are not enough to meet the family's needs, and she does not receive support from the children's father.	What do you think Renate could do to cope with this situation? What help from the government would be most useful?
Migrant families	Ivan and Zlata have migrated to Poland. They have both found work, and their children attend the local day-care centre. Ivan and Zlata have been offered to take on longer working hours, but they would need more childcare and support that they cannot get through the day-care centre.	What are the pros or arguments in favour of accepting the longer hours of work? What are the cons or arguments against accepting the longer hours of work? What help from the



		government would be most useful?
Rural families	After having stopped working ten years ago, Magda wants to return to work. She lives in a rural area, where employment opportunities are limited, given her skills. Her partner is working full-time and they have four children.	What options does Magda have? What help from the government would be most useful?
Carers	Kacper's mother has illness and mobility problems and he cares for her part-time. Now he finds that he needs more income and so is thinking of trying to find full-time work.	What should Kacper take into account when making a decision? What are his options? What help from the government would be most useful?

What kind of government help would be most useful for your family to deal with the difficulties we've discussed?

Break (optional)

Scenario-based questions (30 min)



Annex 2 Socio-demographic Questionnaire

1. Gender (please tick one)

- Female
- Male
- Other

2. Age group (please tick one)

- 18-25
- 26-35
- 36-45
- 46-55
- 56-65
- 65+

3. Which of the following words best describes the family members that you care for (please tick all that apply):

- Children
- Grandchildren
- Partner
- Parent
- Other: _____

4. My family ... (please tick the one that best describes my family's economic situation)

- Makes ends meet very easily
- Makes ends meet easily
- Makes ends meet with difficulty
- Makes ends meet with great difficulty

5. Were you born in this country?

- Yes
- No

6. Would you describe yourself as part of an ethnic minority in this country?

- Yes
- No



Annex 3 Opinion Survey

1. To what extent is your family affected by each of the following issues?

Please rate each issue from 1 to 5, with 1 being the lowest and 5 being the highest.

	1	2	3	4	5	N/A
	Not at all affected	Slightly affected	Somewhat affected	Very much affected	Extremely affected	Not applicable
A. Low income level	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B. Poor services for families	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. Too many demands on parents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D. Insecure work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E. Poor employment opportunities locally	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F. High cost of childcare	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
G. High cost of care for disabled, ill or older family members	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
H. Too few family/friends to help	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I. Illness/ill health	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
J. Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



2. Of all the sources of help that were talked about, which have helped your family the most? Please rate each source of help from 1 to 5, with 1 being the lowest and 5 being the highest.

	1	2	3	4	5	N/A
	Not at all helpful	Slightly helpful	Somewhat helpful	Very helpful	Extremely helpful	Not applicable
A. Local authority/council	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B. Community organisations (for example NGOs)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. My family	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D. My friends and neighbours	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E. My employer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F. The government	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
G. Food assistance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
H. Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



3. What sort of help from the government would be most useful to you and your family? Please rate each item from 1 to 5, with 1 being the lowest and 5 being the highest.

	1	2	3	4	5	N/A
	Not at all useful	Slightly useful	Somewhat useful	Very useful	Extremely useful	Not applicable
A. Clearer information about my rights and entitlements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B. More generous benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. More childcare services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D. Better quality childcare services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E. Free childcare	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F. More supportive long-term care services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
G. More help in finding work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
H. More understanding from the government of my family's situation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



	1	2	3	4	5	N/A
	Not at all useful	Slightly useful	Somewhat useful	Very useful	Extremely useful	Not applicable
I. Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>





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