

# Social security in agriculture in 2009 and 2019 – quantitative changes

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## Abstract

Social insurance in agriculture is subject to slight changes over time, both in terms of legislative changes and the size of these types of insurance. This study presents individual figures in 2009 and 2019. The presented characteristics showed that the figures for sickness benefits and one-off compensations for accidents at work are declining the fastest, which is probably related to the implementation of the Agricultural Social Insurance Fund (KRUS) – and, as the numbers show, an effective *Vision Zero* Strategy. The number of household members and the insured on application declines significantly slower than the total number of payers and the insured. This means that among the people insured in the Fund there are probably fewer and fewer farmers and people actually working on the farm. The aim of the study is to present changes in individual values characterizing farmers' social insurance.

**Keywords:** demography, household member, retirement, farmer, insurance in agriculture.

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## Introduction

The Agricultural Social Insurance Fund and social insurance in agriculture are widely described in the literature on the subject<sup>1</sup>. This study will not describe the legal basis for insurance. At the outset, only the characteristics of the two basic types of insurance will be mentioned: retirement and disability insurance, as well as accident, sickness and maternity insurance<sup>2</sup>. The old-age and disability pension insurance pays out retirement and disability benefits, a funeral allowance and – what the name does not indicate – maternity allowance and supplements to old-age and disability pensions<sup>3</sup>. The accident, sickness and maternity insurance pays sickness benefits and one-off compensation for permanent or long-term health impairment caused by an accident at work in agriculture or an occupational disease.

The literature on the subject raises the issue of the need for changes in the field of farmers' social insurance. The reasons for possible changes include: impact on public finances, insurance of household members and insured persons upon application (clarification of the definition of these persons) in KRUS, as well as differentiation of the amount of contributions depending on income and linking the amount of retirement and disability benefits with paid contributions<sup>4</sup>.

The work was based on the analysis of statistical data from the studies of the Agricultural Social Insurance Fund. In order to show the changes dynamically, the paper presents data from two years. Therefore, the last year for which full data is available was presented, i.e. 2019 and 2009 as the base year. The comparison of changes over the period of ten years allows, in the author's opinion, to formulate legitimate conclusions about the changes taking place. The study focuses on the analysis of the values characterizing both insurance functioning in the agricultural system, i.e.

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1. See incl. J. Pawłowska-Tyszko, M. Soliwoda, S. Pieńkowska-Kamieniecka et al., *Stan obecny i perspektywy rozwoju systemu podatkowego i ubezpieczeniowego polskiego rolnictwa*, Institute of Agricultural and Food Economics – National Research Institute, 2015, p. 59–96; D. Puślecki, *Zaopatrzeniowy czy ubezpieczeniowy charakter rolniczego ubezpieczenia społecznego?*, "Przegląd Prawa Rolnego" 2015, nr 1(16), p. 139–158; T. Jedynak, *Kierunki modyfikacji niektórych elementów systemu ubezpieczenia społecznego rolników w Polsce w świetle doświadczeń wybranych krajów europejskich*, "Ubezpieczenia Społeczne. Teoria i praktyka" 2017, nr 2, p. 23–52; M. Podstawka, *ZUS i KRUS w sektorze finansów publicznych i w innych kontekstach porównawczych*, "Ubezpieczenia w Rolnictwie. Materiały i Studia" 2013, nr 49, p. 8–23.
  2. Ustawa z 20 grudnia 1990 r. o ubezpieczeniu społecznym rolników, Dz. U. 2021 poz. 266.
  3. Maternity benefits are paid from this insurance from 1 January 2016, Ustawa z 24 lipca 2015 r. o zmianie ustawy o świadczeniach rodzinnych oraz niektórych innych ustaw, Dz. U. 2015 poz. 1217.
  4. IERGIŻ-PIB, *The social insurance system for farmers and its impact on public finances*, ed. J. Pawłowska-Tyszko, Warszawa 2013; B. Kłos, *Ubezpieczenia społeczne rolników a rozwój obszarów wiejskich*, "Studia BAS" 2010, nr 4, p. 154–156.

the number of payers, the number of insured persons, the number of household members, the number of insured persons upon application, the number of sickness and funeral benefits. Both absolute and relative quantities are shown; most often, particular values were compared to the number of insured persons.

Some of the changes presented in the paper take place dynamically, without any formal legislative movements<sup>5</sup>. One of the most important reasons for these changes are negative demographic phenomena, especially in rural areas<sup>6</sup>, and positive transformations in the labour market<sup>7</sup> and the agrarian structure in Poland<sup>8</sup>. Therefore, the aim of the work is to present changes in individual values that characterize farmers' social insurances.

### Characteristics of changes concerning the insured in KRUS

The number of farmers in Poland is decreasing. The number of active farmers is decreasing even faster<sup>9</sup>. The least significant change in KRUS is the change in the number of payers. Over the years indicated, it decreased by over 250 thousand people. Of course, the exact cause of this phenomenon is not fully known, it may be mainly due to two reasons:

- 1) reducing the actual number of farmers in Poland,
- 2) starting work by farmers and excluding them from farmers' social insurance<sup>10</sup>.

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5. The most important legal change in the context of the values analysed in the study, i.e. the change concerning maternity benefits, will be presented in the paper. In 2009–2019, the minimum retirement age was also changed, which, after being increased, was lowered to the original levels; co-payment by farmers for health insurance was also introduced (at work, however, KRUS revenues are not analysed, so this change will not be analysed in more detail); also introduced the possibility of reporting to KRUS, the so-called farmer's assistant (however, due to the introduction of this change in 2018, it is not analysed in the study, as the relevant figures cannot be compared with the figures from 2009).
  6. H. Kowgier, *Analiza porównawcza wybranych współczynników demograficznych wsi polskich w latach 1964–1988 i 1989–2013*, "Zeszyty Naukowe ZPSB Firma i Rynek" 2018, nr 2(54), p. 72–81.
  7. K. Dreła, *Zmiany demograficzne a rynek pracy w Polsce*, "Prace Naukowe Uniwersytetu Ekonomicznego we Wrocławiu" 2017, nr 489, p. 78–88; I. Kotowska, I. Magda, *Polityka rodzinna i podaż pracy w Polsce [in:] Starzenie się ludności, rynek pracy i finanse publiczne w Polsce*, ed. P. Lewandowski, J. Rutkowski, Warszawa, Representation of the European Commission in Poland, 2017, p. 5–9.
  8. M.B. Pietrzak, D. Walczak, *Analiza struktury agrarnej oraz ocena funkcjonowania rent strukturalnych w Polsce*, "Roczniki Naukowe Stowarzyszenia Ekonomistów Rolnictwa i Agrobiznesu" 2010, nr 12(2).
  9. I. Muller-Frączek, J. Muszyńska, *Zmiana definicji gospodarstwa rolnego a wyniki badań wielkości ekonomicznej gospodarstw*, "Roczniki Naukowe Stowarzyszenia Ekonomistów Rolnictwa i Agrobiznesu" 2014, nr 16(2), p. 189–194.
  10. A. Kaczmarek, M. Krajewski, *Zbieg tytułów ubezpieczenia emerytalnego i rentowego – analiza obecnego stanu prawnego oraz koncepcja budowy nowego modelu*, "Ubezpieczenia Społeczne. Teoria i praktyka" 2017, nr 2, p. 13.

Therefore, the number of persons insured in KRUS should and will indeed decrease as well. The factor influencing the above-mentioned changes are probably also the mentioned shifts in the labour market<sup>11</sup>. Persons previously insured in the agricultural system, when taking up employment, are insured under the general system and, similarly to payers, are not covered by insurance for farmers.

In the analysed period, the number of the insured decreased significantly – from 1.55 million to 1.2 million (a decrease of 23.1%). The number of the insured upon application also decreased, albeit slightly, from 147 000 up to 127 000 people (13.5%). The number of household members fell from 161 thousand up to 151 thousand people (5.7%). In the Lubelskie voivodeship, a significant increase in the number of household members was recorded – by over 2 000 people (from 11 386 to 13 772 people)<sup>12</sup>.

For the above reasons, the share of household members in the total insured in Poland increased by over 2 pp. (from 10.3% to 12.7%), while the share of the insured upon request in the total of the insured by more than 1 pp. – from 9.5% to 10.7% (Tables 1 and 2).

The analysis in terms of the territorial profile also yields interesting results. The greatest number of persons insured upon application and household members in relation to the total number of insured persons is in the Małopolskie voivodeship. These results are probably the result of the characteristics of agriculture in this voivodeship, where there are small and numerous farms. On the other hand, the lowest number of people insured upon application and household members – both in absolute and relative terms – is in voivodeships where farms are focused on industrial production, i.e. in Warmińsko-Mazurskie and Zachodniopomorskie.

11. B. Jakimiuk, *Bezrobocie wśród polskiej młodzieży i jego dynamika*, "Annales Universitatis Mariae Curie-Skłodowska, Sectio J" 2017, nr 30(4), p. 193–200.

12. If there was no territorial change of KRUS branches during this period, which could result in the inability to compare the indicated data, this issue should undoubtedly be analysed in more detail.

Table 1. Characteristics of persons insured in KRUS (as of 31 December 2009)

| Voivodship          | Number of payers in total | Number of the insured in total | The insured on application in total | Share of the insured on application in the insured in total | Household members in total | Share of household members in the insured in total |
|---------------------|---------------------------|--------------------------------|-------------------------------------|---|----------------------------|--|
| Dolnośląskie        | 49 462                    | 63 081                         | 3 041                               | 4.8%  | 6 635                      | 10.5%  |
| Kujawsko-Pomorskie  | 65 865                    | 92 316                         | 3 372                               | 3.7%  | 6 903                      | 7.5%   |
| Lubelskie           | 145 031                   | 184 259                        | 7 291                               | 4.0%  | 11 386                     | 6.2%   |
| Lubuskie            | 15 783                    | 20 429                         | 1 629                               | 8.0%  | 2 226                      | 10.9%  |
| Łódzkie             | 99 517                    | 129 282                        | 7 915                               | 6.1%  | 9 705                      | 7.5%   |
| Małopolskie         | 126 422                   | 166 154                        | 50 960                              | 30.7%   | 34 965                     | 21.0%  |
| Mazowieckie         | 167 985                   | 220 068                        | 12 985                              | 5.9%  | 14 221                     | 6.5%   |
| Opolskie            | 28 452                    | 40 685                         | 3 315                               | 8.1%  | 7 072                      | 17.4%  |
| Podkarpackie        | 86 400                    | 105 356                        | 16 751                              | 15.9%   | 11 850                     | 11.2%  |
| Podlaskie           | 75 554                    | 108 979                        | 7 056                               | 6.5%  | 11 241                     | 10.3%  |
| Pomorskie           | 36 611                    | 51 942                         | 5 231                               | 10.1%   | 6 309                      | 12.1%  |
| Śląskie             | 39 040                    | 48 133                         | 7 032                               | 14.6%   | 5 811                      | 12.1%  |
| Świętokrzyskie      | 69 109                    | 86 517                         | 7 481                               | 8.6%  | 5 952                      | 6.9%   |
| Warmińsko-Mazurskie | 39 054                    | 54 279                         | 1 731                               | 3.2%  | 4 720                      | 8.7%   |
| Wielkopolskie       | 105 515                   | 152 232                        | 10 399                              | 6.8%  | 18 086                     | 11.9%  |
| Zachodniopomorskie  | 27 194                    | 35 107                         | 1 508                               | 4.3%  | 3 003                      | 8.6%   |
| Poland              | 1 176 994                 | 1 558 819                      | 147 697                             | 9.5%  | 161 084                    | 10.3%  |

Source: B. Kotosowska, M. Pietrzak, D. Walczak, Ocena rozkładu przestrzennego osób ubezpieczonych oraz świadczeniobiorców w ubezpieczeniu społecznym rolników w Polsce, "Wiadomości Ubezpieczeniowe" 2010, nr 4, p. 125.

Table 2. Characteristics of persons insured in KRUS (as of 31 December 2019)

| Voivodship          | Number of payers in total | Number of the insured in total | The insured on application in total | Share of the insured on application in the insured in total | Household members in total | Share of household members in the insured in total |
|---------------------|---------------------------|--------------------------------|-------------------------------------|---|----------------------------|--|
| Dolnośląskie        | 34 217                    | 41 990                         | 2 093                               | 5.0%  | 5 523                      | 13.2%  |
| Kujawsko-Pomorskie  | 47 924                    | 65 233                         | 2 619                               | 4.0%  | 6 032                      | 9.2%   |
| Lubelskie           | 119 020                   | 152 692                        | 6 995                               | 4.6%  | 13 772                     | 9.0%   |
| Lubuskie            | 11 562                    | 14 586                         | 1 216                               | 8.3%  | 1 910                      | 13.1%  |
| Łódzkie             | 73 681                    | 95 447                         | 6 930                               | 7.3%  | 10 180                     | 10.7%  |
| Małopolskie         | 106 326                   | 140 220                        | 47 791                              | 34.1%   | 31 958                     | 22.8%  |
| Mazowieckie         | 127 025                   | 168 092                        | 10 974                              | 6.5%  | 15 672                     | 9.3%   |
| Opolskie            | 19 465                    | 26 430                         | 1 720                               | 6.5%  | 4 152                      | 15.7%  |
| Podkarpackie        | 71 630                    | 87 980                         | 15 308                              | 17.4%   | 10 818                     | 12.3%  |
| Podlaskie           | 57 697                    | 83 296                         | 5 169                               | 6.2%  | 10 421                     | 12.5%  |
| Pomorskie           | 28 833                    | 39 786                         | 3 953                               | 9.9%  | 5 994                      | 15.1%  |
| Śląskie             | 27 508                    | 33 995                         | 5 018                               | 14.8%   | 4 393                      | 12.9%  |
| Świętokrzyskie      | 53 198                    | 66 872                         | 6 879                               | 10.3%   | 6 411                      | 9.6%   |
| Warmińsko-Mazurskie | 30 512                    | 41 829                         | 1 531                               | 3.7%  | 4 696                      | 11.2%  |
| Wielkopolskie       | 81 867                    | 116 164                        | 8 500                               | 7.3%  | 17 393                     | 15.0%  |
| Zachodniopomorskie  | 20 377                    | 24 673                         | 1 054                               | 4.3%  | 2 536                      | 10.3%  |
| Poland              | 910 842                   | 1 199 285                      | 127 750                             | 10.7%   | 151 861                    | 12.7%  |

\* The number of household members in individual voivodships was taken from the data on health insurance and is 193 people lower than indicated in the part of social insurance.

Source: Own study based on: KRUS, *Kwartalna Informacja Statystyczna IV kwartał 2019 r.*, Warszawa 2020.

## Characteristics of benefits paid out from accident, sickness and maternity insurance

The analysis of the number of benefits from accident, sickness and maternity insurance can only lead to positive conclusions. The numbers of sickness benefits and one-off compensations have decreased not only in absolute terms, but also in relative terms. This is probably due to a number of actions taken by the Agricultural Social Insurance Fund, which led to the achievement of such a result. One of them is the *Vision Zero* Strategy, i.e. without accidents and occupational diseases for farmers. On the other hand, the number of sickness benefits and benefits also results from the mechanical progress in Polish agriculture (Tables 3 and 4)<sup>13</sup>.

The significant change in the number of maternity benefits is due to legal regulations. From 1 January 2016 these benefits for persons insured in KRUS are not one-off, but periodic, payable monthly for a maximum of 52 weeks (for one child) from the birth of the child. Therefore, a full comparison is unreasonable. The above-mentioned change did not result in such an increase in the annual number of granted benefits. Therefore, it can be assumed – accepting a certain error resulting from the simplifications in the inference – that the actual number of births decreased significantly over the period of ten years. The lack of full comparison is also due to the rules for granting this benefit. It is due only to persons insured in KRUS in the old-age and disability pension insurance, so the number of these benefits cannot be related in any way to the number of new-born children in farms<sup>14</sup>.

After analysing the data in individual voivodships, two regularities can be identified. Firstly, most accidents (one-off claims) per 1 000 insured are in voivodships with intensive agricultural production, i.e. Podlaskie and Warmińsko-Mazurskie. Secondly, the greatest number of days of sickness benefits per one insured person occurs in definitely less agricultural voivodships – Podkarpackie and Świętokrzyskie. Due to slight changes over the years, this regularity indicated by the Author can be considered as not accidental.

13. M. Głodowska, A. Gałązka, *Intensyfikacja rolnictwa a środowisko naturalne*, "Zeszyty Problemowe Postępów Nauk Rolniczych" 2018, nr 592, p. 3–11.

14. The last comparison on the basis of the current rules is therefore possible for 2015 compared to 2009. In 2015, 29 255 maternity benefits were paid (KRUS, *Kwartalna Informacja Statystyczna IV 2015*, Warsaw 2016), and in 2009 it was 37 657 (table 2), which means a decrease by as much as 22.3% within 6 years.

Table 3. Characteristics of benefits paid from accident, sickness and maternity insurance in 2009

| Voivodship          | Number of days of sickness benefits | Number of days of sickness benefits per one insured | Number of maternity benefits | Number of maternity benefits per 1 000 insured | Number of one-off claims | Number of one-off claims per 1 000 insured |
|---------------------|-------------------------------------|---|------------------------------|--|--------------------------|--|
| Dolnośląskie        | 1 159 486                           | 18  | 1 230                        | 19.5   | 696                      | 11.0                                       |
| Kujawsko-Pomorskie  | 2 567 928                           | 28  | 1 994                        | 21.6   | 1 293                    | 14.0                                       |
| Lubelskie           | 5 411 463                           | 29  | 4 543                        | 24.7   | 2 445                    | 13.3                                       |
| Lubuskie            | 313 725                             | 15  | 448                          | 21.9   | 221                      | 10.8                                       |
| Łódzkie             | 3 997 703                           | 31  | 2 653                        | 20.5   | 1 419                    | 11.0                                       |
| Małopolskie         | 4 015 201                           | 24  | 5 148                        | 31.0   | 1 357                    | 8.2  |
| Mazowieckie         | 4 560 310                           | 21  | 4 879                        | 22.2   | 2 182                    | 9.9  |
| Opolskie            | 512 821                             | 13  | 921                          | 22.6   | 276                      | 6.8  |
| Podkarpackie        | 3 612 407                           | 34  | 2 937                        | 27.9   | 1 198                    | 11.4                                       |
| Podlaskie           | 1 349 390                           | 12  | 2 692                        | 24.7   | 1 619                    | 14.9                                       |
| Pomorskie           | 1 298 099                           | 25  | 1 556                        | 30.0   | 668                      | 12.9                                       |
| Śląskie             | 924 591                             | 19  | 1 077                        | 22.4   | 410                      | 8.5  |
| Świętokrzyskie      | 3 442 874                           | 40  | 1 831                        | 21.2   | 946                      | 10.9                                       |
| Warmińsko-Mazurskie | 1 046 697                           | 19  | 1 316                        | 24.2   | 868                      | 16.0                                       |
| Wielkopolskie       | 3 686 557                           | 24  | 3 742                        | 24.6   | 1 913                    | 12.6                                       |
| Zachodniopomorskie  | 535 822                             | 15  | 690                          | 19.7   | 281                      | 8.0  |
| Poland              | 38 435 074                          | 25  | 37 657                       | 24.2   | 17 792                   | 11.4                                       |

Source: B. Kołosowska, M. Pietrzak, D. Walczak, Ocena rozkładu przestrzennego osób ubezpieczonych oraz świadczeniobiorców w ubezpieczeniu społecznym rolników w Polsce, "Wiadomości Ubezpieczeniowe" 2010, nr 4, p. 127.



Table 4. Characteristics of benefits paid from accident, sickness and maternity insurance in 2019

| Voivodeship         | Number of days of sickness benefits | Number of days of sickness benefits per one insured | Number of maternity benefits | Number of maternity benefits per 1 000 insured | Number of one-off claims | Number of one-off claims per 1 000 insured |
|---------------------|-------------------------------------|---|------------------------------|--|--------------------------|--|
| Dolnośląskie        | 683 700                             | 16.3  | 4 498                        | 107.1  | 373                      | 8.9  |
| Kujawsko-Pomorskie  | 1 592 012                           | 24.4  | 8 333                        | 127.7  | 711                      | 10.9                                       |
| Lubelskie           | 4 572 310                           | 29.9  | 26 087                       | 170.8  | 1 433                    | 9.4  |
| Lubuskie            | 226 147                             | 15.5  | 1 602                        | 109.8  | 167                      | 11.4                                       |
| Łódzkie             | 2 571 487                           | 26.9  | 12 401                       | 129.9  | 827                      | 8.7  |
| Małopolskie         | 2 654 811                           | 18.9  | 32 617                       | 232.6  | 912                      | 6.5  |
| Mazowieckie         | 3 488 435                           | 20.8  | 23 574                       | 140.2  | 1 377                    | 8.2  |
| Opolskie            | 366 641                             | 13.9  | 4 225                        | 159.9  | 120                      | 4.5  |
| Podkarpackie        | 2 531 230                           | 28.8  | 16 729                       | 190.1  | 674                      | 7.7  |
| Podlaskie           | 1 261 369                           | 15.1  | 14 888                       | 178.7  | 993                      | 11.9                                       |
| Pomorskie           | 903 212                             | 22.7  | 6 551                        | 164.7  | 383                      | 9.6  |
| Śląskie             | 573 896                             | 16.9  | 4 546                        | 133.7  | 164                      | 4.8  |
| Świętokrzyskie      | 2 002 262                           | 29.9  | 10 236                       | 153.1  | 506                      | 7.6  |
| Warmińsko-Mazurskie | 844 015                             | 20.2  | 5 729                        | 137.0  | 480                      | 11.5                                       |
| Wielkopolskie       | 2 448 839                           | 21.1  | 17 949                       | 154.5  | 1 298                    | 11.2                                       |
| Zachodniopomorskie  | 357 203                             | 14.5  | 2 162                        | 87.6   | 153                      | 6.2  |
| Poland              | 27 077 569                          | 22.6  | 192 127                      | 160.2  | 10 571                   | 8.8  |

\* Due to the statutory changes regarding maternity benefit, it is not possible to actually compare the figures for 2009 and 2019.

Source: Own study based on: KRUS, *Kwartalna Informacja Statystyczna IV kwartał 2019 r.*, Warszawa 2020.

## Characteristics of benefits paid out from the old-age and disability pension insurance

Both the number of old-age pensions and disability pensions decreased at a similar pace as the number of the insured in KRUS. The reduction in the number of pensions is due to a greater number of deaths of retired persons than to the number of new pensions granted. In the case of disability pensions, the factor reducing the number of benefits to date is also the lack of continuation of the periodic pension (Tables 5 and 6)<sup>15</sup>.

On the basis of the data presented in the KRUS statistics, these numbers cannot be statistically analysed, it is necessary to present them dynamically and to compare specific changes over the years. In 2019, 43 704 old age and disability pensioners died, while as many as 71 409 were granted new benefits, of which only 16 406 pensions, and most of them were pensions due to incapacity for work (78 746). The inability to analyse data in individual years results from the lack of one, any of the indicated values: the number of funeral benefits after retirees or pensioners (which would enable the actual determination of the amount for people from both groups) or the number of disability pensions resulting from the continuation of the current disability benefit (which would make it possible to determine the number of actually new pensions). For the above reason, only the list of several years presented in the paper is correct and entitles to formulating conclusions.

It should also be emphasized that the number of funeral benefits decreased by approximately 10 000, i.e. by 17.0%. This change results to the greatest extent from the reduced number of insured persons and beneficiaries, as the value calculated by the ratio of the number of funeral benefits per 1 000 insured persons or KRUS beneficiaries changed only by 1 percentage point. A full presentation of the reasons for this change would also require referring the number of deaths to the average age of the insured or beneficiaries, which changed in the analysed period<sup>16</sup>.

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15. Failure to continue may result from the refusal or failure to apply for a disability pension for the next period.

16. Unfortunately, for all persons insured in KRUS, access to data is limited, and for all family members of the insured persons it is impossible to obtain complete data.

Table 5. Characteristics of benefits paid out from the old-age and disability pension insurance in 2009

| Voivodship          | Number of funeral benefits in total | Number of funeral benefits per 1 000 insured or KRUS beneficiaries in total | Average monthly number of old-age pensions | Average monthly number of old-age pensions per one insured | Average monthly number of disability pensions | Average monthly number of disability pensions per one insured |
|---------------------|-------------------------------------|---|--|--|---|---|
| Dolnośląskie        | 2 530                               | 20.7  | 47 471                                     | 0.75   | 11 666  | 0.18  |
| Kujawsko-Pomorskie  | 3 532                               | 19.7  | 65 188                                     | 0.71   | 21 668  | 0.23  |
| Lubelskie           | 7 724                               | 20.6  | 147 951                                    | 0.80   | 42 765  | 0.23  |
| Lubuskie            | 835                                 | 18.6  | 19 389                                     | 0.95   | 5 012   | 0.25  |
| Łódzkie             | 5 549                               | 22.2  | 100 722                                    | 0.78   | 20 049  | 0.16  |
| Małopolskie         | 4 209                               | 15.2  | 84 723                                     | 0.51   | 25 986  | 0.16  |
| Mazowieckie         | 10 092                              | 23.2  | 176 924                                    | 0.80   | 38 016  | 0.17  |
| Opolskie            | 1 280                               | 17.6  | 28 270                                     | 0.69   | 3 898   | 0.10  |
| Podkarpackie        | 3 896                               | 19.4  | 76 853                                     | 0.73   | 18 515  | 0.18  |
| Podlaskie           | 4 598                               | 21.9  | 84 830                                     | 0.78   | 16 409  | 0.15  |
| Pomorskie           | 1 599                               | 16.7  | 31 656                                     | 0.61   | 12 179  | 0.23  |
| Śląskie             | 1 504                               | 15.3  | 43 619                                     | 0.91   | 6 375   | 0.13  |
| Świętokrzyskie      | 3 322                               | 20.2  | 64 574                                     | 0.75   | 13 517  | 0.16  |
| Warmińsko-Mazurskie | 2 138                               | 20.2  | 39 704                                     | 0.73   | 12 035  | 0.22  |
| Wielkopolskie       | 5 013                               | 17.8  | 97 281                                     | 0.64   | 32 510  | 0.21  |
| Zachodniopomorskie  | 1 442                               | 21.0  | 26 356                                     | 0.75   | 7 157   | 0.20  |
| Poland              | 59 263                              | 19.9  | 1 137 685                                  | 0.73   | 287 757                                       | 0.18  |

Source: B. Kolosowska, M. Pietrzak, D. Walczak, Ocena rozkładu przestrzennego osób ubezpieczonych oraz świadczeniobiorców w ubezpieczeniu społecznym rolników w Polsce, "Wiadomości Ubezpieczeniowe" 2010, nr 4, p. 130.

Table 6. Characteristics of benefits paid out from the old-age and disability pension insurance in 2019

| Voivodship          | Number of funeral benefits in total | Number of funeral benefits insured or KRUS beneficiaries in total | Average monthly number of old-age pensions | Average monthly number of old-age pensions per one insured | Average monthly number of disability pensions | Average monthly number of disability pensions per one insured |
|---------------------|-------------------------------------|---|--|--|---|---|
| Dolnośląskie        | 1 830                               | 19.5  | 33 224                                     | 0.79   | 9 261   | 0.22  |
| Kujawsko-Pomorskie  | 3 115                               | 20.2  | 58 306                                     | 0.89   | 16 252  | 0.25  |
| Lubelskie           | 6 410                               | 19.2  | 114 308                                    | 0.75   | 30 078  | 0.20  |
| Lubuskie            | 643                                 | 18.8  | 11 808                                     | 0.81   | 3 819   | 0.26  |
| Łódzkie             | 4 414                               | 20.5  | 80 807                                     | 0.85   | 15 116  | 0.16  |
| Małopolskie         | 3 777                               | 13.6  | 64 762                                     | 0.46   | 28 916  | 0.21  |
| Mazowieckie         | 8 149                               | 21.5  | 140 934                                    | 0.84   | 31 052  | 0.18  |
| Opolskie            | 1 002                               | 18.1  | 19 816                                     | 0.75   | 3 218   | 0.12  |
| Podkarpackie        | 2 942                               | 17.0  | 50 688                                     | 0.58   | 15 341  | 0.17  |
| Podlaskie           | 4 143                               | 22.5  | 66 212                                     | 0.79   | 14 545  | 0.17  |
| Pomorskie           | 1 549                               | 17.9  | 26 606                                     | 0.67   | 9 322   | 0.23  |
| Śląskie             | 1 093                               | 14.7  | 27 031                                     | 0.80   | 6 123   | 0.18  |
| Świętokrzyskie      | 2 634                               | 18.0  | 49 439                                     | 0.74   | 11 918  | 0.18  |
| Warmińsko-Mazurskie | 1 905                               | 20.4  | 31 209                                     | 0.75   | 9 710   | 0.23  |
| Wielkopolskie       | 4 395                               | 17.2  | 88 357                                     | 0.76   | 26 572  | 0.23  |
| Zachodniopomorskie  | 1 135                               | 20.7  | 19 008                                     | 0.77   | 5 362   | 0.22  |
| Poland              | 49 136                              | 18.9  | 882 515                                    | 0.74   | 236 605                                       | 0.20  |

Source: Own study based on: KRUS, *Kwartalna Informacja Statystyczna IV kwartał 2019 r.*, Warszawa 2020.

## Social security in agriculture in 2009 and 2019 – quantitative changes

Table 7 presents a summary of the relevant values indicated in the study in the analysed years (2009 and 2019). As already mentioned in the introduction, most of the studied variables decrease mainly due to demographic reasons and changes in the labour market. For the most part, these are positive changes for this type of insurance, resulting from external factors, such as a change in the agrarian structure, a reduction in unemployment, a reduction in the number of accidents, etc. The total number of payers decreased by 22.6% over the 10-year period. The number of the insured, in turn, by 23.1%. If household members and the insured on application were excluded from the number of insured persons, leaving only farmers and spouses of farmers operating on an area of more than 1 ha, the number of the insured would decrease much more – by 27.4% (from 1.25 million to 0.91 million people).

Unfortunately, the number of household members slightly decreased – only by 5.7%. Undoubtedly, compared to other changes, this is significantly smaller and should be analysed separately in terms of changes in the countryside. Well, the number of farmers is decreasing (the number of payers in KRUS), the number of the insured in the agricultural system is also decreasing, and the number of people helping them is not. However – when analysing this issue comprehensively – it can be concluded that the slowly decreasing number of household members and people insured upon application may be evidence of the presence in KRUS of people who have so far been outside any system. They have not been insured in the agricultural system so far because they did not know about this possibility or, more likely, they were not able to bear the related financial obligations.

**Table 7. Characteristics of insured persons and benefits in KRUS in 2009 and 2019**

| Description                                   | 2009       | 2019       | Change (in %) |
|---|------------|------------|---------------|
| Number of payers in total                     | 1 176 994  | 910 842    | -22.6         |
| Number of the insured in total                | 1 558 819  | 1 199 285  | -23.1         |
| The insured on application in total           | 147 697    | 127 750    | -13.5         |
| Household members in total                    | 161 084    | 151 861    | -5.7          |
| Average monthly number of old-age pensions    | 1 137 685  | 882 515    | -22.4         |
| Average monthly number of disability pensions | 287 757    | 236 605    | -17.8         |
| Number of days of sickness benefits           | 38 435 074 | 27 077 569 | -29.5         |
| Number of one-off claims                      | 17 792     | 10 571     | -40.6         |

Source: Own study based on tables 1–6.

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## Summary

A full analysis of the changes presented in the indicated years is difficult due to legal changes<sup>17</sup> (maternity benefits) or the scope of the presented data<sup>18</sup> (e.g. the actual annual number of new disability pensions due to the inability to work).

The values characterizing the social insurance of farmers are decreasing. It is mainly about the size of Polish agriculture, which is constantly changing. For this reason, the number of payers is decreasing, mainly farmers, of which there are fewer and fewer in Poland, also outside KRUS<sup>19</sup>. Due to demographic reasons, the number of old age and disability pensioners is falling, and due to changes in the labour market – the number of insured persons and household members. Thanks to the mechanization of agriculture and preventive measures taken by KRUS, the number of benefits due to accidents at work in agriculture and the number of sickness benefits are decreasing.

Of course, not all of these changes are positive. The reduction in the number of pensions and disability pensions is related to the death of the beneficiaries<sup>20</sup>. The apparent increase in maternity benefits actually means a reduction in the number of childbirths among persons insured in KRUS (see the discussion of changes to tables 3 and 4).

The change in the number of the insured on application and the number of insured household members in the context of other changes in the insurance is slight. Thus, the Agricultural Social Insurance Fund remains an institution providing insurance for farmers (and their spouses), as well as for people with agricultural land below 1 conversion ha or using insurance as the so-called household.

Summing up, the legislator, over 30 years ago, when creating the Agricultural Social Insurance Fund, correctly formulated its name, because it did not refer to “farmers”, but to agriculture (“agricultural”). Through activities in the field of insurance and prevention, including the *Vision Zero* Strategy, this institution supports not only farmers, but also the entire agriculture.

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17. The presented changes result from a broader change in social policy and an increase in pro-family benefits in 2015, and not from legal changes in the agricultural system, which – as indicated – do not take place.

18. The quarterly information presented by KRUS should be assessed very positively.

19. In 2009, 1.394 million agricultural producers submitted applications for direct payments, and in 2019, 1.31 million people. ARiMR, *Sprawozdanie z działalności Agencji Restrukturyzacji i Modernizacji Rolnictwa za 2009 r.*, Warszawa 2010; ARiMR, *Sprawozdanie z działalności Agencji Restrukturyzacji i Modernizacji Rolnictwa za 2019 r.*, Warszawa 2020.

20. In 2019, 67.5% of retirees reached the age of 70 (587 000 people out of 870 000 pensioners).

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