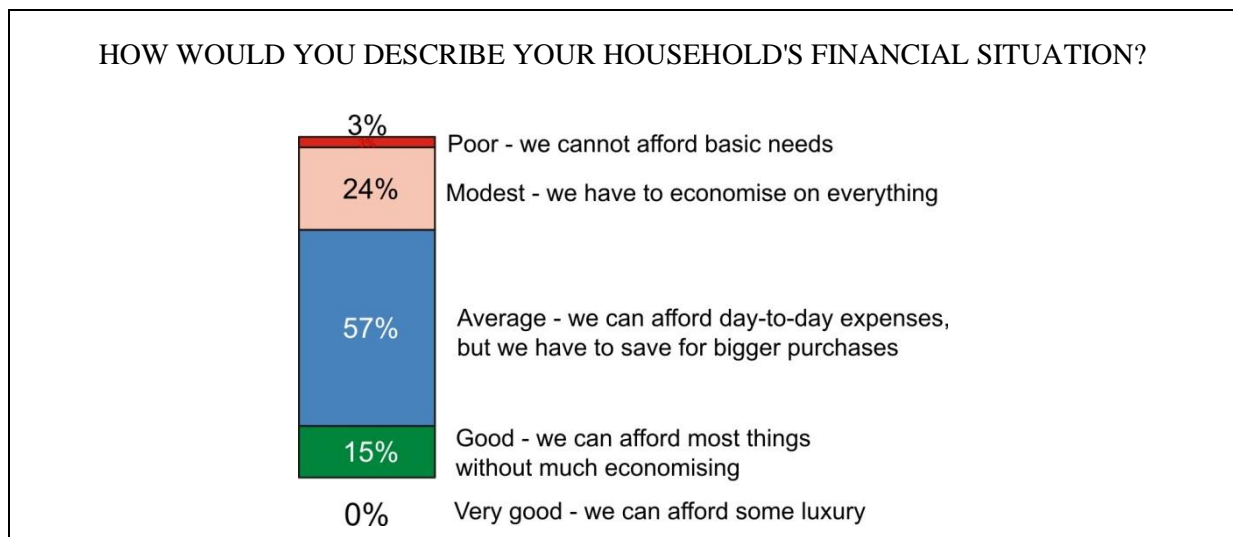


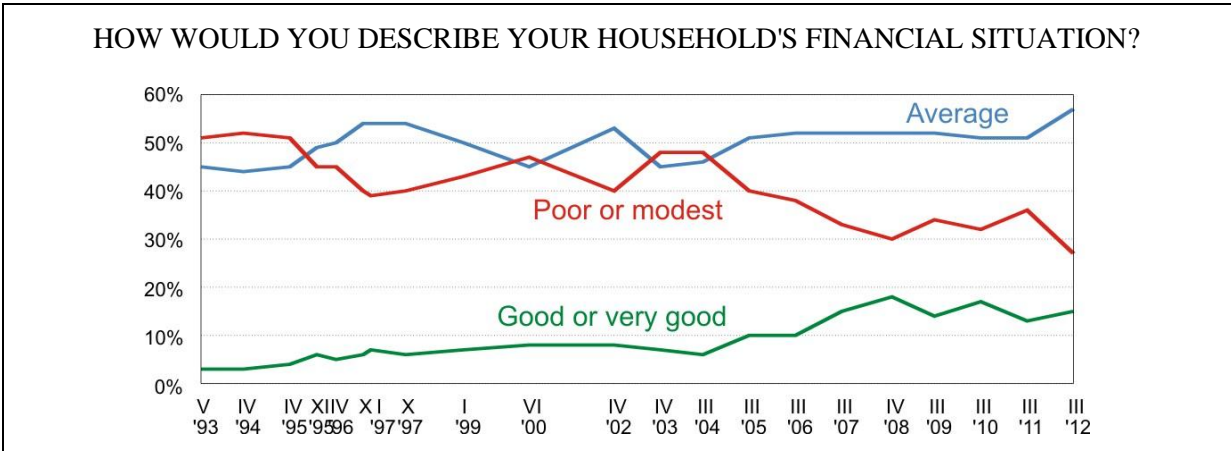
MATERIAL LIVING CONDITIONS

Most people (57%) describe their financial conditions as average – they can afford day-to-day expenses, but have to save for bigger purchases. One-fourth (24%) of respondents live modestly – they have to economise on everything. Few respondents (3%) admit they are poor – they cannot afford basic needs. Only 15% of Poles have some freedom in spending money, saying they can afford most things without much economising.

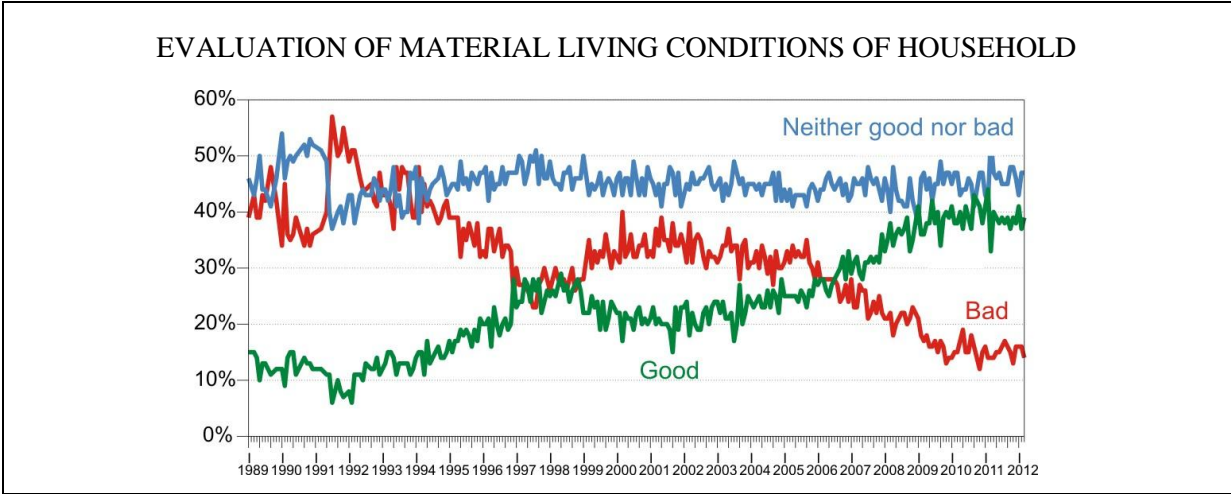


The financial situation of households was worst in the first half of the 1990s, when the majority of respondents claimed that they lived in modest or poor conditions. In the following years the standard of living improved, with some deviations to the positive trend. Compared with 1993, the proportion of respondents living in bad (poor or modest) conditions declined by half, while the number of people living well or very well rose five times. The improvement

can also be noted in the last ten years: the number of people living well (in good or very good conditions) rose twice, while the proportion of people in modest and poor conditions fell.



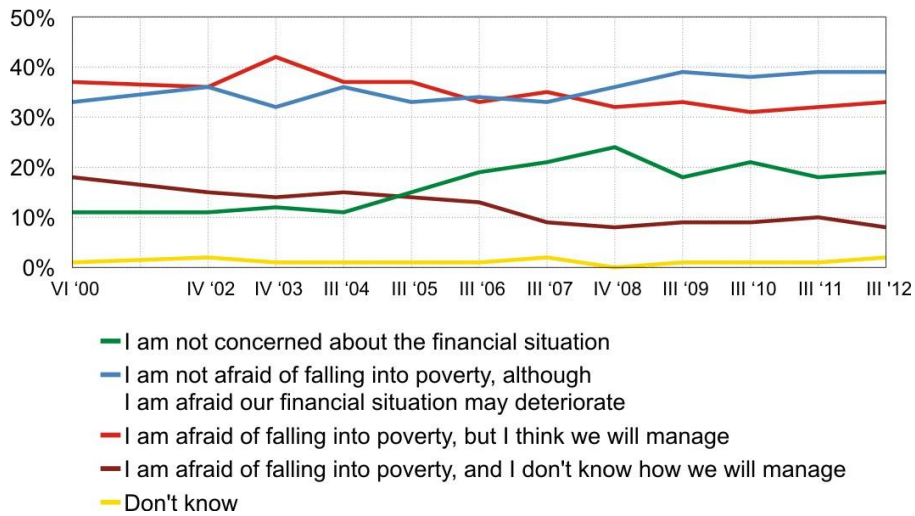
At present, four out of ten adult Poles (39%) evaluate their material living conditions as good, while one in seven (14%) considers them bad. The plurality (47%) think they are average (neither good nor bad).



Since 1994, the plurality of Poles have described their material living conditions as average, while the proportions of those living in good and bad conditions vary. Since 2006, positive evaluations have prevailed over negative.

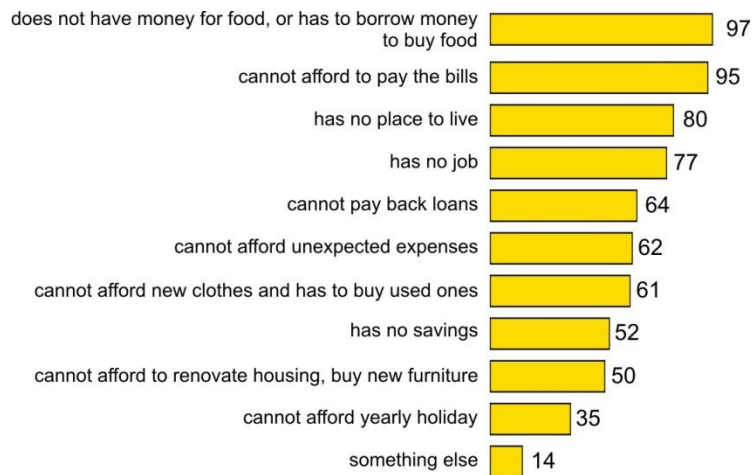
At present, two-fifths (41%) of Poles feel threatened by poverty, out of which 33% think they can handle this problem, while 8% feel helpless about it. Two-fifths (39%) are not afraid of poverty, although they are concerned that their material situation may deteriorate. Only one in five (19%) is not concerned about financial situation. In spite of the financial crisis in Europe, the anxiety has not increased since 2008, and is on a lower level than in the mid-2000s.

WHICH STATEMENT BEST DESCRIBES YOUR HOUSEHOLD'S FINANCIAL SITUATION?



For almost all respondents, poverty is associated with inability to satisfy essential needs, such as buying food and paying for utilities (gas, electricity, rent). Most respondents think that a poor person is someone who has no job and no place to live. Two-thirds of respondents associate poverty with inability to pay back loans, cover unexpected expenses, or with buying used clothes instead of new.

WHO IS A POOR PERSON? IS IT SOMEONE WHO... *Percentage of affirmative answers*



More information about this topic can be found in CBOS reports in Polish: *"Material living conditions"* and *"Scale of poverty in Poland"*, April 2012. Fieldwork for national sample: March 2012, N=1015. The random address sample is representative for adult population of Poland.