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ZATRUDNIENIA

# Living and Working in POLAND

Katarzyna Lesnik

EURES Adviser

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# General information



Territory:	312 685 km <sup>2</sup>
Population:	38.2 mln
Number of voivodships:	16
Language:	Polish



# General information

- Full country name: Republic of Poland
- Capital city: Warszawa (Warsaw) – population 1.7 million
- Political system: parliamentary democracy
- Currency: 1 zloty (PLN)= **approx. 0,23 EUR.**
- Time: GMT+1h
- Nationalities: 98.5% Polish, 0.6% Ukrainians, 0.5% Germans, 0.4% others
- Religion: 90.7% Catholics, 1.4% Orthodox, 7.9% others
- The biggest cities: Warszawa, Łódź, Kraków, Wrocław, Poznań, Gdańsk, Szczecin, Bydgoszcz, Białystok
- Climate: continental, moderate, changeable weather



# Main economic indicators

- Registered unemployment rate in **January 2017 – 8.6 %**
- Youth unemployment rate in **January 2017 – 17.5 %**
- Average gross monthly salary **in January 2017 = PLN 4635 = € 1074**
- Minimum gross monthly salary – **in 2017 = PLN 2000 = € 463**



# Residing in Poland

- A European Union (EU) citizen may enter the territory of Poland on the basis of a valid travel document or another document confirming his/her identity and citizenship
- An EU citizen and a family member who is not an EU citizen may reside in the territory of Poland for **up to three months** without a need to register
- If an EU citizen remains in the territory of Poland for **more than three months** he/she is required to register his/her residence, and a family member who is not an EU citizen is required to obtain an EU citizen's family member's residency card
- After five years of uninterrupted residency in the territory of Poland an EU citizen acquires permanent residency
- An EU citizen and his/her family member is required to register his/her address of temporary residence at the competent **municipal office or the competent commune office** appropriate for that address within 4 days from the date of crossing the border of the Republic of Poland





# How to find an apartment?

- Citizens of the EU/EFTA Member States may both rent and purchase flats in line with the conditions applicable to Polish citizens. Polish regulations do not discriminate citizens in terms of access to housing and instruments supporting renting or purchasing the apartments.
- Apartments for rent or purchasing may be searched for your own in the announcements or on the internet websites or through the real estate broker. The broker services cause the price of search for residence increase by the commission paid to the broker. In the case of rental the commission usually amounts to the monthly rent while in case of apartment purchase it is equal to about 2-3% of the apartment price.
- In Poland, a contract in the form of notarial deed in the presence of a notary must be concluded to purchase any type of real estate. The rental agreement for an apartment may be concluded for a fixed or indefinite period of time.



# Apartment prices and rents

- In Poland, in the 2nd quarter of 2016 the average **purchase price of 1 m.sq.** of the useful floor area of the commissioned residential building was PLN 4063 (about EUR 931).
- By the end of 2016, in the primary market in Warsaw the average purchase price of 1 m.sq. of an apartment was about PLN 7340 (about EUR 1683); in Kraków it was PLN 6321 (about EUR 1449), while in Poznań - PLN 5939 (about EUR 1361). By the end of 2015, in the secondary market, the highest average purchase price of 1 m.sq. was reported in Warsaw (PLN 7086 - about EUR 1624.30), in Krakow (PLN 5793 - about EUR 1328) and in Wrocław (PLN 5115-about EUR 1172). In smaller cities the apartment purchase prices are usually lower than in Warsaw.



# Apartment prices and rents

- The rent amount depends on the city, standard and surface area of the apartment. The apartment rental is the most costly in Warsaw and other large cities.
- In August 2016 the average rate of monthly rent the landlord obtains for the rental of 38-60 m.sq. apartment in Warsaw was PLN 2784 (about EUR 638). The cities where the rent rate are the highest also include Gdańsk (PLN 2247 -about EUR 515), Wrocław (PLN 2132 - about EUR 489) and Krakow (PLN 1908-about EUR 437).
- Considerable differences in the rent rates for the same category of apartments result from their location relative to the city centre. The rents mentioned above do not include fees for utilities (such as gas, electricity, heating and water) which usually are not included in the rent price.





# Apartment prices and rents

- More information:
- <http://www.mswia.gov.pl> Ministry of the Interior and Administration
- <http://www.krs-online.com.pl> National Court Register
- [http://www.msw.gov.pl/portal/pl/88/260/Nabywanie\\_nieruchomosci.html](http://www.msw.gov.pl/portal/pl/88/260/Nabywanie_nieruchomosci.html)
- Links to some web pages with real estate offers in Poland : <http://www.otodom.pl>  
<http://olx.pl/nieruchomosci/> <http://www.gratka.pl> <http://www.bezposrednio.pl/>  
<http://www.oferty.net> <https://www.szybko.pl/> <http://www.domiporta.pl>  
<http://www.nieruchomosci-online.pl> <http://www.trader.pl/home/>



# Costs of living

- Examples of average prices of basic foodstuffs:

bread (1 kg) - (EUR 0.7); tea (100 bags) - (EUR 3.15); jam (250 g), - (EUR 0.63); corn flakes (250 g) - (EUR 0.75); oil (1 litre), - (EUR 1.28); butter (200 g) - (EUR 0.77); eggs (10 pcs) - (EUR 0.73); hard cheese (1 kg) - (EUR 3.27); milk (1 litre) - (EUR 0.55); yoghurt (150 g) - (EUR 0.22); water (1.5 litre) - (EUR 0.39); flour (1 kg) - (EUR 0.42); sugar (1 kg) - (EUR 0.65); pasta (500 g) - (EUR 0.8); pork (1 kg) - (EUR 3.57); chicken (1 kg) - (EUR 1.61); sliced ham (450 g) - (EUR 2.73); bananas (1 kg) - (EUR 0.94); apples (1 kg) - (EUR 0.56); potatoes (1 kg) - (EUR 0.27); tomatoes (1 kg) - (EUR 0.88)



# Costs of living

- **Examples of average prices of basic household chemicals and cosmetics:** dish washing liquid (1 litre) - (EUR 1.12); toothpaste (125 ml) - (EUR 1.26); soap (100 g bar ) - (EUR 0.69); shampoo (250 ml) - (EUR 1.16); toilet paper (8 rolls, the cheapest) - (EUR 0.57).
- **Examples of average monthly fees for utilities per one person:** electricity - (about EUR 40); telephone - (about EUR 22); waste (disposal)- (about EUR 9); water - (about EUR 20); Cable TV - (about EUR 14); Internet - (about EUR 13); gas - (about EUR 29). In total this makes about EUR 149 per month per person.
- **Examples of average prices of other products and services:** gasoline (litre) - (about EUR 1); cinema ticket - (about EUR 4-6); theatre ticket - (about EUR 11-34); main dishes in restaurants - (about EUR 5-9).



# Shops

- Shopping hours are set up by the owners, though most often the following pattern occurs:
- groceries - from 6:00 (7:00) a.m. to 18:00 (19:00), some are open longer (some are even open on Sundays);
- other shops than groceries - usually open at 11:00 a.m.;
- supermarkets (mostly situated at the outskirts of large cities - usually from 9:00 a.m. till 22:00, seven days per week.
- The majority of shops accept debit cards.
- It is also possible to make shopping through the Internet - increasingly popular in Poland.



# Transport

- In Poland, the public transport is diversified and includes the following means of transport:
  - buses: urban and suburban (PKS) networks - cover the whole country, trains - suburban and long distance (PKP), tramways - in larger cities, underground - in Warsaw, bicycles - in larger cities, such as Warsaw, Krakow, Poznań, Wrocław, Gdańsk, there is a publicly available bicycle rental. Buses, tramways and underground run from very early morning hours till about 23:00. There are night buses in large cities.
- Communication tickets can be purchased in the ticket vending machines, newspaper stands ("Ruch"), some shops, at the underground stations or from the vehicle driver. Tickets bought from the drivers may be more expensive. There is one type of tickets for all means of transport (city buses, tramways and underground), but it differs from one city to another. This means that you cannot use in Warsaw a ticket bought in Krakow.



# Learning Polish

- Polish courses are organised by universities as well as private language schools. These include summer courses, semester courses, year-round courses, work-shops in Polish or postgraduate programs on teaching Polish culture and Polish as a foreign language. These courses are organised for a fee.
- Some foundations especially in big cities are organising courses for free, you have to look up on the internet.





# Health care

In Poland, medical services provided by the public and non-public service providers. The following people are eligible to health care services financed from public funds:

1. People covered by the Polish universal (compulsory or voluntary) health insurance in the National Health Fund (NHF), hereinafter referred to as the "insured".
2. EU/EFTA Member State citizens not covered by the Polish universal health insurance and subject to health insurance in another EU/EFTA Member State during temporary residence in Poland.

## **Health insurance contribution**

Insured persons pay health insurance contributions of 9% of the calculation basis (e.g. income, minus contributions for social insurance, retirement or disability pensions or at least 75% of the average monthly salary in the enterprise sector, published by the President of the Central Statistical Office)



# Before coming to Poland you should:

1. Read about living and working conditions in Poland, as well as the situation on the Polish labour market. You may find the relevant information on the European job mobility portal EURES and the Polish EURES website.
2. Check whether your professional qualifications are recognised in Poland.
3. Start looking for a job and obtain information about the employers you want to apply to after arriving in Poland.
4. Obtain the European Health Insurance Card
5. Prepare a set of documents (valid identity document, all agreements or correspondence with the employer, documents on previous employment and education, courses, additional qualifications and references translated into Polish)
6. Find accommodation.
7. Have sufficient financial resources to maintain yourself until you get the first pay.



# After arriving in Poland you should:

1. Regulate the accommodation-related issues (e.g. rent an apartment).
2. Meet with the employer to make sure that your earlier arrangements concerning employment/interview are still valid.
3. Open a bank account
4. Citizens of the EU/EFTA Member States are not required to have a work permit in Poland, but if their stay in Poland lasts longer than 3 months, it must be registered.
5. Apply for a tax identification number (NIP) to the tax office competent for your place of residence in Poland.
6. If you stay for a longer period, you may also apply for a PESEL (personal identification) number to the city/town or gmina office.
7. Regulate the issues related to admission of your children to a nursery, kindergarten or school (if your children will also live in Poland).



# How to find a job in Poland?

In Poland, one may look for a job by oneself or through:

- **public employment services** - to have access to all the job offers of a district job centre (Powiatowy Urząd Pracy) the person must be registered at that centre as a job seeker or an unemployed
- **non-public employment agencies** - each non-public employment agency should be entered in the register of entities running employment agencies, a proof of which is a **certificate issued by the Voivodship Marshal** (Self-governed Regional Authority). The list of agencies is published on the webpage [www.kraz.praca.gov.pl](http://www.kraz.praca.gov.pl)  
An employment agency **may not charge any fees** (except for the actual cost incurred in connection with sending an applicant to a job abroad) to the persons for whom employment sought or to whom assistance is provided in finding the right profession and place of employment



# How to find a job in Poland?

You may look for a job in Poland on your own and submit the CV with the cover letter to the selected employers, or through:

- **the EURES network** which has been established by the European Commission and includes the public employment services and other authorized organisations,
- **poviat labour offices** which enter job offers to the Central Job Offer Database.
- **Voluntary Labour Corps** which provide job placement services for the youth
- **employment agencies** which select and match personnel for the employers.
- **internet portals** run by the operators who provide job placement services only in the form of collecting electronic documents and making available the information on the job offers through the IT systems.



# How to find a job in Poland?

Links to some web pages with job offers in Poland :

- <http://www.pracuj.pl>
- <http://www.praca.interia.pl>
- <http://praca.gazeta.pl>
- <http://www.praca.wp.pl>
- <http://www.gowork.pl>
- <http://praca.onet.pl>
- <http://www.workservice.pl>





# How to apply for work

- The CV should be as concise as possible - one or two A4 size pages at the most. The CV should be followed by your consent for processing of your personal data confirmed with your signature as follows: "I represent that I agree to have my personal data processed in view of the recruitment process purpose (in accordance with the Law of 29.08.1997 on personal data processing, as amended)."
- The cover letter is another required document which justifies selection of the job offer. It is more personal than the Curriculum Vitae. Typically, it is hand-written and does not exceed one A4 size page.
- The employer carries out a preliminary selection of the candidates based on their submitted documents, and then interviews the selected persons.



# At work

## Contracts of Employment

An employment contract is a basic form of employment in Poland.

The Labour Code distinguishes the following types of employment contracts:

- **for a trial period** – such a contract may precede any other contract but it cannot be made for a period over three months
- **for a definite term** – it is a fixed term contract made for a specific period. Polish Labour Code limits the number of such contracts which may be concluded with the same employee. If a definite term employment contract is concluded twice for consecutive terms a successive contract, in terms of its legal effect, is treated as an indefinite term contract (even if it is formally made for a definite term)
- **the duration of a specific job**
- **for an indefinite term** – it does not specify the length of employment



# At work

- **Working Hours:** Full time = 40h/week or individual agreement
- **Salary:** paid at least once a month, on a fixed pre-agreed date
- **Annual Leave:** 20-26 working days.
- **Social Security** – employer submits employee
- **Taxes, contributions** – deducted from salary

# Taxation

## Types of taxes in Poland:

- **direct:**
  - personal income tax (PIT)
  - corporate income tax (CIT)
- **indirect:**
  - tax on goods and services also known as value added tax – VAT (Poland has four VAT rates: 23%, 8%, 5% and 0%)
  - excise tax
  - gambling and lottery tax
- **property:**
  - inheritance and donation tax
  - tax on civil law transactions
  - agricultural tax
  - forestry tax
  - real property tax
  - tax on means of transportation



# Business Activities

Legal forms of business in Poland:

- self-employment
- a non-commercial partnership
- non-corporate privately-held partnerships
- capital companies

**An EU citizen may engage in business activities in Poland on the same terms as Polish citizens.**



# Social Insurance

The social security system in Poland comprises: retirement insurance, disability insurance, sickness insurance and accident insurance. Poland has compulsory and voluntary insurance, as well as the possibility to continue insurance.

## Old Age Pension Insurance

- insurance against incapacity for work due to old age

## Disability Insurance

- guarantees benefits in the event of loss of income due to the occurrence of a risk of disability
- in situation of incapacity for work persons receive pension for incapacity for work
- in situation of the breadwinner's death persons receive a family pension





# Social Insurance

## Accident at Work and Occupational Diseases Insurance

- sickness allowance
- rehabilitation benefit
- one-time indemnity
- pension for accident at work or occupational disease
- training pension
- family pension
- nursing allowance
- medical costs reimbursement

The contribution for the accident at work insurance varies from 0.40% to 8.12% of the contribution assessment basis and is funded in full by the employer.



# Social Insurance

## Sickness and Maternity Insurance

- the following benefits are available under sickness and maternity insurance:
  - **sickness allowance** - paid to the insured at 80% of the assessment basis and at 70% of the assessment basis for the duration of the insured's hospitalization
  - **rehabilitation benefit** - paid for a period necessary to regain capacity for work but for not more than 12 months
  - **top – up allowance** - paid only to the insured's who are employees. Eligible for the allowance are the employees whose pay has been reduced due to having undergone vocational rehabilitation or who, due to poor health, have been moved to a different position
  - **maternity benefit** - equal to 100% of the remuneration
  - **nursing allowance** - paid, among other things, if it becomes necessary to take care of a sick child of 14 or younger or another family member. The monthly nursing allowance equals to 80% of the benefit assessment basis



# Family benefits

The family benefits system is a basic form of support for families raising children within which the parents are entitled to three groups of benefits:

**1) family benefit with supplements - this benefit is granted if the monthly net income per person does not exceed PLN 674 (about EUR 155) per month, and in the case of a disabled child this amount is PLN 764 (about EUR 175) per month.**

At present, the monthly family benefit amounts to:

- a) PLN 89 (about EUR 20) per child up to 5 years of age,
- b) PLN 118 (about EUR 27) per child in excess of 5 years of age up to 18 years of age,
- c) PLN 129 (about EUR 30) per child in excess of 18 years of age up to 24 years of age.



# Family benefits

A family entitled to a family benefit may enjoy supplements to family benefit depending on the current family situation; the supplements include the following:

- a) birth grant - PLN 1 000 (about EUR 230) paid once,
- b) supplement per child raised in a large family - PLN 90 (about EUR 21) per month per each third and next children in a family entitled to the family benefit,
- c) supplement for child attendance during the parental leave - PLN 400 (about EUR 92) per month during 24 months,
- d) supplement for education and rehabilitation of a disabled child - PLN 80 (about EUR 18) per month for a child up to 5 years of age, or PLN 100 (about EUR 23) per month for a child between 5 and 24 years of age,
- e) single parent supplement - PLN 185 (about EUR 42) per month per child, but not more than PLN 370 (about EUR 85) per all children, in the case of a disabled child the supplement is increased by PLN 80 (about EUR 18) per child
- f) supplement for the beginning of school year - PLN 100 (about EUR 23) per one child once in the calendar year,
- g) supplement for the child education outside the place of residence



# Family benefits

**2) benefits associated with the birth of a child**

**3) care benefits - there are three types of such benefits, granted to individuals who care for disabled persons**

In 2016, in addition to the above mentioned benefits, a universal upbringing benefit was introduced in the amount of PLN 500 (about EUR 115) net per month for the second and any subsequent child in the family, paid until the child turns 18. The benefit is granted for the first child, i.e. the only or the oldest child in the family, if the family's income per person does not exceed PLN 800 (about EUR 183) or PLN 1,200 (about EUR 275) if a family member is a child with disabilities.

In the system of family benefits, the possibility of granting an additional benefit for the family by a gmina has been introduced. Taking into account the local needs of its residents in respect of the benefits for the family, a gmina may establish benefits for the family by a resolution taken by the Gmina Council.



# Unemployment benefit – transfer

## Transfer of unemployment benefits from the EU/EFTA Member States

An unemployed person who become entitled to the unemployment benefit in the country of his/her last employment, which was an EU/EFTA Member State, and comes to Poland to seek a job, is entitled to the transfer of his/ her unemployment benefit. To this end a proper document on PD U2 form must be obtained which authorises the transfer of the benefit (previously this was E 303 form earlier). It must be borne in mind that the right to unemployment benefit transfer (i.e. payment of the benefit in another country) is limited in time and granted only to the persons who meet specific criteria.

The benefit may be paid for 3 months (with a possibility of extension up to 6 months), and during this time an intensive search for a job should be pursued. It is also important to travel in search of a job and not for as a tourist or to study or to start up own business.

It is important for the person who would like to seek a job and receive the benefit abroad to meet all criteria for being granted the benefit in his/her own country (i.e. where he/she resides or recently worked) Therefore, if a Polish citizen desires to seek a job and receive the benefit in the EU/EFTA Member States he/she must meet Polish criteria for being granted the benefit (i.e. to work for 365 days during last 18 months)





# Unemployment benefit – transfer

Additionally, the person who desires to transfer the benefit must:

- be registered as unemployed for at least 4 weeks (you may ask to reduce this period - the decision must be taken by the competent institution - in Poland, this is a competent voivodeship labour office);
- notify the competent institution in his/her country (i.e. country of residence or last work) of the intention to seek a job in another Member State, and submit an application for the issue of the PD U2 document (failure to notify of the departure may lead to the loss of right for benefit in a given country);
- report to (register in) the competent institution (labour office) of the country in which he/she intends to seek a job within 7 days from the date of leaving his/her country (this deadline may be extended in exceptional circumstances) - if this condition is met, the unemployment benefit will also be paid for the time of travel; if 7-day deadline is not met the benefit will be granted as of the day of registration, i.e. without the travel time being taken into account;
- actually seek a job, i.e. be available for the labour office.



# Thank you for your attention!

Katarzyna Lesnik  
EURES Adviser

[k.lesnik@lodz.ohp.pl](mailto:k.lesnik@lodz.ohp.pl)