

---

# The Impact of the Thirteenth and Fourteenth Pensions on the Financial Situation of Pensioners Receiving Minimum Benefits in Poland in 2017-2023: A Comparative Analysis Before and After the Introduction of these Benefits

**Mateusz Banach**

Wrocław University of Economics and Business

E-mail: [mateusz.banach@ue.wroc.pl](mailto:mateusz.banach@ue.wroc.pl)

ORCID: [0009-0000-2071-9379](https://orcid.org/0009-0000-2071-9379)

© 2025 Mateusz Banach

This work is licensed under the Creative Commons Attribution-ShareAlike 4.0 International License. To view a copy of this license, visit <http://creativecommons.org/licenses/by-sa/4.0/>

**Quote as:** Banach, M. (2025). The Impact of the Thirteenth and Fourteenth Pensions on the Financial Situation of Pensioners Receiving Minimum Benefits in Poland in 2017-2023: A Comparative Analysis Before and After the Introduction of these Benefits. *Prace Naukowe Uniwersytetu Ekonomicznego we Wrocławiu*, 69(4), 1-12.

DOI: [10.15611/pn.2025.4.01](https://doi.org/10.15611/pn.2025.4.01)

JEL: E62, H53, I38

---

## Abstract

**Aim:** The aim of this study was to assess the effect of introducing additional benefits – the so-called 13th and 14th pensions – on the financial situation of retirees receiving minimum pension benefits in Poland. The author examined changes in three key indicators for 2017-2023: the ratio of the minimum pension to the net minimum wage, the degree to which the social minimum is covered by the pensioner's total benefits, and the real value of the minimum pension.

**Methodology:** Data from Statistics Poland, the Social Insurance Institution and the Institute of Labour and Social Affairs on minimum pension amounts, minimum wage, statutory extra benefits and inflation were used. Paired t-tests were employed to compare the mean indicator values before (2017-2018) and after (2019-2023) the introduction of the extra benefits.

**Results:** The results indicate that the introduction of the 13th and 14th pensions significantly improved the material security of minimum-benefit retirees, namely the average real value of their income increased, and the gap between income and the social minimum was almost completely eliminated. However, the relative position of these pensioners in terms of the minimum wage worsened, as the minimum wage grew faster than minimum pension benefits.

**Implications and recommendations:** Given the anticipated changes to the social security system, additional research is needed to find appropriate retirement solutions.

**Originality/value:** The article provides a synthesis of important empirical data allowing for the assessment of the effectiveness of the implemented solutions. It presents completely new results that expand the existing knowledge in the field of social policy.

**Keywords:** minimum pension, 13th pension, 14th pension, social minimum, elderly poverty

---

## 1. Introduction

The financial situation of pensioners receiving minimum benefits in Poland is an important issue in debates on social policy. Elderly people living on the lowest pensions often experience financial difficulties, as the statutory minimum benefit is usually insufficient to cover their basic needs (Bednarczyk, 2023). A significant group of Polish seniors receive benefits at the minimum level or even lower (ZUS, 2021), which clearly illustrates the scale of the problem of low pensions. This article presents an analysis of the impact of the thirteenth and fourteenth pensions on the income situation of pensioners receiving minimum benefits, and covers the period 2017-2023, with the years 2017-2018 included as a comparative period preceding the introduction of additional annual benefits. Using data from before 2019 allowed to show the starting point, i.e. the financial situation of pensioners before they were covered by support in the form of the thirteenth and fourteenth pensions. The thirteenth pension was paid for the first time in 2019, and the fourteenth from 2021, becoming a permanent element of the benefits system from 2023. These instruments are intended to reduce the risk of poverty among seniors with the lowest benefits by providing additional financial support (Uścińska, 2022).

Despite the introduction of these pension supplements, they did not permanently solve the problem of the low level of basic benefits. Additional one-off payments constitute significant assistance for pensioners, but the question arises as to what extent they translate into a real improvement in the financial situation of the poorest seniors (Uścińska, 2023). Have the thirteenth and fourteenth pensions noticeably increased the income of households of pensioners receiving minimum benefits and improved their financial condition? Resolving this issue requires an in-depth empirical analysis, taking into account both the macroeconomic context and the specificity of the population of pensioners receiving the lowest benefits.

The aim of this article was to assess the impact of the thirteenth and fourteenth pensions on the financial situation of pensioners receiving minimum benefits in Poland. The analysis covered the period 2017-2023, and was based on statistical data from Statistics Poland (GUS), the Social Insurance Institution (ZUS), the Institute of Labour and Social Affairs (IPiSS) and the Ministry of Family and Social Policy (MRiPS). Selected indicators characterising the income situation of pensioners and the Student's t-test for dependent samples were used to verify the significance of the observed changes. This approach allowed for the assessment of the changes in the standard of living of pensioners before and after the introduction of additional benefits and to determine whether these differences were found statistically significant.

The was justified both by the social significance of the problem and by the existing research gap. Growing demographic challenges and the risk of poverty among seniors with the lowest benefits make the assessment of the effectiveness of new financial support instruments particularly important. The literature to date has rarely provided comprehensive empirical analyses of the effects of paying thirteenth and fourteenth pensions on the standard of living of the poorest seniors. This study attempted to fill this gap by continuing and verifying the findings of earlier works on the adequacy of minimum pension benefits. In particular, it refers to the postulates presented by Chłoń-Domińczak and Strzelecki (2013) and Ratajczak and Bartkowiak (2021), who indicated the need for additional support

for the poorest retirees. The author tried to answer the question of whether the introduction of new transfers has actually translated into improving the income situation of seniors receiving minimum benefits.

The following research hypothesis was formulated: the introduction of the 13th and 14th pensions improved the financial situation of pensioners receiving minimum benefits in Poland. A corresponding research question was also posed: did the introduction of additional annual benefits affect the position of pensioners receiving the minimum pension in relation to the minimum wage? Thus, the analysis covered both the absolute improvement in the income situation of these pensioners (in real terms and in relation to the cost of living) and the relative changes in their income in relation to the income of employees receiving the minimum wage. The article adds value to the existing literature by empirically comparing the standard of living of pensioners before and after the introduction of additional benefits based on data from 2017-2023, which has been lacking so far. Moreover, taking into account both the absolute and relative income aspects allowed for a more comprehensive assessment of the effectiveness of social policy in the field of minimum pensions than analyses focusing only on one of these dimensions.

The study consists of four parts. The first presents the theoretical background and a review of literature on the financial situation of pensioners and social policy instruments aimed at older people, whilst the second describes in detail the data sources used and the research methodology. The third section contains a presentation of the results of the empirical analysis, presents changes in the values of the studied indicators and the results of the statistical test. The last section discusses the obtained results, their interpretation and the final conclusions, along with suggestions for further research.

## 2. Literature Review

The financial situation of Polish retirees – especially those receiving minimum benefits – has been the subject of numerous studies and debates for years. In theoretical terms, the minimum guaranteed pension is seen as a social policy tool to protect older people from extreme poverty, in accordance with the principle of social justice and the state's obligation to provide a decent income in old age (cf. Rawls, 1994). Maintaining the lowest benefits only at the minimum statutory level, without additional support, results in growing financial difficulties for many seniors (Wolniewicz-Słomka, 2025). In response to these challenges, special instruments have been introduced in some EU countries, for example in Italy and Spain universal additional 'thirteenth' pensions have been in operation for a long time, while in Hungary, after the financial crisis, the thirteenth pension was gradually restored (although the OECD recommends limiting its payments to lower benefits, following the example of the Polish 'fourteenth'). International research indicates that for public transfers to effectively protect seniors from poverty, both the appropriate level of benefits and the pace of their growth are crucial. In countries with a low rate of income replacement by pensions (such as Poland), minimum benefits must keep up with wage growth, as indexing pensions solely to prices erodes their real value over time and limits their protective effectiveness (Office of the European Union, 2024).

Empirical analyses of Poland confirm that minimum pensions provide only partial protection against poverty in old age. Benefits at the lowest level often prove insufficient to cover basic living needs, and the number of people receiving minimum pensions has been systematically growing in recent years, worsening the material security of seniors (Bednarczyk, 2023).

People with low earnings and interrupted professional careers, especially women, for whom the minimum pension is often the only source of income are particularly at risk. This benefit acts as the last barrier protecting against extreme poverty, but it does not guarantee a standard of living above the relative poverty threshold. For example, in 2019-2021 the minimum net pension accounted for only about 78-81% of the so-called social minimum (the cost of a modest but decent living for a single senior citizen) and only 52-58% of the net minimum wage forced consumption to fall below the socially

accepted standard of living. The low rate of replacement of income from work by pension benefits translates into a high risk of poverty among the elderly. The average net replacement rate from the public pension system in Poland is one of the lowest in the OECD – below 40% of the average wage – placing Poland at the bottom of international rankings in terms of pension adequacy. This implies a significant risk of poverty among those who are seniors already today. Chłoń-Domińczak and Strzelecki (2013) even predicted that without changes in pension policy, the real value of minimum benefits will continue to decline in relation to wages, which threatens to violate the standards of the International Labour Organization regarding the protection of incomes of the elderly. Similarly, Ratajczak and Bartkowiak (2021) emphasized that although the minimum pension is a key safeguard for many poor seniors, it does not fully protect them from relative poverty and requires supplementation with other forms of support. An additional tool is the indexation of pensions, aimed at maintaining their real value. However, the increase in inflation in recent years has significantly reduced the real purchasing power of pensions, worsening the financial situation of low-income seniors (Kurowski, 2020; 2022a). In response, the state has introduced additional benefits, i.e. the so-called thirteenth and fourteenth pensions.

In recent years, social policy has begun to respond to the above problems by introducing additional transfers directed to retirees. The thirteenth pension was first paid in Poland in 2019 as a one-off social supplement in the amount of the minimum pension, while the fourteenth pension, introduced in 2021, was initially selective in nature (the full amount was received by people with a pension of up to PLN 2,900 gross, above this limit the supplement was gradually reduced). Starting from 2023 the fourteenth pension became an annual benefit (in 2023 exceptionally increased to PLN 2,650 gross). These additional benefits have a clearly redistributive nature as they improve the income situation of the poorest seniors at the expense of public funds. Estimates indicate that as a result the income of pensioners receiving minimum benefits increases by about 8-9% per year, which has contributed to reducing relative poverty and income inequality among the elderly (Bednarczyk, 2023). The introduction of the 'thirteenth' and 'fourteenth' pensions has therefore brought about a short-term improvement in the financial situation of seniors through a one-off increase in their real disposable income. Nevertheless, one-off transfers do not solve the structural problems of the pension system. Standerski and Konopczyński (2017) noted that additional payments would not replace comprehensive reforms, as after a one-off cash injection the problem of extremely low benefits returns in the next period. Other experts also postulated a permanent increase in the amount of basic benefits or precisely targeted support for the most needy seniors as more effective tools for reducing poverty in old age (Bednarczyk & Szwedo, 2016). International experience shows that the effectiveness of additional benefits depends on their design; the most effective in reducing poverty are transfers targeted at poor seniors, while universal solutions (as in Italy or Spain) have a smaller impact on reducing extreme deprivation.

In light of the latest demographic and economic forecasts, the situation of the Polish pension system is raising growing concerns. The 2024 Ageing Report – Poland (Stachura & Strzelecki, 2024) stated that in the coming decades the replacement rate in Poland will systematically decrease, significantly worsening the ratio of the average pension to wages. Poland is already in the group of countries with a growing percentage of older people at risk of poverty: in 2024 around 15% of people aged 65 and over in Poland lived below the relative poverty line, and this indicator shows an upward trend. This combination of the falling adequacy of benefits and increasing risk of poverty in old age places Poland in the group of countries requiring urgent remedial action. The results of earlier studies clearly showed the scale of the problem, and at the same time revealed a research gap as there have been no comprehensive empirical analyses assessing to what extent the new instruments (thirteenth and fourteenth pensions) actually improve the material situation of the poorest retirees. This paper attempted to fill the research gap, referring to the postulates posed by Chłoń-Domińczak and Strzelecki (2013) and Ratajczak and Bartkowiak (2021), regarding the need for additional support for the poorest seniors. By analysing data for 2017-2023, it was verified whether the introduction of the 13th and 14th pensions translated into a real improvement in the income of retirees receiving minimum benefits, thereby providing new, up-to-date scientific evidence for the discussion on the adequacy and effectiveness of the pension policy in Poland.

### 3. Methodology

The study used data covering the period from 2017 to 2023, obtained from official statistics on pension benefits and the income situation of seniors. The years 2017-2018 served as a comparative background – the base period before the introduction of the thirteenth and fourteenth pensions – allowing to capture the changes that occurred after the implementation of these support programmes. The key economic indicators characterising the financial situation of pensioners receiving minimum benefits were compared, such as the amount of the minimum pension, the amount of the minimum wage, the value of additional pension benefits (13th and 14th pensions) and the price level (inflation). Quantitative data were obtained from official sources, primarily from Statistics Poland (average annual consumer price indices, CPI), the Social Insurance Institution ((ZUS) applicable amounts of the lowest pension benefits) and the Ministry of Family and Social Policy (minimum wage amounts, legal basis for additional benefits). In addition, estimates by the Institute of Labour and Social Affairs regarding the value of the so-called social minimum for a single-person retirement household were also employed. All the financial values presented in the study (minimum pensions, pension supplements and minimum wages) are given in net amounts, i.e. after the deduction of mandatory social and health insurance contributions.

The analysis defined and calculated three key indicators describing the income situation of pensioners receiving the minimum benefit.

Pension to minimum wage ratio – determining what percentage of the net minimum wage the net minimum pension constitutes:

$$\frac{\text{net minimum pension}}{\text{net minimum wage}} \cdot 100\%. \quad (1)$$

The social minimum coverage indicator – determining the extent to which the annual income of the minimum pensioner covers the model annual maintenance costs (social minimum) of a single-person pensioner household. When calculating this indicator, additional annual benefits (13th and 14th pensions) were taken into account as full values added to the pensioner's annual income:

$$\frac{\text{net minimum pension} + 13th \text{ and } 14th \text{ pension}}{\text{minimum subsistence basket}} \cdot 100\%. \quad (2)$$

The real value of the minimum pension – showing the purchasing power of the nominal amount of the benefit after taking into account inflation. This indicator was calculated by dividing the nominal value of the minimum pension in a given year by (1 + the inflation rate in that year), which corresponds to expressing the amount of the pension in prices from the previous year (this shows how much złoty decreased from the purchasing power of the benefit due to inflation at a given nominal amount):

$$\frac{\text{nominal value of pension}}{1 + \text{inflation}} \cdot 100\%. \quad (3)$$

The above indicators were calculated for each year of the period under study based on the collected data. Then, in order to quantitatively assess the impact of introducing additional benefits, the average values of each indicator from 2017-2018 (the period before the introduction of the 13th pension) were compared with the average values from 2019-2023 (the period after the introduction of these benefits). The Student's t-test for dependent samples was used for the comparison, treating the two distinguished groups of years as observations before and after the intervention. This statistical approach (although unusual due to the limited number of annual observations) allows for checking whether the observed differences in the average values of the indicators are statistically significant, i.e. whether they can be attributed with high probability to the introduction of additional benefits (at the assumed significance level of  $\alpha = 0.05$ ). In all the cases, the t-test was conducted in the paired t-test variant, assuming a conservatively small number of degrees of freedom (adjusted to the number of pairs of years before/after) and verifying the assumption of similar variance of indicators in both periods. Despite certain limitations of this approach, namely small number of years, and possible autocorrelation of time data, it was considered sufficient for a preliminary estimate of the significance of changes in the level of the studied indicators in the analysed period.

The minimum pensions in the period under review corresponded to the statutory guaranteed lowest pension (a benefit available to pensioners with insurance experience meeting the statutory minimum number of years of work). Since March 2017 the minimum pension has been raised to PLN 1,000 gross (from PLN 882.56 previously), and in subsequent years its amount has increased as a result of annual percentage and amount indexations. The amounts of the net minimum wage in the period 2017-2023 increased from approximately PLN 1,460 (2017) to approximately PLN 2,709 (from January 2023) and PLN 2,784 (from July 2023) in accordance with the regulations of the Council of Ministers. In order to determine the net value of the minimum wage and minimum pension, the taxation and contribution rules applicable in a given year for these benefits were taken into account, including changes in the 'tax wedge' in 2019 and 2022. In particular, starting from 2022, pensions up to the amount of PLN 2,500 per month are exempt from income tax (Polish Deal reform), which means that in 2022-2023 the minimum pension gross = net (the benefit was reduced only by 9% of the health insurance contribution). The additional benefit, i.e. the 13th pension, was paid for the first time in May 2019 to all pensioners and annuitants in the same amount of the minimum gross pension (PLN 1,100 gross (approximately PLN 888 net) in 2019). In subsequent years, 'the thirteenth' was paid annually (in spring) in the amount of the current minimum pension. The 14th pension was introduced once in November 2021 as an additional benefit, also in the amount of the minimum gross pension, i.e. PLN 1,250.88 (approximately PLN 1,066 net), then paid again in 2022, and by government decision also in September 2023, and from 2023 onwards it was established as a permanent benefit. In 2023 the amount of the fourteenth pension was raised exceptionally above the minimum pension level up to PLN 2,650 gross, which gave approximately PLN 2,202.50 net for eligible persons receiving the minimum benefit. Data on the values of the social minimum for a single person of retirement age come from studies by the Institute of Labor and Social Affairs. These values reflect the monthly cost of a basket of goods and services considered necessary to lead a modest but decent life at the current level of the standard of living (Deniszcuk et al., 2007; Kurowski, 2022b). For the purposes of this analysis, the average annual values of the social minimum for a person over 60 years of age were used. According to IPiSS data, the value of this basket increased from approximately PLN 1,124 in 2017 to approx. PLN 1,462 in 2022, and in 2023 it amounted to an average of approximately PLN 1,691 (with a value of PLN 1,710.94 in the fourth quarter of 2023). The increase in these amounts reflects the dynamic rise in food, housing and medicinal prices in the period under review. Information on inflation came from the Central Statistical Office (GUS) announcements where the average annual inflation rate (CPI) was as follows: 2.0% (2017), 1.6% (2018), 2.3% (2019), 3.4% (2020), 5.1% (2021), 14.4% (2022) and 11.4% (2023).

## 4. Results

The values of the calculated indicators for the period 2017-2023 are presented below. Table 1 shows the minimum net pension, minimum net wage, the value of additional benefits (13th and 14th pensions) and the social minimum for a single pensioner, along with the values of the studied indicators.

Table 1. Basic data and minimum pension 2017-2023

Year	Minimal pension (net, PLN)	Minimal wage (net, PLN)	13th pension (net, PLN)	14th pension (net, PLN)	Social minimum (net, PLN)	Inflation (y/y, %)
2017	853.84	1459.48	-	-	1124.47	2.0
2018	878.12	1530.00	-	-	1151.97	1.6
2019	943.00	1633.78	888.00	-	1191.45	2.3
2020	1025.00	1920.62	981.00	-	1246.49	3.4
2021	1066.24	2061.67	1022.30	1066.24	1310.46	5.1
2022	1217.98	2363.56	1217.98	1217.98	1461.77	14.4
2023	1445.48	2746.50*	1445.48	2202.50	1691.00	11.4

Note: \* Average net minimum wage in 2023 (PLN 2,709 from January and PLN 2,784 from July)

Source: own study based on data from (GUS, IPiSS, MRiPS, ZUS).

As the figures show, the minimum net pension increased from PLN 854 in 2017 to PLN 1,445 in 2023, i.e. by 69% nominally. At the same time, the minimum net wage increased from PLN 1,460 to PLN 2,747, i.e. by 88% – the growth rate of the lowest wages was clearly higher than the rate of indexation of the minimum pension, whilst since 2019 pensioners have been receiving additional annual transfers. The total annual income of a pensioner receiving the minimum in 2023 (including the thirteenth and fourteenth pensions) amounted to PLN 18,793 net, while in 2018 (before supplements) this was PLN 10,537 – an increase of 78% over five years. The observed changes in each of the previously distinguished indicators are presented in detail below.

Table 2 shows the values of these indicators for 2017-2023.

Table 2. Minimum pension indicators 2017-2023

Year	Pension / wages (% net)	Coverage of the subsistence minimum (%), including 13th/14th pension)	Real value of pension (PLN, at current prices)	Real value (2017 = 100)
2017	58.5%	75.9%	837 PLN	100
2018	57.4%	76.2%	864 PLN	101
2019	57.7%	85.4%	922 PLN	106
2020	53.4%	88.8%	991 PLN	112
2021	51.7%	94.6%	1015 PLN	111
2022	51.5%	97.2%	1065 PLN	110
2023	52.6%	103.5%	1298 PLN	117

Source: own study based on data from (GUS, IPiSS, ZUS).

Based on the above data, the following indicators were calculated:

1. percentage share of the minimum pension in the minimum wage,
2. percentage coverage of the social minimum by the minimum pension with supplements (13th and 14th pension),
3. real value of the minimum pension (its purchasing power after taking into account inflation).

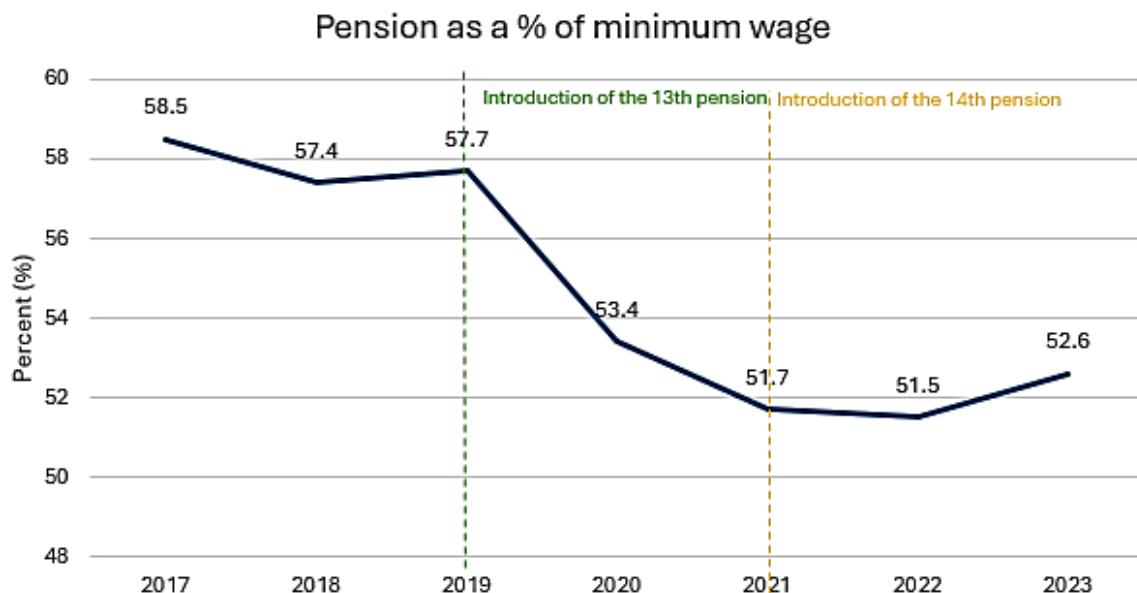


Fig. 1. Minimum net pension as a percentage of the minimum net wage, 2017-2023

Source: own study based on data from (GUS, IPiSS, ZUS).

The minimum net pension accounted for approximately 58% of the minimum net wage in 2017-2018. This share dropped slightly in 2019 (to approximately 57.7%), despite the introduction of the 13th pension – due to a moderate increase in the pension itself and a simultaneous increase in the minimum wage. After 2019 this ratio decreased significantly in 2020-2022, when the minimum pension accounted for only 51-53% of the minimum wage. This decrease was the result of an aggressive policy of raising the minimum wage in the analysed period with moderate pension indexation rates. In 2023, a slight increase in the rate to 52.6% was recorded, which resulted from the record indexation of pensions in March 2023 (19.8% gross) with a slightly slower pace of growth of the minimum wage (an increase of approximately 15% y/y). Despite this, the downward trend has not been reversed and in 2023 the ratio of the minimum pension to the minimum wage was still several percentage points lower than before the introduction of additional benefits.

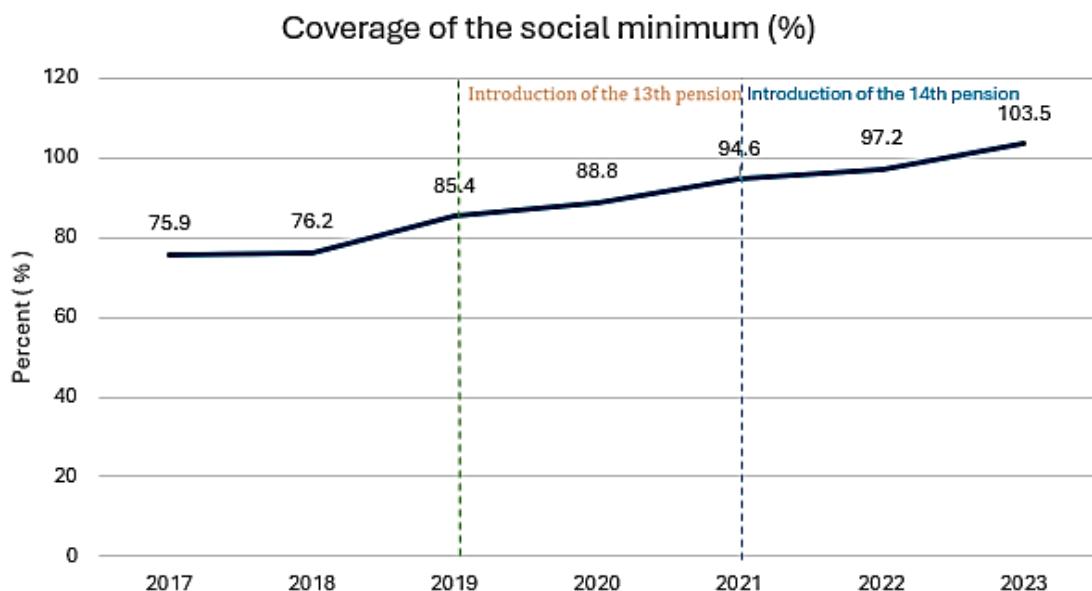


Fig. 2. Coverage of the social minimum (one-person pension household) by the minimum net pension together with the 13th and 14th pension in 2017-2023 (in %)

Source: own study based on data from (GUS, IPiSS, ZUS).

In 2017-2018 the minimum pension (without supplements) covered only about 75-76% of the model monthly living costs of a single pensioner. In other words, a senior citizen receiving the lowest benefit was not able to meet even four-fifth of the needs considered basic according to the social minimum basket – the missing part had to be covered from other sources or by limiting consumption. The situation began to improve gradually from 2019, with the introduction of the 13th pension. This additional annual benefit increased the effective monthly income of the minimum pensioner by approximately PLN 74 (i.e. PLN 888 net / 12 months) and increased the coverage ratio of the social minimum to 85% in 2019. Subsequent pension indexations and a one-off payment of the 14th pension in November 2021 brought further improvement and this ratio increased rapidly to 95-96% in 2021. This meant that the sum of the minimum pension and additional annual benefits almost equalled the value of the social minimum basket. In 2022 the coverage ratio amounted to approximately 97.2%, and in 2023 – after the increase in the amount of the fourteenth pension – it reached over 100% (according to calculations this was approximately 103.5%, see Table 1). Therefore in 2023 the average pensioner receiving the minimum could fully cover, or even slightly exceed, the monthly living costs specified by the social minimum. This is a qualitatively new situation compared to previous years, when there was a significant income gap – in 2018, about 25% of income was still missing to fully cover their needs. These changes are shown in Figure 2, where the line representing the coverage of the social minimum grew sharply in 2019, 2021 and 2023, i.e. after the introduction of the thirteenth, fourteenth and record indexation increase in the benefit.

It should be emphasised that additional benefits in practice almost completely eliminated the income gap of the poorest pensioners in relation to the model living needs. In 2023 a recipient of a minimum pension received annually (including supplements) the equivalent of the full social minimum. As a result the percentage of the coverage of the social minimum increased on average from 76% before 2019 to 94% after 2019, which – as shown later – was a statistically significant difference.

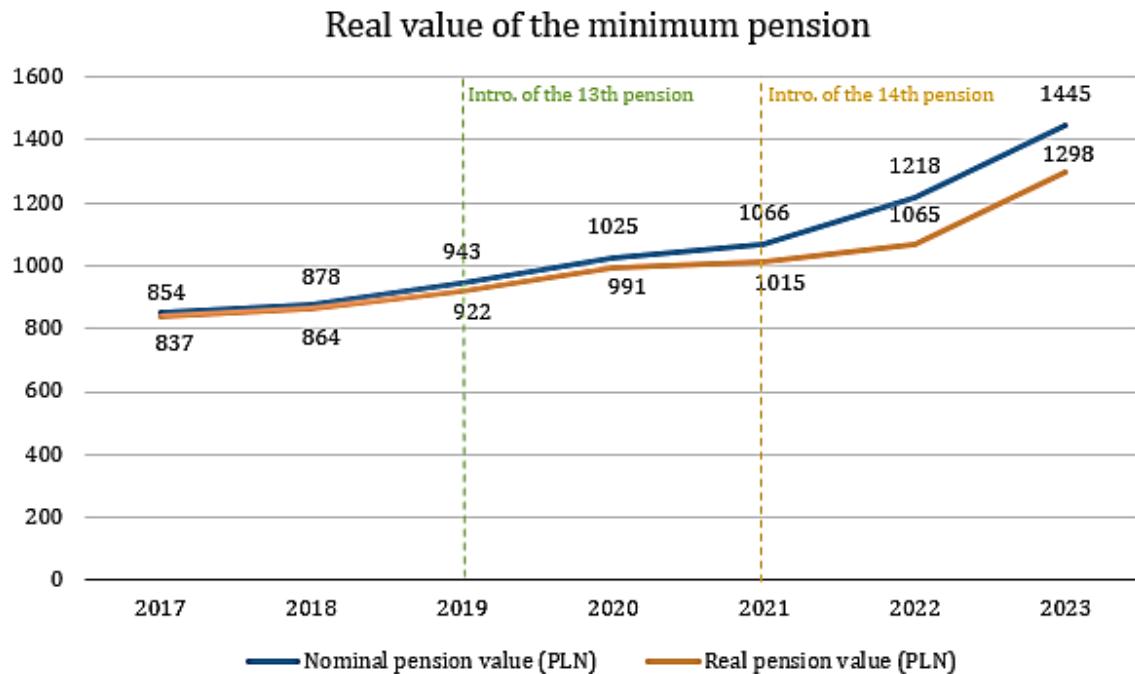


Fig. 3. Real value of the minimum pension in 2017-2023

Source: own study based on data from (GUS).

The real purchasing power of the minimum pension also changed during the period under review. In 2017-2019 there was a slow increase in the real value from around PLN 837 (2017) to around PLN 922 (2019) at the level of prices from the previous year. This was the result of indexation, which slightly exceeded inflation: for example, in 2018 the minimum pension increased by 2.98%, with inflation at 1.6%, which resulted in a small real increase. In 2020 the real value of the benefit grew to PLN 991 (at 2019 prices), mainly due to high indexation in terms of amount and percentage (the lowest benefits were then increased by at least PLN 70 gross) with moderate inflation at 3.4%. In 2021 the real level of the minimum pension was maintained and amounted to PLN 1,015 (in 2020 prices), which meant no significant change in purchasing power compared to the previous year. However, high inflation in 2022 (14.4%) caused a decrease in the real value of the benefit, despite the nominal increase in the minimum pension to PLN 1,217.98 net, its value in 2021 prices was PLN 1,065, i.e. only slightly more than a year earlier. Therefore the 2022 indexation (7% gross plus PLN 250 one-off) was almost consumed by the price increase – the real profit for the pensioner was minimal. Only the record indexation in March 2023 (19.8% gross, i.e. an increase in the minimum pension from PLN 1,338.44 to PLN 1,588.44 gross) with inflation falling to 11.4% in 2023, restored the upward trend in the real pension. As a result, the real value of the minimum pension increased to PLN 1,298 (in 2022 prices), the highest level in the analysed years. In other words, the purchasing power of the minimum benefit in 2023 was significantly higher than in any of the previous years, despite the sharp increase in prices in 2020-2022, the nominal level of the pension went up enough to make up for inflation losses. Figure 3 shows the clearly growing gap between the nominal and real value of the pension in the years of high inflation (2021-2022), followed by a reduction in this gap in 2023, when indexation exceeded inflation.

It is worth noting that the indicator of the real value of the minimum pension calculated in the previous year's prices does not reflect the cumulative effects of inflation over the entire period. It is more intuitive to compare the real purchasing power of the benefit at the beginning and end of the period under review in constant monetary value. According to rough estimates, the minimum pension in 2017 was approximately PLN 853 in 2017 prices, whereas in 2023 it was approximately PLN 1,129 in 2017 prices (i.e. 32% more), indicating a significant improvement in the real level of the minimum benefit. The average annual real value of the minimum pension (in current prices of a given year) increased on average from PLN 851 in 2017-2018 to PLN 1,058 in 2019-2023. This difference (PLN 207) turned out to be statistically significant ( $p = 0.031$ ), which confirms that after the introduction of additional benefits, the average pensioner had a higher amount of minimum income in real terms than before their introduction.

## 5. Discussion and Conclusions

In conclusion, a comparison of key indicators was made for the period before the introduction of additional pensions (2017-2018) and after their introduction (2019-2023). The observed changes are presented below, along with the result of the Student's t-test for the difference in available means.

1. Pension to minimum wage ratio: a drop from 57.9% to 53.4% (on average) – statistically significant difference ( $p = 0.015$ ). This means a relative deterioration in the income situation of minimum pensioners in the face of rapidly growing wages, despite the benefits received.
2. Coverage of the social minimum: an increase from 76% to 93% – significant difference ( $p = 0.003$ ). This indicates a notable improvement in securing the basic needs of pensioners; additional benefits have almost eliminated the income gap in relation to the required social minimum.
3. Real value of pension: an increase (in current prices) from PLN 851 to PLN 1,058 – a significant difference ( $p = 0.031$ ). Thus, in real terms the minimum pension was on average higher in 2019-2023 than in 2017-2018. Note that the main increase in real value occurred only in 2023 due to the very high indexation of benefits in that year.

To sum up the above results, the period after the introduction of the 13th and 14th pensions was characterised by a statistically significantly higher level of minimum income of pensioners in real terms and in relation to the costs of living, with a statistically significantly lower relative level of this income in relation to wages. The final balance of changes for minimum pensioners should be assessed as positive in terms of reducing poverty and improving their absolute standard of living, although their relative income position in society has slightly decreased.

The conducted analysis allowed to refer to the hypotheses formulated at the beginning. The research hypothesis assuming that the introduction of the 13th and 14th pensions improved the financial situation of pensioners receiving minimum benefits was confirmed – additional benefits almost eliminated the income gap in relation to the social minimum and contributed to the increase in the real value of the minimum pension. However, the research question concerning the impact of these benefits on the relative position of pensioners in relation to the minimum wage should be evaluated negatively – despite the increase in seniors' incomes, their situation in relation to people working for the minimum wage has worsened, resulting from the even faster increase in the minimum wage in the period under study.

From the point of view of social policy, the results obtained mean that the introduced transfers (the thirteenth and fourteenth pensions) have met their objective of reducing poverty among the poorest seniors. Currently, the minimum benefit provides almost full coverage of the basic life needs of a typical pensioner, which is an important achievement from the perspective of social security and the dignity of life of the elderly, yet it should be remembered that the absolute improvement was achieved at the cost of the slightly worse relative position of pensioners in the income structure. In the longer term, maintaining high adequacy of the lowest pensions may require coordinating the indexation policy with the wage policy so that the poorest seniors do not lag behind the general increase in well-being.

The obtained results confirm the observations of other researchers regarding the short-term effectiveness of one-off transfers, and at the same time reveal their limitations. In the short term the 13th and 14th pensions significantly improved the income of the most difficult retirement households, which translates into a reduction in poverty and inequality within the retiree population. They also carry psychological significance as they can increase the sense of financial security of seniors and enable them to meet needs for which there were no funds before (e.g. purchase of medicines, heating fuel, repayment of small debts), yet the analysed benefits are of an ad hoc nature and do not solve the systemic problems of the Polish pension system. Maintaining such a mechanism as a permanent element of social policy raises questions about stability (whether subsequent governments will continue to pay the benefits) and about the financial balance between generations. Paying pension supplements directly from the state budget means shifting part of the burden to taxpayers in general, including young people, which potentially limits funds for other purposes such as investments in education, pro-family policy, etc. The political context of the decision to introduce the thirteenth pension was emphasised in public debate, and coinciding with the election calendar raises concerns that these decisions were pre-election in nature and do not necessarily mean a permanent change in the approach to pensions.

## References

Bednarczyk, T. H. (2023). *Polski system emerytalny a ubóstwo wśród emerytów*. In I. Kwiecień & P. Kowalczyk-Rólczyńska (eds.), *Bezpieczeństwo ekonomiczne osób starszych – wyzwania dla rynku ubezpieczeń w Polsce* (pp. 56-84). Wydawnictwo Uniwersytetu Ekonomicznego we Wrocławiu. <https://doi.org/10.15611/2023.20.8.03>

Bednarczyk, T. H., & Szwedo, Ł. (2016). Kanadyjski system emerytalny – model do naśladowania? *Annales Universitatis Mariae Curie-Skłodowska*, 50(4), s. 25-38. <http://dx.doi.org/10.17951/h.2016.50.4.25>

Chłoń-Domińczak, A., & Strzelecki P. (2013). The Minimum Pension as an Instrument of Poverty Protection in the Defined Contribution Pension System – an Example of Poland. *Journal of Pension Economics and Finance*, 12(3), 326-350. <https://doi.org/10.1017/S1474747212000418>

Deniszcuk, L., Kurowski, P., & Styrc, M. (2007). Progi minimalnej konsumpcji gospodarstw domowych wyznaczane metodą potrzeb podstawowych. Rodzaje, oszacowania i zastosowania w polityce społecznej. Instytut Pracy i Spraw Socjalnych.

Główny Urząd Statystyczny [GUS]. (2022). *Zasięg ubóstwa ekonomicznego w Polsce w 2021 roku*. Retrieved February 16, 2025, from <https://stat.gov.pl/obszary-tematyczne/warunki-zycia/ubostwo-pomoc-społeczna/zasieg-ubostwa-ekonomicznego-w-polsce-w-2021-roku,14,9.html?pdf=1>

Główny Urząd Statystyczny [GUS]. (2024). Komunikat Prezesa Głównego Urzędu Statystycznego z dnia 15 stycznia 2024 r. w sprawie średniorocznego wskaźnika cen towarów i usług konsumpcyjnych ogółem w 2023 r. Retrieved February 16, 2025, from <https://stat.gov.pl/sygnalne/komunikaty-i-obwieszczenia/lista-komunikatow-i-obwieszczen/komunikat-w-sprawie-sredniorocznego-wskaźnika-cen-towarow-i-usług-konsumpcyjnych-ogółem-w-2023-r-50,11.html?contrast=default>

Kurowski, P. (2020). Minimum egzystencji oraz minimum socjalne w 2019 r. Dane średnioroczne. *Polityka Społeczna*, 556(7), 33-36. <https://doi.org/10.5604/01.3001.0014.3376>

Kurowski, P. (2022a). Informacja o poziomie i strukturze minimum socjalnego w 2021 r. Instytut Pracy i Spraw Socjalnych.

Kurowski, P. (2022b). Rola minimum socjalnego i minimum egzystencji w ujęciu historycznym. *Polityka Społeczna*, 23(1), 37-44. <https://doi.org/10.5604/01.3001.0016.0915>

Ministerstwo Rodziny i Polityki Społecznej [MRiPS]. (2021). *Informacja o sytuacji osób starszych w Polsce za rok 2020*. Retrieved February 16, 2025, from <https://das.mhips.gov.pl/source/2021/Informacja2020/Informacja%20o%20sytuacji%20osob%20starszych%20w%20Polsce%20za%202020%20r..pdf>

Ministerstwo Rodziny i Polityki Społecznej [MRiPS]. (2023). Komunikat Ministra Rodziny i Polityki Społecznej z dnia 9 lutego 2023 r. w sprawie wskaźnika waloryzacji emerytur i rent w 2023 r. Retrieved February 16, 2025, from <https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WMP20230000185>

OECD. (2021, December 8). Pensions at a Glance 2021: OECD and G20 Indicators. OECD Publishing.

Office of the European Union. (2024). 2024 Ageing Report – Economic & Budgetary Projections for the EU Member States (2022-2070). Retrieved March 14, 2025, from <https://data.europa.eu/doi/10.2765/022983>

Ratajczak, J., & Bartkowiak, M. (2021). Minimum Pension as the Instrument for Protection of Old People Against Poverty in Poland. *Problemy Polityki Społecznej*, 53(2), 54-73. <https://doi.org/10.31971/pps/137911>

Rawls, J. (1994). *Teoria sprawiedliwości*. Wydawnictwo Naukowe PWN.

Rozporządzenie Rady Ministrów z dnia 13 września 2022 r. w sprawie wysokości minimalnego wynagrodzenia za pracę oraz wysokości minimalnej stawki godzinowej w 2023 r. (Dz. U. 2022, poz. 1952)

Rozporządzenie w sprawie określenia kwoty wyższej niż kwota najniższej emerytury stosowanej do ustalenia wysokości kolejnego dodatkowego rocznego świadczenia pieniężnego dla emerytów i rencistów w 2023 r. wraz z rozporządzeniem w sprawie określenia miesiąca wypłaty kolejnego dodatkowego rocznego świadczenia pieniężnego dla emerytów i rencistów w 2023 r. Retrieved February 16, 2025, from <https://www.gov.pl/web/premier/rozp-ws-okr-kwoty-wyzszej-niz-kwota-najnizszej-emerytury>

Stachura, J., & Strzelecki, P. (2024). *2024 Ageing Report: Poland – Country Filche*, Economic Policy Committee on Ageing, Working Group, Ministry of Finance of Poland, National Bank of Poland.

Standerski, D., & Konopczyński, F. (2017). *Jak uniknąć katastrofy? Perspektywy polskiego systemu emerytalnego*. Retrieved February 20, 2025, from [https://www.academia.edu/34573804/Jak\\_unikn%C4%85%C4%87\\_katastrofy\\_Perspektywy\\_polskiego\\_systemu\\_emerytalnego](https://www.academia.edu/34573804/Jak_unikn%C4%85%C4%87_katastrofy_Perspektywy_polskiego_systemu_emerytalnego)

Uścińska, G. (2023). *Sytuacja materialna seniorów w Polsce*. Ekspertyza UKSW. Uniwersytet Kardynała Stefana Wyszyńskiego w Warszawie.

Uścińska, G. (red.). (2022). *System emerytalny w Polsce – diagnoza i kierunki reform*. Instytut Pracy i Spraw Socjalnych.

Wolniewicz-Słomka, K. (2025). Parliamentary Discourse on Pensions below Minimum: An Analysis on Social Injustice in Poland. *Studia z Polityki Publicznej*, 12(1), <https://doi.org/10.33119/KSzPP/2025.1.5>

Zakład Ubezpieczeń Społecznych [ZUS]. (2021). *Struktura wysokości emerytur i rent 2020* (raport roczny).

## **Wpływ trzynastej i czternastej emerytury na sytuację materialną emerytów pobierających minimalne świadczenia w Polsce w latach 2017-2023: analiza porównawcza przed i po wprowadzeniu tych świadczeń**

---

### **Streszczenie**

**Cel:** Celem pracy była ocena wpływu wprowadzenia dodatkowych świadczeń – tzw. 13. i 14. emerytur – na sytuację finansową emerytów otrzymujących świadczenia emerytalne w Polsce. Autor przeanalizował zmiany w trzech kluczowych wskaźnikach na lata 2017-2023: relacji emerytury minimalnej do minimalnego wynagrodzenia netto, stopniu, w jakim minimum socjalne jest pokrywane z ogółu świadczeń emeryta lub rencisty oraz realnej wartości emerytury minimalnej.

**Metodyka:** Wykorzystano dane GUS, ZUS oraz IPiSS dotyczące wysokości minimalnej emerytury, płacy minimalnej, ustawowo przyznawanych dodatkowych świadczeń i inflacji. Testy t-Studenta dla prób zależnych zastosowano do porównania średnich wartości wskaźników z okresu przed wprowadzeniem „trzynastek” (2017-2018) i po ich wprowadzeniu (2019-2023).

**Wyniki:** Wyniki wskazują, że wprowadzenie 13. i 14. emerytury znaczaco poprawiło materialne bezpieczeństwo emerytów pobierających minimalne świadczenie – przeciętna realna wartość ich dochodu wzrosła, a luka między dochodem a minimum socjalnym została niemal całkowicie zniwelowana. Z drugiej strony relatywna pozycja tych emerytów względem płacy minimalnej pogorszyła się, gdyż płaca minimalna rosła szybciej niż minimalne świadczenia emerytalne.

**Implikacje i rekomendacje:** Ze względu na przewidywane zmiany w systemie zabezpieczenia społecznego konieczne są dodatkowe badania w celu znalezienia odpowiednich rozwiązań emerytalnych.

**Oryginalność/wartość:** Artykuł syntetyzuje istotne dane empiryczne, które pozwalają na ocenę skuteczności wprowadzonych rozwiązań. Przedstawia on zupełnie nowe wyniki, które poszerzają naszą wiedzę w zakresie polityki społecznej.

**Słowa kluczowe:** minimalna emerytura, trzynasta emerytura, czternasta emerytura, minimum socjalne, ubóstwo seniorów

---