

## A welfare state

is a concept of government in which the state plays a key role in the protection and promotion of the economic and social well-being of its citizens. It is based on the principles of [equality of opportunity](#), equitable [distribution of wealth](#), and public responsibility for those unable to avail themselves of the minimal provisions for a good life. The general term may cover a variety of forms of economic and social organization. The sociologist [T.H. Marshall](#) identified the welfare state as a distinctive combination of [democracy](#), [welfare](#), and [capitalism](#). The welfare state involves a transfer of funds from the state, to the services provided (e.g. healthcare, education) as well as directly to individuals ("benefits"). It is funded through [redistributionist taxation](#). Such taxation usually includes a larger [income tax](#) for people with higher incomes, called a [progressive tax](#). This helps to reduce the income gap between the rich and poor.

## Welfare in Great Britain

The modern welfare state in Great Britain started to emerge with the [Liberal welfare reforms of 1906–1914](#) under [Liberal](#) Prime Minister [H. H. Asquith](#). These included the passing of the [Old-Age Pensions Act](#) in 1908, the introduction of [free school meals](#) in 1909, the [1909 Labour Exchanges Act](#), the Development Act 1909, which heralded greater [Government intervention](#) in [economic development](#), and the enacting of the [National Insurance Act 1911](#) setting up a [national insurance contribution](#) for unemployment and health benefits from work. December 1942 saw the publication of the *Report of the Inter-Departmental Committee on Social Insurance and Allied Services*, commonly known as the [Beveridge Report](#) after its chairman, Sir [William Beveridge](#). The Beveridge Report proposed a series of measures to aid those who were in need of help, or in poverty and recommended that the government find ways of tackling it called "the five giants", namely: Want, Disease, Ignorance, Squalor, and Idleness. It urged the government to take steps to provide citizens with adequate income, adequate health care, adequate education, adequate housing, and adequate employment, proposing that "All people of working age should pay a weekly [National Insurance](#) contribution. In return, benefits would be paid to people who were sick, unemployed, retired, or widowed." The basic assumptions of the report were that the [National Health Service](#) would provide free health care to all citizens; a Universal Child Benefit would give benefits to parents, encouraging people to have children by enabling them to feed and support a family. The report stressed the lower costs and efficiency of universal benefits. Beveridge cited miners' pension schemes as examples of some of the most efficient available and argued that a universal state scheme would be cheaper than a myriad of individual friendly societies and private insurance schemes and also less expensive to administer than a means-tested government-run welfare system for the poor. The report's recommendations were adopted by the [Liberal Party](#), the [Conservative Party](#), and then by the [Labour Party](#) forming the key planks of the modern UK welfare state. The universal system that was to be called National Insurance, in which the rich paid in and the state paid out to the rich just as to the poor, was justified on the grounds of both fairness and lower cost. Universal benefits, such

as the Universal Child Benefit, were particularly beneficial after the Second World War when the birth rate was low, and may have helped drive the 1950s [baby boom](#). Before 1939, most health care had to be paid for through non-government organizations – through a vast network of friendly societies, trade unions, and other insurance companies, which counted the vast majority of the UK working population as members. These organizations provided insurance for sickness, unemployment, and disability, providing an income to people when they were unable to work. Following the implementation of Beveridge's recommendations, institutions run by local councils to provide health services for the uninsured poor, part of the poor law tradition of workhouses, were merged into the new national system. As part of the reforms, the [Church of England](#) also closed down its voluntary relief networks and passed the ownership of thousands of church schools, hospitals and other bodies to the state.

Welfare systems continued to develop over the following decades. By the end of the 20th century parts of the welfare system had been restructured, with some provision channeled through [non-governmental organizations](#) which became important providers of social services.

## Welfare in Poland

constitutes about 20% of government spending, and has been roughly stable in the past several decades. The [Constitution of Poland](#) states that all citizens have the right to [social security](#) in case of being unable to find a job, reaching the retirement age, or suffering from inability to work due to illness or disability. In detail, the law on [welfare](#) in [Poland](#) is covered by a 2003 law, updated several times, including in 2012. Article 67 of the Constitution of Poland states: "A citizen shall have the right to *social security* whenever incapacitated for work by reason of sickness or invalidism as well as having attained retirement age." and "A citizen who is involuntarily without work and has no other means of support, shall have the right to *social security*.", and Article 33 adds that "Men and women shall have equal rights, in particular, regarding education, employment and promotion, and shall have the right to equal compensation for work of similar value, to *social security*, to hold offices, and to receive public honours and decorations."

Taxes, which may constitute up to a maximum of 50% of earned income, are the major source of finances for the Polish welfare system. [Social insurance](#) also plays a major role in the Polish welfare system. Benefits for most Polish citizens are managed by [Zakład Ubezpieczeń Społecznych](#) (Social Insurance Institution, ZUS), with the notable exception of farmers' social security which is managed by [Kasa Rolniczego Ubezpieczenia Społecznego](#) (Agricultural Social Insurance Fund, KRUS). The main provider of social services in Poland is the state government, followed by local and regional governments. There is some activity from [NGOs](#) ( non-government organisations) and the [Catholic Church](#). Major Polish NGOs that focus on welfare include [Markot](#), [Monar](#) and the [Great Orchestra of Christmas Charity](#).

[http://en.wikipedia.org/wiki/Welfare\\_in\\_Poland](http://en.wikipedia.org/wiki/Welfare_in_Poland)

**I. Read the text above and answer the following questions:**

1. What rules does a welfare state follow?
2. What do you call an amount of money given to an individual person by the welfare state?
3. What is the purpose of a progressive tax?
4. What did the Beveridge Report imply?
5. What was the aim of a weekly National Insurance contribution?
6. Why was the Universal Child Benefit important after the II World War?
7. What document ensures all Polish citizens the right to social security and on what conditions?

**II. Match the words from 1 – 10 with the words from a to j to make the collocations that appear in the text and translate them into Polish.**

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|----------------------|-------------------|
| 1. social            | a. unions         |
| 2. income            | b. age            |
| 3. progressive       | c. organization   |
| 4. public            | d. services       |
| 5. welfare           | e. benefits       |
| 6. basic             | f. scheme         |
| 7. insurance         | g. assumption     |
| 8. universal         | h. state          |
| 9. provide           | i. responsibility |
| 10. non-governmental | j. tax            |
| 11. retirement       | k. tax            |
| 12. trade            | l. well-being     |

