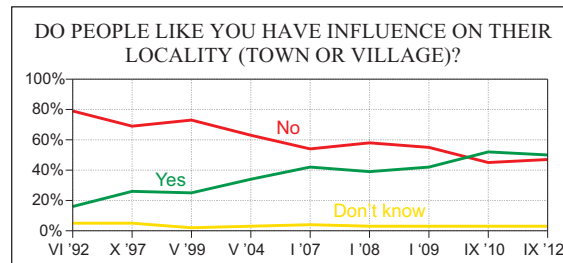
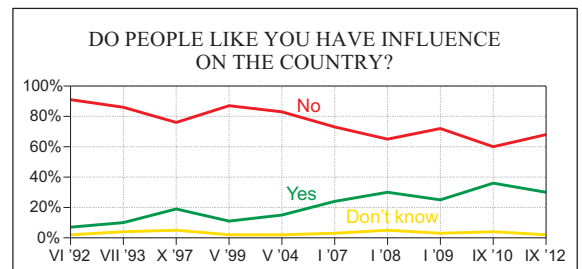


**CONTENTS:**

- SUBJECTIVE INFLUENCE ON PUBLIC AFFAIRS AND CIVIC ENGAGEMENT
- OPINIONS ON THE RULE OF LAW
- BANKING SERVICES: USE AND SATISFACTION
- ATTITUDE TO THE MENTALLY ILL

## SUBJECTIVE INFLUENCE ON PUBLIC AFFAIRS AND CIVIC ENGAGEMENT

Systemic transformation has increased the civic awareness of the Polish people. The perception of influence on public affairs increased systematically from early 1990s to 2008. In recent years, between one-fourth and one-third of respondents declared having such a feeling. At present, a smaller group than two years ago (30%) claim

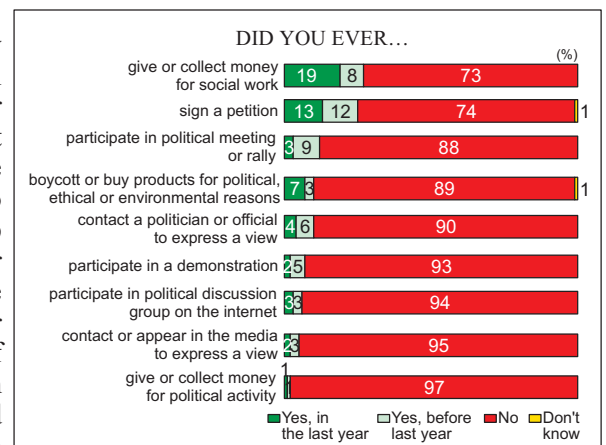


that what happens in the country depends on their will. In spite of the increase in civic subjectivity, the majority of Poles (68%) still believe that people such as them have no influence on the state affairs.

The situation is much better on the local level. Half of adult Poles (50%) think that they have influence on the local affairs, i.e. their town or village. In the last two years this proportion has not changed, but it has increased spectacularly since the 1990s.

The perception of influence on the national affairs is related to the participation in parliamentary elections. Citizens who declare having voted in the last parliamentary elections have a higher level of subjective influence than non-voters. The conviction that ordinary people have a say in the affairs of the country and locality is also related other forms of civic and social activity.

In general, Poles are not very keen on participating in the political community. Compared with other democratic countries, electoral turnout is low. Other forms of civic activity are not very popular, either. According to declarations, a relatively large group (27%) gave or collected money for social activities, in which 19% have done this in the last year. A quarter (25%) have signed a petition; half of them (13%) in the last year. One-eighth (12%) of respondents have participated in a political meeting or rally. One in ten (10%) boycotted or bought certain products because of political, ethical or environmental reasons. The same proportion (10%) have contacted a politician or official in public administration to express their views. A smaller group participated in a demonstration (7%), took part in an internet forum on political topics (6%), contacted or appeared in the media to voice an opinion on an issue (5%). Only very few respondents (2%) gave or collected money for political activity.



More information about this topic can be found in CBOS report in Polish: "Subjective influence on public affairs and civic engagement", October 2012. Fieldwork for national sample: September 2012, N=985. The random address sample is representative for adult population of Poland.

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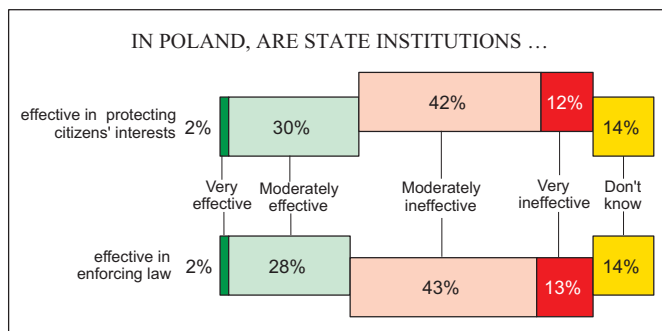
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## OPINIONS ON THE RULE OF LAW

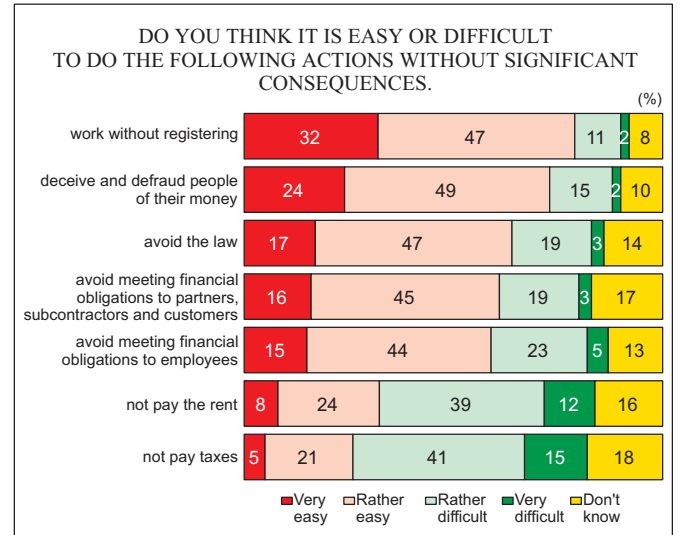
In recent months, a lot of attention was drawn to the collapse of Amber Gold, a quasi-banking firm acting as a Ponzi scheme. The company advertised high-interest gold deposits, which attracted a large group of customers. The collapse of Amber Gold triggered a wave of criticism at the functioning of the state, which was reflected in the deterioration of opinions about the government of Donald Tusk. Institutions such as: Ministry of Justice, Office of Competition and Consumer Protection, Internal Security Agency and Central Anti-corruption Bureau were accused of inaction, improper procedures and negligence.

The majority of respondents (54%) think that the state institutions do not properly protect citizens' rights, while one-third (32%) express an opposing view. Over half of respondents (56%) are critical about the prosecutor's offices and police: they think that state institutions are ineffective in detecting and pursuing crime. Only one-third of respondents (30%) consider law enforcement as effective.



The Amber Gold scandal fractured the belief in legal order and in the financial safety of the citizens. Almost three-quarters of respondents (73%) believe that, at present, in Poland it is easily possible to deceive investors and defraud their money without major consequences. Among common forms of illegal activity, only one is mentioned more frequently: 79% of respondents think that it is easy to work on the black market, violating the tax code and labour law. A general belief in the weakness of law enforcement and absence of sanctions for breaking the law is held by two-thirds: 64% of respondents think it is easy to avoid the law in general. A large group (61%) think that it is easy to avoid outstanding payments to partners and subcontractors. A slightly smaller group (59%) think it is easy for employers to avoid paying wages.

In public opinion, the state is effective when it has its own material interest, or when ordinary people are required to pay. A majority think it would be difficult to avoid paying rent (51%) or taxes (56%).

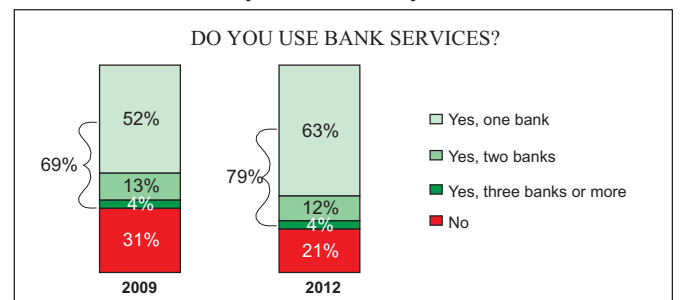


More information about this topic can be found in CBOS report in Polish: "Closed eyes of justice: responsibility for Amber Gold scandal", October 2012. Fieldwork for national sample: September 2012, N=985. The random address sample is representative for adult population of Poland.

## BANKING SERVICES: USE AND SATISFACTION

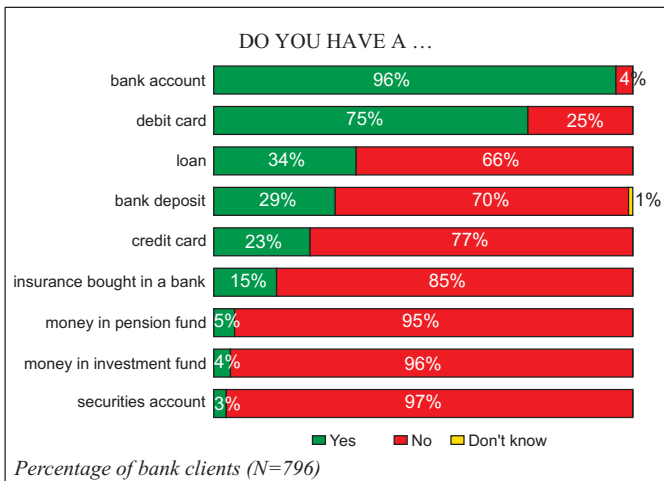
In recent years, the banking sector has developed dynamically. With every year, the availability and scale of use of banking infrastructure improves. The data of the National Bank of Poland show that in the years 2000-2010 the number of ATM transactions increased three times, and the number of ATMs increased eight times. The increase in popularity of payment transactions on the internet has also been impressive: their number increased from 100,000 in 2003 to 2 million in 2010.

Since 2009, use of banking services has become more common. At present, four-fifths of respondents (79%, a 10-point increase) declare using bank services. The clients most commonly use one bank only (63%), while 12% use two banks, and 4% are clients of three or more banks. In spite of the improved access to banking services, the level of diversification of supply has not changed in recent years. The rise in the number of bank clients corresponds to the increase in the number of users of services offered by one bank only.

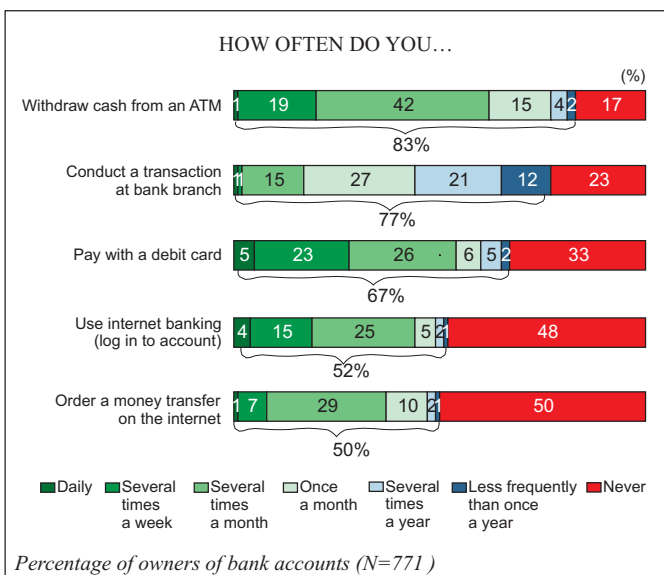


Bank use is determined by the level of education. Almost half (47%) of respondents with primary education do not use banking services; among college graduates only 3% are not bank customers.

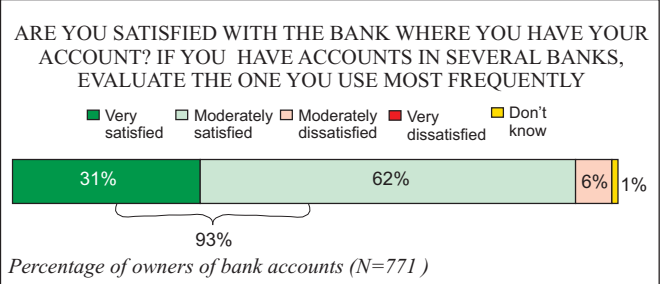
Almost all clients have a bank account (96%), and three-quarters (75%) have a debit card for their account. The popularity of loans is much lower: 34% of bank clients took them. Over a quarter (29%) have bank deposits, while 23% have a credit card and 15% bought insurance from a bank. Only very few customers have invested in pension funds (5%), investment funds (4%) or own a securities account (3%).



A vast majority of account owners withdrew money from an ATM (83%), conducted financial transactions at a bank branch (77%) and paid with a card for goods or services (67%). About half (52%) logged in to the internet banking service and made a transfer on the internet (50%).



Almost all owners of bank accounts are satisfied with their bank (93%), out of which one-third (31%) declare a high degree of satisfaction. Only very few clients are dissatisfied or cannot evaluate their bank.



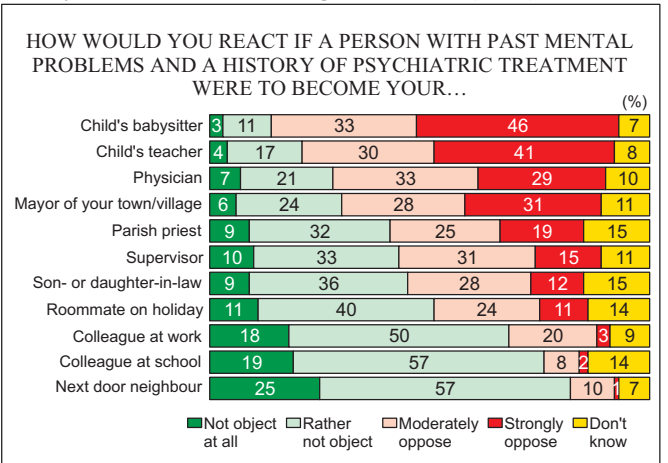
Almost two-thirds of all respondents (65%) trust the banks, while one-sixth do not trust them, and a similar group (16%) do not have an opinion.



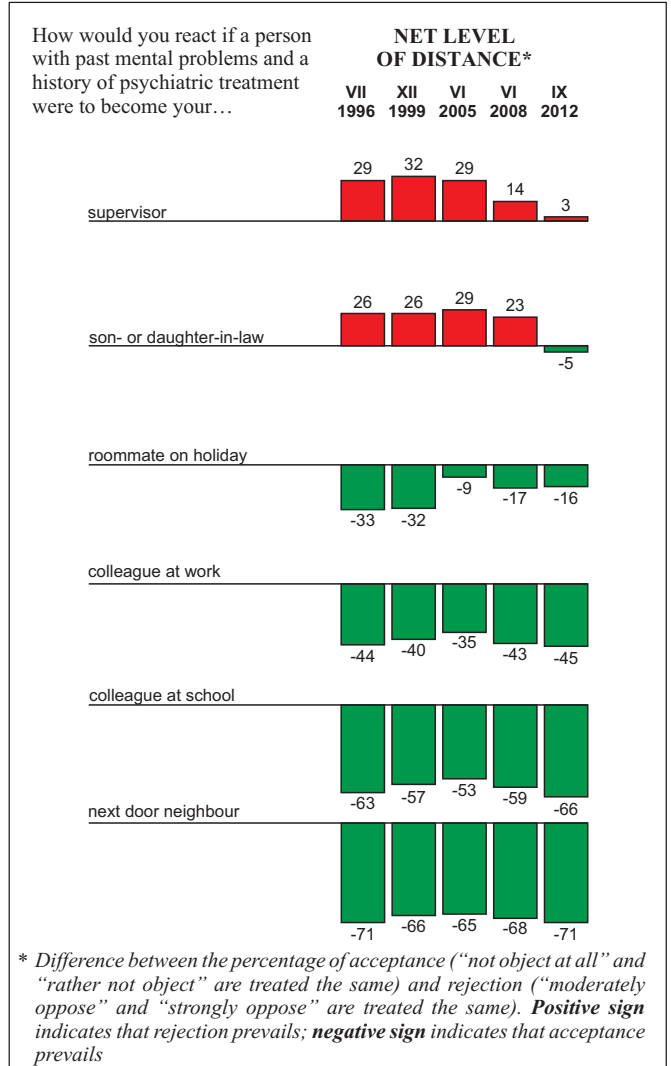
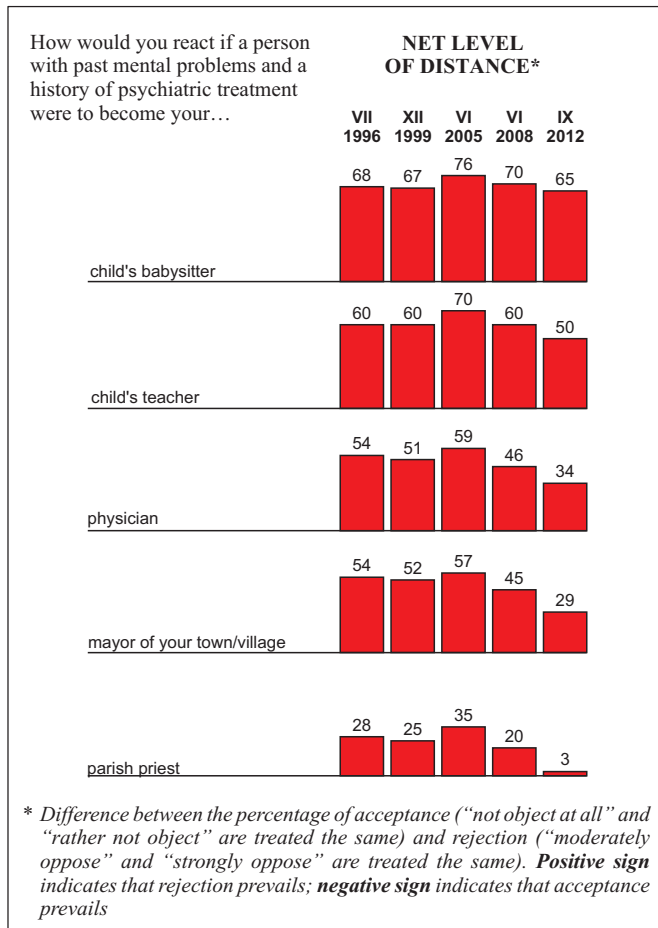
More information about this topic can be found in CBOS reports in Polish: "Use and satisfaction with banking services" and "Trust in banks", October 2012. Fieldwork for national sample: August 2012, N=1011. The random address sample is representative for adult population of Poland.

## ATTITUDE TO THE MENTALLY ILL

People with a history of psychiatric treatment are still sometimes excluded from performing many social roles. They would meet the strongest rejection in performing roles involving contact with respondent's children, such as being a babysitter (79%) or a teacher (71%). Fewer respondents would oppose a former psychiatric patient being their physician (62%), mayor (59%), supervisor (46%), or parish priest (44%). On the other hand, a vast majority of respondents would not mind a former psychiatric patient being their neighbour (82%), colleague at school (76%) or at work (68%). About half (51%) would agree to share a room with such a person on holiday, and would accept him or her as a family member: son- or daughter-in-law (45%).



This year's measurement indicates the continual improvement of the attitude towards the mentally ill, in that there is increased acceptance for them performing different social roles. Current levels of social distance are among the lowest since measurement started. Compared with 2008, the strongest improvement is noted in case of roles of: son- or daughter-in-law, parish priest and physician.



More information about this topic can be found in CBOS reports in Polish: "Attitude to the mentally ill", October 2012. Fieldwork for national sample: August 2012, N=1011. The random address sample is representative for adult population of Poland.

**In addition to the reports referred to above, the following have been published recently (in Polish):**

- ◆ Image of Social Insurance Institution (ZUS)
- ◆ Attitudes to Followers of Different Religions
- ◆ Mental Health
- ◆ School Students Vacation – Holiday Trips and Paid Work
- ◆ Citizen and Administration
- ◆ Party Preferences in October
- ◆ Opinions About Public Institutions
- ◆ Social Moods in October
- ◆ Attitude to Government in October
- ◆ Trust in Politicians in October
- ◆ Parents' Spending on Education of Children in School Year 2012/2013
- ◆ Who Should Become President of United States – Opinions of Citizens from 21 Countries
- ◆ Public Opinion About Mistakes in Identification of Smolensk Air Disaster Victims
- ◆ Opinions About Public Offices in Poland

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