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Transgender and gender nonbinary and social insurance law. Outline of the issues

Transpłciowość i niebinarność płciowa a prawo ubezpieczeń społecznych. Zarys problematyki

Abstract

The article analyses the issue of transgender and gender non-binary in the context of Polish social insurance law. The authors point out that the traditional, binary understanding of gender (male/female) is insufficient in the face of contemporary medical, psychological and social knowledge, and that Polish legal regulations do not take into account the complexity of gender identity, leading to numerous practical problems and potential violations of the rights of non-cisnormative persons. The article highlights the urgent need to bring Polish social insurance law in line with current human rights standards to ensure equal treatment and protection of transgender and non-binary persons. The lack of adequate regulations leads to legal uncertainty, risk of discrimination and violation of constitutional rights to dignity and equality.

Keywords

transgender; gender non-binary; gender identity; gender; social insurance law

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Streszczenie

Artykuł analizuje problematykę transpłciowości i niebinarności płciowej w kontekście polskiego prawa ubezpieczeń społecznych. Autorzy wskazują, że tradycyjne, binarne rozumienie płci (mężczyzna/kobieta) jest niewystarczające wobec współczesnej wiedzy medycznej, psychologicznej i społecznej, a polskie regulacje prawne nie uwzględniają złożoności tożsamości płciowej, co prowadzi do licznych problemów praktycznych i potencjalnych naruszeń praw osób nie-cisnormatywnych. Artykuł podkreśla pilną potrzebę dostosowania polskiego prawa ubezpieczeń społecznych do aktualnych standardów ochrony praw człowieka, tak aby zapewnić równe traktowanie i ochronę osób transpłciowych oraz niebinarnych. Brak odpowiednich regulacji prowadzi do niepewności prawnej, ryzyka dyskryminacji i naruszenia konstytucyjnych praw do godności i równości.

Słowa kluczowe

osoby transpłciowe; niebinarność płciowa; tożsamość płciowa; płeć; prawo ubezpieczeń społecznych

Introduction

In recent years, the word gender has been discussed extensively not only in public debate, but also in academic discourse. *Prima facie*, the issue of gender seems simple: there are male and female genders, which are clearly determined by biological factors and can therefore be clearly and objectively identified. However, the matter is much more complicated than that. Gender is a subject of interest and research in biology, medicine,

psychology, anthropology, sociology and philosophy. This interest is also clear in legal sciences, where the issue of gender is considered both on a dogmatic and practical basis. As a result, gender is becoming a multifaceted and (increasingly) complex concept.

The issue of gender is also important in law and everyday life – many Polish legal acts, including the Constitution of the Republic of Poland, use terms such as gender, woman or man. Importantly, for various reasons, the legal situation of women and men is often different.

This applies, among other things, to social insurance law and labour law.

The issue of gender and gender identity may seem distant from social security law. Perhaps for this reason, they have not yet been analyzed in social security law literature, although there is no doubt that this branch of law plays an important role in the life of every human being, regardless of gender or gender identity, shaping specific rights and obligations. It is therefore worth asking whether the current social security regulations take into account the fact that there are transgender or non-binary persons among the insured. Do the regulations consider their rights and interests, resulting from their inherent and inalienable human dignity? We are convinced that representatives of social insurance law should address this complicated issue.

This article is intended as a contribution to the debate and aims to show that current social insurance legislation often does not consider complex issues such as gender and gender identity. Thus, based on a strict legal (and, in turn, biological, binary gender division) concept of gender, the legal regulation itself may lead to a violation of the dignity or other personal rights of these persons (including the right to self-determination, health and identity). Using a formal legal and dogmatic approach, we will analyze selected provisions of social insurance law in which gender is relevant to find whether the adopted solutions may in any way violate the rights of transgender or non-binary persons. In other words, do the current social insurance law provisions provide the same level of protection to transgender and non-binary persons as to cisgender persons (i.e. persons whose registered sex at birth corresponds to their psychological sex – Cupriak, 2024), and thus whether the legislator itself is implementing one of the guiding principles of social insurance, as expressed in Article 2a of the Social Insurance System Act¹, the principle of equal treatment of insured persons, including on the basis of gender. The text does not cover the entire regulation of the social insurance law. It is also not a proposal for legislative changes. The aim is to identify some of the legal provisions that may affect the rights and freedoms of transgender and non-binary people to draw attention to the need for further analysis and research on this issue. Such research can help figure out how the legislator could take these issues into account in legal regulations.

Before moving on to the actual considerations and analysis of social insurance legislation, it is necessary to provide at least a brief explanation of basic concepts such as gender, being transgender, gender identity and gender non-binary, as the meaning of these concepts is not at all obvious.

Terminological issues

First, it is necessary to explain what the concept of “gender,” which is a fundamental term to our considerations. This issue was recently analyzed in Polish legal scientific literature by Z. Cupriak in the monograph “The Legal Concept of Human Gender” (Cupriak,

2024). We refer interested readers to this monograph for a deeper understanding of the issues that we briefly explain in this study. From the perspective of this paper, it should be briefly indicated that “gender” can be linguistically understood as “a set of characteristics distinguishing male and female organisms and opposing them to each other” (Szymczak 1979, p. 698). However, such an approach does not reflect the complexity of gender and refers only to some of its aspects. In its judgment of 11 July 2002, the ECtHR (Christine Goodwin v. the United Kingdom, application no. 28957/95; Nowicki 2005, p. 865) emphasized that biological criteria cannot be the sole criteria determining gender. It was noted that gender consists of a spectrum of certain features and feelings. It is thus possible to distinguish different ways of understanding gender, e.g., chromosomal gender (chromosomes 46XX or 46XY and its modifications), gonadal gender (sex glands—testicles, ovaries, or their absence), hormonal gender (level of estrogens and androgens), genital gender (internal and external genitalia, sometimes mixed tissue), phenotypic gender (body shape, hair, breasts, voice), legal gender (gender indicated at birth or established by court), upbringing gender (according to which parents raise the child), gender identity (the person’s belief about their gender) (Imieliński, Dulko, Filar, 2001, pp. 3–5; see also Zielińska 2015, p. 249). Social gender could also be added to this list (a set of behaviors, norms, and values assigned by culture to each gender) (Oakley, 1972, p. 158). Even the above short enumeration shows that the understanding of gender is not unambiguous or obvious.

In the context of social insurance law, not only legal gender but also gender identity may be relevant. Gender identity should be understood as a deeply felt internal and individual experience of social gender, which may or may not correspond to the gender assigned at birth, including a personal sense of one’s own physicality (which may lead to modification of one’s appearance or biological functions through medical, surgical or other methods) and other forms of expressing one’s sexuality through clothing, speech or behaviour (Correa, Muntarborn, 2009, p. 23; for more details, see E. Michalkiewicz-Kądziela, 2020, chapter VI, § 2). In turn, the concept of gender identity is linked to the issue of being transgender and gender non-binarity.

Being transgender means a discrepancy between the psychological sense of belonging to a particular gender and the morphological-biological body structure, corresponding to the so-called legal gender resulting from the birth certificate. In practice, it occurs in two forms: woman-man and man-woman (K. Pietrzykowski, 2021). A transgender man is thus a person who was assigned female legal gender but, according to psychological gender, is a man, and a transgender woman is a person who was assigned male legal gender but, according to psychological gender, is a woman (Cupriak, 2024). Importantly, transgender people look to reconcile their felt gender in numerous ways. Often, they first undergo so-called social transition, i.e., begin to function in their external environment according to their felt gender

(e.g., by wearing clothes traditionally assigned to a given gender), and often undergo hormone therapy or aesthetic medicine treatments, which make their appearance acquire certain biological features appropriate to the felt gender. There are also cases of full biological alignment through surgical removal of external genitalia—which, however, in Poland, due to criminal law provisions, would generally only be possible after legal transition (Cupriak, 2024; see also Daniluk 2009, pp. 167–177). Persons belonging to the category of “subjects in the process of gender confirmation,” i.e., those undergoing social transition, do not always seek legal recognition of gender before the competent authority, although this is usually the case. We can then speak of legal transition. Such gender alignment is carried out by the competent authority by updating the gender data in the civil status register (in the birth certificate). In the case of legal gender alignment, no medical procedure is required to bring the appearance of the person closer to the typical physical appearance of the preferred gender. This position was expressed by the Supreme Court in the justification of the judgment of 25 February 1978 (case III CZP 100/77), stating that “it would not be justified to force such a person to undergo major surgery only to enable them to adjust their legal status to the newly established factual state. This issue is so personal that the decision to undergo the procedure belongs to the person concerned.”

Polish law does not regulate the issue of gender alignment—neither in terms of legal transition nor social transition. The actual ways of carrying out legal transition (alignment of legal gender) result from the practice of law application, primarily from court case law, including the Supreme Court, which since the 1990s has accepted that gender alignment is permissible in the form of an action for declaration, which in turn requires suing the parents, and in their absence—appointing a curator (Supreme Court decision of 22 March 1991, III CRN 28/91, PS 1991, No. 5–6; Supreme Court resolution of 22 September 1995, III CZP 118/95, OSNC 1996, No. 1, item 7) (see also Śledzińska-Simon, 2013a, p. 157). It should be noted here that the Supreme Court, in its “seven-judge” resolution of 4 March 2025 in case III CZP 6/24, held that proceedings related to gender alignment should be conducted in the non-litigious procedure specified in Article 36 of the Act on Civil Status Records². This means that transgender people undergoing gender alignment will no longer have to sue their parents. There is no doubt that the issue of the gender alignment procedure should be regulated by statute, with clearly defined premises and rules of procedure.

Gender nonbinary, on the other hand, should be understood as a form of gender identity that does not fit into the binary division of gender (woman, man). It includes people who identify with: two genders simultaneously (bigender), three different genders simultaneously, including nonbinary (trigender), many (or all) possible genders and gender identities (pangender). In addition, among nonbinary people, there are also those

who do not identify with any gender (agender) or have a variable gender (genderfluid) (Matsuno, Budge, 2017, pp. 116–120; also, Cupriak, 2024). In this context, it is worth emphasizing that gender nonbinary is legally recognized in some European countries, where it is possible to enter gender in official documents (birth certificate, ID card, passport) not only within the binary gender division but also as the so-called third gender. For example, German legislation has allowed since 2018 the formal designation of gender as the so-called “third gender,” referred to as “divers” which can be translated as “diverse” or “various”. It is also possible not to specify the gender on the birth certificate at all.

Although this issue may seem obvious, it should be noted at the end of this section that transgenderism or non-binary identity should not be confused with sexual orientation, which is an erotic and emotional attraction to persons of a specific gender (Cupriak, 2024).

Being transgender and social insurance law – selected issues

Transgenderism means that a person, although from the point of view of Polish law is unequivocally recognized as a woman or a man (according to the birth certificate – legal gender), feels a mismatch between the formally assigned gender and their psychological gender and may take actions to bring the formal state into line with the felt gender by undergoing legal transition, usually preceded by social transition. The lack of clear legal regulation on gender alignment and the comprehensive determination of the legal effects of such alignment, however, gives rise to serious practical problems in many areas of law. This applies to almost all legal aspects in which, from a legal point of view, differentiation occurs on the basis of gender. This is also evident in social insurance law.

The first problematic issue arises from the need to disclose gender to the employer/contractor in connection with obligations arising from the provisions of the System Act. The employer is not entitled to require the employee to indicate gender during recruitment or in connection with employment (Article 22(1) § 1–3 of the Labor Code³). Of course, gender can be inferred from the name itself (which in Poland is generally strictly assigned to a given gender resulting from the binary gender division), as well as from appearance. Transgender people who have undergone legal gender alignment will have official documents consistent with the felt gender and a new name. The situation is different for transgender people before the completion of legal gender alignment, whose appearance, however, corresponds to the felt gender, i.e., who have undergone, or are at least in the process of, social transition⁴. A person seeking employment could use a chosen name consistent with the felt gender during recruitment. However, upon employment, such a person will be obliged to disclose their gender, pursuant to Article 22(1) § 4 of the Labor Code, under which the employer may require the provision of additional data if it is necessary to exercise a right or

fulfill an obligation arising from a legal provision. Such provisions include social insurance regulations. Every employee is compulsorily covered by social insurance (pension, disability, sickness, and accident insurance). Contractors are also, as a rule, compulsorily covered by pension, disability, and accident insurance (excluding cases where the obligation does not arise due to overlapping insurance titles). According to Article 33 of the System Act, the Social Insurance Institution (Zakład Ubezpieczeń Społecznych – ZUS) maintains, among others, a central register of the insured people, and data are obtained, among others, from the registration of employees for insurance. This registration, pursuant to Article 36(10) of the System Act, includes, among others, an indication of the insured's gender. The registration form for insurance at ZUS is sent by the employer as the contribution payer, and the employee must confirm the accuracy of the data with their signature on the form. This means that the employer, thanks to social insurance provisions, will always know the gender of their employee. For this reason, it is not possible for a transgender employee before formal gender alignment (before legal transition), but whose appearance already indicates the felt gender, not to disclose their biological/legal gender to the employer. Of course, as mentioned above, a significant proportion of employees will be forced to disclose their gender earlier, e.g., by submitting school or university diplomas, which will have the official name due to formal requirements resulting from legal provisions. For some jobs, however, such requirements do not exist, and in this case, it is the insurance regulations that force the employee to disclose their gender to the employer (more precisely—to the contributions payer, who is the employer). It should be added here that from the perspective of cisgender people, this problem may seem exaggerated, but for transgender people, the need to disclose the gender assigned at birth, inconsistent with the felt gender, causes great discomfort (Dynarski, Grodzka, Podobińska, 2010, p. 30).

Another and perhaps the most important aspect of social insurance law related to being transgender concerns the differentiation of the conditions for acquiring the right to benefits for women and men. The most obvious example is the differentiation of the general retirement age for women and men, i.e., 60 years for women and 65 years for men (Article 24, Article 27 of the Act on Pensions from the Social Insurance Fund⁵), the differentiation also applies to the reduced retirement age for work in special conditions or of a special nature (Article 32 of the Pension Act and implementing regulations) or the age condition for acquiring an early retirement pension (Article 29 of the Pension Act). Additionally, with regard to the so-called old pension system (Title II, Chapter II of the Pension Act), the legislator further differentiated the requirements for insurance periods (contributory and non-contributory periods) for women and men (according to Article 27 of the Pension Act, for women a 20-year insurance period is required, for men a 25-year period). Although for pensions for those born after 31 December 1968, the insurance period is not

a condition for acquiring the right to a pension, having such a period (again, 20 years for women and 25 years for men) is necessary to increase the pension benefit to the amount of the minimum pension, if the pension amount determined in accordance with Article 26 of the Pension Act is lower than the minimum pension.

The differentiation of the situation of women and men can also be found in the provisions specifying the conditions for acquiring the right to a disability pension (Article 57, Article 58 of the Pension Act), and even with regard to a survivor's pension (Article 70 of the Pension Act, which does not cover a divorced husband, although it covers a divorced wife). Regarding survivor's pensions, attention should be paid to the consequences of gender alignment for people living in marriages. To undergo gender alignment, such persons are forced to dissolve the marriage by divorce (otherwise, the alignment would result in the creation of a same-sex marriage, which is not accepted by the Polish legal order – see also Śledzińska-Simon, 2013, pp. 100–101). This will automatically mean the loss of potential rights to a survivor's pension after a former spouse, even if the former spouses remained in a *de facto* relationship after the divorce. It seems highly doubtful that it would be possible to obtain a survivor's pension in such a situation based on Article 70 paragraph 4 of the Pension Act.

The provisions of the social insurance acts do not answer the question of which conditions for acquiring the right (for women or for men) should be applied in the case of transgender people who have undergone formal gender alignment, i.e., legal transition. It seems that the pension authority should in this case apply the provisions for the gender aligned by the court. According to our knowledge, in practice, ZUS does indeed do so. The situation will be more problematic when gender alignment occurs after the transgender person has acquired the right to a benefit under the conditions for the biological gender. In practice, this will concern transgender men who, while still functioning as women, acquired the right to a specific benefit and then underwent gender alignment to the actually felt male gender—but do not yet meet the conditions for acquiring the right to this benefit required for men, e.g., gender alignment occurred at the age of 62, after acquiring the right to a pension at the age of 60, or do not meet the insurance period conditions for acquiring the right to a disability pension specified in Article 57 paragraph 2 of the Pension Act? Should Article 101 paragraph 1 of the Pension Act apply in this situation (loss of the right to benefits due to the cessation of any of the conditions needed to acquire this right)? Or should the payment of the benefit continue due to the protection of rights duly acquired?

Another example would be the inability to acquire the right to a care allowance for persons who, due to their legal transition, had to get divorced but remain in a *de facto* relationship – the closed list of persons eligible for this allowance does not include persons in *de facto* relationships (which, incidentally, may constitute discrimination against non-heteronormative persons who are unable to legalise their relationship).

Gender Nonbinarity and Social Insurance Law

Even greater problems may concern nonbinary people. From a formal point of view, under Polish law, these problems should not exist, since the Polish legal system is based on a dichotomous gender division: woman and man. The Polish legal system does not recognize other genders. It also does not consider that a specific person may not formally have any gender assigned to them. Nonbinary people will therefore be treated under social insurance according to the gender formally assigned to them at birth, even if they do not identify with it. What matters is the formal gender resulting from the birth certificate or identity document. The above does not mean, however, that this problem will not exist in practice. In many European countries, legal systems also recognize genders other than male and female. For example, German or Austrian legislation. In these countries, it is possible not only to indicate the so-called third gender (in German referred to as “divers”) but also not to indicate any gender in formal documents. Bearing in mind the principle of free movement of persons within the European Union and the resulting possibility of taking up employment in any EU member state, it is probably only a matter of time before nonbinary people (formally assigned to a gender other than male or female or not assigned to any gender) start working in Poland. While in labor law this should not cause particular problems (although this is not entirely obvious—for example, whether a nonbinary person who is pregnant is covered by the Labor Code provisions protecting women during pregnancy, such as the prohibition of overtime or night work), in social insurance law these problems again become apparent. Gainful employment in Poland is generally associated with the obligation of social insurance, and thus—the obligation to indicate gender in the insurance registration form. The problem is that the form (ZUA or ZZA) allows only one of two genders to be chosen (K—female, M—male), and failure to complete the field will prevent the registration from being sent via the teleinformatics system. The only solution would be to indicate, contrary to the facts, male or female gender. Apart from the fact that such a solution may violate human dignity and personal rights (gender identity), it would also expose the person making the statement to serious consequences, as indicating falsehood or concealing the truth in the form is subject to criminal liability. After all, indicating in the form a gender that does not result from official documents (birth certificate, passport, ID card, driving license, or any other document) would be a false statement as to the legal and factual state.

Another problem would concern the acquisition of the right to social insurance benefits, the conditions for which are differentiated for women and men. The question arises as to whether, in relation to a person assigned a third gender, or who is not assigned any gender, the provisions concerning women or the provisions concerning men should apply? The most illustrative

example would again be the general retirement age—could such a person acquire a pension at the age of 60 or 65? The solution to the problem would be to equalize the retirement age, but the issue of other benefits, such as disability pensions, stays unresolved. The already cited Article 57 paragraph 2 of the Pension Act differentiates the required insurance period (20/25 years of insurance for women and men, respectively). Should it be assumed that the more favorable provisions for the insured apply? What if such an insured, contrary to the facts, indicated male gender in the insurance registration (forced to do so when completing the ZUA form), and after submitting a benefit application has a 22-year insurance period? Can they then submit an update form, changing the indicated gender to female, to meet the conditions for obtaining the benefit—even though nothing has changed in their legal situation? Or would an insurance institution have the right to take measures (e.g., a medical examination) aimed at finding one of the genders resulting from the dichotomous gender division applicable in Poland?

The next example concerns entitlement to survivor's pensions for the spouse of a deceased nonbinary person or when the spouse of a nonbinary person dies, and the marriage lived and worked in Poland. Would refusal of the benefit due to non-recognition of such marriages not be discrimination on the grounds of gender? Would the provisions themselves, which do not recognize the existence of genders other than male and female, not be discriminatory on the grounds of gender (and thus violate Article 2a of the System Act, as well as Article 31 of the Constitution of the Republic of Poland)?

The examples provided prove that there are currently more questions than answers about this issue. In any case, such a situation, which is completely unregulated, creates considerable legal uncertainty, which should not exist, especially in the field of social insurance.

Summary

The issues mentioned above, which are only a small fragment of the entire regulation of social insurance law, are enough to prove that issues of gender identity (being transgender, gender nonbinarity) affect the legal situation of non-cisnormative persons in social insurance law. The analysis does not claim to be complete; it would require in-depth research covering very extensive legal acts in this field. It seems that identifying several legal solutions for which there may be significant doubts as to whether they violate the fundamental rights of transgender and nonbinary people is sufficient to conclude that the Polish legislator in the provisions of social insurance law does not take into account at all the existence of transgender and nonbinary people, forcing them, for example, to provide false information (e.g., declaring belonging to male or female gender by a person legally not assigned to either of these genders). The adopted solutions therefore require reconsideration and adaptation to current medical knowledge and social norms. Gender,

initially understood in biological terms, has now also become a psychological issue, dependent on a person's subjective self-perception. This change has caused new legal problems to appear, which require the introduction of new solutions to adapt the sphere of legal regulations to the evolving social reality (E. Michałkiewicz-Kądziała, 2020). Law should adapt to changing reality and where the adopted solutions may now violate the dignity and personal rights of certain groups, urgent legislative intervention is needed. In the field of social insurance law, this is clear, as shown by the examples selected for this analysis. Legal gender, based on a dichotomous biological division, determines the conditions for acquiring the right to benefits. The provisions specifying obligations related to registration for social insurance force employed persons to disclose their biological gender (before court correction of gender) to employers, which for many transgender people can be a traumatic event and increases the risk of discrimination. Considering current standards of human rights protection, including for transgender and nonbinary people, as well as the constitutional obligation to respect the dignity of every person and the principle of equality before the law, the lack of legal regulations relating to transgender and nonbinary people seems unacceptable. The lack of provisions leads to legal uncertainty, and in relation to social insurance regulations, may even lead to the inability to acquire a benefit, thus preventing the realization of the right to social security. We believe that it is high time for the Polish legislator to recognize transgender and nonbinary people and create instruments that will allow them to function with dignity, considering aspects of labor law and social law, including, in particular, social insurance.

From a scientific point of view, we have no doubt that the extremely complex legal and factual issue of being transgender and nonbinary requires in-depth and comprehensive analysis. It is also worth noting at the end that the issues we have raised are already being addressed by the judiciary. For example, two cases can be cited. The first concerned civil-law employment of a person undergoing a court process for gender alignment, whose employer refused to issue work clothing consistent with the felt gender (the plaintiff, born male, was undergoing transition and court gender alignment while seeking employment), in which the District Court in Warsaw awarded compensation and redress for discrimination and sexual harassment suffered by the plaintiff due to gender identity⁶, and the Supreme Court, dismissing the extraordinary complaint of the Prosecutor General, upheld the argument of the District Court regarding gender identity as a possible criterion for discrimination⁷. Another case concerned nonbinary people, in which the District Court in Wrocław held that since the plaintiff did not identify with any gender and is an LGBT+ person, she cannot benefit from rights regarding gender discrimination⁸. The Supreme Court, considering the plaintiff's cassation appeal, held that nonbinary people can be discriminated against on the grounds of gender, which means that they cannot be excluded from protection against discrimination because they do not identify with normative gender categories⁹.

Observing the considerable awareness of young people about the complexity of gender and gender identity, which is already visible in universities, the thesis seems justified that these issues in the field of social insurance (and labor law) will become increasingly significant in practice.

Notes/Przypisy

¹ Act of 13 October 1998 on the social insurance system, i.e., Journal of Laws 2025, item 350, hereinafter referred to as the System Act (Polish: ustawa z dnia 13.10.1998 r. o systemie ubezpieczeń społecznych, tj. Dz.U. 2025 r. poz. 350).

² Act of 28.11.2014 - Law on civil status records, i.e., Journal of Laws 2023, item 1378, as amended (Polish: Ustawa z 28 listopada 2014 r. – Prawo o aktach stanu cywilnego, tekst jedn. Dz.U. z 2023 r., poz. 1378 ze zm.)

³ Act of 26.06.1974 Labour Code, consolidated text: Journal of Laws of 2025, item 277 (Polish: ustawa z 26 czerwca 1974 r. - Kodeks pracy, tekst jedn. Dz.U. z 2025 r. poz. 277).

⁴ We are omitting here the potential possibility of changing one's name administratively on the basis of the Act of 17 October 2008 on changing one's name and surname, i.e., Journal of Laws of 2021, item 1988.

⁵ Act of 17 December 1998 on pensions and disability pensions from the Social Insurance Fund, i.e. Journal of Laws of 2024, item 1631, as amended, hereinafter referred to as the Pension Act (Polish: Ustawa z 17 grudnia 1998 r. o emeryturach i rentach z Funduszu Ubezpieczeń Społecznych, tekst jedn. Dz.U. z 2024 r., poz. 1631 ze zm.).

⁶ Judgment of the District Court in Warsaw of 29 September 2020, case V Ca 2686/19 (LEX No. 3207506)

⁷ Judgment of Supreme Court of 8 December 2022, case I NSNc 575/21 (LEX No. 3439529)

⁸ Judgment of the District Court in Wrocław of 29 September 2020, case VIII Pa 12/23

⁹ Judgment of Supreme Court of 25 February 2025, case III PSKP 21/24, online access 30.05.2025 <https://www.sn.pl/sites/orzecznictwo/Orzeczenia3/III%20PSKP%2021-24.pdf>

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ZAPOWIEDŹ

WALDEMAR KOZIÓŁ

FUNKCJONOWANIE SYSTEMU BANKOWEGO W WARUNKACH DEFLACJI. WNIOSKI Z PRZYPADKU JAPONII 1990-2005

Głównym problemem badawczym, wokół którego koncentrują się rozważania autora tej pracy, jest analiza funkcjonowania systemów i instytucji bankowych działających w warunkach deflacji, w szczególności określenie obszarów ich wrażliwości na procesy deflacyjne oraz uwarunkowań ich efektywności mierzonej przede wszystkim relacją kosztów do przychodów. Monografia jest efektem kilku lat badań nad funkcjonowaniem systemu finansowego, przede wszystkim sektora bankowego i tworzących go instytucji, w warunkach deflacyjnych.

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