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POLES' KNOWLEDGE ABOUT THE COORDINATION OF RETIREMENT PENSIONS IN THE EUROPEAN UNION: AN EMPIRICAL STUDY

WIEDZA POLAKÓW NA TEMAT KOORDYNACJI EMERYTUR W UE: BADANIE EMPIRYCZNE

The purpose of the article is to indicate the need to popularize knowledge in Poland about the coordination of retirement pensions in the EU and to present good practices for disseminating knowledge about coordination in selected countries covered by the coordination regulation. The following research hypothesis has been presented: the level of Poles' knowledge about the coordination of retirement pensions in the European Union is low. The author's own research was carried out based on the quantitative CAWI (*Computer-Assisted Web Interviewing*) method. The research included a survey sample with a total of 1,000 respondents. The nationwide survey was carried out among the Polish working population. The author's own research focuses precisely on the international aspect of pensions coordination. The research confirmed the low level of Poles' knowledge about coordination. Poles do not know whether Polish workers migrating within the European labour market can benefit from EU regulations that make it easier to receive a pension and retirement benefits, or whether the social insurance contribution periods for work performed abroad count when determining the right to receive Polish retirement benefits. The article presents good practices for disseminating knowledge about coordination in selected EU countries – Austria, Belgium, Bulgaria, Denmark, Finland, Spain, Ireland, Germany, Switzerland and the United Kingdom, as a basis for creating recommendations for Poland.

Keywords: coordination of retirement pensions; retirement benefits; free movement of workers in European Union; European Union; dissemination of knowledge on the coordination; JEL codes: H55, J26, O15

Celem artykułu jest wskazanie na potrzebę popularyzacji wiedzy w Polsce na temat koordynacji emerytur w UE oraz przedstawienie dobrych praktyk upowszechniania wiedzy o koordynacji w wybranych państwach objętych rozporządzeniem koordynacyjnym. Postawiono następującą hipotezę badawczą: Poziom wiedzy Polacy na temat koordynacji emerytur w Unii Europejskiej jest niski. Badanie własne zrealizowano, wykorzystując ilościową metodę CAWI (*Computer-Assisted Web Interviewing*). Badaniem została objęta próba badawcza licząca łącznie 1000 respondentów. Pomiar realizowany był wśród ogólnopolskiej populacji osób pracujących. Badania własne autorki koncentrują się na międzynarodowym aspekcie emerytur – koordynacji. Badanie pozwoliło na po-

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twierdzenie niskiego poziomu wiedzy Polaków na temat koordynacji. Polacy nie wiedzą, czy polscy pracownicy migrujący wewnątrz europejskiego rynku pracy mogą korzystać z regulacji unijnych, które ułatwiają uzyskanie emerytury oraz czy okresy składowe z tytułu pracy wykonywanej za granicą liczą się przy ustalaniu prawa do polskiego świadczenia. W artykule przedstawiono również dobre praktyki popularyzacji wiedzy o koordynacji w wybranych państwach UE – Austrii, Belgii, Bułgarii, Dani, Finlandii, Hiszpanii, Irlandii, Niemczech, Szwajcarii i Wielkiej Brytanii, tworząc tym samym rekomendacje dla Polski.

Słowa kluczowe: koordynacja świadczeń emerytalnych; swobodny przepływ pracowników w Unii Europejskiej; Unia Europejska; rozpowszechnianie wiedzy na temat koordynacji emerytur; JEL: H55, J26, O15

I. INTRODUCTION

Why is knowledge about the coordination of retirement pensions in the European Union (EU) worth popularizing? For two reasons. First of all, more and more Poles benefit from EU regulations coordinating pension systems. This includes persons currently living in EU countries or Iceland, Switzerland, Norway and Liechtenstein, and persons who return to Poland after a period of work abroad. Poles are moving inside the European labour market in search of better employment and living conditions, thus filling its space. This possibility is created by the right of free movement of workers in the EU,¹ and the EU retirement pensions coordination system guarantees this freedom.² In 2020, 233,900 permanent Polish residents stayed temporarily abroad, including 197,300 people in Europe. Most of them – nearly 133,000 – resided in EU Member States. The majority of Polish emigrants are resident in Germany, the Netherlands, and Ireland³. Although for some groups of employees the issue of retirement is still in the distant future, and current pensioners most often receive benefits from one country, in a few years receiving retirement benefits from several Member States will be a much more common occurrence. Secondly, the author's own research on Poles' knowledge of their rights under the coordination regulations shows that the level of knowledge about coordination is low and needs improvement to better guarantee the free movement of Polish workers. The purpose of the article is to indicate the need to popularize knowledge in Poland about the coordination of retirement pensions in the EU and to present good practices for disseminating knowledge about coordination in selected countries covered by the coordination regulation. The article presents good practices for disseminating knowledge about coordination

¹ Barcz, Górka, Wyrozumska (2017): 77–81; Losada (2018): 147–165.

² Regulation (EC) No. 987/2009 of the European Parliament and of the Council of 16 September 2009 laying down the procedure for implementing Regulation (EC) No. 883/2004 on the coordination of social security systems, OJ L 284 of 30.10.2009.

³ Information on the size and directions of temporary emigration from Poland in 2004–2020, Central Statistical Office of Poland 2021.

in selected EU countries – Austria, Belgium, Bulgaria, Denmark, Finland, Spain, Ireland, Germany, Switzerland and the United Kingdom, as a basis for creating recommendations for Poland.

The following research hypothesis is presented:

H1: The level of Poles' knowledge about the coordination of retirement pensions in the European Union is low

– Poles do not know whether Polish workers migrating within the European labour market can benefit from EU regulations that facilitate obtaining retirement benefits,

– Poles do not know whether periods of paying national insurance contributions for work performed abroad count when determining the right to Polish benefits.

The author's own research was carried out based on the quantitative CAWI (*Computer-Assisted Web Interviewing*) method. The research included a survey sample with a total of 1,000 respondents. The nationwide survey was carried out among the Polish working population.

The article is divided into three main parts – the essence of the coordination of pensions in the EU, Poles' knowledge about the coordination of retirement pensions in the EU in the light of the author's own research, and good practices of disseminating knowledge on the coordination of retirement pensions in selected countries covered by the coordination regulation.

II. THE ESSENCE OF THE COORDINATION OF RETIREMENT PENSIONS IN THE EUROPEAN UNION

Coordination regulations have a long tradition, as they have been in force for over fifty years. On the one hand, they have changed under the influence of case law, and on the other, under the influence of changes made as a result of transformations in national social security systems.⁴ Pension systems in European countries were established long before European integration and under various historical and economic conditions, with diverse access to capital, and with varied approaches to social security. These systems differ quite significantly in the way they are financed or the reasons for acquiring rights. Therefore, there is no single supranational pension system.⁵ The legal basis for the coordination of pension systems in the EU is Regulation (EC) No. 883/2004 of the European Parliament and the Council of 29 April 2004 (basic regulation) and Regulation (EC) No. 987/2009 of the European Parliament and the Council of 16 September 2009.⁶ These regulations have been in force in the EU from 1 May 2010, in Switzerland from 1 April 2012, and in

⁴ Uścińska (2013): 208.

⁵ Szybkie (2017): 3–22.

⁶ Regulation (EC) No. 987/2009 of the European Parliament and of the Council of 16 September 2009 laying down the procedure for implementing Regulation (EC) No. 883/2004 on the coordination of social security systems, OJ L 284 of 30.10.2009.

Iceland, Liechtenstein and Norway from 1 June 2012.⁷ These normative acts do not seek to harmonize the systems,⁸ but rather to determine conflict-of-law rules to be applied in the event of conflicts between national systems in this regard. Therefore, these regulations are intended to ensure coordination between national social security laws, each of which separately sets out the conditions for protection and accession (affiliation) to a specific social security system, including the conditions under which the obligation to protect or remain in the system ceases. The subject scope of these regulations does not include the conditions for the insurance obligation to arise or to cease. Citizens of the European Union Member States (including Polish citizens) as well as refugees and stateless persons living in the territory of one of the Member States and third-country nationals, if they live in the territory of a Member State, benefit from EU coordination in the field of pensions and retirement benefits.⁹ The regulations regarding coordination apply to persons pursuing professional activity as employees, persons working under civil law contracts, persons who are self-employed, and persons whose income is based on other social security titles. Only persons in the so-called EU situation, namely concerning at least two Member States, are covered by the coordination – if they have worked in two Member States or have worked in one Member State and reside in another Member State. A Polish citizen, residing and working in the Netherlands, who also worked in Germany before coming to the Netherlands, can benefit from the EU coordination of social security systems in the scope of determining retirement benefits and pension entitlements by adding up insurance periods in both Member States. In a situation where a person interested in obtaining the right to a retirement pension in one Member State does not have the insurance (residence) period required to obtain these benefits, then – for the award of the retirement benefits – foreign periods of insurance (residence) of that person from all other Member States are also taken into account (added, summed up), if they do not coincide with Polish insurance periods.¹⁰ A person who is insured in more than one EU Member State submits a retirement pension application to the institution of one Member State. This application automatically triggers the examination of entitlement to benefits in those Member States where the person was insured. In addition, the application may be submitted through the insurance institution of the country of residence, which will forward it to the competent institution. Therefore, all formalities can be settled in the country of residence. The insurance institution of this country will accept the retirement pension application, complete it and forward it to insurance institutions of all countries where the person concerned was insured. This is an important procedural simplification. The same institution shall provide them with a summary statement of decisions

⁷ Ślebzak (2012): 41–43.

⁸ Kurzynoga (2015): 471–472.

⁹ Owsiak (2017): 79–137.

¹⁰ Szybkie (2019): 10–12.

(P1 document)¹¹ in the official EU language requested. The EU regulation under review provides for the principle of benefits transfer. A person who has been granted retirement benefits may receive them into a bank account in the country of residence, even if they are paid by a foreign institution, for example a person who lives in Poland, may receive Austrian retirement benefits in a Polish bank account.¹² The EU regulations on coordination of retirement pensions therefore have a number of advantages.

III. THE LEVEL OF POLES' KNOWLEDGE ABOUT THE COORDINATION OF RETIREMENT PENSIONS IN THE LIGHT OF THE AUTHOR'S OWN RESEARCH

The article reviews Polish research on Poles' knowledge of retirement issues and its international aspects (Table 1). Researchers focus mainly on the Polish pension system, disregarding its international aspect, despite the fact that the Social Insurance Institution (ZUS) in its eighty-year history has been dealing with EU social security legislation and its implementation in the Polish legal system for almost twenty years¹³. Dissemination of information about retirement pensions is part of the statutory obligation of ZUS. The Act on the social insurance system obliges this entity to conduct activities popularizing knowledge about social insurance.¹⁴ However, the legislator has not specified the scope and form of this popularization.

Table 1

Poles' knowledge about retirement pension and its international aspects:
review of Polish research

Author	Research period	Conclusions
Sobczyk Sroka Frańczak Chłoń-Domińczak Borowczyk Ostrowska	2013	<ul style="list-style-type: none"> – The level of knowledge about social insurance (including retirement insurance) in Poland is alarmingly low – Crisis of social security education in law studies and in schools – Maladaptation of education programmes but also textbooks marginalizing insurance issues – Knowledge of EU legislation in the field of social security operates at the expert-scientific and administrative-administrative level

¹¹ The P1 form is a (portable) document that summarises all decisions regarding disability, old age or survivors' pensions taken by the European institutions responsible for retirement insurance.

¹² Szybkie (2017): 139–151.

¹³ Borowczyk (2013): 83–91.

¹⁴ The Act on the social insurance system of 13 October 1998, Journal of Laws of the Republic of Poland No. 137, item 887.

Table 1 (cont.)

Author	Research period	Conclusions
NBP (National Bank of Poland)	2015	<ul style="list-style-type: none"> – 87% of Poles assess their knowledge in the field of retirement pensions as very low or medium – 90% of Poles assess their knowledge in the field of insurance as very low or medium – 87% of Poles assess their knowledge of saving, using deposits and savings accounts as very low or medium – The biggest differences in the subjective level of knowledge between the youngest and oldest age groups relate to retirement pensions – Among the strongest correlates of the Index of Economic Knowledge are both those that indicate the importance of using basic banking basic products, openness to economic knowledge, as well as education, professional activity or material situation. More often, better results were obtained by people using the Internet or a smartphone – Poles confirm that knowledge in economics and finance is needed in everyday life. Unfortunately, they are far less likely to find it interesting and easy to understand – Poles who consider economic knowledge necessary in life, interesting and easy to understand, want to acquire and deepen it, better assess their level of knowledge and achieve higher results in the economic test. – People aged 45 and older would like to increase their knowledge about pensions more than others – Poles with higher education feel the need to increase their economic knowledge in all areas more strongly than less educated people (exception – home budget management, where the need to increase economic knowledge is as strong as it is among Poles with secondary and basic vocational education) – Gaining one's own experience is an important way of knowledge acquisition. Its role is recognized as a better education path than school and teachers
Czapiński Góra	2016	<ul style="list-style-type: none"> – Poles' level of knowledge about retirement pensions is low – Poles build their knowledge on hearsay, which is not always correct or reliable – Poles interpret information about the retirement pension system in the context of the situation created by the old universal retirement pension system – Most Poles do not think about their retirement future
Marczak	2016	<ul style="list-style-type: none"> – The level of Poles' knowledge about the social security system is low. Only 7% of respondents present a level of knowledge that can be considered as satisfactory – Lack of knowledge means that opinions and assessments about social security are governed by emotions – The dominant feeling associated with the Polish social security system is uncertainty – the fear of whether retirement benefits will be paid in the future and if so, whether they will provide any acceptable standard of living

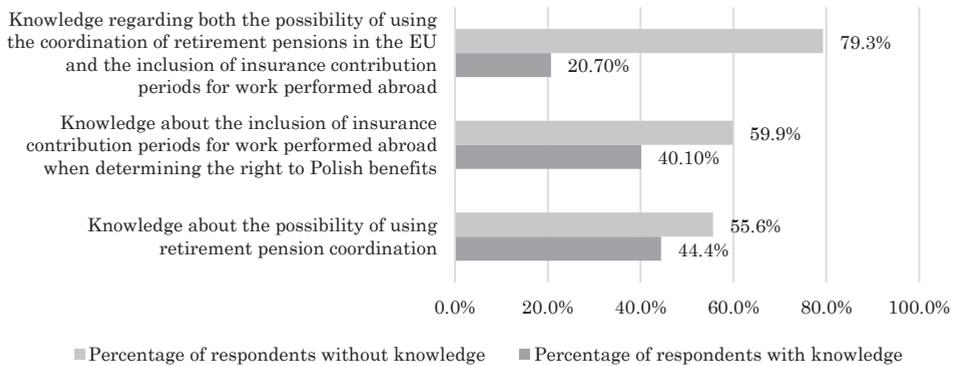
		<ul style="list-style-type: none"> – For a large part of Polish society, the mechanisms of the social security system are unknown or incomprehensible – Poles have neither knowledge about the social security system, nor well-grounded views about the state-citizen relationship and what social security model should function. They do not understand the mechanisms behind the social security system – ZUS is an institution evaluated ambivalently – it does not enjoy a good reputation, does not inspire trust and evokes bad emotions – ZUS is perceived as a fully independent entity – it determines the shape of the pension system itself – Nearly half of Poles do not look for information on pensions
Łebkowska	2017	– Insurance education takes up little space in the teaching content, and the knowledge transferred is not precise
Lasocki Bożek	2017	– The problem of teaching in the field of social security at the faculties of Polish universities. Narrow range of lectures, little interest of either students or the universities themselves
Owczarek	2017	<ul style="list-style-type: none"> – The level of knowledge about social security is low and Poles' attitudes are negative – Low level of knowledge and a clearly negative attitude of Poles towards social security and ZUS
Szybkie	2017	– The level of knowledge in the field of social security coordination is low

Source: the author's own study, based on: Sobczyk (2013): 27–33; Sroka (2013): 37–52; Frańczak (2013): 57–67; Chłoń-Domińczak (2013): 71–79; Borowczyk (2013): 83–91; Ostrowska (2013): 94–97; NBP (2015): 1–67; Czapiński, Góra (2016): 3–39; Marczak (2016): 3–36; Łebkowska (2017): 17–38; Lasocki, Bożek (2017): 39–46; Owczarek (2017): 153–170; Szybkie (2017): 139–151.

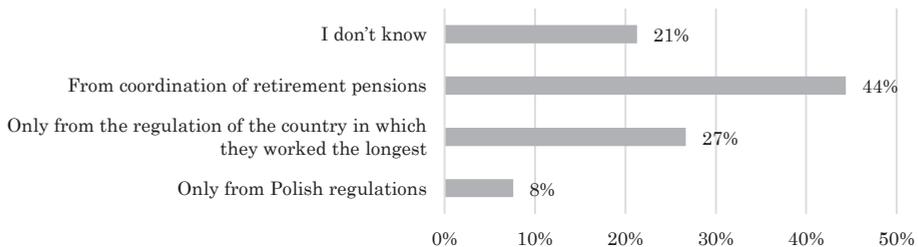
The survey review above shows that the level of Poles' knowledge about retirement pensions in Poland is low and needs improvement. In addition, the research ignores the international aspect of pensions, which, given the free movement of Polish employees within the European labour market, has an important practical value.

As part of the author's own research, the level of respondents' knowledge about the coordination of retirement pensions in the EU was verified (Graph 1). For the question about knowledge concerning the possibility of using the coordination of pensions in the EU – 55.6% of respondents gave wrong answers. 59.9% of people do not know how to calculate social insurance contribution periods for work performed abroad.

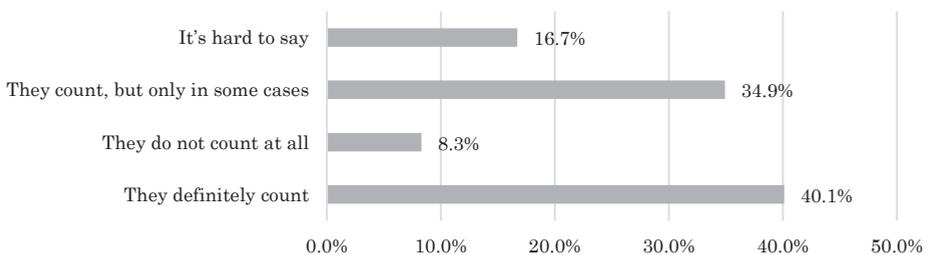
The results presented in Graph indicate the level of Poles' knowledge about the inclusion of social insurance contribution periods for work performed abroad when determining the right to Polish benefits. The majority of respondents (59.9%) answered that contribution periods of work abroad count when determining the right to Polish benefits only in some cases, others answered that they do not count at all, or some answered – 'I don't know.'

Graph 1The level of Poles' knowledge about coordination ($N = 1,000$)

Source: the author's own research.

Graph 2The level of Poles' knowledge about EU regulations facilitating achievement of retirement benefits ($N = 1,000$)

Source: the author's own research.

Graph 3Level of knowledge about the inclusion of social insurance contribution periods for work performed abroad when determining the right to a Polish retirement pension ($N = 1,000$)

Source: the author's own research.

To verify hypothesis H1, one-sided tests were performed for one proportion (Table 2). Based on the results of the statistical analysis carried out, it can be confirmed that the level of Poles' knowledge about the coordination of retirement pensions in the EU is low. The percentage of people surveyed who are aware of the possibility of using EU regulations and counting social insurance contribution periods was significantly lower than 50%. The percentage of respondents who had knowledge of these two issues was significantly lower than 30%. Therefore, the test did not give grounds for rejecting hypothesis H1.

Table 2

Verification of the assumed research hypothesis: 'The level of Poles' knowledge about the coordination of retirement pensions in the European Union is low'

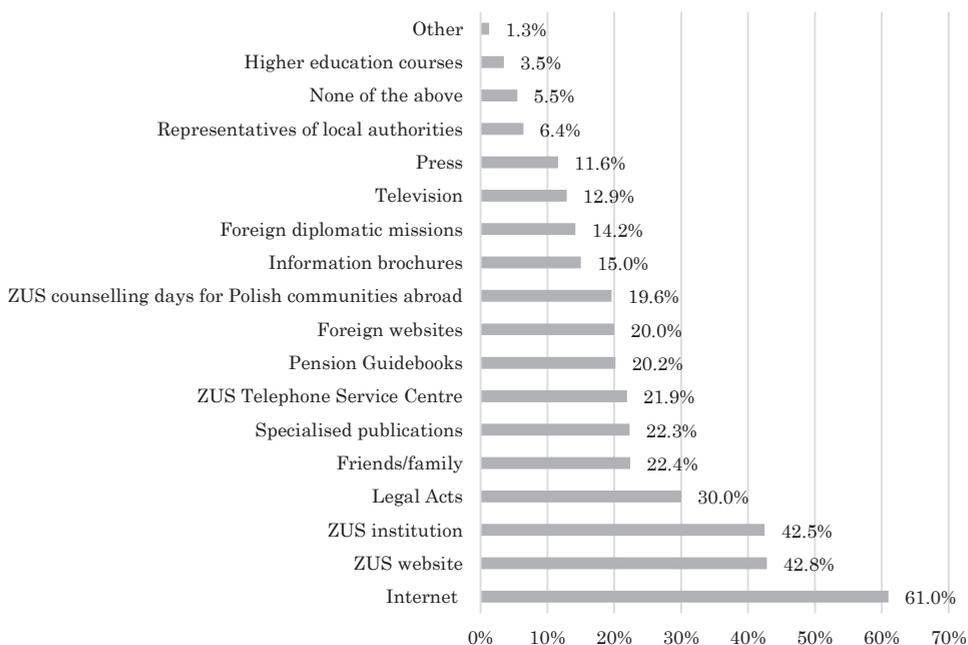
H1: Respondents do not know whether Polish workers migrating within the European labour market can benefit from the EU regulations that facilitate obtaining retirement benefits	%	95% CI	<i>p</i> -value	
Knowledge	44.4%	41.3–47.5%	$p < 0.001$	
Lack of knowledge	55.6%	52.5–58.7%	–	–
Respondents do not know whether social insurance contribution periods for work performed abroad count when determining the right to Polish retirement benefits	%	95% CI	<i>p</i> -value	
Knowledge	40.1%	37.1–43.2%	$p < 0.001$	
Lack of knowledge	59.9%	56.8–62.9%	–	–
Respondents do not know whether Polish workers migrating within the European labour market can benefit from the EU regulations and whether the insurance contribution periods for work performed abroad count when determining the right to Polish retirement benefits	%	95% CI	<i>p</i> -value ($H_a: p_o < 0.5$)	<i>p</i> -value ($H_a: p_o < 0.3$)
Knowledge	20.7%	18.3–23.4%	$p < 0.001$	$p < 0.001$
Lack of knowledge	79.3%	76.6–81.7%	–	–

Source: the author's own research.

In the course of the research, it was also checked where and if Poles would be looking for information on coordination in the event that they would be able to work outside Poland. Graph 4 presents the sources of information on the coordination of retirement pensions in the EU which were indicated by Poles.

Graph 4

Information sources regarding coordination of pensions in the EU



Source: the author's own research.

The Internet is the most frequently declared source of information on coordination: 61% of respondents indicated this answer. The second most frequently indicated answer also applies to the Internet source – 42.8% of respondents indicated the ZUS website. A similar percentage of respondents also declared that they would look for information in a ZUS stationary facility (42.3%). Men more often than women generally indicated the Internet as a source of information, while women more often chose the ZUS website or ZUS office, and 22.4% of Poles indicate that information on the coordination of pensions could be obtained from friends or family. To obtain information on coordination, legal acts would be used by 30% of respondents, specialized publications – 22.3%, the Social Insurance Institution (ZUS) Call Centre – 21.9%, pension guides – 20.2%, ZUS counselling for Polish communities abroad – 19.6%, from information brochures – 15%. In turn 20% and 14.2% of the surveyed people chose foreign websites and diplomatic missions. Only 3.5% of respondents would use university courses.

IV. GOOD PRACTICES TO DISSEMINATE KNOWLEDGE ABOUT THE COORDINATION OF RETIREMENT PENSIONS IN SELECTED COUNTRIES

In the course of the author's own research, respondents were asked to assess the attractiveness of individual European countries in terms of retirement pension and social security in old age. For each of the individual countries, the rating was given on a scale of 1 to 5, with '1' being completely unattractive and '5' – very attractive. The ranking of European countries covered by the coordination regulation in terms of the attractiveness of retirement and old-age pensions is presented in Table 3.

Table 3

Ranking of European countries in terms of the attractiveness of
retirement and old-age pensions ($N = 1,000$)

No.	Country	Average	Dominant
1	Switzerland	4.0	5
2	Germany	3.9	4
3	Norway	3.9	5
4	Great Britain / United Kingdom	3.7	4
5	Sweden	3.6	4
6	Netherlands	3.6	4
7	Denmark	3.5	4
8	Ireland	3.5	4
9	Austria	3.4	3
10	Belgium	3.4	3
11	Finland	3.4	3
12	Iceland	3.3	3
13	France	3.3	3
14	Luxembourg	3.2	3
15	Liechtenstein	3.1	3
16	Spain	2.9	3
17	Poland	2.9	3
18	Portugal	2.8	3
19	Czech Republic	2.7	3
20	Malta	2.6	3
21	Cyprus	2.5	3
22	Hungary	2.4	3

Table 3 (cont.)

No.	Country	Average	Dominant
23	Greece	2.4	3
24	Estonia	2.4	3
25	Slovakia	2.4	2
26	Croatia	2.3	2
27	Slovenia	2.3	2
28	Lithuania	2.1	2
29	Latvia	2.1	2
30	Bulgaria	2.0	1
31	Romania	1.8	1

Source: the author's own research.

According to the respondents' opinions, from the countries covered by the coordination regulation, Switzerland is the most attractive country in terms of retirement benefits and old-age pensions. The average rating issued was 4 points, which means that the pension system in Switzerland is rated as attractive. Germany and Norway are other countries that have been positively evaluated by respondents. The average rating for these countries was 3.9 points. The possibility of receiving a retirement pension and social security benefits for old age was most often assessed as attractive (dominant: 4 points) also in the United Kingdom, Sweden, the Netherlands, Denmark and Ireland. Poland's attractiveness was assessed at 2.9 points. According to respondents, the least attractive country is Romania. The average attractiveness rating was 1.8 points. On the other hand, the respondents most often indicated that the pension system in this country is not attractive at all (dominant: 1). The lowest rating also appears most frequently in the case of opinions regarding receiving a pension and social security for old age in Bulgaria. The Baltic countries Lithuania and Latvia were relatively low in the ranking, with an average rating of 2.1 points.

Table 4 shows selected national initiatives in Austria, Belgium, Bulgaria, Denmark, Finland, Spain, Ireland, Germany, Switzerland and the United Kingdom.

Table 4

Ways to popularize knowledge about the coordination of retirement pensions in selected EU Member States

Country	Good practices in the EU	Polish practices corresponding to those of the EU
Austria	An electronic newsletter that focuses on, among other things, EU coordination of retirement pensions	No similar initiatives

Belgium	<i>Full Social Jacket</i> Project (2013) – a website containing information on all aspects of social security in this country as an initiative of the Federal Social Security Service (a series of films presenting the personal stories of migrating citizens of this country and expert interviews regarding, inter alia, the rights and obligations arising from the EU regulation and website designed for people who want to settle in Belgium, and people who want to work there (available in four languages: English, Dutch, German and French)	No similar initiatives
Bulgaria	Training in coordinating pensions for students from various institutes in Bulgaria	No similar initiatives
Denmark	Training in determining the relevant legislation is mainly targeted at company representatives	No similar initiatives
Finland	Website (https://www.tyoelake.fi) – Finnish Pension Centre Online services: <i>check your retirement age, check your retirement benefits, claim your retirement pension, find your service provider</i>	No similar online services
Spain	Website (www.sepe.es) – guides for people who take up employment in Spain and for those who work or would like to work in another EU country. The website is addressed to Spanish citizens who are planning to return to the country, and the institutions issue coordination materials for people who want to go to another Member State	The ZUS website (www.zus.pl) – does not contain practical guidance for Poles taking up work in other Member States
Ireland	The website (www.welfare.ie) is also available in Polish (information on the conditions that must be met in order to receive benefits when going to work in another country or how to apply for retirement benefits in Ireland)	The ZUS website (www.zus.pl) does not contain practical guidelines on the conditions that must be met in order to receive a retirement benefit when going to work to another Member State. There is also no redirection to the website of social security institutions in a specific host country
Germany	<i>Transwel</i> initiative – cooperation of European universities in the field of coordination. Research project conducted in the following countries (pairs): Bulgaria-Germany, Hungary-Austria, Estonia-Sweden and Poland-United Kingdom. The project focused on studying the migration of citizens and their social rights	The problem of teaching in the field of social security at the faculties of Polish universities – small range of lectures, little interest of either students or the universities themselves

Table 4 (cont.)

Country	Good practices in the EU	Polish practices corresponding to those of the EU
Switzerland	A practical guide for emigrants on retirement in Switzerland	No similar initiatives
Great Britain	The Pension Advisory Service (TPAS) provides residents with free UK retirement advice regarding their state, company and individual pensions. There is also a government pension website for people living abroad	No similar initiatives

Source: the author's own study, based on: <www.fullsocialjacket.org/> [accessed 13 May 2020]; <www.welfare.ie/> [accessed 13 May 2020]; <www.sepe.es> [accessed 13 May 2020]; <www.transwel.org> [accessed 13 May 2020]; <<https://www.tyoelake.fi/en/>> [accessed 13 May 2020]; <<https://www.expatica.com/ch/finance/retirement/a-guide-to-retiring-in-switzerland-100004/>> [accessed 13 May 2020]; <<https://www.pensionwise.gov.uk/en/living-abroad>> [accessed 13 May 2020]; Szybkie (2017): 139–151.

In many European countries, knowledge about the coordination of pensions and the associated rights are widely disseminated by national institutions competent for retirement security. In Poland, similar initiatives are missing in comparison to the countries listed in the table above.

V. CONCLUSIONS

A review of Polish research on the knowledge of Poles about retirement pensions and their international aspects shows that researchers focus mainly on the Polish pension system, ignoring its international aspect. The author's own research focuses precisely on the international aspect of pensions coordination. The hypothesis put forward has been confirmed. The research confirmed the low level of Poles' knowledge about coordination. Poles do not know whether Polish workers migrating within the European labour market can benefit from EU regulations that make it easier to receive a pension and retirement benefits, and whether the social insurance contribution periods for work performed abroad count when determining the right to receive Polish retirement benefits. Knowledge about coordination that may have an impact on the greater interest of Polish employees migrating within the European labour market. Poles mainly use the Internet to access information about providing financial security for old age, insurance prudence regarding the choice of the state of work, working and pay conditions, the amount of insurance contributions paid, and the use of additional insurance benefits. Moreover, in the opinion of Poles, among the countries covered by the coordination regulation, the most attractive country in terms of old-age pensions and social security is Switzerland (4 points). Poland's attractiveness in this respect was assessed by

respondents at 2.9 points. According to the respondents, the least attractive country is Romania, where the average attractiveness rating was 1.8. The Baltic countries Lithuania and Latvia were relatively low with an average rating of 2.1 points.

The practices of the countries covered by the coordination regulation – such as the *Transwel* initiative, practical guides on retirement pensions abroad, a pension website for people living abroad, training in determining the appropriate legislation directed at company representatives, training in coordination for students or the *Full Social Jacket* project – constitute good practices for disseminating knowledge about coordination of pensions in the EU.

- Barcz, J., Górka, M., Wyrozumska, A. (2017). *Instytucje i prawo Unii Europejskiej*. Warsaw.
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