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Reforming Financial Support in Widowhood: The Current System in Poland and Potential Reforms

In this policy paper, we discuss the material conditions of widows and widowers compared to married couples in Poland, and analyse the degree to which the current support system to those in widowhood in Poland limits the extent of poverty among this large and growing share of the population. The analysis is set in the context of a proposed reform recently discussed in the Polish Parliament. We present the budgetary and distributional consequences of this proposal and offer an alternative scenario which limits the overall cost of the policy and directs additional resources to low income households.



Introduction

According to the National Census in 2021 there were about 2.2 million widows and 450 000 widowers in Poland. In the following year over 123 000 women and about 47 000 men became widowed. Apart from the severe consequences for mental health and psychological well-being, losing a partner typically has implications also for material wellbeing, in particular in cases of high income differentials between the spouses and in situations when the primary earner – often the man – dies first. Material conditions of the surviving spouse in widowhood depend on the one hand on the couple's accumulated resources, and, on the other hand, on the available support system. Many countries have instituted so-called survivors' pensions, whereby the surviving spouse continues to receive some of the income of her/his deceased partner alongside other incomes. The systems of support differ substantially between countries and they often combine social security benefits and welfare support for those with the lowest incomes.

In this policy paper we discuss the material situation of widows and widowers versus married couples in Poland and analyse the degree to which the current Polish support system for people in widowhood limits the extent of poverty within this group. We compare the current system of survivors' pension with a proposed reform discussed lately in the Polish Parliament; the introduction of a 'widow's pension'. We present the budgetary and distributional consequences of the announced scheme and offer an alternative scenario which limits the overall cost of the policy

and focuses additional resources on low income households. Our results show significant income gains for widows/widowers from the implementation of the recently proposed widow's pension. The policy however, would come at a substantial cost to the public purse, and the most significant benefits would be accrued by surviving partners at the top of the income distribution. Our proposed alternative scenario is better targeted at poorer households and achieves the objective of limiting poverty in widowhood at a substantially lower cost.

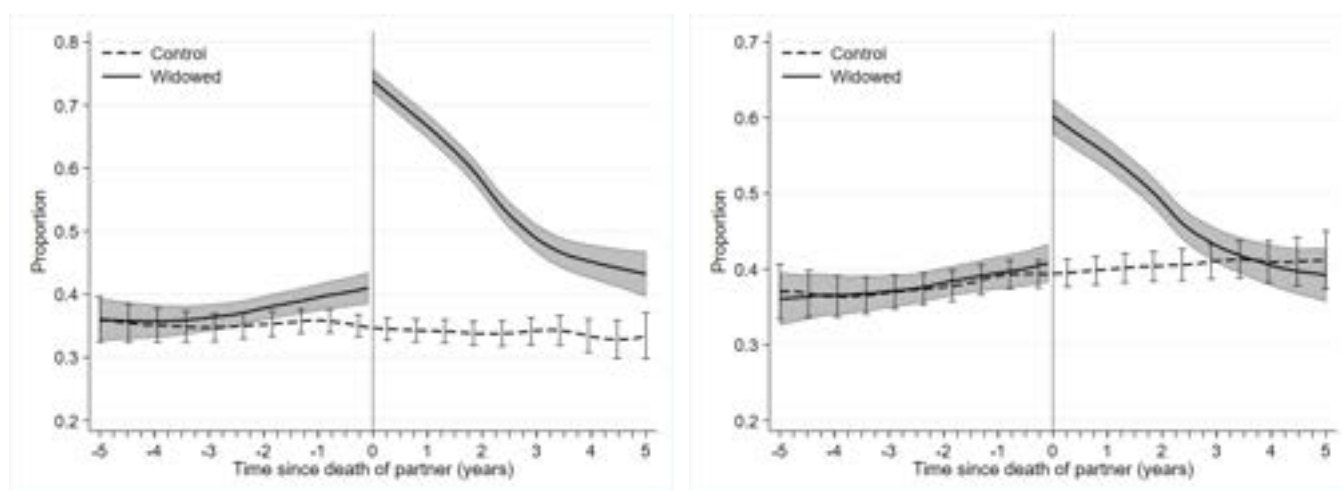
The Material Situation of Widows and Widowers in Poland

Numerous research papers show a strong impact of losing a spouse on mental health and overall well-being (Blanner Kristiansen et al., 2019; Lee et al., 2001; Ory & Huijts, 2015; Sasson & Umberson, 2014; Schaan, 2013; Siflinger, 2017; Steptoe et al., 2013). Adena et al. (2023) use a comprehensive dataset on older women observed a number of years before and after the death of their spouses. The study finds a sharp deterioration in mental health among widows after their partner's death, displayed as a higher likelihood of crying (Figure 1a) or an increased probability of depression (Figure 1b). The authors provide evidence that, in comparison to similar women who remained partnered, widows suffer from poorer mental health and experience worsened quality of life for several years after their partners' death.



Figure 1. Women’s mental health before and after their partners’ death.

- a) Share of women who cried in the previous month. b) Share of women at risk of depression.



Source: Adena et al. (2023). Notes: The control group consisted of women from statistical “twin” marriages with an identical distribution of selected characteristics; Figure 1b) Risk of depression defined as 4 or more depression symptoms according to the [EURO-D scale](#). For methodological details see Adena et al. (2023).

While the impact of spouse’s death on widows’ mental health is largely undisputed, the impacts on their material situation are ambiguous (Ahn, 2005; Bíró, 2013; Bound et al., 1991; Corden et al., 2008; Hungerford, 2001). The differences across countries in the material situation of widowed versus partnered elderly people undoubtedly reflect countries’ various social security systems for those in widowhood. At the same time, these differences may also stem from variations in other factors that widows and widowers can rely on such as the prevalence of property ownership or accumulation of wealth and savings. It should be noted though, that in contrast to the immediate effects of spouse’s death on mental health, the consequences for widows’ and widowers’ material situation may unfold over a number of years. This is reflected in the results from poverty surveys which often point to the poorer material standing of widows and widowers (Panek et al., 2015; Petelczyc & Roicka, 2016; Timoszuk, 2017, 2021).

Similar conclusions can be derived from subjective evaluations of households’ material situation reflected in the Central Statistical Office’s Polish

Household Budget Survey (HBS). In Figure 2a we present the percentage of people aged 65 and over who declared a ‘bad’ or ‘rather bad’ material situation of their household between 2010 and 2021, split between widows, widowers and married couples. Throughout the analysed period, the share of both widows and widowers reporting a rather bad material situation was significantly higher than for married couples aged 65+. While in 2010 30 percent of widows and 20 percent of widowers reported a rather bad material standing, this share amounted to just above 10 percent among married couples. In all social groups the ratio of those in a rather bad material situation declined significantly over the analysed decade. A particularly significant drop was observed among widows; in 2021 the share of widows declaring a rather bad material situation declined to the level observed for married couples eleven years earlier.

Data capturing the risk of poverty from Eurostat, based on the EU Statistics on Income and Living Conditions Survey (EU-SILC), also display significantly worse material conditions of older individuals living alone compared to those living

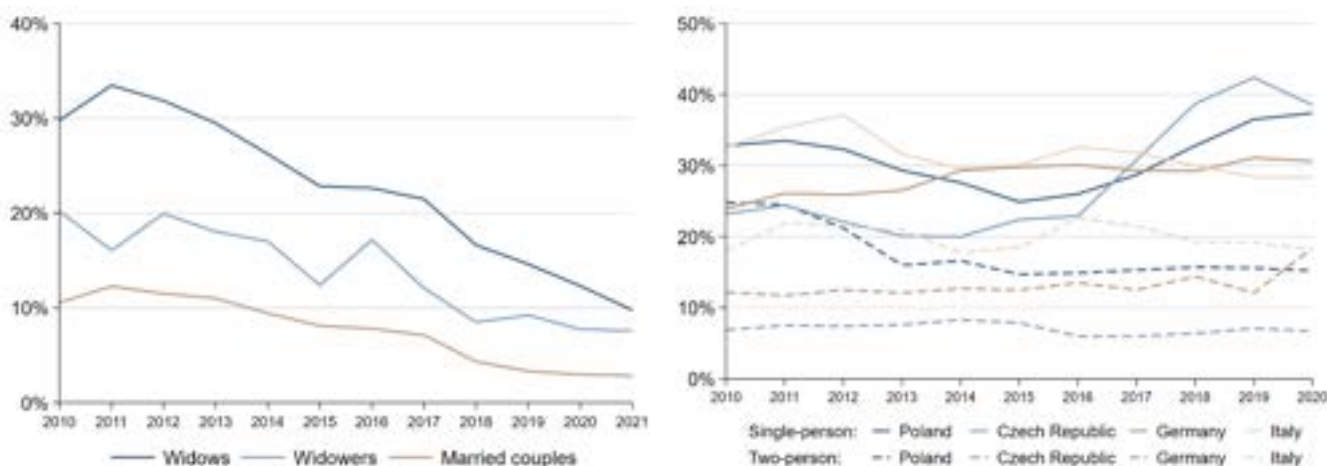


with another adult (Figure 2b). While this data does not explicitly allow us to divide the sample based on marital status, it is highly likely (and assumed hereafter) that the majority of single-person households 65+ cover widows or widowers, while two-person households aged 65+ represent married couples. As compared to Figure 2a, the dynamics of the poverty levels among people aged 65+ in Figure 2b differ from the dynamics of the assessment of the overall material situation. Among two-person

households, the risk of poverty in Poland declined between 2010 and 2013, and then remained relatively stable at about 15 percent until 2020. Among one-person households the poverty rate also declined during the first five years (from 33 percent in 2010 to 25 percent in 2015), however, it then increased to 37 percent in 2020. Consequently, the gap in poverty risk between two-person and one-person households increased substantially, from 8 percentage points in 2010 to 22 percentage points in 2020.

Figure 2. Material situation among households with individuals aged 65 and over.

- a) Share of widows, widowers and married couples declaring a rather bad material situation in Poland. b) Share of people at risk of poverty in single-person and two-person households.



Source: Own compilation based on: a) HBS; b) Eurostat. Notes: a) Widows and widowers aged 65+ living in one-person households; married couples living in two-person households with at least one spouse aged 65+; b) Eurostat data does not allow for division by gender or marital status. In two-person households both persons are adults, at least one is aged 65+. At-risk-of-poverty rate is defined as 60 percent of the median equivalized income of the entire population.

When analyzing poverty risk information, it should be noted that this indicator is based on income thresholds calculated separately for each year, accounting for the whole population. Poverty risk threshold may therefore increase as a result of income boosts among other groups and in consequence raise the risk of poverty of older people even if their real incomes are stable or grow. Thus the substantial increase in the poverty risk share among Polish individuals 65+ and living alone after 2015, is related to the sharp rise in income of families with children and wage

dynamics, which, in turn raised the poverty threshold considered in the analysis. Based on Figure 2b it is also worth noting that in comparison to Poland the risk of poverty among single-person households 65+ grew even faster in the Czech Republic (though the situation among two-person households 65+ was stable there). The relative position of these households deteriorated also in Germany (the share at risk of poverty increased from 24 percent in 2010 to 31 percent in 2020). It is therefore clear that even though absolute material conditions may have improved



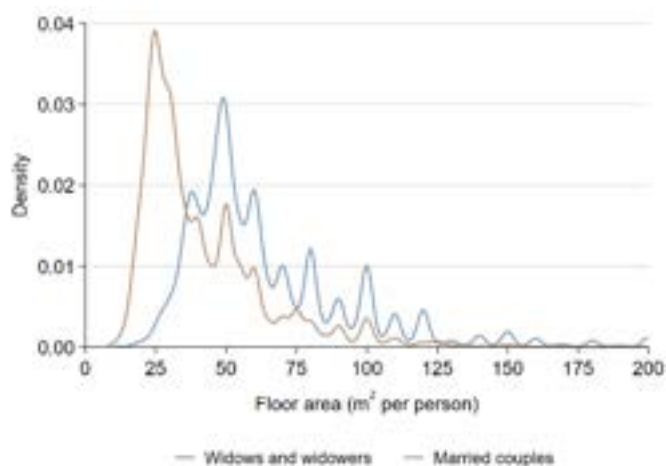
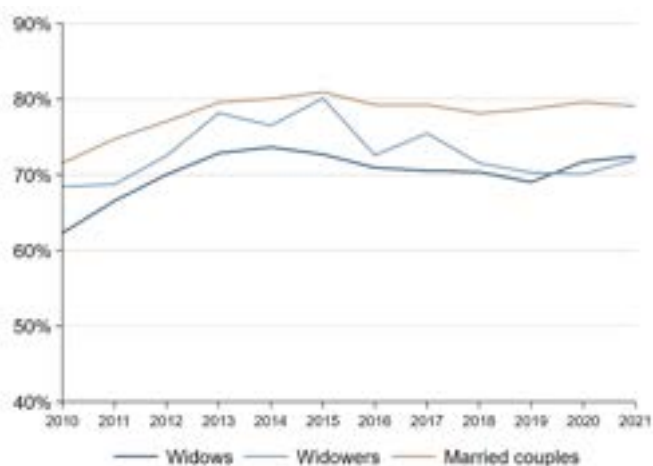
among widowed households in Poland over the last decade, their relative position in the income distribution – as in many other countries – places them at a significantly greater risk of poverty

compared to partnered older individuals. Questions regarding the level of state support directed towards widowed older individuals are therefore highly relevant for government policy.

Figure 3. The living situation of widows, widowers and married couples aged 65 and over, in Poland.

a) Share of owner occupiers.

b) Dwelling size in square meters per person.



Source: Own compilation based on HBS. Notes: Widows and widowers aged 65+ living in one-person households. Married couples in two-person households with at least one spouse aged 65+.

To better understand the broader context of material conditions in widowhood, and to try to address the discrepancy between the trends in subjective evaluation and widows' relative position in the income distribution, it is also worth examining other aspects of material well-being. In Figure 3a we present some statistics on property ownership. As we can see, the majority of individuals aged 65+ in Poland, both widowed and married, owned the house or flat they lived in. For example, in 2010 62 percent of all widows and 68 percent of all widowers owned their dwelling, and these shares increased to 72 percent for both groups by 2021. Moreover, among older owner occupiers, the size of the house or apartment per person living in it was on average two times larger for widows and widowers (50 m²) as compared to married couples (25 m²), as depicted in Figure 3b. The high share of widows and widowers owning housing assets may therefore be one of the most important explanations to the discrepancies between the dynamics of income poverty and the declarations about the overall material situation

observed in recent years. Although the risk of relative income poverty among widows and widowers have increased since 2016 (after a period of decline between 2010 and 2015), widowhood in Poland is not unequivocally associated with poor material conditions. While some widowed individuals clearly face a challenging material situation, for many the current system of survivor's pension seems to offer adequate protection against the risk of a significant financial deterioration following the loss of a spouse. This suggests that any additional support through a new social security instrument should be directed principally to a relatively narrow group of widows and widowers in order to help particularly those in a difficult financial situation.



Survivor's Pension, Widow's Pension and an Alternative Solution

In this part of the paper we present simulations of changes in the level of household income and the relative position in the income distribution among widows under different scenarios of support through the social security system. In the first step we use the 2021 HBS data (uprated to 2023 income levels) to calculate disposable incomes of the entire sample of nearly 31 000 households under the 2024 Polish tax-benefit system using the SIMPL tax and benefit microsimulation model (henceforth the 'baseline' system; more details on

the SIMPL model: Myck et al., 2015, 2023a; Myck & Najsztub, 2014). Based on the baseline system, we divide the households into ten income decile groups according to their disposable income (equivalised, i.e. adjusted for household composition). In the second step we focus on the sample of 4188 married couples aged 65 and over, representing 1.7 million Polish households (almost 13 percent of the total population). 65 percent of these couples lived in two-person households and the remaining 35 percent cohabited also with other people. In the baseline system, the incomes received by these households placed 9.5 percent of them in the lowest (1st) income decile group and 4.4 percent in the highest (10th) group (see Table 1).

Table 1. Relative position of households with married couples aged 65+ in the income distribution.

	Income decile groups										Total
	1	2	3	4	5	6	7	8	9	10	
Number (thousands)	157,5	131,9	184,7	228,9	242,9	219,0	168,5	133,2	115,1	73,3	1655,0
Percentage	9,5%	8,0%	11,2%	13,8%	14,7%	13,2%	10,2%	8,0%	7,0%	4,4%	100%

Source: Own calculations based on HBS 2021 using the SIMPL model. Notes: The baseline system for calculating the equivalised income thresholds was the January 2024 system; the thresholds for the income decile groups were calculated on the basis of a full sample of households.

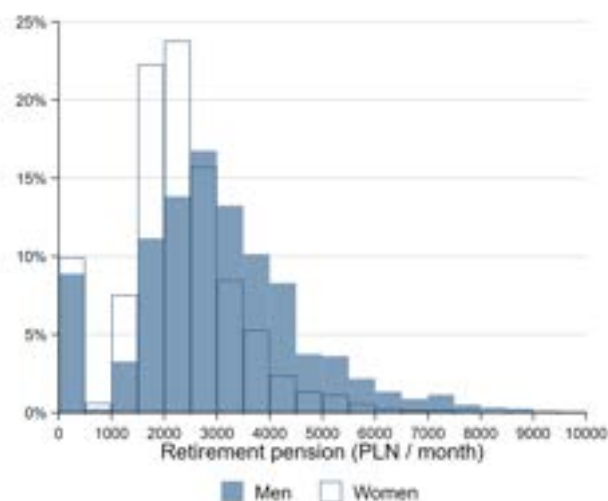
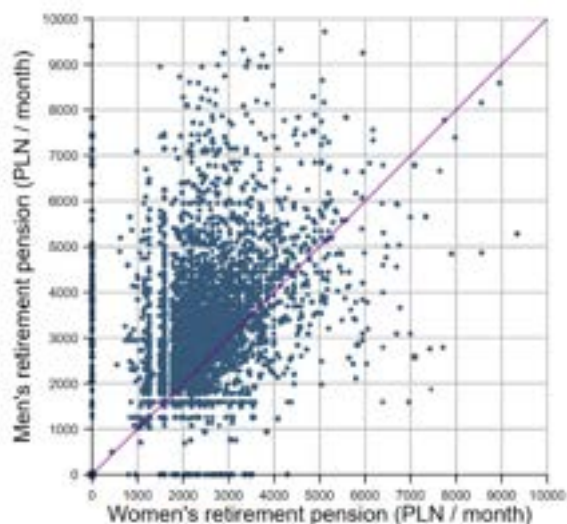
Figure 4a shows a comparison of men's and women's gross retirement pensions in our sample of married couples 65+ in the baseline system. Every dot corresponds to one married couple and a combination of the spouses' pensions. The greater concentration of combinations of these values above the 45-degree line indicates that in most marriages, the husbands' retirement pensions are higher than the wives'. The differences are also apparent in Figure 4b, which presents the percentages of individuals receiving a pension benefit within the given value range of the pension. The share of women are greater than the share of men at lower benefit values (below 3000 PLN gross per month), and the opposite is true for higher pension amounts. Overall, for 65 percent of all couples, the husband received a higher retirement pension than his wife. There are also older people who did not receive retirement benefits – either because they continued to work or because they were not entitled to a retirement

pension (this is the case for 9 percent of husbands and 10 percent of wives), as illustrated by the first column in Figure 4b. It is worth noting that for 2 percent of the couples only the husband received a retirement pension (the wife had never worked and was not eligible for retirement pension or she still worked). In the current Polish system of support for surviving spouses, the amount of own and spouse's retirement pension is crucial for the choice of the benefit one makes when a spouse dies. A widowed person can choose to continue receiving their own full retirement pension or to receive a survivor's pension, which is equivalent to 85 percent of the pension of the deceased spouse. Given the differences between men's and women's pensions, many women choose the latter option, either because their own retirement pension is significantly lower than the survivor's pension or because they are not entitled to their own retirement pension.



Figure 4. Retirement pension amounts received by husbands and wives aged 65+

- a) Comparison of the benefits' gross amounts
 b) Percentage of individuals receiving a retirement pension in the given value brackets



Source: Own compilation based on HBS 2021. Notes: Both spouses aged 65 and over; gross monthly retirement pensions; in less than 1 percent of the marriages at least one spouse received a retirement pension higher than 10000 PLN (not included in the Figure). 1PLN~0.23EUR.

We treat the sample of married couples aged 65 years or more as a reference sample in our analysis of consequences from the implementation of various support schemes within the social security system, in the case of widowhood. The calculations presented below reflect the financial situation of the analysed sample after a hypothetical death of husbands. We focus on widows, as they represent the vast majority of widowed individuals (due to, e.g., longer life expectancy of women and age differences between spouses). We simulate four support scenarios:

- I) a system with no support for widowed individuals – this would be the situation without the current survivor's pension, in which widows would need to rely fully on their own social security incomes (pensions);
- II) the current system of survivor's pension: in which the widow must choose between 100 percent of her own

pension or the survivor's pension (85 percent of her deceased husband's gross pension)

- III) a system with the widow's pension (currently debated in the Polish Parliament): the widow must choose between:

- a. 100 percent of her own pension + 50 percent of the survivor's pension (42,5 percent of the deceased husband's gross pension),
- b. 50 percent of her own pension + 100 percent of the survivor's pension (85 percent of her dead husband's gross pension);

- IV) an alternative system in which the widow chooses between:

- a. 100 percent of her own pension + 50 percent of a minimum pension if her husband received at least minimum retirement pension (50



- percent of the husband's pension if it was lower than the minimum pension);
- b. 100 percent of the survivor's pension (85 percent of the husband's pension) increased to the minimum pension if the husband received at least minimum retirement pension.

While the simulations are based on a hypothetical death of a husband, they provide a realistic picture of the financial situation of households in which women face widowhood. It is also important to note that the simulations of the financial conditions of 'widowed' households take into account other potential forms of public social support such as housing benefits and social assistance for low-income households. The results thus include the most relevant forms of financial support individuals might receive from the Polish government.

Figure 5 shows the results of the four aforementioned scenarios in the form of flow charts between income decile groups. The starting point (the left-hand side of each chart) are the income groups of households with married couples aged 65+, i.e. before the simulated widowhood. The transition to the income deciles on the right hand side of each chart is the result of a change in equivalised disposable income in the widowhood simulation, under different support scenarios (I – IV). Thus, on the right hand side we observe the income groups in which the women would find themselves after the death of their

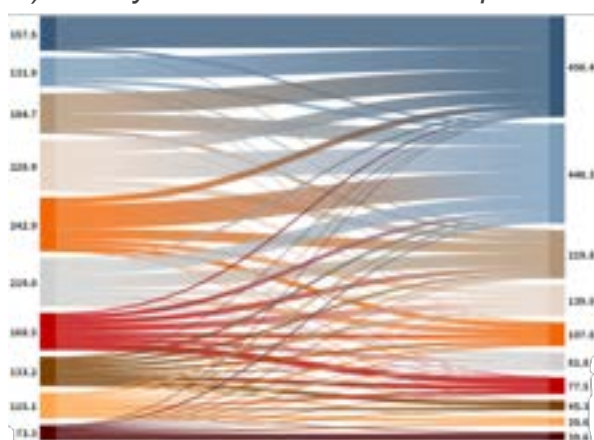
husbands, conditional on the assumed system of support: without the survivor's pension (system I, Figure 5a), with the survivor's pension (system II, figure 5b), with the widow's pension (system III, Figure 5c) and under the alternative system (system IV, Figure 5d).

Figure 5a shows that without any additional support the financial situation of older women would significantly deteriorate in the event of the death of their spouses (Figure 5a). The share of women whose income would place them in the lowest two decile groups would be as high as 54.7 percent (compared to 17.5 percent of married couples), and 82.8 percent of the widows would be in the bottom half of the income distribution (compared to 57 percent of married couples). The current survivor's pension seems to protect a large proportion of women (Figure 5b), although the proportion of those who find themselves in the lowest two income decile groups still more than doubles relative to the situation of married couples, to 38.3 percent. Further, 74.9 percent of the widows would find themselves in the bottom half of the distribution. The proposed widow's pension (Figure 5c) offers much greater support with a very high share of new widows remaining in the same decile or even moving to a higher income group. For example, with the widows' pension 8.0 percent of women would be in the 9th income decile group and 5.3 percent in the 10th group, while, in comparison, 7.0 percent and 4.4 percent of married couples found themselves in these groups, respectively.

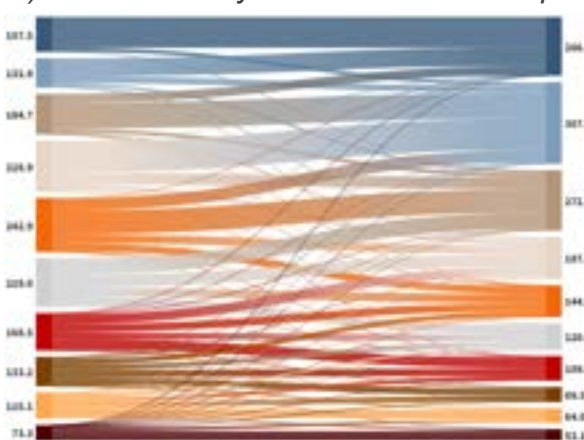


Figure 5. Change in income decile among women aged 65+, following a hypothetical death of their husbands.

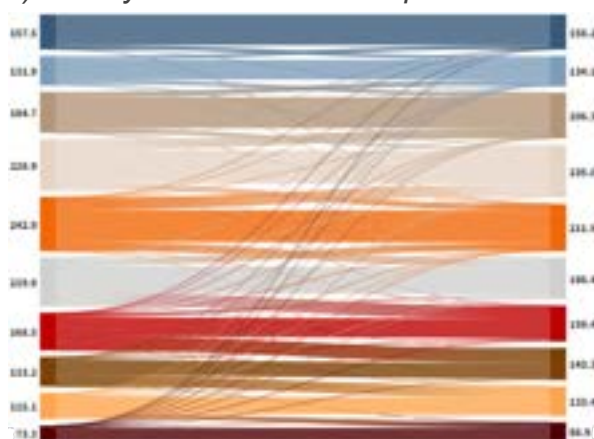
a) The system without survivor's pension.



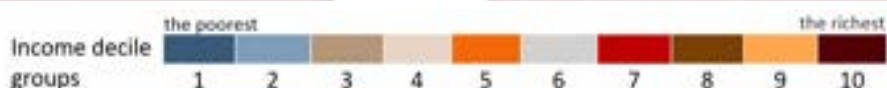
b) The current system with survivor's pension.



c) The system with widow's pension.



d) The alternative system.



Source: Own calculations based on HBS 2021 using SIMPL model; graphs were created using: <https://flourish.studio/>

The proposed alternative system (Figure 5d) raises widows' incomes compared to the current survivor's pension system, but it is less generous than the system with the widow's pension. Importantly however, it increases the incomes of widows in the lower income groups, which means that, compared to the current system, the number of women dropping to the poorest income groups following their husband's death would be significantly reduced (24.0 percent would be in the lowest two deciles). At the same time 4.6 percent and 3.4 percent of the widows would be placed in the 9th and the 10th decile groups, respectively.

Table 2 shows the change in the poverty risk among the women in five considered scenarios,

i.e. before they become widowed and after the hypothetical death of their husband under the considered four systems of support. 10.5 percent of married couples aged 65+ had equivalised disposable incomes which placed them below the poverty line calculated in the baseline system. After the simulated death of a husband, in a scenario without the survivor's pension, the poverty rate among widows would increase to 35.3 percent, while the current survivor's pension limits it to 20.7 percent. Poverty would be further reduced in the two systems with considered reforms: to 11.0 percent the widow's pension system and to 11.8 percent in the alternative system.



Table 2. At-risk-of-poverty rates in the analysed scenarios.

	Baseline system (married couples 65+)	Without survivor's pension	With survivor's pension	With widow's pension	Alternative system
At-risk-of- poverty rate	10,5%	35,3%	20,7%	11,0%	11,8%

Source: Own calculations based on HBS 2021 using the SIMPL model. Notes: The at-risk-of-poverty threshold is set at 60 percent of median equivalised disposable income in the baseline system.

Total Costs of the Considered Schemes

As mentioned above, the presented simulations take into account the conditions of current older couples. Therefore, we cannot directly calculate the consequences of the two suggested systems (the widow's pension system and the alternative system) for those who are already widowed. This applies in particular to the present-day cost from the suggested changes to the widowhood support schemes to the public budget. In order to accurately estimate the changes in already widowed people's incomes, we would have to have the information on the values of widow's pensions and of pensions that their deceased spouses received when they were still alive, information that is not available in the HBS.

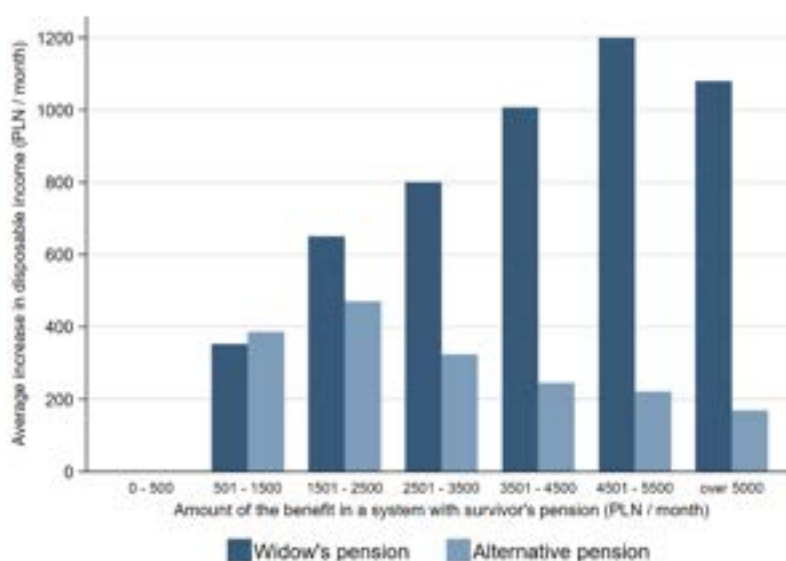
Nevertheless, our simulations allow us to compare the aggregated costs of support for women in the simulated widowhood scenarios under different support systems. Such calculations suggest that an implementation of the widow's pension would increase the gross benefits received by widows by 34.2 percent compared to the current survivor's pension system., while the alternative system would raise them by 14.7 percent. Applying these growth rates to the social security benefits currently received by widows and widowers (from the HBS data) implies additional annual costs of 24.1 bn PLN (5.6 bn EUR) under the widow's pension system, and 10.5 bn PLN (2.5 bn EUR) under the alternative system.

Who Gains the Most?

From a distributional perspective, the simulated outcomes of the two suggested systems of support in widowhood can be compared to the baseline situation. In Figure 6 we show average changes in widowed women's disposable income resulting from a change from the current system with survivor's pension to the system with widow's pension, and to our alternative design. Gross monthly survivor's pensions of the widows are divided into seven groups, starting from 0-500 PLN up to 5501 PLN and more. One can clearly see that women who would, on average, gain the most from the implementation of the widow's pension are those who already have a relatively high survivor's pension in the current system. The average rise in disposable income (net) among those with gross monthly pensions between 4501 and 5500 PLN would be 1200 PLN, if widow's pension was implemented. In contrast, women who receive 501-1500 PLN (gross) per month under the current survivor's pension, would see a net monthly gain of about 350 PLN. These women would benefit slightly more under the alternative system – on average about 390 PLN, while much lower increases (on average about 220 PLN per month) would be faced by women in the 4501-5500 PLN group. Women in the last group, with gross monthly pensions of 5501 PLN and more under the current survivor's pension system, would additionally gain even less in the alternative system – on average about 170 PLN. Thus overall, greater gains would accrue to those with lower current benefits in the alternative system.



Figure 6. Average increase in disposable income among widows by current survivor's pensions' value group.



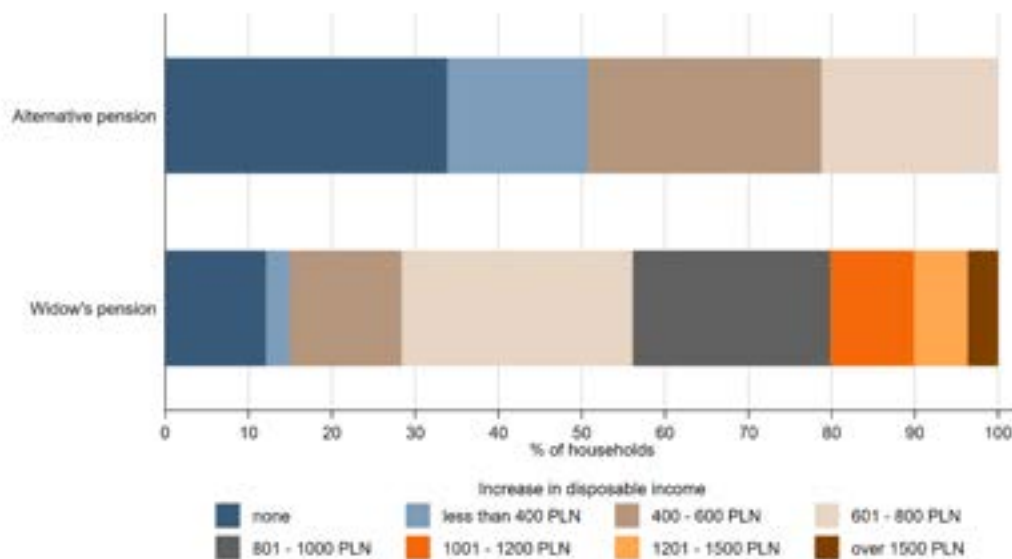
Source: Own calculations based on HBS 2021 using the SIMPL model. Notes: Change in the disposable income with respect to the current system with survivor's pension. 1PLN~0.23EUR.

In Figure 7 we categorise the sample of widows in terms of the range of their gains resulting from the two analysed reforms. The gains are calculated as changes in disposable income between the current system of support and the modelled reforms. We see that 20 percent of widows would gain over 1000 PLN extra per month as a result of the widow's pension's reform, while a further 24 percent would gain between 801 to 1000 PLN and 28 percent could expect to see a gain of between 601-800 PLN per month. The reform would leave the incomes of only about 12 percent of the widows unchanged – most of them are women who are not eligible for their own retirement pensions. In the alternative system the incomes of 34 percent of the analysed widows would remain unaffected. This group of women includes not

only those without their own retirement pensions, but also those whose husbands received much higher pensions than themselves. This means that even if a widow's retirement pension were to increase by 50 percent of the minimum pension, it would still be lower than 85 percent of her spouse's retirement pension (see Figure 4a). In the alternative system about 17 percent of women in the sample would increase their disposable income by less than 400 PLN per month. For 28 percent, the increase would be in the range of between 400 and 600 PLN per month. While 21 percent would receive increased benefits under the alternative system, none of the hypothetical widows would receive more than 800 PLN per month.



Figure 7. Share of women by ranges of increases from the widow's pension and the alternative scenario.



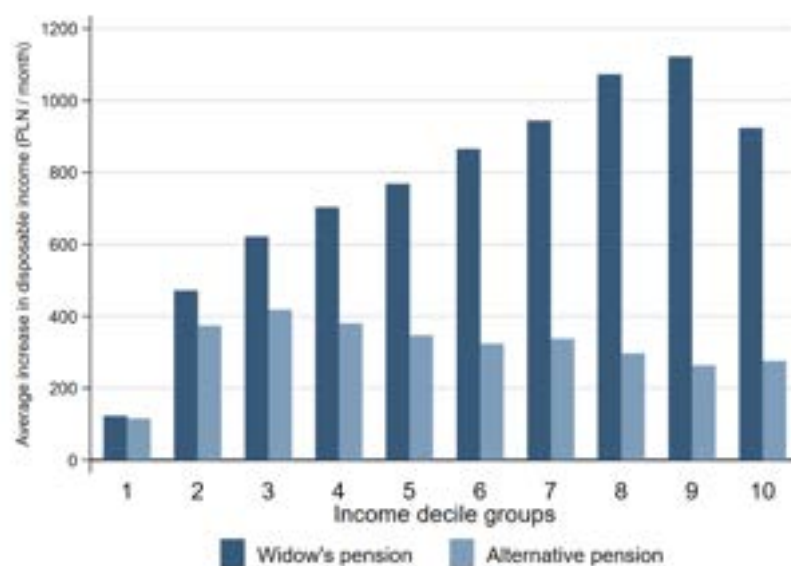
Source: Own calculations based on HBS 2021 using the SIMPL model. Notes: Change in the disposable income with respect to the current system with survivor's pension. 1PLN~0.23EUR.

Figure 8 presents the average effect of the modelled reforms on disposable incomes of women in the sample, divided by income decile groups. Households were assigned to one of ten income groups based on their equivalised disposable income in the baseline system (i.e. according to the joint income of the couples). Figure 8 reflects the distribution of gains from the implementation of the widow's pension or the alternative system. In the first case, the highest gains would be concentrated among the richest households. While women in the 8th and 9th income decile would, on average, receive an increase in their disposable income of about 1100 PLN per month, those in the 2nd decile group would, on average, receive only an additional 470 PLN per

month. The distribution under the alternative system is far more concentrated on low income households. The highest average additional gain of about 420 PLN per month would be granted to widows from the 3rd income decile group, and benefits to women in the upper half of the income distribution would be significantly lower. Women in the top decile would gain, on average, only about 280 PLN per month. In many of the poorest households in our sample of couples, neither partner qualifies for a retirement pension. As a result, widows in this group would experience significantly lower average gains under both analyzed systems compared to those in higher income brackets.



Figure 8. Average gains due to the implementation of widow's pension and the alternative system, by income decile group.



Source: Own calculations based on HBS 2021 using the SIMPL model. Notes: Change in the disposable income with respect to the current system with survivor's pension. 1PLN~0.23EUR. Assignment to the income group was done prior to the hypothetical death of husbands.

Conclusion

In 2021 only 10 percent of the Polish widows and 8 percent of the Polish widowers aged 65 and more evaluated their material situation as rather bad, percentages that had dropped significantly since 2010. According to the HBS the majority of widowed individuals in Poland are also owners of the dwelling they live in. At the same time, income poverty among older persons living alone has increased in Poland since 2015, suggesting that despite the subjective evaluations, incomes of these older individuals – many of whom are widowed – have not managed to keep up with the dynamics of earnings and social transfers aimed at other demographic groups in Poland. As showed in our simulations, the current widowhood support system in Poland substantially limits the risk of poverty following the death of one's partner. However, while the current survivor's pension decreases the poverty risk from 35.3 percent (in a system without any support) to 20.7 percent, the risk of poverty among widows is still significantly higher compared to the risk faced by married couples.

The simulations analysed in this Policy Paper has covered the proposal of a support system reform, the widow's pension, which is currently discussed in the Polish Parliament. The simulations also covered an alternative alternative proposal putting more emphasis on poorer households. Both of these reforms would provide additional support to individuals affected by widowhood. In the case of the widow's pension the average value of social security benefits would increase by 34.2 percent, whereas the alternative scenario would increase these benefits by 14.7 percent. If the pensions of current widows and widowers were to be increase by these proportions, the total annual cost to the public sector would amount to 24.1 bn PLN (5.6 bn EUR) and 10.5 bn PLN (2.5 bn EUR) per year, respectively. As shown above, the impact of these two reforms on poverty levels among widowed individuals would be very similar – the reforms would reduce it to 11.0 and 11.8 percent, respectively. The substantial difference in the total cost of these two alternatives is mainly due to the fact that the bulk of the additional benefits from the implementation of the widow's pension is concentrated among high-income widows and



widowers, while the highest profits in the modelled alternative system are targeted at households at the bottom of the income distribution.

If the aim of the potential legislative changes is to support widows and widowers in a difficult material situation and to reduce the extent of poverty, the widow's pension currently discussed in the Polish Parliament seems to be far from ideal. As demonstrated in this Policy Paper, additional support addressed to widows and widowers in Poland can be designed in a way that substantially reduces the risk of poverty, with limitations on benefit increases to those already in a favourable financial situation. Our proposed alternative system would generate higher incomes for the poorest widows and widowers similar to the widow's pension, while its cost to the public budget would be less than half of the cost of the discussed widow's pension reform.

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