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## **Inter-generational Relations and the Polish Farmers' Pension System**

### **Abstract**

A research project entitled *The farmers' pension system and medical services for the elderly in the countryside as seen by two generations* was conducted in an attempt to verify previous evaluations and considerations concerning the current political and economic situation.

Poland's accession to the EU on 1 May 2004 requires the adaptation of Polish legal standards to those of other European countries. The research provides answers to the question about whether the Polish farmers' pension system is compatible with EU regulations.

The pension system plays a vital role in shaping family relations, particularly the position of elderly family members. The first level of contact between the generations is material help. Bilateral transfers are characterised by the younger people more often providing services whereas giving financial support is prevalent among the elderly. The asymmetry in relations between the generations is a question of there not being an equivalent exchange between adult children living under the same roof and their parents. This asymmetry is particularly marked when the children leave their family home and do not care about their lonely parents who have been left to the mercy of fate. Parents, particularly those living with younger family members, take care of their children's financial commitments. In the researched communities pensions have in many cases become the main or important source of maintaining the family. This has an influence on the prominent position of elderly people who consider themselves important and respected in the eyes of many respondents or are household members with equal rights, without distinction.

The law on structural pensions of 26 April 2001 creates potential conditions for changes in inter-generational relations. Does early retirement speed up the rotation of generations, does it influence the speed of land concentration and the improvement of agrarian structure? Barely four years have passed since the law was passed.

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It is too early to carry out a full assessment. Certain tendencies can, however, be pointed out in the light of results of the National Agricultural Register of 2002 and on a macro-scale in the light of empirical research in selected communes.

It can be assumed that the law on structural pensions plays the role assigned by the legislator. Early retirement speeds up the rotation of generations. In the light of the collected materials it is difficult however, to state that they have the same influence on land concentration and the improvement of the agrarian structure. Regardless of the verbalisation of incentives forcing or encouraging farmers to apply for structural pensions, at the bottom of all these decisions lies the desire to quit agriculture.

Key-words: rotation of generations, position of the elderly, mutual transfers, structural pensions.

The issue of providing financial security for elderly people in the countryside and in agriculture has a significant role in the work of the Institute of Rural and Agricultural Development at the Polish Academy of Sciences. A research project entitled *The farmers' pension system and medical services for the elderly in the countryside as seen by two generations*<sup>1</sup> was conducted in an attempt to verify previous evaluations and considerations concerning the current political and economic situation.

Empirical research was conducted in 2003 in four communities in the Podlasie and Świętokrzyskie regions. One of the basic research instruments was a questionnaire addressed at 300 people registered with KRUS.<sup>2</sup> Half of these people paid national insurance contributions and the other half received social benefits which allows for an evaluation of the system from the point of view of the opinions of professionally active and passive farmers.

Does the Polish pension system have an influence on the rotation of generations employed in agriculture and improvement of the agrarian structure? Answers to these questions should have been provided by the results of the above mentioned research.

Poland's accession to the EU on 1 May 2004 requires the adaptation of Polish legal standards to those of other European countries. The research provides answers to the question about whether the Polish farmers' pension system is compatible with EU regulations.

Farmers in several European countries have their own pension systems. As in Poland they are more advantageous than universal systems since they are subsidised by the state. However, these subsidies do not anywhere exceed half the input paid by farmers' contributions. In all West European countries the percentage of the agricultural population is far lower than in Poland, being a few per cent of the entire working population, whereas

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<sup>2</sup> KRUS – Social Insurance Fund for farmers.

farms are on average much bigger. The proportion between the number of recipients of social security benefits and payers of contributions is so favourable there that the professionally active support a much lower number of people through their contributions.

The way the pension system functions, its advantages and disadvantages is perceived in a different light by people who pay contributions and those who receive social benefits, by younger and older people, women and men, people living alone and those living with their families, and also – as it appeared – in different regions of Poland. Answers provided by the survey as well as observations made during interviews can be the basis for outlining a direction for checking and improving the current system in accordance with social judgement.

Farmers currently feel that there should be a separate social security system, adapted to the specificity of work in agriculture and to the financial situation of this sector. Respondents perceive its economic, social and legal values. The financial aspect of the system is dominant among the respondents' responses: "We have our own money and don't have to rely on our children or family to do us a favour. I remember the inter-war years. Penniless in old age, people had to go begging to the church because nobody would even give them a slice of bread. Nowadays, our pensions keep us out of misery."

As long as individual farmers were not entitled to pensions, this fact negatively distinguished the entire agricultural population in the private sector from the general working population.

The specificity of the daily existence of elderly people in the countryside is closely linked with the transformation of the family, having an effect on the social aspect of the system. The traditional peasant family did not realise its role for the sake of moral values, but for the work ethos, outlining a specific place in the production system for every member of the family team on a lifelong basis. This function was carried out under social pressure and under threat of withdrawing the notarial bequest of land by parents in case of not meeting a lifelong agreement. The protective role was an inherent feature of the family, an inseparable feature of the model of culture. The specificity of rural old age is currently manifested by a disruption in carrying out this role due to the longer average human life expectancy compared with the past, families having fewer children, a change in the structure of sources of income. In the past, the emphasis of negative phenomena in inter-generational relations were conflicts concerning meeting lifelong agreements, which for old parents was their only source of income. Nowadays, social relations concerning parents-children has changed direction. The social dimension of the system means that bequeathing land does not begin a new phase in the situation of the older generation anxiously expecting the favour of getting some bread. Elderly

farmers are not only recipients of social benefits but also donors which they talk about with pride: "At least I can help my children, I can pay their taxes and social security contributions, I can even pay for my grandchildren's education."

The legal aspect of the system is perceived by those respondents intending to apply for early retirement, because working in agriculture is arduous and does not allow for total fitness in later life. Some of the respondents evaluate the situation realistically: "I have to be satisfied. There is no alternative solution."

The pension system plays a vital role in shaping family relations, particularly the position of elderly family members. The first level of contact between the generations is material help. Bilateral transfers are characterised by the younger people more often providing services whereas giving financial support is prevalent among the elderly. The asymmetry in relations between the generations is a question of there not being an equivalent exchange between adult children living under the same roof and their parents. This asymmetry is particularly marked when the children leave their family home and do not care about their lonely parents who have been left to the mercy of fate. Parents, particularly those living with younger family members, take care of their children's financial commitments. In the researched communities pensions have in many cases become the main or important source of maintaining the family. This has an influence on the prominent position of elderly people who consider themselves important and respected in the eyes of many respondents (54.8%) or are household members with equal rights, without distinction (32.9%).

Research on the family carried out in West European countries, particularly in France, has confirmed the strength of positive relations between the generations. Values concerning the family considerably overtook patriotic and universal ideals. French research results stood in contradiction to the American model of the nuclear family, cut off from its natural roots. The period of the recession which was dominated by unemployment and part-time employment did not disrupt the foundation of mutual solidarity between two or even three generations. Abandoning the typical model of cohabitation in traditional rural families does not mean severing ties, but emerges into mutual co-operation and inter-generational exchange. The principle of these transfers is favourable to the autonomy of both sides which has almost become a moral imperative of actions leading towards an equivalent exchange. The family has gained significance in inter-generational relations, and social help for the elderly has made use of the rebirth of family solidarity. This solidarity is manifested amongst others in the principles of home help as opposed to the formerly propagated institutions.

German, French and Swedish experiences portray the institution of home helps who have to fulfil several functions. This provides a relief in

routine activities which are over demanding for housewives. At the same time this prevents the necessity to institutionalise elderly, handicapped people while also being a chance to combat unemployment. With the total lack of rural job opportunities, for women in particular, a nursing insurance along the lines of the model of certain EU countries resulting in benefits for home helps or employing family members to look after the terminally ill could in many cases be a solution. The Polish countryside has not as yet entered this phase and the idea of employing home helps is observed with considerable reservation.

According to Polish and foreign research, kinship is a major source of support. Meanwhile, a considerable portion of elderly people in the interviewed communities do not have children living nearby. In public, semi-public and private institutions the family is considered as an entity with particular significance for its elderly members.

One of the issues requiring evaluation is a definition of whether the range of help which elderly people expect from their families fully corresponds to the help which younger family members are capable of providing, that to which they are morally bound and the help they do in fact provide. The purpose of this research was also an evaluation of the significance of the family for the elderly as regards financial, emotional and social support, serving their integration. Among practitioners and theorists there is a commonly held view that families are unable to provide help to their elderly members in the full sense of the word but they can and should help social services carry out their duties by making use of their own possibilities and identifying the needs and the people in need. The family can have a connecting bond with the efforts of various entities.

Answers to the question about who should take care of and support those farmers who did not pay their contributions while working, are divided. On the whole, however, both pensioners and payers feel that the natural successor or person who has taken over the farm, without necessarily being a family member, has this duty. In other words, the view that the duty of taking care as a form of exchange or return for obtained property is held by 45.8% of pensioners and 57% of payers of contributions. Twice as many pensioners (8.3%) as payers (4.5%) want to charge all working farmers (15.4%) or the entire working population, i.e. the whole of society (8.3%). In other words, the givers are more understanding towards the actual or potential recipients than the recipients themselves. As donors they do not as clearly see such a close link between their own handed over property and the recipients' moral obligation to help. They are inclined to protect their own heirs and address their claims to anonymous farm workers, and particularly to the whole of society, expecting it to cover the costs of taking care of the elderly.

In the Świętokrzyskie communes (in central Poland) 29.3% of the elderly and 40% of the younger respondents consider the need for care by those who have taken over the farm. In the Podlasie communes (on Poland's eastern border) analogical percentages are 59.3% of the elderly and 72.9% of the younger respondents. There are two reasons for the greater emphasis regarding taking care of those farmers who did not pay contributions in selected Podlasie communes. Firstly, land there is expensive, its value is higher than in areas where small peasant farms, divided over the generations into ever smaller scraps of land, do not provide a basic income. Secondly, in this area life annuity as a system has been preserved to a greater extent as a form of existence for old country people before the introduction of the pension system.

Differences in opinion exist both between the communes and according to the social status of respondents. Respondents-pensioners in the Świętokrzyskie communes are more in favour of imposing the duty of care onto the entire community than the Podlasie pensioners, whereas the respondents-payers in both communes express exactly the same view on this issue.

Respondents in the Świętokrzyskie communes more frequently consider other sources. These other sources are the state budget alongside the once mentioned compulsory contribution for everybody or succinct statements such as: "That's their problem. Don't give him anything, if he didn't pay contributions. Let the ministers pay out of their salaries. Let them cope for themselves. I don't respect people like them. He should have thought about the future when he was young. He doesn't deserve anything. Cross them out. That is what they chose so it would be unfair to give them anything."

As I have already mentioned, the first level of inter-generational contact in a family is material help. Young people were asked how they help their elderly family members and the latter were asked whether they help the young according to their means. The responses are proof of the existence of mutual inter-generational transfers.

Table 1

## Mutual inter-generational transfers

Details	Young people	Old people
I do not have a family	10.5	1.4
I help financially	—	56.0
I provide services	70.5	34.7
I do not help	6.8	7.7
Other responses	12.2	0.2

Young respondents look after their parents in times of illness, take them to the doctor, do the shopping, make their meals. The elderly respondents take care of the house and the grandchildren, particularly if their children have non-agricultural jobs or work abroad for a long period of time. Not a single young person mentioned helping his/her parents financially, whereas 6.8% of the respondents said: "I don't help because they have their own money." Among the elderly, financial help is dominant: "I pay tax for the farm (7.7%). I pay my children's national insurance contributions. I even pay their debts and buy whatever they need for themselves and for the farm (41.1%)."

The Podlasie communes have three times as many cases as the Świętokrzyskie communes of no help existing in either direction. Children do not help their parents, "because they have their own money." Parents do not help their children, "because I expect them to help me."

The asymmetry in relations between the generations means that there is not an equivalent exchange between adult children and their parents living under the same roof. This asymmetry is particularly evident when the children move away from home and do not care about their very elderly lonely parents who are left to the mercy of social welfare. The statement made by both elderly and young respondents from three-generation families: "I don't have a family" is proof of indifferent or hostile relations.

Table 2

Parents' services for their children

Type of service	Living	
	without their young	with their young
I don't have a family	3.9	—
I look after my children	14.5	15.9
I look after my grandchildren	18.4	19.0
I pay taxes	2.6	10.3
I pay my children's contributions	1.3	11.9
I help financially	43.4	39.7
I rely on their help	15.8	3.2

Parents' financial help is equal in the communes of both provinces, the only difference being that the Podlasie communes have a few more cases of parents paying their children's contributions arrears. The greater difference in parents dealing with their children's financial obligations refers to paying tax for the farm and contributions arrears for social security. This more often affects parents living with younger family members. To a certain extent they feel responsible for the entire household.

Table 3

## Children's services for elderly parents

Type of service	Living	
	with the elderly	without the elderly
I don't have a family	4.2	16.8
In illness	39.0	26.1
I make the meals	20.3	10.9
I do the shopping	28.0	16.8
They have their own money	2.5	10.9
Other	5.9	18.5

Elderly people who do not live with younger family members expect this help more than those living with their children, managing the household together.

When comparing the expenses of the elderly in both provinces as well as in both types of families it can be stated that KRUS contributions arrears for their children are not paid by those who do not live with the younger generation. They do indeed pay less than the others to help their families, but to cover overall living expenses they pay more, which probably evens out.

Table 4

## What the elderly respondents mainly spend their pensions on

Details	Total	Living	
		without the young	with the young
General bills	17.0	15.6	17.1
Children's taxes	43.0	3.3	5.7
KRUS contributions	3.2	—	6.7
Helping the family	9.9	8.2	18.5
Livelihood	33.2	36.9	29.3
Medicine for themselves	32.4	36.9	29.3

Despite the fact that elderly farmers on average spend a third of their pensions on medication, that is what they lack money for. Those who live with their families complain twice as often about not having enough money for anything, including livelihood (34.9%). They also state more often than the others that they do not have enough money to help their families and less often than the others that "it will somehow have to do" (15.1%). This is a confirmation of the previous observation, that agricultural pensions are becoming one of the main sources of supporting families and their households.



Table 5

## Does the pension cover all needs

Is it enough for everything	According to the elderly total N = 151	According to the young total N = 148
Yes	23.0	39.2
Not quite	52.6	39.2
No	23.7	18.9

A view prevails among the elderly respondents (76.3%) that the pension is insufficient for all the needs, among the young the prevalence of such opinions is less categorical (52.7%). However, if we place these opinions beside the views about the amount of money required to look after elderly people, it appears that pensioners living alone are the most demanding (44.1%).

Support most often takes place directly between parents and children. A considerable portion of help appears at times of transitory events. Financial help rarely comes from outside the parents-children context. Exchange takes place within the household. During her studies on the network of help for the elderly, the social gerontologist, Clare Wenger (1992) introduced the concept "close relative." In her opinion this has a rather subjective dimension, since she included in this category people being in permanent, almost daily contact, with considerable intimacy, regardless of level of kinship.

Contacts with children and other relatives are not merely a question of exchange of services and financial contributions. Emotional ties are important in these relations. During the interviews, respondents were asked about the person they felt closest to. In all cases the spouse was considered closest. In the earlier phases of old age children are placed first, as if considering the living spouse as the second half of oneself; therefore respondents living together did not generally say "I" but "we." Once the children become financially independent, start a family of their own and move away from home, the feeling of closeness becomes unsettled. One of the respondents illustrated this fact in the following way: "My son now has a child, so I no longer have a person I feel closest to." This observation also leads to the conclusion that people one feels closest to are often those for whom one provides and not those from whom one expects support and benefits.

Financial issues are not the only problem of rural old age. The current situation should be evaluated not only from the point of view of the material aspect of agricultural pensions but also in relation to such aspects of old age as the change of social roles, loss of prestige, insufficient help,

generational segregation, loneliness, interpersonal relations. There are two ways of looking at old age. According to the first, elderly people are a burden. According to the second – they have treasured values and therefore command respect. The question arises which of these views is adequate to rural reality. The response is provided by self evaluation of one's position in the family, which is higher in the Podlasie communes, particularly among those entire families living under the same roof, expressed as follows: "An old person feels important and respected, or at least has the same rights as any other household member without distinction."

Table 6

## How an old person feels in a family

S/he feels like	Total	Living	
		without children	with children
An important and respected person	54.1	48.4	58.2
A household member without distinction	32.9	31.3	34.2
Useless equipment	4.1	6.3	2.5
A millstone	7.5	10.9	5.1
An ignorant person	1.4	3.1	–

Loneliness is a growing problem. People who have lost their families in the physical sense through death, particularly that of a spouse, or psychologically through lack of contact, or the children's departure, constant conflicts with them – are filled with sadness. They express their frustration and pessimism by not planning for the future, they have no desires or expectations. They say with resignation: "I don't see any pleasure in the world. Nothing gives me pleasure. I'm resigned and most willingly think of death."

Problems of loneliness and solitude are a particularly important feature of old people living in the rural environment. Rural regions in Poland generally have inadequate public transport, lack shops, social organisation, centres, all those institutions which could partly be compensated by family values. This deficit lessens the access of various forms of participation and activity of elderly people, thus also lessening the possibility of compensating lost roles.

The social environment, range and intensity of contacts creates the syndrome of factors determining the psycho-social condition of an elderly person. As opposed to loneliness which has a mainly physical dimension, solitude lies within the realm of human experiences and feelings. Not all

elderly people who live alone feel lonely and not all who live with their families are free of that type of psychological experience. Beside the three main independent variables, i.e. age, sex and marital status the analysis of specific components of the family and environmental situation, living conditions and state of health, through the aggregation of demo-social features is the basis of building the causal model of solitude. The role of economic regulation and protective network from private solidarity within the family supported by inter-generational public solidarity contributes to counteracting exclusion and to the social integration of elderly farmers.

The law on structural pensions of 26 April 2001 creates potential conditions for changes in inter-generational relations. Does early retirement speed up the rotation of generations, does it influence the speed of land concentration and the improvement of agrarian structure? Barely four years have passed since the law was passed. It is too early to carry out a full assessment. Certain tendencies can, however, be pointed out in the light of results of the National Agricultural Register of 2002 and on a macro-scale in the light of empirical research in selected communes.

Since the last National Agricultural Register land has been shifted from smaller farms (up to 15 ha) to the group of larger farms, particularly a definite enlargement of land areas of farms which are over 50 ha (Zegar, 2003). In 2002 over 600 farms were listed as being over 2000 ha on average, which is mainly a result of doing away with State Farms. A partial concentration of land has taken place. There has also been an almost two-fold reduction in the percentage of people only making a living from agriculture. Barely 4.2% of people in the private agricultural sector currently rely on income from non-agricultural work, although their share has undergone a considerable decline in favour of non-earned income, such as retirement or disability pensions, unemployment and social benefits. At the same time can one talk about a tendency of speeding up the exchange of generations on private farms?

Both regions where the communes discussed in my research were located, have a relatively high index of rural households for which agricultural work is the main source of income. The Podlasie region has the highest index (33.6) in Poland and the Świętokrzyskie index is also considerably higher than the national average (18.1).

Payers of contributions in selected communes were asked the following question: "Would you consider taking an earlier pension, ceasing to farm and handing over your land so as to increase the land area of other farms?" Positive replies were made by 78.7% of the Świętokrzyskie respondents and 67.1% of those in the Podlasie province. Motivations for early retirement can succinctly be summarised in the following six words: Hard work, poor health, low income, family, reservations concerning the EU, money.

The selected statements characterise the positive attitude towards structural pensions. It is worth taking another look at the respondents inclined to taking early retirement. The household structure has a certain influence on the decision. Payers who do not live under the same roof as elderly people, think about early retirement relatively far more often (80.2%) than payers in three-generation families, with parents or grandparents (62.9%). A third of them does not intend taking advantage of the structural pension. How should these differences be explained? This type of response reveals the double value of elderly people in agricultural families: as a valuable work force and as the main providers of a regular income. The help of elderly people on small holdings and in households was and continues to be important, and since they nowadays also bring their financial benefits, young people are less often inclined to resigning from their own work in favour of a pension, if they have their parents' pensions.

Motivations concerning early retirement differ between the two provinces. In the Świętokrzyskie communes poor health is the dominant factor, the second being low income from agrarian production. Third comes hard work on a par with need of money. In the Podlasie communes where going to Belgium to earn money is popular, cash inflow from pension benefits is far less significant than seasonal earnings abroad. If respondents from these communes consider taking early retirement they do so for family reasons (8.8%) and through fear of the EU (7.0%) which respondents from the Świętokrzyskie communes hardly take any notice of. Świętokrzyskie respondents mention need of money three times more often than those in the Podlasie communes.

There are generally more positive replies concerning structural pensions. A considerable majority of respondents express their intention of taking early retirement. There are differences in the intensity of these intentions depending on the family situation, and more specifically on the generation structure of the family. Younger respondents who do not live and share a common household with the elderly, are more inclined to this decision. Comparing the younger groups, i.e. those living with or without their parents, reveals this difference. The question about whether s/he would consider taking advantage of early retirement, ceasing to farm and handing over land to increase the land area of other farms, 81.2% of the former and 62.9% of the latter responded positively. This is confirmed by the significance of elderly people in the family. Their usefulness consists of bringing in money from their own retirement or disability pension and also work, without which it would be more difficult for adult children to run their smallholdings as well as looking for other sources of income.

Some respondents in both environments have no intention of taking early retirement. In the Świętokrzyskie communes a fifth and in the Podlasie a third of the respondents expressed no such intention. Their motivations

reveal certain differences of opinion conditioned by family structure and region. In two-generation families, i.e. without members of the older generation, an important reason for the negative attitude towards structural pensions is attachment to the land. Some of the younger respondents do not own land, therefore this is not an issue.

Table 7

Reasons for the negative approach towards structural pensions

Reasons	Families	
	three-generation	two-generation (without the elderly)
People should work	50.0	46.7
Attachment to the land	6.0	26.7
I have a younger wife	5.1	–
I do not own land	6.0	13.3
Work until retirement	16.7	–
Nobody can survive on a pension	11.1	13.3
There is no reason	5.1	–

An important factor diversifying views are the distinctive features of the province where the communes under discussion lie.

The average area of arable land on farms is around 5.7 ha, whereas in the Świętokrzyskie region this is only 3.6 ha, and in the Podlasie 9.5 ha and thus this area is over twice the national average, being in fourth place after the provinces of West Pomerania (14.1 ha), Warmia-Mazuria (14.0 ha) and Pomerania (11.3 ha). In central Poland and thus precisely in the Świętokrzyskie region where there was always a yearning for land, it had value, which was aimed at by serious conflicts concerning distribution and judicial proceedings. Attachment to the land, even the smallest patch, is there experienced far more strongly than where owning a larger area with insufficient income from agricultural production and where there are no successors to take it over is of less psychological value.

It is also worth mentioning that the Podlasie province stands out for its largest stock of cattle (61.7 head) and particularly cows (33.7) per 100 ha of arable land with the national average being 35.2 head of cattle and 18.4 cows (Zegar, 2003). The Świętokrzyskie region stands on almost exactly the national average. The labour intensity of serving livestock can be that additional feature of attachment to the land which does not currently generate an income but is a certain safety mechanism for work in case of an upturn in the economy in an area where there are no other job offers.

The question about the age when farmers should have the right to a full pension supplies certain information about the prospects of structural pensions. A dominant factor in both provinces are the opinions that they should get them earlier than in other professions. However, when we attempt to look at this issue from the point of view of the family composition, it appears that the young living without elderly people are most categorically in favour of early retirement whereas elderly people living alone or with their spouses are least in favour. If we place these four groups of respondents in a continuum from the solitary generation of the elderly, through the generation of the elderly with families, then the young generation with the elderly, to one generation of young people, there is clearly a departure from the view that farmers should gain full pension rights when they are no longer able to work.

Table 8

## The pension age for farmers

Details	Elderly respondents		Young respondents	
	on their own	with family	with family	on their own
When they are unable to work	42.6	29.0	19.7	18.0
At the same age	10.3	8.6	19.7	10.1
Earlier than other professions	44.1	53.9	45.9	62.9
After working for a number of years	2.9	8.6	14.8	9.0

According to the elderly, psychomotor fitness rather than certified age should be the factor determining withdrawal from activity. Young people only partly share this view. In spite of that, they are rather in favour of recognising the right to early retirement.

The excessively high retirement age was evaluated as a negative factor of the system by only 2.6% of elderly respondents and 5.0% of the younger ones. Some of the elderly respondents started getting their retirement or disability pensions before reaching retirement age (65 for men, 60 for women). The main reason for this was the successor's intention to gain earlier independence (64.4%), incapacity to work in agriculture (24.8%), handing the farm over to the state (5.9%). In these decisions which were sometimes voluntary and spontaneous, or forced, there was most concern about speeding up the rotation of generations which is directly connected with the law on structural pensions.

There is a positive correlation between the social structure of the family and the generation exchange. Elderly respondents are more inclined to stop

running their farms early if their potential heirs are on the spot. The generation rotation then takes place as a natural process. This motivation of land transfer before reaching retirement age in favour of the natural successor was provided by 50% of elderly farmers living alone, and 75% of those who live with younger family members. Sex is an additional factor accelerating the process of generation exchange. Women far more willingly decide to apply for a structural pension than men not only because of poor health and incapacity to work but precisely mainly due to the desire to keep the farm in the family.

It can be assumed that the law on structural pensions plays the role assigned by the legislator. Early retirement speeds up the rotation of generations. In the light of the collected materials it is difficult however, to state that they have the same influence on land concentration and the improvement of the agrarian structure. Regardless of the verbalisation of incentives forcing or encouraging farmers to apply for structural pensions, at the bottom of all these decisions lies the desire to quit agriculture.

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