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SOCIAL INSURANCE IN POLAND IN THE YEARS 1945–1949. CONTINUATION OF TRADITION AND THE FIRST SYSTEMIC CHANGES

Abstract. Purpose: The purpose of the study is to present the specificity of the social insurance system in Poland in the transition period, i.e., in the period of transition from the market to socialism. (Methodology) The aim of the study is achieved by using the method of analysis of literature on the subject, the method of analysis of normative acts, and the method of description, which is supplemented by comparative analysis.
Results: The conducted analysis clearly shows that the issues of the social insurance system were at the center of interest during the transition period. It should be indicated that in the period under study, in Poland, reference was made to the theoretical and pragmatic solutions of the interwar period.
Contribution to the discipline: The conducted analysis may become part of a larger research program showing the specificity of the Polish social insurance system in the system of command and distribution economy, which has not yet been broadly analyzed in the economic literature.

Keywords: social insurance, socialism, capitalism, command, and distribution economy.

1. Introduction

The year 1945 started a period of tough political, military, and economic rivalry between the United States (USA) and the Soviet Union (USSR), which divided Europe into two politically and militarily antagonized camps.

On the other hand, in the economic dimension, it contributed to the creation of two economic systems: the market economy system (Western Europe) and the planned economy system (Central and Eastern Europe).

Poland found itself in the sphere of influence of the Soviet Union, which was finally confirmed in the system founding rules. However, at the beginning of the subordination to the USSR, i.e., in the years 1945–1949, there was a transitional period characterized by pretending para-democratic activities in the sphere of economic, social, and political life.

The purpose of this study is to present of the specificity of the social insurance system in Poland in the transition period, i.e., in the period of transition from the market to socialism. The goal formulated in this way forced the use of the method of review of the literature, descriptive methods, and analysis of normative acts concerning the discussed subject matter. The structure of the study has been adapted to the presented subject matter. Scientific publications on this subject are scarce and are only of an informative nature.

2. New conditions of economic and political life

Already in the second half of 1944, the process of shaping the foundations of the post-war socio-economic and political-military order began. At the turn of 1944 and 1945, the symptoms of the future division of the world into two opposing economic, social, and political systems intensified. In Europe, this process finally ended in 1949. In the meantime, as in 1947, the Cold War[1] and the arms race, i.e., a period of fierce political, military, and economic competition between the Western bloc and the Eastern bloc began [Skodlarski, 2014, pp. 331–336; Szpak, 2003, pp. 291–294].

New economic, social, and political-military realities determined the conditions for the operation of both blocks. Thus, in market economy countries they forced reforms of pro-worker and pro-social character, which contributed to closer economic and political cooperation between these countries. The reforms observed in European capitalist countries were aimed at accelerating the process of rebuilding the destroyed production potential[2], and thus at accelerating the rate of economic growth and improving the living conditions of the population (easier access to social benefits) [Szpak, 2003, pp. 284–291, 297–302; Cameron, Neal, 2004, pp. 395–397].

In the dynamically changing economic reality, there was no space for macroeconomic policy in a liberal spirit, and thus economic policy in the spirit of demand economics, promoted by John M. Keynes, was accepted in highly industrialized countries. According to this theory, the state entered directly or indirectly into all spheres of economic life and therefore influenced both the real sphere and the sphere of regulation. Actions implemented by the state supported both the modernization of the economy, i.e. innovation and the development of new industries, as well as the expansion of the public sector and the reduction of the level of forced unemployment [Belka, 1990, p. 614; Dziewięcka-Bokun, 1999, pp. 70–73; Jones, 2002, pp. 597–599, 669–673; Skodlarski, 2014, pp. 363–368; Spychalski, 1999, p. 321].

Economic and political relations were more complicated in the countries subordinated to the Soviet Union[3], i.e., liberated by the Soviet army. Soviet domination contributed to the activation of the mechanism of taking power by communist parties[4] or left-wing parties (during the period in question, conservative and peasant parties were dissolved, as well as the role of socialist and social democratic parties was gradually marginalized), which was accomplished through parliamentary elections (seemingly democratic). Under the pressure of the USSR, a forced process of systemic and political transformation, i.e., the process of leaving the market economy and moving to a command-and-distribution economy, a system of planned economy, began in these countries. In this way, the foundations were laid for building a system of people's democracy as a stage in achieving socialism [Roszkowski, 2004, pp. 151–154; Skodlarski, 2014, pp. 336–339; Szpak, 2003, pp. 285–288].

The political and structural unification of the states subordinated to the USSR assumed the construction of socialism based on the Soviet model not only in the political sphere, but also in the social and economic sphere. In the economic sphere, building socialism forced: agrarian reform; nationalization of natural resources, industry, transport, banking system, foreign trade and domestic trade; elimination of private ownership of the means of production and promotion of state/public ownership; introduction of economic planning; industrialization, which, following the Soviet model, supported the expansion of heavy industry; economic integration, therefore in 1949 the Council for Mutual Economic Assistance (COMECON) was established [Landau, Roszkowski, 1995, pp. 220–226; Szpak, 2003, pp. 304–308].

Polish communists staying in Moscow announced the establishment of the Polish Committee of National Liberation (PKWN)[5] on July 22, 1944, as the only legal authority in liberated Poland (Lublin Poland). In June 1945 (with the approval of the "Big Three"), the Provisional Government of National Unity (TRJN) was established; the socio-political and economic reality differed from democratic standards, including freedom of speech and freedom of business activity, as well as political freedom. On the one hand, the new government in the years 1945–1947, adopted the legal and organizational solutions applicable in the pre-war social policy, and on the other hand, it intensified the process of strengthening its political power and economic power. Considering the above specificity, those in power chose the path of gradual construction of a new socio-economic order. Therefore, the first step was to rebuild ownership relations, i.e., to expand the scope of state ownership. Transformations in ownership relations aimed at the marginalization and gradual elimination of the private sector in industry, trade, finance, and crafts. As part of the above process, land reform which liquidated the landed gentry was implemented. The increase in the nationalization of production was not accompanied by a sufficiently high rate of growth in labor productivity, which intensified the difficulties in supplying the population with consumer goods and producers with investment goods [Landau, Roszkowski, 1995, pp. 231–239; Roszkowski, 2004, pp. 152–168, 170–175; Topolski, 2005, pp. 273–283].

Unsuitable model of industrialization and collectivization of agriculture contributed to the deterioration of the situation on the food market, and thus to a decline in the quality of life. Moreover, the domination of the state in the centrally planned economy contributed to inertia and technological collapse, the disappearance of entrepreneurship and ineffective use of production potential, a decline in the quality of human capital and the underdevelopment of services.

3. Economic theory and social issues

In the second half of the 1940s, in highly industrialized countries, laissez-faire theories were replaced by the theory of insufficient effective global demand by John M. Keynes, which opted for state interventionism in the real sphere. Keynesian theory refuted the neoclassical myth about the reliability of the market mechanism. Economic freedom and the motive of individual benefits contributed not only to overproduction, but also to mass unemployment (forced unemployment) and to the pauperization and polarization of society [Danowska-Prokop, 2018, pp. 13–23; Heilbroner, 1993, pp. 242–245; Ingham, 2011, pp. 59–69; Keynes, 2003, pp. 173–186, 231–244, 253–264, 270–275, 334–344; Szarzec, 2013, pp. 137–139, 143–150]. Rejecting the neoclassical theoretical system, Keynes proposed a theory of general macroeconomic equilibrium with various (incomplete) levels of use of production potential, with the degree of its use being determined by effective global demand. Following this line of reasoning, Keynes concluded that the market mechanism cannot automatically guarantee balance with full use of the production potential (optimal allocation with full use of factors of production, especially labor force). Therefore, only the state had the ability to influence the level of effective global demand (the state, through taxes and budget expenditures, corrected the consumption and investment decisions of individual entities, but also created additional demand for consumer and investment goods), and thus determined the conditions of balance between savings and investments. The state was therefore responsible for stimulating the level of effective global demand and therefore accepted active fiscal and monetary policy of the state. In Keynes's approach, the state was obliged to interfere in the production function and the redistribution function. The Keynesian state therefore performed allocative, stabilizing, and redistributive functions, while offering both monetary and material support.

The assumptions of Keynesian economics were used to construct postwar economic and social policy, especially in the field of social insurance. Keynesian economic policy and, indirectly, social policy, created conditions for accelerating the rate of economic growth by accelerating the rate of reconstruction of production potential on the one hand (at this point, attention should be paid to the beneficial effects of the Marshall Plan), and on the other hand, contributed to improving the quality of life of the working society. Moreover, the increasing rate of economic growth triggered innovation and stimulated employment (reduced the level of forced unemployment), which contributed to the growth of both national income and disposable income. In the period in question, the mechanism of reducing disproportions in the conditions of distribution of national income worked, so the share of income from labor increased and the share of income from capital decreased accordingly. In the new economic, political, and theoretical realities, those in power were more willing to finance not only employment programs, but also municipal construction, education, health care, and social infrastructure. By equalizing the conditions for start in life, pro-social policy of the state, triggered the following effects:

– firstly, it reduced the scale of income and wealth inequalities;
– secondly, it expanded the universal and obligatory social insurance system;
– thirdly, it provided help and support for the elderly, disabled and sick;
– fourthly, it regulated working and pay conditions.

In the first years after the end of World War II, many economic trends and schools existed side by side in Polish reality. Therefore, works and publications by economists representing liberal/neoclassical, national, socialist-social democratic and Marxist[6] perspectives from the period can be found. The representatives of all trends and schools focused their attention on two key problems: firstly, on the creation and implementation of programs accelerating the process of economic reconstruction and limiting the scale of unacceptable social inequalities, and secondly, on educating young specialists necessary to accelerate the industrialization process. Therefore, they primarily dealt with applied economics but did not prefer an approach in the spirit of historical materialism (they supported the apolitical nature of science), which was reflected in their scientific publications [Auleytner, 2004, pp. 86–88; Stankiewicz, 2000, pp. 568–575].

Economists representing the pre-war trend of neoclassical economics and national economics (historicism) moved away from formulating and developing new economic theories and doctrines during the period of reconstruction after the war damage. Moving away from purely theoretical considerations, they began to develop programs for the industrialization of Poland, and thus programs of social structure reconstruction, with the active participation of the state. According to them, the accelerated industrialization process forced changes in ownership relations and therefore they supported the coexistence of private property (private sector) and public/state property (public sector); increase in industrial and agricultural production; growth of employment and reduction of unemployment; increase in income and improvement of the quality of life of the society through the promotion of social insurance (sickness, accident and pension).

In turn, the Polish communist left wing did not have its own economists from academic circles in the period in question. The non-academic nature left its mark on the quality of the developed programs, and they already announced then a thorough reconstruction of the social and economic structure. However, in the initial period, they supported the Polish path to socialism, because society was critical of the program of building socialism (a few years later, duplicating the Soviet model was only referred to). In detail, the reconstruction plan envisaged nationalization, industrialization (six-year plan), decentralized management system (after 1950, a centralized planning system and price administration were introduced), agrarian reform, agricultural development (in fact, collectivization of agriculture and the development of a network of state farms – State Agricultural Farms were talked about), control of resources and development of social infrastructure, especially social insurance system [Bochenek, 2004, pp. 38–39; Skodlarski, 2014, pp. 342–358; Stankiewicz, 2000, pp. 573–576].

4. Social insurance in Poland in the first years after the end of World War II

Crucial importance of rebuilding social insurance system as an instrument of the state social policy after the end of the war was already noticed in the Manifesto of the Polish Committee of National Liberation (PKWN) of July 20, 1944. It included the immediate reconstruction and expansion of social insurance institutions, functioning on the principles of democratic self-government, among the basic tasks of the liberated state [Muszalski, 1988, p. 60; Jackowiak, 1991, p. 214]. This meant the continuation of the social insurance system developed in the interwar period[7] (with the exception of unemployment insurance, which was abolished for ideological reasons) and its further expansion, with the focus on organizational structure of these insurances and their development throughout the country, including the Recovered Territories, starting the process of unification of significantly diversified benefit systems and covering the entire population of working people, as well as immediately starting the implementation of insurance benefits, especially retirement and disability pensions, initially only at the level of the minimum subsistence level [Modliński, 1947, p. 99 and next; Jackowiak, 1991, p. 214].

Shortly after liberation from German occupation, the new authorities of the Polish state repealed the regulations of the occupier[8] and confirmed the binding force of the Polish social insurance law (in its pre-war form), in two decrees of January 8, 1946, amending and supplementing the Act of March 28, 1933 on social insurance [Journal of Laws of 1946, No. 4, item 28], and amending the regulation of the President of the Republic of Poland of November 24, 1927 on the insurance of white-collar workers [Journal of Laws of 1946, No. 4, item 29]. At the same time, the territorial legal regulation of social insurance was unified, extending the power of the above-mentioned legislation also to the Recovered Territories [Balcerski, 1947, pp. 1 et seq.].

At the same time, the reactivation of social insurance companies and the Social Insurance Institution immediately began, and in 1947, the process of organizing new social insurance companies in the western recovered territories was started[9]. In the first post-war years, health care benefits included in sickness insurance were also maintained in the social insurance system, but due to the financial situation of the population, extra charges collected from insured persons for the provision of certain medical services that were applicable before the outbreak of World War II, were waived[10]. This solution, although undoubtedly beneficial from the point of view of citizens, placed an excessive burden on the finances of social insurance companies and ultimately became one of the main causes of the inefficiency of insurance-covered treatment [J. Piotrowski, 1948]. As before the outbreak of World War II, the processing of this insurance was (in addition to determining the obligation to be subject to social insurance and collecting contributions for this insurance) the domain of social insurance companies, while the Social Insurance Institution administered pension and disability insurance systems as well as insurance systems for accidents at work and occupational diseases. This dualistic organizational model of the Polish social insurance system was operating throughout the first post-war period of its functioning (1945–1949). At the same time, in order to enhance the importance of the principle of self-management of these insurances, which had been neglected in Polish pre-war social insurance in the last pre-war years, in accordance with the above-mentioned announcement contained in the Manifesto of the PKWN, temporary councils, temporary management boards and temporary audit committees of social insurance companies were established as insurance self-government bodies. The first meeting of the presidiums of the temporary management boards of social insurance companies took place on April 8, 1946, and the first meetings of the temporary council of the Social Insurance Institution on July 5 of the same year. The competences of the indicated bodies included not only making decisions on property matters, adopting budget estimates, and approving annual reports, but also appointing and dismissing the general director of the Social Insurance Institution and directors of social insurance companies [Krygier, 1947, p. 1 et seq.] As the future showed, never again has the insurance self-government in Poland acquired such far-reaching competences.

Organizational level of social insurance also included the system for resolving disputes regarding this insurance, which was important, especially from the point of view of insured persons. Defined by the Act of July 28, 1939, Law on Social Insurance Courts [Journal of Laws of the Republic of Poland of 1939, No. 71, item 476] the period of *vacatio legis* was significantly extended as a result of the war and occupation, and only after it ended, the conditions for the implementation of its provisions occurred It took place under the provisions of the decree of March 1, 1946 amending the law on social insurance courts[11] [Journal of Laws of 1946, No. 12, item 76]. It was also important that the rules for examining cases related to this type of insurance by the arbitration committees of social insurance companies were comprehensively regulated in the order of the Minister of Labor and Social Welfare of March 19, 1947 [Journal of Laws of 1947, No. 34, item 161]. In this way, the judicial system in the field of social insurance was shaped.

This meant that complaints against pension and disability pension decisions of the Social Insurance Institution were examined in two instances of special courts – in district social insurance courts and in the Social Insurance Tribunal, while complaints against decisions of social insurance companies in matters of sickness benefits and maternity insurance also in two-instance proceedings, but of a mixed nature – by social arbitration committees of social insurance companies and by district social insurance courts [cf. more broadly R. Barra, 1987, p. 76 et seq.]. It should be added that the presented model of resolving social insurance disputes survived in Poland for almost 30 years, except that in 1955, cases concerning benefits and the level of contributions and adjudicating on the so-called obligation of social insurance were temporarily excluded from the jurisdiction of the indicated courts, whereas matters outside the scope of social insurance concerning benefits for war and military invalids, professional soldiers and MO (Militia) officers were permanently included in their jurisdiction [Szubert, 1987, p. 41].

With regard to the subjective scope of the social insurance system, during the discussed period of its operation, the repeal in 1944 of the provision of the Social Insurance Act of 1933 excluding people with higher earnings[12] from social insurance, as well as the inclusion in the personal scope of this insurance, immediately after the end of the occupation, of agricultural workers who were excluded from the insurance in the interwar period is worth emphasizing. In 1946, they were covered by social insurance against the risk of accidents at work and occupational diseases, in 1947–1948 by sickness and maternity insurance, and in 1953 by pension insurance[13]. This resulted in significant popularization of employee social insurance, in which the number of insured people that in 1946 amounted to six million people, increased to 11.8 million people in 1950 [ZUS, 1987, p. 8]. It should be noted that in the discussed period, Polish social insurance was of a typical employee nature and, apart from homeworkers (people working under a 'tolling' agreement), it did not cover other socio-professional groups[14]. Employees of the state administration, local government associations, banks, mining, and Polish State Railways (PKP), as well as officers of uniformed services (army and militia), retained their own, separate systems of benefits financed from the state budget.

As indicated above, in the years 1945–1949 the pre-war structure of the social insurance system was essentially preserved, with only unemployment insurance being abolished, which was considered unnecessary in the new socio-economic system. The benefit packages available under individual types of social insurance (in the event of sickness and maternity, in respect of accidents at work and occupational diseases, and pension) have not changed. Only the differences in the scope and standard of insurance coverage developed in the interwar period depending on the status of a worker or a white-collar employee did not correspond to the assumptions of the socialist system and required change. However, this was not an easy task, because the process of nationalization of the economy and its gradual centralization resulted in a rapid increase in the management staff of white-collar workers, who were reluctant to reduce the social rights of this group of workers. Therefore, the only way to blur the division indicated above was to gradually increase workers' rights, which concerned both sickness and maternity insurance benefits as well as pension and disability benefits. They were also granted the right to a helplessness supplement to the pension and the rules for granting funeral benefits were unified. The conditions for the right to widow's and orphan's pensions for the families of deceased workers were also brought closer to the level previously defined for white-collar workers [Jackowiak, 1991, p. 219].

The amount of retirement and disability benefits paid at that time throughout the country was only equivalent to the subsistence level, as the finances of the social insurance system allowed only so much. The property and equipment of these insurance companies were destroyed during the war, and the pre-war financial resources of insurance institutions were also lost [Liszcz, 1987, pp. 17–18]. Insurance premiums were calculated in the first years after the war based on low wages, supplemented with benefits in kind and a system of various other benefits that did not constitute the basis for calculating contributions. At the same time, a vast number of war invalids, people unable to work and orphans required immediate benefits, even at a low level [Piątkowski, 1985, pp. 47 et seq.].

Searching for new solutions to supplement the income of employees who support children, a decision was made to establish a new type of social insurance, introduced by the Decree of October 28, 1947, on family insurance [Journal of Laws of 1947, No. 66, item 414]. The indicated benefit system was not intended to be pronatalist (and therefore was not an instrument of population policy), but rather to ensure a fair distribution of income in relation to family burdens without violating the hierarchy and wage ratios. It was introduced not so much for demographic reasons as for social ones, i.e., due to the persistently low wage levels and the need to introduce monetary compensation for food stamps, which were being abolished at the time [Szubert, 1987, p. 206]. As emphasized in the literature [Muszalski, 2004, p. 66], it was especially important for the working class, especially for miners and steelworkers, who had larger families than other workers and whose wives did not work. This was an innovative solution because the benefit systems already functioning in Europe at that time were of a supply or social assistance nature and were financed from the state budget or the local government unit in the territory where the beneficiary resided[15]. This was because having children is not one of the types of social risk covered by insurance. However, the Polish legislator adopted an insurance nature for the indicated benefit system, with a separate contribution charged to employers[16] and a separate Family Benefit Fund administered by the Social Insurance Institution [Balcerski, 1947, p. 1 et seq.; Muszalski, 1989, pp. 3 et seq.]. Insurance technique was considered more appropriate for implementing this type of social protection due to its complementary nature towards the wage system. However, it should be noted that after the abolition of separate insurance funds in 1950 [see Radzimowski, 1991, pp. 255 et seq.], family benefits were financed from the state budget, which meant a change in their nature from insurance to provision.

Family allowance was granted to children[17] up to the age of 16, and if they were students at secondary school – until they were 21. If the child studied at a university, the benefit was due until they turned 24. The right to the benefit in question was also granted to the wife and the spouse who was unable to earn money, provided, however, that these persons: 1) were solely and completely supported by the person entitled to the benefit; 2) were not subject to compulsory sickness and maternity insurance, and 3) resided in Poland. The right to family allowance was granted to every employee who was employed during a month for at least 2 weeks without any other conditions. Pursuant to Art. 4 item 1 of the Decree on Family Insurance, the amount of the indicated benefits was determined by the regulation of the Minister of Labor and Social Welfare. In 1949, the average amount of family allowance was 26% of the average gross wage, so it constituted a significant supplement to remuneration for work [W. Muszalski, 2004, p. 67]. Since then, however, the role of this benefit in shaping the living conditions of families were gradually decreasing. Entrusting of workplaces with the payment of family benefits, which resulted from their connection with remuneration for work as indicated above, was a new feature of social insurance.

Turning to the issue of financing social insurance in Poland in the years 1945–1948, it should be noted that the system of the above-mentioned insurance basically retained its financial independence. Separation of contributions accumulating five independent insurance funds, i.e., workers' pension insurance, white-collar workers' pension insurance, insurance against the risk of accidents at work and occupational diseases, sickness, and maternity insurance, and, from 1848, also family insurance was retained. Each of them had a separate legal personality, its own insurance premium, and its own settlement of benefits [C. Jackowiak, 1991, p. 220]. An important novelty, however, was the exemption of employees from the obligation to pay social insurance contributions and the obligation to be imposed only on employers. This happened under the decree of September 29, 1945, on the payment of all social insurance and labor fund contributions by employers [Journal of Laws of 1945, No. 43, item 240]. From then on, contributions paid by workplaces were the main source of income and coverage of social insurance benefits. Income from property and capital investments of social insurance ceased to be their source; also, the State Treasury stopped supporting insurance funds with any subsidies, despite existing statutory obligations. Nevertheless, in the period indicated above, social insurance not only generated surpluses of income over expenses, but also systematically increased the scope of investment activities, rebuilding hospitals, sanatoriums, administrative and residential buildings destroyed during the war and owned by social insurance companies [Z. Radzimowski, 1984, p. 21 et seq.]. Unfortunately, in 1949, the autonomy of the above-mentioned insurance funds was abolished, and the financial system of social insurance was consolidated, introducing a uniform contribution, varying in amount depending on the business sector[18]. As history has shown, this was an announcement of the liquidation of the financial independence of social insurance.

Conclusions

In the second half of the 1940s, a period of fierce military and economic rivalry between the United States and the Soviet Union began. The new political, military, and economic realities were accompanied by changes in economic theory and economic policy. In industrialized countries (in the allied countries of the United States), laissez-faire economic theory and policy was replaced by Keynesian economics and interventionist economic policy, which contributed to the modification of labor and social legislation. In turn, in the satellite states of the Soviet Union, including Poland, the process of transforming the capitalist economy into a planned economy began, which triggered changes in the social insurance system, among others. The functioning of the system in Poland in the years 1945–1949 was characterized, on the one hand, by reference to the tradition of the interwar period, both in the normative sphere (recognition of most of the legal regulations established at that time in the field of the indicated matter as binding), as well as organizational and financial sphere, and on the other hand, by the initiation of a departure from the classic principles of insurance social protection in favor of supply solutions financed from the state budget and bringing the Polish social protection system closer to the solutions postulated within the concept of the social insurance system[19]. By adapting Polish social solutions to the new political conditions and their ideological assumptions, the right to benefits began to be shaped according to the principles of universality and uniformity [B. Wagner, 1996, p. 18].

In the discussed period, i.e., the first post-war years of the functioning of the Polish social insurance system, the following ambitious and generally well-conducted activities are worth emphasizing:

1. rebuilding the system of these insurances based on pre-war solutions and supplementing them with insurance courts in a permanent way;
2. extending the personal scope of social insurance to cover all employees (including agricultural workers);
3. unification of the rules of insurance protection throughout the country, including the Recovered Territories;
4. mostly equalizing, the existing differences in the scope of benefits available to white-collar workers and blue-collar workers, which has significantly improved the living conditions of the latter;
5. extending the scope of the system to include family insurance;
6. expansion of insurance-covered treatment for employees.

As the subsequent years of operation of the Polish social insurance system showed, although the above-mentioned solutions were in most cases permanent, some of them, such as insurance-covered treatment, were abandoned and the socialist model of state health care was introduced [A. Frączkiewicz-Wronka, W. Koczur, 1999, pp. 15 et seq.; K. Prętki, 2007, p. 17 et seq.]. The functioning of Polish social insurance system between 1945 and 1949 has not received much attention in economics and social policy literature yet. The few publications by representatives of economic sciences devoted to this topic have merely provided a general overview of this stage of the evolution of social insurance in Poland and highlighted its specific features (Piotrowski, 1948; Piątkowski, 1985; Koczur & Szumlicz, 2018; Koczur & Szumlicz, 2018a). The vast majority of studies focused on Polish social insurance in the years 1945–1949 are legal publications, including works analyzing the insurance regulations in force at that time and their subsequent amendments (Jackowiak et al., 1991; Wagner, 1996), as well as study guides on social insurance. They synthetically present the legal status of individual types of social insurance, the principles of their organization and financing for the indicated period (Szubert, 1987; Zieliński, 1994; Liszcz, 1997; Jędrasik-Jankowska, 2003; Muszalski, 2004). This research article, emphasizing the socio-economic and doctrinal aspects of the functioning of Polish social insurance in the years 1945–1949, is an attempt to fill this research gap.

NOTES

[1] The Cold War is a period of tense political, military, and economic relations between the United States and its allies in Western Europe (members of the North Atlantic Treaty Organization – NATO) and the Soviet Union (USSR) and its satellite states (members of the Warsaw Pact). The Cold War began in 1947 and lasted until 1991.

[2] As a result of the war, human losses ranged from 48 to 60 million people, although this number varied in individual countries. In turn, material losses were estimated at $1,380 billion (according to the purchasing power of the dollar in 1938). See J. Ciepielewski, I. Kostrowicka, Z. Landau, J. Tomaszewski: Economic history of the world until 1980, National Economic Publishing House, Warsaw 1980.

[3] In European realities, the group of countries under political and economic influence of the Soviet Union included: Poland, Czechia, Romania, Hungary, Bulgaria, the future Democratic Republic of Germany, and former Yugoslavia. In the case of Yugoslavia, the process of "liberation" from Stalin's domination began already in 1948, which in 1949 contributed to the severance of diplomatic relations between the two countries.

[4] The leaders of communist parties in individual countries were activists directly linked to Moscow: Poland – Bolesław Bierut, Czechoslovakia – Klement Gottwald, Bulgaria – Georgi Dimitrov, Hungary – Mátyás Rákosi, German Democratic Republic – Wilhelm Pieck, Walter Ulbricht.

[5] When the Polish Committee of National Liberation (PKWN) was established, a Manifesto was proclaimed. It announced a return to pre-war democratic institutions and therefore it supported the March constitution of 1921 (the April constitution of 1935 was omitted), while the provisions on democratic freedoms were consciously ignored. However, in economic matters, reconstruction of war damage, return of property taken over by the occupier, temporary state administration of property taken over by the German authorities during the war, and agrarian reform (liquidation of the landed gentry) were announced.

[6] The above-mentioned group of economists includes: Aleksy Wakar (prof. SGH, representative of the school of mathematics), Adam Krzyżanowski (prof. at the Jagiellonian University, liberal and neoclassicist), Edward Taylor (prof. at the University of Poznań, neoclassicist), Stanisław Grabski (prof. at the University of Warsaw, national economy), Edward Lipiński (prof. at SGH), Oskar Lange (Marxist). On the other hand, the young generation of economists includes Józef Zagórski, Kazimierz Secomski, and Jan Drewnowski.

[7] Polish social insurance system developed in the interwar period included, in a uniform and personal way, 1) sickness and maternity insurance, and 2) insurance for accidents at work and occupational diseases, as well as separately regulated for workers and white-collar workers 3) old age and disability pension insurance and 4) unemployment insurance. Before the outbreak of World War II, the legal basis for their functioning was provided by the Act of March 28, 1933, on social insurance (Journal of Laws of 1933, No. 51, item 396), commonly known as the Consolidation Act, and the regulation of the President of the Republic of Poland of November 24, 1927, on the insurance of white-collar workers (Journal of Laws of 1927, No. 106, item 911). It should be noted that the above-mentioned social insurance system did not cover state administration officers, teachers, military personnel, railway and post office officials, state monopolies, and local government officials.

They used supply benefit systems, regulated by separate service regulations and offering a higher level of benefits [Szubert, 1988, p. 30; Wratny, 1991, p. 67; Pisz, 1995, p. 15; Muszalski, 2004, p. 57]. A separate regulation of the issue of social insurance in the Upper Silesian part of the Silesian Voivodeship under the provisions of the Treaty of Versailles should also be indicated [Koczur, 2018, p. 27 et seq.; Danowska, Koczur, 2022]

[8] On the functioning of social insurance in Poland in the years 1939–1945, see. [Szurgacz, 1991, p. 175 et seq.].

[9] In 1948, apart from the Social Insurance Institution, there were 61 insurance companies (approximately one in five poviats) and two miner "Brackie" funds [Muszalski, 1988, p. 61].

[10] On the principles of operation of the above-mentioned insurance and the scope of obligatory charges collected from the insured in connection with the provision of certain medical services, see: [Frączkiewicz-Wronka, Koczur, 1999, p. 12 et seq.].

[11] The changes indicated in the title of the cited legal act concerned intertemporal cases (disputes in the field of social insurance initiated before the outbreak of the war), the rules for appointing judges and lay judges as well as appointing adjudicating panels.

[12] See Decree of the National Committee of National Liberation (PKWN) of October 23, 1944, amending the Act of March 28, 1933, on social insurance (Journal of Laws of 1944, No. 34, item 161).

[13] This was done under the provisions of the Decree of January 8, 1946, amending and supplementing the Social Insurance Act of March 28, 1933 (Journal of Laws of 1946, No. 4, item 28) and the regulation of the Minister of Labor and Social Welfare of November 27, 1946, on the conditions and deadlines for applying sickness and maternity insurance to agricultural workers (Journal of Laws of 1947, No. 2, item 8).

[14] The process of extending the personal scope of the Polish social insurance system beyond the circle of employees began only in the 1960s, covering first the members of agricultural production cooperatives (in 1962) and then craftsmen (in 1965). The above-mentioned process was continued in the 1970s, with social insurance covering creators and artists (1973), persons employed under a mandate contract or agency contract (1975) as well as individual farmers (1977). See more broadly [Jackowiak, 1991, p. 221 et seq.; Zieliński, 1994, pp. 44 et seq.; Koczur, Szumlicz, 2018, p. 293 et seq.].

[15] It should be noted, however, that the first family benefit system in Europe, established in Belgium in 1930, was insurance-based. Belgian employers could voluntarily pay contributions as a percentage of total wages, and insurance funds, in turn, paid employee additional benefit from the fund generated by these contributions, based on the size of their families and regardless of their salary. See [Muszalski, 1988, p. 45 et seq.]. These benefits were therefore an integral part of the wage system, and, like the family allowances established in Poland in 1947, they did not implement demographic policy objectives.

[16] Pursuant to Art. 5 section 2 of the above-mentioned decree on family insurance, the rate of contributions to the indicated social insurance was determined by the Council of Ministers by way of a regulation at the request of the Minister of Labor and Social Welfare. The basis for calculating the contribution was the employees' earnings, determined in accordance with the provisions applicable to sickness and maternity insurance.

[17] Own children – both marital and out of wedlock, adopted children, children of war victims adopted for upbringing, stepchildren, and grandchildren. See art. 2 section 2 of the decree on family insurance.

[18] This was done under the provisions of the Act of March 1, 1949, amending certain provisions on social insurance [Journal of Laws of 1949, No. 18, item 109] and the regulation of the Council of Ministers of March 8, 1949, on the amount of social insurance contributions [Journal of Laws of 1949, No. 18, item 121].

[19] On the concept of the social insurance system, its scope, structure and administrative and financial techniques for the implementation of its tasks, see: [Szubert, 1947; Jędrasik-Jankowska, 2003, pp. 14 et seq.; Koczur, 2012, pp. 9 et seq.].

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