
Conference on “Awareness of risk and the risk of ignorance. How to teach about social insurance?”, Cracow 4-5 April 2019

Introduction

Research indicates that almost 40% of working Poles do not think at all about their retirement future. Among those who consider this subject, most do it after reaching the age of 50. This limited interest in additional forms of saving for old age is caused (apart from insufficient funds for this purpose), among others, by a lack of awareness and knowledge about the amount of any future old-age pension and about the pension system itself, as well as a lack of knowledge about the long-term saving rules in force.¹ Only 7% of respondents have an adequate knowledge of the social insurance system. Even more worryingly, almost half of the respondents are not interested in social insurance issues. In the light of these data, the question of how to efficiently communicate knowledge about social insurance is consequently still valid.² Response to this issue was sought by the participants of the academic conference entitled “Awareness of risk and the risk of ignorance. How to teach about social insurance?”, which was held on 4-5 April 2019 at the Pedagogical University of Kraków. The subject of this event was an interdisciplinary approach to educating people on the essence of the social risks within the teaching process. The conference was attended by, among others, academics, teachers involved in various forms of insurance education, and Social Insurance Institution (ZUS) coordinators for social communication and education. The conference was organised by the Social Insurance Institution and the Pedagogical University of Kraków, with the Centre for Education Development as a partner.

Opening of the conference

The following spoke during the opening session of the conference: Prof. Gertruda Uścińska, president of the Social Insurance Institution; Prof. Kazimierz Karolczak, rector of the Pedagogical University of Kraków; Zbigniew Starzec, vice-governor of the Małopolskie voivodeship; Jadwiga Mariola Szczypiń, director of the Centre for Education Development; Anna Siejda, director of the office of the Minister of Investment and Development; Prof. Łukasz Sroka from the Pedagogical University of Kraków; Ph.D. Marcin Kopeć, director of the Social Insurance Institution Branch in Kraków.

Elżbieta Rafalska, Minister of Family, Labour and Social Policy, emphasised in the letter sent that ZUS has been carrying out extensive educational and information activities aimed at raising insurance awareness as well as at explaining the essence and necessity of social insurance. In this school year, more than 1,400 schools and over 34,000 students

1 E. Cichowicz, J. Rutecka-Góra, *Świadomość Polaków dotycząca dodatkowego oszczędzania na starość – próba oceny oraz identyfikacji niezbędnych działań*, “Problemy Polityki Społecznej. Studia i Dyskusje” 2017, No. 38 (3).

2 Quantitative survey carried out by the Institute of Public Affairs and Millward Brown at the turn of July and August 2016, see *Wiedza i postawy wobec ubezpieczeń społecznych. Raport z badań*, Warszawa 2016.

took advantage of “Classes with ZUS,” organised under the patronage of the Minister of Family, Labour and Social Policy.

And Witold Kozłowski, the marshal of the Małopolskie voivodship, in his letter addressed to the conference participants, expressed his appreciation to all persons and institutions involved in the conference preparation and course. He hoped that this year’s detailed programme would meet participant expectation.

The opening paper entitled “Social insurance – the state, society, the individual. The role and meaning” was given by Prof. G. Uścińska. She pointed to the need to recognise the legal, economic and social context of social insurance. We can define social insurance through the prism of the method and the principles of social security. Prof. G. Uścińska stressed that social insurance systems are organised around a catalogue of social risks. There are specific social risks (*e.g.*, the risk of sickness, impending old age, accidents at work, disability). They justify the introduction of social insurance systems. Therefore, we must think about organisational and financial measures that would provide a guarantee of material security when a given person is at such risk. The catalogue of social insurance benefits varies from country to country but with a number of similarities. The essence of an organised social insurance system is to ensure material security.

Barbara Owsiak, deputy director of ZUS President Office and Prof. Ł. Sroka presented a summary of last year’s educational conference (first edition). Evaluation surveys show that 96% of participants in the event rated it as good or very good. The desired forms of knowledge transfer indicated were workshops, discussions and lectures. The use of modern technologies, including augmented reality, in raising awareness about life risks, was highly popular. As suggested by conference participants, insurance education includes such forms as: Oxford-style debates organised at universities, educational games, cooperation with influencers, and comic magazines on social insurance. It is planned to increase ZUS’s presence within social media.

Panel I: Awareness of risk in social insurance

The first panel entitled “Awareness of risk in social insurance,” led by Agnieszka Smoder and Ph.D. Robert Marczak from the Social Insurance Institution, aimed to answer the following questions: how to effectively disseminate knowledge about social insurance and how to examine risk awareness in this insurance.

Prof. Bożydar Kaczmarek from the University of Economics and Innovation in Lublin drew attention to the fact that our brain operates in a selective manner. When speaking about social insurance we must use the language of advantages. We prefer direct gratification rather than a postponed form, *e.g.*, resulting from saving for future retirement. Avoiding thinking about retirement (even in older age) is associated with a denial mechanism. Negative stereotypes affect attitudes. There is a big mismatch between knowledge and attitudes. Attitudes depend on emotions, examples (parents, informal

information). Messages should be simple, evoking positive emotions, using modern methods of knowledge transfer. ZUS's image can be improved through actions for the benefit of others – for example through activities aimed at activating seniors.

As emphasised by Ph.D. Radosław Zyzik from the Ignatianum Academy, we can educate in the field of knowledge, skills (*e.g.*, teaching how to assess information, budgeting, planning), we can influence behaviours (risk aversion). Education is the first step towards changing the public's attitude to finance. Social standards are an important determinant of our behaviour (*e.g.*, in our society there is a social standard associated with avoiding savings, reflected in the popular belief that saving is not something useful). Financial and insurance education can be carried out in the form of school lessons, on-the-job training, e-learning programmes and face-to-face programmes. Social media can also be used for this purpose (encouraging debate among young people). The following research areas dedicated to insurance education may be proposed: examining the effectiveness of messages based on loss, seeking effective methods for the visualisation of the consequences of financial decisions, recognising the effectiveness of storytelling (experimental study).

Ph.D. Małgorzata Solarz, from the Wrocław University of Economics said that financial awareness consists of knowledge, skills and attitudes. As shown by the research from 2018-2019, presented by Ph.D. M. Solarz, in educational activities one should pay special attention to raising public knowledge on such issues as the sub-account, inheritance, the principle of social solidarity, indexation and capitalisation, the minimum old-age pension. The pension awareness rate among respondents was 61.7%. Gender does not differentiate the level of awareness in this respect, however, as regards age – the older generation, the lower the pension awareness. The profile of a statistical Pole with the lowest pension awareness is as follows: he is a man, aged 50+, with primary or basic education, with an income of PLN 2,000-3,000 net, a resident of a large city with over 500,000 inhabitants. Storytelling is an effective method to help eliminate stereotypes about social insurance. Employers can organise training on social insurance with the participation of an external educator. People who are not interested in insurance, including the elderly, may be reached through thematic stands during outdoor picnics and through their local parishes. According to the panellist, regular research in the field of social insurance will allow one to check whether the applied tools are effective, *i.e.*, whether they give rise to insurance knowledge. We should examine precaution, attitudes and behaviours.

Ph.D. Piotr Majewski from the Higher Banking School in Toruń stated that insurance education should be considered in the context of economic and financial education. Gaps in knowledge about social insurance result from our society being insufficiently economically and legally educated. An important issue for young people is to answer the question: how to manage personal finances. In the opinion of Ph.D. P. Majewski, when disseminating knowledge about social insurance, we should pay attention to the completely changed information system. The key issue is to answer the question where to look for data and how to use reliable sources. Selection of the messaging form is also very important (*e.g.*, interactive forms, practical classes allowing one to make economic decisions, educational games). Economic education can start already in kindergarten. Knowledge about insurance

is a tool that can be used for malevolent purposes. We should fight with the social consent for deception in the field of insurance and with its acceptance of dishonest forms of behaviour. In the opinion of the panelist, further research on social insurance should be devoted to the qualitative analysis of social attitudes towards social insurance.

Urszula Szulc of the Warsaw Institute of Banking Foundation noted that the form of providing content related to insurance should be tailored to the addressee. Preferred forms of transferring financial knowledge include direct meetings, lessons and lectures. The cooperation between many organisations and institutions, including local government units (*e.g.*, in the form of partnership), allows one to increase the effects of educational activities and their range. Reliable information, a fact-based message, is an instrument for overcoming prejudice against social insurance. It is important to analyse educational projects related to insurance issues in terms of their efficiency.

Panel II: Infobrokering in the service of the social insurance

The second panel, led by Prof. Ł. Sroka, was focused on infobrokering in the service of social insurance. Experts discussed whether infobrokering could be used to disseminate knowledge about social insurance, and whether citizens should have their own infobroker. Issues related to an evaluation of the quality of an infobroker's work, while the future of infobrokering services were also tackled, with examples of the use of infobrokering being presented.

Prof. Ł. Sroka, referring to the results of ARC research, noted that as many as 68% of Poles aged 18-24 did not think about retirement, because they considered this topic as being too removed. And more than 57% of respondents were of the opinion that they were too young to deal with this topic. Career counsellors at school should be enlisted for cooperation in insurance education, and school libraries should become centres of up-to-date information, including information on insurance. Another challenge is the use of subjects that are not thematically related to social insurance for this type of education (*e.g.*, IT).

Prof. Wiesław Babik of the Jagiellonian University presented the phenomenon of infobrokering in the light of information ecology (a ZUS case study). Brokering is a phenomenon of commercial intermediation in the world of information, which consists in performing such operations on information as: collecting, obtaining information, appraisal, valuation, analysis, providing information on request. In the world of information we have to deal with the fragmentation of knowledge, consumerism, competitiveness, uncertainty, deregulation. We are characterised by temporariness, the need to immediately satisfy curiosity. We tend to marginalise certain types of information and to exaggerate others, we experience an information overload. Information ecology is needed to move in a knowledge-based, information-based society. The information ecology emphasises the

influence of information on individuals, but also human influence on information. The information ecology assumes taking care of the quality of information, preventing the dissemination of low-quality messages, their erasure, and organising access to them. Practical actions related to information ecology include: raising information awareness, combating objectification through information, education and balancing development. In the educational process, it is important to recognise that the human brain has limited capacity, that we need information competences and we must be responsible for the information we create and accept. Different sources of information should be confronted with each other.

Grażyna Kurowska, head of the Department of Social and Civic Competences Development of the Centre for Education Development, admitted that teachers and experts in teaching wonder about the skills that should be developed to be successful in the current world, how teachers should prepare to develop the skills and attitudes of young people to meet the demands of a dynamically changing world. According to the projections of the World Economic Forum of 2018, 30% of the skills that would be desired in 2019 in most jobs are not included in key competences. According to the Gumtree report, almost half of Poles are of the opinion that in 10 years they will still work in their professions and perform tasks similar to those currently performed. However, the rapidly evolving market is causing the disappearance of some professions and the emergence of others. At present, more attention should be given to digital competences which allow effective use of ICT technologies, assessment of the reliability of information and its skilful use. In addition, emphasis should be placed on the development of social intelligence, the development of comprehensive knowledge resulting from the combination of many competences, learning flexibility, openness to change, the preparation of leaders. In the ranking of future competences prepared by the World Economic Forum, we can find such competences as: complex problem solving, critical thinking, creativity, people management, coordinating with others, emotional intelligence, judgement and decision making, service orientation, negotiation, cognitive flexibility, which assumes the ability to combine different concepts, ideas and data. As many as 62% of Polish employers notice competency deficiencies with potential employees in the area of analytical skills and logical thinking. And more than a half of employers complain about employees lack the ability to translate theory into practice, lack problem-solving skills and the ability to data search and conduct analysis.

Ph.D. Sabina Cisek of the Jagiellonian University acknowledged that there are many sources of information on social insurance, but there are information barriers. These constraints are not related to problems with access to information, but to the competencies and motivations of individuals. Information sources should be perceived through the prism of the information acquisition process. This process starts with problem identification and its translation into information needs. The next stage involves the identification of and obtaining access to adequate sources of information. It is also important to extract content from the information sources. In both cases, one needs to evaluate and select the sources and content from the sources, and to understand the information. The final stage involves the use of information to solve the problem, to make decisions. A knowledge of information source typologies favours the efficient acquisition of information. The

quality of content is determined by the quality of the source, consistency with the user's needs, as well as the efficiency of the information acquisition process. Source materials on insurance can be categorised according to the information recipient, user (insured persons, employers, decision makers, analysts, researchers, academics). These sources can also be differentiated according to the information holder, provider (sources are more or less reliable). We can distinguish here official, formal sources (Polish, EU) and unofficial sources (academic, guidebooks, created by libraries and research institutes, developed by enthusiasts). Other possible classifications use the criterion of the information carrier, their contents. In the context of the above considerations the infobroker may play an educational role – may educate in the field of information acquisition strategies (what are the sources, how to select information, how to manage and use the selected information). The infobroker may also acquire information on request.

Ph.D. Dorota Rak of the Jagiellonian University acknowledged that the information broker is a profession of providing services through searching, analysing and sharing information on request. When considering competences, we may refer to the motifs and personality traits that affect competences, to self-image, social roles and skills. An insurance broker may not be an information broker because he/she does not sell information services and has no role-specific education. However, he/she may be a specialist in information. We may distinguish between digital, information and media competences – for they cannot be considered separately. There are six stages of developing information competences and related actions undertaken by information users: defining the task, selecting a strategy, locating information and verifying sources, using information, carrying out a synthesis and evaluation. An important issue is to visualise information, *e.g.*, in the form of infographics, mind maps.

Panel III: Social risk in culture

The last discussion panel, moderated by Ph.D. Jacek Dziekan from ZUS, was devoted to the cultural context of social insurance. Speakers tried to answer the question: how does contemporary culture present contents related to life risks. The analysis covered ways of presenting contents related to social insurance in various cultural messages (the arts, creators, recipients, message structure). The discussion was preceded by a presentation by Mateusz Pawłowicz of the Social Insurance Institution entitled: “The cruel dragon who steals everything it sees – a false tale of social insurance in mass culture.” In the opinion of M. Pawłowicz, mass culture can be considered as an element of social engineering, which intentionally affects attitudes according to certain assumptions. M. Pawłowicz presented fragments of films, music, poems and memes devoted to social insurance. Popular culture messages on social insurance are a peculiar social commentary, a source of often negative information and stereotypes about the Social Insurance Institution. As an example of building a positive message about ZUS and social insurance, the speaker

presented a short video prepared by ZUS employees. He noted that the young generation does not think strategically (they lack long-term perspective) in the context of planning their future retirement: they are focused on the values that are currently highly appreciated, such as creativity, efficiency, mobility. For the young generation, it is important to seize the day, to achieve a substitute for security.

Prof. Piotr Celiński of the Maria Curie-Skłodowska University in Lublin emphasised that mass culture has become the subject of symbolic negotiations – with various narratives being contrasted with each other. The power of the media is based on the attractiveness of their communication, which allows them to win us over to a certain lifestyle and values. Issues related to social insurance and the Social Insurance Institution are present in mass culture. A negative portrayal of ZUS is duplicated in a non-reflective manner, because the experience of many people coming into direct contact with ZUS employees is a positive one. Young people capture the artificiality of the message, are careful about messages paid for by third parties, aimed to encourage specific attitudes. We are living in information noise and we have to deal with dispersed knowledge. A reliable source of information for young people is not authority traditionally understood (due to rich experience, performed function), but it can be a colleague, a locally recognisable person who has done extraordinary things that he or she can boast about to others. Due to constant changes of job and place of residence, the young generation leads a life far removed from stabilisation and predictability, while at the same time is looking for the foundations of security. Young people's experience includes risk, they function in a risk society. Local initiatives inspire confidence and are reliable on a micro scale. Electronic media can support such activities. We are able to decentralise our thinking about what risk is. Social media offer a potential to be used in the field of social insurance. ZUS can be a partner in social media, which will make people aware of specific social problems and will resolve a part of them. ZUS activities may consist in offering educators, community activists and NGO representatives an opportunity to take advantage of effective solutions. In this context, ZUS may organise debates on risk, social security, providing solutions for implementation at the local level.

Presentation of new textbooks for “Classes with ZUS” and a presentation by a representative of the Centre for Education Development on career counselling

After the end of the panel sessions, a new edition of teaching materials for “Classes with ZUS” was presented. B. Owsiak discussed the substantive changes and the changes in graphic layout in the new edition of teaching materials. The changes take into account teachers' suggestions. Among others, new infographics, exercises have been included, part

of the materials less popular among users have been dropped. An additional lesson will be introduced for schools with an economic profile. This will be available in an electronic version. During the pilot evaluation, both teachers and students (over 200 students) highly evaluated the new edition of materials for “Classes with ZUS.”

Małgorzata Meissner, a methodologist cooperating in the development of a new edition of teaching materials for “Classes with ZUS,” admitted that due to curriculum extension, the social insurance and ZUS content had been expanded as a result of cooperation with the Ministry of National Education. This applies, among others to post-elementary, technical, specialist and post-secondary schools. M. Meissner also presented the definition of key competences. Key competences are a dynamic combination of knowledge, skills and attitudes. Current materials for “Classes with ZUS” enable the development of competences in the field of understanding and creating information, as well as multilingualism, mathematical, digital, personal and social competences, learning skills and equally in the field of entrepreneurship. At the end of her speech, M. Meissner presented a quiz that tests knowledge on social insurance in an attractive way.

Then, the floor was taken by Bogdan Kruszakin, a teacher and consultant from the Centre for Education Development, who presented the possible use of scenarios for the “Classes with ZUS” in career counselling. Career counselling is carried out during pre-school education classes, compulsory educational activities in the field of general education or training in the profession; in classes related to the choice of the education path and occupation conducted as part of psychological and pedagogical assistance, during form periods. As part of career counselling envisaged is, among other things cooperation with employers, with schools providing vocational training, psychological and pedagogical counselling centres, teacher training centres, and labour market institutions. Career counselling is provided by teachers, career counsellors, educators, teachers of vocational subjects, pedagogues and psychologists. According to the speaker, the first career counselling classes should take place as early as in primary school.

Workshops with experts

During the second day of the conference, moderated workshops took place with experts: Paweł Jaroszek, vice-president of the Social Insurance Institution; Dariusz Noszczak, deputy director of the Pension Benefits Department at ZUS headquarters; Agnieszka Ślęzak, deputy director of the Allowances Department at ZUS headquarters. Meetings with experts concerned reliefs and preferential contributions during business activity, sickness, maternity and care allowances as well as old-age pensions. Workshop moderators were: Anna Szaniawska, regional ZUS spokesman in Kraków and Ph.D. J. Dziekan.

During the first workshop session, P. Jaroszek presented the facilities resulting from the programme “Relief for start-ups,” which enables entrepreneurs entering the market to take advantage of preferential terms. He also presented data on revenues from contributions

after the introduction of “e-Składka” (e-Contribution). In 2018, the number of payments to the individual contribution account was 30.4 million, and the amount of payments to this account was PLN 257.2 billion. The number of notifications on payment settlement was at the level of 927.3 thous. In 2017, payers made over 270,000 errors when making payments. In the first quarter of 2019, only 107 errors were noted. P. Jaroszek pointed out that this was undoubtedly one of the most significant achievements of the “e-Składka” project. As part of this project, a new rule has been introduced: at the end of each year, payers are informed about any overpayment or arrears in contribution payments. ZUS offers payment of outstanding contributions in instalments. In addition, counsellors for reliefs and remission have been appointed. They are available at ZUS branches. Payers may ask to defer the contribution payment date. The number of applications for debt spreading into instalments is growing from year to year: in 2018 more than 70,000 requests were submitted.

During the second workshop session on pensions, D. Noszczak acknowledged that any answer to the question as to whether the payment of contributions and the insurance coverage affects the right to an old-age pension and the subsequent amount of the benefit depends to a large extent on the pension system to which we are assigned – the old or new. One may theoretically be covered by insurance even for a very short period of time, but this is connected with the symbolic amount of the pension. In the new pension system, there is no guarantee that the benefit will be increased to the minimum level, if the person concerned has not completed the required employment period (20 years for women and 25 years for men). In general, women's pensions are lower than those granted to men, which is associated with a shorter period of professional activity for women, breaks in insurance and lower earnings. The initial capital has been calculated for a considerable number of Poles. The speaker encouraged all persons who do not have such calculations to become interested in this issue. Specific documents are needed to confirm the contributory and non-contributory periods, as well as the amount of remuneration. Sometimes it is difficult to get the required documents, therefore one should not postpone these calculations to the last moment. At present, early retirement is available, among others, to persons employed in special conditions or in a special capacity, and who have not reached the statutory retirement age. In general, the pensions of persons running their own business are lower than the pensions of others. Both in the new and in the old system, it is possible to apply for a recalculation of the pension to be paid.

During the third part of the workshop, A. Ślężak presented selected provisions regarding sickness, maternity and care allowances. She described the conditions to be met to receive various types of benefits and the beneficiaries. She emphasised that care allowance is generally used in special situations. Legal provisions in this respect do not specify in detail the diseases or situations in which this benefit may be granted. Accidents at work give the employee special preferences for the granting of sickness allowance and rehabilitation benefit. This is connected with a higher percentage rate of the allowance (100% of employee's remuneration received during the period preceding sickness). The employer assesses whether we are dealing with an accident at work, which is connected

with preferential rules for determining the allowance. The entrepreneur is subject to accident insurance, which is compulsory. In this case, ZUS assesses the situation in terms of it being an accident at work. The percentage rate of the allowance in this case is 100% of the assessment basis. The entrepreneur may not have any arrears with ZUS. As regards parental benefits – when a woman is employed in two jobs, she is entitled to two amounts maternity benefits. It is possible that a woman works for one employer and decides to take parental leave or its part with the other employer (parental leave is not obligatory).

During the final workshop session, conference participants could play the educational game “ZUS Specialist.” This part of the conference was introduced by Agnieszka Karczewska-Gzik of the Centre for Education Development and Barbara Muc, a coordinator for social communication and education of the ZUS Branch in Chorzów, an author of the game.

The two-day meeting was summed up by P. Jaroszek, ZUS deputy president, Prof. Ł. Sroka of the Pedagogical University and Ph.D. M. Kopeć, director of the Social Insurance Institution Branch in Kraków. During the conference, the invited experts could be asked questions via the sli.do application.

It is to be hoped that the conference will contribute to the implementation and continuation of effective measures increasing social awareness of insurance issues. The solutions proposed during this meeting are certainly an important step in this direction.

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SOURCES

- The report was drawn up with the use of video materials from the conference, papers by Magdalena Lewandowska: “Scientific conference. *Awareness of risk and the risk of ignorance. How to teach about social insurance?*” (“ZUSnews”, No. 33, ZUS internal material and <https://www.zus.pl/o-zus/kalendarium/konferencje/konferencja-naukowa-swiadomosc-ryzyka-a-ryzyko-nieswiadomosci.-jak-uczyc-o-ubezpieczeniach-spolecznych-/o-konferencji>, 15.4.2019).