



# The situation of older people in Poland in 2022



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## Preface

We present you with the next release of the publication that aims to characterise various aspects of seniors' lives and to describe demographic features of this population group. This elaboration refers to the elderly as persons aged 60 and more, as stipulated by the Act of 11 September 2015 on Elderly People.

In 2022, the COVID-19 epidemics gradually abated, yet, previously its consequences affected older people most. A fall in the number of COVID cases resulted in the lower mortality ratio of older people. Seniors resumed their social and cultural activities, which is reflected in data and indicators presented in this publication.

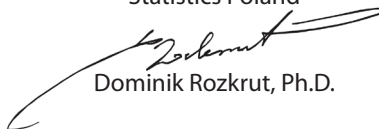
The latest available results of surveys carried out by the Statistics Poland within the Programme of Statistical Surveys of Public Statistics, aggregated ministerial reporting data processed by the Statistics Poland, and data from administrative sources have been used for this publication. On their basis, a description of demographic features of older people and the analysis of their economic and housing situation have been prepared. The results of experimental labour market statistics within the scope of data regarding elderly persons who work and who have right to retirement pension are also presented in this elaboration. Selected information related to health, health care, social assistance, and activity of seniors is to be found here as well.

We are pleased to encourage you to read this publication and hope that this work will arise interest and obtain positive feedback as a rich source of information regarding older people. At the same time, we would like to thank all administrative data administrators: the National Health Fund and the Credit Information Bureau for cooperation and information that has enriched the contents of this publication. We would be grateful for any comments and suggestions concerning this publication and the research that we carry out within the scope of this elaboration.

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## Symbols

Symbol	Meaning
Dash (-)	magnitude zero impossible or purposeless
"Of which"	indicates that not all elements of the sum are given
Comma (,)	used in figures represents the decimal point

## Major abbreviations

Symbol	Meaning
PLN	zloty
pp	percentage point
i.e.	that is
etc.	and the like
U3A	University of the Third Age
NHF	National Health Fund
ASIF	Agricultural Social Insurance Fund
CIB	Credit Information Bureau
PFRON	State Fund for the Rehabilitation of the Disabled
SII	Social Insurance Institution
MND	Ministry of National Defence
MoJ	Ministry of Justice

## Executive summary

In 2022, the process of population ageing in Poland continued. At the end of 2022, the number of persons aged 60 and more was 9.8 million, which was by 0.7% more than a year before. The percentage of older persons in Polish population amounted to 25.9% – an increase by 0.2 pp in comparison with the previous year. The old age dependency ratio<sup>1</sup> rose to 29.9 from 28.9 noted in 2021. The ratio of post-working age population per 100 persons at working age equalled 39.0, while in the previous year it was 38.1. According to the projection of the Statistics Poland, the number of population aged 60 and more in Poland will grow gradually to 2060. It is expected that in 2060 11.9 million older people will live in Poland, i.e. by 21% more than in 2022. Older people are supposed to constitute about 38.3% of the total population of Poland then.

The intensity of population ageing varies in different voivodships. In 2022, and in 2021 alike, the greatest share of persons aged 60 and more was recorded in Świętokrzyskie Voivodship (28.9%), while the lowest – in Małopolskie one (23.9%).

In 2022, the most numerous group of seniors was the group of people between 65–69 years old. Their share in the total number of the elderly equalled 25.7%. In previous years, their youngest group dominated in the population of older people, i.e. persons aged 60–64. Still the least numerous group was people aged 80–84, and 85 years old and more. In these two cases their share equalled 8.2%.

The majority of seniors lives in cities. In 2022, the urbanization rate for persons aged 60 and more was at 64.1%. Seniors comprised 27.9% of urban population and 23.0% of rural population.

Population of older people, and total population alike, is female-dominated. In 2022, their share in the group of older people amounted to 58.1%. There were 139 women per 100 men in the age group of 60 and more. In 2022, there were more marriages and divorces in comparison with the previous year. There were 6187 marriages of men aged 60 and more (in 2021 – 5854), and women the same age entered into 3710 marriages (3428 a year before). The marriage ratio for the former grew to 1.5, and for the latter – 0.7. In 2022, 2807 marriages of women aged 60 and more were terminated on the day of filing the petition for a divorce (in 2021 – 2777). This number for male seniors was by far greater – 4197 (and 4099 a year before).

COVID-19 epidemics abatement had led to the decrease in mortality ratio of senior and increase in the average life expectancy. In Poland, in 2022, there were 388.1 thousand deaths of persons aged 60 and more. The percentage of these people's deaths to the total number of deaths was 86.5%. In relation to the previous year, the number of deaths of seniors fell by 13.9% and the share of deaths of seniors in the total deaths fell by 0.2 pp. Mortality ratio of the population aged 60 and more<sup>2</sup> stood at 39.8, which is a significant drop from a year before, when it peaked reaching 46.4.

In 2022, life expectancy at birth for a male was 73.4 years, whereas for a female – 81.1. In the case of women it was by 1.4 year more than in 2021, while in the case of men – by 1.7 year more. In 2022, a male at the age of 60 had 18.7 years ahead of him, i.e. by 1.4 year more than a man who reached this age in 2021. In the case of women that age, life expectancy was 23.6 years, which is growth by 1.2 year in comparison with 2021.

Economic activity of older people in 2022 was similar to the one noted in 2021. In the analysed year, 7.8 million (i.e. 84.3%) persons aged 60–89 was economically inactive. The number of economically active population this age was almost 1.5 million. The activity rate for people aged 60–89 was 15.7% and the employment rate of seniors was 15.5%.

40% of the total working population aged 60 and more was entitled to retirement pension in 2022. 70.2% persons were entitled to retirement pension among population of seniors providing work on the basis of civil law contracts.

<sup>1</sup> Old age dependency ratio – the number of persons aged 65 and more per 100 persons aged 15–64.

<sup>2</sup> Mortality ratio of persons aged 60 and more – the number of deaths per 1000 population aged 60 and more.

In 2022, seniors' households nominally had higher both incomes and expenditures in comparison with the previous year. In 2022, persons aged 60 and more, living in households solely with people that age had the average monthly disposable income per capita equalling PLN 2623, which is nominally by 11.4% more than a year before. Average monthly expenditure per capita in seniors' households was PLN 1896 (a nominal increase by 13.4% in comparison with 2021). The expenditure share in disposable income of seniors amounted to 72.3%. i.e. by 1.3 pp higher than a year before. In 2022, 3.8% of seniors lived in households where expenditures were lower than extreme poverty threshold, while in 2021 it was 3.6%.

Incomes from social benefits are a basic source of income in households consisting of solely older persons. In 2022, these incomes constituted 84.3% of disposable income of these households. The highest share in social benefit income concerned a retirement pay and pension (as much as 80.2% of total disposable income). A gross monthly average retirement pay and pension paid from a non-agricultural social insurance fund was PLN 2870 and grew nominally by 9.4% in relation to 2021, from ASIF – PLN 1501 (an increase by 5.0%). In 2022, 75.6 thousand persons aged 60 and more made use of permanent allowances, and their total value was PLN 391.5 million, of which 94.9% was granted to seniors living in 1-person households.

According to the Credit Information Bureau (CIB), in 2022, there were fewer seniors with consumer credits, mortgage ones, credit cards, as well as authorised overdraft. Older people comprised 17.2% of consumer credit borrowers and 3.4% of mortgage credit borrowers. Seniors with credit cards and authorised overdraft constituted 30.2% of older population.

Year 2022 witnessed the worsening of subjective evaluation of financial situation of households consisting solely of older people, and younger ones alike. Still, it was visible that the reported good or quite good answers prevailed over bad or rather bad ones. A good or quite good material situation was recorded in 38.7% of households consisting only of older people, which is a decrease of this indicator by 3.5 pp in comparison with the previous year. The percentage of households with people aged 60 and more, who declared that their material situation was bad or rather bad was 8.4% (7.3% noted a year before). In 2022, the situation related to equipping seniors' dwellings with technical and sanitary installations improved.

At the end of 2022, there were 22601 clinics, 629 medical practices, and 2849 dentist practices within the out-patient health care. In accordance with the reporting of health care facilities, in 2022, there were 101.1 million consultations provided to people aged 65 and more (by 3.2% more than a year before), which comprised 30.5% of total consultations provided. In 2022, there were 164 geriatric clinics in Poland, i.e. by 8 more than a year before, and they provided in total 75.4 thousand doctors' consultations.

In 2022, in-patient health care in Poland was provided by 896 general hospitals with 164.2 thousand beds. 62 geriatric wards operating in these hospitals had 1.2 thousand beds. Within a year the number of beds grew by 17.2%, and the number of patients treated there – by 29.2%.

At the end of 2022, chronic medical care homes, nursing homes, hospices and palliative wards had 31.6 thousand persons aged 61 and more. The largest group was seniors at the age of 80 and more – 16.7 thousand. The number of people aged 65 and more, making use of health resorts, was 447.8, which is an increase by 45.1% in comparison with the previous year.

Health care expenditures incurred by the National Health Fund in 2022 equalled PLN 126,9 billion and grew in relation to the previous year by 13.6 PLN billion, i.e. by 12.0%. According to the NHF data, financial means allocated to reimbursement of geriatric services within out-patient specialised care and hospital treatment, in 2022, amounted to PLN 204.8 million, of which geriatric hospital care comprised 96.9% of this amount.

In 2022, the reimbursement of hospital treatment costs of people aged 60 and more accounted for 55.4% of the total amount of reimbursement of these services. The value of out-patient specialised services provided to older persons represented 48.6% of the total reimbursement amount of the analysed services. The treatment costs of seniors in basic health care, reimbursed by the National Health Fund, generated 38.7% of the total amount of these services.

At the end of 2022, there were 2082 stationary social welfare facilities (67 more than in 2021), among which there were 902 social assistance houses and 632 establishments ensuring 24-hour care for disabled persons, chronic patients, or elderly persons. The number of places in stationary social welfare facilities was 131.5 thousand, namely 4.3 thousand (i.e. 3.4%) more than a year before. The largest number of places was in social assistance houses – 84.6 thousand. The share of seniors in stationary social welfare facilities grew within a year by 0.8 pp and reached 67.4% in 2022.

One of important forms of activity of older people in Poland is participation in classes conducted by universities of the third age (U3A). In the academic year 2021/2022, there were 552 universities of the third age that took part in the survey conducted by the Statistics Poland. The number of students in these establishments equalled 86.6 thousand.

Older people are actively involved in volunteering. In 1Q of 2022, 30.7% of Polish residents aged 60–64 went volunteering at least once in four weeks preceding the survey. In the 65–89 age group, the percentage of volunteers was 20.3%. People aged 60–89 constituted just over a quarter of all volunteers working in Poland.

In 2022, 888.8 thousand readers aged more than 60 used the offer of public libraries, i.e. 7.6% more than a year before. Far more seniors also made use of a cultural offer of cultural centres and establishments, clubs and community centres. In 2022, 151.1 thousand people aged more than 60 were members of various groups, clubs or sections and 50.4 thousand took an active part in artistic groups.

In 2022, much more than half of population aged 60–74 (61.1%) used the Internet (in the three months preceding the survey). The share of persons in this age group using the Internet was much lower than in the group of younger people. 95.4% of the latter used the Internet. Regularly, at least once a week, 58.8% of people aged 60–74 used the Internet.

# Chapter 1

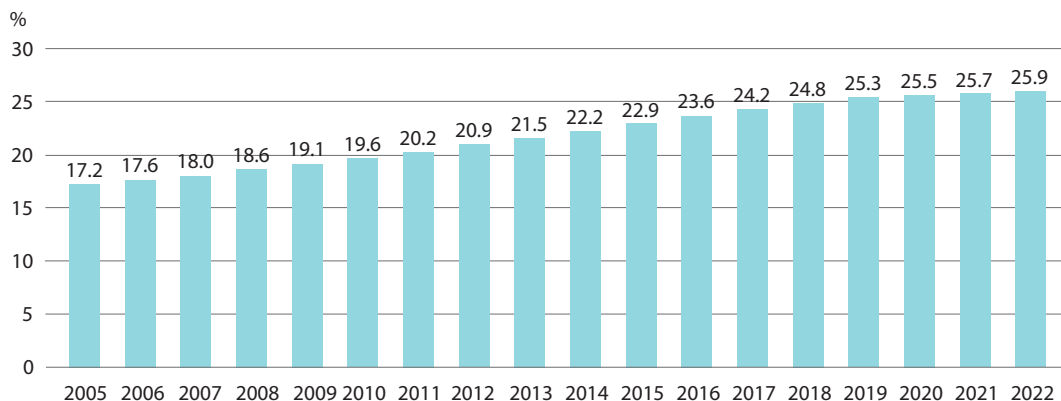
## Older people in Poland

### 1.1. Number and structure of population aged 60 and more

At the end of 2022, population in Poland equalled 37766.3 thousand and was by 141.4 thousand smaller than in 2021. Further changes in age structure were also visible due to the fact that populations ageing progressed. In 2022, like in preceding years, the number of population of Poland aged 60 and more grew.

At the end of the year, the number of older people amounted to 9797.7 thousand and was by 0.7% higher than a year before. Since 2006, there has been a gradual increase in the share of population aged 60 and more in the total population of Poland. In 2005, this share was 17.2% and it grew to 25.9% in 2022.<sup>1</sup>

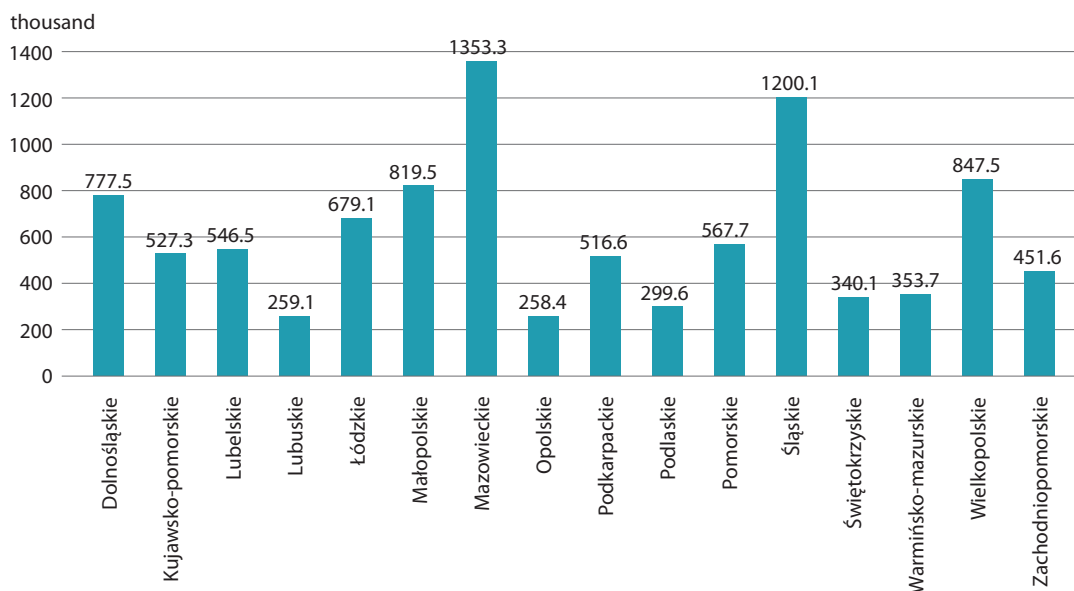
**Chart 1. Share of persons aged 60 and more in the total number of population As of 31 December**



The number of older persons differs greatly in various regions, which is mainly a result of the discrepancy in the total population in each Voivodship. In 2022, over a quarter (26.1%) of seniors lived in two Voivodships, i.e. Mazowieckie and Śląskie ones. The Voivodship with the lowest number of older people, Lubuskie one, was inhabited by 2.6% of the total number of the elderly.

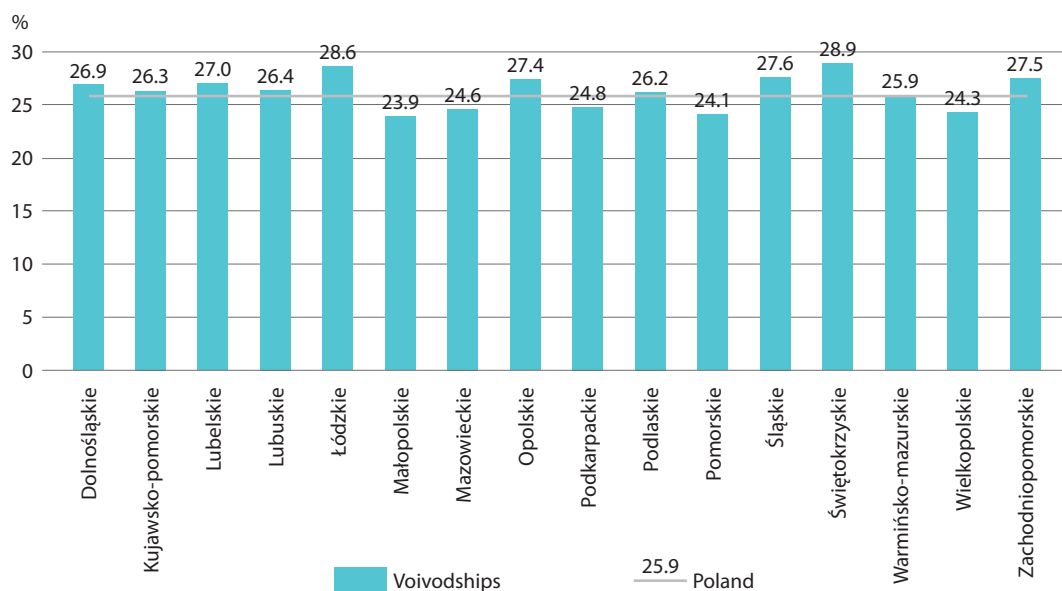
<sup>1</sup> Since 2020, data and indicators related to population number have been shown in accordance to the balance prepared on the basis of the National Census of Population and Housing 2021.

**Chart 2. Persons aged 60 and more by Voivodships in 2022**  
As of 31 December



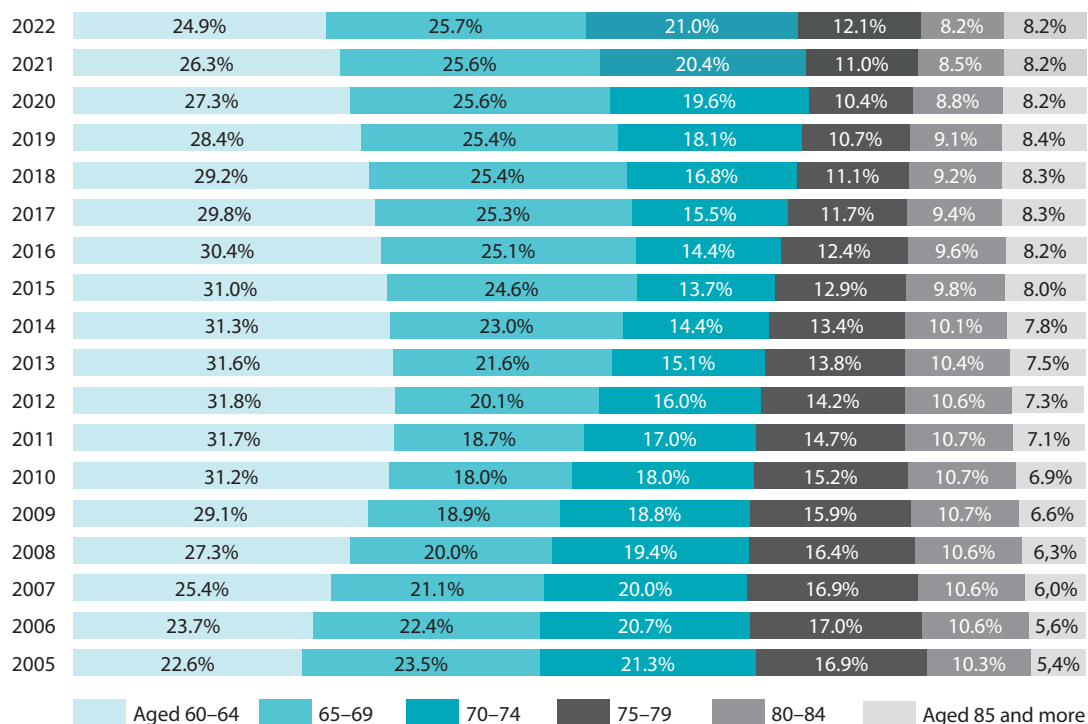
Population ageing intensity differs in each Voivodship. In 2022, the Voivodship with the highest percentage of population aged 60 and more was Świętokrzyskie one (28.9%), while the lowest – Małopolskie one (with the share of 23.9%). Since 2005, the share of the elderly had mostly increased in Zachodniopomorskie Voivodship (growth by 11.9 pp), and the least in Mazowieckie one (by 6.0 pp).

**Chart 3. Share of persons aged 60 and more in the total population by Voivodships in 2022**  
As of 31 December



In 2022, the most numerous group of people was seniors who were 65–69 years old. Their share in the total population of older people equalled 25.7%. This is a difference because until last year it was the youngest group of seniors (i.e. aged 60–64) that had prevailed in the seniors' age structure. The least numerous group of the elderly constituted populations aged 80–84 and 85 and more. In these both cases, the shares of these elderly were 8.2% in 2022.

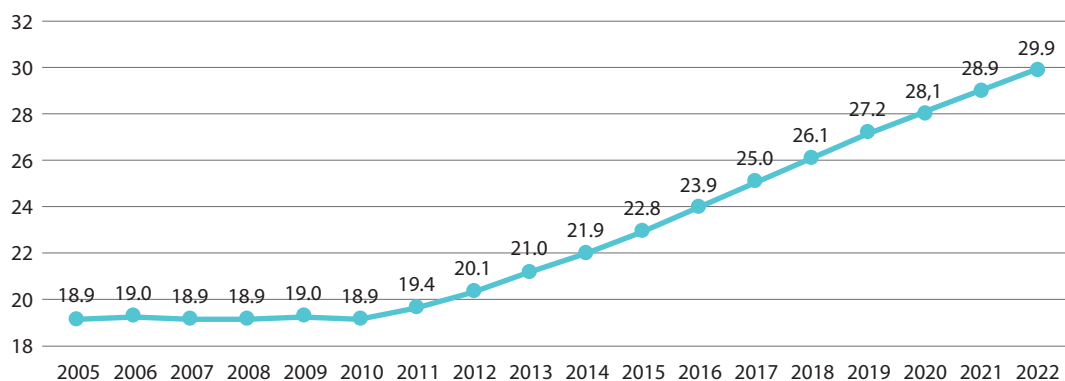
**Chart 4. Structure of persons aged 60 and more by age groups**  
As of 31 December



As there is growth of the number of older people in total population, the median age also rises and in 2022 it equalled 42.3. The median age for women was higher than for men and reached 44.0 (while 40.7 for men). In rural areas it amounted to 40.8, whereas in urban areas – 43.3.

A fall in the number of total population and growth in the number of population of seniors result in the increase in the old-age dependency ratio (the number of persons aged 65 and more per 100 population aged 15–64). In 2022, the ratio amounted to 29.9. Dynamic growth of this ratio had been observed since 2011. In the years 2005–2019 it fluctuated between 18.9 and 19.0.

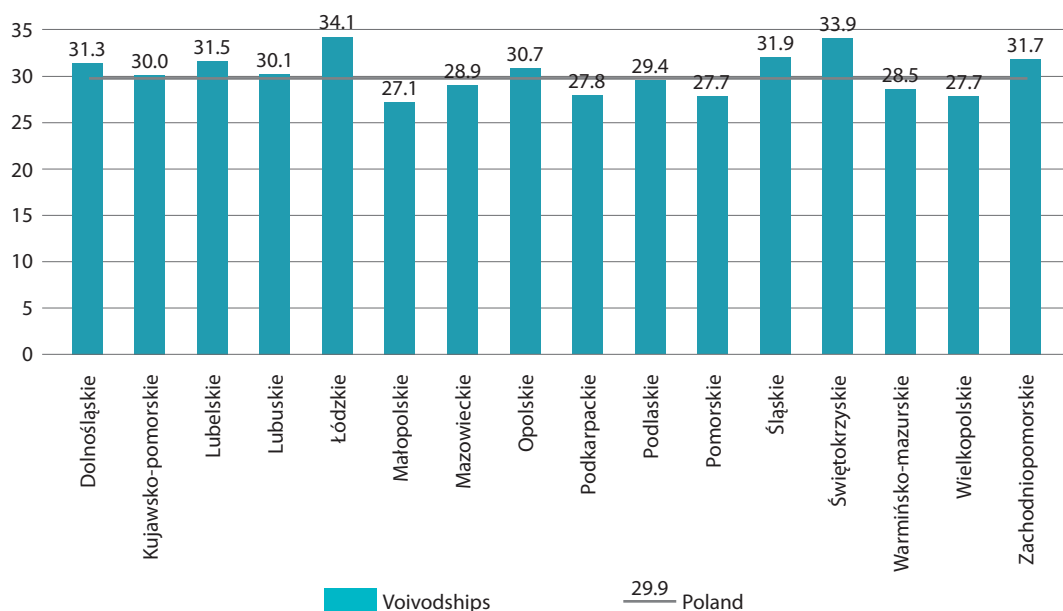
**Chart 5. Age dependency ratio of older people (aged 65 and more)**  
As of 31 December



In 2022, the highest old-age dependency ratio was noted in Łódzkie Voivodship (34.1), while in Małopolskie Voivodship it was the lowest – with the figure of 27.1.

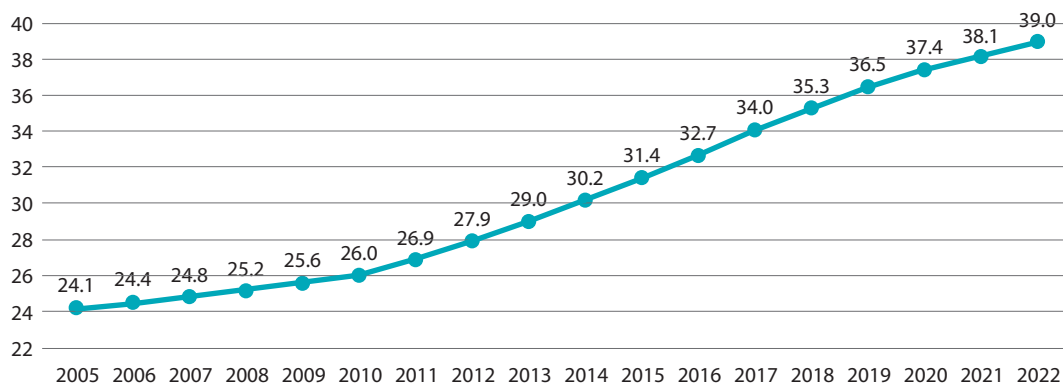


**Chart 6. Age dependency ratio of older people (aged 65 and more) by Voivodships in 2022**  
As of 31 December



Dynamic growth of the number of older people means that the number of post-working age population (i.e. aged 65 and more for males, 60 and more for females) is rising. In 2022, the ratio of post-working age population per 100 population at working age amounted to 39.0, which is by 0.9 higher than in the previous year and by as much as 14.9 higher than in 2005.

**Chart 7. Post-working age population per 100 population at working age**  
As of 31 December



The elderly, like the population of Poland in general, more often live in urban rather than in rural areas. The urbanisation rate for the population of Poland in 2022 was 59.6%. For persons aged 60 and more it was even higher and reached 64.1%. Urban areas have a higher share of older residents than rural areas, as the age structure shows. In 2022, among urban inhabitants there were 27.9% of seniors, whereas among rural inhabitants this group equalled 23.0% (which was respectively 27.7% and 22.7% in 2021). In cities, the largest group in the population of older people was the group aged 65–69 (25.7%), while in villages people aged 60–64, whose share equalled 27.7%.

In 2022, 29.2% of women living in Poland were at senior age (an increase in comparison with the previous year by 0.3 pp), while the share of older men in total males was 22.5% (22.2% a year before).

**Table 1. Persons aged 60 and more by sex, place of residence and age groups in 2022  
As of 31 December**

Specification	Total	Male	Female	Urban areas	Rural areas
In % of total population of a given group	25.9	22.5	29.2	27.9	23.0
In % of population aged 60 and more of a given group:					
aged 60–64	24.9	28.1	22.7	23.4	27.7
65–69	25.7	27.5	24.3	25.7	25.6
70–74	21.0	21.1	20.8	21.7	19.7
75–79	12.1	11.3	12.7	12.6	11.2
80–84	8.2	6.6	9.3	8.3	7.9
aged 85 and more	8.2	5.4	10.1	8.3	8.0

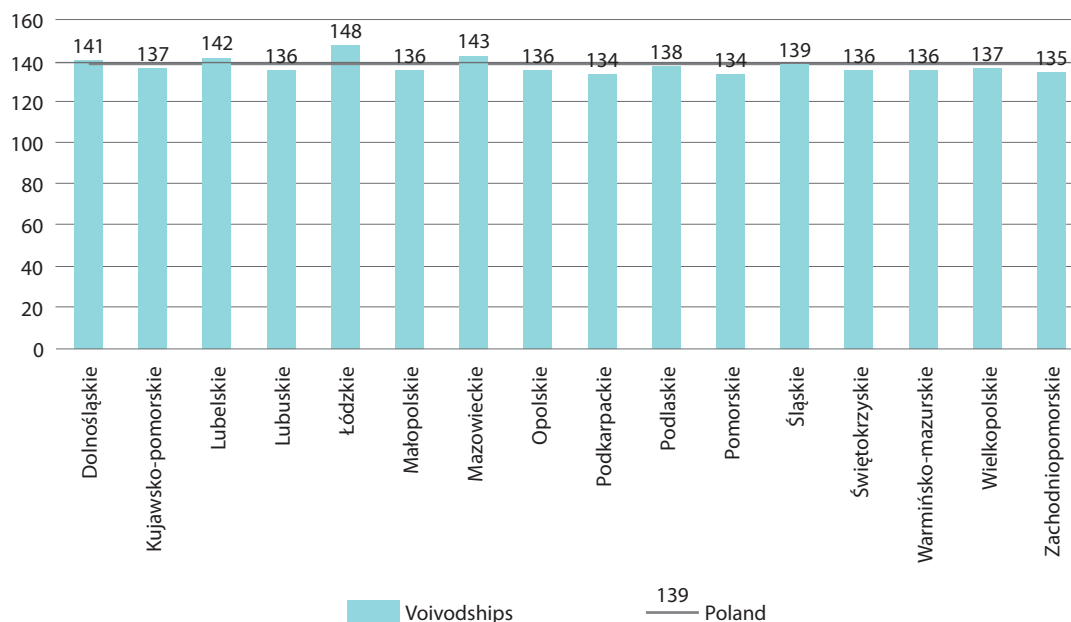
In the group of older people, and in general population alike, women predominate. In 2022, they constituted 51.7% of the entire population – there were 107 of them per 100 males. The share of females in the population of seniors in 2022 equalled 58.1% and was higher than in the case of their share in the population of Poland. There were 139 women per 100 men aged 60 and more. The femininity ratio increases together with age in the group of seniors. It is the result of male excess mortality.

**Table 2. Femininity ratio in 2022  
As of 31 December**

Specification	Total	Urban areas	Rural areas
<b>Total</b>	<b>107</b>	<b>112</b>	<b>101</b>
Of which for persons aged 60 and more	139	148	124
aged 60–64	112	122	99
65–69	123	133	105
70–74	137	146	121
75–79	157	161	149
80–84	194	196	190
aged 85 and more	261	254	273

Łódzkie Voivodship had the highest femininity ratio in the population aged 60 and more, with the figure reaching 148, whereas Pomorskie and Podkarpackie Voivodships, with the figure of 134, ranked lowest.

**Chart 8. Femininity ratio of persons aged 60 and more by Voivodships in 2022  
As of 31 December**



Males aged 60 and more entered into 6187 marriages in 2022 (5854 a year before), and females that age then entered into 3710 marriages (3428 the previous year). In comparison with 2021, there was growth in the number of marriages concluded by women at older age – by 8.2%, and by men – by 5.7%. At the same time a reverse trend in concluding marriages was noted for the total population of Poland. In 2022, 155.8 thousand newly concluded marriages were recorded, i.e. by 7.4% less than a year before.

The marriage ratio for male seniors equalled 1.5. Older men got married decidedly more often in urban rather than rural areas. In 2022, there was on average 1.8 concluded marriage per 1000 men aged 60 and more living in cities. The same ratio for males living in rural areas totalled 1.1. Women aged 60 and more entered into new marriages less often. The ratio of concluded marriages for them was 0.7. The marriage ratios for older women, just like older men, were higher in the case of urban-residing females (0.7) than in the case of the ones living in villages (0.5).

In 2022, 2807 females aged 60 and more (on the day of filing for divorce) got divorced. It is a 1.1% increase in comparison with the previous year. These divorces comprised 4.7% of all divorces in Poland. Male senior divorces were by far more numerous – 4197 (growth by 2.4%) and their share in the total number of divorces equalled 7.0%. In 2022, in Poland, courts issued 60162 final divorce decrees, which is by 0.9% less than a year before.

## 1.2. Life expectancy, mortality of persons aged 60 and more

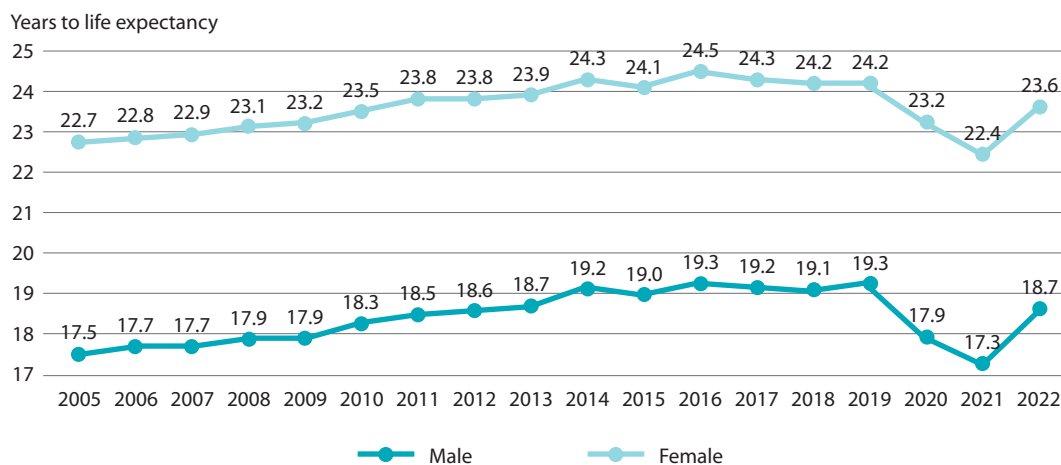
In 2022, life expectancy at birth was 73.4 for men, whereas for women – 81.1. The gradual abatement of the COVID-19 pandemics led to an increase in this indicator in relations to the previous year. In the case of females the increase of this ratio was less pronounced than in the males' case (by 1.4 and 1.7 respectively). Yet, in comparison with 2005, the average life expectancy grew by 2.6 years for men and by 1.7 for women.

**Table 3. Life expectancy at a given age in 2022**

Specification	Life expectancy at age						
	0	60	65	70	75	80	85
Male	73.42	18.67	15.32	12.36	9.66	7.23	5.23
Female	81.06	23.59	19.45	15.59	12.02	8.82	6.15

A 60-year-old man in 2022, had on average, 18.7 years ahead of him, which is by 1.4 year more than a man at the same age in 2021. In the case of women, life expectancy at the age of 60 was 23.6 years, i.e. an increase by 1.2 year, comparing with 2021. A higher life expectancy for women than for men is a trend in all age groups, yet the difference gradually decreases with age. In 2022, it equalled 4.9 years for 60-year-olds and in the case of 85-year-olds – 0.9.

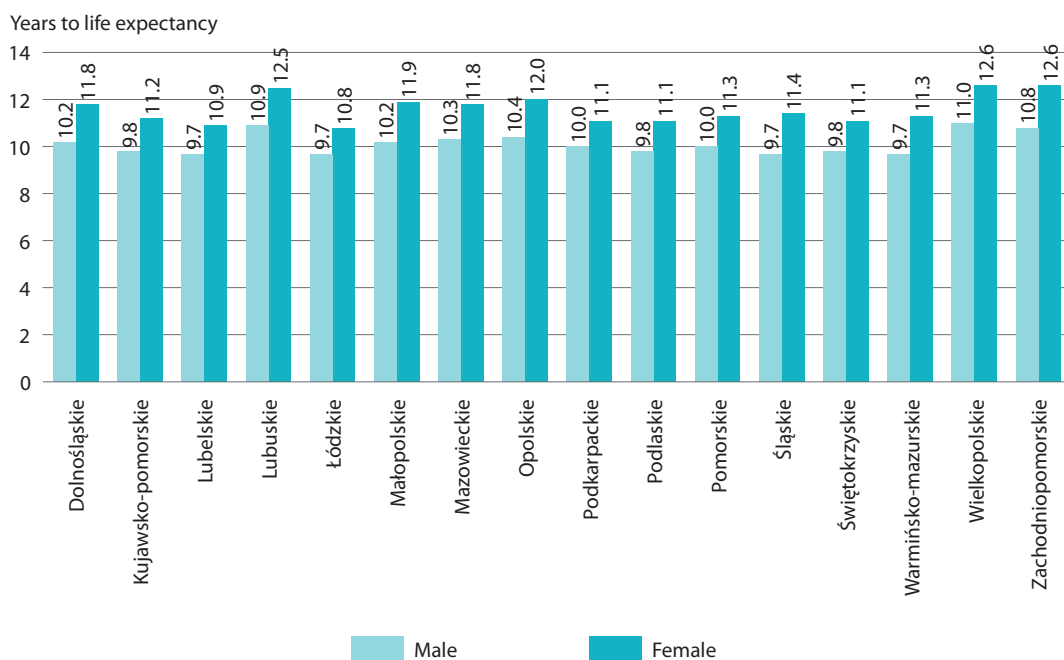
**Chart 9. Life expectancy of persons at age 60 by sex**



Average life expectancy at a given age for both men and women differs according to the place of residence. In 2022, a man aged 60 and living in an urban area could live, on average, longer than a man living in a rural area by 0.6 year. For women with a similar background the difference was 0.3 year.

A life expectancy indicator is related to a healthy life years indicator. In Poland, in 2022, this indicator for a newborn male was 60.1, and for a female – 63.7. A man aged 60 had, on average, 10.1 years of healthy life ahead, whereas a woman the same age – 11.5.

**Chart 10. Healthy life expectancy for population aged 60 by Voivodships and sex in 2022**

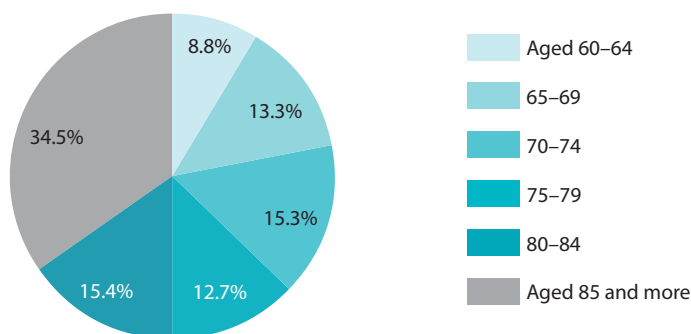


Wielkopolskie Voivodship ranked first in male and female healthy life expectancy with the figure exceeding the average for Poland in the case of men by 0.9 and in the case for women – 1.1. The worst situation was observed in Łódzkie Voivodship, where the healthy life expectancy for males was by 0.4 lower than for this group in Poland, whilst by 0.7 lower – for females.

In Poland in 2022, there were 388.1 thousand deaths of persons aged 60 and more, and their percentage in the total number of deaths equalled 86.5%. While comparing the data with the previous year, the number of deaths of seniors decreased by 62.4 thousand, i.e. by 13.9%. The share of seniors' deaths in the total number of deaths fell by 0.2 pp.

The share of the deaths of women aged 60 and more in the total number of deaths of women was 92.5%. In the case of the deaths of men, the same ratio equalled 80.9%. In 2022, seniors' deaths accounted for 87.4% of total deaths in urban areas, and 85.1% of total deaths in rural areas.

**Chart 11. Mortality structure of persons aged 60 and more by age in 2022**

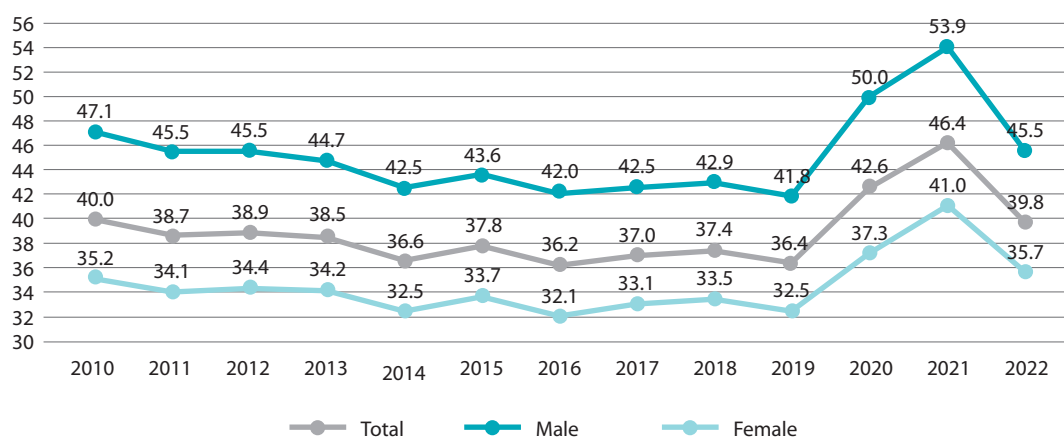


In 2022, and in the previous year as well, the deaths of persons aged 85 and more prevailed in the age mortality structure of older population. Their share grew from 33.1% noted in 2021 to 34.5% recorded in 2022. A most notable increase in the number of deaths of seniors was observed in the group aged 85 and more – by 1.4 pp.

Death rate for the population aged 60 and more (the number of deaths per 1000 population at a given age) was 39.8 in 2022 (46.4 noted a year before). In recent years the ratio had followed a downwards trend, although small periodic peaks did appear. This decreasing trend was halted in 2020 by the COVID-19 epidemic, which brought about a significant rise in seniors' mortality. In 2022, the Covid-19 epidemics started to abate, which resulted in a significant fall in the death rate of the elderly.

Male population suffers a higher mortality in all age groups of seniors – with the death rate reaching 45.5 in 2022. For women it amounted to 35.7.

**Chart 12. Mortality ratio of persons aged 60 and more by sex**



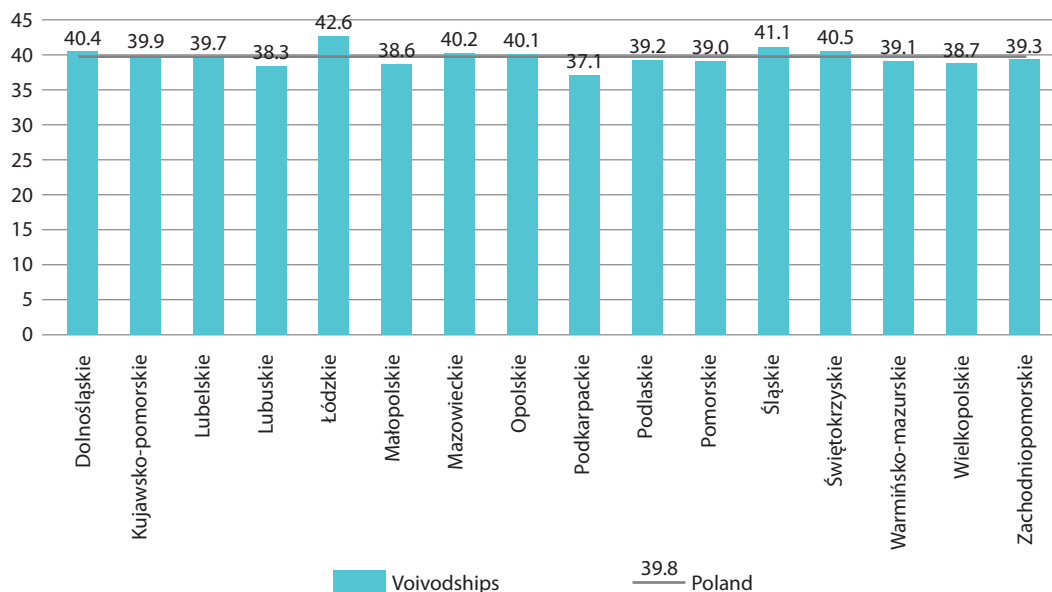
The highest mortality ratio is noted in the group of oldest seniors (aged 85 and more) reaching 168.9 in 2022. Amongst the population of older people, the lowest mortality ratio is related to women aged 60–64. In 2022, the death ratio for this population was 8.4.

**Table 4. Mortality ratio in 2022**

Specification	Total	Male	Female	Urban areas	Rural areas
<b>Total</b>	<b>11.9</b>	<b>12.6</b>	<b>11.2</b>	<b>12.3</b>	<b>11.1</b>
Of which for persons aged 60 and more	39.8	45.5	35.7	38.8	41.5
aged 60–64	13.6	19.6	8.4	13.4	14.0
65–69	20.6	30.0	12.9	20.0	21.7
70–74	29.5	41.6	20.7	28.7	31.0
75–79	43.7	59.3	33.8	42.8	45.7
80–84	73.4	95.2	62.3	70.9	78.2
aged 85 and more	168.9	189.8	161.0	160.5	184.4

The mortality ratio also depends on the place of residence. It is visible that population living in rural areas is affected by a higher mortality than the one living in urban areas. This tendency is observed in all age groups. In the case of seniors' population residing in villages, there were over 41.5 deaths per 1000 population aged 60 and more in 2022, and the ratio for seniors living in cities equalled 38.8.

**Chart 13. Death rate of persons aged 60 and more by Voivodships in 2022**



In terms of Voivodship data, the highest mortality ratio of older people was noted in Łódzkie. In 2022, it amounted to 42.6. The lowest death rate of population aged 60 and more was reported in Podkarpackie Voivodship with the ratio reaching 37.1.

In 2022, like in preceding years, it was circulatory system diseases and neoplasms that caused most deaths of older people. The former led to 38.9% of seniors' deaths (35.5% of male deaths and 41.9% of female ones). For the total population, the share of deaths caused by circulatory system diseases was 36.0%. This illness resulted in 41.2% of deaths of older population living in rural areas, while in 37.5% of the one residing in urban areas.

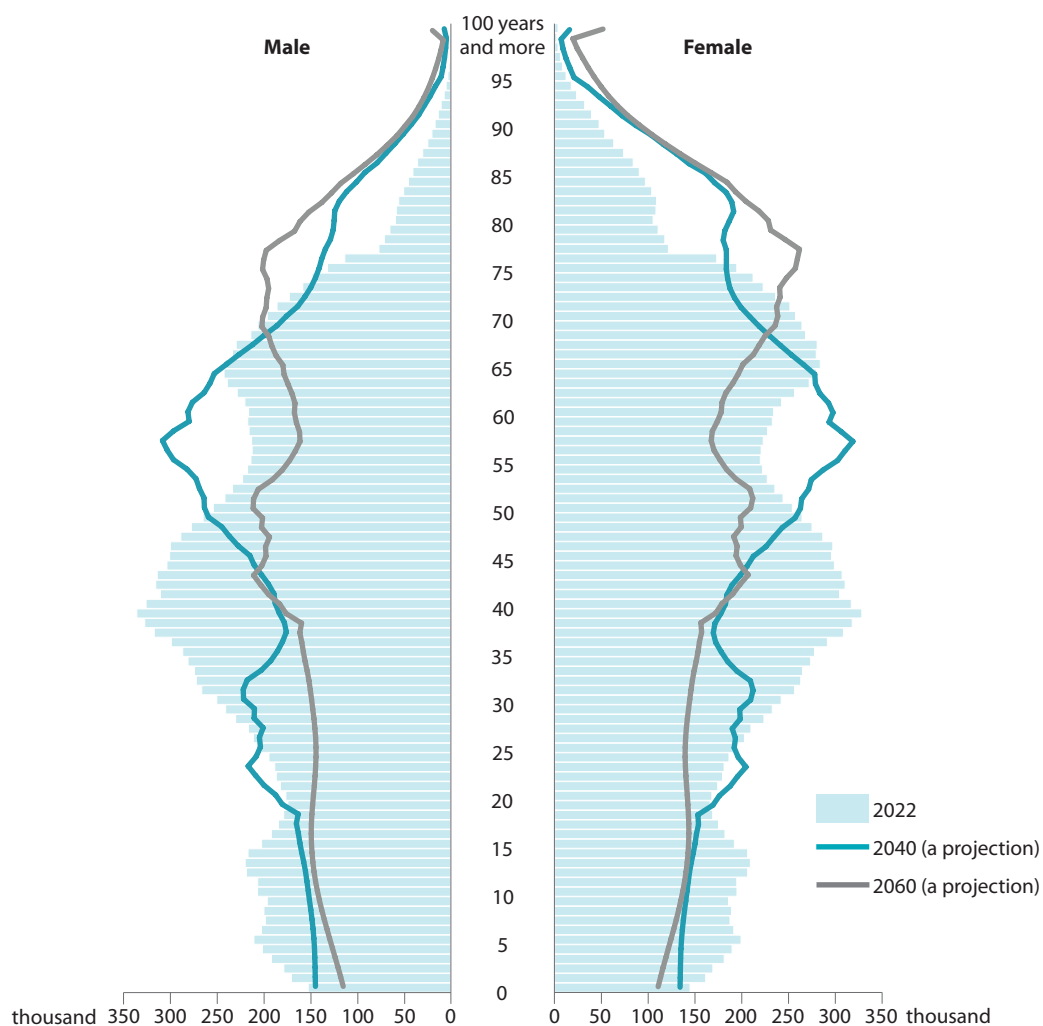
The other most common death cause of older people was neoplasms. In 2022, the percentage of deaths caused by them was 23.8% for the elderly and for the total population and 23.6%. It was neoplasms that by far most often led to deaths of males aged 60 and more (26.6%) rather than females' (21.2%); and urban residents than rural ones (24.9% and 21.8% of deaths respectively).

In 2022, the COVID-19 epidemic was directly responsible for a decisively smaller number of deaths in Poland than in 2021. It caused 6.7% deaths in Poland in 2022, whereas in 2021 – 17.9%. In the case of seniors, the death ratio in 2022 was 7.2% in relation to 18.6% in 2021.

### 1.3. Demographic projection to 2060

The population of Poland is going to grow older and older, as the demographic projection to 2060 shows. The simultaneous trends are expected: the drop in the number of population of Poland to 30.9 million people in 2060 and the constant growth in the number of older people.

**Chart 14. Population by sex and age As of 31 December**



In 2030, the number of population aged 60 and more, according to the Statistics Poland projection, will equal 10.3 million (an increase by 5.0% in comparison with 2022), in 2040 – 11.4 million (a rise by 16.8%), in 2050 – 12.4 million (i.e. by 26.6% more than in 2022). In 2060, there will be 11.9 million seniors living in Poland (i.e. by 21.0% more than in 2022) comprising 38.3% of the total population of Poland.

**Table 5. Share of persons aged 60 and more in the number of the total population of a given group by sex (a projection)**

Specification	2030	2040	2050	2060
	in %			
<b>Total</b>	<b>27.8</b>	<b>32.5</b>	<b>37.4</b>	<b>38.3</b>
Male	24.3	29.0	33.9	34.7
Female	31.0	35.7	40.6	41.7

In 2060, women aged 60 and more will account for 21.7% of the total population of Poland, while men – 16.7%. The share of females aged 60 and more in the total female population will rise from 29.2% recorded in 2022 to 41.7% expected in 2060. In the case of males the ratio will increase from 22.5% (2022) to 34,7% (2060).



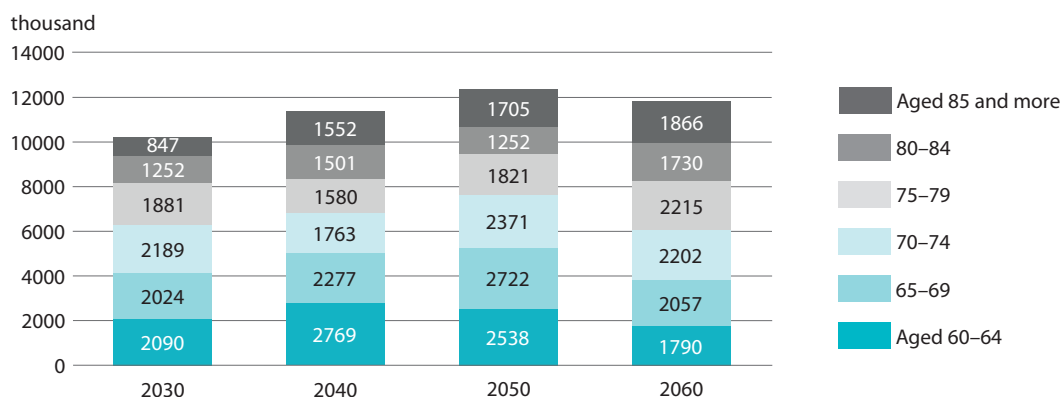
During the entire projection perspective, the number of women will prevail over the number of men in the population of Poland, and in the case of older persons in particular. In the seniors' group, in 2030, there will be 138 females for 100 males and further on – 130 females per 100 males in 2060

**Table 6. Femininity ratio (a projection)**

Wyszczególnienie	2030	2040	2050	2060
<b>Total</b>	<b>108</b>	<b>108</b>	<b>108</b>	<b>108</b>
Of which persons aged 60 and more	138	133	129	130

Changes in the population aged 60 and more, in each age group of this population, are also to follow. In 2060, population of all age groups will increase in comparison with 2022. The greatest growth in the number of population will be noted in population aged 85 and more – according to the projection, the number of oldest seniors will rise more than twice in comparison with 2022.

**Chart 15. Population aged 60 and more (a projection)**



Year 2060 will show a decrease in the share of three youngest age groups in the population of seniors in comparison with 2022. People aged 60–64 will constitute 15.1% of the population of older people (by 9.8 pp fewer than in 2022). The share of people aged 65–69 will fall by 8.4 pp to equal 17.3% in 2060, while the percentage of people aged 70–74 will experience a drop by 2.4 pp to 18.6%. In other groups the percentage of population aged 60 and more is to increase reaching 18.7% in the group of 75–79-year-olds (up by 6.6 pp) and 14.6% in the population aged 80–84 (growth by 6.4 pp). The highest increase (by 7.5 pp) will concern the oldest group – people aged 85 and more. As the projection shows, the percentage of persons aged 60 and more will equal 15.7%.

In 2060, there will be changes in the structure of older population by sex. In 2022, the share of females in the total number of seniors was 58.1% and it is expected to go to 56.5% at the end of this projection perspective. The drop in the percentage of women will be reflected in all age groups, and the most significant one will be in the population aged 85 and more. In 2060, there will be 64.5% females in the population of people aged 85 and more (by 7.8 pp fewer than in 2022). The changes in the structure of the population of older people by sex will be caused by a drop in excessive male mortality.

## Chapter 2

### Economic and housing situation of the elderly

#### 2.1. Economic activity

The greatest majority of older people constitute population that is economically inactive. In accordance with the results of the Labour Force Survey (LFS)<sup>1</sup>, in 2022, the number of people aged 60–89 that were economically inactive amounted to 7.8 million, comprising 84.3% of the population that age. In comparison with the previous year the number of economically inactive population aged 60–89 grew by 0.2% and their share in the total population the same age fell by 0.1 pp. Among economically inactive persons aged 60–89 women constituted 62.2% and people who lived in urban areas – 64.3%.

91.0% of women aged 60–89 was economically inactive and men at the same age – 75.1%. The percentage of economically inactive women is higher than the share of men mainly because of the difference in the retirement age (for females the age is 60, while for males – 65), therefore men tend to stay active on the labour market for a longer time.

In cities, in 2022, economically inactive seniors constituted 84.0% of total population aged 60–89, while this ratio in rural areas was a bit higher and reached 84.8%.

**Table 7. Economic activity of population aged 60–89 by sex and place of residence in 2022 (annual average data)**

Specification	Total	Male	Female	Of total	
				urban areas	rural areas
<b>Population in thous.</b>	<b>9285</b>	<b>3934</b>	<b>5350</b>	<b>5993</b>	<b>3292</b>
Economically active persons	1459	979	480	960	499
of which employed	1438	962	476	945	493
Economically inactive persons	7825	2956	4870	5032	2793

Seniors report that the basic reason for staying inactive is claiming a retirement pension. In 2022, it was the cause for not providing or not looking for work in the case of 90.7% of population aged 60–74 (85.3% men and 94.0% women). Another important reason for the elderly being economically inactive is an illness or a disability. They are the cause of 5.8% population at the age between 60 and 74 neither providing or nor searching for work (11.1% males and 2.6% females).

**Table 8. Economically inactive aged 60–74 by selected reasons of inactivity in 2022 (annual average data)**

Specification	Total	Male	Female	Of total	
				urban areas	rural areas
	in thousand				
<b>Total</b>	<b>5590</b>	<b>2121</b>	<b>3469</b>	<b>3544</b>	<b>2046</b>
Of which persons not seeking work	5588	2119	3469	3543	2045
of which due to:					
retirement	5071	1810	3260	3258	1813
illness, disability	326	236	90	176	150

<sup>1</sup> Data within LFS scope are generalised on the basis of balances. The results of the National Population and Housing Census 2011 are the basis for the preparation of these balances.

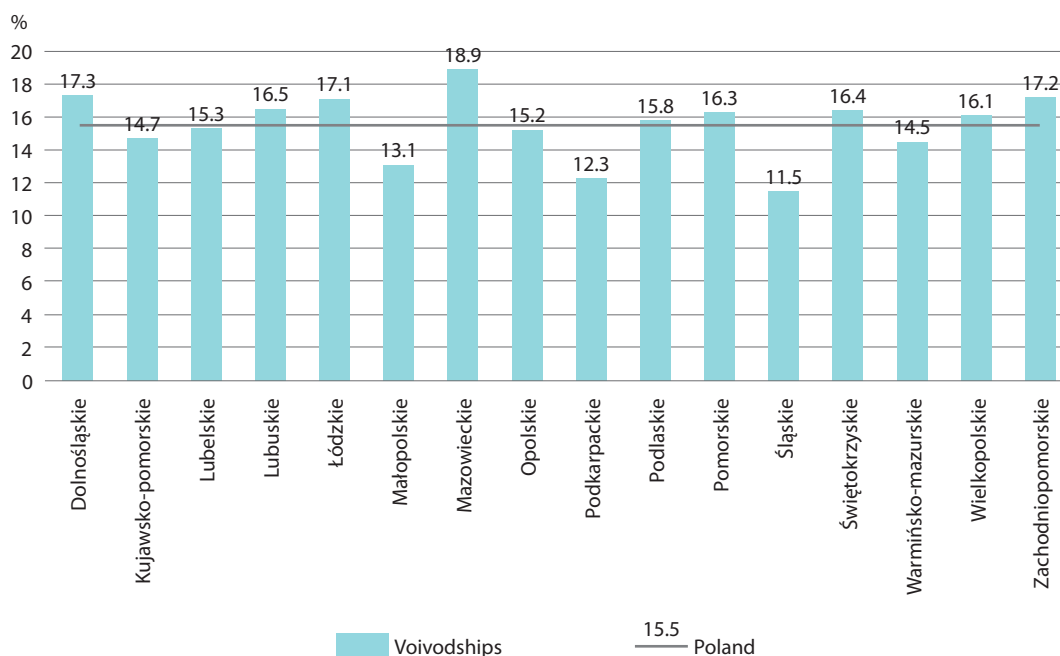
In 2022, the number of economically active seniors aged 60–89 equalled almost 1.5 million and grew by 1.2% in relation to the previous year. 67.1% of this population comprised men. The analysis that takes into consideration the place of residence shows that the majority of economically active persons in this age group lived in urban areas (65.8%). The share of persons aged 60–89 in the total economically active population reached 8.5%.

The economic activity ratio for population aged 60–89 equalled 15.7% (a year before – 15.6%). For men it was 24.9% and for women this ratio was 9.0%. The discrepancy related to the place of residence was not significant. In urban areas, the ratio of economically active persons at the age of 60–89 was 16.0%, while in rural ones it was slightly lower and equalled 15.2%.

The greatest majority of economically active seniors (i.e. 98.6%) are employed persons. In 2022, the number of employed persons aged 60–89 and more was 1.4 million, and the activity ratio for this age group equalled 15.5% (24.5% for males and 8.9% for females). In urban areas, the share of employed persons at the age between 60 and 89 totalled 15.8%, while in rural areas this employment ratio equalled 15.0%.

The Voivodship that ranked first with the highest ratio of employed persons amongst seniors, was Mazowieckie one (like a year before). The employment rate in the age group of 60–89 reached 18.9% there. The runner up in terms of this rate was Dolnośląskie Voivodship (17.3%). The last place occupied Śląskie and Podkarpackie Voivodships with the share of active seniors equalling 11.5% and 12.3% respectively.

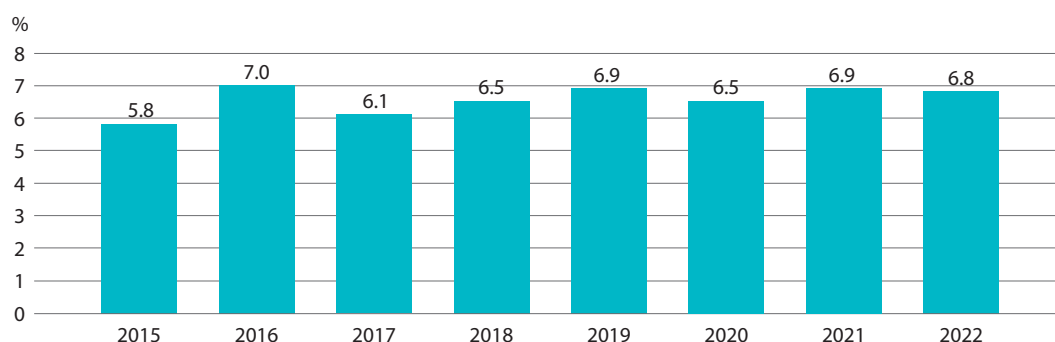
**Chart 16. Employment rate for population aged 60–89 by Voivodships in 2022 (annual average data)**



As of the end of December 2022, the number of unemployed persons aged 60–64 registered in labour offices totalled 55.5 thousand. The share of unemployed seniors in the total number of registered unemployed persons was 6.8% and their number was similar to preceding years. City residents prevailed in the group of unemployed persons aged 60–64 (with the share of 57.8%).<sup>2</sup>

<sup>2</sup> According to the Act on Employment Promotion and Labour Market Institutions, women aged 18–59 and men aged 18–64 can be registered as unemployed. Additionally, citizens of Ukraine aged 18 and more, irrespective of their sex, can be registered as unemployed or seeking work, on the basis of the Act on Assistance to Ukrainian Citizens in Connection with Armed Conflict on the Territory of that State.

**Chart 17. Share of persons aged 60 and more in the total number of unemployed persons registered in labour offices  
As of 31 December**



A significant group of seniors both works and receives a retirement pension. Their number is growing year by year but their share in working older persons remains fairly similar.

At the end of 2022, the number of employed persons aged 60 and more, with the right to receive retirement pension equalled 544.4 thousand<sup>3</sup>, which is growth in relation to 2021 by 1.9%. The share of employed persons aged 60 and more with entitled to retirement pension in the total number of employed persons this age equalled 40.0% and grew by 1.5 pp in comparison with the previous year. Within a year there was no change in the share of employed persons aged 60 and more with the right to the retirement pension in the total number of employed persons in the national economy, which equalled 3.6%.

In 2022, among employed persons aged 60 and more entitled to the retirement pension right, 55.9% were employed persons, and 43.6% were self-employed (including contributing family workers).

Retired persons also take up work under civil law contracts. At the end of 2022, there were 213.3 thousand persons aged 60 and more with entitled the retirement pension right<sup>4</sup>. Their share in the total number of seniors working under civil law contracts equalled 70.2% and their share in the total number of people working under civil law contracts reached 16.2%.

**Table 9. Structure of persons employed and providing work on the basis of civil law contracts aged 60 and more entitled to retirement pension by sex and age groups in 2022  
As of 31 December**

Specification	Total	Male	Female
	in percent		
<b>Employed persons</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Aged 60–64	32.7	9.8	50.3
65–69	41.3	54.3	31.3
70–74	18.3	25.2	13.0
75–79	5.6	7.9	3.9
80–84	1.5	2.0	1.1
Aged 85 and more	0.5	0.7	0,4

<sup>3</sup> Data concern persons who have informed their contributions payers about the fact that they are entitled to retirement pension. Data do not include information on retired persons insured in the Agricultural Social Insurance Fund (ASIF).

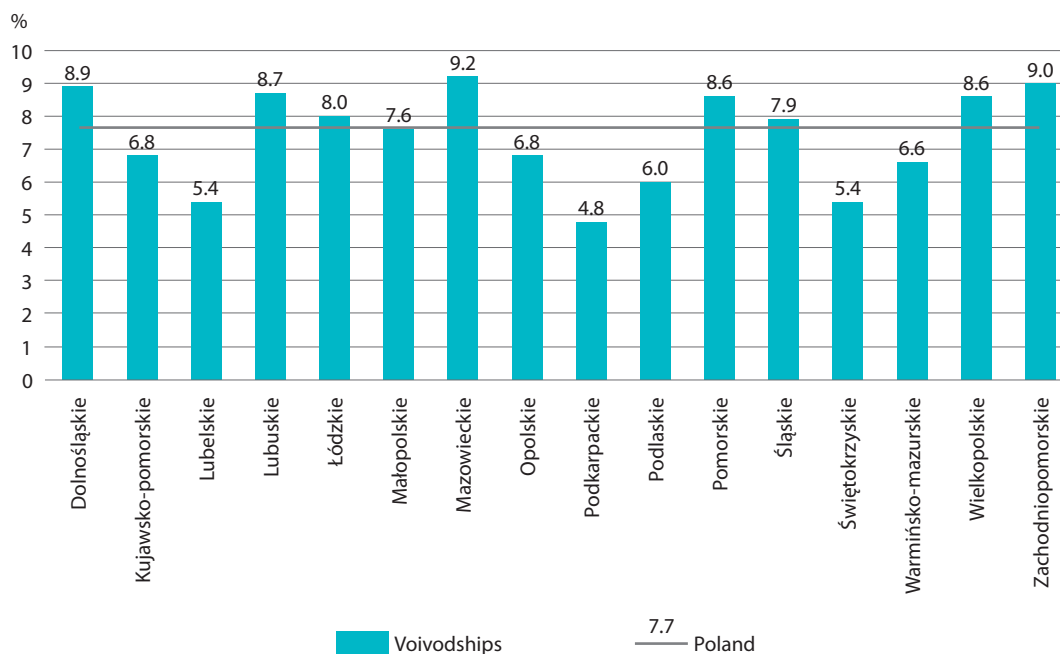
<sup>4</sup> Data do not include persons providing work on the basis of contract of mandate. Persons providing work on the basis of civil law contracts have been included. However, persons who provided work on the basis of civil law contracts and, at the same time, had the status of an employed person, were excluded. Data concerning persons providing work on the basis of civil law contracts are a part of experimental work and also the focus of the ongoing methodological work. They have been compiled in accordance with binding methodological rules. In 2022, the category of persons providing work on the basis of civil law contracts was expanded by persons cooperating with persons providing work on the basis of agency agreements, contracts of mandate or service contracts; members of supervisory boards; persons appointed to perform functions on the basis of an appointment letter as well as proxies, as specified by Art. 66 par. 1 section 35a of the Act of 27 August 2004 on Health Care Services Financed from Public Funds.

**Table 9. Structure of persons employed and providing work on the basis of civil law contracts aged 60 and more entitled to retirement pension by sex and age groups in 2022 (cont.) As of 31 December**

Specification	Total	Male	Female
	in percent		
<b>Persons providing work on the basis of civil law contracts</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Aged 60–64	28.9	13.7	40.5
65–69	39.3	44.0	35.7
70–74	22.1	28.4	17.2
75–79	7.2	10.2	5.0
80–84	1.9	2.7	1.2
Aged 85 and more	0.6	0.9	0.4

Persons aged 60 and more who are employed or work under civil law contracts are mainly the population under 75 years old (over 90%). Both men and women entitled to retirement pension are most economically active during the first years after coming of universal retirement age. In the case of men, they are males aged 65–69. Their share in the total employed population entitled to retirement pension, in 2022, amounted to 54.3%, and in the population working under civil law contracts – 44.0%. In the case of women, however, the most numerous group was the one of people aged 60–64 with the respective percentages equalling 50.3% and 40.5%.

**Chart 18. Share of persons employed and providing work on the basis of civil law contracts aged 60 and more entitled to retirement pension in the total number of population aged 60 and more by Voivodships in 2022<sup>a</sup> As of 31 December**

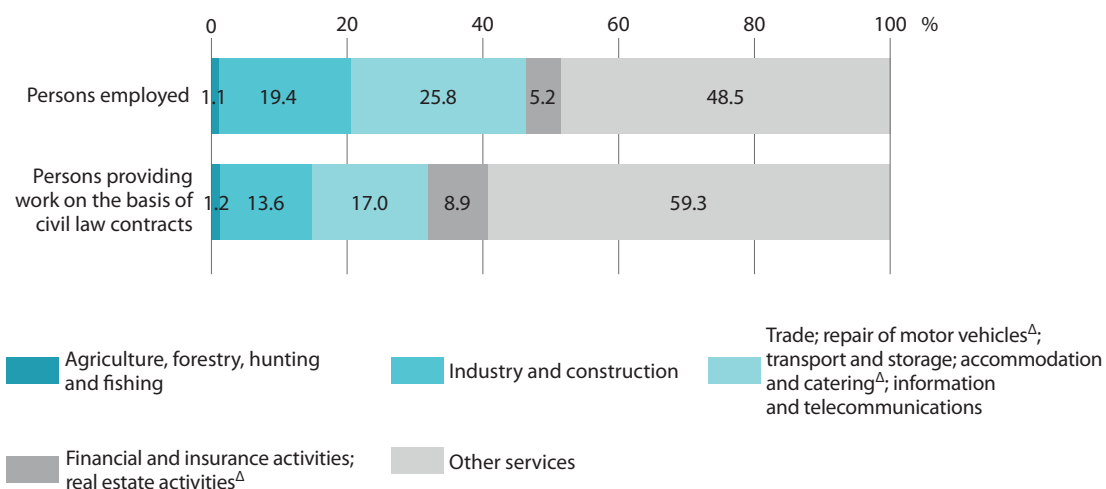


<sup>a</sup> By place of residence.

The highest percentage of working retired persons in the population of seniors was in Mazowieckie Voivodship. In this voivodship, employed persons and the ones working under civil law contracts aged 60 and more who, at the same time, were entitled to retirement pension accounted for 9.2% of the older population residing there. The lowest share was noted in Podkarpackie one – 4.8%. In Poland, the share of retired persons aged 60 and more who were employed and provided work on the basis of civil law contracts equalled, on average, 7.7%.

The majority of persons aged 60 and more entitled to the retirement pension provided work in the other services sectors<sup>5</sup> (48.5% employed persons and 59.3% persons providing work on the basis of civil law contracts), whereas the least – in agriculture, forestry, hunting and fishing sectors (1.1% employed persons and 1.2% persons providing work on the basis of civil law contracts).

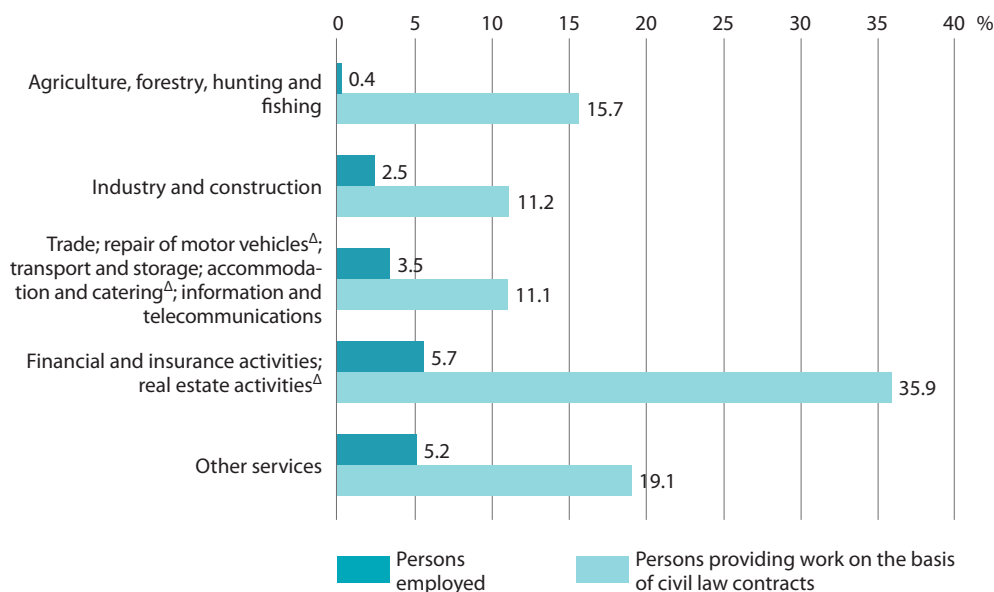
**Chart 19. Structure of persons employed and providing work on the basis of civil law contracts aged 60 and more entitled to retirement pension by PKD section groups in 2022**  
As of 31 December



The highest share of working seniors entitled to retirement pension was in entities of the sector that deals with financial, insurance, and real estate activities. In this sector, working persons aged 60 and more entitled to retirement pension comprised 5.7% of the total number of employees in this sector, while seniors entitled to retirement pension who provided civil law contract work – 35.9% of the total number of persons under these contracts.

<sup>5</sup> Other services cover the following PKD sections: Professional, scientific and technical activities; Administrative and support service activities, Public administration and defence; compulsory social security; Education; Human health activities; Arts, entertainment and recreation activities; Other service activities; Households as employers; goods- and services-producing activities of households for own use; Extraterritorial organisations and bodies.

**Chart 20. Share of persons employed and providing work on the basis of civil law contracts aged 60 and more entitled to retirement pension in the total number of population employed and providing work on the basis of civil law contracts by PKD section groups in 2022 As of 31 December**



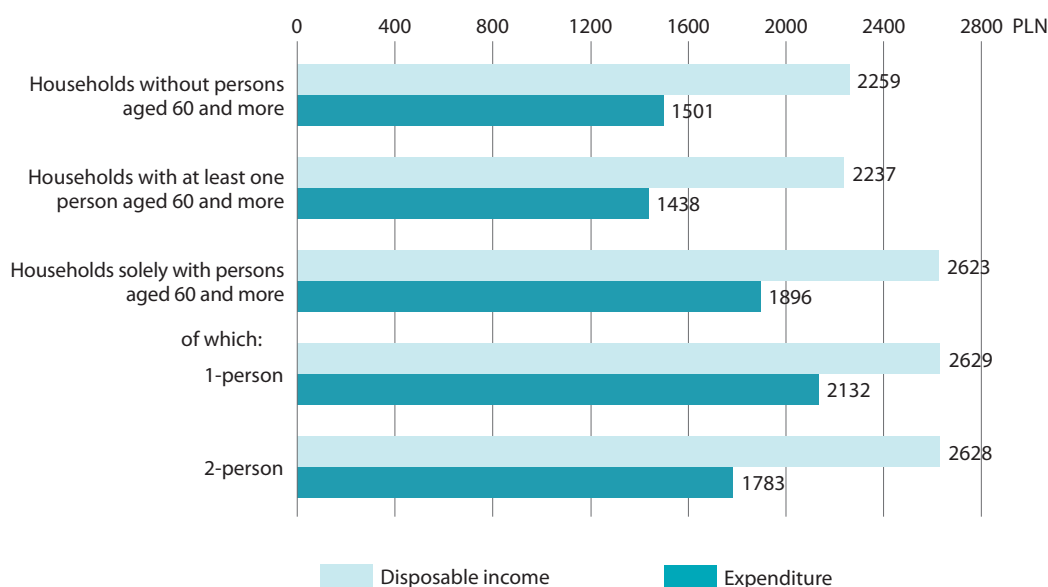
## 2.2. Financial situation<sup>6</sup>

In 2022, households, including older people's households, showed an increase in income as well as in incurring expenditures in relation to the previous year. It should be taken into consideration that the financial situation of households was affected by a high inflation.

An average monthly disposable income per capita in households with at least one person aged 60 and more equalled PLN 2237, which had been by 12.8% nominal increase since the previous year. Average monthly expenditures per capita in these households (amounting to PLN 1438) grew nominally by 15.3% in comparison with 2021. The share of average expenditures in the disposable income in households with at least one senior was 64.3% and grew in relation to the year before by 1.4. The surplus of an average monthly income per capita over the expenditures in these households was PLN 799.

The situation of the elderly is better illustrated by the analysis of households consisting of only persons aged 60 and more. Seniors living in these households had an average disposable income per capita equalling PLN 2623. While comparing the income with the one recorded the previous year it can be stated that it grew nominally by 11.4%. Average monthly expenditures in households with all persons aged 60 and more amounted to PLN 1896 and increased nominally in relation to the one noted a year before by 13.4%. Monthly, the surplus of the average income per capita over the expenditures in these households equalled PLN 726.1-person households of elderly people monthly incurred expenditures comprising 81.1% of the average income (by 1.7 pp more than in 2021), and the surplus reached PLN 497.

<sup>6</sup> Data presented in this chapter, derived from the Households Budget Survey for the years 2022 and 2021, have been generalised on the basis of preliminary results of the National Census of Housing and Population 2021 and cannot be directly comparable with the data for previous years, which had been generalised on the basis of the results of the National Census of Housing and Population 2011. Due to the updated generalisation, results for 2021 differ from the ones published before.

**Chart 21. Average monthly disposable income and average monthly expenditure per capita in households in 2022**

In urban areas, in comparison with rural areas, there are higher both average income and expenditures per capita. In 2022, in cities, in households consisting only of persons aged 60 and more, the average monthly disposable income per capita equalled PLN 2727 and was by 19.1% higher than in urban areas, where it stayed at PLN 2289. The average expenditure per capita in seniors' households amounted to PLN 1949 and was by 13.0% higher than the one in households in the rural areas, equalling PLN 1726.

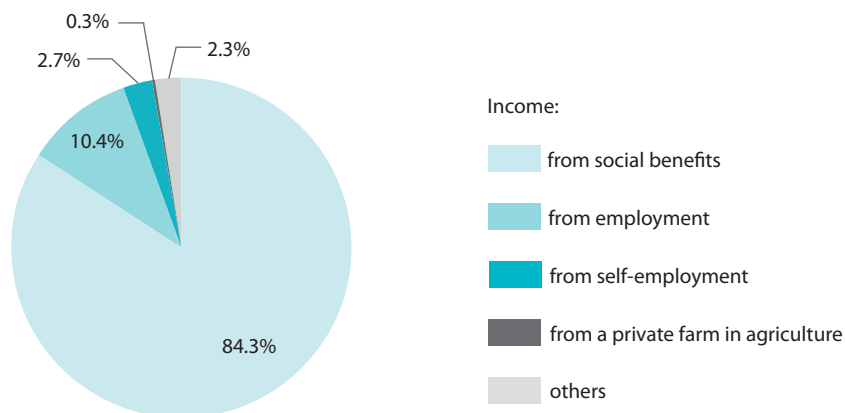
Within a year, the average monthly income per capita in households of seniors residing in urban areas grew by 11.4%, and expenditures – by 13.6% of expenditure in the disposable income. In rural areas, the income increase was higher than in urban ones and amounted to 12.0%, while expenditures grew less significantly than in cities (by 13.0%). Still the share of expenditure in the disposable income was higher in urban areas rather than rural ones (75.4% and 71.5% respectively).

Comparing the average monthly disposable income in seniors' households to the one in households without seniors, it can be noted that it was by 16.1% higher in the case of the former. It should be stated, however, that households composed only of persons aged 60 and more are mainly 1-person or 2-person households. In their case the average monthly expenditures per capita are also higher. In 2022, the average expenditure per capita in households composed only of persons aged 60 and more was by 26.3% higher in relation to expenditures of households without any seniors. Thus, the ratio of the share of expenditure in disposable income in households consisting of seniors only was by 5.8% higher in comparison with the same ratio for households of younger people.

Incomes from social benefits are a basic source of income in households consisting of solely older persons. In 2022, these incomes constituted 84.3% of disposable income per capita of these households (growth by 0.9 pp in comparison with the previous year). The highest share in social benefit income concerned a retirement and other pensions section – 80.2% of total disposable income. Income from being employed constituted 10.4% of the seniors' disposable income, and income from being self-employed outside a private farm in agriculture – 2.7%



**Chart 22. Structure of average monthly disposable income per capita in households solely with persons aged 60 and more in 2022**

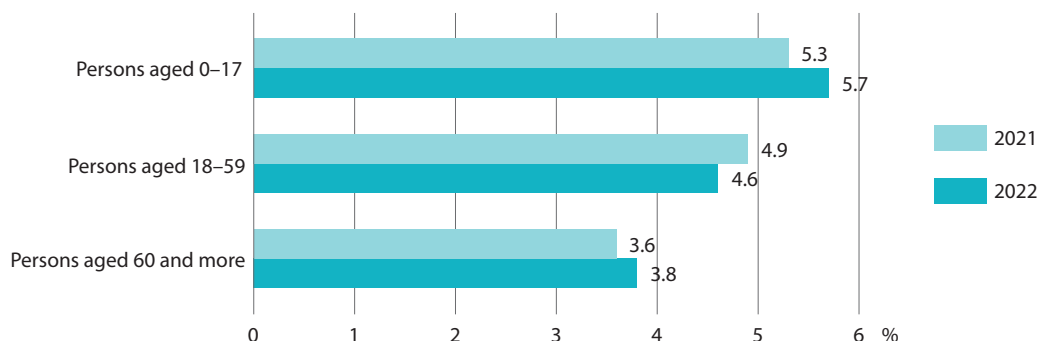


The structure of monthly expenditure of seniors' households, like in the case of other households, is dominated by expenditures on food and non-alcoholic beverages. Their share in 2022 equalled 28.5%, which is an increase by 0.7 pp in within a year. During a year, expenditure on housing and energy carriers rose from 23.1% to 23.6% and health-related expenditure fell – from 9.1% to 8.8%.

While analysing the structure of average monthly expenditure per capita in seniors' households and comparing it with the one in households without seniors it can be stated that the share of expenditure on food, non-alcoholic beverages, housing, energy carriers and health was in total by 13.8 pp higher in households with solely older people than in households of younger people. In 2022, in the abovementioned expenditure comprised 60.9% of their total seniors' expenditures, while in households with people under 60 – 47.1%. The most pronounced difference is in the case of health-related expenditure, where its share in seniors' households was almost twice as high as in households without seniors.

In 2022, the extreme poverty ratio in households composed of only persons aged 60 and more, and in total households in Poland alike, remained at the same level as in 2021. Population of persons aged 60 and more living in households with the expenditures lower than the extreme poverty threshold equalled 3.8% (3.6% a noted a year before). Seniors experience extreme poverty relatively less often than persons in younger age groups. The extreme poverty ratio of seniors was by 0.8 pp. lower than for population aged 18–59 and by 1.9 pp lower than for persons aged 0–17.

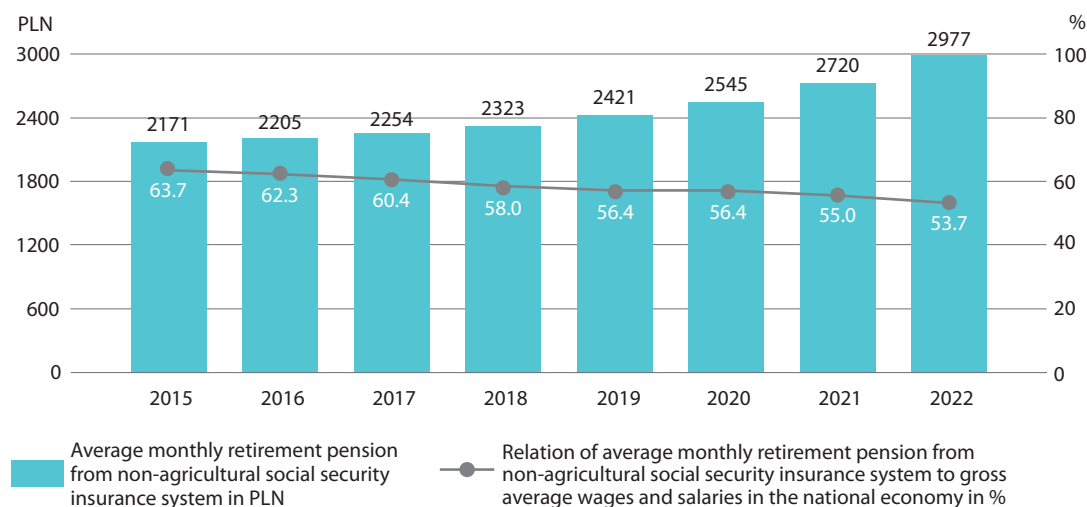
**Chart 23. Extreme poverty rate in households**



As it has already been stated, the main source of seniors' income are retirement and disability pensions. In 2022, an average gross monthly pension and retirement benefit from the non-agricultural social security insurance system amounted to PLN 2870 and grew nominally by 9.4% in relation to 2021. Its lowest figure was recorded in Podkarpackie Voivodship – PLN 2480, and the highest – in Śląskie one – PLN 3298. An average pension from the non-agricultural social security insurance system in 2022 was PLN 2977 (yearly growth by 9.4%) and an average disability pension reached PLN 2316 (an increase by 8.5%).

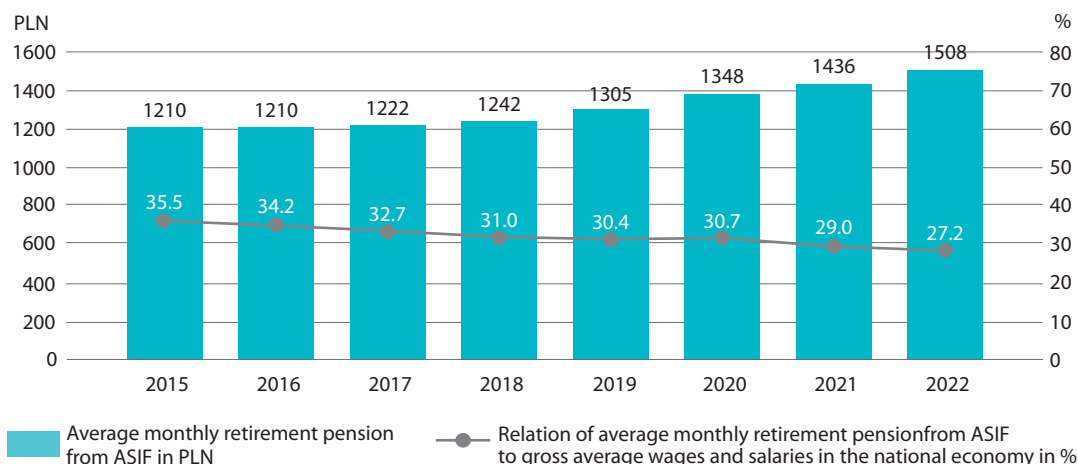
Although the average gross monthly pension from the non-agricultural social security insurance system grew, its relation to an average gross monthly wages and salaries in the national economy was at a lower level than in previous years. In 2022, the relation was 53.7%, a year before – 55.0% and 63.7% in 2015.

**Chart 24. Gross average monthly retirement pension from non-agricultural social security insurance system and its relation to average wages and salaries in the national economy<sup>a</sup>**



<sup>a</sup> A basis (denominator) to calculate the relation is the average monthly gross wages and salaries less compulsory social contributions paid by an insured employee.

An average gross monthly retirement and disability pensions in individual farms in agriculture grew decisively less than the pensions in non-agricultural social insurance system. In 2022, the former reached PLN 1501, i.e. nominally by 5.0% more than a year before. From the regional perspective, the lowest average gross wages and salaries in agriculture were recorded in Wielkopolskie Voivodship (PLN 1466), and the highest – in Śląskie Voivodship (PLN 1629). The average retirement pension from the Agricultural Social Insurance Fund was PLN 1508, and the one from inability to work – PLN 1360. In both cases there was a nominal increase in these benefits (by 5.0% and 4.7% respectively). The ratio of the average monthly gross retirement pension from ASIF to the average wages and salaries in the national economy in 2022 reached 27.2%, while a year before – 29.0%, and in 2015 – 35.5%.

**Chart 25. Gross average monthly retirement pension from Agricultural Social Insurance Fund and its relation to average wages and salaries in the national economy<sup>a</sup>**

a A basis (denominator) to calculate the relation is the average monthly gross wages and salaries less compulsory social contributions paid by an insured employee.

At the end of 2022, almost 6.1 million (i.e. by 1.5% more than a year before) persons aged 60 and more received a retirement pension from the Social Insurance Institution (SII) with women comprising 61.0% of their share. In total there were 281.2 thousand seniors receiving disability pensions from SII (a fall by 7.7% within a year). The Agricultural Social Insurance Fund (ASIF) paid retirement pensions to 767.4 thousand people aged 60 and more (i.e. by 2.6% less than in 2021), and disability pensions to 102.2 thousand (by 1.5% less than in the previous year). Other sources, namely the Ministry of the Interior and Administration, Ministry of National Defence (MND), and the Ministry of Justice (MoJ) provided retirement pensions to 175.7 thousand seniors, and disability pensions to 16.0 thousand (comparing data for 2021 – 173.8 thousand and 16.4 thousand respectively).

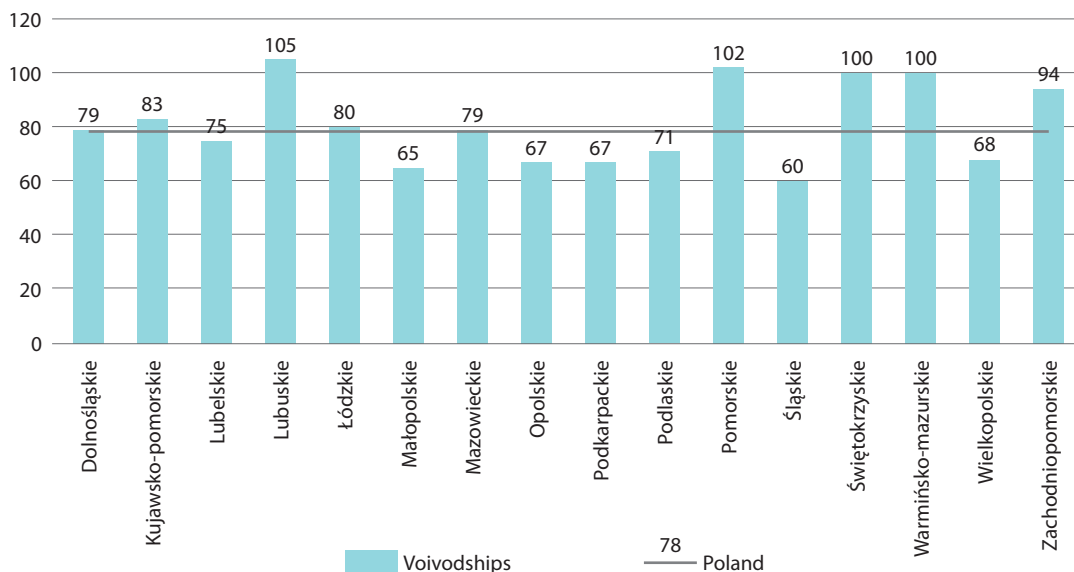
**Table 10. Number of persons receiving retirement and disability pensions by sex and institutions distributing benefits in 2022 As of 31 December**

Specification	Persons receiving retirement pension			Persons receiving disability pensions		
	total	male	female	total	male	female
From SII	6121277	2420616	3700661	576472	383571	192901
of which persons aged 60 and more	6060200	2360661	3699539	281244	215754	65490
From ASIF	767419	240251	527168	175541	91437	84104
of which persons aged 60 and more	767419	240251	527168	102245	56284	45961
From MND	111813	111468	345	9995	9942	53
of which persons aged 60 and more	68865	68787	78	7827	7825	2
From Ministry of the Interior and Administration	165243	147064	18179	11141	9604	1537
of which persons aged 60 and more	92434	79649	12785	6947	5739	1208
From MoJ	27222	23242	3980	2230	1804	426
of which persons aged 60 and more	14415	11718	2697	1255	971	284

An additional source of income for older persons, in the case of seniors requiring financial help, are different cash benefits from social assistance. One of the main types of cash benefits are permanent allowances. In 2022, 75.6 thousand people aged 60 and more made use of permanent benefits. The majority of the beneficiaries of this kind of aid were seniors in 1-person households – 87.0%. The number of permanent allowances paid out to the elderly in 2022 equalled PLN 391.5 million, of which 94.9% was provided to

seniors living in 1-person households. The number of beneficiaries of permanent allowances diminished by 4.6% and the sum of their benefits grew by 6.9% in comparison with the previous year.

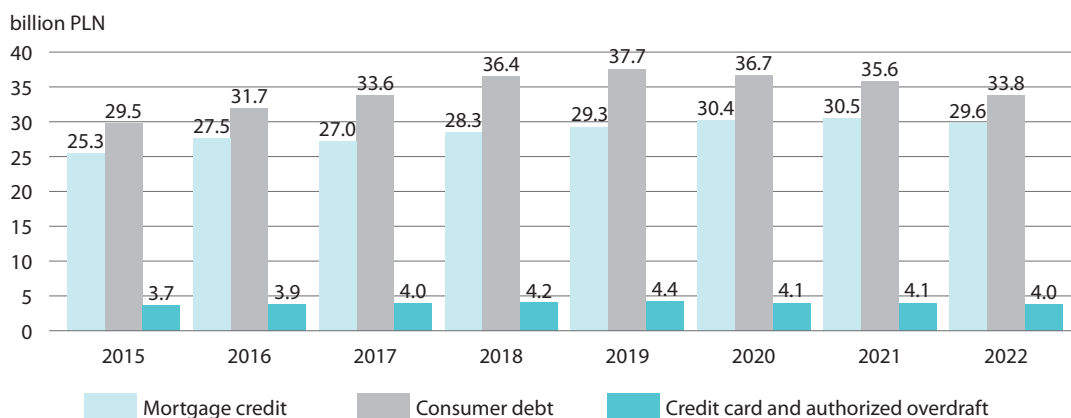
**Chart 26. Number of persons receiving benefits aged 60 and more per 10 thousand population aged 60 and more by Voivodships in 2022**



The highest share of persons aged 60 and more receiving permanent allowances in the total population of seniors was in Lubuskie and Pomorskie Voivodships (respectively: 105 and 102 seniors per 10 thousand inhabitants aged 60 and more). The smallest number of the elderly making use of permanent benefits in the total population of seniors was in Śląskie Voivodship, where there were 60 seniors receiving permanent benefits per 10 thousand older population.

The financial situation of people aged 60 and more is significantly affected by their debt level. According to the Credit Information Bureau (CIB) in 2022, there were fewer seniors with consumer credits, mortgage ones, credit cards, as well as authorised overdraft. Older people comprised 17.2% of consumer credit borrowers (i.e. by 1.4 pp fewer than a year before) and 3.4% of mortgage credit borrowers (3.7% noted in 2021). Seniors with credit cards and authorised overdraft constituted 30.2% of older population, while a year before – 31.1%.

**Chart 27. Credit debt of persons aged 60 and more As of 31 December**



Source: CIB data.

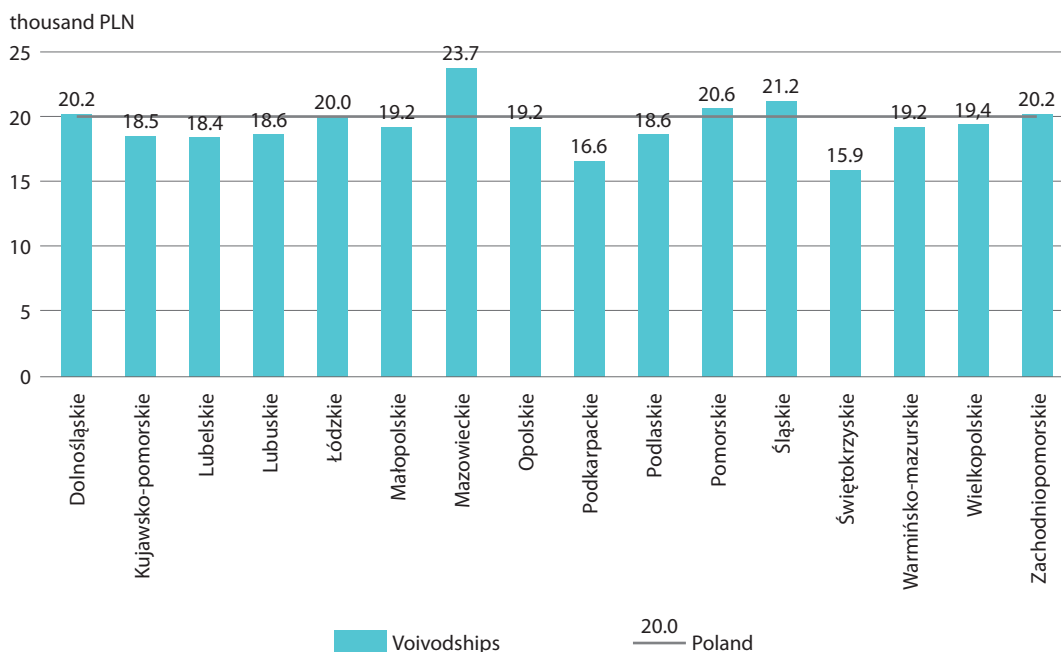
The share of elderly persons with consumer credits in the total number of population with such credits fell from 22.2% recorded in 2021 to 21.1% – in the analysed year. The change was also noted in the case of the share of people aged 60 and more with mortgage credits – reaching 8.5% in relation to 8.7% observed a year before. Seniors having credit cards and authorised overdrafts constituted 31.8% of the total population making use of this form of financing (by 0.5 pp more than a year before).

In 2022, debt liabilities of persons aged 60 and more arising from consumer and mortgage credits as well as debt from credit card and authorised overdraft fell. The total amount of liabilities incurred by the elderly was PLN 67.3 billion, which is a bit over 4% less since 2021. The share of credit debt of seniors in the total credit debt equalled 9.3%, which indicates a small fall in comparison with the previous year (by 0.2 pp).

CIB data show that the elderly most often had been taking out consumer credit for years, although the number of such debtors again dropped in 2022. In the analysed year, a balance of consumer credits belonging to older people amounted to PLN 33.8 billion and dwindled a bit over 5% in relation to 2021. In 2022, the average debt of an elderly borrower who took a consumer credit stood at slightly higher level than a year before, reaching PLN 20.0 thousand (PLN 19.7 thousand in 2021).

As in previous years, the highest consumer credit debt per elderly person was noted in Mazowieckie Voivodship (PLN 23.7 thousand). The minimum average debt of seniors was recorded in Świętokrzyskie Voivodship (PLN 15.9 thousand) and Podkarpackie Voivodship (PLN 16.6 thousand). Within a year the highest increase in the average debt of seniors was recorded in Lubelskie Voivodship (by almost PLN 0.8 thousand per capita). Drops in the average indebtedness were noted only in two voivodships: Mazowieckie and Podlaskie (by about 0.5 thousand per capita).

**Chart 28. Average consumer credit debt of a debtor aged 60 and more by Voivodships in 2022**  
As of 31 December

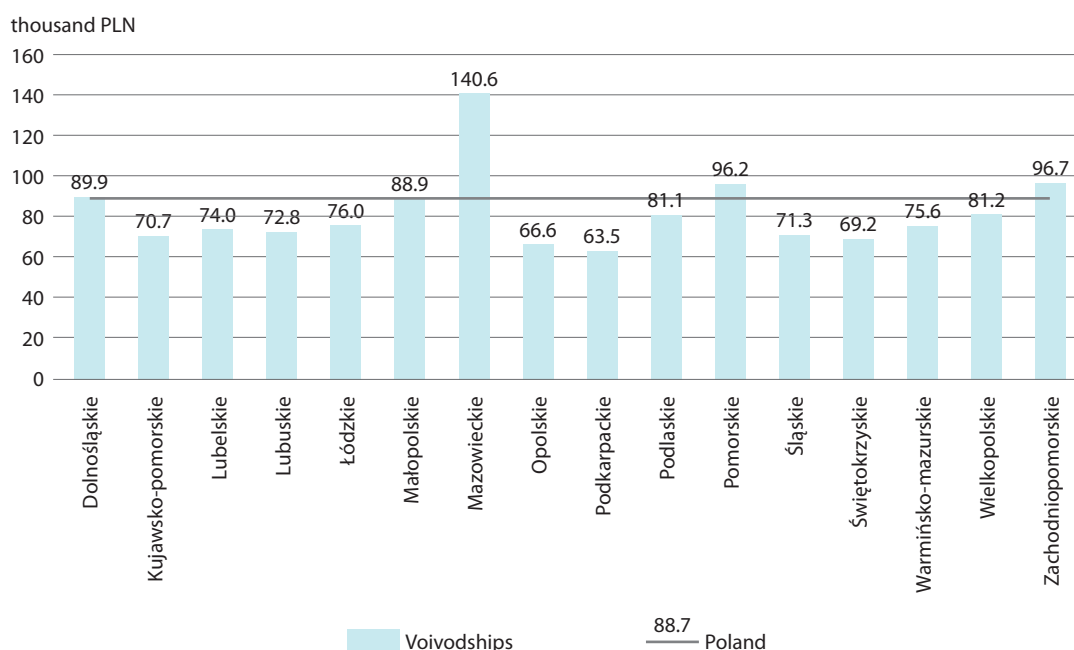


Source: CIB data.

In 2022, a balance of mortgage credits of population aged 60 and more reached PLN 29.6 billion (i.e. lower than a year before by 2.9%) and average liabilities per senior debtor arising from it stood at PLN 88.7 thousand (growth by almost PLN 5.0 thousand). Like a year before, the highest average mortgage credit liability of seniors was recorded in Mazowieckie Voivodship (reaching PLN 140.6 thousand per person aged 60 and more). It was in this voivodship that the highest growth of this indebtedness was observed – by PLN 14.9 thousand per senior debtor. The smallest indebtedness was in Podkarpackie Voivodship, with PLN 63.5 thousand. Its growth was also the smallest there – by PLN 0.9 thousand. In 2022, no voivodship showed a drop in the average seniors' indebtedness arising from mortgage credits.

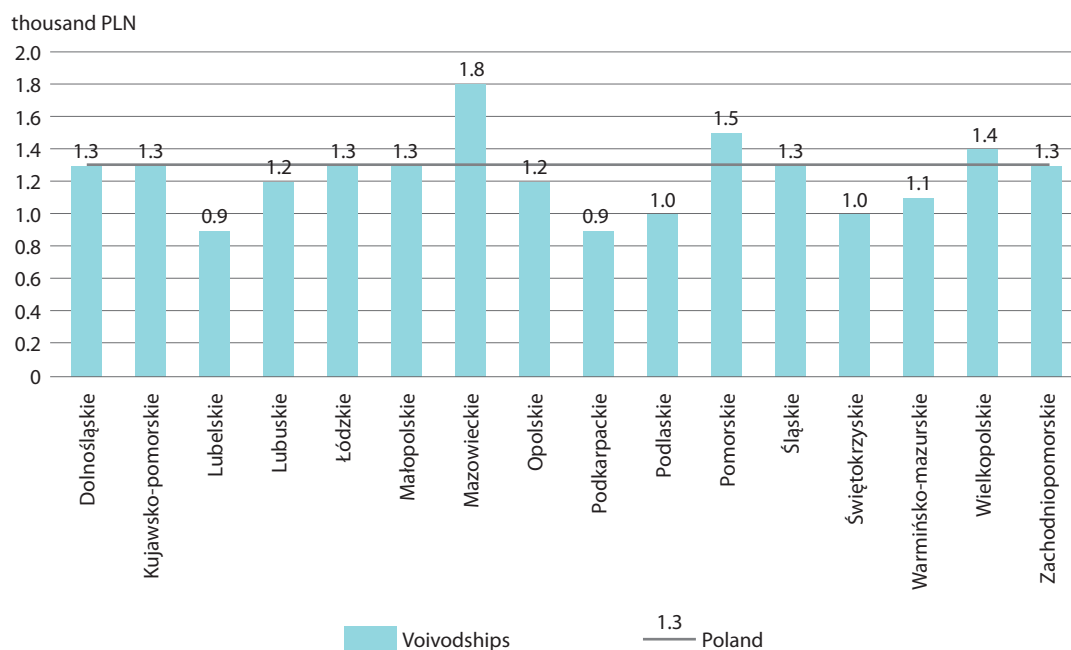
In 2022, the elderly used credit cards and authorised overdraft in a similar way as a year before. Their debt value totalled PLN 4.0 billion and decreased by 3.5% within a year. The average indebtedness of seniors who had credit cards and authorised overdraft in 2022 stood at PLN 1.3 thousand. Debt from credit cards and authorised overdraft in 2022 burdened the elderly living in Mazowieckie Voivodship most, where its average value amounted to PLN 1.8 thousand, while the least – in Podkarpackie and Lubelskie Voivodships, with its value reaching PLN 0.9 thousand.

**Chart 29. Average mortgage credit debt of a debtor aged 60 and more by Voivodships in 2022 As of 31 December**



Source: CIB data.

**Chart 30. Average credit card and authorised overdraft debt of a debtor aged 60 and more by Voivodships in 2022 As of 31 December**



Source: CIB data.

## 2.3. Housing situation

In 2022, multi-family buildings provided accommodation to 63.0% of households composed of only older people and single-family houses – to 36.8% of such population. Multi-family houses were more often seniors' places of residence in urban areas. In the analysed year, in cities, multi-family houses were inhabited by 77.0% of households solely with persons aged 60 and more, whereas in rural areas – by 16.0%.

On average, one household dwelling inhabited by seniors had 71.2 m<sup>2</sup> of usable floor area. This area in cities was 64.7 m<sup>2</sup>, and in villages – 93.2 m<sup>2</sup>. The elderly living in 1-person households reported that the average usable floor area of their dwellings comprised of 60.8 m<sup>2</sup>, and those living in 2-person households comprising of solely older people – 82.3 m<sup>2</sup>.

In 2022, 99.8% of older people's households had a water supply system, 99.0% were equipped with running hot water, 98.8% with a flushed toilet, and 98.6% – a bathroom. Younger people's households show a bit lower figures for these indicators. The greatest difference between these two types of households is visible in the case of fitting the dwellings with gas and air conditioning systems. Gas was noted in 91.5% of dwellings inhabited by seniors only and in 80.6% of younger people's dwellings. 1.9% of households belonging to the elderly had air conditioning systems, while households without the elderly – 4.8%.

In 2022, the technical and sanitary conditions of dwellings were still better in urban areas rather than rural ones, although the situation of the residents of villages is gradually improving. Seniors in urban areas have a better situation especially in terms of their dwellings being fitted with a flushed toilet, a bathroom or running hot water.

**Table 11. Households solely with persons aged 60 and more in dwellings equipped with installations in 2022**

Specification	Total	Urban areas	Rural areas
	in % of households of a given household group		
Water supply system	99.8	100.0	99.4
Flushed toilet	98.8	99.4	96.8
Bathroom	98.6	99.1	96.7
Running hot water	99.0	99.5	97.3
Gas	91.5	91.5	91.5
from gas supply system	67.8	79.6	27.7
from gas cylinders	23.7	11.9	63.8
Air conditioning	1.9	2.2	1.1
Central heating	86.4	88.3	80.0
Heater	13.5	11.6	19.7

According to the subjective evaluation of older population, the majority of their dwellings are in proper technical and sanitary conditions. In 2022, such an opinion was recorded in 96.0% of households with seniors only. This is a small decrease in relation to the previous year, when it reached 96.5%. In the case of urban residents, proper technical and sanitary conditions were declared by 96.8% of seniors, whereas in rural areas – 93.4%. The majority of dwellings of older population were warm enough in wintertime, 96.4%, and cool enough in the summer, 96.0%, and 78.9% had a balcony (terrace), a garden.

In 2022, 28.8% of households composed of seniors only resided in dwellings that had architectural barriers making access to them more difficult. 32.3% of urban inhabitants reported such dwellings and rural area inhabitants noted a much smaller percentage of such dwellings – 16.8%.

2.9% of the dwellings of seniors' households were located in areas with poor infrastructure. For years rural residents had been in a worse situation in terms of infrastructure compared to urban inhabitants. In 2022, in rural areas, 8.1% of household dwellings of elderly people were located in areas with bad infrastructure. The share of such dwellings in cities was 1.3%.

The situation was different when it came to the evaluation of dwellings due to their location in an area under particular threat of crime, violence, vandalism, and in the vicinity of dens. In 2022, this problem affected 1.8% of senior's households, but the problem afflicted rural population less than the urban one (0.4% for the former one in comparison with 2.2% for the latter).

**Table 12. Subjective evaluation of occupied dwelling in 2022**

Specification	Households in % of a given household group			
	without persons aged 60 and more	only with persons aged 60 and more		
		total	of which	
			1-person	2-person
Total				
With proper technical and sanitary conditions	96.4	96.0	94.2	98.1
Located in an extremely noisy or polluted area	8.4	8.6	8.9	8.3
Located in the area under threat of crime, violence, vandalism, with dens nearby	2.0	1.8	2.3	1.3
Located in the area with poor infrastructure	3.2	2.9	3.0	2.7
Located in the area with special benefits	8.8	8.6	9.0	8.4
With a balcony (terrace), a garden	82.2	78.9	72.8	85.8
Warm enough in winter	96.7	96.4	94.8	98.2
Cool enough in summer	95.8	96.0	95.2	97.1
Located in a building with architectural barriers limiting access to a flat	24.2	28.8	30.2	27.2



**Table 12. Subjective evaluation of occupied dwelling in 2022 (cont.)**

Specification	Households in % of a given household group			
	without persons aged 60 and more	only with persons aged 60 and more		
		total	of which	
			1-person	2-person
urban areas				
With proper technical and sanitary conditions	96.3	96.8	95.4	98.4
Located in an extremely noisy or polluted area	9.8	9.4	9.8	8.8
Located in the area under threat of crime, violence, vandalism, with dens nearby	2.7	2.2	2.9	1.5
Located in the area with poor infrastructure	1.5	1.3	1.2	1.4
Located in the area with special benefits	10.5	9.6	10.0	9.1
With a balcony (terrace), a garden	76.4	75.2	68.8	83.1
Warm enough in winter	96.1	96.5	95.1	98.2
Cool enough in summer	95.0	95.8	95.1	96.9
Located in a building with architectural barriers limiting access to a flat	28.2	32.3	34.0	30.2
rural areas				
With proper technical and sanitary conditions	96.7	93.4	89.9	97.0
Located in an extremely noisy or polluted area	5.5	6.1	5.4	6.8
Located in the area under threat of crime, violence, vandalism, with dens nearby	0.4	0.4	0.3	0.5
Located in the area with poor infrastructure	7.0	8.1	9.4	6.8
Located in the area with special benefits	5.2	5.4	5.2	6.0
With a balcony (terrace), a garden	94.6	91.0	87.5	94.5
Warm enough in winter	98.0	96.0	93.8	98.2
Cool enough in summer	97.7	96.7	95.7	97.8
Located in a building with architectural barriers limiting access to a flat	15.6	16.8	16.2	17.7

## 2.4. Subjective evaluation of financial situation

Year 2022 witnessed the worsening of financial situation of households of the elderly, and younger population households alike. Still, it was visible that the good or quite good reported answers prevailed over bad or rather bad ones.

A good or quite good material situation was recorded in 38.7% of households consisting only of older people, which is a decrease of this indicator by 3.5 pp in comparison with the previous year. At the same time, the percentage of households with people aged 60 and more, who declared that their material situation was bad or rather bad grew from 7.3% noted in 2021 to 8.4%.

**Table 13. Subjective evaluation of financial situation of households in 2022**

Specification	Households in % of a given household group			
	without persons aged 60 and more	only with persons aged 60 and more		
		total	of which	
			1-person	2-person
Total				
Good and quite good	57.4	38.7	29.4	49.2
Average	38.1	52.9	57.9	47.4
Rather bad and bad	4.5	8.4	12.7	3.4
urban areas				
Good and quite good	59.8	41.4	32.0	52.7
Average	35.8	51.1	56.5	44.7
Rather bad and bad	4.4	7.5	11.5	2.6
rural areas				
Good and quite good	52.3	29.6	20.0	38.3
Average	43.0	59.2	63.0	55.9
Rather bad and bad	4.7	11.2	17.0	5.8

The subjective evaluation of the material situation of households is largely dependent on their location. Rural residents, like in preceding years, evaluated their material situation as worse than urban ones. Additionally, in 2022, the share of households consisting of seniors only that were satisfied with their material situation fell much more significantly in rural areas rather than in urban ones, which only deepened the discrepancy between satisfaction level of these two population groups. In 2022, the percentage of city residents declaring a good or quite good financial situation equalled 41.4%, i.e. by 3.1 pp fewer than a year before. In rural areas, there were 29.6% of such households – a drop by 4.7 pp in relation to the preceding year. At the same time, the percentage of seniors' households declaring bad or rather bad situation grew by 2.0 pp (from 9.2% noted in 2021 to 11.2%), while in urban areas it grew by 0.8 pp (from 6.7% to 7.5%).

Subjective evaluation of the material situation of the elderly depends to a great extent on the size of a household. 1-person households report a good or quite good material situation much less frequently than seniors living in 2-person households consisting of two older people – 29.4% and 49.2% respectively. The former more often declare their situation to be bad or rather bad – 12.7% in comparison with the latter – 3.4%. A particularly negative subjective evaluation is reported by the elderly living alone in rural areas. In 2022, in villages, the percentage of 1-person households with a bad or rather bad reported situation equalled 17.0%. The most satisfied, in terms of their material situation, were seniors living in 2-person households in cities. In the analysed year, the percentage of such households with good or quite good situation amounted to 52.7%.

## Chapter 3

### Health status, health care and social assistance – selected issues concerning the elderly

#### 3.1. Out-patient health care

Out-patient health care comprises services provided as doctors' consultations of primary and specialised health care as well as stomatological consultations in clinics and within medical practices.

At the end of 2022, there were 22601 clinics, 629 medical practices, and 2849 dentist practices within the out-patient health care. In accordance with the reporting of health care facilities, in 2022 there were 330.8 million consultations, of which 101.1 million were provided to people aged 65 and more. The latter comprised 30.5% of total consultations provided, and a year before they constituted 30.9 of them. The majority of consultations were provided to the elderly in urban areas – 86.3 million, while in rural areas 14.8 million, which is caused by a higher availability of establishments in urban areas rather than in rural ones.

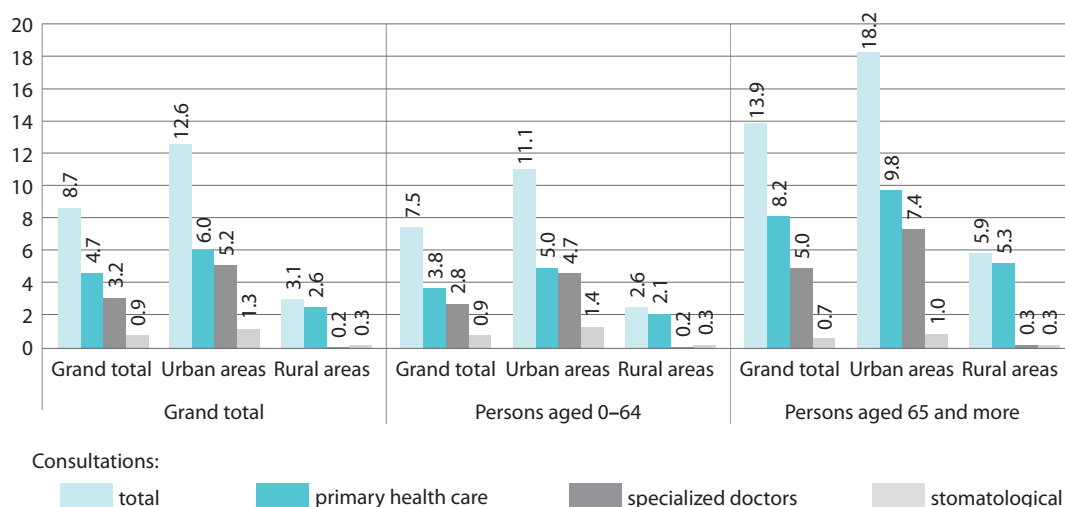
In primary health care doctors provided 59.8 million consultations to population aged 65 and more, i.e. over one third of the total number of these consultations more (i.e. 33.9% in relation to 34.7% in 2021). In specialist health care, there were 36.0 million consultations of seniors, i.e. 29.6% of all specialist consultations (a year before – 29.3%). Stomatological consultations that were provided to older people totalled 5.3 million, which accounted for 15.9% of all stomatological consultations (16.1% in 2021).

**Table 14. Consultations provided within the scope of the out-patient health care<sup>a</sup> in 2022**

Specification	Total	Doctors		Stomatological
		primary health care	specialized care	
in thousands				
<b>Total</b>	<b>330798.6</b>	<b>176133.1</b>	<b>121502.8</b>	<b>33162.6</b>
urban areas	283193.1	136388.4	118120.6	28684.2
rural areas	47605.4	39744.8	3382.2	4478.4
Persons aged 0–64	229747.5	116380.0	85484.0	27883.5
urban areas	196901.7	89872.1	82936.6	24093.0
rural areas	32845.8	26507.9	2547.4	3790.5
Persons aged 65 and more	101051.1	59753.2	36018.8	5279.2
urban areas	86291.4	46516.3	35183.9	4591.2
rural areas	14759.7	13236.9	834.9	687.9

<sup>a</sup> Including health care consultations available at night and on holidays; excluding consultations provided in emergency rooms of general hospitals.

In 2022, the average number of consultations provided in out-patient health care per capita was 8.7. People aged 65 and more attended consultations more often than younger people. In 2022, an average of 13.9 consultations were provided to an elderly person, i.e. over twice as many as to people in the group of people between 0 to 64 years old.

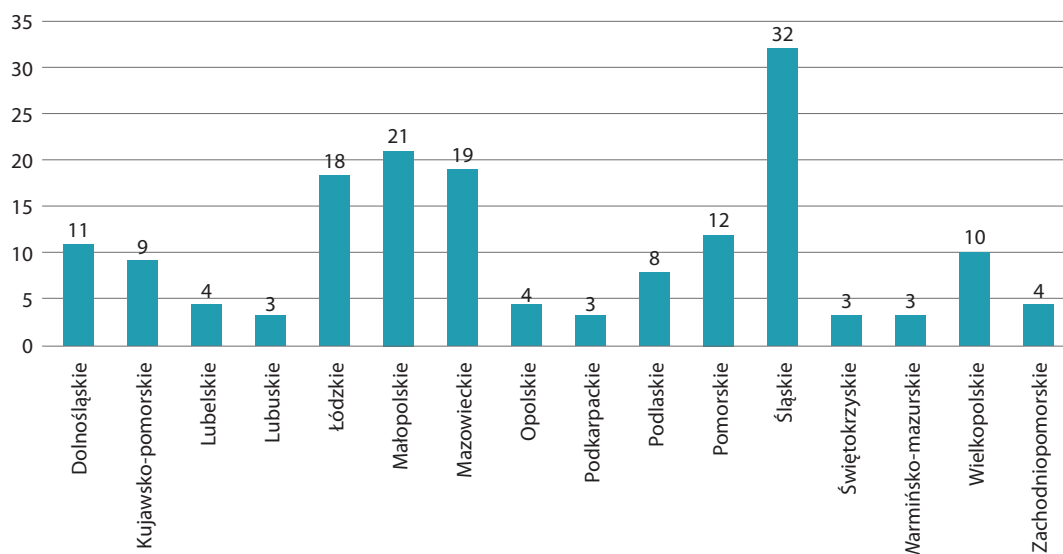
**Chart 31. Average number of consultations within the scope of the out-patient health care per capita in 2022**


The structure of consultations provided to the elderly shows that the ones concerning primary health care prevailed. In 2022, their percentage was 59.1% of total out-patient health care consultations. In urban areas their share equalled 53.9% and in rural areas – 89.7%.

**Table 15. Structure of out-patient consultations provided to persons aged 65 and more by types of consultations in 2022**

Specification	Total	Doctors		Stomatological
		primary health care	specialized care	
	in percent			
<b>Total</b>	<b>100.0</b>	<b>59.1</b>	<b>35.6</b>	<b>5.2</b>
Urban areas	100.0	53.9	40.8	5.3
Rural areas	100.0	89.7	5.7	4.7

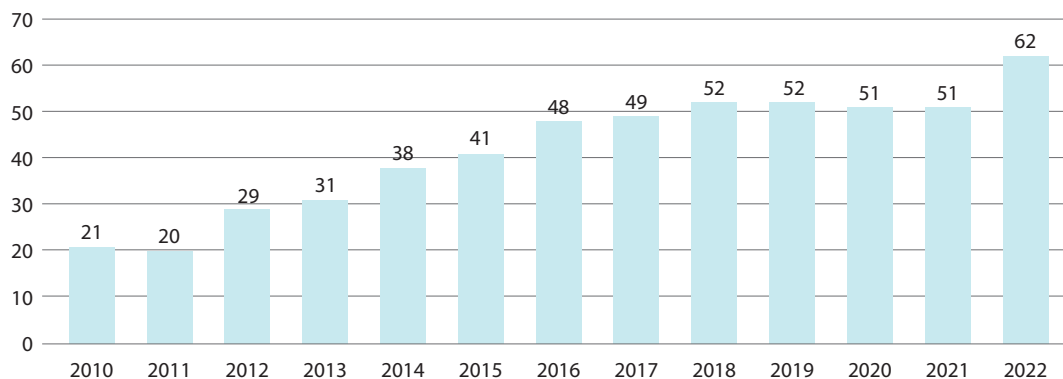
In December 2022, there were 164 geriatric clinics in Poland, i.e. by 8 more than a year before. Most of them were located in Śląskie Voivodship – 32, followed by Małopolskie Voivodship (21 clinics) and Mazowieckie one (19 clinics). The fewest number of geriatric clinics was in Lubuskie, Podkarpackie, Warmińsko-Mazurskie, Świętokrzyskie Voivodships (each having 3 clinics). Taking into consideration the number of older population per one geriatric clinic, it can be stated that the best situation in terms of access to these clinics was in Podlaskie and Śląskie Voivodships – each with 37.5 thousand people aged 60 and more per clinic, as well as in Łódzkie one – 37.7 thousand. The worst situation in this respect was in Podkarpackie Voivodship where there were 172.2 thousand seniors per clinic.

**Chart 32. Geriatric clinics by Voivodships in 2022  
As of 31 December**

In 2022, 75.4 thousand medical consultations were provided in geriatric clinics, of which to women – 53.2 thousand (70.6%). The highest number of consultations was recorded in Śląskie Voivodship – 12.1 thousand and Małopolskie Voivodship – 10.7 thousand. Geriatric consultations provided in these two voivodships – with the highest number consultations – constituted 30.3% of total of such consultations in the country.

### 3.2. In-patient and health resort health care

In 2022, in-patient health care in Poland was provided by 896 general hospitals with 164155<sup>1</sup> beds. It is geriatric wards that provide extensive medical care and nursing for older people in in-patient health care. Their number until 2018 had been gradually increasing. In 2010, there were 21 geriatric wards in general hospitals. In 2018 and 2019, their number remained stable – 52, and in 2020 it fell to 51 to stay like this until 2021. In 2022, the number of wards grew significantly and reached 62.

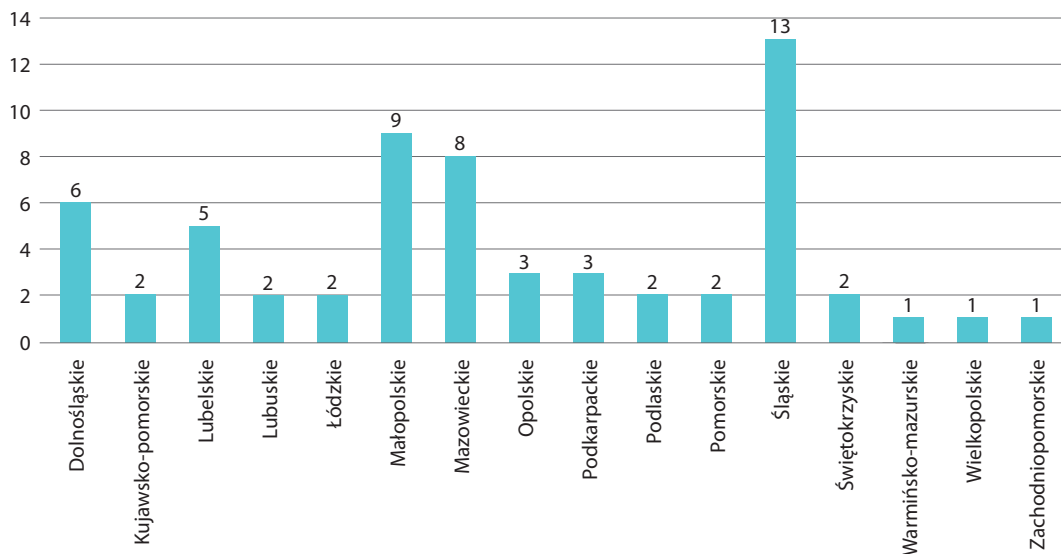
**Chart 33. Geriatric wards  
As of 31 December**

<sup>1</sup> Excluding day care hospitals.

At the end of 2022, there were 1228 beds in geriatric wards, where there were 27.5 thousand people treated within this year. Since previous year, year the number of beds had increased by 17.2%, and the number of patients treated there – by 29.2%.

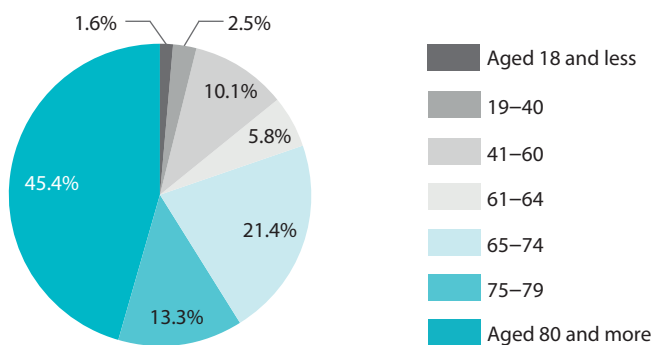
The largest number of geriatric wards was located in Śląskie Voivodship – 13 wards, which comprised 21.0% of their total number in Poland. The second voivodship in terms of the number of geriatric wards was Małopolskie Voivodship with their number equalling 9. Only 1 geriatric ward was recorded in three voivodships: Warmińsko-Mazurskie, Wielkopolskie and Zachodniopomorskie.

**Chart 34. Geriatric wards by Voivodships in 2022 As of 31 December**



Departments which specialise in treating mainly the elderly also include long-term, hospice, and palliative in-patient health care wards. They comprise chronic medical care homes, nursing homes, hospices and palliative wards. At the end of 2022, there were 36788 people, of which 31598 patients aged 61 and more, i.e. 85.9%. The most numerous group of patients were people aged 80 and more – 16762 people, i.e 45.4% of the total number of patients. The analysis of patients' structure by sex shows that women prevail there. Their share in the total number of patients reached 64.8%, while among the elderly – 69.1%.

**Chart 35. Structure of patients of long-term in-patient health care<sup>a</sup> by age groups in 2022**

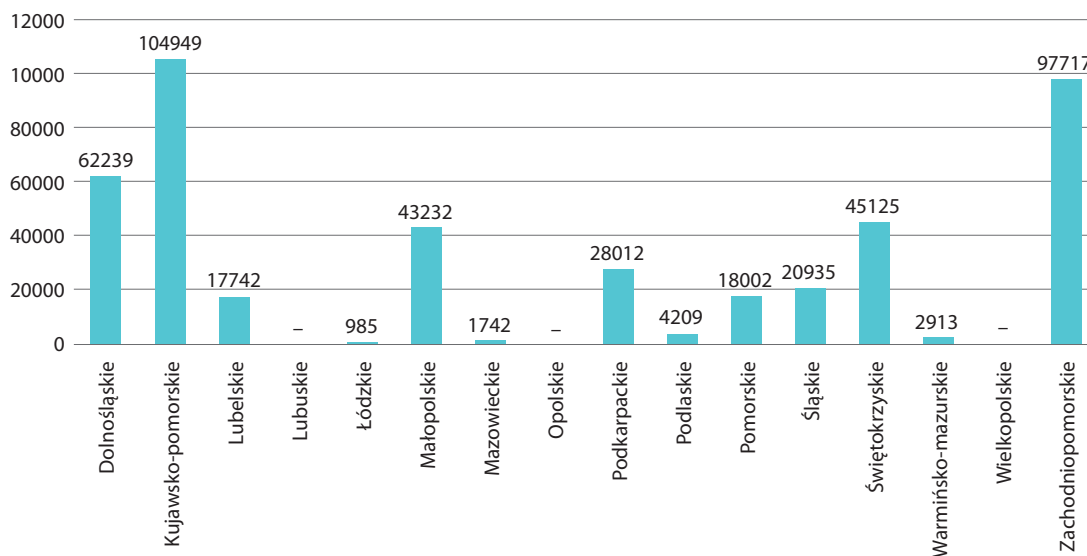


<sup>a</sup> Including chronic medical care homes, nursing homes for psychiatric patients, hospices and palliative care wards.

Seniors much more frequently use health resort treatment than other people. In 2022, 447.8 thousand health resort visitors aged 65 and more (i.e. 54.6% of total visitors) made use of this treatment. Due to the gradual COVID-19-limitation lifting, the number of visitors grew by 45.1% in comparison with the previous year. After deducting the number of foreigners in in-patient health care, the number of health resort visitors aged 65 and more stood at 421.5 thousand. The share of these visitors in the total population of seniors was 5.8%, while among younger visitors – 1.2%.

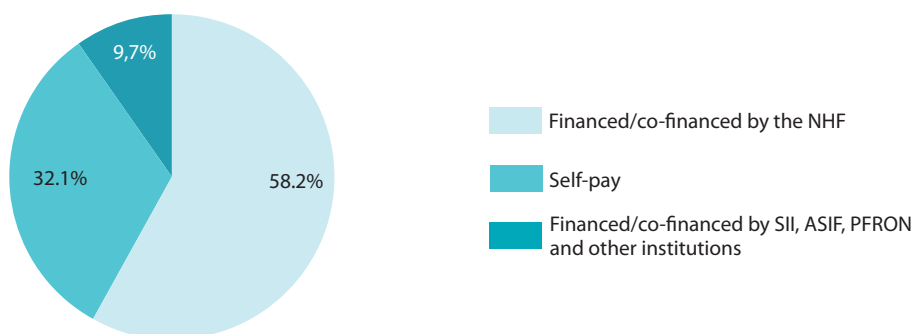
Most people aged 65 and more were treated in Kujawsko-Pomorskie Voivodship (23.4% of their total number) and Zachodniopomorskie Voivodship (21.8%), while the lowest number was recorded in Łódzkie Voivodship – 0.2%. In three voivodships, namely Lubuskie, Opolskie and Wielkopolskie, there were no health resort treatment facilities.

**Chart 36. Patients aged 65 and more in health resort facilities by Voivodships in 2022**



The majority of health resort visitors are treated in in-patient care. In 2022, there were 415.2 thousand such patients aged 65 and more, who constituted 92.7% of the total number of visitors that age. The out-patient health care treated 32.6 thousand persons aged 65 and more (i.e. 7.3% of the total number of visitors that age).

**Chart 37. Structure of patients aged 65 and more in health resort facilities in in-patient health care by type of financing in 2022**



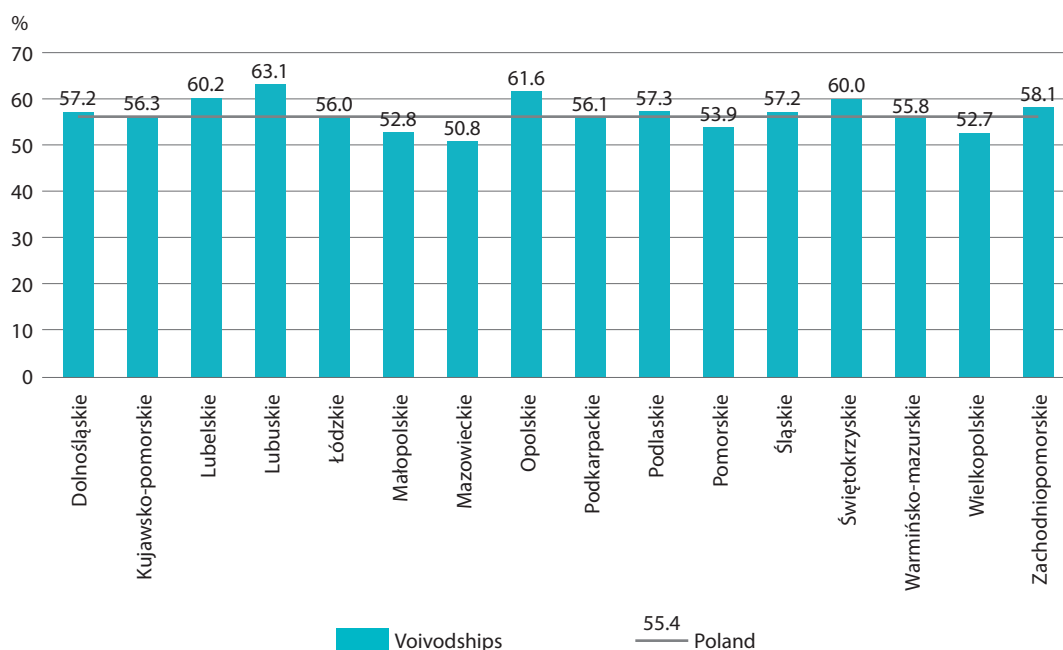
In 2022, 58.2% of visitors aged 65 and more (61.3% recorded in the previous year) used financing or co-financing from the NHF, and 32.1% paid for their treatment themselves (by 3.1 pp fewer than in 2021). The remaining 9.7% of seniors used financing or co-financing of their stay by SII, ASIF, PFRON or other institutions, which is an increase by 6.2 pp in comparison with the previous year.

### 3.3. Public expenditure on health care

Public expenditure on health care includes expenditures of the National Health Fund, the state budget and local government units. The structure of these expenditures is dominated by the expenditures of the National Health Fund. According to data from the financial statements of the NHF, the costs of health services in 2022 amounted to PLN 126.9 billion and had increased by PLN 13.6 billion, i.e. by 12.0%, compared to the previous year.

A significant part of health care expenditures is incurred on people aged 60 and more. The structure of costs of health care shows that the costs of hospital treatment dominate over other costs. As data from the National Health Fund show, in 2022, the reimbursement of hospital treatment costs of people aged 60 and more accounted for 55.4% of the total amount of reimbursement of these services. The highest share of expenditure on the reimbursement of costs of seniors' hospital treatment was noted in Lubuskie Voivodship, where it equalled 63.1%, and the lowest – in Mazowieckie Voivodship – 50.8%.

**Chart 38. Share of reimbursement for hospital treatment of persons aged 60 and more in the total hospital treatment reimbursement by Voivodships in 2022**



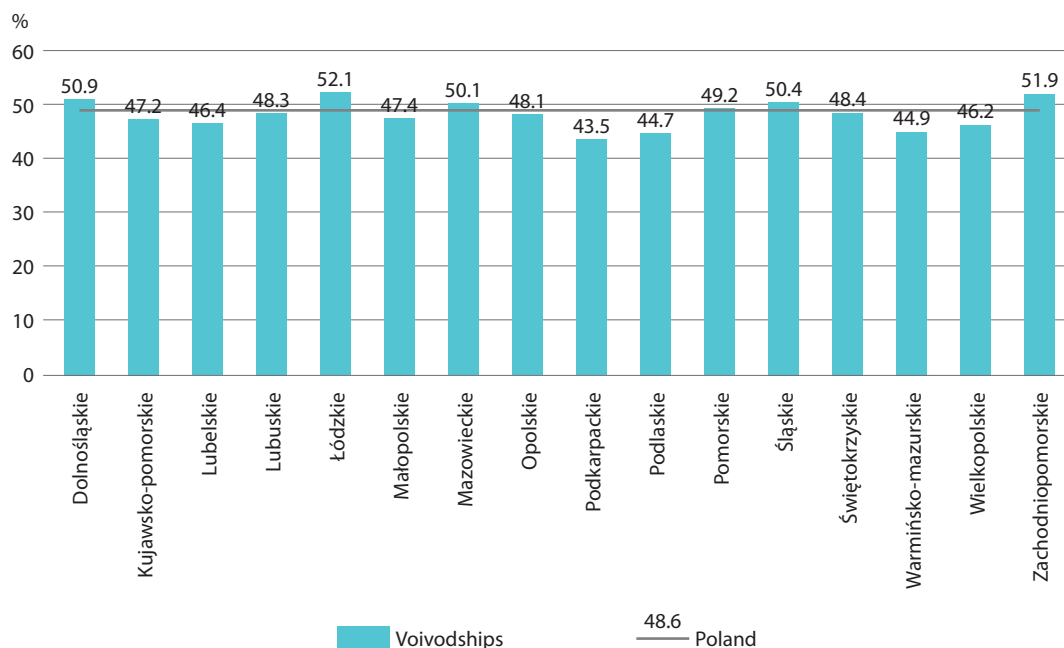
Source: NHF data.

In 2022, the highest expenditure of the National Health Fund on the reimbursement of hospital treatment of the elderly was generated by cardiology and internal medicine wards. These costs comprised respectively 77.6% and 78.9% of the total amount of the reimbursement of services in these wards, and in relation to the total value of the reimbursement of hospital treatment of seniors – 13.4% and 9.7%. The reimbursement of hospital treatment of the elderly in a geriatric ward amounted to PLN 165.1 million, which made up 0.5% of the total reimbursement of hospital treatment of the elderly.



The value of out-patient specialised services provided to persons aged 60 and more represented 48.6% of the total reimbursement amount of the analysed services. The highest share of the costs of these services was noted in Łódzkie Voivodship – 52.1%, and the lowest in Podkarpackie Voivodship – 43.5%.

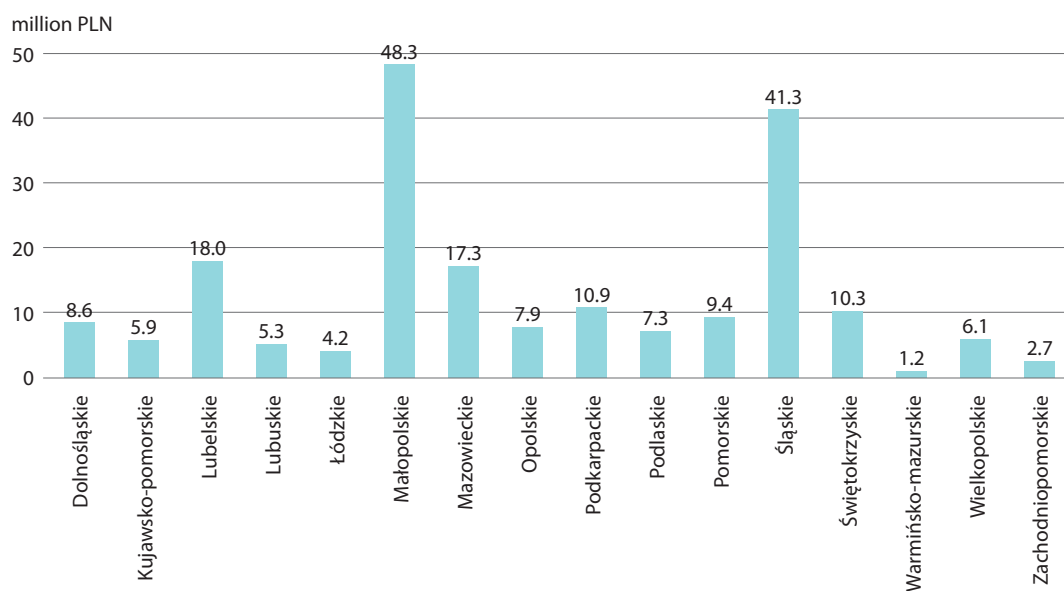
**Chart 39. Share of reimbursement of out-patient specialised services provided to persons aged 60 and more in the total reimbursement of out-patient specialised services by Voivodships in 2022**



Source: NHF data.

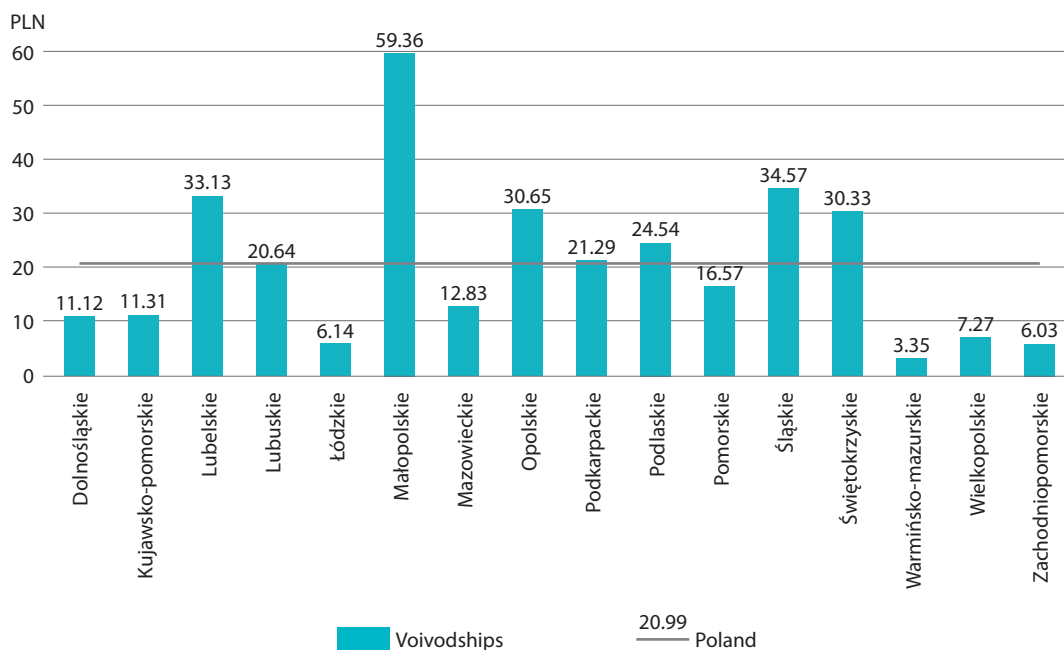
The treatment costs of people aged 60 and more in basic health care, reimbursed by the National Health Fund, generated 38.7% of the total amount of these services. The highest representation of these costs was noted in Świętokrzyskie Voivodship – amounting to 42.5%, the lowest in Wielkopolskie Voivodship – 35.8%.

Financial means allocated for the services in the field of geriatrics within out-patient specialist care and hospital treatment, incurred by the National Health Fund in 2022, totalled PLN 204.8 million and 96.9% of this amount was allocated to hospital geriatric care. These expenditures greatly varied in terms of regions. Most funds were spent in Małopolskie Voivodship – PLN 48.3 million and Śląskie one – PLN 41.3 million. The smallest amount was spent on geriatric services in Warmińsko-Mazurskie Voivodship – only PLN 1.2 million.

**Chart 40. The National Health Fund expenditure on geriatric healthcare services reimbursement by Voivodships in 2022**

Source: NHF data.

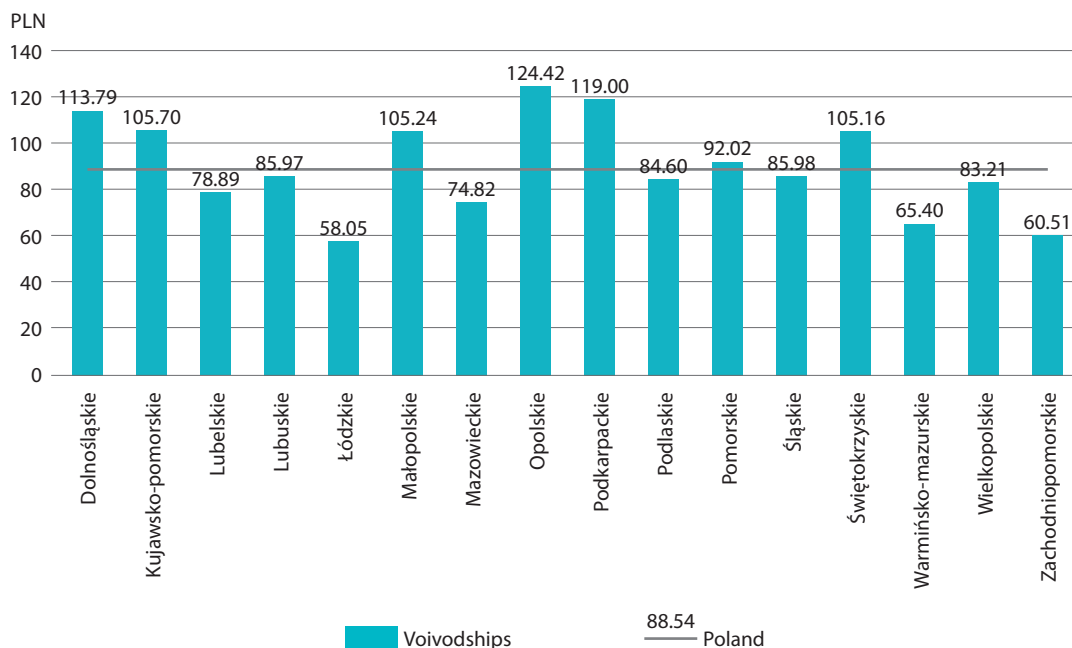
The National Health Fund, in 2022, spent on geriatric care services on average PLN 20.99 per older person, the most in Małopolskie Voivodship – PLN 59.36, while in Warmińsko-Mazurskie the least – only PLN 3.35.

**Chart 41. The National Health Fund expenditure on the geriatric healthcare services refund reimbursement per person aged 60 and more by Voivodships in 2022**

Source: NHF data.

Hospice and palliative care are important for older people. In 2022, almost 81.3% of the costs of such services reimbursed by the National Health Fund concerned older people. On average, the National Health Fund spent PLN 88.54 per senior. The largest amount was spent in Opolskie Voivodship – PLN 124.42, the smallest – in Łódzkie Voivodship – PLN 58.05.

**Chart 42. The National Health Fund expenditure on the reimbursement of hospice and palliative care services per person aged 60 and more by Voivodships in 2022**



Source: NHF data.

Among the costs of hospice and palliative care services provided to older people, the highest share had costs of in-patient palliative/hospice care (54.9%) and home hospice (44.8%). Out-patient consultations in palliative medicine clinics generated 0.3% of total reimbursement costs.

According to the NHF, in 2022, the sum allocated for the reimbursement of official formula (prescribed medicaments)<sup>1</sup> for people aged 60 and more equalled PLN 6.2 billion, i.e. over 61% of the total drug reimbursement costs in Poland. The amount of reimbursement medicaments for the elderly is closely connected with the population distribution and the population number in each voivodship. The majority of funds were allocated to Mazowieckie Voivodship – PLN 858.6 million and in Śląskie one – PLN 781.3 million, while the smallest amounts in Lubuskie and Opolskie Voivodships – PLN 148.7 million and PLN 153.1 million respectively.

<sup>1</sup> The value of reimbursed prescriptions within pharmacy reimbursement, foods for special medical purposes and medical devices available in pharmacies on a prescription-only basis.

### 3.4. Social assistance

Ageing population is marked with more frequent occurrence of chronic diseases and disabilities. The ongoing population ageing leads to an increase in the prevalence of chronic diseases and disabilities. This entails a significant increase in expenditure on growing demand to meet health-related population needs and the necessity to meet demand for care needs.

At the end of 2022, there were 2082 stationary social welfare facilities (67 more than in 2021), among which there were 902 social welfare homes and 632 establishments ensuring 24-hour care for disabled persons, chronic patients, or elderly persons. The highest number of stationary social welfare facilities was located in Mazowieckie Voivodship – 310 and in Śląskie Voivodship – 264, which means in two voivodships with the highest number of people aged 60 and more. The smallest number was in Lubuskie Voivodship – 51 and Podlaskie Voivodship – 64.

**Table 16. In-patient social welfare facilities in 2022  
As of 31 December**

Voivodships	Total	Of which	
		social welfare homes	centres providing full-time care <sup>a</sup>
<b>Poland</b>	<b>2082</b>	<b>902</b>	<b>632</b>
Dolnośląskie	140	65	43
Kujawsko-pomorskie	95	49	22
Lubelskie	91	47	19
Lubuskie	51	23	11
Łódzkie	121	66	29
Małopolskie	176	96	46
Mazowieckie	310	106	140
Opolskie	78	30	29
Podkarpackie	94	53	14
Podlaskie	64	22	21
Pomorskie	159	46	76
Śląskie	264	103	85
Świętokrzyskie	81	41	15
Warmińsko-mazurskie	98	50	18
Wielkopolskie	165	68	40
Zachodniopomorskie	95	37	24

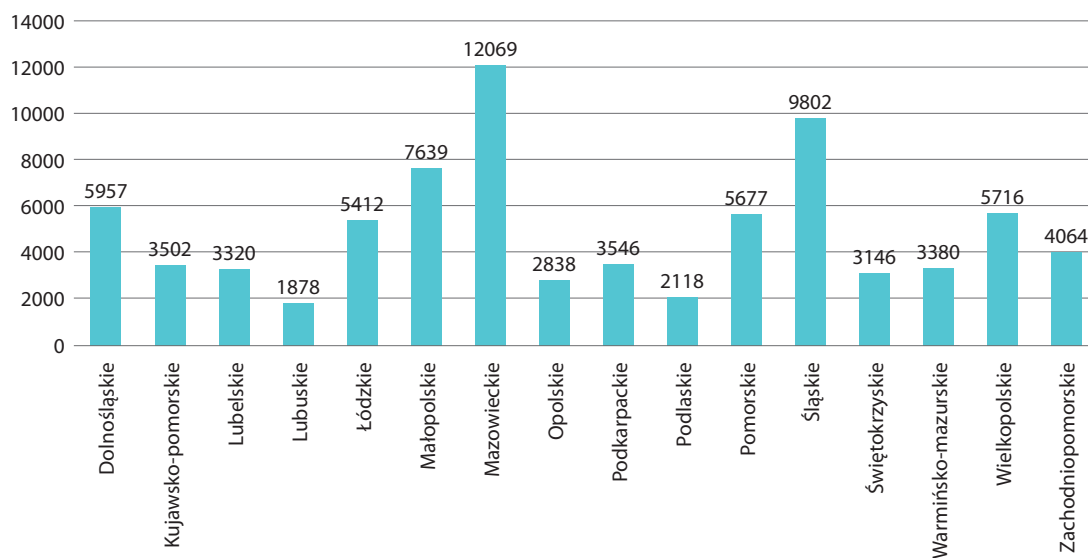
a To disabled, chronically ill or older persons within the scope of economic activity or their statutory activity.

At the end of 2022, the number of beds in stationary social welfare facilities was higher than a year before – 131.5 thousand, namely 4.3 thousand (i.e. 3.4%) more. Similarly to 2021, the largest number of places were in social assistance houses (84.6 thousand). As the Voivodship perspective shows, the highest number of places in stationary social assistance houses was in Mazowieckie Voivodship (19.0 thousand) and Śląskie Voivodship (15.6 thousand). The smallest number of places was in Lubuskie Voivodship (3.1 thousand) and Podlaskie Voivodship (3.8 thousand). In Poland, on average, there were 74 seniors per place in a stationary social welfare facility. The best situation with reference to the availability of such facilities was in Opolskie Voivodship, where there were 53 seniors per place in these facilities. On the other hand, the worst situation was in Lubelskie Voivodship, where this number reached 90.

**Table 17. Places in stationary social welfare facilities in 2022  
As of 31 December**

Voivodships	Total	Of which	
		social welfare homes	centres providing full-time care <sup>a</sup>
<b>Poland</b>	<b>131542</b>	<b>84617</b>	<b>26007</b>
Dolnośląskie	9767	6101	1933
Kujawsko-pomorskie	6124	4132	746
Lubelskie	6092	4728	597
Lubuskie	3110	2295	319
Łódzkie	8707	6590	985
Małopolskie	11681	8311	2181
Mazowieckie	18998	9979	6501
Opolskie	4877	3080	1030
Podkarpackie	6433	4899	583
Podlaskie	3788	2362	834
Pomorskie	9201	4432	2802
Śląskie	15586	9015	3643
Świętokrzyskie	5076	3771	712
Warmińsko-mazurskie	5743	4190	665
Wielkopolskie	9822	6507	1382
Zachodniopomorskie	6537	4225	1094

a To disabled, chronically ill or older persons within the scope of economic activity or their statutory activity.

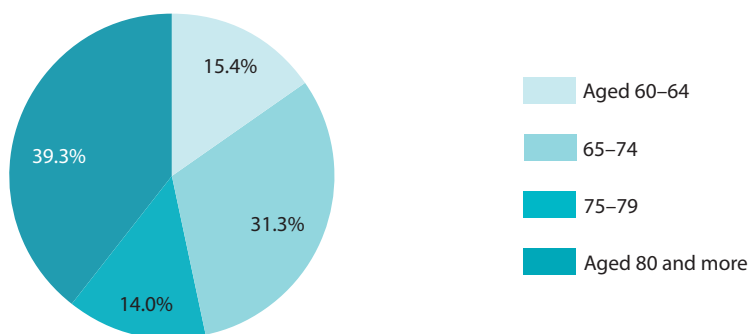
**Chart 43. Number of residents aged 60 and more of stationary social welfare facilities  
by Voivodships in 2022  
As of 31 December**

At the end of 2022, there were almost 118.8 thousand people in stationary social welfare facilities; those aged 60 and more – 80.1 thousand or 67.4% of the total number of residents in these institutions. In 2021, the number of residents was 114.3 thousand and 76.1 thousand respectively. With regard to the previous year, the percentage of older people among residents of stationary social welfare institutions increased by 0.8 pp.

Regional differences in the demand for care services result from the size of population aged 60 and more in each voivodship. The highest number of seniors in stationary social welfare facilities was recorded in Mazowieckie Voivodship – 12.1 thousand people and in Śląskie one – 9.8 thousand people. The voivodships with the smallest number of the elderly in stationary social welfare facilities were in Lubuskie Voivodship – 1.9 thousand people and Podlaskie one – 2.1 thousand people.

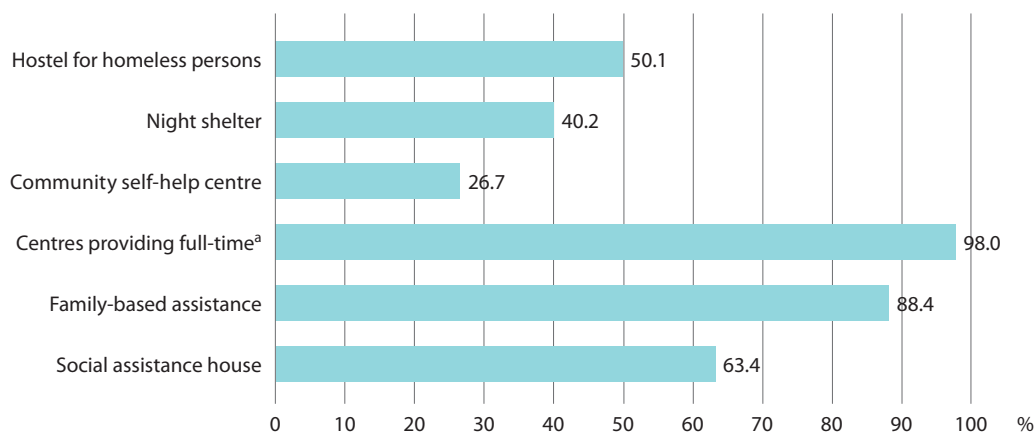
At the end of 2022, as in the previous year, stationary social assistance facilities were used by 8 persons of senior age per 1.000 population that age. The largest number of people benefited from this type of support in Opolskie Voivodship (almost 11 persons per 1000), the least – in Lubelskie Voivodship – 6 persons per 1000 population.

**Chart 44. Structure of residents of stationary social welfare facilities aged 60 and more by age groups in 2022**  
As of 31 December



The age structure of stationary social welfare facilities shows the greatest number in the oldest age group, namely persons who were 80 and more years of age, who comprised 39.3% of this population in 2022. The share of people aged 60 and more in community self-help centres in the total number of residents in these institutions grew from 20.7% recorded in 2021 to 26.7% in 2022; in social welfare homes from 62.9% to 63.4%. Compared to the previous year, the largest decrease in the proportion of older people in the total population was recorded in hostels for homeless persons – from 52.1% to 50.1%.

**Chart 45. Share of persons aged 60 and more in the number of residents in selected types of stationary social welfare facilities in 2022**  
As of 31 December



a To disabled, chronically ill or older persons within the scope of economic activity or their statutory activity.

In 2022, 86.4 thousand of the elderly used care services. It was by 2.6% more than in 2021. Almost 9 older persons per 1000 population made use of these services. The value of care services used by seniors amounted to PLN 581.9 million, which is an increase in relation to previous year by 4.0%. The average value of care services per one older beneficiary making use of this care was PLN 6732.0 and grew by 1.4% in comparison with year 2021.

Wielkopolskie and Śląskie Voivodship residents were the most numerous group of making use of attendance services (respectively 12.9 and 9.4 thousand persons aged 60 and more), while the least – Podlaskie Voivodship inhabitants – 1.6 thousand. The highest average value of attendance services per one beneficiary aged 60 and more was noted in Świętokrzyskie Voivodship (by 70.8% higher than the average aid value in Poland), while the lowest in Śląskie Voivodship (i.e. 70.5% of the average in Poland).

**Table 18. Attendance services for persons aged 60 and more in 2022**

Voivodships	Attendance services beneficiaries	Value of attendance services in thousand PLN	Average value of attendance services per beneficiary in PLN
<b>Poland</b>	<b>86445</b>	<b>581947.1</b>	<b>6732</b>
Dolnośląskie	5280	29051.3	5502
Kujawsko-pomorskie	6642	46918.4	7064
Lubelskie	4267	36790.9	8622
Lubuskie	1910	9485.2	4966
Łódzkie	5406	31191.2	5770
Małopolskie	5837	44107.5	7557
Mazowieckie	8996	49565.1	5510
Opolskie	2113	13354.2	6320
Podkarpackie	4350	37236.2	8560
Podlaskie	1649	11963.2	7255
Pomorskie	5829	40828.3	7004
Śląskie	9420	44720.4	4747
Świętokrzyskie	3058	35157.3	11497
Warmińsko-mazurskie	3857	26792.1	6946
Wielkopolskie	12946	86417.0	6675
Zachodniopomorskie	4883	38368.9	7858

## Chapter 4

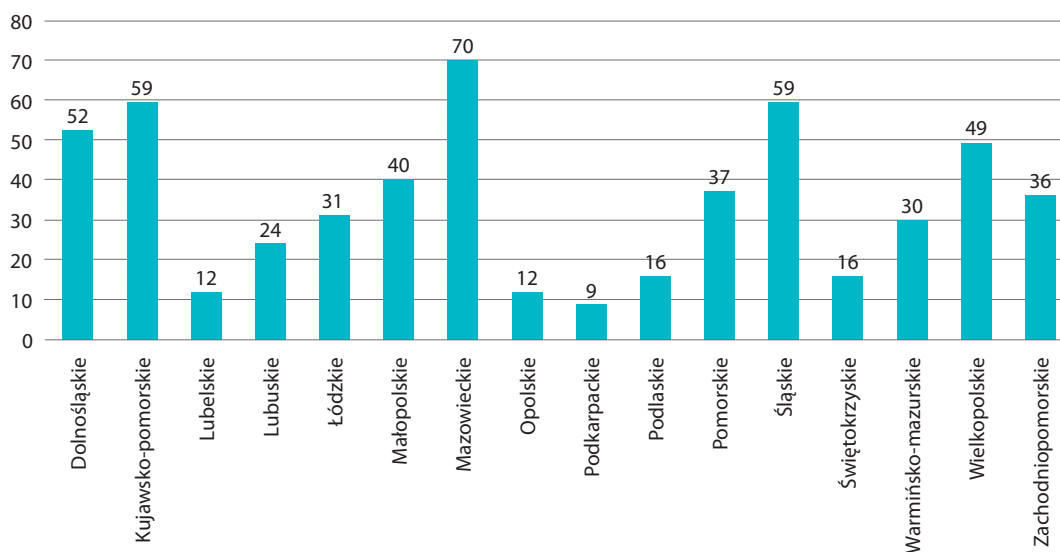
### Activity of the elderly

#### 4.1. Participation in classes of the universities of the third age

One of the important forms of activity of older people in Poland is participation in classes conducted by the universities of the third age (U3A). The main goal of U3A's activities is to educate and activate seniors by conducting lectures and seminars. In addition to intellectual development, classes organised by U3A also enable participants to spend their free time actively and integrate socially.

In the 2021/2022 academic year, 552 universities of the third age (7 of which started their operations in the analysed year) participated in the survey of Statistics Poland<sup>1</sup>. The largest number of U3As were recorded in Mazowieckie Voivodship (70 units) as well as in Kujawsko-pomorskie and Śląskie Voivodships – in each of them there were 59 U3As operating. The lowest number of such facilities was located in Podkarpackie Voivodship (9) as well as in Lubelskie and Opolskie Voivodships (12 each).

**Chart 46. Universities of the third age by Voivodships<sup>a</sup> in the 2021/2022 academic year**



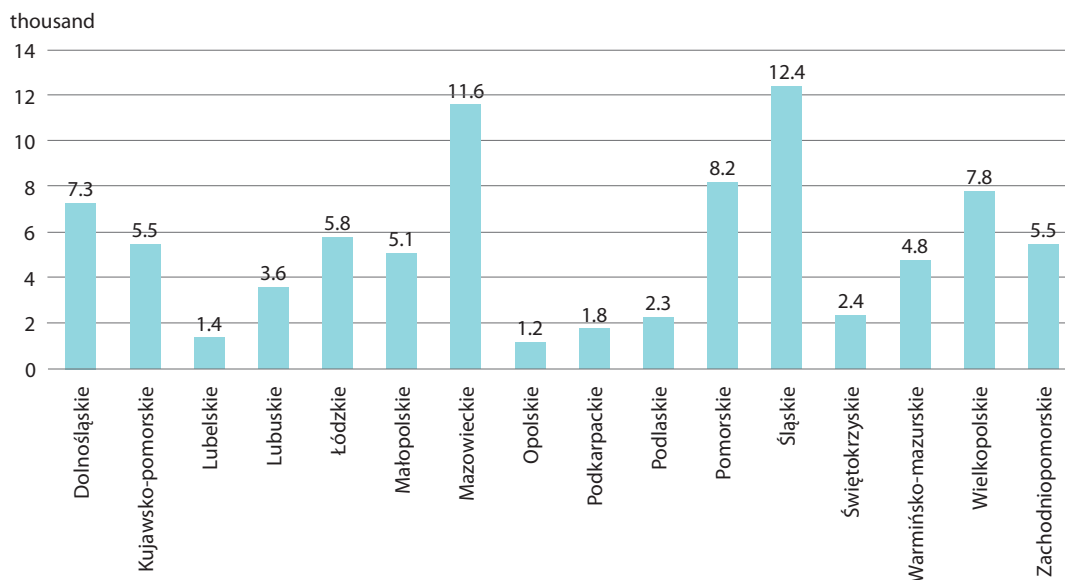
a Universities which participated in U3A-1, a nationwide statistical survey.

The total number of U3A students in the 2021/2022 academic year was 86.6 thousand people, of which 14.8 thousand people took part in U3A classes for the first time. The largest number of students was in Śląskie (12.4 thousand people) and Mazowieckie (11.6 thousand) Voivodships. The lowest number of people attended U3A classes in Opolskie Voivodship (1.2 thousand).

<sup>1</sup> In 2022, it was revealed that in the structure of various organizations and institutions, there were 560 universities of the third age operating in Poland.

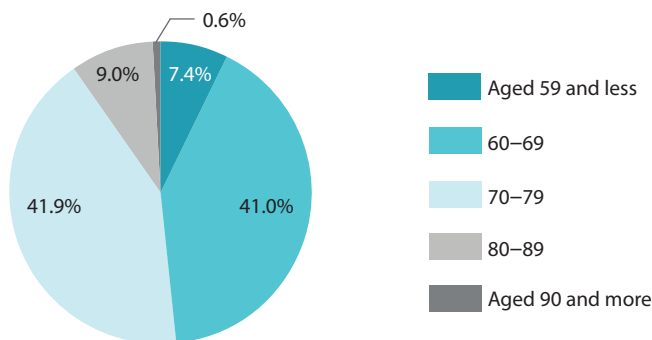


**Chart 47. Students of universities of the third age by Voivodships in the 2021/2022 academic year**



Nearly 93% of students of universities of the third age are aged 60 and more. The largest group of U3A participants were older people aged 70–79, whose share in the total number of students was 41.9%. People in the 60–69 age group had a slightly lower share (41.0%). Almost every tenth student is a person aged 80 and more. People aged 60 and more taking part in classes organised by U3A accounted to nearly 1% of the population of this age.

**Chart 48. Structure of students of universities of the third age by age groups in the 2021/2022 academic year**



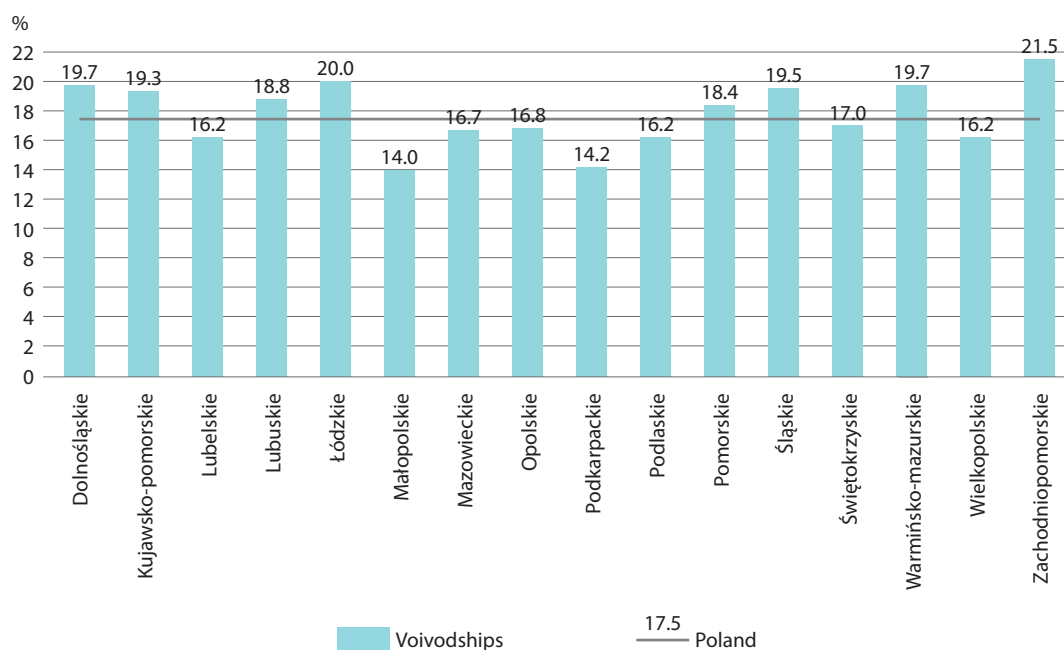
The vast majority of U3A students, regardless of the voivodship, were women. In the 2021/2022 academic year, they constituted 83.8% of all U3A students. Another characteristic of U3A students was the status of a retiree, declared by 88.6% of people. Taking into account education, the participants of classes organised by U3A were mainly people with secondary education (48.9% of all students) and tertiary education (35.3%).

## 4.2. Socio-cultural activity – selected issues

In 2022, 888.8 thousand readers aged more than 60 used the offer of public libraries, i.e. 7.6% more than a year before. The share of older people in the total number of readers of public libraries increased from 17.2% in 2021 to 17.5% in 2022.

The highest share of seniors aged more than 60 in the total number of readers, as in the previous year, was recorded in Zachodniopomorskie (21.5%) and Łódzkie (20.0%) Voivodships, and the lowest in Małopolskie (14.0%) and Podkarpackie (14.2%) ones.

**Chart 49. Share of readers aged more than 60 registered in public libraries in the total number of readers by Voivodships in 2022**



Older people also take part in various activities organised by cultural centres and establishments, clubs and community centres. Those institutions are located in almost every gmina. They offer classes and cultural events aimed at people of all ages, including the elderly. Through their wide offer, they help to make and keep social bonds between seniors, activate this group and integrate local communities.

In 2022, 151.1 thousand people aged more than 60 were members of various groups, clubs or sections in the abovementioned institutions. The vast majority of them were people living in urban area (76.8%). Compared to the previous year, the number of seniors taking part in activities organised by groups (clubs or sections) in cultural centres and establishments, clubs and community centres increased by 15.6%. The share of people aged more than 60 in the total number of members of groups, clubs or sections in the abovementioned institutions reached 33.2%. A year earlier it was similar and amounted to 33.8%.

The share of older people in the total number of people participating in groups, clubs, sections in cultural centres and establishments, clubs and community centres varies depends on the region. In 2022, the highest share of people aged more than 60 among members of groups (clubs, sections) was recorded in Łódzkie Voivodship (46.0%), while the lowest in Śląskie Voivodship (25.8%).

**Chart 50. Share of persons aged more than 60 in the total number of members of groups, clubs or sections in cultural centres and establishments, clubs and community centres by Voivodships in 2022 As of 31 December**



In 2022, as in previous years, most older people attended senior clubs/universities of the third age run by the abovementioned institutions. Members of these clubs constituted 61.5% of all members of groups, clubs and sections aged more than 60. Very popular among seniors were also tourist and recreation activities attended by 12.7% of members of these institutions of the analysed age.

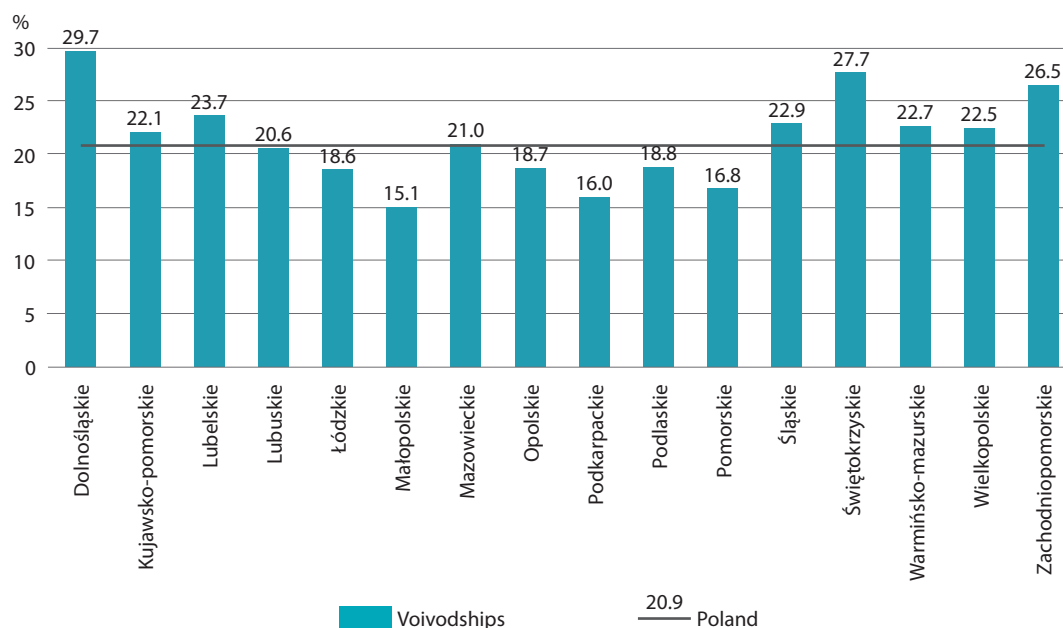
**Table 19. Members of groups, clubs or sections in cultural centres and establishments, clubs and community centres in 2022 As of 31 December**

Specification	Grand total	Urban areas	Rural areas	Of total population people aged more than 60		
				total	urban areas	rural areas
<b>Total</b>	<b>454999</b>	<b>332241</b>	<b>122758</b>	<b>151077</b>	<b>116097</b>	<b>34980</b>
of which:						
Artistic/technical	95104	65592	29512	8980	7019	1961
Dance	74241	55318	18923	5630	4894	736
Music	43020	30444	12576	3500	2384	1116
Computer	4882	3473	1409	1474	1265	209
Photography and film	5710	4760	950	1118	1032	86
Theatre	12473	9194	3279	1768	1220	548
Tourist and recreation	59041	42333	16708	19130	15790	3340
Senior/University of the third age	98423	72462	25961	92980	68451	24529
Film discussion group	6276	5679	597	2033	1752	281
Literary	3132	2363	769	1314	1050	264

In 2022, 50.4 thousand people aged more than 60 were recorded in artistic groups conducted in cultural centres and establishments, clubs and community centres, which means an increase by 5.9% comparing to the previous year (47.7 thousand people in 2021). The share of older people in the total number of members of artistic groups reached 20.9%, i.e. by 0.1 pp less than a year earlier.

The highest representation of people aged more than 60, among members of artistic groups, was recorded in Dolnośląskie (29.7%) and Świętokrzyskie (27.7%) Voivodships. The lowest was noted in Małopolskie (15.1%), Podkarpackie (16.0%) and Pomorskie (16.8%) Voivodships.

**Chart 51. Share of persons aged more than 60 in the total number of members of artistic groups in cultural centres and establishments, clubs and community centres by Voivodships in 2022 As of 31 December**



In 2022, similarly to previous years, the highest share of seniors was in vocal groups and choirs (40.3% of their total members) and in folk groups (35.0%). The lowest representation of older people was in dance groups (only 4.9% of their members were people aged more than 60).

In urban areas the elderly belonging to artistic groups most often chose vocal groups and choirs (40.6%). While in the rural areas, folk groups were the most popular among older people, with nearly half of the members of artistic groups in the analysed age group belonging to them.

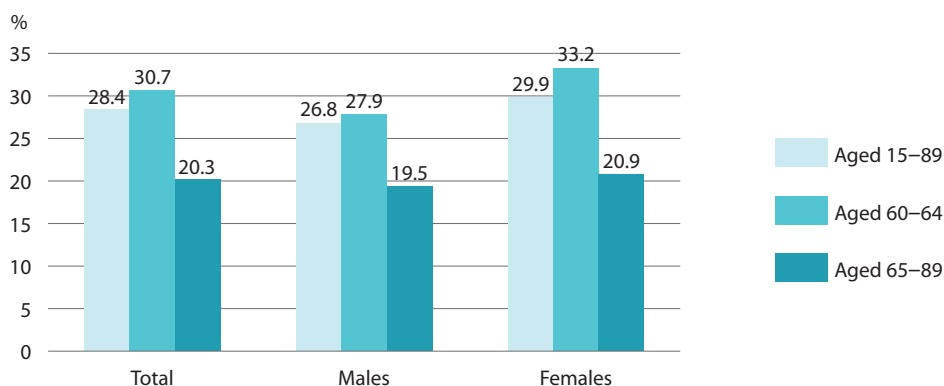
**Table 20. Members of artistic groups in cultural centres and establishments, clubs and community centres in 2022 As of 31 December**

Specification	Grand total	Urban areas	Rural areas	Of total population people aged more than 60		
				total	urban areas	rural areas
<b>Total</b>	<b>241432</b>	<b>146457</b>	<b>94975</b>	<b>50449</b>	<b>29103</b>	<b>21346</b>
of which groups:						
Theatre	24195	16106	8089	4061	2712	1349
Music and instrumental	37155	20752	16403	4194	2541	1653
Vocal and choirs	45870	29337	16533	18486	11828	6658
Folk	50625	22439	28186	17696	7278	10418
Dance	72032	49715	22317	3521	3029	492

Cultural centres, establishments, clubs and community centres run also various types of courses. In 2022, 10,0 thousand people aged more than 60 attended them, i.e. 7.0% more than a year earlier. Graduates aged 60 and more constituted 16.2% of total number of participants completing the courses. In the analysed year, computer and foreign language courses were the most popular among seniors. They were completed by 2.3 thousand and 2.2 thousand people aged more than 60 respectively. Next, in the analysed age group, art and dance courses were chosen, with the number of graduates amounting to 1.6 thousand and 1.4 thousand people respectively.

Older people are actively involved in volunteering. In the first quarter of 2022, 30.7% of Polish residents aged 60–64 provided volunteering at least once in the 4 weeks preceding the survey. In the 65–89 age group, the percentage of volunteers was 20.3%. People aged 60–89 constituted just over a quarter of all volunteers operating in Poland.

**Chart 52. Share of volunteers in the number of people in a given age group in Q1 of 2022**



Involvement in volunteering was higher among women than among men. In the 60–64 age group, the excess of women over men involved in it was 5.3 pp (33.2% of women and 27.9% of men respectively). Among people aged 65–89, the difference was smaller and amounted to 1.4 pp (20.9% of women and 19.5% of men respectively).

Among older people, as in the case of other age groups, volunteer work provided individually was much more widespread than within organizational structures. In the 4 weeks preceding the study, over 5 times more seniors were involved in individual volunteering than in volunteer work through organizations or institutions.

Individual volunteering was provided by 92.3% of volunteers aged 60–89. Most often, the recipients of direct help were acquaintances, friends or neighbours. In the analysed age group, 77.5% of volunteers acted on their behalf. Significantly fewer seniors declared spending time volunteering for strangers, the natural environment or the local community (15.2% and 8.7% of volunteers aged 60–89 respectively).

In the structures of organizations and institutions there were active 17.9% of volunteers from the 60–89 age group. Volunteering within associations and similar social organizations<sup>2</sup> provided 5.5% of all volunteers in the analysed age group, and 8.7% seniors operated within churches, communities or religious organizations<sup>3</sup>.

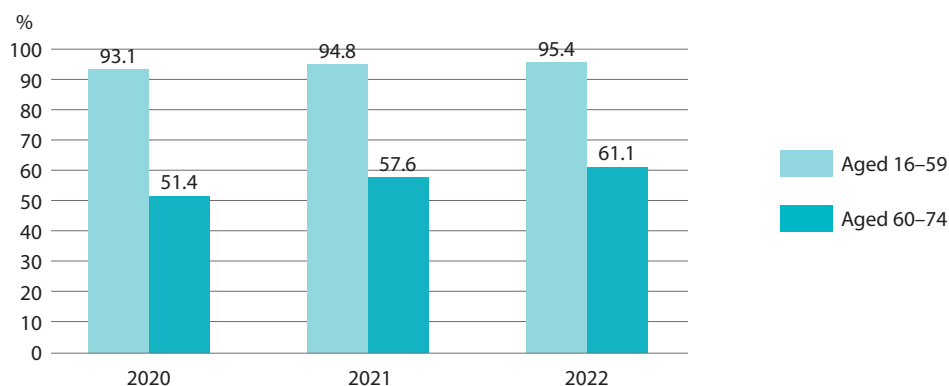
<sup>2</sup> Associations (of which: sport clubs, voluntary fire brigades, parents council, ordinary associations), similar social organizations (e.g. hunting clubs, the Polish Red Cross), foundations and informal groups.

<sup>3</sup> Churches, communities or religious organizations or their posts.

### 4.3. The use of the Internet

Among older people, there is a gradual increase in the share of people using the Internet. In 2022, according to the “Survey on the use of information and communication technologies”, household use of the Internet (in the last 3 months preceding the study) was reported by 61.1% of people aged 60–74 (60.2% women and 62.2% men). Compared to the previous year, there was an increase in the share of Internet users at this age by 3.5 pp. It is still much lower compared to younger people (aged 16–59), among whom 95.4% used the Internet.

**Chart 53. Share of persons using the Internet in the last 3 months in a given age group**



The Internet was used regularly, at least once a week, by 58.8% of 60–74-year-olds, i.e. by 4,8 pp more than a year ago. In the analysed population, the percentage of regular Internet users was slightly higher among men than among women (59.7% and 58.1% respectively). The frequency of Internet use depended more on the level of education. Among seniors aged 60–74 with primary or lower secondary education, the percentage of regular Internet users in 2022 reached 26.0%, while for those with secondary education it equalled 55.8%, and for those with tertiary education – 90.6%.

**Table 21. Share of persons using the Internet in the last 3 months in a given age group by frequency of use in 2022**

Specification	Persons aged 16–59	Persons aged 60–74	
		total	of which aged 65–74
	in %		
<b>Total</b>	<b>95.4</b>	<b>61.1</b>	<b>53.5</b>
several times a day	76.1	28.5	24.0
every day or almost every day	14.4	20.7	18.2
at least once a week but not every day	4.0	9.7	8.7
less than once a week	0.9	2.3	2.5
Of which regularly (at least once a week)	94.5	58.8	51.0

While using the Internet for private reasons, older people most often used it to search for information about goods or services (46.7% of people aged 60–74), to read online news, newspapers or magazines (44.8%), and to seek of your own or of your loved ones health-related information (37.7%), as well as to send and receive e-mails (34.3%) and to use messengers (31.9%).

**Table 22. Share of persons using the Internet for private reasons in the last 3 months in a given age group by selected purposes**

Specification	2020	2021	2022	2020	2021	2022
	persons aged 16–59			persons aged 60–74		
	in %					
Using an e-mail	77.5	80.2	80.7	28.4	33.3	34.3
Making voice or video calls over the Internet	64.6	66.8	64.2	24.0	25.9	26.0
Using social media sites	66.6	68.6	72.4	16.8	21.9	24.6
Using messengers	64.2	69.5	75.4	18.7	26.0	31.9
Reading online news, newspapers or magazines	73.4	77.1	70.6	39.6	46.4	44.8
Searching for information about goods or services	72.5	74.9	83.2	31.2	38.2	46.7
Listening to downloaded or streamed music	50.3	54.3	57.6	12.2	14.5	14.8
Watching videos from user-generated sites (e.g. YouTube)	50.2	51.2	57.1	13.2	16.3	19.5
Seeking of your own or of your loved ones health-related information	47.1	51.0	56.7	28.9	34.6	37.7
Making doctors' appointments via the Internet website or application	12.3	21.2	22.9	6.5	9.7	11.0
Using services available through the Internet website or application instead of visiting a doctor or hospital	10.9	16.3	15.5	6.2	9.0	9.2
Using the Internet banking services	57.9	61.5	64.7	22.4	24.8	27.5

In the group of 60–74-years-olds, 27.9% of people had used websites or applications of public administration units (in the last 12 months preceding the survey). The same ratio for people aged 16–59 was more than twice as high and amounted to 64.3%. Among older people, searching for information on public administration websites (14.0% of people aged 60–74) as well as obtaining personalized data from websites or applications of public administration units (13.5%) were very popular. Completed tax returns were sent by 12.4% of older population, and 11.8% of this group used to download or print official forms.

Seniors used the opportunity to shop online much less frequently than people in younger age groups, even though the percentage of older people ordering goods or services online for private use is constantly growing. In 2022, online shopping (in the last 12 months preceding the survey) was made by 27.2% of people aged 60–74, which means an increase by 2.9 pp compared to the previous year. In the last 3 months before the survey, 18.9% of people aged 60–74 bought goods or services online (compared to 17.2% in 2021). Seniors most often ordered clothes, shoes and accessories (10.4% of people aged 60–74), furniture, decorative items and garden products (4.3%) as well as cosmetics, health and beauty care products (3.9%).

In 2022, the percentage of persons aged 60–74 who never used the Internet decreased to 29.9% from 34.5% in the previous year. The share of people not using the Internet differed slightly in terms of women and men (29.7% and 30.0% respectively). The difference in the share is, however, greater in terms of education. Population aged 60–74 who graduated from primary or lower secondary schools constituted a significant share of 64.1% persons who had never used the Internet. The same ratio of people with secondary education equalled 31.4%, while with tertiary one – 3.4%<sup>4</sup>.

<sup>4</sup> Data subject to a significant random error.

## General notes

1. Older persons, as stipulated by the Act of 11 September 2015 on Elderly People, are persons aged 60 and more. Where no extraction of data for this group is possible, presented results of surveys involve the available data concerning the group of population closest to the one specified by the law. To illustrate the situation of the selected population, information is presented against the background of the total population or compared with data referring to younger persons. In some cases the group of older persons has been further on divided into additional age groups.
2. The results of statistical surveys carried out in accordance with the Programme of Statistical Surveys of Public Statistics by both, the Statistics Poland and ministerial statistics, are a basic source of information presented in this publication. A supplementary source is administrative data and elaborations of the National Health Fund and the Credit Information Bureau. Statistical information from sources other than public statistics is noted.
3. The elaboration shows the costs of healthcare services incurred by the NHF, which can be directly attributed to their recipient in the case of hospital and specialised services, while indirectly – in the case of primary health care.
4. Neither methodological notes nor terms and definitions are included in this publication as this publication is a multidisciplinary analysis and the data herein is in secondary use. Information, definitions as well as detailed methodological explanations concerning specific statistical fields presented in this elaboration are to be found in thematic publications of Statistics Poland and in methodological reports (including "Labour Force Survey", "Household Budget Survey", "Social Assistance Beneficiaries", "Cultural Statistics", "Vital Statistics. Balances of Population", "Statistics on Labour Market, Wages and Salaries", "Health and Health Care Statistics – Statistics Poland's Reports", "Information Society Indicators. Surveys on the Use of Information and Communication Technologies", "Employment in the national economy according to administrative data sources").
5. In this publication within PKD 2007, "Industry" has been introduced as a subgroup that consists of the following sections: "Mining and quarrying", "Manufacturing", "Electricity, gas, steam and air conditioning supply" and "Water supply; sewerage, waste management and remediation activities".
6. Relative values (indices, percentages) have been calculated, as a rule, on the basis of absolute data expressed with more precision than that in the tables.
7. Due to the rounding of data, in some cases sums of components may slightly differ from the amount given in the item "total".
8. Data calculations per capita (per 1000 population, etc.) as of the end of the year are done on the basis of the number of population as of 31 December, whereas calculations describing the magnitude of the phenomenon within a year – the ones as of 30 June.