

### POLISH PUBLICOPINION Solid and Professional 9/2017

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### Financial situation of households

in your household?

When characterizing money management in their families, Poles most often (56%) claim that they live on an average level: they manage everyday expenses, but have to save money for more substantial purchases. About one in four live on a high level, in their assessment: they can afford a lot without special savings (24%), and additionally a few (2%) can afford a certain amount of luxury. Almost one in five respondents have below-average resources, in which most claim that they live a modest life (16%), which means that they have to economize a lot on a daily basis, while a few (2%) describe their living conditions as very poor, admitting that they do not have enough to satisfy even the basic needs.

From the perspective of over twenty years, there has been a noticeable

improvement in the material situation of Poles. Since 1993, the n u m b e r o f respondents satisfied with their own standard of living has grown from 3% to 26%, with a marked

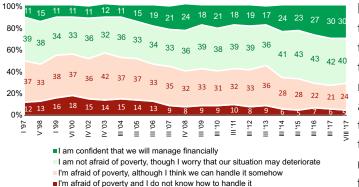


Which of the following best describes money management

with a marked — We live poorly or modestly — We live on average level — We live well or very well decrease in the proportion of those who, in their own assessment, live in modest or poor conditions (from 51% to 18%).

As a consequence of increasing satisfaction of Poles with the quality of their lives, there is a systematic decline in the subjective threat of poverty. Currently, the vast majority of respondents (70%) are not afraid of poverty, in which two fifths (40%) take into account the possibility of worsening the financial situation of their own household, while less than one third (30%) are completely confident about their financial future. Poverty is a concern of over a quarter of respondents (29%), in which 24% think that they can handle it and 5% feel helpless.

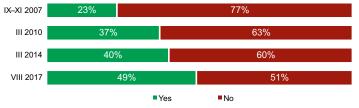
# Which of the following statements best describes your household's current financial situation?



Over the past twenty years, there has been an almost threefold (from 11% to 30%) increase in the proportion of respondents who are confident about their future, while the number of respondents who fear poverty has dropped significantly (from 49% to 29%), including a drop from12% to 5% in the proportion of those who feel helpless faced with the threat of poverty.

Half of Poles (49%) declare that their household has savings. Over the past three years, the percentage of people declaring savings has increased by 9 percentage points, while in ten years their number has doubled.

#### Does your household have savings?



The percentage of households repaying different types of loans is for the first time in our research lower than the proportion of people with savings. According to the respondents' declarations, currently two fifths of all households (40%) repay various types of instalments, loans or debts, with a few (3% of the total) having trouble repaying them, while the remainder (37%) pay them regularly.

#### Does your household currently have to pay any instalments, loans or debts?



Yes, but we pay them regularly Yes, and we have trouble repaying them No

More information about this topic can be found in CBOS report in Polish: "Economic Conditions of Households", September 2017. Fieldwork for national sample: August 2017, N=1009. The random address sample is representative for adult population of Poland.

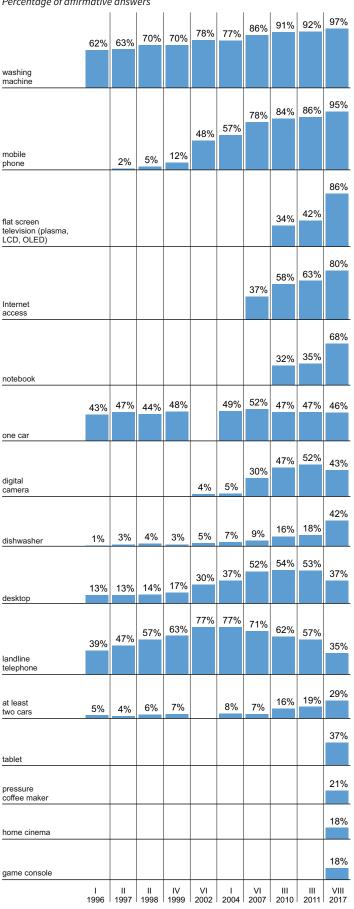
### Material goods in households

In recent years, we have seen large changes in household equipment, on the one hand proving an increase in their wealth, and on the other, indicating greater accessibility of formerly expensive, technologically advanced equipment. The vast majority of respondents now have their own washing machine, mobile phone, flat-screen TV, computer or tablet, internet access and a car. Almost twofifths of respondents have a dishwasher in their household.

Our study shows changes in the usage patterns of equipment. Landline phones and desktops are replaced by mobile devices, such as laptops, tablets and smartphones. Moreover, the development and popularity of good-quality cameras in smartphones has probably contributed to the decrease in popularity of digital cameras.

#### Do you have the following goods in your household:

Percentage of affirmative answers



More information about this topic can be found in CBOS report in Polish: "Households Standard of Equipment", September 2017. Fieldwork for national sample: August 2017, N=1009. The random address sample is representative for adult population of Poland.

### **Procreation plans of women**

According to declarations, 41% of women aged 18-45 plan to have children, with 25% wishing to carry out these plans in the next 3-4 years, while the remaining ones plan in the longer term.

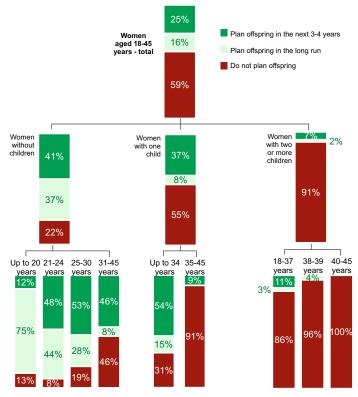
Women's reproductive plans are strictly dependent on their age and number of children. Most childless women plan to have offspring (78%), less than half of mothers with one child do (45%) and only one in ten of women having two children plan to have more. Women with three children occasionally declare their intention to enlarge their family (4%).

The percentage of women planning offspring decreases with age. The vast majority of respondents in age from 18 to 24 years (84%) and more than half in the 25-34 age group (52%) are planning future offspring. Among those over 35 years old, every tenth declares plans to expand the family.

Taking into account the combined effect of age and number of children, it can be seen that a large majority of childless women up to the age of 30 and approximately half of those over 30 plan to have children.

Most women below 35 with one child want to have more children, but after that age, the percentage of women planning offspring decreases significantly. Mothers of at least two children relatively rarely want to expand the size of their family, although among women under the age of 38, one in seven thinks of another child.

#### Procreation plans of women



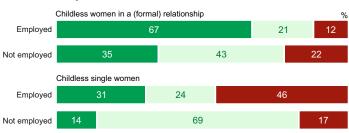
Short-term procreation plans are most often expressed by women under the age of 35 with one child (54%) and

women aged 25-30 without children (53%). Childless women aged 21-24 and those aged 30+ declare reproductive plans slightly less often (48% and 46%, respectively).

Taking into account other socio-demographic characteristics, shorter-term reproductive plans are more common among respondents with higher education (33%), those satisfied with the material conditions of their households (28%), and those in formal or non-formal relationships (28%) and residents of largest cities, i.e. those with over 0.5 million inhabitants (32%).

More detailed analysis shows that the predictors of reproductive plans of childless women and those with children are somewhat different. In case of childless women, the decision to enlarge the family in the next 3-4 years depends on gainful employment. Childless employed women, whether they are in a relationship or not, are more likely than the non-working females to declare short-term procreation intentions.

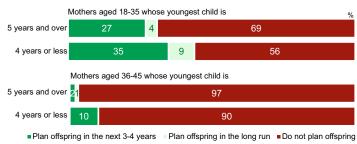
#### Procreation plans of childless women



Plan offspring in the next 3-4 years Plan offspring in the long run Do not plan offspring

On the other hand, in case of women who already have children, the age of the youngest child is the most important for plans. The older the child, the less probable are plans for the next child (when controlling for the age range of women and the number of children). Mothers of small children more often declare procreation plans than women of the same age with older children. More than two fifths (44%) of mothers aged 18-35 years living in a relationship, whose youngest child is 4 years or less, are still planning to have children. Reproductive plans are expressed by 31% of respondents from the same age group with older children.

#### Procreation plans of mothers in a relationship



More information about this topic can be found in CBOS report in Polish: "Women's Procreation Plans", September 2017. Aggregated data from four subsequent monthly surveys fielded from March to June 2017. The total number of women aged 18-45 was N=900.

### **Pilgrimages of Polish people**

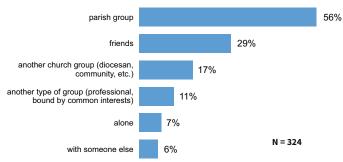
Almost one third of Poles (32%) declare that at least once during their life they participated in a pilgrimage (irrespective of its form and purpose), of which 14% participated once and 18% did it more than once.

#### Have you ever been on a pilgrimage?

Yes, many times	Yes, several times	Yes, once	No
3%	15%	14%	68%

Poles embark on pilgrimages primarily in parish groups. Such is the experience of more than half of those who have ever participated in a pilgrimage. More than one in four declared that they were on a pilgrimage with friends, 17% travelled with another church group (diocesan, community), and 11% went with a professional group or with people sharing common interests. Individual pilgrimages are less common, as only 7% of the total number of pilgrims went alone.

#### Have you been on a pilgrimage with:

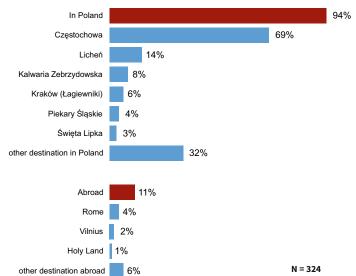


Respondents who declared that they went at least once on a pilgrimage. Percentages do not add to 100 because more than one answer was possible.

In Poland there are about five hundred shrines, but one stands out as attraction for pilgrims. By far the most common destination is Jasna Góra in Częstochowa. According to declarations, two thirds of all pilgrims went there, i.e. about every fifth Pole. Other important places on the pilgrimage map are also Licheń and, to a lesser extent, Kalwaria Zebrzydowska and Łagiewniki. Besides, there are many other destinations of pilgrimages in Poland, visited by small groups of pilgrims.

About one-tenth (11%) of all pilgrims travelled abroad, mostly to Rome. Apparently foreign "pilgrimage tourism" is not yet popular in our country.

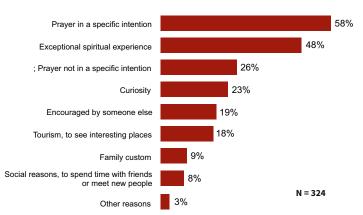
#### Where did you travel on pilgrimage?



Respondents who declared that they went at least once on a pilgrimage. Percentages do not add to 100 because more than one answer was possible

More than half of pilgrims declare that the reason for their pilgrimage was prayer in a specific intention. Almost half indicate the unique spiritual experiences of taking part in the pilgrimage. About a quarter of the pilgrims went on pilgrimages to pray, but not in a specific intention, and almost a quarter went out of curiosity. Slightly less admit that someone else induced them to attend or went as tourists.

# What were the reasons for your participation in the pilgrimage?



Respondents who declared that they went at least once on a pilgrimage. Percentages do not add to 100 because more than one answer was possible

More information about this topic can be found in CBOS report in Polish: "Is It Only Jasna Góra Monastery? Pilgrimage Experience in Poland", September 2017. Fieldwork for national sample: August 2017, N=1009. The random address sample is representative for adult population of Poland.

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