

# *The economic base of social insurance*

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*Abstract.* This article takes up the question of establishing what the basis of the model of distribution through social insurance is. Referring to the concepts of the base and superstructure and their meaning in Marxian economics, it was accepted that these are suitable for resolving the question posed. The theoretical research method applied was the result of the search for such concepts and tools which would facilitate an interdisciplinary approach to identification of diverse factors which comprehensively determine the economic efficiency and viability of social insurance.

The labour and capital in the economy are included among the economic base factors of social insurance, as well as the primary monetary and material resources which are mobilized by insurance institutions in a first stage of its development. Labour has direct impact on base of social insurance, while the capital plays indirect role. It is finally proposed to discuss in the social insurance superstructure few kinds of factors: finance (monetary resources and social insurance financial assets and monetary resources from state subsidies), politics (activity of the state and the law it applies, as well as social norms, religious or cultural ones which require compliance with the law determining obligatory contributions). The base and superstructure of social insurance remain mutually dependent, providing a wide basis for understanding the economic system of social insurance.

*Keywords:* social insurance, economic base, income distribution, distribution of production.

*JEL Codes:* A11, H2, H4, J26.

## **1. Preliminary remarks. The object of distribution through social insurance**

The insurance method for social security assumes that insurance benefits are financed by social insurance funds, constituting an economic encumbrance on the insurance association, which in solidarity accumulates its contributions with specific support from the state [Szumlicz 2005]<sup>2</sup>. From the perspective of management

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<sup>2</sup> Some authors write about the model of social insurance referring to criticisms of its classical form in a time of change. For example, the retirement system including open pension funds is seen as a transition from a “*model of social insurance into a model of compulsory individual savings*” [Muszalski 2008, p. 110].

of the solvency and viability of social insurance systems, it is interesting what the object of distribution through social insurance is: insurance funds, contributions, or also more broadly defined economic factors, which determine the basis for the accumulation of resources to cover insurance benefits. The aim of this article is to investigate this widest cognitive perspective, taking into account the dependency of economic, social and legal factors within social insurance.

The object of distribution, in which beneficiaries participate could be named as production or income (as broadly understood) – these different economic categories with various aspects define the value of what society generates as a whole. The economics should be determined by the law regulating the distribution of income between the landowners, capitalists, and workers Ricardo [1957]. In the study of social insurance, it is also assumed that from an economic perspective social insurance is a means of distribution of current production between those working and beneficiaries [Żukowski 2014]<sup>3</sup>. Muszalski [2008] links this question with the distributive function of social insurance, which consists in the division of social resources among the group of qualified individuals as one form of national income distribution. He emphasizes that thanks to the social insurance system, the division of national income considers social needs and family circumstances, and is thus more just.

Theoretical research into what constitutes the economic base of social insurance has wide potential for application. For example, it may serve in investigation into what constitutes actual coverage of insurance expectancies as well as accrued rights to benefits from social insurance. It is also possible to verify former assumptions that economic coverage of contracted insurance obligations is the income of the insurance community [Pacud 2015]. The economic coverage of benefits, after all, results from that object which is subject to distribution through social insurance. The linguistic convention of the “*base*” goes together with the question of the superstructure of social insurance, which either grows from the base, or is restricted by it, as well as the relationship between the base and the superstructure. In economic thought it is needed to consider relative shortage in the satisfaction of all demands (scarcity of resources), including the demands for the financing of social insurance benefits. The “*base-superstructure*” conceptual convention is thus a good point of reference in describing the dynamic changes in the area of social insurance. The proposition of using this couplet at the basis of social insurance for some may be debatable, and for others superfluous. Arguing for this approach, the interdisciplinary nature of social insurance should be pointed out first. Then its ability to include the various dependencies in social insurance that appear not only at the level of economic and financial observation, but also that of the significance of legal, political, and social factors.

To begin, it would be necessary to accept the assumption that the theoretical determination of the division of national income through social insurance is more a question for finance, linked with the allocation of the monetary value of income

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<sup>3</sup> This author continues that the level of security (consumption) of retirees, the disabled, the unemployed, etc. is determined by the level of production in a given period [Żukowski 2014].

and changes in it, whereas the convention of production considers the elements from which income arises as a monetary stream. Therefore, when identifying the basis of the distribution made by social insurance, it is essential to recognize those factors of production that may be seen as fundamental categories and economic factors which, along with the institutional social insurance system, determine how the social insurance system operates (economics and law). The aims of this article reach beyond questions of finance. There are limits to the possibilities for financing social insurance benefits, since social insurance is equally subject to the law of scarcity. Looking ahead, it remains to be considered whether the limits of this cover can be determined using the concept of the economic base of social insurance.

## 2. The concept of the economic base as the basis for distribution through social insurance

The concept of the base, as well as of the economic base, is characteristic of the concept of social development applied by Marxian and post-Marxist economists. It has thereby entered into the canon of concepts which, if not widely applied in economic theory, they are widely understood. Marx himself hardly used the concept of the economic base, except for the well-known and frequently quoted sentence in the general introduction to “A Contribution to the Critique of Political Economy” from 1857, in which he assumed that “*the economic structure of society*” forms “*the real base on which rises a legal and political superstructure*” [Marks, Engels 1966, p. 9]. Historians of economic thought emphasize that the author rather adopted another linguistic convention, “*productive forces and relations of production*”, and not the couplet “*base-superstructure*” [Harman 1998]. Productive forces are the technology used by society, which is expressed in the qualifications of labour, scientific knowledge, tools and capital goods. “*Relations of production*” are the rules that exist between entities, both people and objects [Landreth, Coolander 1998]. Marx [1947, pp. 369-370] explains the dependence between them as how the relations of production “*constitute the economic structure of society – the real base, on which rises a legal and political superstructure and to which correspond definite forms of social consciousness*”, adding that “*with the change of the economic base the entire immense superstructure is more or less rapidly transformed*”. It seems that Marx, with his remarkable ability to link philosophy, economics, and sociological perception, particularly in the context of anticipated revolutionary changes, and simultaneously overstatement of the flaws of the market economy (which turned out to be more efficient than the economy following the postulates of communism)<sup>4</sup>,

<sup>4</sup> For the most part, Marx’s theories did not prove themselves. Despite his great erudition and wide understanding of the capitalist economy, the author excessively focused on economic factors as the most important element explaining the changeability of the structure of society; not proving themselves either were his determinism and the mechanism of alienation caused by all market transactions – he believed the free market deprived people of human dignity, and the sale of time was to lead to estrangement from one’s own identity. More prophetic was his prediction about the growth of the role of companies and corporations, as well as conceptual mechanisms, the utility of which result from Marx being a Hegelian

still merits attention in terms of ontology applied in economic theory. Although, according to Harman [1998], Marxists from the beginning quarrelled over what the base is<sup>5</sup>.

The concept of the economic base seems to be necessary in the case of research into social insurance systems confronting dynamic changes in the world and the economy. Its usefulness in regard to social insurance facilitates addressing the topic of changes in the economic foundation of social insurance and the effects of these changes. In considering the economic base, one may call on the order and relations between the economic factors that represent the current economic problems, what is the cause of weakening or strengthening of a social insurance system in socio-economical or financial perspective.

The economic base could be recognized as the entirety of material productive forces and the relations of production arising from them. A presentation of productive forces and the rules that determine access to resources and derived income may be an important element of an analysis of the economic base of social insurance. Such analysis could be done in theoretical terms, as in this article, but also in real (empirical) terms, for which there is not enough space here. The study of the economic base provides an identification of the potential to obtain contributions in the area of a given insurance association. The volume of the economic base of social insurance depends on the real economic relations determining the productive force as well as the relations of production, including the number of persons engaged in paid labour, capital, previously accumulated reserves within the finances of social insurance, as well as state resources that supplement inadequate coverage for payment of all social insurance benefits. The concept of the economic base has been adopted in different fields of science other than social insurance. For example, the term of “*base*” is well received in public finances and in tax law. So called “*tax base*” is to be designed by the public authorities, but it functions with a great degree of autonomy. It results from the change in structure of sources of tax revenue. Inflow of taxes is counterproductive by potential shift into direction of sources that actually reduce the tax burden. The volume of tax base responds to tax incentives and is subject to change of varying size in the course of the economic cycle [Kulawczuk 2004]. Moreover, a limited number of segments with similar properties could increase the tax base<sup>6</sup>. The analysis of social insurance contributions might be somehow

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with a doctorate in philosophy [Landeth, Coolander 1998]. Also from a Marxist position, Kanth [2012] points out the importance of the rejection of determinism and historicism from Marxist discourse, because of “*social life needing to be grasped as a totality, a totality which configuration is continually changing*”.

<sup>5</sup> The economy? Productive forces? Technology? Relations of production? What goes into the superstructure? The publication is available at: <https://www.marxists.org/archive/harman/1986/xx/base-super.html>

<sup>6</sup> Sosnowski [2012] reports that in the subject literature, the concept of the tax base is either identical to the tax basis (especially in the literature in public finance), or is also understood as a system of sources, from which the public authorities derive tax revenues. These comments indicate the heterogeneous understandings of this concept.

treated a segment of the tax base, which would be an oversimplification, but may be admissible in some research (e.g. of the total cost of public burden).

In case of research into social security institutions, identification of the economic base of social insurance could be misleading, as the basis for the accumulation of sources of financing for broadly-understood social security benefits proceeds here also from the tax base. Economic base of social insurance differs from economic base of social security that is financed by taxes. The construction of taxes and of insurance contributions retain a clear and distinct difference. Besides, on one hand, social insurance does not have such versatile taxation tools as taxes, being based on the concept payment of contributions by individuals who have an insurable interest - the insured and the payer, who have an interest in obtaining protection for a particular insured individual. On the other hand, social insurance institutions benefit from budget subsidies, and resources which are obtained from tax revenues, having no right to tax the subject to state.

### **3. Economic factors in the nominal base of social insurance**

The economic base of social insurance is constituted by a wide range of factors, which directly or indirectly determine the size of this base. The most importance have the factors of labour, and capital. Additional relevant economic factors are monetary resources and state-owned assets used for social insurance purposes. These factors determine the nominal economic base of social insurance. Through state executive actions (legal policy) it describes a potential resources that may be exploited in the normative determination of the economic structure of social insurance contributions. The real economic base is equivalent to actual system of financial sources of social insurance funds, which is determined by the law in action for a given state.

In literature of economics, attention is mainly directed toward the role of labour in determining the object of distribution through social insurance (M. Żukowski, W. Muszalski). When thinking of labour, it is above all important to indicate the number of individuals in work and the income generated by their work. Therefore, a real threat to the viability or even the existence of social insurance systems is posed by unemployment, emigration, a decline in the number of births, and they are supported by growth in the number of jobs and the period of employment, immigration, and an increase in the number of births<sup>7</sup>. Not to be ignored, however, are the skills of workers or the knowledge on which the value of labour or the generated income from labour in a given economic segment depends. Taking into consideration the social dimension of the labour factor, in other words human capital, which is directly linked to people's abilities and earning potential, or social capital, which makes it possible to determine the economic value of human relationships, one must accept that some personal features and relationships may affect the efficiency of production or its

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<sup>7</sup> According to analyses by the International Social Security Association (ISSA), Poland is one of the countries from which the outflow of young population to other European Union countries has been the greatest in recent years [Derdziuk 2013].

distribution, also determining the value of labour factor in the economic base<sup>8</sup>. Social capital of the place can increase value or economic potential of investment exploiting this social capital. The key importance of labour as an economic (and production) factor leads sometimes to the simplification that social insurance is a form of distribution between workers and beneficiaries. We may not, however, repeat this simplification in the existence of other factors that constitute the nominal economic base or especially the real economic base.

The link of social insurance systems with labour, so clear both for the existence and the amount of obligatory contributions, as well as the acquiring pre-rights to benefits, relegates to the back space the role of another important factor, namely capital. The capital, as an economic factor of base of social insurance, is decisive for the potential use of labour in the social insurance system. It seems to be underappreciated on account of the excessively legal perspective of social insurance and easy perception of its reality through the content of the legal relationships of social insurance linked to the labour, in particular. From an economic perspective, it is obvious that employment can generate income for both parties to an employment relationship but only if an enterprise is launched, which requires a smaller or larger amount of capital. The capital finally creates and enhances productive abilities of the economy (throughout the financial capital and capital goods accumulated within the enterprise). Even in the case of utilitarian organizations, which do not have to use stock capital, the capital also appears in a certain phase of development of the organization, because such organisation generates surpluses thanks to efficient, effective and profitable activity on the markets they sell non-profit production [Pańkow 2014]<sup>9</sup>. Capital belonging to payers of contributions is the guarantee of fulfilment of contributory obligations and also cover for the part of the contributions paid by employers, even if the work is not carried out or in the case when companies and utilitarian organizations lack the income to cover all operational costs. The size and efficiency of capital invested on territory of a national insurance community influence the demand for labour in the social insurance system. Therefore, many economists have emphasized for years that ability to employ workers in highly paid positions depends on the number of industrial centres or R&D that operate regionally and globally from territory of national insurance community. Such decision relies on politics and investment of capital. Every social insurance system, being a manner of distributing production in a given period among beneficiaries, workers and employers, is closely linked to the economy [Żukowski 2011]<sup>10</sup>. In an economy, capital as well as labour increase the nominal economic base of social insurance in the territory of a particular insurance community. It should be concluded the labour has direct impact on base

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<sup>8</sup> Human capital or social capital has in common with the general factor of capital apparently only the given linguistic convention and perhaps an evaluative and inspirational role.

<sup>9</sup> Pańkow [2014] indicates that organizations must generate a certain surplus which is then transferred via the market to other entities of the social structure or via non-market ways (taxes and contributions) to institutions or entities active in the area of regulation.

<sup>10</sup> This author points to the traditional understanding of distribution in the retirement systems between retirees and workers [Żukowski 2011].

of social insurance, while the capital has rather direct influence on the base of social insurance. This should not apply to profits gained on financial markets by investment of insurance funds. The prospect of technological development is giving capital an increasing share of national income, through which some see a better future for capital-intensive than for labour-intensive industries [Pacud 2015], but one should also perceive the dangers and opportunities for social insurance linked with the growing share of enterprises taking advantage of the digital revolution and of “zero marginal costs”. Thus, there is a tension as well as an interaction between capital and labour, especially in politics, but also in the area of payment negotiations. Avoidance of the capital factor in the economic base of social insurance would not only be at variance with the classical understanding of the factors of production (land, labour, capital), but also with the socio-economic significance of capital in the growth of the value of labour, which should be recognized as key to the development of an enterprising society. The capital has bigger influence on nominal base of social insurance, because investment can increase number of employees and contributions only in the future. The capital in nominal economic base plays more viable role than in real economic base of social insurance, unless the investment in country decrease.

Another aspect to discuss is finance. Contribution to social insurance cannot be treated as the factor of social insurance base, but the result of it. A different attitude should be done for those financial assets which have not yet been divided for the provision of benefits during the time of the existence of the social insurance funds. This regards the accumulated monetary resources of the social insurance programmes as well as state financial assets which have been made available to the social insurance institutions. Any financial reserves or subsidies need to be discussed as an economic factor that use social insurance for its functioning. Monetary resources arise from the insurance contributions flowing into the fund, as well as income from interest-bearing deposits and returns on financial investments. Some of them are put aside and kept in economic and financial reserves. Taking into account the fund system in the finances of Polish social insurance, one should take notice of the Social Insurance Fund (FUS – *Fundusz Ubezpieczeń Społecznych*) as a special purpose state fund, which is recognized as a form of organization of monetary resources, but not as an organizational entity [Szołno-Koguc 2007]. The surplus of financial means is accumulated in reserve of invalidity and sickness insurance, and reserve of work accident insurance. Reserves for pension insurance are managed separately. It refers to the part of publicly managed funds (Demographic Reserve Fund – *Fundusz Rezerwy Demograficznej*, FRD) or funds managed by private entities (Open Pension Funds – *Otwarte Fundusze Emerytalne*, OFE, managed by Common Pension Societies as stock companies). The latter type of reserve is the form of investment of the part of contribution to pension insurance.

The next economic factor that is also an element of distribution in social insurance is state material as well as financial assets. The latter could be called as a state subsidy to social insurance funds. The use of such resources is a result of the role of state. It has the leading role in organisation of social insurance as well as the role

of guarantor of the solvency of insurance funds. State assets in the economic base of social insurance are any material equipment of organizational units in the beginning of social insurance institutions. During times of unbalanced social insurance fund it is mostly the state to provide additional monetary resources in the form of budgetary allocations covering financial deficits. This way the state provides an external reserve for social insurance, that needs to be discussed as a factor of economic base of social insurance. The finance of state are different from finance of social insurance, so the remaining state assets as a kind of reserve for social security organisation may also become the factor of base<sup>11</sup>. Highlighting this factor is essential in light of the solvency of the social insurance system, including the danger that subsidies from the state budget may not be provided in full in crisis situations [Pacud 2015]. The state guarantee is not unlimited in nature according to Art. 216 section 6 of the Constitution: Sovereign default (bankruptcy), understood as a refusal to pay state public debt, usually places in a privileged position foreign creditors who can obtain executory titles from foreign courts. Before it comes to such a dramatic situation, the possibilities to supplement the social insurance funds would be radically lower. Then even acquired social insurance rights to benefits may be limited, as this is proved by the experience of the Baltic states and in Greece after 2010.

The economic factors mentioned in third and fourth place linked with the finances of social insurance may be included with a certain degree of simplification to the economic base of social insurance, provided that the economic base is everything which has not yet been distributed for defined benefits. This is a convenient approach, which shows what real cover the social insurance system has at its disposal. The finance in form of reserves of social insurance system or subsidies from the budget cannot exist without law of social insurance, and redistribution that happens through social insurance. That is why such financial factors would rather be part of the superstructure of social insurance, if we accept that distinguishing the superstructure from the base of social insurance is necessary. In case of investment of insurance funds, the profits increasing their value appear on level of base of social insurance, not the superstructure of it.

#### **4. The base and superstructure of social insurance. A question for discussion**

The factors of the economic base of social insurance give more understanding for reflection on what the basis of distribution through social insurance is. It is more precise than assumption that the subject of division through social insurance is production or national income. In approach proposed in this article, it seems that the real economic base of social insurance is rather labour, capital in the economy, and to a certain extent financial and material assets of social insurance institutions in the initial stage of organisation. Here the significance of the factor of land should be omitted, the influence of which on social wealth is in constant decline,

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<sup>11</sup> Provision of Art. 2 section 3 of the Act of 13 October 1998 regarding the social insurance system, art. 62 of the same Act. Journal of Laws 2016 item 963 as amended.

not translating directly into the functioning of social insurance, except for social insurance for farmers.

Analysis of the theoretical elements appearing in the process of production and the links between them, requires references to redistribution. In researching the economic system of social insurance, the actual means, directions and effects of redistribution through social insurance can be established. This is why in deliberations regarding the economic base of social insurance, there should be questions regarding the superstructure, through which the state operates a concrete social insurance system. Additional view on superstructure could provide more understanding on the conditions of the change: growth or regression of any factor creating the base of social insurance. There are various economic dependencies and institutional areas which exert a mutual influence on each other, in the retirement systems [Żukowski 2011]<sup>12</sup>, as well as in entire social insurance. Labour and capital should serve the balanced social and economic growth of a country, with a level of intervention on the side of social policy that should not threaten the size of the economic base, which benefits the entire population and economy as well as the state and social insurance institutions. Social insurance contributions thus constitute one of the costs of production in a country. There is then a tension between the aspiration of companies managing economic factors (capital, land, labour) and people who through the system of social transfers, including social insurance, could benefit from these factors without having a primary right to them. This tension then is reflected in the shape of the superstructure of social insurance, which should include such factors as (a) politics and democratic elections, (b) the actions of state and public institutions, (c) the influence of regulatory norms, i.e. the law in books and law in action, as well as social conventions which justify or permit existing law not to be applied, especially in the area of contribution obligations, (d) establishment of rate of contributions (“*pay-roll taxes*”), the occurrence of budget surpluses or deficits and regulation of capital in the finances of social insurance.

Distinguishing the base from the superstructure of social insurance seems to be appropriate to depict the process of change occurring in the social insurance system. The shape of social insurance law, as a key factor of the superstructure on the basis of social insurance could not be applied to socio-economic changes. Exploration of the question of the superstructure of social insurance would demand broad reconsideration and a wider research of the context. It may initially appear that the current concept (superstructure) of social insurance is proximate to the conditions of a closed economy and not to the economic base which we are dealing with today. Verification of these reservations requires empirical research.

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<sup>12</sup> M. Żukowski [2011] on one hand studies the influence of the economy on the retirement system, and on the other the influence of the economy on the retirement system. In the first case, the level of employment determines the degree of influence on the system (contributions/taxes), but as a rule also the size of pensions. In the other (the influence of the retirement system on the economy), he believes that retirement security solutions may incline some to leave the workforce early (entering retirement), just as retirement security systems may increase or decrease labour resources (through e.g. flight into the “*grey economy*”).

## 5. Conclusions

The considerations undertaken here confirm the merit of the concept of the economic base of social insurance, but with the distinction between the theoretical (nominal) and the real economic base of social insurance. The first describes the economic resources that may be subject to allocation in the form of social insurance contributions and benefits. In contrast, the concept of the real or the actual economic base of social insurance conceptually approaches the financial system of social insurance funds, which is described by the law in action.

Seeking the proper basis for the distribution through social insurance in the model approach, one should be inclined toward the thesis that it is the real base of social insurance. Contemporary economic and social challenges, and global perspective, demand reconsideration of the space of the nominal economic base of social insurance and possibilities to increase real economic base of social insurance. There is a paradox inherent to the social insurance system; the economic base is increasingly determined by open and global environment (free trade, the free flow of individuals), but its financial efficiency and real economic base depend on the superstructure created for a closed and defined territory. The economic base of social insurance ensures coverage of long-term social insurance obligations. The factors in the economic base of social insurance include labour and capital in the economy, the first has direct influence and the latter indirect on economic base of social insurance. From historical perspective the economic base was created by original resources mobilized for social insurance institutions thanks to the continuation of earlier institutional forms and the engagement of the state in the process of social insurance.

Differentiation of the concept of the superstructure of social insurance is debatable, as this concept does not operate without reference to the economic base of social insurance. The contemporary superstructure of social insurance – if we acknowledge the merit of this concept – includes both financial factors (social insurance finances and budgetary allocations) as well as political and legal factors (the actions of the state and the law it applies, in addition to customary norms which describe the reaction to legal norms).

This work represents a contribution to wider economic reflections researching the role of social insurance in social security policy and in the decision process and monitoring of possible changes in the organization of social insurance under conditions of limited resources. This scientific approach is intended to argue with discourse in which it is assumed that policy can operate in isolation from economic conditions (base and superstructure). In this unscientific discourse are included simplifications of the assumption that the state can never go bankrupt, and establishing the source of financing is a question for the minister responsible for state finances. The long-term nature of insurance obligations (legal relationships) over many decades demands appropriate (long-term, over many decades) management of fulfilment of these very obligations, whereby a corresponding interest in macroeconomic problems, in particular the management of social insurance systemic debt, should be part of the study of social insurance.

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