

Farmers' social insurance – thirty-five years without change?

Damian Walczak

Abstract

Farmers' social insurance has remained essentially unchanged since 1991, although many of its solutions originate from legal regulations introduced as early as 1982. Meanwhile, Polish agriculture and rural areas have undergone dynamic transformations, whereas the fundamental principles of the farmers' social insurance system have remained unchanged. Farmers continue to pay low pension and disability insurance contributions and receive low retirement benefits that are inadequate in relation to their incomes. Changes to the farmers' social insurance system are needed both for the Polish economy and for farmers themselves.

The aim of the paper was to present the operation of the farmers' social insurance system in Poland over the years, with particular emphasis on demographic and economic factors. The study demonstrates that no significant reforms have been introduced into the system for many years, despite the need for such changes. Examples include granting legal personality to the Agricultural Social Insurance Fund (KRUS); limiting, or even eliminating, the possibility of insuring new persons entering the system as household members; introducing pension and disability insurance for agricultural helpers; requiring farmers to pay health insurance contributions at a realistic level corresponding to their actual income; linking social insurance contributions to earned income; and introducing full agricultural accounting, which would make genuine reforms of the farmers' social insurance system possible.

Keywords: pension, farmer, social insurance.

Damian Walczak, PhD, Faculty of Economic Sciences and Management, Nicolaus Copernicus University in Toruń.

Introduction

Social security provided by the state is a right of every individual and is recognised, among others, in the Universal Declaration of Human Rights¹. The right to social security, as a response to specific social risks, also stems from Convention No. 102 of the International Labour Organization².

A separate social security framework was also established for farmers. One of its elements is the farmers' social insurance system, which has been in force in its current form since 1 January 1991 and was introduced by the Act of 20 December 1990 on social insurance for farmers³. Since its inception, the system has served not only insurance-related functions strictly resulting from the Act but also social welfare functions, which were particularly important in the early 1990s when rural Poland was strongly affected by the economic transformation⁴.

The aim of the paper is to present the operation of the farmers' social insurance system in Poland over the years, with particular emphasis on demographic and economic factors. This issue is especially important in light of the absence of significant legislative changes affecting this insurance scheme over the last thirty-five years.

Farmers' Social Insurance until 1990⁵

The first legal act that made it possible to receive a monetary benefit in exchange for transferring a farm was the Decree of 9 February 1953 on the full utilisation of agricultural land⁶. It allowed for the transfer of all or part of a farm to state ownership or the exchange of an existing farm for a smaller one⁷.

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1. Article 22, *Universal Declaration of Human Rights*, https://www.unesco.pl/fileadmin/import24/user_upload/pdf/Powszechna_Deklaracja_Praw_Czlowieka.pdf, accessed 22.04.2026.
 2. Konwencja Nr 102 Międzynarodowej Organizacji Pracy dotycząca minimalnych norm zabezpieczenia społecznego, Dz. U. 2005 nr 93 poz. 775.
 3. Ustawa z 20 grudnia 1990 r. o ubezpieczeniu społecznym rolników, t.j. Dz. U. 2025 poz. 197.
 4. M. Podstawka, *Mity i prawdy o Kasie Rolniczego Ubezpieczenia Społecznego*, "Ubezpieczenia w Rolnictwie. Materiały i Studia" 2010, nr 37, p. 9.
 5. The text of the section "Farmers' Social Insurance until 1990" is reproduced in its entirety from: D. Walczak, *Uwarunkowania funkcjonowania systemu zabezpieczenia społecznego rolników w Polsce*, Toruń, TNOiK, 2011, pp. 97–120. Any modifications introduced were necessary to adapt the original text to the present publication.
 6. Dekret z 9 lutego 1953 r. o całkowitym zagospodarowaniu użytków rolnych, Dz. U. 1953 nr 11 poz. 40.
 7. Rozporządzenie Rady Ministrów z 30 stycznia 1954 r. w sprawie przejmowania na własność państwa gospodarstw rolnych, niecałkowicie lub nienależycie zagospodarowanych, na wniosek ich właścicieli oraz w sprawie odszkodowania za te gospodarstwa, Dz. U. 1954 nr 8 poz. 26.

Since 1960, farmers had the opportunity to participate in a voluntary old-age insurance scheme organised by the State Insurance Company (PZU). This form of insurance did not enjoy widespread popularity; for example, 4,212 people paid contributions in 1968, while 16,150 did so in 1975. The scheme involved complicated procedures and offered relatively low returns compared with those available through the National Savings Bank (PKO).

Members of agricultural production cooperatives were covered by social insurance as early as 1962, becoming the first non-employee occupational group to receive such coverage. In 1976, members of agricultural machinery-ring cooperatives were also included⁸. The introduction of these solutions was intended to encourage farmers to adopt collectivised forms of farming and to support the collectivisation of Polish agriculture⁹.

Farmers were brought under the social security system relatively late. The first statute addressing their social security needs was the Act of 28 June 1962 on the acquisition of certain agricultural properties for management or ownership by the state and on pension provision for the owners of such properties and their families¹⁰. The Act enabled a farmer to receive pension benefits after transferring an agricultural property exceeding two hectares either into state ownership or for at least ten years of state management¹¹.

Another legal act concerning farmers' social security was the Act of 24 January 1968 on pensions and other benefits for farmers transferring agricultural property to state ownership¹². The age qualifying for benefits was reduced to 40 years (or in the event of disability, limited to Category I or II disability)¹³, although the minimum farm size required for eligibility was increased from 2 hectares to 5 hectares. The discretionary nature of land acquisition by the state, depending on its ability to utilise the transferred land, was also retained¹⁴.

8. R. Sypniewski, *Ubezpieczenie i zaopatrzenie społeczne, Cz. V, Ubezpieczenie społeczne członków rolniczych spółdzielni produkcyjnych i spółdzielni kółek rolniczych oraz ich rodzin: przepisy prawne*, Warszawa–Poznań, Polski Dom Wydawniczy Ławica, 1992, p. 5.
9. M. Podstawka, *Rolnicze ubezpieczenia społeczne w Polsce oraz propozycje ich zmian*, Warszawa, SGGW, 1998, p. 10.
10. Ustawa z 28 czerwca 1962 r. o przejmowaniu niektórych nieruchomości rolnych w zagospodarowanie lub na własność Państwa oraz o zaopatrzeniu emerytalnym właścicieli tych nieruchomości i ich rodzin, Dz. U. 1962 nr 38 poz. 166.
11. In the case of transfer for state management, the farmer was entitled to retain up to 0.2 hectares of land.
12. Ustawa z 24 stycznia 1968 r. o rentach i innych świadczeniach dla rolników przekazujących nieruchomości rolne na własność państwa, Dz. U. 1968 nr 3 poz. 15.
13. Persons who had reached the age of 40 but had not yet attained retirement age and were not disabled were entitled only to a partial benefit, amounting to between one-sixth and one-fourth of the full benefit, as specified in a Regulation of the Council of Ministers.
14. D. Walczak, *Kierunki zmian ubezpieczeń społecznych rolników*, "Prace Naukowe Akademii Ekonomicznej we Wrocławiu" 2008, nr 1197, Seria: *Ubezpieczenia wobec wyzwań XXI wieku*, pp. 444–449.

A more significant contribution to the social protection of the rural population was made by two regulations that entered into force on 1 January 1972: the Regulation of the Minister of Health and Social Welfare of 14 December 1971 concerning the provision of medical services by public healthcare institutions to persons operating agricultural holdings¹⁵, and Resolution No. 289 of the Council of Ministers of 17 December 1971 concerning the creation of conditions necessary to ensure free healthcare for persons operating agricultural holdings¹⁶.

Major changes were introduced by the Act of 29 May 1974 on the transfer of agricultural holdings to state ownership in exchange for a pension and cash compensation¹⁷. The Act imposed an obligation on the state to acquire transferred agricultural land and reduced the minimum area of a transferred holding to 2 hectares. The qualifying age for benefits was set at 60 years for women and 65 years for men, or regardless of age in the case of recognised disability¹⁸.

To encourage the transfer of farms to the state, farmers who did not meet the conditions for receiving a pension were entitled to financial compensation from the State Treasury. However, the payment conditions were highly unfavourable. Part of the compensation (up to PLN 50,000) was paid within three months of the transfer decision becoming final, while the remaining amount was paid in annual instalments, each not exceeding PLN 50,000 and bearing interest at a rate of 3% per annum¹⁹.

The next legal act that expanded access to pension benefits for farmers was the Act of 27 October 1977 on Pension Provision and Other Benefits for Farmers and Their Families, which entered into force on 1 January 1978²⁰.

Already in its introductory provisions, the Act defined the primary objective of introducing a pension system for farmers and their families, namely to:

- 1) provide old-age and disability protection for those farmers who, by increasing agricultural production and selling agricultural products to units of the socialised

15. Rozporządzenie Ministra Zdrowia i Opieki Społecznej z 14 grudnia 1971 r. w sprawie udzielania świadczeń leczniczych przez zakłady społeczne służby zdrowia osobom prowadzącym gospodarstwa rolne, Dz. U. 1971 nr 37 poz. 345.

16. Uchwała Nr 289 Rady Ministrów z 17 grudnia 1971 r. w sprawie stworzenia warunków niezbędnych do zapewnienia bezpłatnej opieki zdrowotnej osobom prowadzącym gospodarstwa rolne, M.P. 1971 nr 60 poz. 40.

17. Ustawa z 29 maja 1974 r. o przekazywaniu gospodarstw rolnych na własność Państwa za rentę i spłaty pieniężne, Dz. U. 1974 nr 21 poz. 118.

18. For holdings with a low level of agricultural production, the qualifying age was five years lower; however, this provision applied only where the decision to acquire the property ex officio was made by the state authorities.

19. Meanwhile, the retail price index for goods and services increased by 7.1% in 1974, 3.0% in 1975, and 4.4% in 1976 (GUS, *Roczne wskaźniki cen towarów i usług konsumpcyjnych od 1950 r.*); GUS, *Rocznik Statystyczny 1977*, tablica 1(486), Warszawa 1977, p. 319.

20. Ustawa z 27 października 1977 r. o zaopatrzeniu emerytalnym oraz innych świadczeniach dla rolników i ich rodzin, Dz. U. 1977 nr 32 poz. 140.

- economy, actively contributed to the implementation of the national food supply programme;
- 2) create conditions for the further development of collectivised agriculture, the favourable restructuring of individual agricultural holdings, and the modernisation of farming methods;
 - 3) to constitute another significant step in implementing the worker–peasant alliance.

The Act of 14 December 1982 on the social insurance of individual farmers and their family members²¹ remedied most of the shortcomings of the 1977 Act²². At the same time, some of its provisions, including those concerning retirement age, the insurance period required to qualify for benefits, and the possibility of insuring persons assisting on a farm (household members), remain in force to this day²³.

Current legal regulations governing farmers' social insurance

Any discussion of farmers' social insurance should begin with the institution responsible for administering the system, namely the Agricultural Social Insurance Fund (KRUS). A certain problem arises already at this point, as the Act of 20 December 1990 on farmers' social insurance, which established KRUS, does not explicitly define the legal status of this organisational entity²⁴. As early as 2000, E. Malinowska and W. Misiąg observed that “the legal form under which KRUS operates is difficult to identify. (...) the Act defines only the President of KRUS”²⁵. A direct consequence of the Fund's lack of legal personality is its inability to enter into contracts or acquire fixed assets, such as the information technology system for administering farmers'

21. Ustawa z 14 grudnia 1982 r. o ubezpieczeniu społecznym rolników indywidualnych i członków ich rodzin, Dz. U. 1982 nr 40 poz. 268.

22. L. Ostrowski, *Problemy społeczne wsi polskiej*, Warszawa, PWE, 1989, pp. 16–17; A. Lutyk, *Uwagi o przeszłości i przyszłości KRUS*, “Wieś i Rolnictwo” 2007, p. 104.

23. At that time, a household member was defined as a member of the farmer's family or another person working on the agricultural holding, provided that he or she lived in the same household as the farmer, had reached the age of 16, was not subject to compulsory insurance under other regulations, and derived his or her main source of livelihood from work on the holding. The concept of a household member is also retained in the current legislation; however, it has been extended to include persons residing in the immediate vicinity of the agricultural holding. See Article 2 of Ustawa z 14 grudnia 1982 r. o ubezpieczeniu społecznym rolników indywidualnych i członków ich rodzin, Dz. U. 1982 nr 40 poz. 268.

24. KRUS, *Status prawny*, <https://www.gov.pl/web/krus/status-prawny>, accessed 30.05.2025.

25. E. Maliowska, W. Misiąg, *System finansowy Kasy Rolniczego Ubezpieczenia Społecznego, Stan obecny, propozycje zmian* [in:] *Przeszłość ubezpieczeń społecznych rolników*, I. Wóycicka (red.), “Transformacja Gospodarki” 2020, nr 109, p. 106.

social insurance discussed later in this paper, or to benefit from external sources of funding, including European Union funds.

In their most significant aspects, the current regulations have remained unchanged since 1991 and, as noted earlier, many of their provisions originate from legislation enacted in 1982.

Farmers' social insurance may be either compulsory or voluntary upon application. The threshold separating these two categories is one conversion hectare of agricultural land (Article 7). Pursuant to the Act in force since 1 January 1991, compulsory farmers' social insurance covers:

- a farmer (and the farmer's spouse) whose holding comprises more than one conversion hectare of agricultural land or who conducts a special branch of agricultural production;
- a household member of such a farmer.

A household member is a person closely related to the farmer who²⁶:

- has reached the age of 16;
- lives with the farmer in the same household or resides on the agricultural holding or in its immediate vicinity;
- works permanently on the holding and is not employed by the farmer under an employment relationship.

This definition is sufficiently broad that a person closely related to a farmer²⁷ (although case law allows for some interpretative flexibility)²⁸ who lives with the farmer or in the immediate vicinity²⁹ may be insured under the farmers' social insurance scheme. The statutory definition also includes the requirement of permanent work on the agricultural holding. Whether this condition is satisfied is determined on the basis

26. M. Wilmanowicz, *Instytucja rozkładania na raty i umarzania należności z tytułu składek na ubezpieczenie społeczne rolników*, "Ekonomia i Zarządzanie" 2016, nr 3(9), pp. 110–115.

27. It should be emphasised that the definition did not require any family relationship; the only personal criteria were a close personal connection to the farmer and residence in the same household or in the immediate vicinity of the agricultural holding.

28. "(...) Legal doctrine and case law consistently hold that such persons are those who maintain genuinely close personal and emotional relationships. This category includes, in particular, a cohabiting partner, a foster child, members of a foster family, and a person bound to the farmer by close ties manifested through the long-term maintenance of a common household". Furthermore, "persons close to the farmer should be understood as persons who, while working on the agricultural holding, maintain personal ties with the farmer (family or quasi-family ties) that explain why they perform work for the farmer's benefit, generally without remuneration for such work" (Case No. VIII U 915/21).

29. The concept of "immediate vicinity" is defined differently in individual cases. It does not necessarily require residence in the same village, but neither may the distance be excessive. For example: "Immediate vicinity means residing sufficiently close to the agricultural holding to be able to commence work or perform required activities at any time. This may therefore mean living in the direct neighbourhood, a few houses away, or, at most, within the same locality (village). The fact that the insured person resides more than 15 kilometres from the farmer's place of residence precludes such a situation from being regarded as immediate vicinity" (Case No. VIII U 915/21).

of the factual circumstances of the case as well as the consistent declarations of the farmer and the household member being registered (see, e.g., Judgment No. III AUa 45/19 of the Court of Appeal in Białystok, with reasons, of 13 November 2019)³⁰.

Upon application, a farmer, the farmer's spouse, and a household member may also be covered by the scheme where the holding comprises less than one conversion hectare of agricultural land and agricultural activity constitutes their permanent source of livelihood (Article 7).

In addition, a person engaged in a special branch of agricultural production may, subject to specified conditions, be covered by the farmers' social insurance scheme³¹. On the one hand, this solution has certain advantages, as it allows persons connected with agriculture to participate in the agricultural insurance system. On the other hand, the regulations make it possible for a person engaged in only a very limited agricultural activity – for example, maintaining more than fifty breeding female rabbits – to benefit from this insurance scheme.

For these reasons, the statement that “almost anyone” interested may join the farmers' social insurance scheme can be regarded as broadly accurate, although admittedly somewhat simplified. Such a characterisation may, however, be unfair both to genuine farmers and to persons paying substantially higher contributions within the general social insurance system.

Following 1990, a number of relatively minor changes were introduced to the farmers' social insurance system. The most significant reforms implemented between 1990 and 2025 are outlined below:

1. Pursuant to the Act of 24 April 2009 amending the Act on farmers' social insurance, social insurance contributions were increased for farmers whose agricultural

30. Like the definition of a household member, the concept of permanent work on an agricultural holding lacks a precise statutory definition and has been interpreted inconsistently in judicial practice. In Case No. VIII U 915/21, the Regional Court in Łódź held that such work does not necessarily have to be performed on a daily basis. “Permanent work” on an agricultural holding does not always require the daily performance of agricultural tasks, since, for example, the nature of the agricultural production may render this unnecessary. Moreover, the term “permanently” has a different semantic meaning from “daily” (Case No. I UK 42/06). By contrast, in Case No. VII U 1319/22, the Regional Court for Warsaw–Praga took the view that the work should be performed daily and for at least four hours per day, stating that “(...) the exclusively orchard-based character of the holding indicates that there were not enough daily tasks to justify the need for approximately four hours of work per day”. The Supreme Court, however, held that “permanent work on an agricultural holding does not consist in the daily performance of agricultural tasks, which, owing to the size of the holding or the type of agricultural production, may not be necessary during certain periods. Rather, it consists in being ready to perform agricultural work whenever circumstances require it” (Case No. III UK 78/18).

31. R. Rosinski, *Obciążenia składkami ubezpieczeń społecznych działów specjalnych produkcji rolnej w Polsce*, “Roczniki Naukowe Stowarzyszenia Ekonomistów Rolnictwa i Agrobiznesu” 2012, nr 14(3), pp. 336–340.

holdings exceeded 50 hectares³². However, the possibility of receiving a higher pension as a result of paying the increased contribution was not introduced until 2023³³.

2. Until February 2012, insured persons – both farmers and household members – did not pay health insurance contributions within the KRUS system³⁴. This situation changed following the Constitutional Tribunal's judgment of 26 October 2010³⁵, which held that Article 86(2) of the Act of 27 August 2004 on healthcare services financed from public funds³⁶ was unconstitutional. Consequently, the mechanism under which the state budget financed health insurance contributions for persons covered by the farmers' social insurance scheme had to be revised. According to the Tribunal, such financing should be linked to the income earned by insured persons. As of 1 February 2012, farmers holding more than one hectare became responsible for financing these contributions. The contribution amounted to PLN 1 for each full conversion hectare of agricultural land exceeding six hectares³⁷ within the holding. Initially, this arrangement was intended to be temporary, as indicated by the title of the relevant Act: “ (...) on farmers' health insurance contributions for 2012”³⁸. However, as stated in the explanatory memorandum to the Act extending the validity of these arrangements for another year, there were plans at that time to introduce a comprehensive taxation and accounting system in agriculture (“The continuation in 2013 of the solution adopted in 2012 results from the fact that systemic changes concerning farmers' tax and contribution obligations are multifaceted and complex in nature. Work in this area is currently underway, and the enactment of the relevant amendments will require the provision of an appropriate *vacatio legis*, also adjusted to the deadlines

32. Ustawa z 24 kwietnia 2009 r. o zmianie ustawy o ubezpieczeniu społecznym rolników, Dz. U. 2009 nr 79 poz. 667.

33. Ustawa z 13 stycznia 2023 r. o zmianie ustawy o ubezpieczeniu społecznym rolników, Dz. U. 2023 poz. 337.

34. J. Pawłowska-Tyszko, M. Soliwoda, S. Pięnkowska-Kamieniecka et al., *Stan obecny i perspektywy rozwoju systemu podatkowego i ubezpieczeniowego polskiego rolnictwa*, Warszawa, Instytut Ekonomiki Rolnictwa i Gospodarki Żywnościowej – Państwowy Instytut Badawczy, 2015, pp. 69–71.

35. Wyrok Trybunału Konstytucyjnego z 26 października 2010 r., K58/07, Dz. U. nr 205 poz. 1363.

36. Ustawa z 27 sierpnia 2004 r. o świadczeniach opieki zdrowotnej finansowanych ze środków publicznych, t.j. Dz. U. 2019 poz. 1373.

37. Pursuant to Article 2 of the Act, in the case of agricultural holdings comprising less than six conversion hectares of agricultural land, as determined for the purpose of calculating farmers' social insurance contributions, the health insurance contributions were paid by the Agricultural Social Insurance Fund (KRUS).

38. Ustawa z 13 stycznia 2012 r. o składkach na ubezpieczenie zdrowotne rolników za 2012 r., Dz. U. 2012 poz. 123; E. Nasternak, *Prawo do emerytury rolniczej*, rozprawa doktorska, https://repozytorium.uwb.edu.pl/jspui/bitstream/11320/6988/1/E_Nasternak_prawo_do_emerytury_rolniczej.pdf, accessed 6.06.2025, pp. 239–241.

for the payment of taxes and social security and health insurance contributions. These considerations have therefore determined the anticipated date of entry into force of the systemic solutions and the adoption of a transitional arrangement until the end of 2013³⁹). However, these reforms were never enacted. At present, the provisions governing farmers' health insurance contributions are contained in the Act on healthcare services financed from public funds, and the contribution remains at PLN 1 per hectare to this day. The detailed rules are set out in the relevant regulation⁴⁰.

The level of health insurance contributions for farmers is also problematic because, unlike other insured persons, farmers are not required to pay health insurance contributions on every source of income. A farmer who operates a non-agricultural business and is nevertheless permitted to remain within the agricultural insurance scheme pays contributions only in respect of agricultural activity. As noted above, if the farmer's holding comprises less than six hectares, no contribution is paid by the farmer, as it is financed by the state⁴¹.

Meanwhile, as in the general social insurance system, the target statutory retirement age was raised to 67 years with effect from 1 January 2013⁴². Subsequently, from 1 October 2017, it was restored to 60 years for women and 65 years for men⁴³.

Pursuant to the Act of 23 October 2014 amending the Act on the social insurance system and certain other acts⁴⁴, persons insured under KRUS were, from 1 January 2015, permitted to earn additional income under an agency agreement, a contract of mandate, or another service contract. The regulations also covered membership of a supervisory board and were later extended to employment contracts, provided that the remuneration was below the statutory minimum wage.

In 2016, the regulations governing maternity benefits were amended⁴⁵. Until the end of 2015, these benefits were paid as a one-off lump-sum payment and, as their

39. Sejm, <http://www.sejm.gov.pl/sejm7.nsf/druk.xsp?nr=919>, accessed 17.05.2025.

40. Rozporządzenie Rady Ministrów z 21 grudnia 2017 r. w sprawie składek na ubezpieczenie zdrowotne rolników, ich domowników oraz osób pobierających emeryturę lub rentę rolniczą, Dz. U. 2017 poz. 2483.

41. "Farmers and household members engaged in non-agricultural business activity are covered by health insurance exclusively on the basis of their agricultural activity, and health insurance contributions are paid solely on that basis". KRUS, *Ubezpieczenia zdrowotne*, <https://www.gov.pl/web/krus/ubezpieczenia-zdrowotne>, accessed 29.05.2025.

42. Ustawa z 11 maja 2012 r. o zmianie ustawy o emeryturach i rentach z Funduszu Ubezpieczeń Społecznych oraz niektórych innych ustaw, Dz. U. 2012 poz. 637.

43. Ustawa z 16 listopada 2016 r. o zmianie ustawy o emeryturach i rentach z Funduszu Ubezpieczeń Społecznych oraz niektórych innych ustaw, Dz. U. 2017 poz. 38.

44. Ustawa z 23 października 2014 r. o zmianie ustawy o systemie ubezpieczeń społecznych oraz niektórych innych ustaw, Dz. U. 2014 poz. 1831.

45. Ustawa z 24 lipca 2015 r. o zmianie ustawy o świadczeniach rodzinnych oraz niektórych innych ustaw, Dz. U. 2015 poz. 1217.

name suggests, were financed from accident, sickness and maternity insurance. Since 1 January 2016, they have been paid monthly from pension and disability insurance, for a maximum period of 52 weeks. This change resulted from the introduction of a universal maternity benefit in Poland, commonly referred to as the “Kosiniak benefit” (kosiniakowe), after the then Minister of Labour and Social Policy, Władysław Kosiniak-Kamysz⁴⁶.

In 2018, the possibility of insuring an agricultural helper⁴⁷ was introduced. An agricultural helper is an adult who, under a harvesting assistance agreement, provides remunerated assistance to a farmer in the harvesting of hops, fruit, vegetables, tobacco, herbs, and medicinal plants, and who either holds Polish citizenship or is authorised to work in the territory of the Republic of Poland. A farmer is required to register agricultural helpers with whom a harvesting assistance agreement has been concluded for accident, sickness and maternity insurance, as well as health insurance within the KRUS system⁴⁸. However, such persons are not covered by pension and disability insurance, and the period during which they perform this work is not taken into account for pension entitlement purposes⁴⁹.

On 15 June 2022, the Act of 28 April 2022 amending the Act on farmers' social insurance entered into force. Under its provisions, a farmer is no longer required to transfer ownership of the agricultural holding in order to receive a retirement pension. This reform significantly changes Polish agriculture. Although socially anticipated and widely welcomed, the Act also has significant drawbacks. The new provisions slow down changes in the agrarian structure and may also hinder the independence of younger generations. As a consequence, the transfer of agricultural holdings by current pensioners may be delayed.

Like members of other occupational groups, pensioners and disability pensioners covered by the agricultural system acquired, as of 1 July 2025, the right to the so-called widow's pension pursuant to the Act of 26 July 2024 amending the Act on pensions and disability pensions from the Social Insurance Fund and certain other acts.

In summary, despite social expectations and even political declarations, legislative changes aimed at restricting access to insurance coverage within KRUS may be regarded as largely illusory, much like many of the other reforms introduced over the

46. B. Mucha, M. Mucha, *Instrumenty polityki społecznej wobec młodego i starszego pokolenia w Polsce – porównanie wybranych problemów*, “Pragmata tes Oikonomias” 2018, nr 12, p. 106.

47. The amendment was introduced by: Ustawa z 13 kwietnia 2018 r. o zmianie ustawy o ubezpieczeniu społecznym rolników oraz niektórych innych ustaw, Dz. U. 2018 poz. 858.

48. KRUS, *Pomocnik rolnika*, <https://www.gov.pl/web/krus/ubezpieczenie-pomocnika-rolnika>, accessed 11.05.2025.

49. Prawo.pl, *Dr Lasocki: Polski system emerytalny wymaga ujednoczenia*, <https://www.prawo.pl/kadry/jak-uporzadkowac-system-emerytalny-dr-lasocki-cz-2,521137.html>, accessed 30.05.2025, 10.03.2026.

years. It may even be argued that these changes were significant, but in a direction contrary to what had been expected and what was actually needed. Nevertheless, despite the frequent amendments to Polish legislation, the farmers' social insurance system has remained stable, which constitutes one of its most important advantages.

Quantitative characteristics of the agricultural insurance system

The number of persons insured under the agricultural insurance system has been steadily declining and currently stands at approximately one million⁵⁰. For comparison, in 1993 approximately 1.56 million people were insured under the agricultural insurance system in Poland. When compared with the changes presented in Table 1, it becomes apparent that these transformations began around 2010 and have been progressing rapidly ever since⁵¹. The factors underlying this trend are likely to include both demographic developments (a declining working-age population) and economic factors (employment outside agriculture and coverage under the general social insurance system)⁵². The only category that has remained relatively unchanged is that of insured household members. In the Author's opinion, this category is not directly related to agricultural activity, as household member status is often acquired by individuals seeking any form of social insurance coverage rather than by persons actually working on agricultural holdings, owing to the relative ease of obtaining such insurance. The absence of significant change in this category suggests that the current legal framework continues to allow persons with no genuine connection to agriculture to obtain insurance coverage under the agricultural system, and this situation has remained unchanged.

50. KRUS, *Kwartalna informacja statystyczna II kwartał 2024 r.*, Warszawa 2024.

51. KRUS, *Kwartalna informacja statystyczna IV kwartał 1993 r.*, Warszawa 1993, p. 23.

52. D. Włczak, *Zmiany w uprzywilejowaniu emerytalnym rolników: reforma bez reformy*, "Ubezpieczenia w Rolnictwie. Materiały i Studia" 2017, nr 61, pp. 24–32.

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Table 1. Number of insured persons (as at 31 December)

Year	1993**	2000	2005	2010	2015	2024
Insured farmers (compulsory coverage)*	n.d.	n.d.	n.d.	781,760	717,851	517,396
Insured spouses (compulsory coverage)*	n.d.	n.d.	n.d.	388,744	346,884	228,629
Insured household members (compulsory coverage)*	n.d.	n.d.	n.d.	130,331	128,716	115,613
Persons insured upon application (farmers, spouses and household members)*	n.d.	n.d.	n.d.	144,463	139,649	106,789
Total	1,528,219	1,412,590	1,522,141	1,445,298	1,333,100	968,427

* Only persons covered by the full scope of insurance (the Pension and Disability Fund and the Contribution Fund) were included.

** 1993 was the first year for which KRUS statistics on the number of insured persons are available.

Source: D. Walczak, *Zmiany w uprzywilejowaniu emerytalnym rolników: reforma bez reformy*, "Ubezpieczenia w Rolnictwie. Materiały i Studia" 2017, nr 61, p. 28; KRUS, *Kwartalna informacja statystyczna II kwartał 2024 r.*, Warszawa 2024, p. 36; KRUS, *Kwartalna informacja statystyczna IV kwartał 2024 r.*, Warszawa 2025, p. 41.

An equally dynamic change occurred in the number of benefits paid by KRUS. In 1993, there were approximately 2.03 million pensioners and disability pensioners⁵³. This figure changed only slightly by 2000, but thereafter declined by nearly one million persons, with the most significant decrease occurring between 2000 and 2010⁵⁴ (Table 2).

Table 2. Number of pensions and disability benefits (annual average)

Year	1993	2000	2005	2010	2015	2024
Old-age pensions	1,333,092	1,082,943	1,127,901	1,096,321	940,335	762,374
Disability pensions	669,180	796,500	512,593	234,786	216,053	164,905
Survivors' pensions	24,773	35,309	42,281	43,233	43,455	39,144
Total	2,027,046	1,914,752	1,682,775	1,374,340	1,199,843	966,424

Source: D. Walczak, *Zmiany w uprzywilejowaniu emerytalnym rolników: reforma bez reformy*, "Ubezpieczenia w Rolnictwie. Materiały i Studia" 2017, nr 61, p. 30; KRUS, *Kwartalna informacja statystyczna II kwartał 2024 r.*, Warszawa 2024, p. 12; KRUS, *Kwartalna informacja statystyczna IV kwartał 2024 r.*, Warszawa 2025, p. 12.

53. KRUS, *Kwartalna informacja statystyczna IV kwartał 1993 r.*, Warszawa 1993, p. 6.

54. By contrast, as shown in Table 1, the reduction in the number of insured persons took place mainly during the period 2010–2020.

Any discussion of the farmers' social insurance system should also address the level of benefits provided. In 2023, the average benefit amounted to only PLN 1,859.14⁵⁵. However, when compared with the contributions paid by insured persons – which in 2023 amounted to only PLN 203 per month in total (including PLN 143 for pension and disability insurance, corresponding to 10% of the basic pension, and PLN 60 for accident, sickness and maternity insurance)⁵⁶ – this benefit may be regarded as relatively “high”. Farmers pay contributions that are independent of their income, as they are generally not subject to agricultural accounting requirements and their actual income is therefore largely unknown. Higher contributions are paid only by farmers holding more than 50 hectares of agricultural land, who account for approximately 2.1% of all farmers⁵⁷. This increase is relatively modest⁵⁸ in view of the assets and land area involved and applies exclusively to pension and disability insurance contributions, which amount to:

- 12% of the basic pension, i.e. PLN 203.00, for agricultural holdings comprising up to 100 conversion hectares of agricultural land;
- 24% of the basic pension, i.e. PLN 406.00, for agricultural holdings comprising more than 100 but not more than 150 conversion hectares of agricultural land;
- 36% of the basic pension, i.e. PLN 609.00, for agricultural holdings comprising more than 150 but not more than 300 conversion hectares of agricultural land;
- 48% of the basic pension, i.e. PLN 812.00, for agricultural holdings comprising more than 300 conversion hectares of agricultural land.

The final issue worth examining over time is the extent of state budget financing provided to the system. The state budget subsidy to the Pension and Disability Fund amounted to:

- PLN 24,777,128.9⁵⁹ thousand in 2024;
- PLN 17,037,381⁶⁰ thousand in 2015;

55. GUS, *Emerytura i renty w 2023*, Warszawa, 2024, p. 22.

56. In 2025, the total monthly contribution amounts to PLN 247. KRUS, *Wysokość składki na ubezpieczenie społeczne rolnika oraz pomocnika rolnika w II kwartale 2025 r.*, <https://www.gov.pl/web/krus/wysokosc-skladki-na-ubezpieczenie-spoleczne-rolnika-oraz-pomocnika-rolnika-w-ii-kwartale-2025-r>, accessed 5.05.2025.

57. KRUS does not publish these data in its quarterly reports. The figures for 2024 were obtained directly by the Author from the KRUS Headquarters. In 2024, 20,698 persons paid increased contributions, representing approximately 2.1% of all insured persons (20,698/968,427).

58. As already noted in this paper (Chapter 2), pursuant to the Act of 13 January 2023 amending the Act on farmers' social insurance, from 1 March 2023 persons paying double or higher contributions have been entitled to a supplement amounting to 0.5% of the basic pension for each full year during which additional or increased contributions were paid.

59. Subsidy to the Social Insurance Fund (FUS): PLN 64,701,864 thousand.

60. Subsidy to the Social Insurance Fund (FUS): PLN 42,065,654 thousand.

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- PLN 13,212,713⁶¹ thousand in 2000; and
- PLN 6,101,629⁶² thousand in 1995⁶³.

These are substantial amounts; however, when compared with the subsidy provided to the Social Insurance Fund (FUS), it becomes apparent that the need to subsidise the farmers' social insurance system has been decreasing in nominal terms. In 1995, the subsidy to the Pension and Disability Fund exceeded that provided to the Social Insurance Fund (FUS). In 2000, the subsidies were of a similar magnitude, whereas by 2024 the subsidy to FUS was more than twice as high. For the reasons outlined above, this disparity is likely to increase further in the near future, potentially reaching three or even four times the level of the subsidy provided to the agricultural system.

Proposed reforms

In light of the solutions and figures presented above concerning the farmers' social insurance system, it is appropriate to identify the reforms proposed with regard to both the legal framework governing farmers and the institution itself.

In the Author's opinion, the following legal reforms are undoubtedly required⁶⁴:

- granting legal personality to the Agricultural Social Insurance Fund (KRUS);
- restricting, or perhaps even eliminating, the possibility for new persons to join the farmers' social insurance system as household members;
- introducing pension and disability insurance coverage for agricultural helpers⁶⁵;
- requiring farmers to pay health insurance contributions at a realistic level corresponding to their actual income;
- making social insurance contributions dependent on the income earned by the insured person;
- introducing comprehensive agricultural accounting, which would make it possible to implement meaningful reforms of the farmers' social insurance system⁶⁶.

61. Subsidy to the Social Insurance Fund (FUS): PLN 15,365,959 thousand.

62. Subsidy to the Social Insurance Fund (FUS): PLN 6,000 million.

63. NIK, *Analizy wykonania budżetu Państwa 1995–2023*, <https://www.nik.gov.pl/analiza-budzetu-panstwa/archiwum/>, accessed 20.12.2025.

64. The proposed reforms are presented in an order reflecting the Author's subjective assessment of the political feasibility of their implementation.

65. Prawo.pl, *Dr Lasocki: Polski system emerytalny wymaga ujednoczenia*, <https://www.prawo.pl/kadry/jak-uporzadkowac-system-emerytalny-dr-lasocki-cz-2,521137.html>, accessed 10.03.2026.

66. T. Jedynak, *Kierunki modyfikacji niektórych elementów systemu ubezpieczenia społecznego rolników w Polsce w świetle doświadczeń wybranych krajów europejskich*, "Ubezpieczenia Społeczne. Teoria i Praktyka" 2017, nr 2, p. 13.

The final reform, although one that requires urgent and formal implementation as a matter of priority, is the full digitalisation of KRUS. The eKRUS system currently in operation does not function to its full potential and requires reorganisation in order to achieve full functionality, to the benefit of both farmers and the institution itself. KRUS would then be able to maintain more effective communication with insured persons and, potentially, with benefit recipients as well. It would also facilitate the reliable identification of these individuals and the collection of the data necessary for the proper administration of the system⁶⁷.

With regard to potential organisational changes, it should be noted that the Agricultural Social Insurance Fund (KRUS) will, on the one hand, insure an ever-decreasing number of persons and pay an ever-decreasing number of benefits. On the other hand, the institution enjoys a very positive reputation not only among farmers but also among rural residents, and could therefore undertake additional activities for the benefit of this community⁶⁸.

Once legal personality has been granted to KRUS, entrusting it with additional responsibilities could be beneficial both for farmers and for rural residents. A reformed institution, already viewed positively by these groups, could expand the activities it currently undertakes on their behalf. Such activities could include broader support for rural safety and security (extending beyond persons insured by KRUS), the implementation of state agricultural policy measures, and initiatives directed towards the Polish countryside in a broader sense, rather than agriculture alone⁶⁹.

Given its long-standing presence in rural communities, the institution could, in the long term, assume responsibilities arising from ongoing changes in the Polish countryside, changes that KRUS itself has already experienced. I therefore propose extending support to persons who are not engaged in agriculture but reside in rural areas. For example, KRUS offices could serve as county-level representations of central government institutions that do not maintain their own local branches (such as the Small and Medium-Sized Entrepreneurs Ombudsman). KRUS could also assume responsibilities related to the provision of public services, including digital public administration. In the Author's opinion, rural Poland lacks a centrally supervised

67. One example of data currently unavailable to KRUS, but which should become accessible following full digitalisation, is information contained in the Land and Mortgage Register, namely data concerning persons who may potentially be subject to farmers' social insurance. At present, KRUS has no information on persons who have acquired agricultural land and who may potentially be eligible for coverage under the farmers' social insurance system.

68. MRiRW, *Polska Wiedza i Rolnictwo 2025*, Market Research World, Gliwice 2025, p. 135.

69. These tasks are already being carried out by KRUS. KRUS, *Nowy Horyzont – strategia rozwoju na lata 2026–2030*, Solina 2025.

institution that would enable residents to submit documents electronically⁷⁰ to various public authorities – a kind of “county digital administration centre”.

Conclusion

A clear-cut assessment of the farmers' social insurance system is difficult to make. On the one hand, the system has fulfilled the role informally assigned to it in 1990, namely to provide social security for the Polish rural population, including not only social protection but also financial and welfare support. However, the conditions characterising Polish agriculture, rural areas, and society today are fundamentally different from those that existed more than thirty years ago, while the insurance system itself has remained largely unchanged. The need to “tighten” the system and eliminate existing loopholes has been repeatedly highlighted both in academic research and in the Prime Minister's policy address to Parliament⁷¹.

Due to the lack of meaningful reform, the system continues to be characterised by low social insurance contributions that are virtually unrelated to farmers' income levels⁷², as well as benefits that remain close to the minimum pension. As a consequence, pension benefits lack income adequacy, since virtually all farmers receive benefits of a similar amount regardless of their economic situation⁷³.

The absence of significant reform is not attributable to substantive or technical considerations but rather to political factors. Any attempt to reform the widely supported KRUS system is politically and socially difficult to implement, even though such reform remains necessary. Although the Author clearly supports maintaining a separate social insurance system for farmers, he nevertheless argues that certain provisions require amendment.

70. Not every citizen possesses the necessary equipment and digital skills to complete such procedures independently. Moreover, in many cases a qualified electronic signature is required rather than a trusted profile alone. KRUS employees could verify an individual's identity when documents are submitted electronically.

71. W. Jagła, *Problemy ubezpieczenia społecznego rolników*, Warszawa, Instytut Ekonomiki Rolnictwa i Gospodarki Żywnościowej – Państwowy Instytut Badawczy, 2014, p. 90; M. Góra, M. Krzak, A. Szymeczka, *Reforma finansów publicznych w Polsce*, BRE Bank – CASE Seminar Proceedings, No. 94, Center for Social and Economic Research (CASE), Warszawa 2008, p. 6; Sejm, *Posłowie wysłuchali expose premiera rządu*, <https://www.sejm.gov.pl/sejm7.nsf/komunikat.xsp?documentId=23993E68409CC9CBC125794C004AB891>, accessed 30.05.2025.

72. The increase in social insurance contributions for farmers holding more than 50 hectares, discussed in this paper, cannot be regarded as a measure linking contribution levels to income, owing both to the small number of persons affected and to the absence of any connection with the income actually earned.

73. T. Jedynak, *Instruments of Additional Pension Provisions in Limiting the Risk of Low Pension Benefits for Farmers*, “Olsztyn Economic Journal” 2015, Vol. 10(4), pp. 312–324.

In summary, the following conclusions may be drawn:

- 1) since 1991, when the autonomous farmers' social insurance system was introduced, it has undergone only limited legislative changes;
- 2) despite the absence of significant legal reform, the system itself has changed, primarily as a result of demographic and economic developments;
- 3) nevertheless, although certain reforms remain necessary – for example, restricting the possibility of obtaining insurance coverage as a household member – the system should continue to exist as a separate scheme⁷⁴.

Referring to the title of this study, the 35 years of existence of a separate farmers' social insurance system have brought about many changes. However, these changes were not, or only to a very limited extent, the result of legislative reform. The system does not require radical reform, but it is regrettable that no meaningful efforts were ever undertaken to adapt it to the social, economic, and political changes that have taken place over time.

Perhaps the proposals presented in this study will serve as a starting point for a discussion that will ultimately lead to the introduction of the adjustments necessary for the further development of the farmers' social insurance system. Today, radical reforms that might still have been necessary a decade ago are no longer required, owing to the socio-economic changes that have taken place in the environment surrounding Polish agriculture.

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74. Unless Poland undertakes a comprehensive reform of its pension system – which the Author also supports – and introduces a single consolidating act, in which case the pension arrangements applicable to farmers should undoubtedly be incorporated as well.

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