

Social Risks and Their Impact on the Safety of a Professional Soldier

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Abstract

The socio-economic stability of professional soldiers is an important factor in personnel readiness, security, and the functioning of armed forces. Military service creates specific social risks that differ from civilian employment, mainly because of mobility, strict discipline, service duties, family strain, illness, parenthood, housing needs, and care for dependent persons. These risks are also shaped by wider pressures, such as globalization, military conflicts, technological change, and environmental crises. The study uses a theoretical and analytical approach based on Slovak legislation on service conditions and social entitlements of professional soldiers, especially Act No. 281/2015 Coll. and Act No. 328/2002 Coll. It also uses socioeconomic indicators and model calculations of equivalent disposable income in military households. By comparing salary structures, family benefits, tax bonuses, parental allowances, and child benefits, the study identifies which types of military households may face the highest poverty risk.

KEY WORDS: *social risks; professional soldier; socio-economic security; compensation mechanisms; military family*

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Introduction

Social risks arise from three main groups of phenomena. The first group is linked to the economic impacts of globalization, which can reduce social security, weaken stable employment, increase labour market pressure, and enlarge vulnerable population groups. The second group is connected with wars, armed conflicts, and humanitarian crises, especially when the response of states, public institutions, and local communities is not sufficient. The third group includes the consequences of natural, technological, and environmental disasters, which usually affect vulnerable groups most strongly, such as the unemployed, the sick, elderly people, people with disabilities, ethnic minorities, and households with low income [1,2].

Social threats may take several forms. They include social exclusion that can lead to unrest or revolt, the deepening of poverty, ethnic and national crises, the social consequences of natural disasters, and terrorism. These risks do not develop separately. In many cases, they overlap and strengthen one another. For example, a natural disaster can deepen poverty, weaken access to housing and healthcare, and increase social tension in communities that were already under pressure before the crisis. In the same way, armed conflict can create forced migration, family separation, loss of employment, and long-term dependence on state support [1,3].

After World War II, the social security of developed countries was based mainly on a three-pillar model: a stable labour market, a stable family, and a welfare state. The labour market provided regular income and long-term employment. The family served as the primary source of care, emotional support, and informal help in difficult life situations. The welfare state provided public protection through social insurance, healthcare, pensions, unemployment support, and family benefits. Together, these three pillars created a relatively strong system of protection against poverty, illness, old age, unemployment, and other life risks [3,5].

Since the 1970s, however, these pillars have gradually weakened. Labour markets have become less stable because of economic restructuring, technological change, unemployment, flexible work, and pressure on wages. Traditional family patterns have changed, and many households now face greater difficulty in combining paid work with childcare, care for elderly relatives, or care for sick family members. At the same time, welfare systems have come under

financial and political pressure, while the number and variety of social needs have increased. Insufficient qualifications, weak social insurance, unstable housing, health problems, and the growing need for long-term care create new forms of vulnerability and require a revision of existing protection mechanisms [3,5,6].

In the military environment, these general social risks have a specific meaning. Professional soldiers are not exposed only to the same social and economic pressures as the civilian population. Their situation is also shaped by the special nature of military service, including mobility requirements, strict service discipline, deployment duties, physical and psychological strain, limits on personal freedom, and the need to subordinate private life to service needs. These factors can increase the risk of tension between professional duties and family responsibilities, especially in households with dependent children, a non-working partner, sick relatives, or limited access to social support [4,7,8].

For this reason, the social security of professional soldiers should be understood as an important part of personnel stability and defence readiness. A soldier who faces serious housing problems, income pressure, family care duties, or uncertainty in access to benefits may experience reduced well-being and lower long-term motivation to remain in service. Social risks in the armed forces therefore have both an individual and institutional dimension. They affect the quality of life of soldiers and their families, but they can also influence retention, readiness, morale, and the operational functioning of the armed forces. This makes the analysis of social protection mechanisms, income stability, family benefits, and compensation systems a necessary part of modern military personnel policy [4,10,15,16].

1. Identification of social risks

The assessment of social risks of professional soldiers consists of three interconnected phases: identification of risks, their analysis and subsequent assessment in the context of an acceptable level of threat [2]. This paper focuses exclusively on the first phase of identification, the task of which is to systematically map and describe potential threats that may negatively affect the socio-economic security of a professional soldier.

Based on a content analysis of the existing literature and considering the weakening of the traditional pillars of social security (labour market, family, state), the following key risks were identified. First, even two-earner families can remain at the poverty line if their income cannot cover basic living expenses, which is a serious threat, especially for families with multiple children. Second, single mothers – including professional soldiers – often face the impossibility of reconciling full-time employment with continuous care for children and sick relatives. The third identified risk is unexpected indebtedness, which occurs because of serious illness, injury or job loss, even in families with relatively good financial literacy. The fourth element of working poverty is the situation when the low salary of a professional soldier is not enough to provide for the basic needs of the household. The fifth risk is housing risk – despite both parents being employed, low-income families often find themselves at risk of losing their homes [3].

In addition to family and economic factors, it is also necessary to emphasize the specifics of the military profession: dual-household during transfers requires financial provision of several locations at once, which excessively burdens the budget; frequent separations affect the soldier's psychological stability and negatively affect family relationships; the deterioration of the health of a soldier or his loved one brings additional financial and organizational demands; and finally, professional single soldiers face the highest demands on organizing childcare while maintaining full work commitment. The resulting synthesis of these risks confirms that social threats do not only affect low-income groups, but can affect every professional soldier, regardless of rank or family status. This points to the fundamental need for targeted measures to strengthen the socio-economic protection of this specific professional group [4].

2. Social System and Legal Framework for Determining the Socio-Economic Security of a Professional Soldier and His Family

With an incorrectly set system and legal framework, social risks can threaten the safety of a professional soldier. There are several factors involved here, mainly: household income (cash and non-cash income, income from property), including social benefits, family expenses, education and acquisition of qualification requirements, the number of household members, or the health situation of all family members. All these factors are interconnected and have an impact on each other. In general, we could name them as socio-economic conditions.

Therefore, the task within the research question was to confirm or refute the extent to which social risks currently affect the safety of a professional soldier and to what extent the established system and legal framework ensure his socio-economic security [4].

The socio-economic security of professional soldiers in the Slovak Republic is determined by a combination of legislative standards and the financial and non-financial benefits provided, which form a remuneration and support framework capable of partially eliminating the risks of falling below the poverty line. The unemployed are the most at risk, but this also includes groups of people who have been disadvantaged for a long time, such as severely disabled people, the elderly, people with low qualifications, and single parents. We can also encounter a group of people with low incomes more often, the so-called working poor. In order to identify and effectively combat poverty, a unified approach is needed consisting of several steps, namely identifying the concept of poverty itself, determining the social categories it affects, choosing methods and indicators for measuring poverty, analysing the causes of poverty, and formulating a strategy for combating poverty. Social exclusion is a broader concept than the concept of poverty, as it represents a risk of exclusion in several areas of life.

This is unequal access to social protection, employment, education, housing, healthcare and the inability to participate in normal relationships and activities in society. A situation occurs when a person does not have their basic needs covered (Statistical Office of the Slovak Republic). Objective indicators in the area of socio-economic conditions of service can be considered in particular the ratio of the salary of a 2nd-grade soldier to the average monthly nominal wage of an employee in the national economy of the Slovak Republic, the ratio of the average salary of professional soldiers to the average salary of members of other armed forces, the level of poverty risk to households of professional soldiers, etc.

Subjective indicators in socio-economic conditions of service are mainly the assessment of satisfaction with the amount of salary and the method of remuneration, the degree of security of regular income, the degree of security with the job, satisfaction with non-financial benefits, the assessment of the special social security system, etc. [4].

The Statistical Office of the Slovak Republic annually identifies groups most at risk of poverty, which include not only the unemployed, but also workers, people from single-parent families, or people with multiple children. It can be assumed that groups of people with lower incomes, i.e. in our case with lower ranks, will be at risk of poverty.

Act No. 281/2015 Coll. on the service relationship of professional soldiers establishes a basic service salary, which consists of a rank and function tariff, an annual increase of 1% for each year of service and several additional payments – for danger, specialization, stabilization, activation or one-time assistance. As part of the salary reform, the basic tariff of a 2nd class soldier was significantly increased from €624 to €1,050 per month and the stabilization (housing) supplement was set at 31% of the basic salary with an additional 20% increase for service in Bratislavam [7].

The second basic norm is Act No. 328/2002 Coll. on social security for police officers and soldiers, which guarantees access to sickness benefits (70% of the net daily salary), maternity and parental benefits (up to 100% of the net daily salary with maximum legislatively set limits), accident insurance, long-service allowance, old-age pension and a wide range of social services, including recreational stays, medical care and funeral benefits.

Despite this broad legislative coverage, lower-ranking categories with multiple dependent children remain the most vulnerable. According to the OECD equivalence scale and the poverty risk threshold set at 60% of the median equivalent disposable income (€797.40 for 2023), a professional soldier of the 2nd class with two children achieves an equivalent income of only €701.00 without taking into account other state transfers. The fixed percentage of housing allowance and the uniform annual increase therefore do not adequately take into account the increasing family expenses or the costs associated with dual household during transfers [8, 2].

For the sustainability of military service and increasing the satisfaction of professional soldiers, the following are proposed: (1) indexing of stabilization allowances according to household size and local rental prices, (2) introduction of a bonus for dependent children similar to family allowances, (3) regular revision of rank tariffs against the development of the average wage in the economy [5], and (4) systematic monitoring of poverty risk indicators in households of professional soldiers through annual surveys. [6] The implementation of these measures will contribute to strengthening the socio-economic resilience of members of the Armed Forces of the Slovak Republic and increasing the effectiveness and retention of personnel.

2.1 Research methodology

This chapter outlines the procedures and instruments applied to identify, quantify and evaluate the socio-economic exposure of members of the Slovak Armed Forces to poverty and material deprivation. The primary objective was to examine the level of financial security and subjective satisfaction with the conditions of state service, while determining which personnel groups face the highest vulnerability. The main aim of the research is to examine the socio-economic security of members of the Slovak Armed Forces, with particular attention to their perceived satisfaction with the conditions of state service, and to identify personnel groups that are most exposed to poverty and material deprivation.

The analysis draws mainly on secondary data obtained from several questionnaire surveys conducted within the Ministry of Defence of the Slovak Republic. In parallel, model income calculations using the OECD modified equivalence scale were employed to compare the resulting disposable income with national and EU poverty thresholds. The methodological framework combines quantitative and qualitative components in order to obtain a comprehensive understanding of the topic. First, a content analysis of relevant Slovak and international literature in the fields of social protection, military personnel policy, security studies and risk management was undertaken [2,5]. The purpose was to identify key variables (benefit types, allowances, system mechanisms) constituting the legislative foundations of socio-economic protection in state service. At this stage, international standards (ILO Social Protection Floors, OECD equivalence methodology) were also reviewed for comparison. The empirical basis consists of 613 completed questionnaires from 650 invited participants, representing the full personnel structure of the Armed Forces. Respondents covered all rank categories, both sexes and all major age cohorts. In a subsequent step, a detailed legislative analysis of Acts No. 281/2015 Coll. and No. 328/2002 Coll. was performed, focusing on the structure of income (rank tariffs, allowances, stabilisation payments) and social security provisions (sickness, maternity and pension benefits). These findings served as input parameters for the model simulations [7,8].

The third analytical phase included quantitative simulations based on the OECD equivalence scale. Equivalent disposable income was calculated for model household types (childless couples, families with one to three children) and selected career tiers (soldier, sergeant, lieutenant, major). The risk of poverty was determined according to the EU-SILC

definition (60% of median equivalised income for 2023), allowing us to determine which combinations of family composition and rank fall below the poverty line.

Data collection took place in several waves (2017, 2018, 2020, 2022) within the Section of Personnel and Social Activities. Surveys were administered online or via paper-and-pencil and processed in anonymised form. The instrument was a structured questionnaire covering financial security, living standards, subjective economic stress and selected quality-of-life aspects, using Likert-type scales (1–5 / 1–10). Internal methodological documentation indicates acceptable reliability of thematic scales (Cronbach's $\alpha \approx 0.70\text{--}0.85$). Descriptive statistics (frequencies, percentages, means) and indicators of material deprivation were applied in the evaluation. In addition, a secondary inspection of EU-SILC 2023 data was conducted for benchmarking against the general population. The procedures were essentially exploratory; therefore, group differences (e.g. between rank categories or branches) are interpreted descriptively without inferential testing. The study used anonymised secondary datasets, and no individual identification was possible. All procedures complied with internal regulations of the Ministry of Defence; therefore, separate informed consent from respondents was not required. Finally, qualitative insights from expert reports and internal documents were incorporated through content triangulation, including reflection on potential biases resulting from the use of average values and simplified household expenditure assumptions.

3. Result

The aim of the empirical part is to verify the subjective assessment of their socioeconomic security, based on a pilot questionnaire survey among professional soldiers, identify deviations between model simulations and real cases, and propose amendments to legislative mechanisms to reflect the needs of the most vulnerable groups.

Professional soldiers attached the greatest importance to individual indicators in the following order from most important: job security, income security, seniority security, interpersonal relations, professional competence of the superior, equipment security, salary level, working environment, weapons and equipment, solving problems with command in practice. Job security, income security, and salary are areas in which they can arise, and which are closely linked to the characterized social risks.

Act No. 281/2015 Coll [7], in the wording effective until 31.12.2024, brought some changes for professional soldiers and the assessment of their satisfaction with the change in the law. It is questionable whether professional soldiers assessed job satisfaction in the same way after the adoption of Act No. 281/2015 Coll [8], or whether their opinion changed for the better or for the worse. The aim of the research was to find out the opinions of professional soldiers and the level of satisfaction with individual areas and to obtain feedback on how it influenced their service career compared to the previously valid Act No. 346/2005 Coll. (Selections from empirical research of the Human Resources Section) [9]

The research addressed 650 professional soldiers and, based on the returned questionnaires, 613 responses were included in the analysis. In terms of gender structure, 89% of respondents were male and 11% female (see Figure 1). Gender distribution is relevant for interpreting socio-economic conditions, as household composition and family status may differ across male and female service members. (see Figure 1) [10].

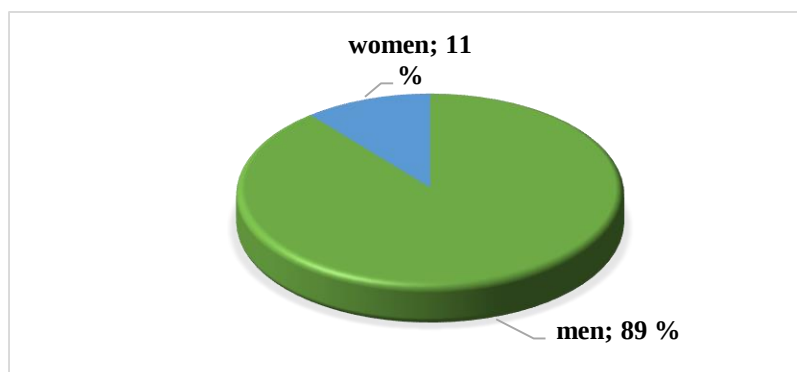


Fig. 1. Gender structure of respondents (n=613) Source: Own processing based on data from the Personnel and Social Activities Section of the Ministry of Defense of the Slovak Republic.

By marital status, more than half of the respondents were married (51.2%) and 32.9% were single. Other categories (divorced, widowed or civil partnership) represented 15.8%. Household structure is relevant for analysing socio-economic vulnerability, as family size and dependency can significantly influence economic stress. In terms of rank, enlisted personnel represented 41.1%, non-commissioned officers 33.8% and officers 25.1% of respondents (see Figure 2). Rank structure is important because perceived socio-economic conditions and poverty risk differ significantly across categories

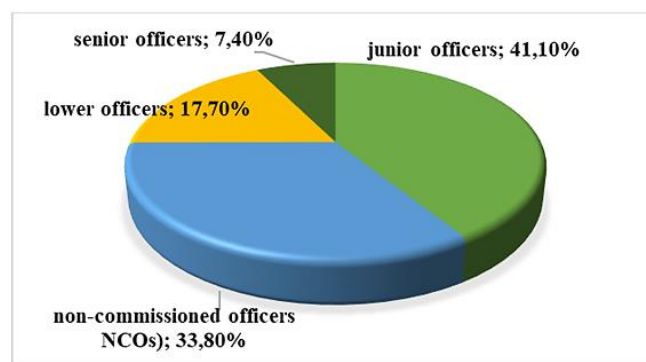


Fig. 2. Distribution of respondents by rank category (n=613, in %) Source: Own processing based on data from research by the Personnel and Social Activities Section of the Ministry of Defence of the Slovak Republic

When asked how professional soldiers evaluate Act No. 281/2015 Coll. in the wording effective until 31.12.2024 compared to the previous Act No. 346/2005 Coll., 38.7% of professional soldiers responded that they evaluated Act No. 281/2015 Coll. as better and 47.9% considered it worse. A total of 11.4% could not answer. Act No. 281/2015 Coll. was evaluated as better mainly by the group of professional soldiers representing the officer rank. It was evaluated as worse by the group of professional soldiers in the enlisted rank. This may be related to the level of income in individual rank corps (see Figure 3) [7]

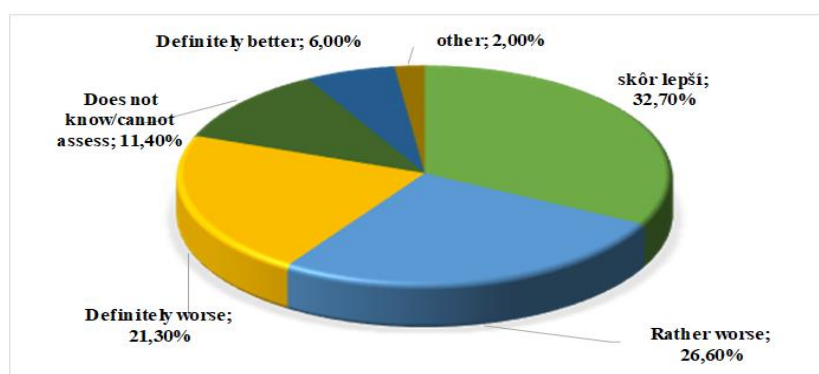


Fig. 3. Evaluation of Act No. 281/2015 Coll. in comparison with Act No. 346/2005 Coll. (n = 613). Source: Own processing based on data from research by the Personnel and Social Activities Section of the Ministry of Defense of the Slovak Republic

As part of the survey, respondents expressed their opinions regarding Act No. 281/2015 Coll., specifically in relation to salary levels and remuneration procedures. According to 53.5% of service members, salary and other financial components are not adequate and do not correspond to the requirements placed on professional soldiers, whereas 41.0% considered them adequate (see Figure 4). This suggests that a considerable proportion of personnel perceive a gap between pay levels and the demands associated with military service (see Figure 4) [7]

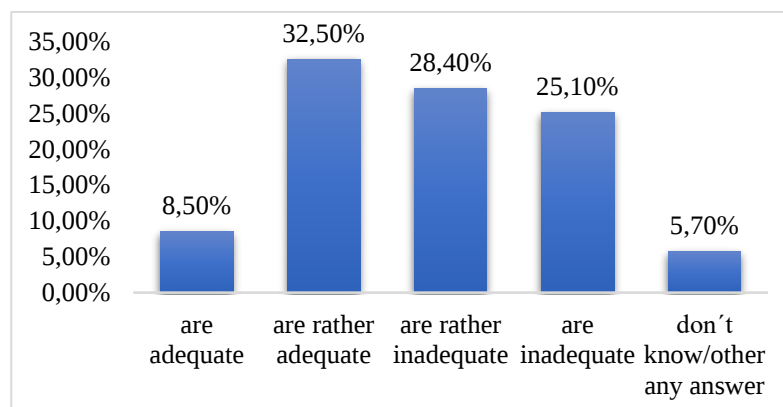


Fig. 4. Perception of adequacy of salary requirements (n = 613, in %). Source: Own processing based on data from research by the Personnel and Social Activities Section of the Ministry of Defense of the Slovak Republic

The method of determining salary (rank salary plus bonuses) as established by Act No. 281/2015 Coll. was considered satisfactory by 51.2% of respondents, while 35.4% reported dissatisfaction and 13.4% were undecided. Respondents most frequently suggested revising the bonus system, increasing base rank salary and expanding the authority of commanders to apply performance-based remuneration. [7]

On the question of what should be changed in connection with salary formation, professional soldiers agreed on the need to review the entire bonus policy and that rank salary should be increased. Another common opinion was that commanders should have a wider opportunity to award regular rewards based on the quality of work performed, or to introduce a personal bonus.

We will conclude this section by evaluating the question that was asked of professional soldiers, regarding the extent to which certain factors influencing the performance of their profession are important to them. In order to identify which aspects of remuneration service members perceive as most important, respondents were asked to rank selected factors using a 1–10 scale (1 = most important). Rank salary, seniority security and career advancement were considered the most influential for the performance of their profession (see Figure 5). These findings highlight the importance of long-term career stability and progression opportunities in shaping overall job satisfaction.

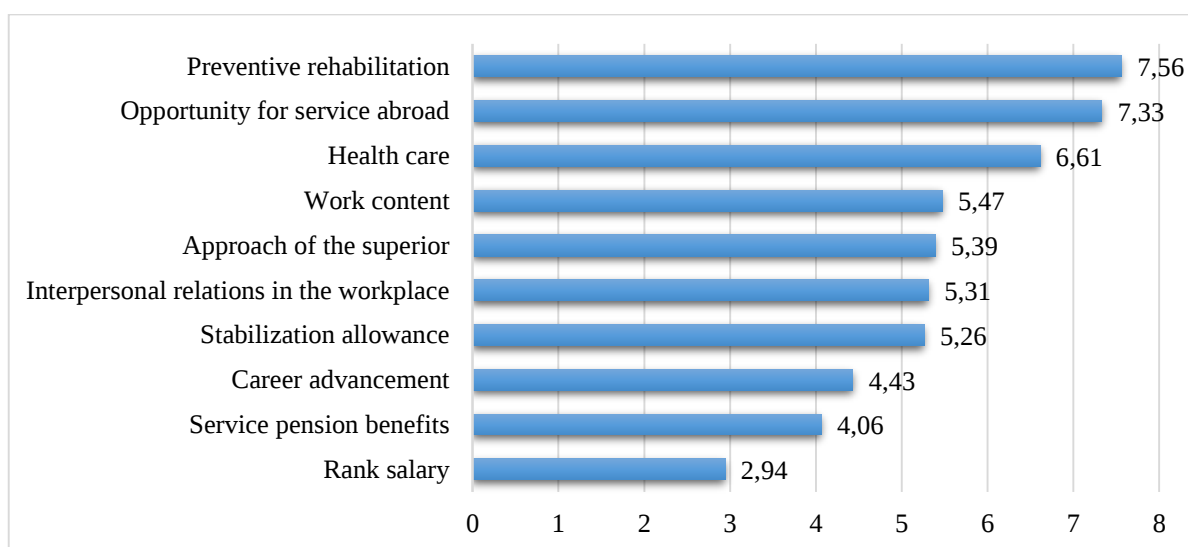


Fig. 5. Importance of selected factors for the performance of the military profession (n = 613, mean score). Source: Own processing based on data from research by the Personnel and Social Activities Section of the Ministry of Defense of the Slovak Republic.

Based on the data obtained from the research conducted, the greatest dissatisfaction with Act No. 281/2015 Coll. in the wording effective until 31.12.2024, compared to the original Act No. 346/2005 Coll., was expressed by professional soldiers from the rank-and-file corps. The opinions of professional soldiers on the remuneration system are dominated by a critical opinion, on the grounds that Act No. 281/2015 Coll. has not improved the remuneration system, the amount of rank-based pay and other monetary requisites are not adequate in relation to the requirements for a military profession and do not ensure competitiveness [7, 9]

The current method of determining salary (rank salary + bonuses) is satisfactory for professional soldiers, but professional soldiers would propose certain changes, such as increasing rank salary, the possibility of more frequent awarding of rewards according to the quality of work performed, or introducing a personal bonus (selection from empirical research by the Human Resources Section). Based on the above conclusions, it can be stated that professional soldiers consider socio-economic conditions to be important and elementary in connection with the performance of their service. This may further affect their retention in the Armed Forces of the Slovak Republic. Therefore, it is necessary to assess, also through empirical research, how professional soldiers perceive the level of socio-economic conditions and the related quality of their life [7, 8].

3.1. Satisfaction of professional soldiers with the socio-economic conditions of state service

An important motivating factor for the performance of professional military service is the socio-economic framework provided by the state. As described in previous sections, these conditions are primarily regulated by Act No. 281/2015 Coll. and Act No. 328/2002 Coll. The following part summarises the most recent assessment of selected socio-economic dimensions and presents a secondary analysis of the available survey data [7, 8].

Table 1. Assessment of selected socio-economic conditions of state service (2020–2022)

	2020		2021		2022	
	Very good	Very bad	Very good	Very bad	Very good	Very bad
Salary amount	18.8%	7.9%	6.0%	13.9%	17.6%	2.5%
Recreational care	14.0%	18.1%	19.8%	21.1%	18.7%	6.7%
Entitlement to retirement pension	25.3%	28.6%	11.3%	31.8%	12.0%	17.5%
Entitlement to retirement allowance	22.0%	26.3%	11.2%	28.7%	9.7%	14.1%

Notes: Rating: very good and very bad. Source: Personnel and Social Activities Section of the Ministry of Defence of the Slovak Republic [10].

When comparing the available waves of quality-of-life surveys, security of regular income remains the most positively assessed indicator. A noticeable improvement can be observed particularly in the evaluation of salary level and recreational care, which corresponds to recent legislative changes affecting salary increases. At the same time, entitlement to retirement benefits continues to receive less favourable assessments, which may indicate persistent uncertainty related to long-term income security. A positive shift is seen in the assessment of salary and recreational care (see Table 1).

The salary level represents a fundamental attribute of socio-economic security, directly influencing the living standard of a service member and his or her household. According to the survey results, 52.6% of respondents do not consider their salary adequate in relation to the professional and personal demands of military service, whereas 45.3% consider it adequate and 2.0% were unable to express an opinion (see Figure 6).

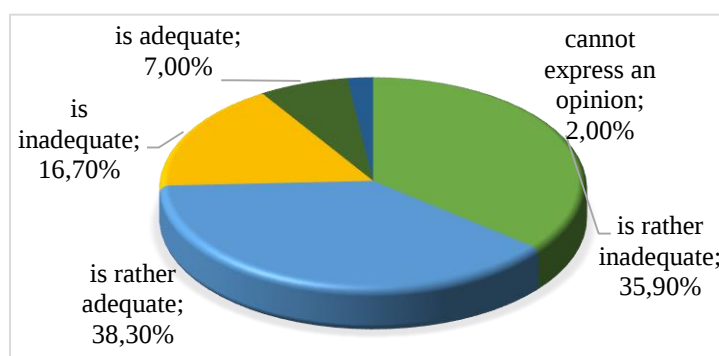


Fig. 6. Assessment of the adequacy of the salary of professional soldiers in relation to the demands of the military profession and legal restrictions (n=588, in %). Source: Own processing based on data from research by the Personnel and Social Activities Section of the Ministry of Defence of the Slovak Republic [10]

Perceptions of remuneration compared with the civilian labour market further illustrate this dissatisfaction. A total of 47.5% of service members consider salary development in the Armed Forces of the Slovak Republic to be worse or significantly worse than in the civilian sector (see Figure 7).

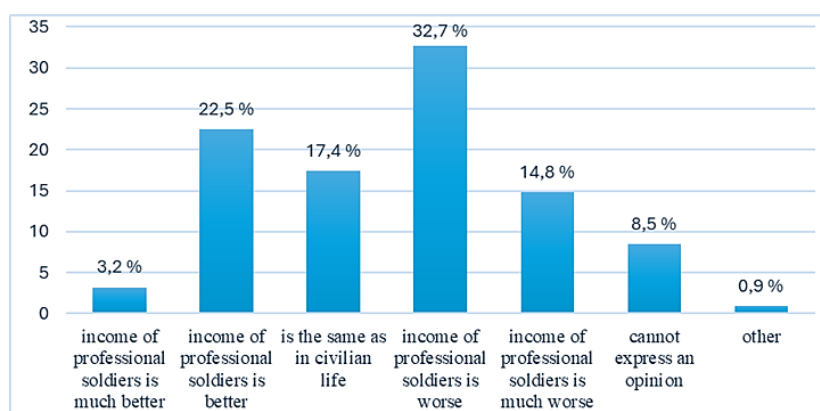


Fig. 7. Comparison of remuneration development in the Armed Forces of the Slovak Republic and in the civilian sector (n=587, in %). Source: Personnel and Social Activities Section of the Ministry of Defense of the Slovak Republic [10].

Empirical findings indicate a relatively high level of economic stress within military households. Up to 82.1% of respondents reported that they were often or occasionally forced to limit their expenses by postponing major purchases, while 70.3% had to reduce social activities and 62.6% limited their internet and telephone expenditures. In addition, 30.4% postponed dental treatment due to financial constraints and 21.5% were compelled to sell part of their property. Overall, almost half of the households of professional soldiers experience economic stress, indicating a tangible financial burden among service members. Since economic stress is commonly regarded as an early indicator of socio-economic vulnerability, it is noteworthy that 11% of military households may already be at risk of poverty when evaluated using OECD and EU-SILC criteria. Professional soldiers evaluated seven modelled situations, i.e. the level of spending restraint in the areas of:

1. replace worn-out furniture with new ones.
2. face unexpected expenses in the event of household emergencies.
3. go abroad for a week's vacation once a year.
4. easily pay financial fees associated with loan repayments, housing fees, energy, etc.
5. computer and internet connection.
6. own a personal car.
7. lunch/dinner with family at a restaurant at least once a month.

Based on the responses received, 56.5% of professional soldiers experience moderate material deprivation and 14.9% (every seventh household of a professional soldier) experience severe material deprivation. According to the data presented, 15% of households of professional soldiers are at risk of material deprivation [10]. The level of severe material deprivation identified among service members exceeds the average level reported in the general Slovak population, highlighting the vulnerability of lower-income military households.

Other areas were also investigated where professional soldiers feel tension within the socio-economic conditions of service, with which they are dissatisfied and at the same time attach high importance to it. The data obtained indicated a significant degree of tension (dissatisfaction and importance) in retirement benefits and in the assessment of support for the transition to the civilian labor market. This also included the area of providing spa and recreational care and in the case of job security. This may result mainly from frequent organizational changes, personnel measures and changes in the place of performance of civil service in connection with negative changes in retirement provision (entitlement to retirement pension only after 25 years of age) and financial security (taxation of housing allowance, increase in contributions from service salary, etc.) (see Figure 9).

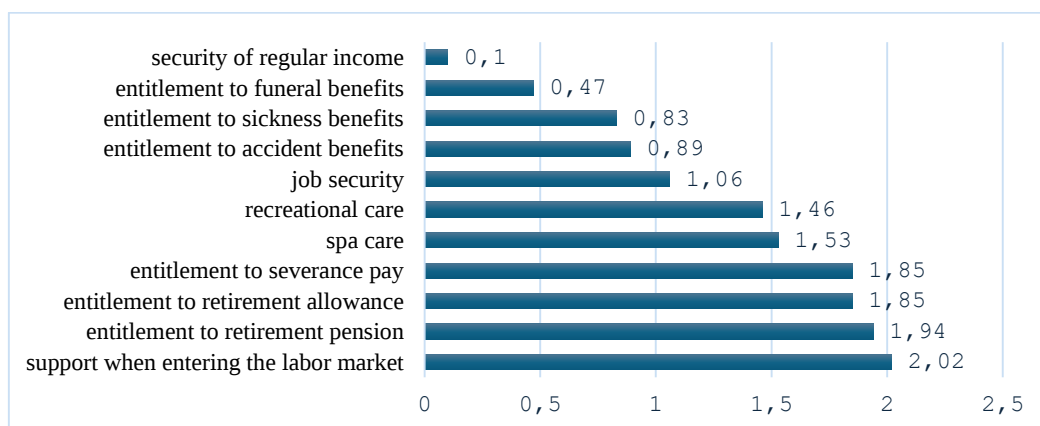


Fig. 9. Experience of tension among professional soldiers in quality of life "socio-economic conditions of service" (n=583; tension level: 0-0.99 - weak; 1-1.99 - moderate; 2-2.99 - strong). Source: Section of Personnel and Social Activities of the Ministry of Defence of the Slovak Republic [10]

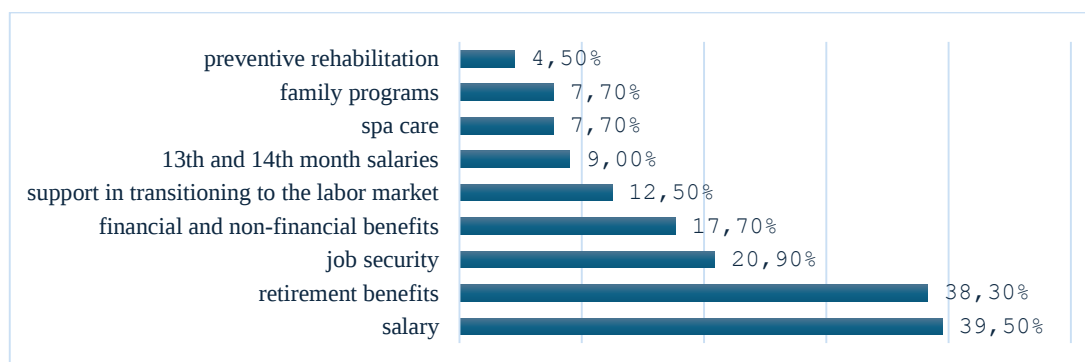


Fig. 10. Introduction of necessary changes in the area of quality of life "socio-economic conditions of service" (n=583). Source: Section of Personnel and Social Activities of the Ministry of Defense of the Slovak Republic [10].

These findings demonstrate that socio-economic pressure remains a significant challenge for a considerable share of military personnel, with potential implications for retention, morale and operational readiness.

4. Discussion

Human security is a state when one does not feel threatened in relation to one's life, health, loss of property and realization of goals. We can talk about different types of security (economic, food, personal, environmental, social, political and health security). It is also a feeling of relying on the help of the state if necessary. Security can be assessed objectively or based on subjective perception. However, these levels cannot be assessed and evaluated one without the other.

Security, as one of many other factors, affects the quality of a person's life. Quality of life is a process in which a person creates his or her own living conditions, in which he or she also wants to feel safe. The quality of life is influenced by objective and subjective determinants. The subjective side is a good feeling of life and well-being. For this side to be fulfilled, the objective side must also be ensured. This is realized depending on the material sufficiency and the state of a person's physical and mental health. The state should enable a person to maintain a sufficient quality of life through basic socio-economic conditions.

The concept of security, in connection with the specific environment of the Armed Forces of the Slovak Republic, is mainly associated with the tasks of the Armed Forces of the Slovak Republic to defend the Slovak Republic from attack by a foreign power, to defend sovereignty, territorial integrity or the inviolability of borders. The Armed Forces of the Slovak Republic fulfil defined tasks thanks to their weapons, equipment, but also to well-trained personnel - members of the Armed Forces of the Slovak Republic, professional soldiers. However, we can also look at the concept of security from the perspective of a professional soldier from the perspective of a professional soldier's own safety. Even though professional soldiers are a specific group, they are affected by social risks in the same way as other residents of the Slovak Republic. The specifics may be hidden in some of the peculiarities of their military profession. We chose to look at the security of professional soldiers because this area is not elaborated in more detail. In the context of the chosen topic, we focused on the social and economic security of professional soldiers because we consider the indicator to be key for ensuring the security of professional soldiers, which is a significant element for fulfilling one of the two subsystems of the military system.

The safety of a professional soldier can be affected by social risks that reduce the ability to ensure social independence on one's own. By monitoring risk factors and environmental changes, we can predict the dynamics of changes in the magnitude of risk.

Through content analysis and a study of professional literature, we have found that social risks currently arise when a household finds itself on the poverty line despite the fact that both spouses are employed, a single mother is unable to support her children, even if she has a job and a stable income, financially literate families become indebted, for example, as a result of a serious illness or divorce, when families cease to be able to repay a loan, a person has a job, but due to his low income, his family is on the poverty line, a person remains in poverty after leaving work despite the fact that he paid pension contributions during the duration of his work. These social risks can threaten every citizen of the Slovak Republic, including professional soldiers. If we cannot prevent the emergence of these social risks, we must create and ensure the functionality of a system that can eliminate these risks or set up a sufficient defense mechanism. Therefore, it was important to assess the scope of the established social system and legal framework, and thus the socio-economic conditions of service for professional soldiers.

When examining the socio-economic security of a professional soldier, it is necessary to assess his income situation. Wage policy is an important pillar of the sense of security of professional soldiers. One of the most serious problems that professional soldiers perceive and which negatively affects their quality of life from the point of view of the created working conditions, and which must be constantly improved is the financial evaluation of the work of professional soldiers. The most important factor (aspect) influencing the conditions of military service is the amount of salary. The mentioned aspect fundamentally determines the socio-economic situation of professional soldiers and their families.

Act No. 281/2015 Coll., as amended until 31.12.2024, brought changes to the conditions of civil service for professional soldiers. Compared to Act No. 346/2005 Coll., it brought a significant increase in the salaries of professional soldiers. Act No. 281/2015 Coll., as amended until 31.12.2024, clearly defines the salary requirements of a professional soldier and therefore it was possible to assess these from the point of view of the possibility of a risk of approaching the poverty line because of inadequate wage policy. It turned out that some groups of professional soldiers may be at risk from this point of view, as their incomes approach the poverty line. Large families of professional soldiers are particularly exposed to economic stress, especially in the ranks of men and non-commissioned officers [7, 8, 9].

A significant change in the economic conditions of service for professional soldiers was brought by Act No. 370/2018 Coll. on the State Budget for 2019, according to which, according to Section 5, paragraph 6, the rank salaries of professional soldiers increased by 10% from 01.01.2019. Furthermore, Act No. 488/2019 Coll. on the State Budget for 2020, according to which, according to Section 5, paragraph 2, the rank salaries of professional soldiers increased by 10% from 01.01.2020. Finally, Act No. 523/2022 Coll. on the State Budget for 2023, according to which, according to Section 5, paragraph 3, the rank salaries of professional soldiers increased by 7% from 01.01.2023. From the perspective of

increasing the salaries of professional soldiers, these were significant legal amendments and thus a step forward in economic conditions for civil service for professional soldiers [11, 12].

A significant influence on the increase in the salaries of professional soldiers is also played by Section 157a, paragraph 1 of Act No. 281/2015 Coll., as amended until 31.12.2024, according to which a professional soldier is entitled to an increase in rank salary by 1% of the rank salary pursuant to Section 157, paragraph 1, including an increase in the functional tariff pursuant to Section 157, paragraph 2, for each year of civil service [7]

Despite such legal regulation, professional soldiers tend to have a negative perception of their socio-economic conditions. Individual empirical studies have shown that more than half of the professional soldiers surveyed perceive their salary as disproportionate in relation to the demands of military service and consider the development of remuneration to be worse than in the civilian sector. It has also been shown that some families of professional soldiers are exposed to increasing economic stress, when they must limit their expenses. The reason may be unexpected family expenses. Another problem may be, given the specifics of the military profession, an increase in expenses associated with securing housing, since professional soldiers may often perform civil service in a place other than their place of residence, i.e. it is necessary to ensure the functioning of two households. Finally, the family of a professional soldier may encounter an expected or unexpected life situation. It has been shown that almost three-fifths of the professional soldiers surveyed experience moderate material deprivation for financial reasons, and every sixth household experiences severe material deprivation. The prolonged absence of sufficient resources can lead to the accumulation of deprivation, which fundamentally affects the quality of life of a professional soldier.

In this context, it is necessary to mention the state's assistance through social assistance, or through social security for professional soldiers. Its aim is to compensate in the event of expected and unexpected events that have an adverse impact on the financial and social aspects of the professional soldier's life. In the case of a properly set system of social policy and social security, despite the occurrence of such events, a professional soldier and his family will not be put at risk of their social and economic security. Social assistance and social security for professional soldiers are primarily guaranteed by Act No. 328/2002 Coll., [8]. Professional soldiers were very sensitive to the amendment to the Act, which changed the conditions for providing retirement benefits and retirement pensions up to 25 years of service. However, it should be noted that social security benefits that arise in unexpected situations, such as illness or accident, are constantly largely constantly used. Act No. 328/2002 Coll. It also regulates the provision of social security benefits reflecting the specificity of the employment performed, for example in the form of a one-off extraordinary compensation. Finally, professional soldiers are guaranteed the possibility of using recreational and reconditioning stays, which they can use for the purpose of regeneration as well as relaxation with their family, which also contributes to increasing the quality of life of a professional soldier.

For the above reasons, it is important to set socio-economic conditions within the framework of Act No. 281/2015 Coll. and Act No. 328/2002 Coll. or other generally binding legal regulations to such an extent that professional soldiers do not objectively or subjectively experience economic stress. Currently, an amendment to Act No. 281/2015 Coll. has been adopted since 01.01.2025, which regulates, among other things, the salary conditions of the civil service of professional soldiers [7, 8].

The development of the attrition rate reflects unfulfilled expectations regarding changes in the evaluation system in the Armed Forces of the Slovak Republic compared to the civilian sector and changes in social security. For this reason, the amendment to Act No. 281/2015 Coll., as amended from 01.01.2025, supports the mobility of military personnel when changing the place of performance of civil service in the interests of the service office.

According to Section 157a, paragraph 1 of Act No. 281/2015 Coll., as amended from 01.01.2025, a professional soldier is entitled to an increase in rank salary of 1% of the rank salary pursuant to Section 157, paragraph 1, including an increase in the functional tariff pursuant to Section 157, paragraph 2, for each year of civil service from 1 year to 3 years inclusive, from 5 years to 10 years inclusive, from 16 years to 25 years inclusive and from 38 years inclusive. A professional soldier is entitled to an increase in rank salary of 5% of the rank salary pursuant to Section 157, paragraph 1, including an increase in the functional tariff pursuant to Section 157, paragraph 2, for the fourth year of civil service. 2. A professional soldier is entitled to an increase in rank salary of 2% of the rank salary pursuant to Section 157, Paragraph 1, including an increase in the functional tariff pursuant to Section 157, Paragraph 2, for each year of civil service from 11 years to 15 years inclusive and from 26 years to 37 years inclusive [7, 8].

This is an amendment to the Section 157a, paragraph 1 of Act No. 281/2015 Coll. The result should be the stabilization of selected groups of professional soldiers and an increase in motivation to remain in the civil service through a remuneration system in those years that are considered the most critical in terms of attrition.

According to Section 190, Paragraph 2 of Act No. 281/2015 Coll., as amended from 01.01.2025, a stabilization allowance is due to a professional soldier pursuant to Section 1 per month in the amount of 40% of the rank salary of a professional soldier of the 2nd level without an increase in the functional tariff pursuant to Section 157, Paragraph 2 and without an increase in the rank salary pursuant to Section 157a, while this amount is multiplied by a coefficient of 1.5 for Bratislava, a coefficient of 1.3 for regional cities and their immediate surroundings, and a coefficient of 1.2 for district cities and their immediate surroundings. When determining the amount of the stabilization allowance according to the distance of the immediate surroundings to the place of performance of civil service, a professional soldier is entitled to a stabilization allowance in the amount that is more advantageous for him. If the district city is in the immediate vicinity of the regional city, the coefficient is 1.2 [7, 8].

This is a response to the increasing housing costs of professional soldiers, including the need to financially support two households if a professional soldier performs civil service in a place other than his/her place of residence. This should improve socio-economic conditions, reduce economic stress and tension, and stabilize military personnel. Act No. 281/2015 Coll., as amended from 01.01.2025, also amended the salary ratios of professional soldiers in preparatory civil service. The change also concerns the method of paying the activation contribution to professional soldiers to increase interest in civil service for professional soldiers [7].

It is questionable how the amendment to Act No. 281/2015 Coll., as amended from 01.01.2025, will contribute to increasing the quality of life of professional soldiers. This will be assessed in the following period, whether based on the objective side or the subjective side, from the perspective of the perception of professional soldiers.

The conditions that the Armed Forces of the Slovak Republic create for professional soldiers also largely affect the success of recruiting and retaining personnel. It can be stated that the interest in serving in the Armed Forces of the Slovak Republic is proportional to the extent of the conditions for performing the service of a professional soldier, which motivate citizens to join and subsequently remain in the Armed Forces of the Slovak Republic. The statements of professional soldiers show that in general they are more satisfied than dissatisfied with their profession. This implies that professional soldiers are satisfied that they belong to a specific group of employees who perform specific tasks associated with ensuring the defence and security of the state in the event of military and non-military threats. Despite this, many have a negative perception of the socio-economic conditions for performing the civil service of a professional soldier [14].

Satisfaction with the quality of life of professional soldiers is also related to the interest of professional soldiers to remain in the Armed Forces of the Slovak Republic. As the quality of life of professional soldiers increases, their interest in leaving the Armed Forces of the Slovak Republic decreases, or their interest in remaining in the Armed Forces of the Slovak Republic increases. It is clear from the above that unless the elimination of tension and economic stress of professional soldiers is ensured, negative tendencies regarding the attrition rate of military personnel may occur. The aim should be to support recruitment, i.e. replenishment of the armed forces, stabilization of military personnel and increase the attractiveness of the military profession and competitiveness on the labour market [15, 16].

The results of theoretical analysis and empirical studies point to the need for a systematic and detailed study of the economic aspects of the quality of life of professional soldiers. The paper uses selections from empirical research in previous years. Further research into current socio-economic conditions should create an objective picture of the quality of life of professional soldiers based on socio-economic indicators, considering all factors such as rank in the military, household size and economic activity of household members

5. Practical Recommendations

Based on the findings obtained from the literature review and empirical evidence, the following proposals may support the setting of sustainable socio-economic conditions for professional soldiers, taking into account the specific nature of military service and exposure to social risks.

1. Create and regularly evaluate an index of social risks of professional soldiers (risk assessment in the form of identification, analysis and evaluation).
2. To create a strategy for monitoring and assessing the socio-economic security of professional soldiers by the competent departments of the Ministry of Defense of the Slovak Republic.
3. Regularly monitor the quality of life of professional soldiers at both the individual and departmental levels by the competent departments of the Ministry of Defense of the Slovak Republic and the Armed Forces of the Slovak Republic.
4. The Ministry of Defense of the Slovak Republic should regularly monitor the risk of poverty in the households of professional soldiers.
5. Provide interdisciplinary support to military personnel with poor quality of life.
6. Compare the socio-economic conditions of members of the Slovak Armed Forces with those of the civilian sector and subsequently consider options for increasing motivation and competitiveness on the labor market.
7. The competent departments of the Ministry of Defense of the Slovak Republic and the Slovak Academy of Sciences should evaluate the functionality of the social security system with regard to the emergence of social risks.
8. The Ministry of Defense of the Slovak Republic should regularly monitor and evaluate the subjective perception of professional soldiers of the socio-economic conditions of performing civil service in the Armed Forces of the Slovak Republic.
9. Develop a comparison of the system of salary requirements, remuneration, and career growth abroad (especially the Visegrad Group countries) compared to the Armed Forces of the Slovak Republic. Based on the knowledge gained, consider approaching foreign remuneration models and amend the relevant provisions of Act No. 281/2015 Coll. and the socio-economic conditions set therein, so that salary conditions ensure competitiveness on the labor market and professional soldiers are not threatened by the risk of poverty.
10. To develop a comparison of the social security system abroad (especially the Visegrad Group countries) with the Slovak Armed Forces. Based on the knowledge gained, consider approaching foreign models and amend the relevant provisions of Act No. 328/2002 Coll. and the socio-economic conditions set therein.

Professional soldiers are a decisive executive element of the Armed Forces of the Slovak Republic and one of the key elements of the functioning of the system ensuring the defense and security of the Slovak Republic and its inhabitants. Taking into account the development of military science and technology and the deteriorating global, continental and regional security environment, the growth of military and non-military security threats, the increasing participation of the Armed Forces of the Slovak Republic in fulfilling tasks within the framework of domestic crisis management and involvement in international crisis management operations, the Slovak Republic needs high-quality and professionally, mentally and physically prepared military personnel. Due to the increasing complexity of the tasks performed, high demands are placed on professional soldiers, which also reflects the special nature of the performance of civil service by professional soldiers.

6. Conclusions

The analysis demonstrates that socio-economic instability remains an important determinant of the quality of life and subjective sense of security of professional soldiers. Despite the progress achieved by recent legislative reforms, a part of the military population continues to face increased economic pressure, especially in lower ranks and multi-child households. Without further policy adjustments, economic tension may contribute to dissatisfaction and a higher attrition rate, which could negatively influence recruitment, retention and operational readiness.

It is therefore necessary to continue monitoring economic indicators, assess the effectiveness of social security mechanisms, and systematically address conditions that contribute to economic stress. Improving socio-economic security is not only a social obligation of the state, but also a strategic prerequisite for maintaining a stable and professionally prepared armed force. Professional soldiers constitute a decisive component of national defence and operational readiness. In the context of increasing security challenges, high personnel demands and growing involvement in crisis management, socio-economic stability must be considered a strategic prerequisite for recruitment, retention and long-term professional performance.

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