

## ON THE NATURE OF RISK AND RISK MANAGEMENT IN SOCIAL WELFARE HOMES AS PUBLIC PROVIDERS OF SOCIAL SERVICES IN POLAND

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**Abstract:** The aim of the paper is to address the issues of risk and risk management in social welfare homes as public organisations providing social services. The discussions presented in the paper refer to entities that operate in Poland. Risk management in public welfare facilities may be supported using organisation management processes. An important role here is played by methodology and the familiarity with the way a risk management process is conducted. The paper is theoretical and conceptual in its character. Its contents form part of a novel approach to management, i.e. NPM (New Public Management). It uses the fundamentals of deductive thinking, as well as a method of synthesis. A research technique employed by the author is participant observation, based on the example of a specific social welfare home. The publication also contains a review of literature on the subject.

**Keywords:** risk management, public management, public organisations, social welfare home, social welfare.

### 1. Introduction

Risk is an integral component of operations carried out by today's providers of public and social services. Therefore, there is a constant need to improve the knowledge of risk management in such organisations, not only in practical terms, but also in terms of theoretical deliberations and empirical studies. Better awareness in this area may help a public organisation to, first of all, make their management more effective and to prevent adverse risk consequences. To meet these objectives, however, a better understanding must be gained about the types of risks a public provider of public and social services faces and about the mechanisms behind these risks. Having such improved knowledge, management teams may be able to implement universal risk management principles in their operations, etc. that follow similar patterns to the ones used in the private sector. It should be noted that the risk management process in public

organisations, due to non-commercial objectives of their activities (i.e. the performance of public and social tasks at central and local government levels in Poland), is bound to run differently, when compared to the processes that are carried out in private organisations. This statement may also apply to social welfare homes operating in Poland, as these are a classic example of public organisations that pursue important social goals.

The literature review shows that there is a clear shortage of publications on risk management set in the context of publicly-owned social welfare homes. This statement mainly refers to the process- and methodology-related aspects of risk management. Besides, the nature of risks faced by such organisations has not been clearly defined either, in particular in the Polish sources of reference. The problem itself, however, has recently gained in popularity and would benefit from having a stronger conceptual and theoretical framework; not least because in numerous countries worldwide, we are currently seeing the negative demographic phenomenon of aging societies. To be able to analyse risks faced by such organisations in Poland, a number of far-reaching empirical studies would need to be done. A priority task, however, which makes up the main aim of the paper, would be to identify the theoretical foundations of risk and risk management in public welfare facilities. The overriding objective here is to define the mechanism of risk in public welfare homes. This means that the nature of risk needs to be accurately identified and clearly understood. Some proposals should also be put forward on how to present risks through processes and how to highlight most relevant methodical aspects. Successful risk identification in an organisation makes a good starting point for the entire course of risk management process. That is why it should be assumed from the very beginning that risk management in social welfare homes is likely to be an important target for future research into public management, as this issue forms part of the concept of NPM (New Public Management). The background for the theoretical discussions presented in the paper consists of managerial practices from a social welfare home in Zawiercie. A research technique of participant observation, including a survey, has been used in the paper, which also presents a review of literature on the subject. The authors used the fundamentals of deductive thinking and a method of synthesis. The discussions as such generally apply to any social welfare homes in Poland.

## **2. On the theoretical foundations for risk management in organisations providing public and social services – an attempt at a synthetic approach to the issue**

The general risk theory underlines the discussions on the nature of risks faced by providers of public and social services. Risk analysis may be based on offensive and defensive approaches and other perspectives, described and specified in the scholarly literature (Jędralska, 1992).

These approaches form a theoretical framework for risk management expertise in various organisations; though generally they apply to risk management carried out in the private sector. There are some references in the literature, mainly to a highly specialised type of expertise which is Enterprise Risk Management (ERM) (Merna, and Al-Thani, 2001; Young, and Tippins, 2001; Pickett, 2006), although the issue of public risk management is clearly in need of being examined and expanded upon, with the focus on the operations of providers of public and social services, both in terms of theoretical background and of practices implemented in organisations. Only a relatively limited number of authors in the scholarly literature have addressed risk management in public organisations (Young, and Fone, 2001, 2007; Drennan, and McConnell, 2007). This seems to be due to a certain difficulty in defining the category of risk in public management as a sub-discipline within the realm of management sciences (Cyfert, Dyduch, Latusek-Jurczak, Niemczyk, and Sopińska, 2014).

In theory and practice alike, there may be a variety of risks that are specific to public organisations (Tworek, 2016). The reason lies in the nature of the services they render. However, some attempts at defining risk may be identified in theoretical discussions comprised in subject-related publications. This is connected with various research concepts which can be found in studies on risk in the public sector (Adamek-Hyska, and Tworek, 2018), public organisations (Chen, and Bozeman, 2012; Brown, and Osborne, 2013; Flemig, Osborne, and Kinder, 2016), non-profit organisations (Domański, 2014; Wronka-Pośpiech, Frączkiewicz-Wronka, and Laska, 2017), based on the results of empirical research (Osborne, Brandsen, Mele, Nemeč, and Flemig, 2019). The knowledge of risk faced by such organisations is an inherent part of the NPM concept, mentioned in the introduction, but also in other modern concepts of public management (Kozuch, Kozuch, and Sienkiewicz-Małyjurek, 2016). In the literature, this is referred to as Public Risk Management (PRM) (Tworek, 2016). The key value offered by such expertise is its possible implementation in almost any public organisation, which should here be analysed in terms of public social welfare homes (in contrast to social welfare homes in private ownership, which also exist in Poland).

The universal character of risk management in such organisations results from the theory of risk, but it is still more attributable to the practical benefits offered by this type of knowledge, keeping in mind standard solutions (international risk management standards) that are available for public organisations operating worldwide. What is required, however, for the modification of multiple concepts set in the modern theory of risk management is, first of all, clear understanding of the risks encountered by almost every entity. Therefore, the determination of a risk mechanism is of key importance and underlies any actions that may afterwards be undertaken as part of a risk management process. This is also confirmed in practical terms in globally employed ERM. The risk mechanism described in the literature on the subject covers specific sources that trigger specific risks, as well as risk consequences that also need to be taken into account. Risk identification is invariably key to the success of risk management process as such. There are many types of risks, though, which merge into the general risk picture

for providers of public and social services (Tworek, 2016). This is also reflected in the way risk is defined by scientists, i.e. as the product of probability and the effects of risk (risk consequences) in public organisations (Tworek, 2016). What should be emphasised is the fact that in all scientific movements, risk is defined in probabilistic terms. In general, risk is associated with a loss, a failure, a threat or any other unfavourable occurrence that takes place in an organisation (Jędralska, 1992). This overlaps with the definition of risk in the defensive movement (Jędralska, 1992). Followers of the offensive movement, however, perceive risk as an opportunity, rather than a threat, which makes risk somewhat positive for an organisation's activities. Risk management may increase the likelihood of success in public organisations' fulfilment of the social objectives that have been set for them. In this context, uncertainty as a research category in economic sciences should not be neglected. In theoretical discussions, uncertainty is a much broader concept than risk. On the other hand, uncertainty is typical for public organisations, since many public risks are hard to predict and, as a consequence, difficult to quantify.

The character of public risk or, to be more specific, constantly emerging new subcategories of public risk and risk sources, makes the task of risk management such a practical challenge for organisations (Tworek, 2016). Public managers, depending on the type of organisations considered, may be confronted with substantial difficulties resulting from the implementation of risk management processes. Unfortunately, the literature has failed to advocate a single universal concept of risk management applicable to such organisations. This mainly refers to potential options in the use of risk identification, quantification and responses. In public organisations it is particularly difficult to determine the pivotal value around which risk should be estimated (Tworek, 2016). In private entities this issue seems much clearer and the professional literature offers an abundance of potential solutions that may be applied (Merna, and Al-Thani, 2001; Young, and Tippins, 2001; Pickett, 2006). The reason for that may be the fact that private entities tend to have more specific objectives, e.g. to generate profits. Generating a surplus of revenues over costs, however, does not have to be a priority for social welfare homes, even when compared to their privately-owned counterparts. Another reason may be the national legislature governing such operations in a given country. The questions which arise, then, are: What risks are typical for such organisations, seen as important entities operating in the general area of welfare policy implemented by the state, and how should these risks be managed?

### **3. A few remarks on risk management in social welfare homes as public providers of social services – process- and methodology-related aspects; a study of an organisation**

Since risk management as such is a demanding art, an attempt at identifying the nature of risks faced by public social welfare homes is also not an easy task. The risks which are typical for such organisations should be directly associated with the category that is referred to in the scholarly literature as social risk (Asenova, Bailey, and McCann, 2015). Other risk categories directly linked to that include organisational risk (Bohom, Corvellec, and Karlsson, 2011; Chen, and Bozeman, 2012), as well as the risks related to long-term health care (Weissner, and Miller, 2008). Obviously, there are many more sub-categories of risks that should also be taken into account when looking at operations of social welfare homes and which may affect these organisations to a differing degree, on a case-by-case basis. This may equally well apply to the factors that lead to such risks (Choi, Kulic, and Mayer, 1999). Nevertheless, the risks mentioned above constitute an essential group of risks such organisations need to address. Risks may mean, in particular, the failure to provide 24-hour care for patients staying in a social welfare home or to ensure sufficient social facilities. When analysing this problem from the scientific angle, it seems possible to determine the likelihood of a patient's inability to receive expected long-term social care; subsequently leading to the deterioration in his or her health condition as a result of this risk. The distribution of probability may also be determined in relation to numerous sources of such risk (Clemens, and Hayes, 1997). Similarly, there might be a number of negative risk implications, including – in the case of social welfare homes – a patient's death as the most tragic effect of risk. What matters, when looking at public social welfare homes, is also a risk of losing reputation or attracting adverse publicity for an organisation, in the perception of general public. Setting such issues aside, however, financial consequences of risks cannot be ignored either, as risk may bring about additional operating costs for social welfare homes.

In terms of general classification and structure of risks in the theory of management sciences, risk sources, risk categories and risk consequences i.e. public risk components, may be divided into exogenous and endogenous risks, and into internal and external ones (Dendura, and Flynn, 2016). The risk related to financing of a patient in a social welfare home, for example, may be seen as an exogenous and external risk, while the risk of a shortage of skilled caretakers will belong to endogenous and internal risks of an organisation. In practical terms, however, financial risk poses a key problem that needs to be dealt with by managerial staff in public social welfare homes in Poland. In recent years, also a risk of personnel shortage has increased in Polish social welfare facilities. The participant observation carried out in the social welfare home in Zawiercie has confirmed that the shortage of caretakers and room attendants was the most significant source of risk affecting the performance of the organisation surveyed.

The level of acceptance for this risk factor is the highest on a seven-grade scale of a questionnaire, which is a survey tool used to evaluate risks in the organisation. Other risk sources with an equivalent degree of impact include: a loss of other systemic revenues e.g. revenues derived from other sources from the state and other organisations, an unexpected rise in costs of core operations, frequently amended legal regulations (so-called legislative risk), and unfavourable consequence of changes in demographic, social and economic trends and the risks related to the place of residence. Other identified sources of risks in the organisation, which can be compared to the ones referred to above, are listed in Table 1.

**Table 1.**  
*Identification of risk and risk-inducing factors*

Item	The following risk factors have an impact on the achievement of objectives by my organisation	Level of acceptance for a risk factor
1	Injuries and accidents at a workplace	Tend to agree
2	Death, retirement or resignation of key employees (personnel shortage)	Tend to agree
3	Lack of dedication on the part of employees	Tend to agree
4	High staff turnover	Tend to agree
5	Damage to or destruction of property in a registered office of the organisation	Neither agree nor disagree
6	Criminal offences, including false statistics or bribery	Neither agree nor disagree
7	Theft of materials/ resources necessary for the organisation to operate	Tend to disagree
8	Mismanagement of resources/funds/property	Tend to disagree
9	Loss of key information	Agree
10	Loss of reputation and/or good brand	Agree
11	Loss of key stakeholders' confidence	Agree
12	Intentional or unintentional actions to the detriment of service recipients (patients)	Tend to disagree
13	Intentional or unintentional actions to the detriment of entities and organisations we cooperate with (e.g. suppliers, other service providers)	Tend to disagree
14	Intentional or unintentional actions to the detriment of the local community in which we operate	Tend to disagree
15	Liability we bear for poor quality of services	Tend to agree
16	A potential to cause harm to other people (patients) or organisations we cooperate with	Tend to disagree
17	Failure to perform a contract or breach of a contract on our part	Tend to disagree
18	Failure to perform a contract or breach of a contract on the part of people and organisations we cooperate with	Tend to agree
19	Failure to render a service according to the required standard	Tend to agree
20	Loss of funds for the financing of the organisation's operations or insufficient funds for the financing of the organisation's day-to-day operations	Agree
21	<b>Loss of other systemic revenues e.g. revenues derived from other sources from the state or other organisations</b>	Strongly agree
22	<b>Unexpected rise in costs of core operations</b>	Strongly agree
23	Losses due to fire, flood or other acts of god (so-called Force Majeure)	Tend to disagree
24	Costs related to the payment of court-ordered compensations	Tend to disagree
25	Poor awareness of the employer 's legal obligations	Tend to disagree
26	Poor awareness of legal regulations (requirements, norms and standards which regulate operations)	Tend to disagree
27	Deliberate failure to meet statutory obligations (e.g. to pay social insurance and health insurance contributions or taxes)	Disagree

Cont. table 1.

28	Changes in managerial positions due to the political risk (change in local authorities), and inability to provide services which meet central or local authorities' requirements	Tend to agree
29	<b>Frequently amended legal regulations (so-called legislative risk)</b>	Strongly agree
30	<b>Unfavourable consequences of changes in demographic, social and economic trends and the ones related to the place of residence</b>	Strongly agree
31	<b>Others ... (specification: shortage of caretakers, room attendants)</b>	Strongly agree

Note. Bold print in the table means the highest level of risk in an arbitrarily accepted scale of 1 to 7, where 1 means "Strongly disagree", 2 "Disagree", 3 "Tend to disagree", 4 "Neither agree nor disagree", 5 "Tend to agree", 6 "Agree", and 7 "Strongly agree". Source: own elaboration based on: M. Wronka-Pośpiech, A. Frączkiewicz-Wronka and K. Laska, 2017.

The identification of the risks listed in Table 1, as well as the factors which induce such risks, makes an initial stage of the risk management process in public social welfare homes. After that, all types of risk should be thoroughly reviewed and evaluated, as doing so will facilitate the selection of appropriate methods to deal with such risks, i.e. risk responses. Both in theory and in practice, it may then be assumed that in order to standardise the risk management process the organisations discussed in the paper should take the following steps:

- risk identification, i.e. the first stage of the risk management process, where risk-inducing factors and specific types of risks facing a social welfare home are recognised,
- risk analysis, as the second stage, in which quantitative analysis and qualitative risk assessment are carried out in a social welfare home, where, contrary to the quantitative approach, risk evaluation in terms of quality is carried out, mainly using the method of description,
- risk response, as the third stage, which in fact means minimising the impact of previously identified threats and determining effective ways of overcoming such risks,
- risk management process monitoring and control in a social welfare home as the fourth and, at the same time, the final stage (Tworek, 2016).

Every listed stage of the risk management process in social welfare homes may be seen as an individual sub-process. On one hand, the suggested division into the four consecutive stages corresponds to the proposals given in the scholarly literature in the process-based approach (Jędralska, 1992; Dendura, and Flynn, 2016), and on the other hand, in the methodical approach to risk management in organisations (Kozieradzka, and Zawila-Niedźwiecki, 2016). It seems, however, that the priority should be given to the methodical approach, understood mainly as the selection of an appropriate method of risk identification, analysis and assessment. The same applies to the methods of responding to risks and the monitoring of the risk management process. Depending on the type of risk (Table 1) various methods will be employed in different ways. Clearly, the most challenging stages are risk analysis and evaluation and, in particular, risk estimation.

In the quantitative approach, specific quantitative methods, some of which tend to require a lot of expertise, are used. According to the publications related to this subject, almost every method may potentially be applicable to a public social welfare home. From the methodical

perspective, it should be added that every method needs to be modified to suit a specific profile of operations carried out by a given social welfare organisation. Table 1 refers to the risks faced by a social welfare home designed for psychiatric patients. Due to that, there might be additional risks to confront and an unexpected increase in extra costs, which are necessary in order to provide the required type of care. As a consequence, another subcategory of risk appears here, which is the risk of a patient's loss of health (Tworek, and Kwiecińska-Bożek, 2015).

The types of risks listed in Table 1, including the factors that may lead to these risks, may be identified e.g. using a check list, which seems to be the easiest risk identification method (Tworek, 2016). Risks can then be divided into political, economic, social, technological, environmental and legal risks, using the assumptions underlying the PESTLE method (Jonek-Kowalska, and Turek, 2017). Risk identification, analysis and evaluation may also be carried out using other methods recommended in the professional literature (Kozieradzka, and Zawila-Niedźwiecki, 2016). When looking at organisational practices, insurance against negative risk consequences seems to be an effective and highly important instrument in the risk management process. In principle, every risk category listed in Table 1 may be covered by insurance. This, however, requires some extra funds to be spent on insurance policies. Public social welfare homes usually take out third party insurance only. Irrespective of the risk management method chosen by a given public social welfare home, however, of importance, from the practical management point of view, is to use both the qualitative and the quantitative approaches, which overlaps with the solution proposed in the scholarly literature.

#### **4. Conclusion**

The authors' attempts to identify risks which occur in the operations of public social welfare homes, supported with the theoretical discussions, correspond to the conclusions drawn from the scholarly literature, i.e. that this is a research category that is extremely difficult to clearly determine and define. Due to the specific profile of an organisation risks are often caused by external factors that, to a large extent, remain beyond the control of managers who run public social welfare homes. This statement may best be illustrated by the examples of risks and risk-inducing factors listed in Table 1. Internal factors are also of importance, though these are easier to control. All the categories listed in the table may anyhow be determined and recognized during the stage of risk identification. A variety of methods may be used to this end (Kozieradzka and Zawila-Niedźwiecki, 2016), as there is no single universal method which could offer only benefits without being burdened with some disadvantages. This remark is equally applicable to the methods used in the subsequent stages of the risk management process, i.e. risk analysis, risk assessment, risk responses, and the monitoring and control of the risk management process. In the area of risk management in public social welfare homes,

the solutions offered within the framework of ERM, which has served as the basis for the concept of PRM, may be considered. What also needs to be acknowledged is the fact that the implementation of the general principles of risk management is highly likely to protect public social welfare homes in Poland against adverse risk consequences and help them to mitigate some of the risks shown in Table 1. Sadly enough, risks in such organisations can never be fully eliminated, due to the specific operations these entities conduct, their ownership, as well as the economic, social, political and legal conditions that affect them. Risk management in public social welfare homes should be treated as a separate function within management, which is thoroughly integrated with other functions of organisation management. The knowledge of risk management in such organisations has a lot of utilitarian and practical values. Only these aspects alone would justify any efforts taken to broaden and disseminate such expertise.

In their future research, the authors are planning to investigate the entire group of such public organisations operating in Poland. This may help to discover new types of risks that have not been addressed in this publication and, as a consequence, supplement the theoretical discussions outlined under headings 2 and 3. Managers from such organisations in Poland are increasingly interested in acquiring highly specialised knowledge, including expertise in public risk management and finding out more about the options and the solutions which are available for them when implementing the methodology applicable to their organisations.

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