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Uncertainty-Induced Challenges Faced by Poor Inhabitants of Big Cities: The Case of Poland's Poznań

Summary: The aim of this article is to examine a number of aspects of uncertainty faced by poverty-stricken residents in the western Polish city of Poznań from the perspective of their incomes, work and prospects for the future.

The methodology and the concept behind this research both stem from the activities of “The Underclass of Poznań” Cross-Community Research Group, which conducted a number of paper-and-pencil interviews in 2012 and 2013 in order to collect detailed answers from respondents and a set of qualitative data. A random sample of beneficiaries of Poznań’s Municipal Family Support Center (MFSC) was selected in two measurement stages ($n_1=418$, $n_2=196$) from a total of 6,000 addresses. The selected sample size guarantees that, with 95% probability, the obtained research results do not differ from the distributions of the variables in the overall statistical population by more than 4%.

The article includes an analysis of the notion of uncertainty from a socioeconomic angle, and it also lists the links between certainty and security. It has been stressed that income constitutes the primary factor influencing security, with respect to both its volume and the certainty of its receipt. It has also been noted that women receive higher incomes than men, which distinguishes this research from other research findings. In general, it needs to be emphasized that income levels are relatively low in all income groups, which results from the specific features of the studied population, whose members are all beneficiaries of social welfare programs. Needs deprivation in the analyzed population does not merely result from low incomes, but also reflects the lower level of need awareness in comparison with other social groups. The respondents’ general feeling of economic uncertainty is also affected by the range of available opportunities and the degree of need satisfaction. Incomes earned by the studied population are only sufficient for households to afford the cheapest food and, sometimes, clothes and to pay for basic accommodation. Apart from income uncertainty, this paper focuses on threats to job security because, in spite of their relatively high job insecurity, respondents tend to adopt passive attitudes on the job market, with

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a low overall level of activity and failure to actively look for employment. The respondents' uncertainty of the future is a consequence of their uncertain incomes and unemployment, factors that can be viewed as either intrinsic or extrinsic.

Keywords: uncertainty, income, work, prospects for the future

JEL classification codes: A14, D12, D63, I32

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Introduction

The idea of a problem-free society as described in Thomas More's *Utopia* remains literary fiction. The 21st century has brought with it a number of challenges for contemporary societies. Failure to meet the demands of the present day can lead to social and economic exclusion and a situation in which individuals are deprived of opportunities to satisfy their needs. Global geopolitics, combined with decreasing demand for labor and economic challenges faced by countries, are leading to a growing sense of uncertainty among individuals. The increasingly fast pace of life, coupled with a growing shortage of available positions and the threat of exclusion, is forcing individuals to make constant efforts to improve or at least maintain their economic and social status. The pursuit of a better life is adding to the feeling of uncertainty and becoming the sole unquestioned element of life.

These developments are the background to the main objective of this paper, which is to highlight the unstable situation of poverty-stricken residents in the city of Poznań. Specifically, this paper aims to focus on the notions of income, work and uncertainty of the future as experienced by beneficiaries of Poznań's Municipal Family Support Center (MFSC) and to outline the course of action that these people take to improve their situation.

Research methodology

The methodology and concept behind this study both stem from the activities of "The Underclass of Poznań" Cross-Community Research Group, of which this author was a member and which also included other academics from Poznań universities as well as local government employees and NGO workers. Members of the group conducted a number of paper-and-pencil interviews in 2012 and 2013 in order to collect detailed responses and a set of qualitative data. A random sample of MFSC beneficiaries was selected in two measurement stages ($n_1=418$, $n_2=196$) from a total of 6,000 addresses. The selected sample size guarantees that, with 95% probability, the obtained research results do not differ from the distributions of the variables in the overall statistical population by more than 4%. The research was conducted through structured interviews. The applied tools varied in terms of question formation. The sample was first analyzed by means of investigating the frequency

distributions of the input data. For open questions, answers were aggregated with a minimal loss of analytic value by the data. This article only deals with a small fraction of the questions used in the research tools.

The general aim of this research was to scrutinize the studied population of poor inhabitants of Poznań in order to identify the factors and areas of social marginalization. The sample was entirely made up of MFSC beneficiaries. The study attempted to capture the dynamics of the changes connected with entering or escaping social exclusion. Measurements were conducted twice, at different time points. The point of reference for the researchers to elaborate on the problems of social marginalization and exclusion in the analyzed area was the situation forcing representatives of the studied population to use formal municipal support. The complete research includes both the analysis of the state of play and how it changed over time.

What is particularly important for this analysis is a thorough examination of the features which constitute the social and demographic profile of the respondents. This information can be derived from respondents' particulars, i.e. gender (Table 1), age (Table 2), number of people in a household (Table 3), place of birth (Table 4), and the level of education. Women were overrepresented in both measurements, which was strictly due to the sampling frame based on a list of different types of MFSC beneficiaries, including beneficiaries of the local Center of Social Integration (CSI). Both measurements showed similar gender ratios, which confirmed their comparability. This was also the case with mean age values.

Table 1. Gender distribution

		Measurement				Total	
		1		2		No. of cases	% in column
		No. of cases	% in column	No. of cases	% in column		
Gender	Female	274	68.7%	131	70.1%	405	69.1%
	Male	125	31.3%	56	29.9%	181	30.9%
Total		399	100.0%	187	100.0%	586	100.0%

Source: Author's own study based on MRG SMP Research.

Table 2. Respondents' age

Measurement	N	Mean	Standard deviation
1	395	50.95	18.022
2	190	48.54	17.589
Total	585	50.17	17.904

Source: Author's own study based on MRG SMP Research.

Contrary to what had been expected, the investigated households did not prove to be numerous groups of people. The mean number of household

members was 2.45 in the first measurement and 2.32 in the other. Therefore it cannot be confirmed that the number of people in a household is a good predictor of poverty.

Table 3. No. of people in households

Measurement	N	Mean	Standard deviation
1	386	2.45	1.656
2	187	2.32	1.604
Total	573	2.41	1.639

Source: MRG SMP Research.

Most respondents have been living in Poznań since they were born; just over one in four were born elsewhere.

Table 4. Respondents' places of birth

		Measurement				Total	
		1		2		N	% in column
		N	% in column	N	% in column		
Place of birth	Poznań	280	72.2%	137	78.3%	417	74.1%
	Elsewhere	108	27.8%	38	21.7%	146	25.9%
Total		388	100.0%	175	100.0%	563	100.0%

Source: MRG SMP Research.

Most respondents had a vocational education background, which accounted for 33% of the answers. Nearly 25% of respondents were secondary school graduates and only a few respondents had a higher education. Women had a slightly better level of education than men.

Socioeconomic uncertainty

Uncertainty is a basic attribute of the present. Its increasing significance makes it endemic in virtually all places worldwide and among all socioeconomic groups. It refers to all dimensions of human life, both economic and noneconomic as well as consumption, work, social conditions, the economy, the environment in the broad sense, and societal and cultural challenges. The impact of job insecurity is growing as working part-time or in untypical conditions and, consequently, income uncertainty become increasingly common. These are significant factors that can affect the sense of socioeconomic security and influence people's present and future living circumstances, their subjective perception by other individuals, and their experienced level and quality of life. In behavioral economics, uncertainty should be treated as both the effect and cause of relatively lower competitiveness and, in consequence,

social and economic exclusion. The increasing sense of uncertainty among the studied individuals results from rising joblessness, difficulties in obtaining an unemployment benefit, helplessness and misguided social welfare policies. These factors promote disparities in income and expenditure, while also resulting in a less efficient structure of consumption and difficulties in the functioning of society.

Uncertainty is an important aspect of business and social life and can also be seen as a defining feature of human activity in general. According to the PWN Dictionary of the Polish Language [2007], uncertainty involves an element of risk and is difficult to predict. This definition does not fully explain the term because economic risk can be identified by means of calculating its probability. The probability of the occurrence of uncertainty cannot be assessed due to a lack of statistical parameters estimating the frequency of the phenomenon [Zalega 2008]. According to G. Maciejewski [2010], the states of risk and uncertainty occur jointly and are sometimes equated. Scientists who analyzed the problem of uncertainty, such as W.F. Samuelson, S.G. Marks [1998], A.H. Willet [1951], and F.H. Knight [1921], used the notions of uncertainty and risk interchangeably. Willet defined risk as an objectified uncertainty regarding the occurrence of an undesirable event. Knight linked risk with measurable uncertainty. Meanwhile, I. Pfeffer [1955] combined these two approaches and claimed that the measurability of uncertainty was only a matter of beliefs.

Although the uncertainty of incomes, work or the future is a serious cause of people's fears, the notion of uncertainty is equally common in other areas of activity. This applies to both individuals and society as a whole. In the context of this paper, these areas can be treated as vital because they have a direct influence on various areas of human endeavor. It can thus be concluded, in line with an approach known as the Austrian School, that uncertainty is a multifaceted phenomenon that results from a number of factors with varying impact.

Security as an element of certainty

The notion of certainty is closely related to security or, strictly speaking, insecurity. The semantic range of the notion of security is extremely broad, chiefly because it is described by different scholars, among them economists, psychologists, sociologists, defense experts, and political scientists. However, regardless of the definition, security can be viewed from two different angles. On the one hand, it can be understood as a state in which an entity can freely exist and develop because there are no controls imposed on it. On the other hand, security can be associated with peace, certainty and a lack of threat. J.S. Nye Jr. [1988] argues that, in general, security means being free from threats (the form of negative freedom), while A. Giddens [2007] sees it, in a more abstract sense, as the counterbalance of chaos.

According to D. Lerner [1964], security is synonymous with certainty and a lack of physical threat or a condition of being protected against threat. Under this view, security is the antonym of uncertainty and a situation in which someone is confident about opportunities for satisfying their needs as well as for self-fulfillment and improvement. This approach is close to L. Korzeniewski's [2000] definition of security as someone's ability to undertake creative activity in a situation when individuals or groups are objectively free from threats. Overall, security can be treated as either a state in which someone's existential needs are satisfied or a state in which these needs may be met in the future. This means that, on the whole, security can be understood in terms of the overlapping of different dimensions of existence, survival, identity, independence, peace and development.

Perceiving security as a situation in which someone is deprived of care entails a number of consequences for both individuals and societies. Such an approach also means that the role of state institutions is limited to ensuring security. In turn, a situation in which an individual is free from fears has different implications for what is known as ontological security, or a stable mental state derived from a sense of continuity in someone's life. An individual experiencing certainty can enjoy a sense of security with regard to their income, job stability and future, whereas in the opposite case, they experience insecurity in all these areas.

Dimensions of uncertainty

Incomes constitute a factor that significantly influences people's sense of economic security. The level of income has a powerful influence on people's standard of living and on the extent to which they satisfy their needs. A lack of incomes, their insufficient level, uncertainty or irregular earnings can be treated as major factors defining need deprivation. People's disposable income is the key factor that determines the proper existence of households and whether they experience social and economic security. Disposable income cannot be equated with the standard of living, though numerous examples of research confirm a close relationship between these two notions to the extent that income can be deemed an adequate reflection of the standard of living [Golinowska 1997]. Incomes constitute an important factor of household stability, and they also influence the sense of security experienced by households. U. Mann-Whitney suggests that marginalization significantly influences uncertainty as regards the continuity of incomes. Almost 80% of poverty-stricken inhabitants of Poznań say they do not feel secure thinking of their incomes.

Research conducted by "The Underclass of Poznań" Cross-Community Research Group (MRG SMP) shows that gender does not influence income uncertainty. Both women and men experience the threat of insufficient incomes. Interestingly, women say their monthly incomes are 300 PLN higher than those of men (Table 5). This is a curious claim because most prior research findings

indicate the opposite [Golinowska 1997; Piekut 2008; Lister 2007; Zalega 2008, Kalinowski, Łuczka-Bakuła 2007]. Women's slightly higher incomes do not reduce their fears regarding their future income situation, which is mostly due to the generally difficult condition of the households in question. It can be presumed that, despite their higher incomes, women do not satisfy their needs to a greater extent than other household members. R. Lister's research suggests that women are victims of "hidden exclusion" resulting from an unequal distribution of incomes within households. According to the researcher, it is the reliance on their partners and difficulties in starting an independent life that pose real problems. This kind of situation is especially noticeable among less educated people living in difficult conditions [Lister 2007].

Table 5. Respondents' gender and incomes

Specification	Gender	Mean	Standard deviation
Net income in households	Men	878.25	639.445
	Women	1163.40	670.902

Source: MRG SMP Research.

Table 6. Respondents' incomes – intervals

Specification		Assessment 1		Assessment 2		Total	
		n	%	n	%	n	%
Income intervals	Less than 500 PLN	32	13.8	6	5.7	38	11.3
	501–750 PLN	54	23.3	17	16.2	71	21.1
	751–1,000 PLN	43	18.5	27	25.7	70	20.8
	1,001–1,500 PLN	56	24.1	28	26.7	84	24.9
	1,501–2,000 PLN	31	13.4	13	12.4	44	13.1
	More than 2,000 PLN	16	6.9	14	13.3	30	8.9
Total		232	100	105	100	337	100

Source: MRG SMP Research.

Respondents' fears about their future income situation are not surprising because more than 50% of households have average monthly incomes of only 931.50 PLN, less than the net minimum wage. The difficult situation of those surveyed is reflected by their incomes in individual quartiles, especially in quartile four. The highest earners had average monthly incomes of 1,400 PLN (600 PLN in the first quartile), which, in the context of the minimum wage, confirms the complex situation of the respondents. Only 7% of those surveyed received incomes exceeding 2,000 PLN. The highest income amounted to 3,000 PLN (Table 6). Considering that the average household consists of 2.4 people, it is easy to calculate that the average income per capita was a paltry 445 PLN. It needs to be stressed that the studied population consisted of MFSC beneficiaries and therefore the amount, however small

it may seem, does not constitute a random value. It corresponds with an income criterion under which support can only be granted to those whose monthly incomes do not exceed 539 PLN (623 PLN in households with a disabled child). Such appallingly low incomes justify the respondents' fears about their financial future.

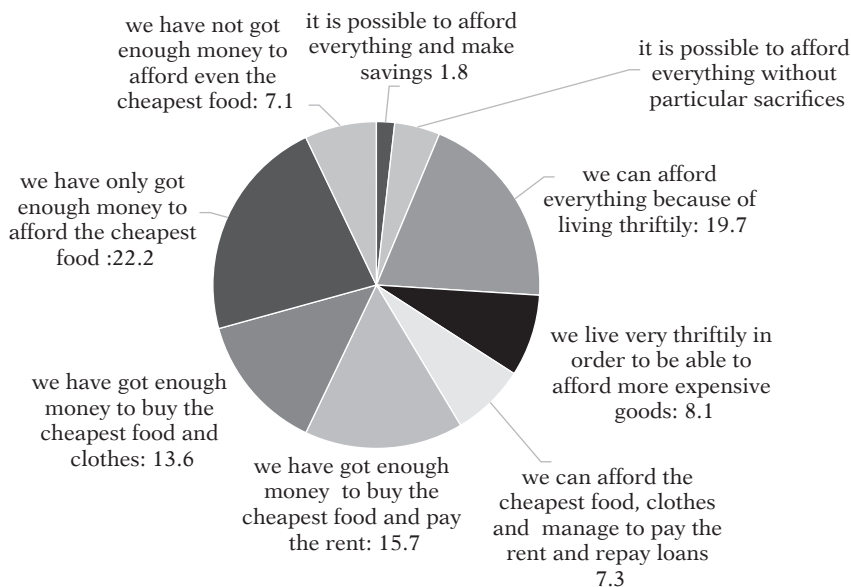
The subjective assessment of household incomes by their members is an important issue that influences income uncertainty. Most of the surveyed, poverty-stricken inhabitants of Poznań claim that their financial means are not sufficient to live on. More than two-thirds of those surveyed say they can barely make ends meet with their incomes. One in 10 respondents believes that their current situation allows them to meet their needs easily. Given the context of insufficient means, an important question arises: What level of wages would respondents regard as sufficient? The average optimal levels of monthly income identified by respondents are 2,024 PLN (assessment 1) and 2,425 PLN (assessment 2) (Table 7), just above the net minimum wage. This shows that the income aspirations of the analyzed population are moderate, chiefly because respondents have lower expectations and ambitions when it comes to the consumption of goods and services.

Table 7. Amount indispensable for households to function 'normally' – mean values

Assessment	N	Mean	Standard deviation
1	372	2,024.01	896.391
2	174	2,425.52	2,379.212
Total	546	2,151.96	1,542.373

Source: MRG SMP Research.

The respondents experience income uncertainty because they have limited opportunities to satisfy their needs. Nearly one in four respondents says their income only allows them to buy the cheapest food, while being insufficient to meet their clothing needs. One in five claims they can afford everything they want thanks to their thriftiness. However, the question is what they mean by "everything." A certain inconsistency can be observed here on the part of respondents because they claim they can satisfy all their needs, but in reality they fail to meet them at a sufficient level. Above all, respondents fail to satisfy their cultural, healthcare, educational and recreational needs due to insufficient income. Only 6% of respondents say they can afford everything without any particular sacrifice, and one in three say they manage to save some money for the future. Alarmingly, about 7% of respondents say they do not have enough income to buy even the cheapest food (Fig. 1). This group is particularly vulnerable to structural marginalization. A further decline in incomes could force these people to stop meeting some of their nutritional needs in favor of other basic needs such as healthcare. They could also be prompted to buy cheaper goods of inferior quality as substitutes and withdraw from social life.

Figure 1. The structure of household expenses

Source: MRG SMP Research.

Income uncertainty is strictly connected with job insecurity. The latter refers to someone being aware of their job instability, doing odd and temporary jobs or being illegally (or semi-legally) employed. The perception of the threat of losing a job is, at the same time, an invasion into an individual's feeling of security and constitutes a factor that contributes to their negative assessment of their own life on the whole. More than 75% of respondents stated that they did not feel secure with regard to their jobs and job security. Women feel slightly safer than men in this respect. However, in general, only one in four women and one in five men have a sense of job security and do not feel threatened by joblessness. This is particularly worrying because Poznań and its environs have the lowest unemployment rate in Poland. This may suggest that job security in other Polish cities is even lower.

Despite their high level of job insecurity, respondents are surprisingly passive on the labor market. Only one in five is making efforts to raise their professional qualifications. On the one hand, this may result from a conscious self-marginalization process; on the other, it may mean that those surveyed have become reconciled to their being dependent on social aid and treat it as easy-to-get income. Consequently, the situation can be interpreted as an instance of quasi-conscious degradation. The question is whether those suffering from need deprivation – to the extent that they are forced to use institutional support – are interested in changing their situation in any way. This question is more difficult to answer than it seems. The respondents' passivity is influenced by the traditional aid system, which, instead of helping individuals

overcome poverty, often makes it more permanent. Welfare institutions tend to counteract difficulties experienced by individuals on an ad hoc basis and only remotely contribute to a tangible improvement in human capital. Most training programs are aimed at a mass audience. Adequate measures, involvement and willingness to change are needed on the part of both beneficiaries and supporters. Support should be individualized and targeted at specific beneficiaries because only then will those excluded stand a chance of professional development.

Only 41.4% of unemployed respondents actively looked for a job for up to four weeks before the survey, which testified to their self-marginalization. The figure for employed respondents making efforts to find a better paid job was only slightly lower, at 38% (Table 8). This shows that respondents lack self-confidence. Men turned out to be more active job seekers. More than two-thirds of unemployed men looked for employment while only one in three unemployed women did the same. This often resulted from their stereotypical approach to their household roles and a conscious shift from employment to housework. Passive attitudes on the labor market adopted by both employed and unemployed respondents reflect the commonly held view that getting a job does not contribute to an improvement in a person's economic situation and standard of living.

Table 8. Percentage of job seekers

	Specification	% in column	% in relation to having a job
Looked for a job for up to 4 weeks before the survey?	No, though still unemployed	35.6	58.6
	Yes, already employed	25.1	41.4
	No, no need to, employed,	24.2	62.0
	Yes, though now employed	15.0	38.0

Source: MRG SMP Research.

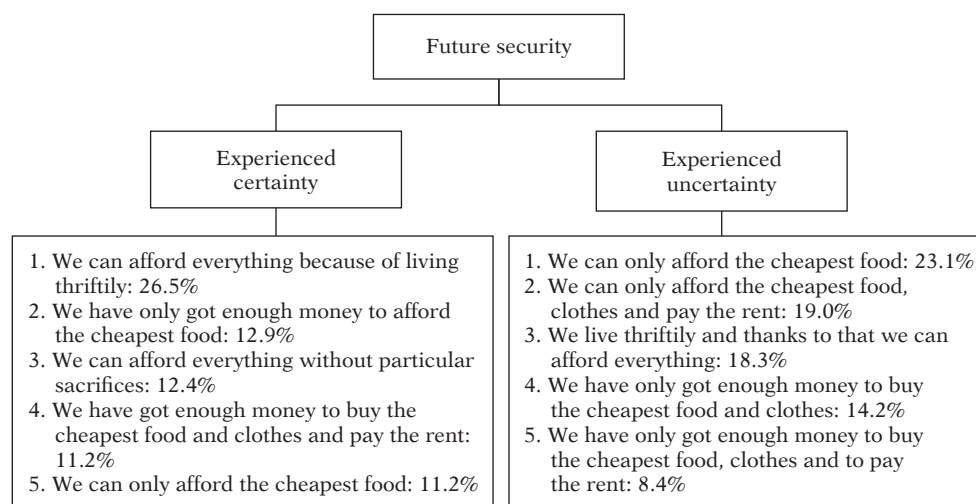
Work is one of the elements of “creative human causative action” [Titterton 1992]. Its lack is the primary factor of exclusion. Those losing their jobs are most frequently less well-educated (nearly 60% of respondents have no more than basic vocational education, though, curiously, more than 7% hold university degrees). Many of them come from broken families. A person losing a job experiences difficulties finding new work. They accept less demanding temporary jobs or work illegally, which further worsens their position on the labor market. Being unemployed for a long time results in exclusion from the labor market and passivity. These are often accompanied by problems such as low self-esteem, feeling redundant, and being convinced that the situation cannot improve. Low self-efficacy beliefs encourage apathy, self-destruction and withdrawal [Kalinowski 2013].

Income and work uncertainty give rise to a sense of uncertainty about the future. The correlation coefficient between future and work uncertainty

is 0.81 ($p < 0.01$) and the correlation coefficient between future and income uncertainty stands at 0.57 ($p < 0.01$). This confirms a strong relationship between these two pairs of variables. It is obvious that uncertainty of the future does not constitute an autonomous variable as it always results from causes that create a sense of uncertainty. These are usually destructive in nature and linked to self-exclusion. Future threats result from both objective and subjective premises. Threats are often abstract (such as lack of family support or lack of state aid), but in a number of cases they are conditioned by insufficient means of support or need deprivation.

The level of income is an important factor determining a sense of certainty about the future. Average monthly incomes among respondents who felt secure about their future were about 270 PLN higher than among those who felt the opposite. The figures were 1,244 PLN and 973 PLN respectively. The level of income is also reflected by the attitudes adopted by respondents: 17% of those who felt secure about their future claimed they had enough funds to afford “everything” without any particular sacrifice (in this group, more than 4% said they had made some savings for the future). Just over 3% of those who felt insecure about their future said they were able to satisfy all their needs (with only one person claiming to be saving for the future). Of note is the hierarchy of expenses in these two groups. While most respondents with a sense of certainty about their future answered “we live thriftily and that is why we can afford everything,” those uncertain about their future predominantly replied “we can only afford the cheapest food” (Fig. 2).

Figure 2. The hierarchy of expenses among poverty-stricken Poznań residents in relation to their sense of certainty about the future



Source: Author's own compilation based on MRG SMP Research.

The answers given by those feeling secure about their future – to the effect that they have sufficient means to afford everything thanks to their thriftiness or that they can afford everything with no particular sacrifice – require deeper reflection. They are surprising because, after all, the group was wholly composed of underprivileged people living in poverty and benefiting from formal aid – only such individuals are eligible for social welfare. The question therefore arises why these respondents have such a high opinion of their consumption and resource allocation. This can be explained by the theory of enforced adaptation. Enforced adaptation is usually when someone treats his or her situation as normal and lowers their aspirations accordingly. Any deterioration in this situation results in the individual accepting their reduced economic position. Frank [2005] suggests that our sense of satisfaction with various areas of life can be affected by occurrences and situations that we are aware of. A lack of awareness can prompt us to overestimate our position. From the micro-scale perspective, the theory of self-enhancement (motivation combined with self-esteem) provides another explanation [Strube 1986]: that people process information from the world around them in such a way so as to make their own situation appear more positive. Economic psychology recognizes a phenomenon whereby people improve their self-esteem as a result of tackling difficult life situations. Meanwhile, members of the studied group tend to adopt passive attitudes. Instead of actively looking for sources of income, most of them (92.9%) say that, in an extreme situation, they would be ready to beg on the street in order to improve their economic position.

It is also worth reflecting on respondents' expectations of how social policy could improve the situation of the studied group. The current EU vision of "smart, sustainable, inclusive growth with greater coordination of national and European policy" was introduced in the Europe 2020 strategy. It pays attention to three interconnected priorities: intelligent development, socially inclusive development, and sustainable development. Fighting poverty and, therefore, improving job, income and future security, can all be viewed as flagship initiatives aiming to accelerate the introduction of strategic aims. Social welfare institutions should therefore intensify their efforts to eliminate factors of uncertainty. It is necessary to encourage citizens to start microbusinesses and acquire skills, knowledge and competences that would result in their advancement on the economic ladder. Investing in human capital will help decrease the number of aid beneficiaries. Analyses show that although higher education cannot guarantee an improvement in people's lives, it can help create new jobs and promote greater activity and responsibility. Therefore it is necessary to improve the quality of education and equip people with skills that are indispensable on the labor market. It is also necessary to encourage cooperation between dysfunctional families, social workers and family assistants.

A sense of economic threat determines the relationships that individuals enter into with their social and economic environment and is connected with a threat of marginalization in terms of the level and quality of life [Sowińska

2003]. In this context, “threat” is understood as a loss of value desired by an individual enjoying a certain standard of living and a certain social and economic position. Thus, uncertainty of the future may be related to social threats such as famine, homelessness, structural unemployment, and difficulties in obtaining health benefits. It is necessary to encourage individuals to take action to improve their social position. Abilities, knowledge and competences are important resources that can help people climb the economic ladder. Although activity alone does not guarantee anything, it opens up new opportunities for individuals and increases the spectrum of choices they can make in their lives.

Conclusion

Multiple threats to the stability of life lead to a situation in which various areas of social life are being analyzed in terms of the certainty/uncertainty and security/insecurity dichotomy. Certainty and security determine the conditions in which people live and are the basis for governments to shape their social policies. In this context, security can be understood as a feeling of certainty experienced by individuals and societies. As is easy to notice, the development of civilization, globalization and the internationalization of social and economic processes diminish the sense of certainty among individuals. It is necessary to review all factors contributing to increased uncertainty, taking into account local, regional, domestic and international threats. Undoubtedly, one of the most important human needs is the need of certainty, both economic and social. This research shows that respondents experience a strong sense of social and economic uncertainty in areas such as job and income security.

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OBLICZA NIEPEWNOŚCI UBOGICH MIESZKAŃCÓW DUŻEGO MIASTA NA PRZYKŁADZIE POZNANIA

Streszczenie

Celem artykułu jest przedstawienie oblicza niepewności ubogich mieszkańców Poznania w trzech wymiarach – dochodowym, pracy i przyszłości.

Metodyka i koncepcja badań powstała jako rezultat pracy Międzyrodowiskowej Grupy Badawczej Margines Społeczny Poznania. Badania zostały przeprowadzone metodą PAPI w latach 2012 i 2013 przez członków grupy badawczej, co miało na celu uzyskanie szczegółowych odpowiedzi oraz uzyskanie informacji o charakterze jakościowym. Dobór próby do badań polegał na wylosowaniu z listy beneficjentów MOPR reprezentacyjnej próby gospodarstw domowych w dwóch etapach pomiarowych ($n_1=418$, $n_2=196$), spośród 6000 adresów. Uzyskana liczebność próby pozwala przyjąć z 95-procentowym prawdopodobieństwem, że uzyskane wyniki nie różnią się od rozkładów zmiennych występujących w populacji generalnej o więcej niż 4%.

Artykuł zawiera analizę pojęcia niepewność w wymiarze socjo-ekonomicznym, oraz wskazywanie na powiązania pomiędzy pewnością i bezpieczeństwem. Zwrócono uwagę, że czynnikiem zasadniczo wpływającym na bezpieczeństwo są dochody, ich wysokość, a także pewność ich uzyskania. Zauważono, że to kobiety otrzymują wyższe dochody niż mężczyźni, co jest odmienne w porównaniu z innymi badaniami. Warto podkreślić są ogólnie niskie dochody we wszystkich grupach dochodowych, co wynika ze specyfiki grupy badawczej, zawierającej osoby korzystające z pomocy społecznej. Deprywacja potrzeb jest nie tylko wynikiem niskich dochodów, ale również uświadomienia niższego zaspokojenia potrzeb w stosunku do otoczenia. Niepewność sytuacji ekonomicznej jest również pochodną możliwości i stopnia realizacji potrzeb. Wśród badanej grupy posiadane zasoby pieniężne wystarczają wyłącznie na najtańsze jedzenie, czasem również ubranie i podstawowe wydatki mieszkaniowe. Oprócz niepewności w sensie dochodowym zwrócono uwagę na zagrożenie bezpieczeństwa pracy, przy czym zauważono, że pomimo dużego zagrożenia brakiem pracy respondenci przybierają pasywne postawy (niska aktywność, nieposzukiwanie pracy). Konsekwencją niepewności dochodów i braku pracy jest również niepewność przyszłości, które leżą zarówno wewnątrz jednostek, jak i poza nimi.

Słowa kluczowe: niepewność, dochody, praca, perspektywy przyszłości

Kody klasyfikacji JEL: A14, D12, D63, I32
