



The situation of older people in Poland in 2020



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Preface

This is the next release of the publication, whose aim is to present information concerning various aspects of life of seniors as well as an analysis of 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.

2020 was a year when we were all in a new situation brought about by the SARS-CoV-2 pandemic. The elderly suffered most of the hardships, mainly due to a greater susceptibility to the virus, a more severe course of the disease, and a higher mortality caused by COVID-19. Restrictions in access to services and the obligation of social isolation particularly affected this population and deepened problems that it faces on a daily basis, which is reflected in data published here.

This publication uses the latest available survey results of Statistics Poland conducted within the Programme of Statistical Surveys of Public Statistics and aggregated ministerial reporting data processed by Statistics Poland. This information is accompanied by additional data coming from administrative sources. They have become the basis for demographic population characteristics of the elderly together with an analysis of their housing and economic situation. Experimental labour market statistics regarding elderly persons providing work and entitled to the retirement pension right are presented in this work. The publication also contains information related to health, health care, social assistance, and activity of seniors.

We are pleased to invite you to read this publication and hope that this work will be welcomed as a source of much information regarding older persons. 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 this publication. We would be grateful for any comments and suggestions concerning the contents of this publication and the research that we carry out within its scope.

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Symbols

Symbol	Meaning
Dash (-)	magnitude zero
Dot (.)	data not available, classified data (statistical confidentiality) or providing data 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
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

Recent years have witnessed a growing trend in population ageing. The share of elderly persons in the population of Poland is gradually increasing. At the end of 2020, the number of persons aged 60 and more exceeded 9.8 million, which was by 1.0% more than a year before. The percentage of elderly persons in Polish population amounted to 25.6%. According to the projection of Statistics Poland, the number of population aged 60 and more in Poland in 2030 is to increase and reach 10.8 million, and in 2050 – 13.7 million. Then older people will constitute about 40% of total population of Poland.

In 2020, the age dependency ratio¹ rose to 28.2 from 27.2 noted a year before. The ratio of post-working age population per 100 persons at working age equalled 37.5, while in the previous year it was 36.5.

The intensity of population ageing varies in different Voivodships. In 2020, just like a year before, the greatest percentage of persons aged 60 and more was in Łódzkie Voivodship (28.0%), while the lowest – in Małopolskie (23.8%).

The age structure of elderly population is dominated by people at a relatively youngest age (belonging to the group of 60–64-year-olds), although their share in recent years has gradually been diminishing and in the year 2020 it amounted to 27.3%, which was by 1.1 pp lower than in the previous year.

The majority of seniors lives in cities. In 2020, and in 2019 alike, an urbanization rate for persons aged 60 and more was at 65.0%. Seniors comprised 27.8% of urban population and 22.3% of rural population.

Elderly population is female-dominated – in 2020, their share in seniors amounted to 58.1%. There were 139 women per 100 men at the age of 60 and more. The statistics of marriages for men aged 60 and more in 2020 was 5339, and for women the same age – 3104. Marriage ratio for the former was 1.3, and for the latter – 0.5. In 2020, 2274 marriages of women aged 60 and more were terminated (on the day of filing the petition for a divorce). This number for male seniors was by far greater – 3305.

In 2020, life expectancy at birth was 72.6 years for men and 80.7 for women, the ratio was worse in both cases in comparison with the previous year, the decrease was higher for men – by 1.3, and for women – by 1.1. In 2020, a man aged 60 had, statistically speaking, 17.9 years ahead of him, while a woman – 23.2.

In 2020 in Poland, 412.8 thousand persons died at the age 60 and more. The percentage of these deaths in the total number of deaths was 86.5%. Mortality ratio for the population aged 60 and more (the number of deaths per 1000 population at a given age) in 2020 equalled 42.2 which is a significant increase in comparison with the previous year, when the ratio was 36.4. Undoubtedly, it was a result of COVID-19 epidemic, which was the cause of 9.1% of deaths of seniors in Poland in 2020.

In 2020, 8123 thousand seniors were economically inactive, which accounted for 85.5%, and the number of persons aged 60 that were economically active was 1378 thousand. The activity rate for this group of population amounted to 14.5% or increased by 0.6 pp in relation to the previous year. The employment rate was 14.3% and a year before – 13.7%.

Among the total working population aged 60 and more in 2020, 38.7% was entitled to the retirement pension (a fall by 0.2 pp in comparison with the previous year). The percentage of seniors providing work on the basis of civil law contracts and entitled to retirement pension remained the same and equalled 70.3%.

In 2020, the situation of elderly persons related to income improved. That year older persons in households solely with seniors had the average monthly available income of PLN 2170, which is by 2.9% more than a year before. Average monthly expense per capita in seniors' households was PLN 1531 (a decrease by 2.9% in comparison with 2019). The income share in available income of seniors fell from 74.7% noted in 2019 to 70.6%. In 2020, 4.3% of seniors lived in extreme poverty that had been estimated on the basis of household expenses, which is by 0.6 pp more than in 2019.

¹ The age dependency ratio is the number of persons aged 65 and more per 100 population aged 15–64.

Incomes from social benefits, which are a basic source of income in households with the elderly, in 2020 constituted 84.7% of available income of these households. The highest share in social benefit income was noted in a retirement and other pensions section – 79.8% of total income. A gross average monthly retirement and other pension from non-agricultural insurance system in 2020 amounted to PLN 2455 (a growth by 5.5% in relation to 2019), and from ASIF – PLN 1376 (an increase by 6.5%). In 2020, almost 82.9 thousand persons at the age 60 and more were beneficiaries of a permanent allowance and its total amount was almost PLN 384.2 million, of which 94.0% was granted to one-person households of the elderly.

Data from the Credit Information Bureau show that 19.1% of persons aged 60 and more in 2020 had consumer debt liabilities and 3.7% – mortgage credit ones. The share of seniors' credit and debt liabilities in their total amount accounted for 10.2%, which was a slight decrease in relation to the previous year.

In 2020, like in 2019, the material situation of seniors, according to their subjective evaluation, improved. Good or rather good material situation was reported by 39.9% households with solely older persons, which was a rise by 2.5 pp in comparison with the previous year. 8.5% of the same group of households admitted to a bad or rather bad material situation (a year before – 10.4%). 2020 welcomed an improvement in equipping households of elderly persons with a majority of technical and sanitary installations.

At the end of 2020, out-patient health care had 21496 clinics, 729 medical practices, and 3319 dentist practices. As healthcare institution reporting shows, in 2020, persons aged 60 and more received in total 89.8 million consultations (10% fewer than a year before), which was 31.7% of the total number of provided consultations. In 2020, there were 151 geriatric clinics reporting altogether 59.7 thousand medical consultations.

In 2020, the in-patient health care was provided by 898 hospitals with the total number of beds equalling 167.6 thousand. These hospitals had 51 geriatric wards with almost 1.0 thousand beds. In relation to the previous year, the number of beds in these wards dropped by 4.7% and the number of patients treated there – by 32.7%.

During 2020, 70.9 thousand persons aged 65 and more were admitted for treatment to chronic medical care homes, nursing homes, hospices and palliative care wards. Persons aged 65 and more accounted for 76.7% of the total number of patients in these establishments. The number of persons in health resort health care was 199.2 thousand, which was a decrease by almost 52% in relation to the previous year. The number of patients aged 65 and more excluding foreigners amounted to 187.3 thousand.

The National Health Fund incurred PLN 98.0 billion in the cost of health care services in 2020 – by PLN 8.2 billion more than in the previous year (or by 9.1% more). According to NHF data, financial means for a refund of geriatric care in an out-patient specialised health care and hospital treatment amounted to PLN 88.7 million, of which 96.6% was allocated to hospital geriatric care.

In 2020 the reimbursement of hospital treatment of seniors aged 60 and more constituted 55.5% of the total amount of a refund cost of this type of treatment. In the case of an out-patient specialised health care the figure for this service provided to the elderly meant 47.4% of the total refund for this type of service. The cost of seniors' treatment with a refund from the National Health Fund within the primary health care amounted to 38.3% of its value.

At the end of 2020, there were 1851 in-patient social welfare facilities (14 more than in 2019), including 871 social welfare homes and 408 establishments ensuring 24-hour care for disabled persons, chronic patients or elderly persons. In-patient social welfare facilities provided a similar number of places as a year before amounting to 119.3 thousand, the greatest number of which was in social welfare homes – 82.7 thousand. The share of the elderly in in-patient social welfare facilities increased within a year by 0.6 pp and equalled 63.9% in 2020.

The results of the Social Cohesion Survey of 2019 show that seniors are characterized by a much lower activity related to the main task performed in everyday life. Among people aged 60–69 almost 22% declared that they have no daily everyday duties. This percentage in people in their 70s stood at 28%, while in the group aged 80 and more – almost 44%. A bit over 88% of 60-year-olds, 83% 70-year-olds and almost 65% persons aged 85 and more got to various places (e.g. to work, to shops) on foot. Survey results show that as people get older, the prevalent use of a bike or a scooter to get to different places diminishes and so it the situation with doing various types of sports. Only 7% of oldest seniors (aged 85 and more) declared doing these types of activities.

In the analysed year public libraries had 835.7 thousand readers who were 60 years old or more. Within a year their number fell by 7.7%. Seniors also took part in different forms of cultural activity organized by centres of culture, cultural centres and establishments, clubs and community centres. In 2020, there were over 170 thousand seniors belonging to various groups, clubs and sections – a decrease by 19.3% within a year and 48.0 thousand seniors took an active part in artistic groups (a decrease by 12.2%).

In 2020, almost half of persons aged 60–74 used the Internet (within last three months preceding the survey) which is 51.4%. The share of Internet users this age was much lower than in the case of younger people. 93.1% of the latter accessed the Internet. 48.3% of people aged 60–74 regularly (at least once a week) used the Internet.

Chapter 1

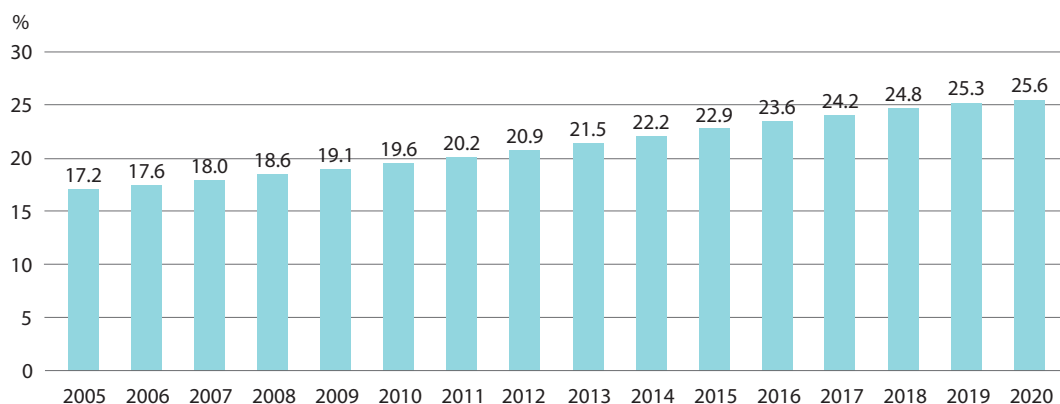
Older people in Poland

1.1. Number and structure of population aged 60 and more

In 2020, just like a year before, the decreasing trend in the number of population of Poland continued. At the end of 2020, population in Poland equalled 38265.0 thousand and was by 117.6 thousand smaller than in 2019. Apart from normal demographic processes, a COVID-19 epidemic affected this decrease. Additionally, changes in population ageing progressed and accompanied this trend.

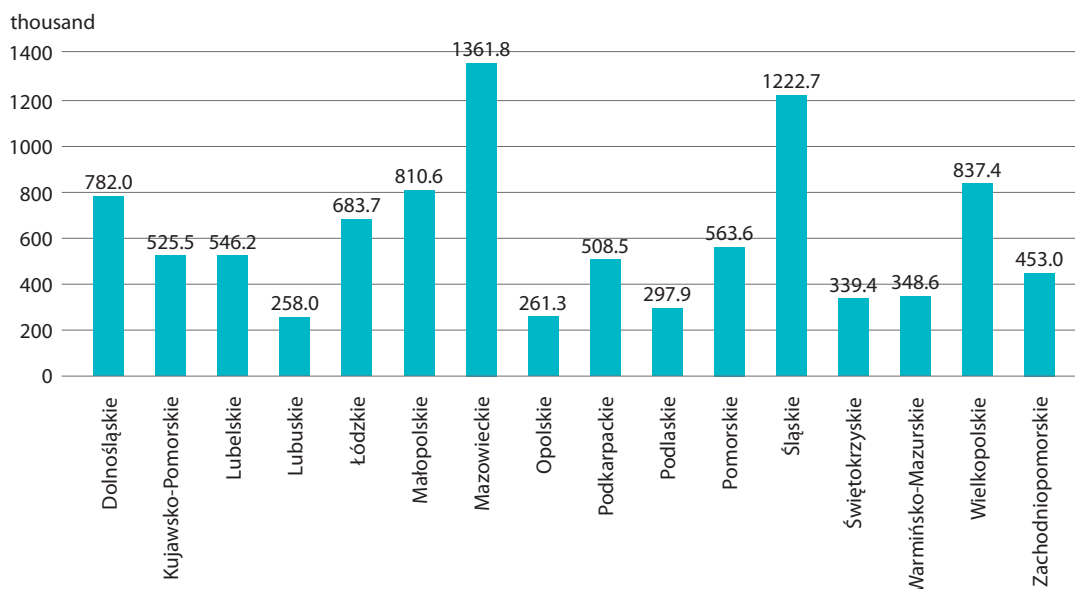
In 2020, like in preceding years, the number of population of Poland aged 60 and more grew, although it was much lower than a year before. As of the end of 2020, the number of persons aged 60 and more amounted to 9800.2 thousand and was by 1.0% higher than in 2019. The slower pace of growth dynamics of the number of elderly persons was brought about by a high excess mortality. 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%, it grew to 22.9%, in 2015. The rising trend continued and reached 25.6% in 2020.

**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 discrepancy in the total population in each Voivodship. In 2020, over a quarter (26.4%) 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% total number of the elderly.

Chart 2. Persons aged 60 and more by Voivodships in 2020
As of 31 December



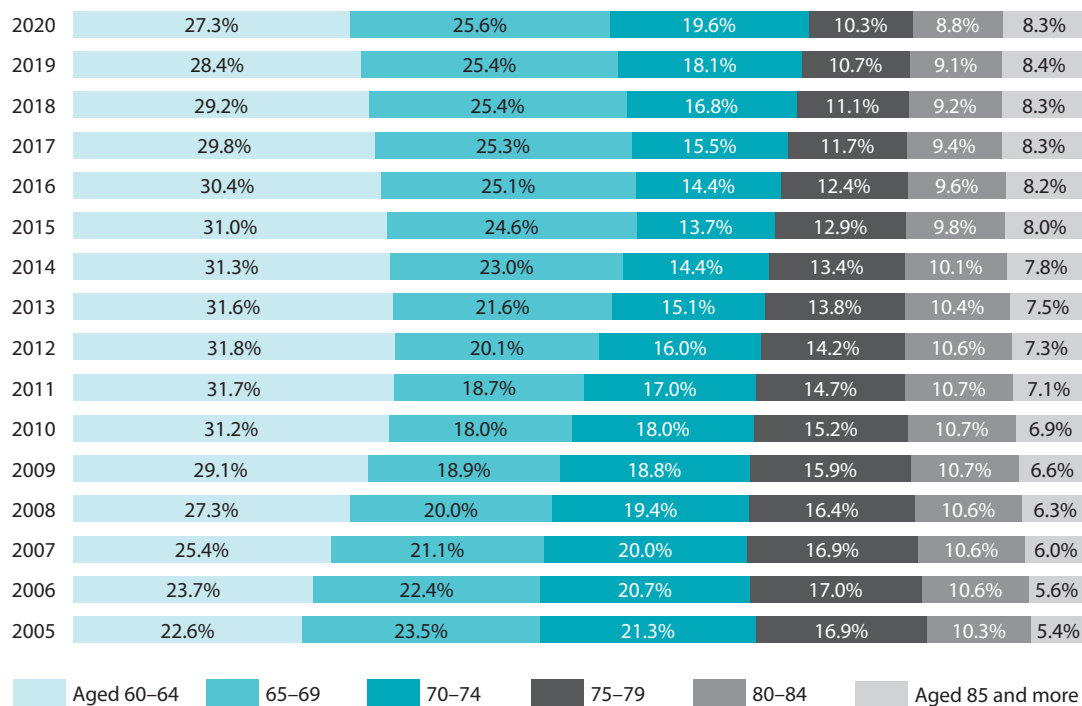
Population ageing intensity differs in each Voivodship. In 2020, similarly to a year before, the Voivodship with the highest percentage of population aged 60 and more was Łódzkie (28.0%), while the lowest – Małopolskie (with the share of 23.8%). Since 2005, the share of the elderly has mostly increased in Zachodniopomorskie Voivodship (a growth by 11.2 pp), and the least in Mazowieckie and Małopolskie ones (by 6.5 pp).

Chart 3. Share of persons aged 60 and more in the total population by Voivodships in 2020
As of 31 December



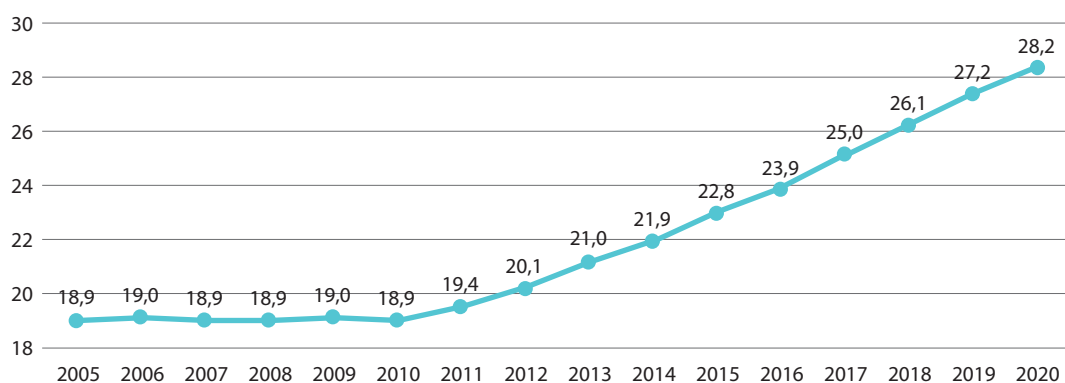
In 2020, like a year before, the most numerous group of people was seniors who were 60–64 years old. Their share in the total population of older people equalled 27.3%. The smallest group there was population aged 85 and more. The percentage of the latter in the total population aged 60 and more was 8.3% in 2020. It should be stated that although the share of the youngest seniors' group in the population aged 60 and more was still the highest, it had been gradually diminishing since 2013. In 2020, the percentage of persons aged 60–64 decreased by 1.1 pp in comparison with this population group the previous year.

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



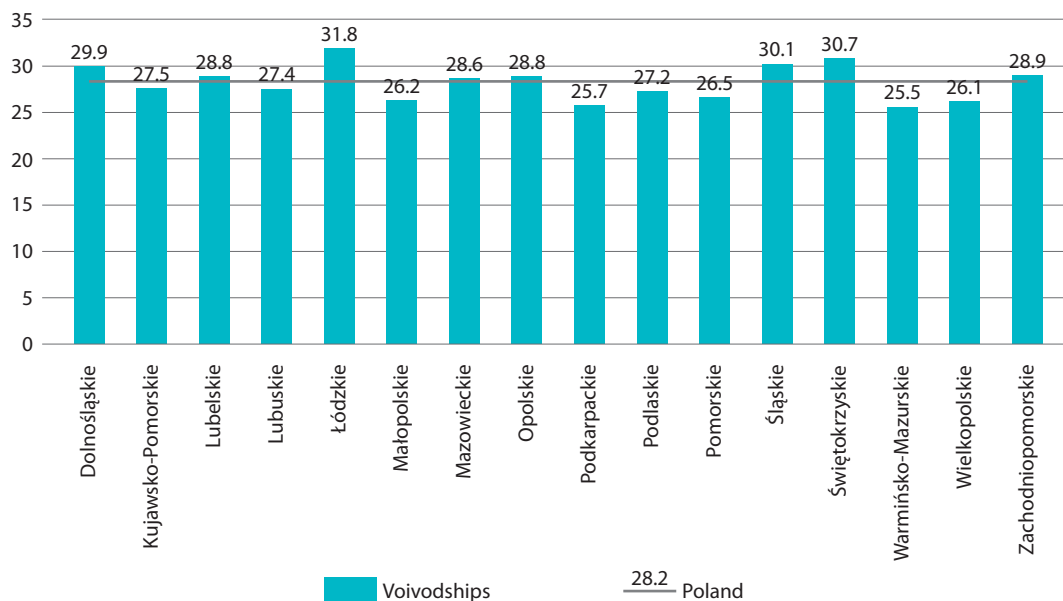
A fall in the number of total population and a growth in the number of population of seniors result in the increase in the old-age dependency ratio (the number of persons aged 65 and more per 100 population aged 15–64). In 2020, the ratio amounted to 28.2. A dynamic growth of this ratio has been observed since 2011; before the ratio had been quite stable.

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



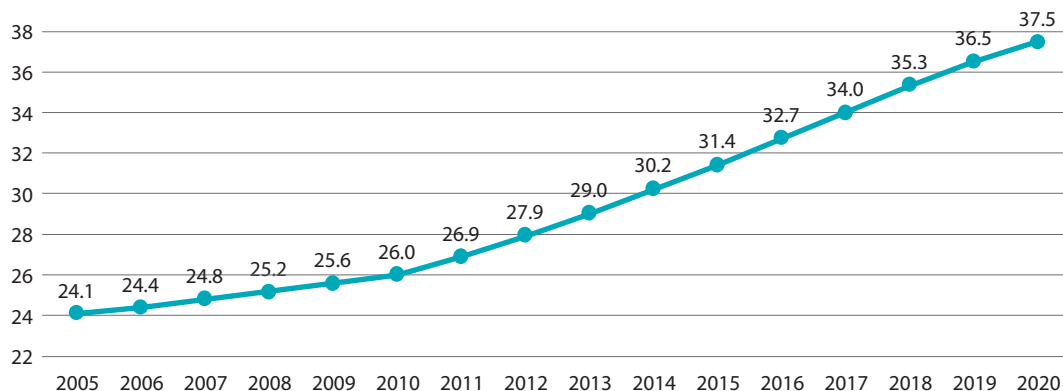
In 2020, the highest old-age dependency ratio was noted in Łódzkie Voivodship (31.8), while in Warmińsko-Mazurskie Voivodship it was the lowest – with the figure of 25.5.

Chart 6. Age dependency ratio of older people (aged 65 and more) by Voivodships in 2020
As of 31 December



A dynamic growth of the number of older people means that the number of post-working age population (i.e. 65 and more for males and 60 and more for females) is rising. In 2020, the ratio of post-working age population per 100 population at working age amounted to 37.5, which is by 1.0 higher than the previous year and by as much as 13.4 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 2020 was 59.9% and for persons aged 60 and more it was even higher and reached 65.0%. Moreover, urban areas have a higher share of older residents than rural areas, as the age structure shows. In 2020, among urban inhabitants there were 27.8% of seniors, whereas among rural inhabitants this group constituted 22.3% (which is respectively by 0.4 and 0.3 pp more than in 2019). Both, in cities and in villages, the largest group in the population of older people was the group aged 60–64. Its share in rural areas equalled 29.3% and it was by 3.0 pp higher than in cities. In the latter it reached 26.3%. Groups of oldest seniors (i.e. the one aged 80–84 and the other of 85 and more) had a higher representation in rural areas than in urban ones.

In 2020, 28.8% of women living in Poland reached senior age, while the share of older men in total males was 22.2% (an increase in comparison with the previous year by 0.3 pp in both cases).

**Table 1. Persons aged 60 and more by sex, the place of residence and age groups in 2020
As of 31 December**

Specification	Total	Male	Female	Urban areas	Rural areas
In % of total population of a given group	25.6	22.2	28.8	27.8	22.3
In % of population aged 60 and more of a given group:					
aged 60–64	27.3	30.7	24.9	26.3	29.3
65–69	25.6	27.3	24.3	25.9	25.0
70–74	19.6	19.7	19.4	20.2	18.3
75–79	10.3	9.5	10.9	10.5	10.0
80–84	8.8	7.1	10.1	8.8	8.9
aged 85 and more	8.3	5.6	10.3	8.2	8.6

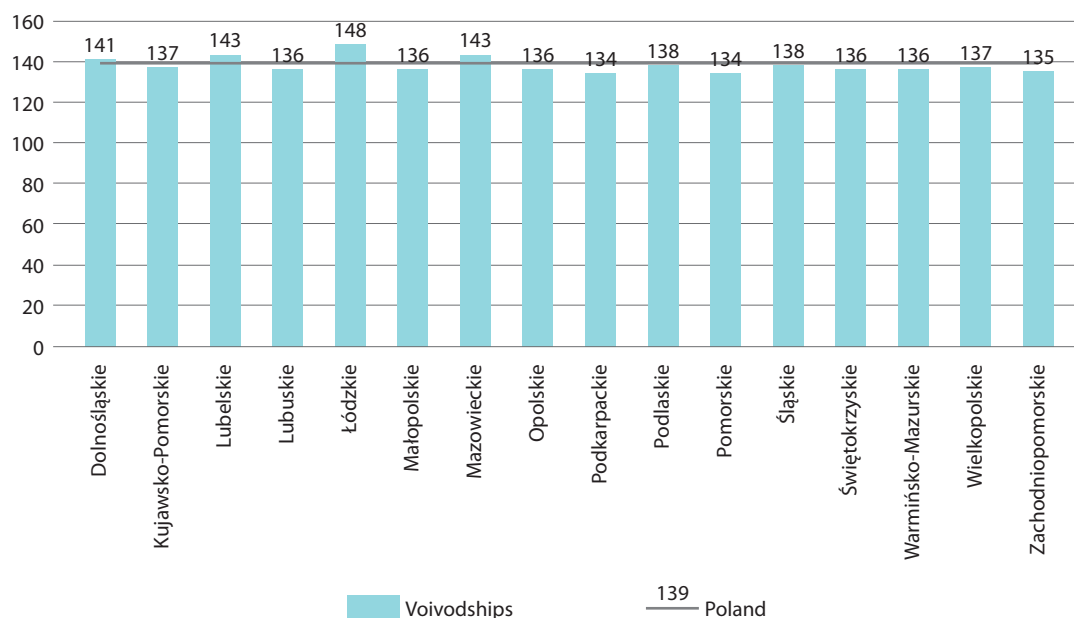
In the group of older people, and in general population alike, women predominate. In 2020, they constituted 51.6% of the entire population – there were 107 of them per 100 males. The share of females in the population of seniors was 58.1% in 2020 and was higher than their share in the population of Poland. There were 139 women per 100 men aged 60 and more. It is visible that femininity ratio increases together with age in the group of seniors. It is the result of male excess mortality.

**Table 2. Femininity ratio in 2020
As of 31 December**

Wyszczególnienie	Total	Urban areas	Rural areas
Total	107	111	101
Of which for persons aged 60 and more	139	146	126
aged 60–64	113	123	98
65–69	123	133	106
70–74	137	143	124
75–79	160	162	155
80–84	196	197	193
aged 85 and more	257	248	274

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 2020
As of 31 December**



Males aged 60 and more entered into 5339 marriages in 2020 in comparison with 6112 concluded the previous year. Females that age entered into 3104 marriages; 3686 – a year before. In comparison with 2019, there was a fall in the number of marriages concluded by women at older age – by 15.8%, and by men – by 12.6%. At the same time even a greater drop in concluding marriages was noted for the total population of Poland. In 2020, 145.0 thousand newly concluded marriages were recorded, i.e. by 20.9% fewer than in 2019.

The marriage ratio for male seniors equalled 1.3. Older men got married decidedly more often in urban rather than rural areas. In 2020, per 1000 men aged 60 and more living in cities there was on average 1.5 concluded marriage. The same ratio for males living in rural areas totalled 0.9. Women aged 60 and more entered into new marriages less often. The ratio of concluded marriages for them was 0.5. Both, older men and older women living in cities got married more often than these living in villages (the ratios are 0.6 and 0.4 respectively).

In 2020, 2274 females aged 60 (on the day of filing for divorce) and more got divorced. It is a 24.9% drop in comparison with 2019. These divorces comprised 4.4% of all divorces in Poland. Male senior divorces were by far more numerous – 3305 (a fall by 24.5%). Their share in the total number of divorces equalled 6.5%. A decline in divorce number dynamics of older persons is greater than in the case of total population. In 2020 in Poland, courts issued 51164 final divorce decrees, which is by 21.7% fewer than a year before.

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

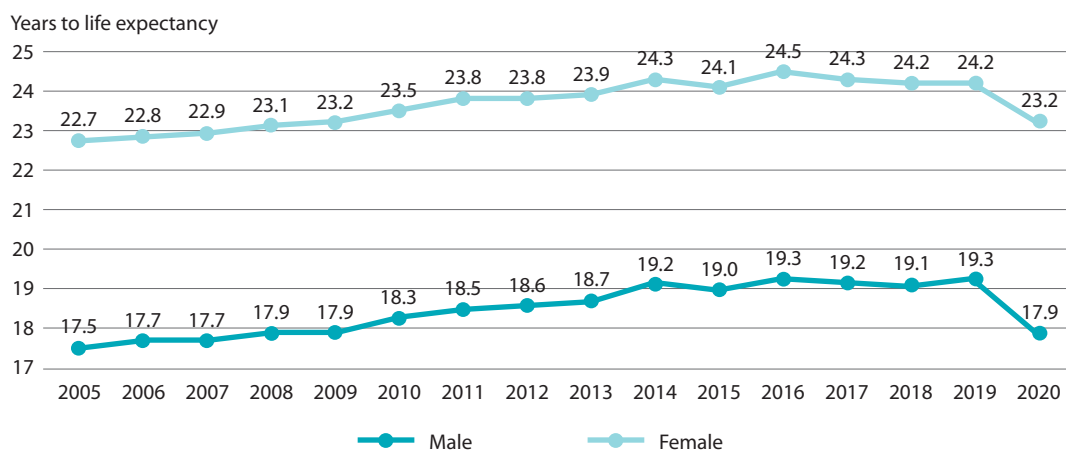
In 2020, life expectancy at birth was 72.6 for men, whereas for women – 80.7. The COVID-19 pandemics, which led to a greater excess mortality, affected this ratio in both cases and shortened the expected life span. For males the decrease of this ratio was more pronounced than for females (by 1.5 and 1.1 respectively). Yet, in comparison with 2005, average life expectancy grew by 1.8 year for men and 1.3 for women.

Table 3. Life expectancy at a given age in 2020

Specification	Life expectancy at age						
	0	60	65	70	75	80	85
Male							
Total	72.61	17.92	14.64	11.76	9.17	6.88	5.04
Urban areas	72.94	18.22	14.94	12.04	9.44	7.13	5.24
Rural areas	72.09	17.42	14.14	11.28	8.71	6.46	4.69
Female							
Total	80.71	23.22	19.13	15.32	11.85	8.74	6.15
Urban areas	80.77	23.35	19.28	15.49	12.03	8.94	6.33
Rural areas	80.61	23.00	18.88	15.04	11.54	8.41	5.86

A 60-year old man in 2020 had on average 17.9 years ahead of him, which is by 1.4 year less than a man at the same age in 2019. In the case of women, life expectancy at the age of 60 was 23.2 years, i.e. a **drop** by 1.0 year comparing with 2019. A higher life expectancy for women than for men is a trend in all age groups, yet the difference gradually decreases with age. In 2020, it equalled 5.3 for 60-year-olds and in the case of 85-year-olds it slightly exceeded a year.

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

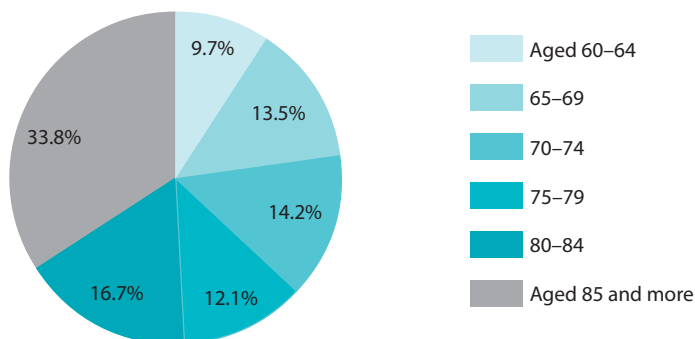


Average life expectancy at a given age for both men and women differs according to the place of residence. In 2020, a man aged 60 and living in an urban area could live, on average, longer than a man living in a rural area by 0.8 year. For women with a similar background the difference was 0.3 year.

In Poland in 2020 there were 412.8 thousand of 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 increased by 63.4 thousand, i.e. by 18.2%. The share of seniors' deaths in the total number of deaths rose by 1.2 pp.

The share of women aged 60 and more in the total number of deaths of women was 92.3%. In the case of the deaths of men, the same ratio equalled 81.2%. In 2020, seniors' deaths accounted for 87.3% of total deaths in urban areas, and 85.2% of total deaths in rural areas.

Chart 10. Age mortality structure of persons aged 60 and more in 2020

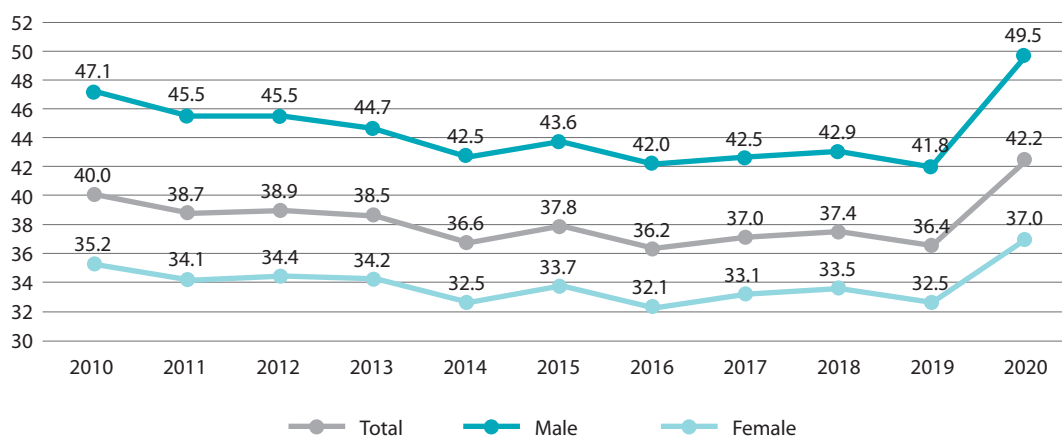


In 2020, and in previous year as well, the deaths of persons aged 85 and more were prevailing in the age mortality structure of older population. Their share in 2019 and 2020 amounted to 33.8%. There was an increase in the number of deaths of seniors aged 70-74 from 13.0% noted in 2019 to 14.2% – in 2020 and seniors aged 80-84 from 16.6% noted in 2019 to 16.7% – in 2020. Yet, the share of deaths of other age groups in age mortality structure diminished.

Death rate for the population aged 60 and more (the number of deaths per 1000 population at a given age) was 42.2 in 2020 (the data can be compared with 36.4 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.

Male population suffers a higher mortality in all age groups – with the death rate reaching 49.5 in 2020. For women it amounted to 37.0.

Chart 11. Mortality ratio of persons aged 60 and more by sex

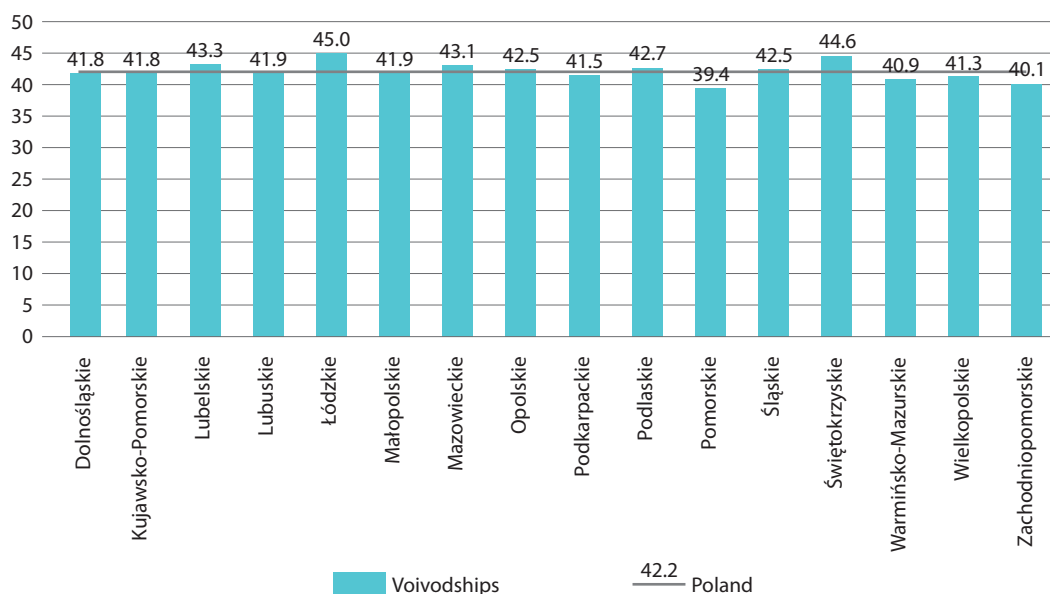


The highest mortality ratio is in the group of the oldest seniors (aged 85 and more) reaching 169.2 in 2020. Amongst the population of older people the lowest mortality ratio is related to women aged 60-64. In 2020, the death ratio for this population was 8.8.

Table 4. Mortality ratio in 2020

Specification	Total	Male	Female	Urban areas	Rural areas
Total	12.4	13.5	11.5	12.8	11.9
Of which for persons aged 60 and more	42.2	49.5	37.0	40.5	45.4
aged 60–64	14.7	21.3	8.8	14.3	15.3
65–69	22.4	32.8	13.9	21.7	23.7
70–74	31.9	45.1	22.2	31.1	33.7
75–79	48.6	67.2	37.0	47.3	51.2
80–84	78.6	105.8	64.6	74.9	85.4
aged 85 and more	169.2	195.9	158.7	160.7	184.3

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 45 deaths per 1000 population aged 60 and more in 2020, while this ratio for seniors living in cities equalled 40.5.

Chart 12. Death rate of persons aged 60 and more by Voivodships in 2020

From a regional perspective, last two years remained almost the same in terms of the highest mortality ratio of older people that was noted in Łódzkie Voivodship. It amounted to 45.0 in 2020. The lowest death rate of population aged 60 and more was reported in Pomorskie Voivodship (39.4).

In 2020 – like in preceding years – it was circulatory system diseases and neoplasms that caused most deaths of older people. The former led to 39.6% of seniors' deaths (35.9% of male deaths and 43.2% of female ones). For the total population, the share of deaths caused by circulatory system diseases was 36.6%. This illness resulted in 42.6% of deaths of older population living in rural areas, while 37.8% of the one residing in urban areas.

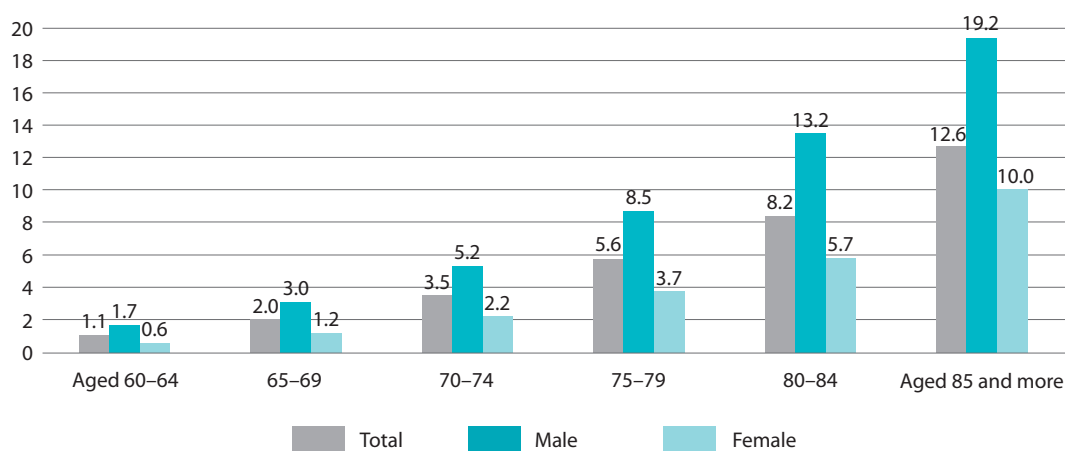
The other most common death cause of older people was neoplasms. In 2020, the percentage of deaths caused by them was 22.8% for the total population and 22.7% – for the elderly. It was neoplasms that by far most often led to deaths of males aged 60 and more (25.1%) rather than than females' (20.4%); and urban residents than rural ones (24.0% and 20.6% of deaths respectively).

There was a decrease in the share of seniors' deaths by the aforementioned causes by 3.4 pp in the case of circulatory diseases and by 4.0 pp in the case of neoplasm-caused deaths. Similar drops are noted in all classes of death causes, which is a result of the pandemic, which had led to the deaths of almost 41.5 thousand persons in Poland, of which 37.7 thousand older people in 2020.

The COVID-19 epidemic was directly responsible for 8.7% of deaths in Poland, in the case of seniors – for 9.1% of them. Mortality ratio (the number of deaths per 1000 population) resulting from the COVID-19 amounted to 3.9 for the elderly while for the total population – 1.1. The COVID-19-caused mortality ratio grows together with age. For the population aged 60–64 it equalled 1.1, while for the population aged 85 and more it reached 12.6.

The analysis of COVID-19-caused deaths broken down by age groups shows a significant disproportion that is related to the sex of the deceased. In all age groups the mortality ratio per 1000 population is definitely greater for males rather than females.

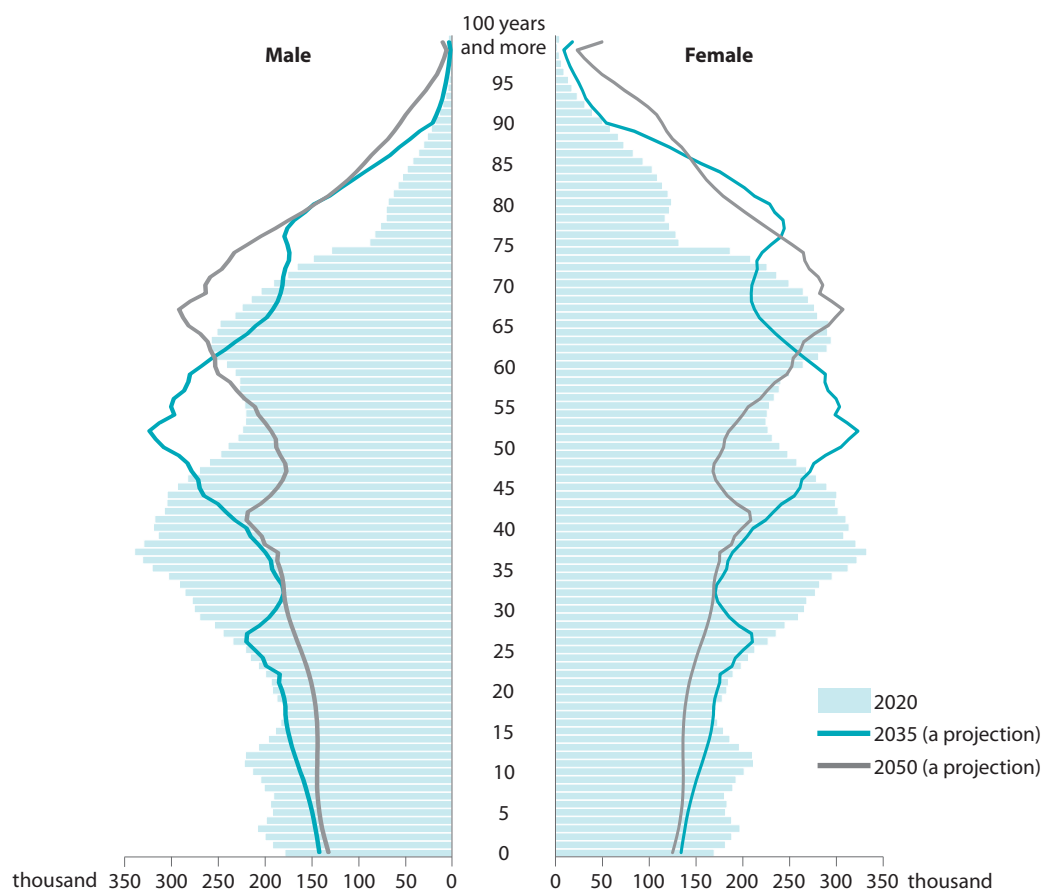
Chart 13. The COVID-19-caused mortality ratio of persons aged 60 and more by age groups and sex in 2020



1.3. Demographic projection to 2050

The population of Poland is going to grow older and older, as the demographic projection to 2050 shows. The expected drop in the number of population of Poland (by 4.3 million people) to 2050 will be accompanied by a 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 10.8 million (an increase by 10.0% in comparison with 2020), in 2040 – 12.3 million (a rise by 25.1%). And in 2050, there will be 13.7 million older people in Poland (i.e. by 39.8% more than in 2020), constituting 40.4% of the entire population. In 2050, seniors living in urban areas will comprise 23.5% of the total population of Poland, and seniors living in rural areas – 16.8%.

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

Specification	2030	2040	2050
	in %		
Total	29.0	34.4	40.4
urban areas	31.0	36.4	42.4
rural areas	26.3	31.8	37.8
Male	25.5	30.9	37.3
Female	32.3	37.6	43.3

There will be an increase in the number of older persons living in cities from 27.8% noted in 2020 to 42.4% in 2050. Within the same time, the share of the elderly living in Polish rural areas will grow from 22.3% to 37.8%. In 2050, women aged 60 and more will account for 22.2% of the total population of Poland, while men – 18.2%. The share of females aged 60 and more in the total female population will rise from 28.8% recorded in 2020 to 43.3% expected in 2050. The same comparison for males will show a similar trend – the ratio will increase from 22.2% (2020) to 37.3% (2050).

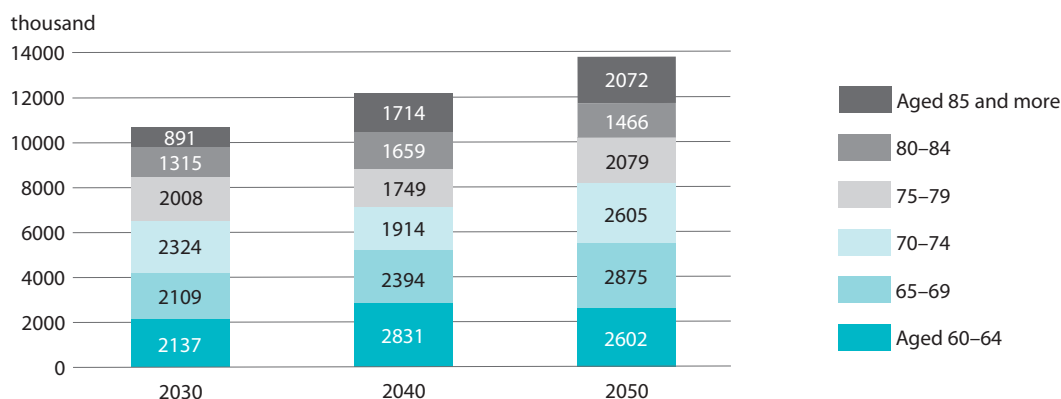
During the entire projection perspective, the number of women will prevail over the number of men in the population of Poland, and in the case of older persons in particular. In this group in 2030, there will be 135 females for 100 males, which will lead to 122 females per 100 males in 2050. In urban areas the femininity ratio in 2030 will reach 145, and in 2050 – 127. In rural areas there probably will be 121 women per 100 men in 2030, and in the year 2050 – 115.

Table 6. Femininity ratio (a projection)

Specification	2030	2040	2050
Total			
Total	107	106	105
Urban areas	111	111	109
Rural areas	100	101	100
of which persons aged 60 and more			
Total	135	129	122
Urban areas	145	137	127
Rural areas	121	119	115

Changes in each age group of seniors are also to follow. In 2050, only the number of the youngest seniors' group (aged 60–64) will show no increase in comparison with 2020. However, there will be by far the greatest growth in the number of population aged 85 and more – according to the projection, there will be two and a half times as many oldest seniors in 2050 as in 2020.

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



Year 2050 will show a decrease in the share of three youngest age groups in the population of seniors in comparison with 2020. People aged 60–64 will constitute 19.0% of the population of older people (by 8.3 pp fewer than in 2020). The share of people aged 65–69 will fall by 4.6 pp and will equal 21.0% in 2050, while the percentage of people aged 70–74 will experience a drop by 0.6 pp to 19.0%. In other groups the percentage of population aged 60 and more is to increase reaching 15.2% in the group of 75–79-year olds (up by 4.9 pp) and 10.7% in the population aged 80–84 (a growth by 1.9 pp). The highest increase (by 6.8 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 15.1%.

Table 7. Share of persons aged 60 and more in the number of the total population by age groups (a projection)

Specification	Total	Male	Female	Of total number	
				urban areas	rural areas
in %					
2030					
Total	29.0	12.3	16.7	18.0	11.0
Aged 60–64	5.7	2.8	3.0	3.3	2.5
65–69	5.7	2.7	3.0	3.3	2.4
70–74	6.2	2.8	3.5	3.9	2.4
75–79	5.4	2.2	3.2	3.6	1.8
80–84	3.5	1.3	2.3	2.4	1.2
Aged 85 and more	2.4	0.7	1.7	1.6	0.8
2050					
Total	40.4	18.2	22.2	23.5	16.8
Aged 60–64	7.7	3.8	3.8	4.3	3.4
65–69	8.5	4.1	4.3	4.9	3.6
70–74	7.7	3.7	4.0	4.5	3.2
75–79	6.1	2.8	3.3	3.5	2.6
80–84	4.3	1.8	2.5	2.5	1.8
Aged 85 and more	6.1	2.0	4.1	3.8	2.3

In 2050, there will be changes in the sex structure of older population. In 2020, the share of females in the total number of seniors was 58.1% and it is expected to go to 55.0% at the end of the projection. 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 80–84. In 2050, there will be 58.2% females in the population of 80–84-year-olds (by 8.0 pp fewer than in 2020). The changes in the sex structure of the population of older people will be caused by excessive male mortality.

Chapter 2

Economic and housing situation of the elderly

2.1. Economic activity

Population that is economically inactive comprises the greatest majority of older people. In 2020, the number of people aged 60 and more that were economically inactive amounted to 8123 thousand and grew in comparison with the previous year by 85 thousand, i.e. by 1.1%, and in relation to 2015 – by 706 thousand, which is by 9.5%. Although the number of the elderly who are economically inactive is growing, their share in the population of seniors is diminishing. In 2020, it equalled 85.5% and was by 0.6 pp lower than the previous year, and by 2.0 pp than in 2015.

Among women aged 60 and more, 91.8% were economically inactive (just to compare this share with 92.3% recorded a year before). The same ratio for men at the analysed age was 76.8% (77.4% in 2019). It should be stated that the percentage of economically inactive women is lower than men also because of, among others, the difference in the retirement age. For females the age is 60, while for males – 65. As a result of this, men tend to stay active on the labour market for a longer time.

While in urban areas in 2020, economically inactive seniors constituted 85.1% of the total population of older people, in rural areas their share was higher by 1.2 pp and reached 86.3%. In comparison with the previous year, the difference in the percentage of economically inactive persons aged 60 and more living in rural areas and the ones living in urban areas decreased by 1.1 pp.

Table 8. Economic activity of population aged 60 and more by sex and place of residence in 2020 (annual average data)

Specification	Total	Male	Female	Of total number	
				urban areas	rural areas
Population in thousands	9501	3981	5520	6160	3341
Economically active persons	1378	924	454	920	458
of which employed	1357	906	451	905	452
Economically inactive	8123	3057	5066	5240	2883

Seniors report that the basic reason for staying inactive is claiming a retirement pension. In 2020, it was the cause for not providing or not looking for work in the case of 90.0% of older people (86.7% men and 91.9% women).

Another important reason for the elderly being economically inactive is an illness or a disability. They are the cause of 6.5% population of older people nor providing or not searching for work (4.0% females and 10.6% males). An illness or a disability are becoming a less common cause of seniors being economically inactive. While comparing data for 2020 and 2019, reports show a decrease by 0.6 pp fewer people aged 60 and more declaring an illness or a disability a cause for staying inactive (and a drop by 3.3 pp than in 2015).

Table 9. Economically inactive aged 60 and more by selected reasons of inactivity in 2020 (annual average data)

Specification	Total	Male	Female	Of total number	
				urban areas	rural areas
in thousands					
Total	8123	3057	5066	5240	2883
Of which persons not seeking	8119	3055	5064	5237	2882
of which due to:					
retirement	7307	2651	4657	4766	2541
illness, disability	527	323	204	292	235

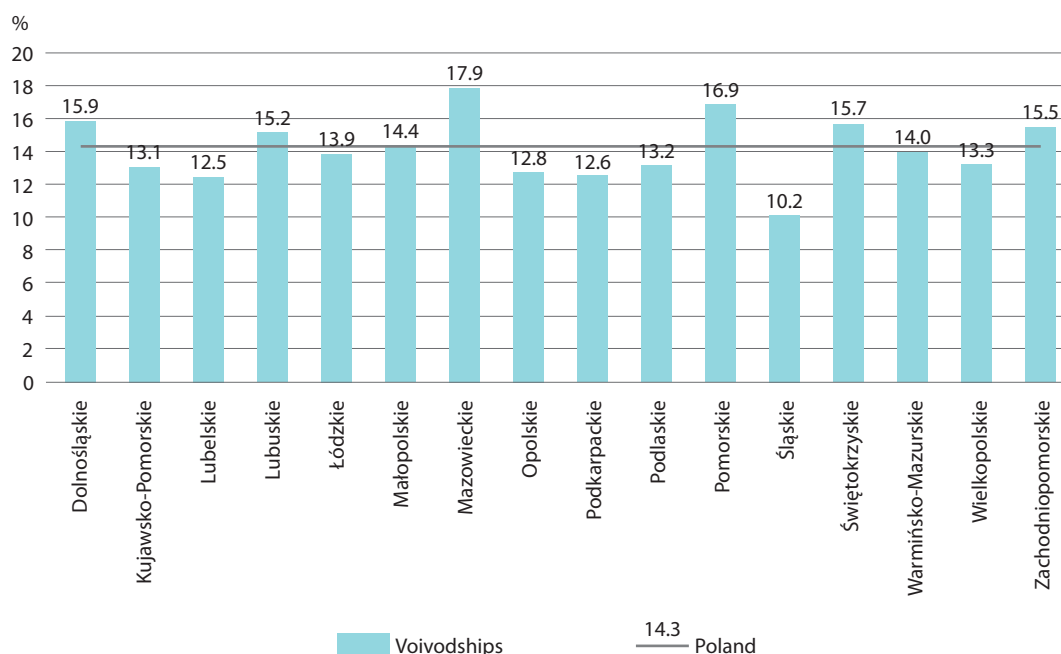
In 2020, the number of economically active seniors grew in relation to 2019 by 5.9% and equalled 1378 thousand, which was 8.1% of the total economically active population of Poland aged 15 and more. (This ratio in 2019 was noted at 7.6%). The economic activity ratio of people aged 60 and more reached 14.5% in 2020, which is an increase by 0.6 noted a year before.

The share of economically active male seniors over last years exceeded two thirds. In 2020, their number totalled 924 thousand, i.e. 67.1% of total economically active seniors. The number of economically active women belonging to this age group was 454 thousand, which is 32.9%.

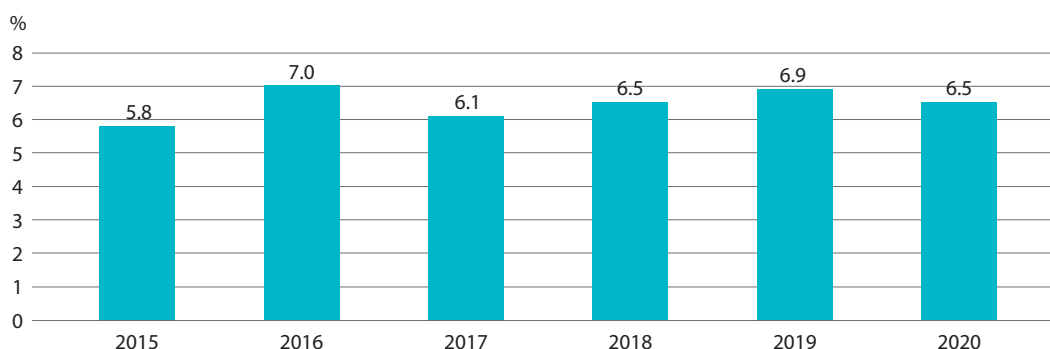
The majority of economically active older people lives in urban areas. In 2020, there were 920 thousand of them, which comprised 66.8% of total population aged 60 and more that was economically active. In rural areas there were 458 thousand people aged 60 and more who were economically active, which was 33.2%.

The greatest majority of economically active seniors (i.e. 98.5%) are employed persons. In 2020, the number of employed persons aged 60 and more was 1357 thousand, and the activity ratio for this age group equalled 14.3%, which is an increase by 0.6 pp in relation to the previous year. In urban areas, the share of employed persons in total senior population grew from 14.4% in 2019 to 14.7% in 2020, while in rural areas – from 12.3% to 13.5%.

In 2019 and 2020, the Voivodship that ranked first with the highest ratio of the employed among seniors, was Mazowieckie one. The employment rate in the age group of 60 and more reached 17.9% in this region. The runner up in terms of this rate was Pomorskie Voivodship with 16.9%. The third place occupied Dolnośląskie Voivodship with the share of 15.9%. The lowest participation of seniors in the labour market was in Śląskie and Lubelskie Voivodships (with respectively 10.2% and 12.5% ratio results).

Chart 16. Employment rate for population aged 60 and more by Voivodships in 2020

The comparison of data from 2020 and 2019 shows a growth in the number of unemployed seniors registered in labour offices, although their number dropped in the total number of unemployed. As of the end of December 2020, the number of unemployed persons aged 60 and more registered in labour offices equalled 67.6 thousand (only men), of which 59.5% were males living in urban areas. Unemployed men at the analysed age comprised 6.5% of the total unemployed persons and 13.9% of the total unemployed men (in 2019, these ratios were 6.9% and 15.6% respectively, while in 2015 – 5.8% and 10.6%).

**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. At the end of 2020, the number of employed persons aged 60 and more, with the right to receive retirement pension equalled 509.5 thousand¹. In comparison with 2019, this number grew by 1.1% but the increase was decidedly lower than noted a year before – 7.5%. The share of employed seniors with the right to the retirement

¹ Magnitude determined in accordance with the methodology of obtaining data from administrative sources on employed persons, which is a part of experimental works.

pension in the total number of employed persons aged 60 and more amounted to 38.7%, which shows a year's decrease of the ratio by 0.2 pp. In 2020, however, the share of employed retired seniors rose in the total number of employed persons from 3.4% recorded in 2019 to 3.5%.

More than half of the group of seniors with the right to retirement pension (55.4%) were employees while 43.5% were self-employed (conducted economic activity on an agricultural farm or outside agriculture).

Older retired persons take up work under civil law contracts². In 2020, 173.0 thousand persons aged 60 and with the right to retirement pension carried out work on the basis of this type of contracts, which is a decrease in relation to the previous year by 5.3 thousand (i.e. by 3.0%). The share of the retired in the total number of seniors working under civil law contracts remained the same as a year before – 70.3%. The share of the retired aged 60 and more in the total number of people working under civil law contracts reached 16.2% (when a year before it was 16.9%).

Table 10. Structure of persons employed and providing work on the basis of civil law contracts aged 60 and more entitled to the retirement pension right by sex and age groups in 2020 As of 31 December

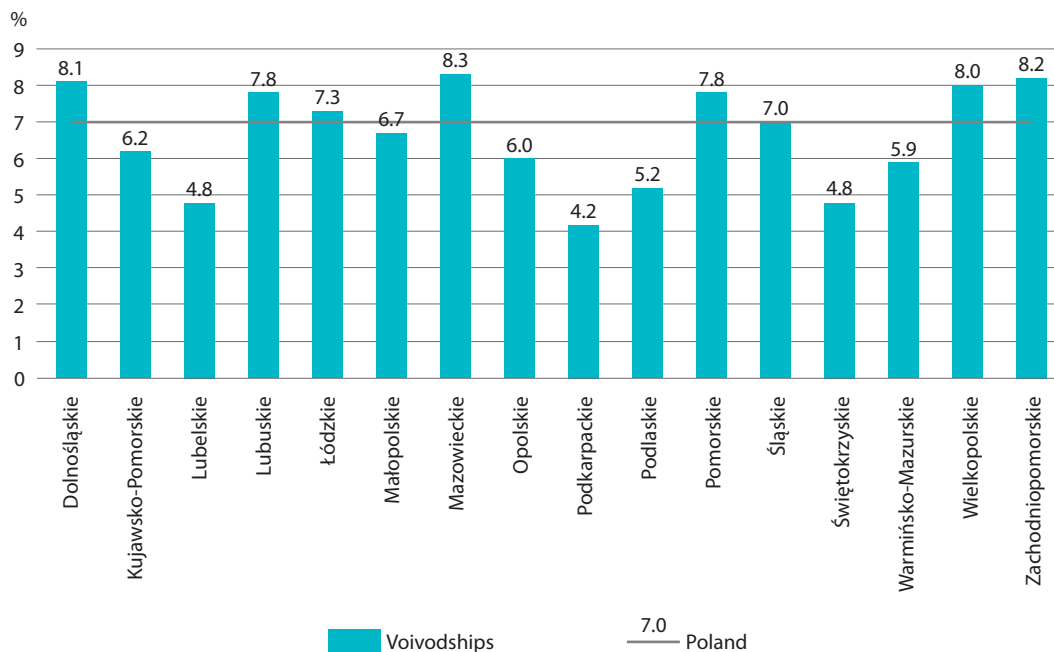
Specification	Total	Male	Female
	in percent		
Employed persons	100.0	100.0	100.0
60–64	35.8	13.1	53.2
65–69	40.3	53.5	30.2
70–74	17.4	24.4	12.0
75–79	4.4	6.1	3.1
80–84	1.6	2.2	1.2
85 and more	0.5	0.7	0.3
Persons providing work on the basis of civil law contracts	100.0	100.0	100.0
60–64	33.7	18.6	45.3
65–69	39.7	45.1	35.6
70–74	20.1	27.2	14.7
75–79	4.6	6.4	3.1
80–84	1.5	2.1	1.1
85 and more	0.4	0.6	0.3

Retired persons aged 60 and more who are employed or work under civil law contracts are mainly under 75 years old (90%). Both men and women entitled to the 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, whose share in the total employed population with the right to retirement pension in 2020 amounted to 53.5%, and in the population working under civil law contracts – 45.1%. In the case of women, however, the most numerous group was aged 60–64 with the respective percentages equalling 53.2% and 45.3%.

The highest percentage of working retired persons in the population of seniors was in Mazowieckie Voivodship, where employed elderly people or the ones working under civil law contracts comprised 8.3% of older people residing there. The second place, in terms of this ratio, belonged to Zachodniopomorskie Voivodship with the ratio of 8.2%. The lowest share was noted in Podkarpacke one – 4.2%. The situation during last two years remained the same – the share of retired persons aged 60 and more who were employed and provided work on the basis of civil law contracts equalled 7.0%.

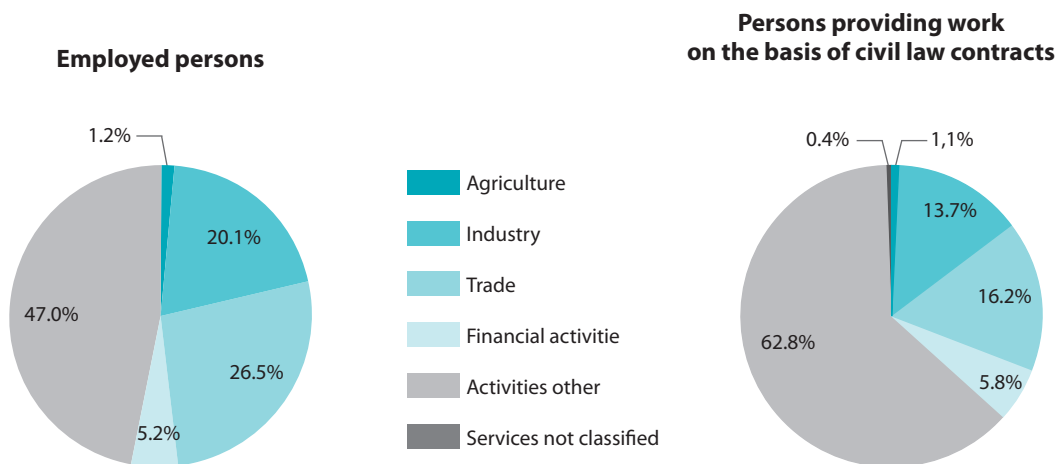
² Data excluding people working under specific task contracts.

Chart 18. Share of persons employed and providing work on the basis of civil law contracts aged 60 and more entitled to the retirement pension right in the total number of population aged 60 and more by Voivodships in 2020³ As of 31 December



In industry in 2020, persons aged 60 and more, entitled to the retirement pension constituted 20.1% of the employed, and 13.7% of people providing work on the basis of civil law contracts. Trade statistics showed the following shares 26.5% and 16.2% respectively, while the financial sector – 5.2% and 5.8%. Most seniors with the right to the retirement pension worked in the other activities sector – 47.0% of employees and 62.8% of people providing work on the basis of civil law contracts. Their number was the smallest in agriculture (1.2% and 1.1% respectively).

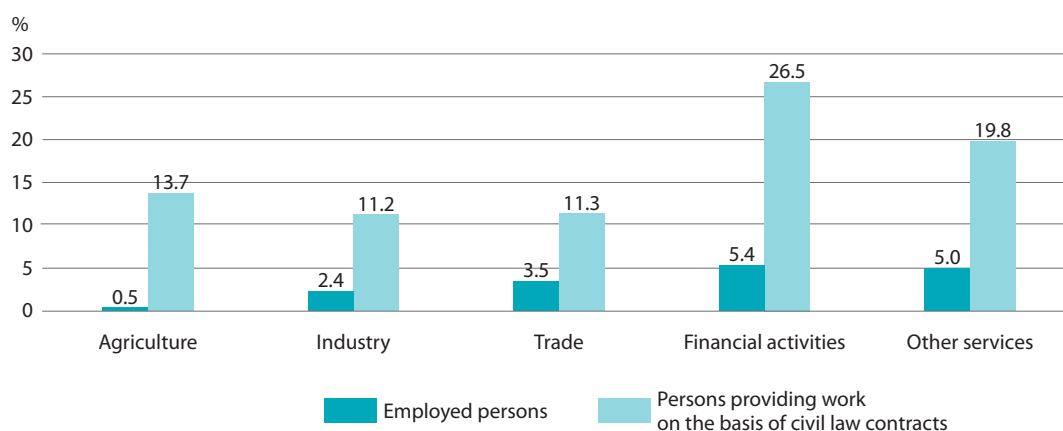
Chart 19. Structure of persons employed and providing work on the basis of civil law contracts aged 60 and more entitled to the retirement pension right by PKD 2007 section groups in 2020 As of 31 December



³ By place of residence.

Total population of people who were employed or who provided work on the basis of civil law contracts broken down by sectors show the highest share of seniors with the retirement pension right the financial sector. In 2020, working retired persons aged 60 and more comprised 5.4% of the total number of employees in this sector and seniors with the retirement pension right who provided civil law contract work – 26.5% of the total number of persons under these contracts. All groups of PKD sections showed a higher percentage share of seniors providing work on the basis of civil law contracts than seniors-employees or seniors carrying out economic activity (i.e. employed persons).

Chart 20 Share of persons employed and providing work on the basis of civil law contracts aged 60 and more entitled to the retirement pension right in the total number of population employed and providing work on the basis of civil law contracts by PKD/NACE Rev. 2 section groups in 2020
As of 31 December



2.2. Financial situation

Year 2020 was another one in terms of improving the financial standing of households, including older people's households. In comparison with the year before, there was a growth in income accompanied by a decrease in expenses.

An average monthly disposable income per capita in households with at least one person aged 60 and more equalled PLN 1868, which is a 4.3% increase from the previous year, while average monthly expenses per capita in these households (amounting to PLN 1180) declined by 2.6% in comparison with 2019. The share of expenses in the disposable income in households with at least one senior was 63.2% and declined by 4.5 pp since the previous year. Both, the average monthly disposable income and average monthly expenses per capita in households with at least one older person were lower than these recorded in households without the elderly (by respectively PLN 86 and PLN 49).

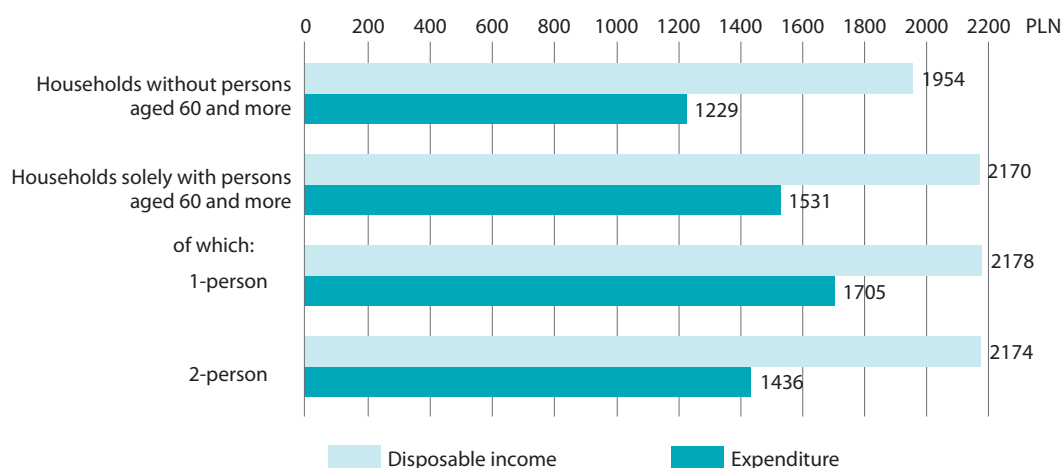
People aged 60 and more living in households consisting of only older people had an average disposable income per capita equalling PLN 2170. This income was by PLN 216 higher than the same income noted in households without persons aged 60 and more. It is noteworthy, however, that households with solely older people are mainly 1-person or 2-person households.

Since 2019, the average monthly disposable income in households consisting of seniors had grown by PLN 61 (i.e. by 2.9%). This growth is decidedly much slower than the one in households where there were no persons aged 60 and more. In these households the aforementioned income had increased by PLN 114 (i.e. by 6.2%) within the same period.

In 2020, the average monthly expenses per capita in households solely with older people amounted to PLN 1531 (by PLN 301 more than in the ones only with people aged up to 59). 1-person households of seniors incurred PLN 1705 in expenses while 2-person households of older population – PLN 1436. In relation to 2019, the average monthly expenses per capita reported in households consisting of seniors only decreased by about PLN 45 (i.e. by 2.9%) and in households with younger people – by PLN 51 (i.e. by 3.9%).

The share of average monthly expenses per capita in the disposable income of households consisting of seniors only in 2020 went down to 70.6% (from 74.7% noted a year before). In households that have persons under 60, it fell from 69.6% noted in 2019 to 62.9% in 2020.

Chart 21. Average monthly disposable income and average monthly expenditure per capita in households in 2020



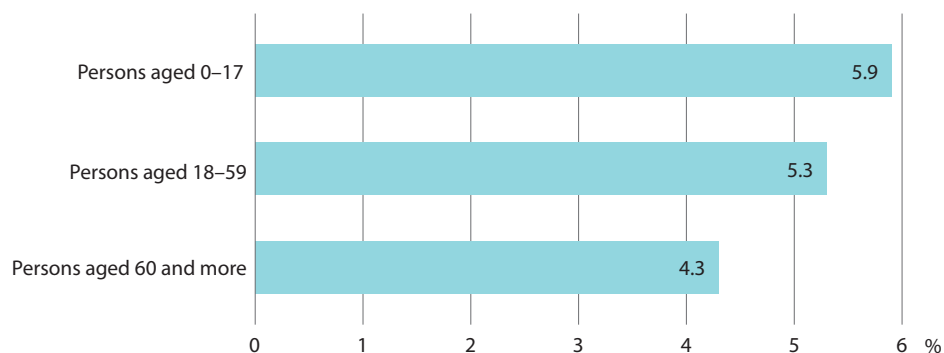
While analysing the average income and expenditure per capita in households by the location of the place of residence, it is clearly visible that both of them are higher in urban areas than in rural ones. In 2020, in the case of households solely with persons aged 60 and more, the average disposable income per capita in cities amounted to PLN 2269 and was by PLN 389 (i.e. 20.7%) higher than in rural areas. Monthly expenditure in households of seniors living in urban areas equalled on average PLN 1586 per capita and were by PLN 216 (i.e. 15.7%) higher than in the country. Since the previous year, the average monthly income per capita in seniors' households in urban areas grew by 2.3%, and in rural areas by 4.2%, while the average expenditures dropped by 3.7% in cities and by 0.5% in villages. Although there was a higher growth of income in urban areas and a lower fall of expenditures, the surplus of income over expenditure in urban areas was still higher than in rural ones. In 2020, in cities it was PLN 683 and in villages – PLN 510.

In 2020, the structure of monthly expenditure of households where there were solely older persons showed the 29.3% share of spendings on food and non-alcoholic beverages (27.4% regarding the previous year). Expenditure on housing and energy carriers rose from 21.7% in 2019 to 22.7%, health-related expenditure – from 8.7% to 9.0%. In the case of older people living in rural areas, in 2020 the share of spendings on food and non-alcoholic beverages was 32.5% – by 4.1 pp higher than in urban areas. Housing, energy carriers, and health-related expenditure, however, was lower in rural areas than in urban ones (respectively by 1.6 and 0.9 pp).

Comparing the structure of average monthly expenses per capita in seniors' households to the one in households without seniors, it can be stated that in 2020 the share of expenditure on food, non-alcoholic beverages, housing, energy carriers and health was in total by 13.2 pp higher in households with solely older people. In 2020, in the abovementioned expenditure comprised 61.0% of their total spendings, while in households with people under 60 – 47.8%. The most pronounced difference is in the case of health-related expenditure, where its share in seniors' households was over twice as high as in households without seniors.

Household expenditure is used to estimate poverty rate. 2020 showed an increase in poverty rate in all age groups in comparison with 2019. In the case of people aged 60 and more, the extreme poverty rate rose from 3.7% recorded in 2019 r. to 4.3% noted in 2020. Yet, the situation of seniors measured with the poverty rate was still better than the situation of younger people. In the analysed year, the poverty rate of the elderly was by 1.0 pp lower than noted in the group aged 18–59 and by 1.6 pp lower than in the case of people who are 0–17.

Chart 22. Extreme poverty rate in households in 2020



In recent years and in 2020 as well, the main source of income of households consisting of older people only was income from social benefits, which constituted 84.7% of their disposable income. Retirement and other pensions constituted the biggest part of total disposable income – 79.8%. Income from employment in the case of the analysed group equalled 9.9%, and income from self-employment outside a private farm in agriculture – 2.4%.

Chart 23. Structure of disposable income per capita in households solely with persons aged 60 and more in 2020

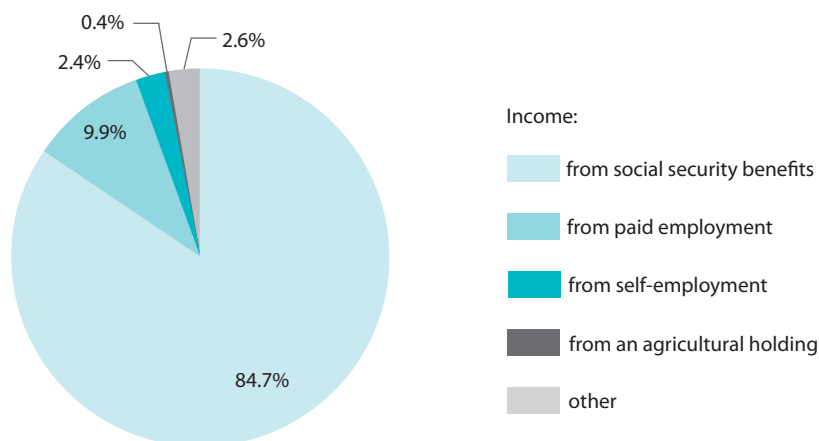


Table 11. Number of persons receiving retirement and disability pensions by sex and institutions distributing benefits in 2020 As of 31 December

Wyszczególnienie	Persons receiving retirement pension			Persons receiving disability pensions		
	total	male	female	total	male	female
From SII	5995234	2367905	3627338	664069	446323	217746
of which persons aged 60 and more	5913205	2294882	3618323	329231	254167	75064
From ASIF	835364	255804	579560	186757	98326	88431
of which persons aged 60 and more	823238	255804	567434	103535	57508	46027
From MND	109952	109726	226	12528	12495	33
of which persons aged 60 and more	71823	71768	55	9065	9061	4
From Ministry of the Interior and Administration	161742	144616	17126	11590	10039	1551
of which persons aged 60 and more	89328	76625	12703	6891	5660	1231
From MOJ	26645	22768	3877	2208	1796	412
of which persons aged 60 and more	13926	11284	2642	1225	946	279

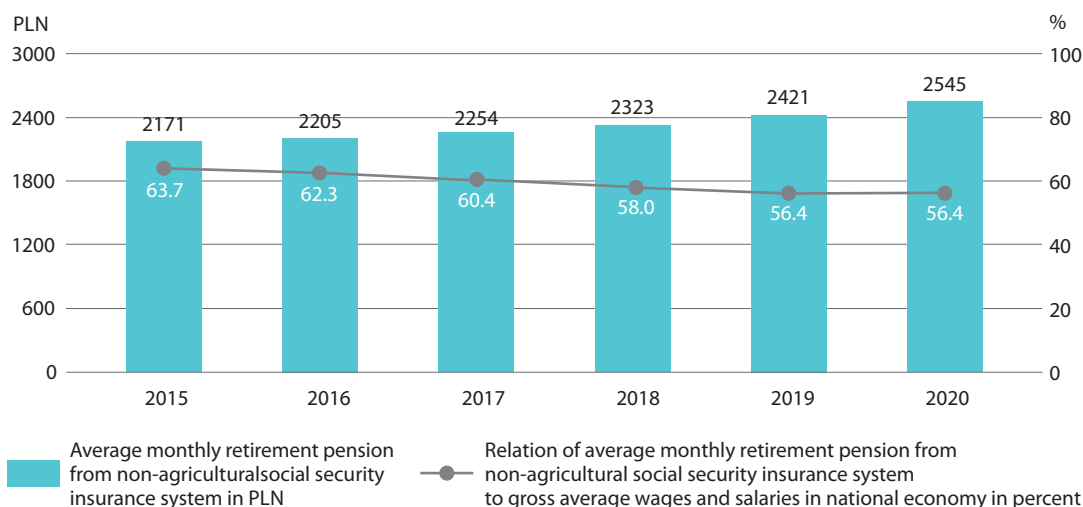
The greatest majority of persons aged 60 and more received retirement and disability pensions from the Social Insurance Institution (SII). At the end of 2020, 5.9 million persons this age obtained pensions from this source (i.e. by 2.1% more than a year before), of which 61.2% were women. There were 329.2 thousand seniors who received disability pensions from SII, i.e. 5.2% fewer than in 2019. Most of them were men – 77.2%. The Agricultural Social Insurance Fund (ASIF) paid retirement pensions to 823.2 thousand people aged 60 and more, and disability pensions to 103.5 thousand. In comparison with the previous year their number fell respectively by 3.9% and by 7.0%. 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 175.1 thousand seniors, and disability pensions to 17.2 thousand (comparing with 2019 – 169.6 thousand and 17.6 thousand respectively).

In 2020, the average monthly retirement and disability pension paid from the non-agricultural social security insurance system amounted to PLN 2455 and grew by 5.5% in relation to 2019. A much lower monthly average retirement and disability pension of individual farmers totalled PLN 1376 (an increase by 6.5% since the preceding year).

The analysis of changes concerning the average monthly retirement and disability pension in time shows a gradual upward trend. In 2020, the monthly average retirement pension from the non-agricultural social security insurance system was PLN 2545, showing by PLN 124 more, i.e. by 5.1% more, than a year before, while the average monthly disability pension equalled PLN 2042 and increased by PLN 131 (by 6.9%). The comparison with 2015 reveals that the average retirement pension went up by PLN 374, i.e. by 17.2%, and the disability pension – by PLN 406, i.e. by 24.8%.

In 2020, a downward trend of the relation of gross average monthly retirement pension from non-agricultural social security insurance system to gross wages and salaries in national economy stopped. This ratio, like a year before, equalled 56.4%.

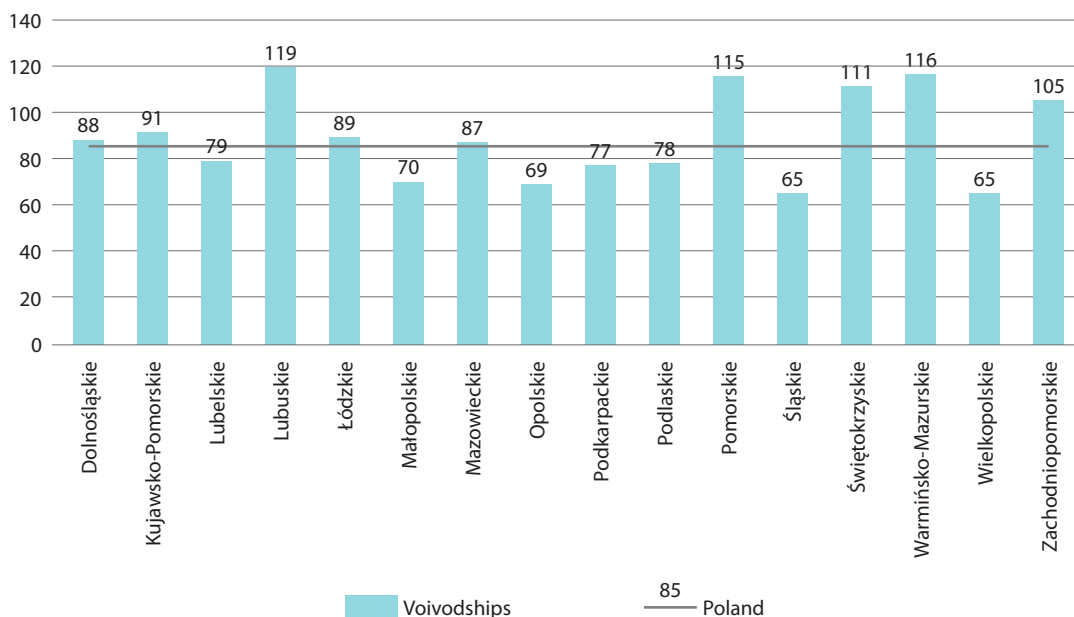
Chart 24. Gross average monthly retirement pension from non-agricultural social security insurance system and its relation to average wages and salaries in national economy^a



^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.

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 is a permanent allowance. In 2020, 82.9 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 – 83.2%. The other (16.8% seniors) making use of permanent allowances lived in multi-person households. The amount of permanent allowances paid out to the elderly in 2020 equalled PLN 384.2 million, of which 94.0% was provided to seniors living in 1-person households. The number of beneficiaries of permanent allowances diminished by 8.3% and the sum of their benefits – by 3.9% in comparison with the previous year.

Chart 25. Number of persons receiving benefits aged 60 and more per 10 thousand population aged 60 and more by Voivodships in 2020

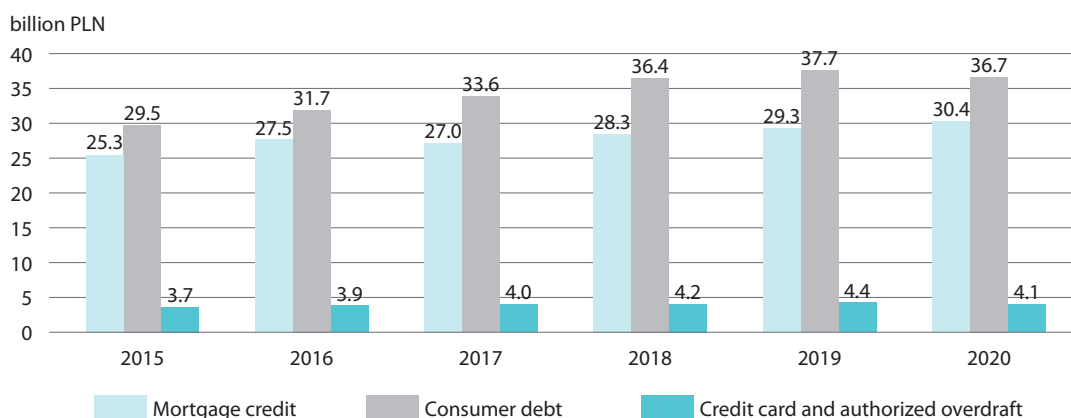


The highest share of persons aged 60 and more receiving permanent allowances in the total population of seniors was in Lubuskie, Pomorskie, and Warmińsko-Mazurskie Voivodships (respectively: 119, 115, and 116 seniors per 10 thousand inhabitants aged 60 and more). The smallest number of the elderly making use of permanent benefits in the total population of seniors was in Wielkopolskie and Śląskie Voivodships. There were 65 elderly people receiving permanent benefits per 10 thousand older population.

The financial situation of people aged 60 and more was significantly affected by their debt level. According to the Credit Information Bureau (BIK) at the end of 2020 there were 19.1% of the elderly with liabilities arising from consumer credit (a fall by 1.9 pp proc in relation to the previous year), and 3.7% – from mortgage credit (a drop by 0.1 pp). Older people comprised 23.2% of consumer credit borrowers and 9.0% of mortgage credit borrowers.

In 2020, debt liabilities of persons aged 60 and more arising from consumer and mortgage credits as well as debt from credit card and authorised overdraft amounted to PLN 71.2 billion, which is a small decrease since 2019. In comparison with 2015, these liabilities grew by 21.7%. The share of credit debt of seniors in the total credit debt equalled 10.2%, which indicates a small fall both in comparison with the previous year and the year 2015.

**Chart 26. Credit debt of persons aged 60 and more
As of 31 December**

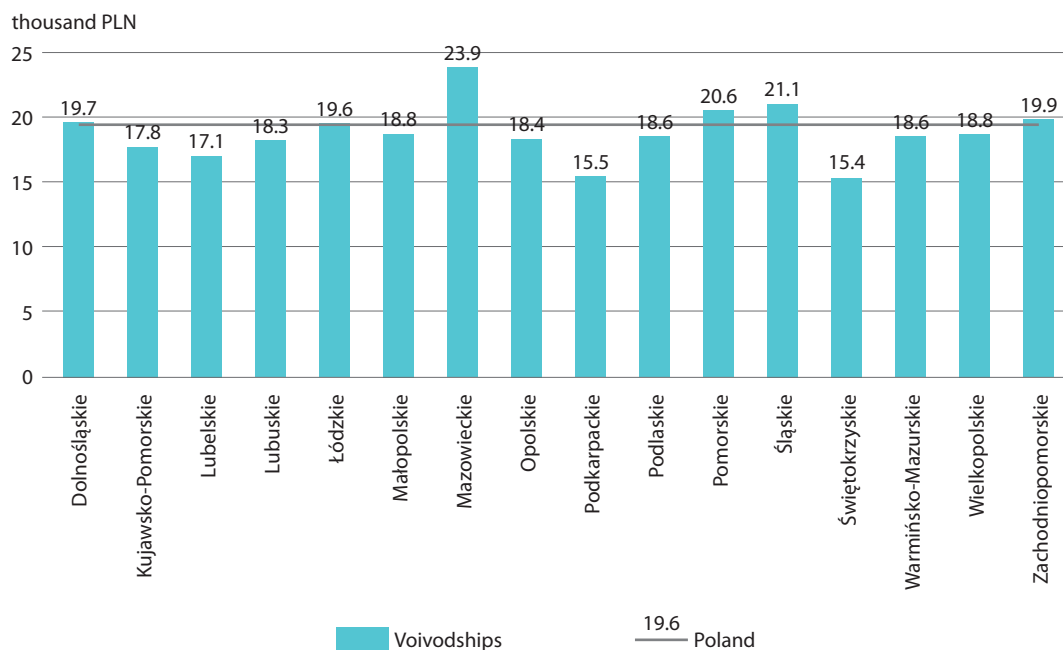


Source: CIB data.

BIK data show that the elderly most often took out consumer credits, although the number of such debtors dropped considerably in 2020. In the analysed year, 1.9 million older people took these credits, i.e. by 7.9% fewer than a year before. The volume of consumer credits granted in an amount of PLN 36.7 billion to seniors fell by almost 3%. In 2020, the average debt of an elderly borrower who took a consumer credit stood at PLN 19.6 thousand, that is by 5.8% more than in 2019, and by 40.6% more than in 2015.

As in previous years, the highest consumer credit debt per an elderly person was noted in Mazowieckie Voivodship (PLN 23.9 thousand). Older people with the minimum average debt of seniors lived in Podkarpackie Voivodship (PLN 15.5 thousand) and Świętokrzyskie one (PLN 15.4 thousand). Within a year the increase of the average debt was recorded in all Voivodships except for Kujawsko-Pomorskie.

Chart 27. Average consumer credit debt of a debtor aged 60 and more by Voivodships in 2020 As of 31 December

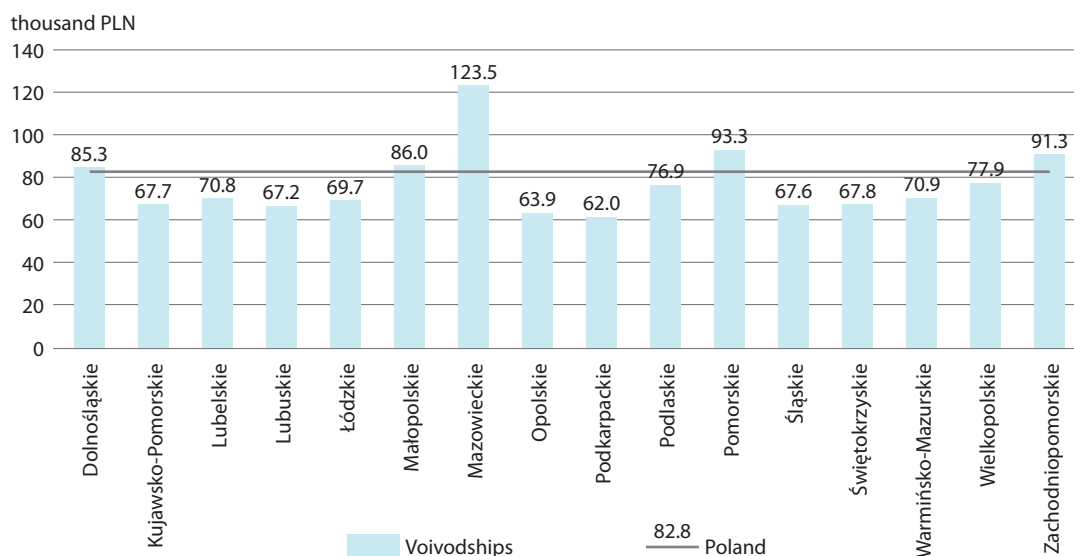


Source: CIB data.

2020 was not marked with any significant changes in the number of seniors taking mortgage credits. In the analysed year there were nearly 367 thousand such credits. The balance of mortgage credits belonging to older people reached PLN 30.4 billion (by 3.7% more than a year before) and average liabilities arising from them stood at PLN 82.8 thousand. The comparison of data from 2020 and 2015 show a 17.8% growth in the number of mortgage credit debtors aged 60 and more, and in the volume of debt – by 19.8%.

As in the case of consumer credits, the highest volume of liabilities arising from mortgage credits per senior debtor was recorded in Mazowieckie Voivodship (reaching on average PLN 123.5 thousand) and the smallest – in Podkarpackie – with PLN 62.0 thousand. An increase in the average indebtedness of seniors due to mortgage credits was noted in all Voivodships.

Chart 28. Average mortgage credit debt of a debtor aged 60 and more by Voivodships in 2020 As of 31 December

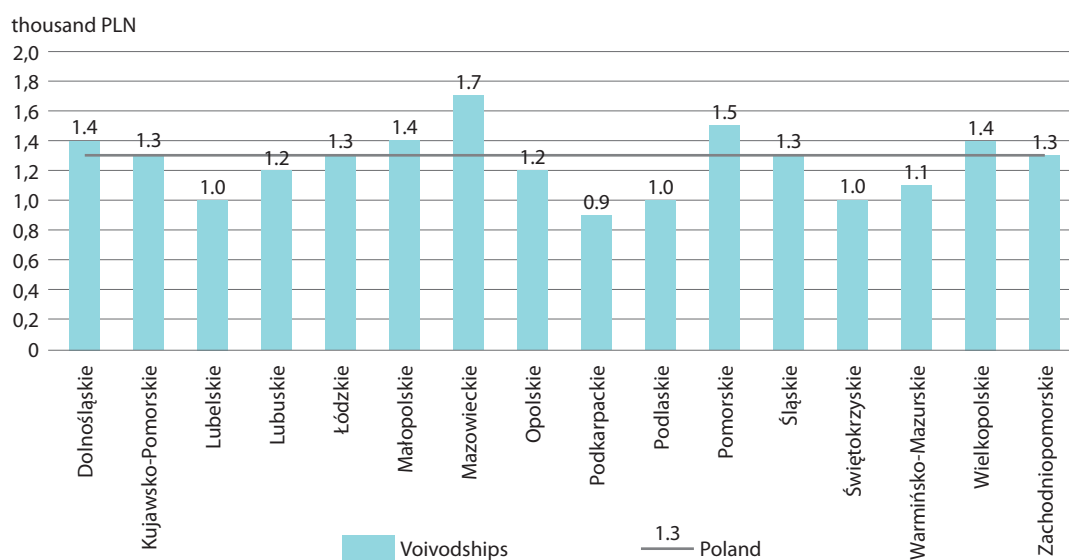


Source: CIB data.

In 2020, older people reduced their debt from credit card and authorised overdraft. The senior-incurred debt value totalled PLN 4.1 billion and decreased by 6.2% year on year. The average indebtedness of seniors who had credit cards and authorised overdraft in 2020 stood at a bit over PLN 1.3 thousand.

Debt from credit cards and authorised overdraft in 2020 burdened the elderly living in Mazowieckie Voivodship most, where its average value amounted to PLN 1.7 thousand, while the least – in Podkarpackie Voivodship with an average debt not reaching PLN 1 thousand.

Chart 29. Average credit card and authorised overdraft debt of a debtor aged 60 and more by Voivodships in 2020 As of 31 December



Source: CIB data.

2.3. Housing situation

In 2020, as in previous years, almost two-thirds (62.1%) of households consisting only of older people lived in multi-family buildings, and more than one-third (37.8%) – in single-family houses. Multi-family houses were more often seniors' places of residence in urban areas (78.0% of households solely with persons aged 60 and more) rather than in rural areas (15.5%).

On average, one household dwelling inhabited by seniors had 69.1 m² of usable floor area. This area in cities was 62.7 m², and in villages – 87.6 m². As the elderly living in 1-person households reported, the average usable floor area of their dwellings comprised of 60.6 m², and those living in 2-person households solely with older people – 78.6 m².

2020 witnessed a further improvement in fitting senior occupied dwellings with technical installations. The percentage of older people's households with a bathroom and running hot water rose (from 97.2% and 98.0% in 2019 to 97.9% and 98.7% respectively). Slight drops were noted in the case of seniors' dwellings equipped with gas and furnaces.

Table 12. Households solely with persons aged 60 and more in dwellings equipped with installations in 2020

Specification	Total	Urban areas	Rural areas
	in % of households of a given household group		
Water supply system	99.8	99.9	99.3
Flushed toilet	98.2	99.3	95.1
Bathroom	97.9	99.0	94.9
Running hot water	98.7	99.4	96.7
Gas	92.3	92.0	93.0
from gas supply system	63.1	76.8	23.1
from gas cylinders	29.2	15.2	69.9
Air conditioning	1.8	1.9	1.5
Central heating	86.6	88.5	80.9
Heater	13.3	11.4	18.9

Technical and sanitary conditions of dwellings occupied by seniors are still better in urban areas rather than rural ones, although the situation of older population living in rural areas is constantly improving. The elderly living in villages are in a worse situation in terms of fitting their dwellings with a bathroom, a flushed toilet and running hot water. In 2020, seniors living exclusively in households of people aged 60 and more reported by 4.1 pp and 4.2 pp fewer dwellings fitted with a bathroom and a flushed toilet in rural areas than in urban ones; and access to running hot water – by 2.7 pp fewer.

According to the subjective evaluation of older population, the majority of their dwellings are in proper technical and sanitary conditions. In 2020, such an opinion was recorded in 94.8% of households with seniors only, which is an increase in this percentage by 2.9 pp compared to the previous year. In the case of urban residents, the percentage was 96.4%, which is 6.5 pp higher than in the households of seniors in rural areas. Seniors rated their homes equally well in terms of providing thermal comfort. In 2020, the percentage of seniors' households that were warm enough in winter was 95.6% and 95.0% – cool enough in summer.

2020 was yet another year that recorded a decrease in the percentage of seniors' households that were located in buildings with architectural barriers making access to them more difficult (from 31.4% noted in 2019 to 29.1%). In this respect urban inhabitants are still in a worse situation than rural ones but in both cases there had been an improvement in relation to the previous year. In 2020, 32.4% (and 35.5% in 2019) of households of older population living in cities and 19.4% (19.7% a year before) of households of the elderly residing in villages declared that their dwellings were located in buildings with such barriers.

Table 13. Subjective evaluation of occupied dwelling in 2020

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	95.6	94.8	92.9	97.1
Located in an extremely noisy or polluted area	11.3	11.1	11.5	10.8
Located in the area under threat of crime, violence, vandalism, with dens nearby	2.5	2.0	2.6	1.2
Located in the area with poor infrastructure	4.8	4.0	4.1	3.9
Located in the area with special benefits	9.5	9.5	9.2	9.8
With a balcony (terrace), a garden	81.7	80.1	75.7	85.4
Warm enough in winter	96.4	95.6	94.2	97.3
Cool enough in summer	95.0	95.0	94.0	96.0
Located in a building with architectural barriers limiting access to a flat	25.8	29.1	30.7	26.9
urban areas				
With proper technical and sanitary conditions	95.7	96.4	95.4	97.8
Located in an extremely noisy or polluted area	13.0	12.5	12.8	12.2
Located in the area under threat of crime, violence, vandalism, with dens nearby	3.3	2.4	3.2	1.5
Located in the area with poor infrastructure	2.2	1.4	1.2	1.7
Located in the area with special benefits	11.3	10.8	10.4	11.1
With a balcony (terrace), a garden	76.6	76.9	71.9	82.7
Warm enough in winter	96.3	96.4	95.4	97.6
Cool enough in summer	94.3	94.9	94.0	96.0
Located in a building with architectural barriers limiting access to a flat	29.8	32.4	34.2	30.0
rural areas				
With proper technical and sanitary conditions	95.3	89.9	85.8	94.9
Located in an extremely noisy or polluted area	7.6	7.1	7.6	6.3
Located in the area under threat of crime, violence, vandalism, with dens nearby	0.7	0.5	0.7	0.4
Located in the area with poor infrastructure	10.9	11.5	12.3	10.4
Located in the area with special benefits	5.3	5.7	5.6	5.8
With a balcony (terrace), a garden	93.1	89.7	86.6	93.5
Warm enough in winter	96.5	93.5	91.0	96.4
Cool enough in summer	96.7	95.0	94.0	96.0
Located in a building with architectural barriers limiting access to a flat	16.9	19.4	20.7	17.9

In 2020, 4.0% of the dwellings of seniors' households were located in areas with poor infrastructure. Rural residents, compared to urban residents, indicated that they were in a significantly worse situation in this regard, although in both cases the situation improved compared to the previous year. In 2020, 11.5% of household dwellings of elderly people were located in areas with bad infrastructure in rural areas, and in cities – 1.4%. The situation was different when it came to the evaluation of dwellings due to their location in an area particularly under threat of crime, violence, vandalism, and in the vicinity of dens. In 2020, this problem affected 0.5% of analysed households in rural areas and 2.4% in urban areas. The percentage of households indicating that their dwellings are located in an area with special advantages was much lower in rural areas than in urban areas (5.7% and 10.8% respectively).

2.4. Subjective evaluation of financial situation

Year 2020 was another one in which the material situation of older people, according to their subjective evaluation, improved. A good or rather good material situation was recorded in 39.9% of households consisting only of older people, which is an increase by 2.5 pp in comparison with the previous year. At the same time, the percentage of households with people aged up to 59 who declared that their material situation was good or rather good increased by 3.0 pp, reaching 59.5%. Within the last 5 years, the percentage of households of seniors declaring a good or rather good material situation increased by 16.5 pp, and in the case of households of younger people – 27.1 pp.

Table 14. Subjective evaluation of financial situation of households in 2020

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	59.5	39.9	30.1	51.6
Average	36.0	51.6	57.2	45.0
Rather bad and bad	4.5	8.5	12.7	3.4
urban areas				
Good and quite good	61.8	42.5	32.4	54.6
Average	33.7	49.5	55.6	42.1
Rather bad and bad	4.5	8.0	12.0	3.3
rural areas				
Good and quite good	54.4	32.3	23.4	42.8
Average	41.1	58.0	61.9	53.6
Rather bad and bad	4.5	9.7	14.7	3.6

In the analysed year, 8.5% of seniors declared that their households were in bad or rather bad financial situation (compared to 10.4% recorded a year before and 17.7% in 2015). Most often, like in previous years, older people stated that their financial situation was average and over half of the responses asserted it.

In 2020, a higher growth in the percentage of households of seniors satisfied with their financial standing was noted in urban areas than in rural ones, which further deepened the gap between the level of financial satisfaction felt in cities and in villages. In the analysed year, good or rather good financial situation was reported in 42.5% of seniors' households, i.e. by 2.7 pp more than a year before. In rural areas there were 32.3% of such households (up by 1.8 pp in comparison with the previous year). In 2020, the difference between the percentage of households of older people declaring bad or rather bad financial situation in urban and in rural areas diminished. In the case of the residents of cities this percentage was 8.0%, and in the case of rural residents – 9.7%. A year before, the percentages were respectively 9.6% and 12.6%.

The subjective evaluation of the financial condition of seniors largely depends on the size of a household. Seniors in 1-person households most often declare a bad or rather bad situation. In 2020, the elderly living alone in rural areas stated that their financial standing kept being particularly low, although the percentage of such declarations dropped by 4.5 pp and equalled 14.7%. As in previous years, seniors living in 2-person households in urban areas were most satisfied with their financial situation. In 2020, the percentage of such households grew to 54.6% from 50.9% noted a year before.

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 as a part of medical practices.

At the end of 2020, there were 21496 clinics, 729 medical practices, and 3319 dentist practices within the out-patient health care. In accordance with the reporting of health care facilities, in 2020 there were 283.1 million consultations, of which 89.8 million were provided to people aged 65 and more. The latter comprised 31.7% of total consultations provided (a year before they constituted 30.3%). The majority of consultations were provided to the elderly in urban areas – 75.7 million, while in rural areas 14.1 million.

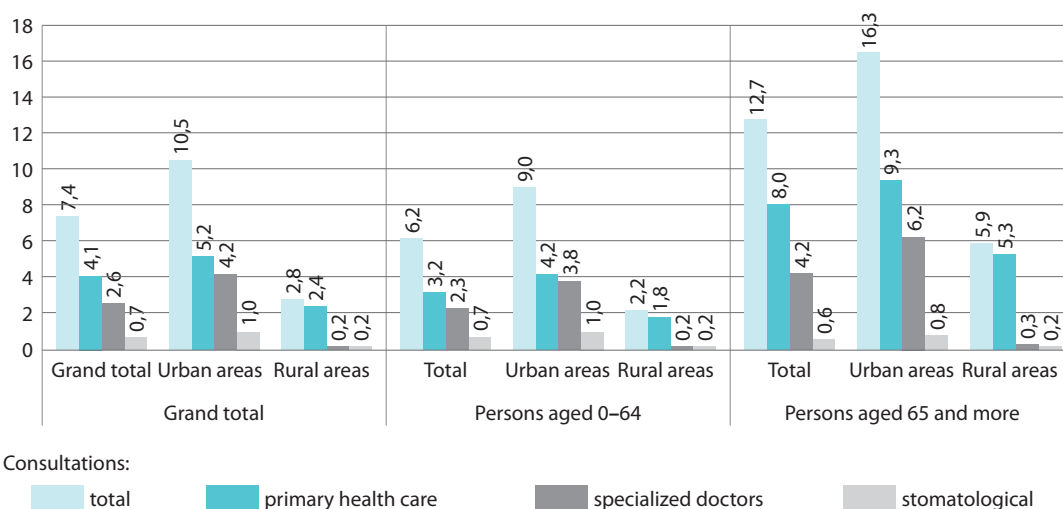
In primary health care doctors provided 56.2 million consultations to population aged 65 and more, i.e. over one third of the total number these consultations (i.e. 36.0% in relation to 33.9% in 2019). In specialist health care, there were 29.4 million consultations of seniors, i.e. 29.3% of all specialist consultations (by 0.1 pp fewer than a year before). Stomatological consultations provided to older people totalled 4.2 million, which accounted for 15.8% of all stomatological consultations (15.7% in 2019).

Table 15. Consultations provided within the scope of the out-patient health care^a in 2020

Specification	Total	Doctors		Stomatological
		primary health care	specialized care	
in thousands				
Total	283104.3	156171.2	100456.5	26476.6
urban areas	240422.5	119984.2	97643.8	22794.5
rural areas	42681.8	36187.0	2812.6	3682.2
Persons aged 0–64	193336.5	99975.0	71058.5	22303.0
urban areas	164747.9	76656.9	68927.2	19163.8
rural areas	28588.6	23318,1	2131,3	3139,2
Persons aged 65 and more	89767.9	56196.2	29398.0	4173.6
urban areas	75674.6	43327.3	28716.6	3630.6
rural areas	14093.3	12868.9	681.3	543.0

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

In 2020, the average number of consultations provided in out-patient health care per capita was 7.4. People aged 65 and more attended consultations more often than younger people. In 2020, an average of 12.7 consultations were provided to an elderly person, i.e. over twice as many as to people in the 0–64 age group.

Chart 30. Average number of consultations within the scope of the out-patient health care per capita in 2020


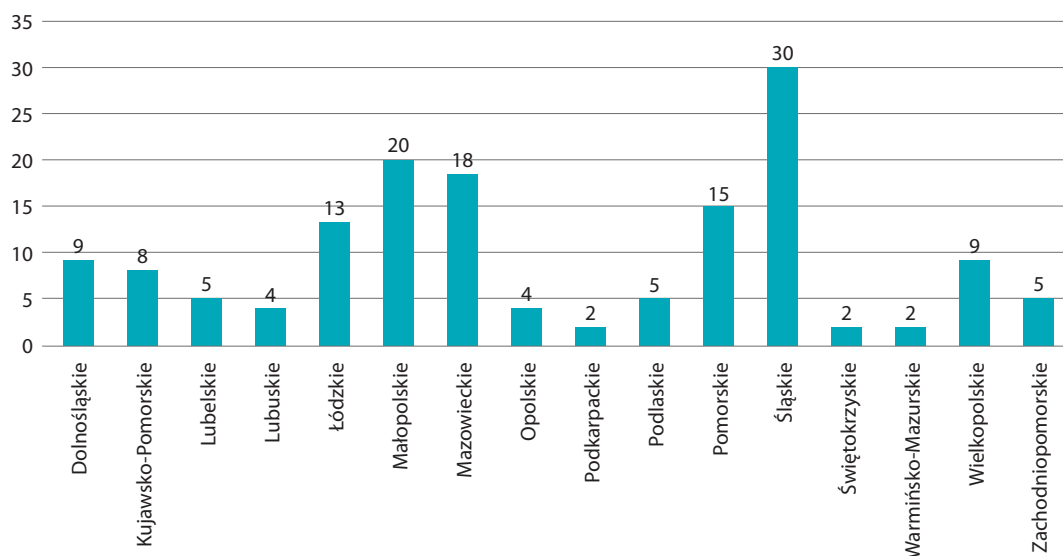
The structure of consultations provided to seniors was dominated by primary health care consultations. In 2020, their percentage was 62.6% of total out-patient health care consultations. In urban areas their share equalled 57.3% and in rural areas – 91.3%.

Table 16. Structure of out-patient health care consultations provided for persons aged 65 and more by the type of consultation in 2020

Specification	Total	Doctors		Stomatological
		primary health care	specialized care	
	w %			
Total	100.0	62.6	32.7	4.6
Urban areas	100.0	57.3	37.9	4.8
Rural areas	100.0	91.3	4.8	3.9

In December 2020, there were 151 geriatric clinics in Poland, i.e. by 5 fewer than a year before. Most of them were located in Śląskie Voivodship – 30, followed by Małopolskie Voivodship (20 clinics) and Mazowieckie one (18 clinics). The fewest number of geriatric clinics was in Warmińsko-Mazurskie, Świętokrzyskie and Podkarpackie Voivodships (each having 2 clinics). Taking into consideration the number of older population per one geriatric clinic, it can be stated that, similarly to the year before, the best situation in terms of access to these clinics was in Pomorskie Voivodship – with 37,6 thousand people aged 60 and more per clinic. The worst situation in this respect was in Podkarpackie Voivodship where there were 254.3 thousand seniors per clinic.

**Chart 31. Geriatric clinics by Voivodships in 2020
As of 31 December**

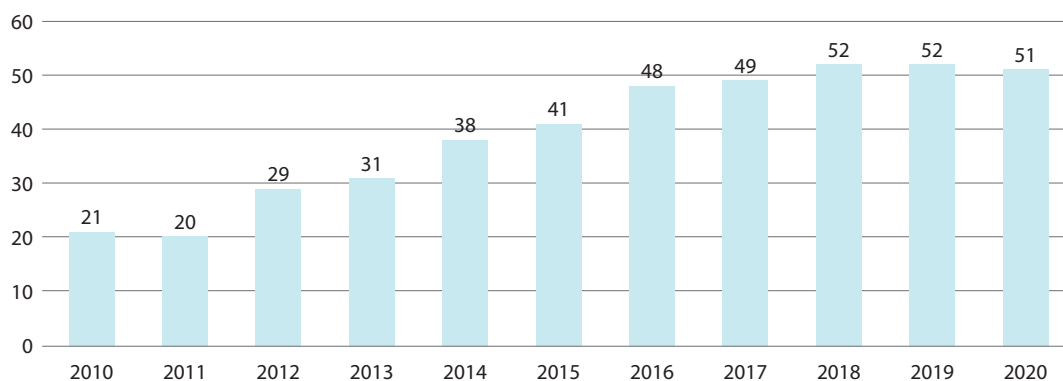


In 2020, 59.7 thousand medical consultations were provided in geriatric clinics, of which to women – 42.2 thousand (70.7%). The highest number of consultations was recorded in Śląskie Voivodship – 11.7 thousand and Małopolskie Voivodship – 11.3 thousand. These two Voivodships with the highest number of geriatric consultations provided 38.4% of total such consultations.

3.2. In-patient and health resort health care

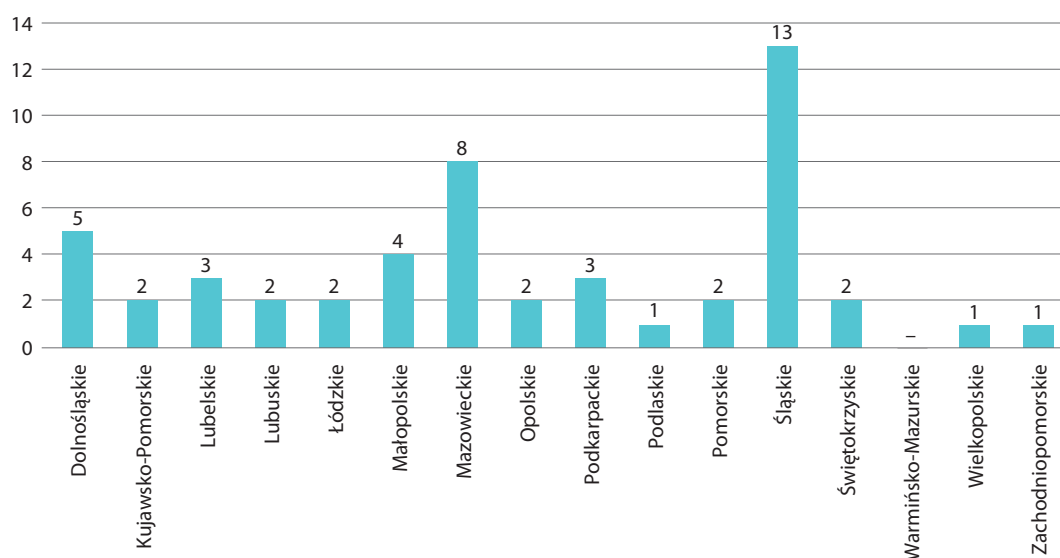
In 2020, in-patient health care in Poland was provided by 898 general hospitals with 167567 beds. In-patient health care provides extensive medical care and nursing for older people in geriatric wards. Their number of until 2018 had gradually increased. In 2020, there were 21 geriatric wards in general hospitals. In 2018 and 2019, their number was the same – 52, and in 2020 it fell to 51.

**Chart 32. Geriatric wards
As of 31 December**



Within a year, 21.9 thousand people had been treated in geriatric wards that had 1045 beds (as of the end of 2020). The number of beds in these wards decreased by 4.7%, while the number of people treated was by 32.7% lower than a year before. The largest number of geriatric wards was located in Śląskie Voivodship – 13 wards, which comprised 25.5% of their total number in Poland. The second Voivodship in terms of the number of geriatric wards was Mazowieckie Voivodship with 8 of them. There was only 1 geriatric ward in three Voivodships, while Warmińsko-Mazurskie had none.

**Chart 33. Geriatric wards by Voivodships in 2020
As of 31 December**



Departments which specialise in treating the elderly also include long-term as well as hospice and palliative in-patient health care wards. They comprise chronic medical care homes, nursing homes, hospices and palliative wards. During 2020, these facilities treated 92.5 thousand people, including 70.9 thousand people aged 65 and more. In 2020, the latter accounted for 76.7% of their patients. In the case of this age group, 22.1 thousand men and 48.8 thousand women required treatment. 101 patients received this form of treatment per 10 thousand population aged 65 and more.

Table 17. Patients of long-term, hospice and palliative in-patient health care^a in 2020

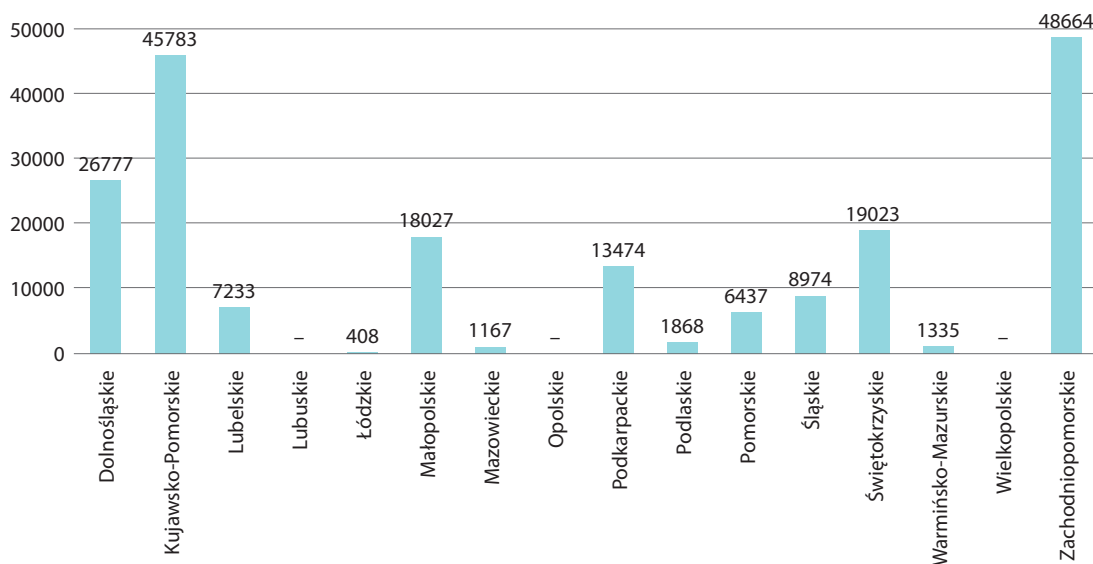
Specification	Total	Of which at age	
		0–64	65 and more
In absolute numbers			
Total	92517	21591	70926
Male	36224	14094	22130
Female	56293	7497	48796
Per 10 thousand population of a given group			
Total	24.1	6.9	100.5
Male	19.5	9.0	78.5
Female	28.4	4.8	115.1

^a During a year.

Seniors much more frequently use health resort treatment than other people. In 2020, 199.2 thousand health resort visitors aged 65 and more (i.e. 46.5% of total visitors) made use of this treatment. Due to the limitations caused by the COVID-19 epidemic, the number of visitors dropped by 51.7% 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 187.3 thousand. The share of these visitors in the total population of this age group was 2.7%, while among younger visitors – 0.7%.

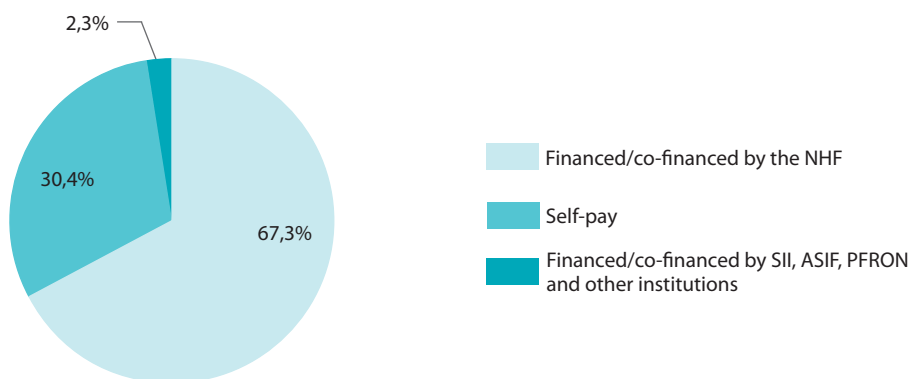
As in the previous year, most people aged 65 and more were treated in Zachodniopomorskie Voivodship (24.4% of their total number), and Kujawsko-Pomorskie Voivodship (23.0%), while the lowest number was recorded in Łódzkie Voivodship – 0.2%. In three Voivodships, namely Lubuskie, Opolskie and Wielkopolskie, there were no health resort treatment facilities.

Chart 34. Patients aged 65 and more in health resort facilities by Voivodships in 2020



The majority of health resort visitors are treated in in-patient care. In 2020, there were 185.0 thousand such patients aged 65 and more, which constituted 92.9% of the total number of patients that age. The out-patient health care treated 14.1 thousand persons aged 65 and more (i.e. 7.1% of the total number of patients of that age).

Chart 35. Structure of patients aged 65 and more in health resort facilities in in-patient health care by type of financing in 2020



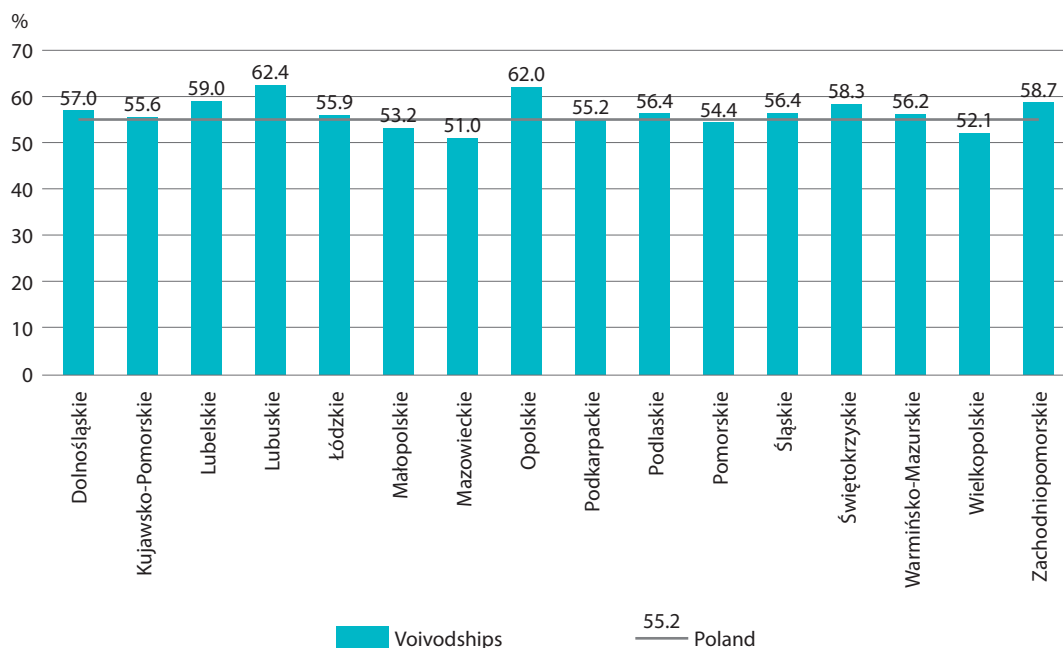
In 2020, 67.3% of visitors aged 65 and more (59.2% recorded in the previous year) used financing or co-financing from the NHF, and 30.4% paid for their treatment themselves (by 7.5 pp fewer than in 2019). The remaining 2.3% of seniors used financing or co-financing of their stay by SII, ASIF, PFRON or other institutions (which is a decrease by 0.6 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 2020 amounted to PLN 98.0 billion and had increased by PLN 8.2 billion, i.e. by 9.1%, compared to the previous year.

A significant part of health care expenditures are incurred on people aged 60 and more. As data from the National Health Fund show, in 2020, the reimbursement of hospital treatment costs of people aged 60 and more will account for 55.2% of the total amount of reimbursement of these services. The highest share of expenditure on the reimbursement of costs of seniors' hospital treatment Lubuskie Voivodship, where it equalled 62.4%, and the lowest in Mazowieckie Voivodship – 51.0%.

Chart 36. Share of reimbursement for hospital treatment of persons aged 60 and more in the total hospital treatment reimbursement by Voivodships in 2020

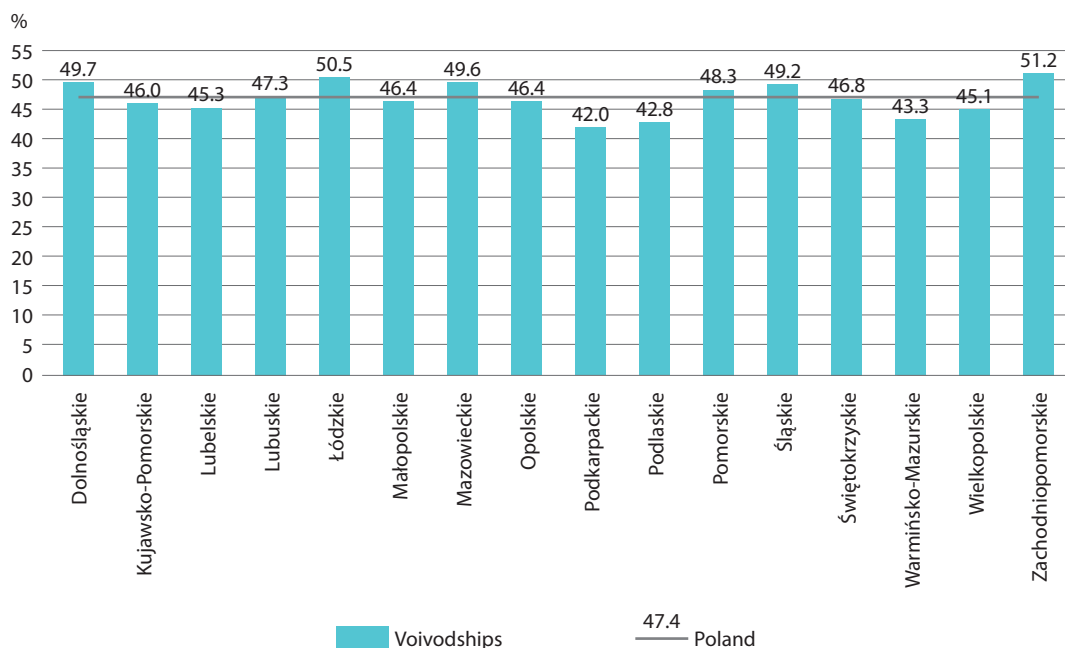


Source: NHF data.

In 2020, the highest expenditure of the National Health Fund on the reimbursement of hospital treatment costs of the elderly was generated by cardiology and internal medicine wards. These costs comprised 76.6% and 78.3% respectively 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 – 12.7% and 9.5%. The reimbursement of hospital treatment of the elderly in a geriatric ward amounted to PLN 76.8 million, which made up 0.4% of the total reimbursement of hospital treatment of the elderly.

In the case of out-patient specialised services, the value of this type of services provided to persons aged 60 and more represented 47.4% of the total reimbursement amount in the analysed services. The highest share of the costs of these services was observed in Zachodniopomorskie Voivodship – 51.2%, and the lowest in Podkarpackie Voivodship – 42.0%.

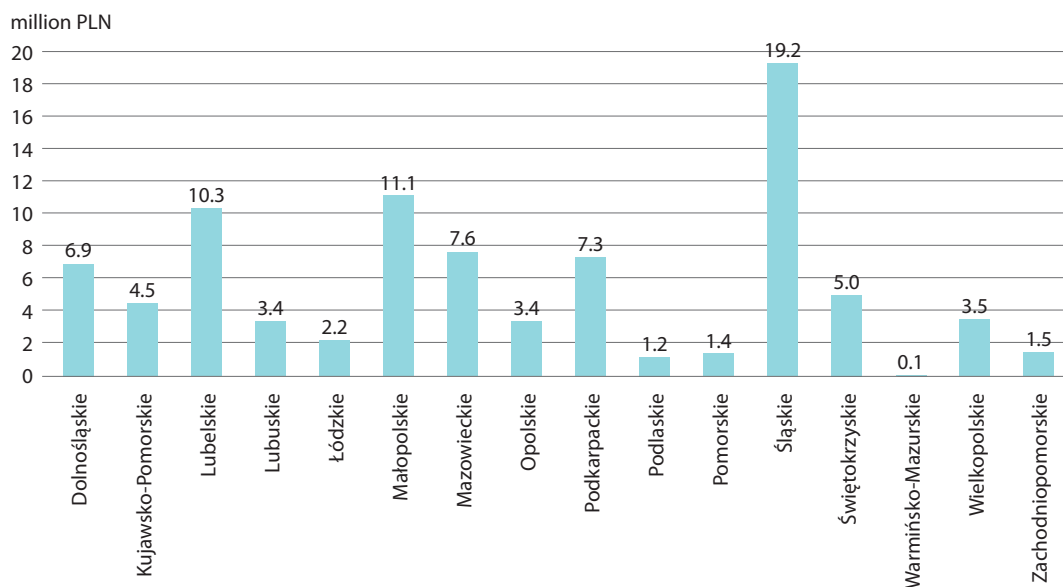
Chart 37. Share of refund for out-patient specialised services provided to persons aged 60 and more in the total refund for out-patient specialised services by Voivodships in 2020



Source: NHF data.

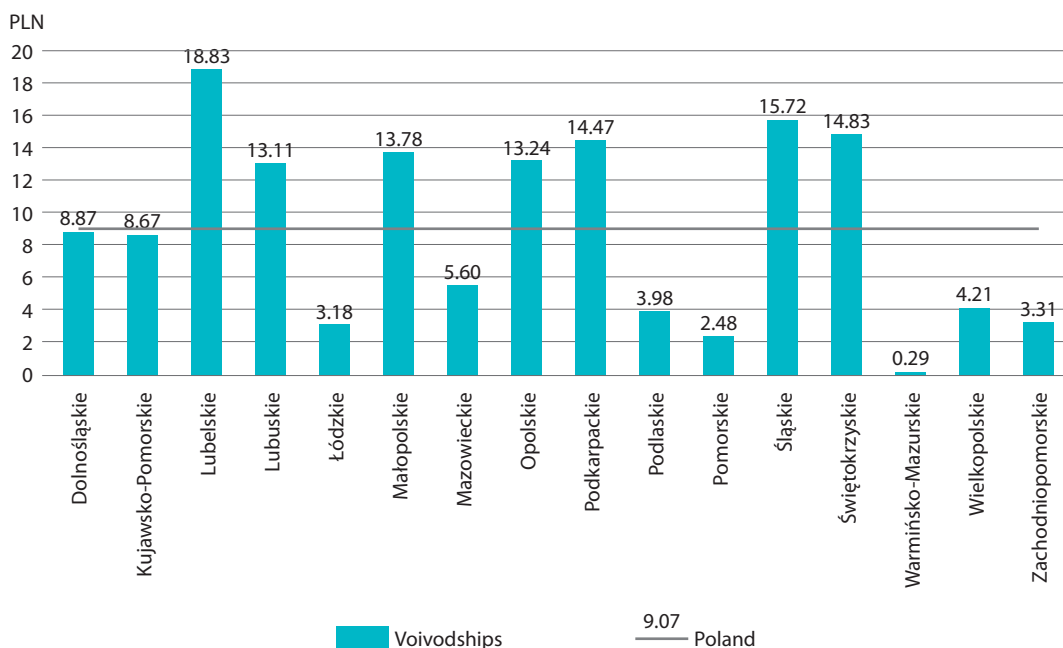
The treatment costs of people aged 60 and more in basic health care, reimbursed by the National Health Fund, generated 38.3% of the total value of these services. The highest representation of these costs was noted in Świętokrzyskie Voivodship – amounting to 41.8%, the lowest in Wielkopolskie Voivodship – 35.2%.

Financial resources allocated for the services in the field of geriatrics within out-patient specialist care and hospital treatment, incurred by the National Health Fund in 2020 totalled PLN 88.7 million and 96.6% of this amount was allocated to hospital geriatric care. These expenditures greatly varied in terms of regions. Most funds were spent in Śląskie Voivodship – PLN 19.2 million and Małopolskie – PLN 11.1 million. The smallest amount was spent on geriatric services in Podlaskie Voivodship – PLN 1.2 million and in Warmińsko-Mazurskie – only PLN 0.1 million, which is the only Voivodship without a hospital geriatric ward.

Chart 38. The National Health Fund expenditure on geriatric healthcare services refund reimbursement by Voivodships in 2020

Source: NHF data.

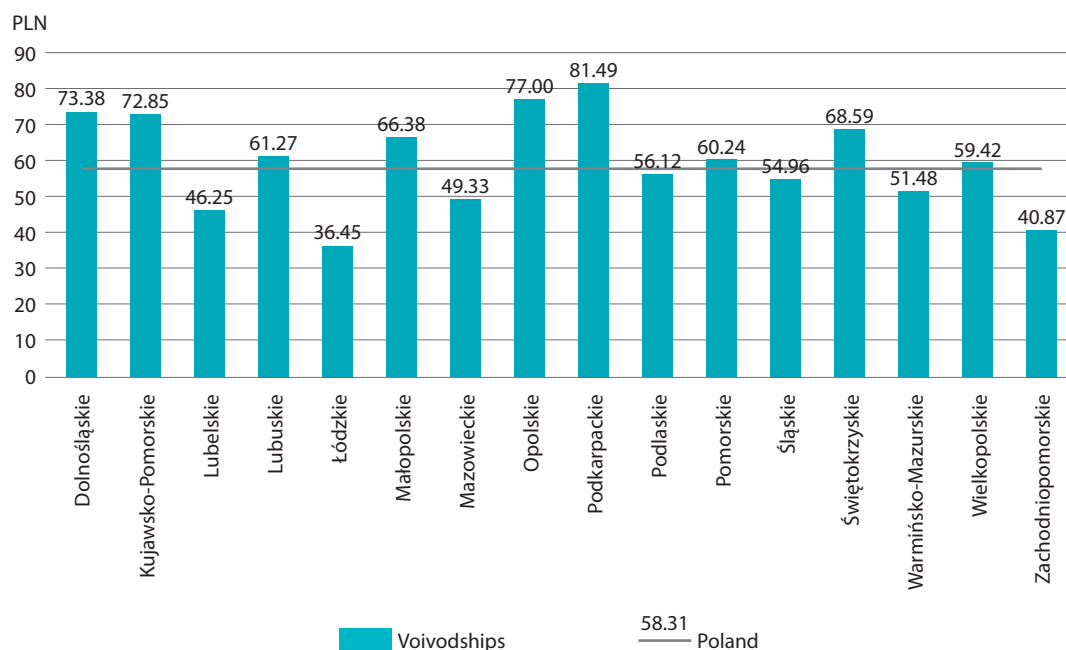
Health care services within geriatrics had an average of PLN 9.07 per 1 older person allocated in 2020 by the National Health Fund. Lubelskie Voivodship could spend the most – PLN 18.83, while Warmińsko-Mazurskie Voivodship the least – only PLN 29.

Chart 39. The National Health Fund expenditure on geriatric healthcare services refund per treated person aged 60 and more by Voivodships in 2020

Source: NHF data.

Hospice and palliative care is important for older people. In 2020, almost 81% of the costs of such services reimbursed by the National Health Fund concerned older people. On average, the National Health Fund spent PLN 58.31 per senior. The largest amount was spent in Podkarpackie Voivodship – 81.49 PLN, the smallest – in Łódzkie Voivodship – 36.45 PLN.

Chart 40. The National Health Fund expenditure on the reimbursement of hospice and palliative care services per treated person aged 60 and more by Voivodships in 2020



Source: NHF data.

Among the costs of hospice and palliative care services provided to older population, the highest share had costs of in-patient palliative/hospice care (50.3%) and home hospice (49.3%). Out-patient consultations in palliative medicine clinics generated 0.4 per cent of total reimbursement costs.

According to the NFZ, in 2020, the reimbursement of medicaments for people aged 60 and more equalled PLM 5.9 billion, i.e. almost 63% of the total drug reimbursement costs in Poland. The amount of reimbursement medicaments for the elderly is closely connected with the number of this population in each. The majority of funds were allocated to Mazowieckie Voivodship – PLN 810.1 million and in Śląskie one – PLN 755.1 million, while the smallest amounts in Opolskie and Lubuskie Voivodships – PLN 148.9 million and PLN 143.5 million respectively.

3.4. Social assistance

The ongoing demographic changes resulting in population ageing lead to an increase in the prevalence of chronic diseases and disabilities. This leads both to the demand to meet growing health needs, which entails a significant increase in expenditure on this purpose and the necessity to meet rising demand for care needs.

At the end of 2020, there were 1851 in-patient social welfare facilities (14 more than in 2019), among which there were 871 social welfare homes and 408 establishments ensuring 24-hour care for disabled persons, chronic patients, or elderly persons. The highest number of in-patient social welfare facilities was located in Mazowieckie Voivodship – 281 and in Śląskie Voivodship – 228, which means in two Voivodships with the highest number of people aged 60 and more. The smallest number was in Lubuskie Voivodship – 47 and Podlaskie Voivodship – 57.

**Table 18. Stationary social welfare facilities in 2020
As of 31 December**

Voivodships	Total	Of which	
		social welfare homes	centres providing full-time care ^a
Polska	1851	871	408
Dolnośląskie	119	57	30
Kujawsko-Pomorskie	92	49	17
Lubelskie	85	45	15
Lubuskie	47	23	5
Łódzkie	111	64	20
Małopolskie	163	92	36
Mazowieckie	281	106	105
Opolskie	62	28	15
Podkarpackie	84	48	7
Podlaskie	57	23	11
Pomorskie	120	46	35
Śląskie	228	102	49
Świętokrzyskie	71	37	8
Warmińsko-Mazurskie	93	47	16
Wielkopolskie	152	68	29
Zachodniopomorskie	86	36	10

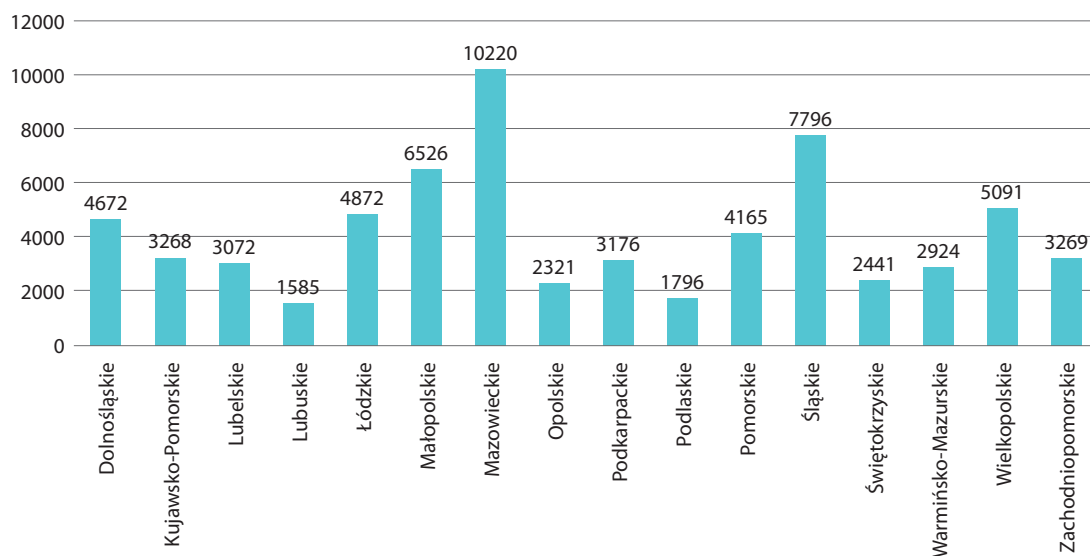
a To disabled, chronically ill or older persons within the scope of economic activity or their statutory activity.

At the end of 2020, the number of beds in stationary social welfare facilities was similar to the year before, amounting to 119.3 thousand, of which the majority was located in social welfare homes (82.7 thousand). The highest number of places in stationary social welfare facilities was in Mazowieckie Voivodship (17.1 thousand) and Śląskie Voivodship (13.8 thousand). The smallest number of places was in Lubuskie Voivodship (3.0 thousand) and Podlaskie Voivodship (3.5 thousand). The best situation with reference to the availability of stationary social welfare facilities was in Opolskie Voivodship, where there were 61 seniors per place in these facilities. On the other hand, the worst situation was in Lubelskie Voivodship, where this number reached 93.

**Table 19. Places in stationary social welfare facilities in 2020
As of 31 December**

Voivodships	Total	Of which	
		social welfare homes	centres providing full-time care ^a
Polska	119344	82660	15654
Dolnośląskie	8465	5631	1120
Kujawsko-Pomorskie	6003	4134	533
Lubelskie	5858	4499	505
Lubuskie	2989	2330	151
Łódzkie	8170	6469	569
Małopolskie	10691	8055	1487
Mazowieckie	17052	9941	4535
Opolskie	4283	2975	580
Podkarpackie	5981	4715	290
Podlaskie	3474	2386	484
Pomorskie	7460	4392	1120
Śląskie	13772	8961	1925
Świętokrzyskie	4449	3535	325
Warmińsko-Mazurskie	5457	3906	669
Wielkopolskie	9340	6497	1019
Zachodniopomorskie	5900	4234	342

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

**Chart 41. Number of residents aged 60 and more of stationary social welfare facilities
by Voivodships in 2020
As of 31 December**

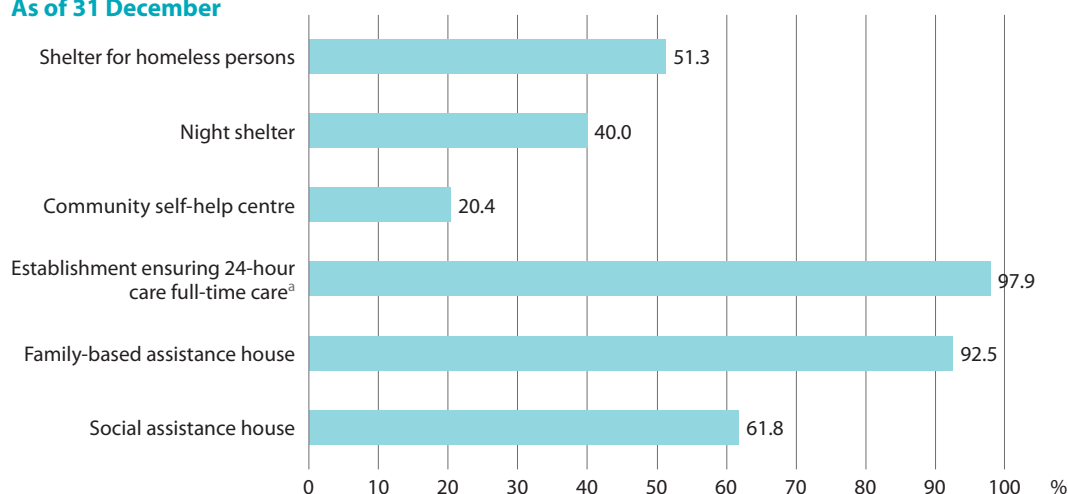
At the end of 2020, there were almost 105.2 thousand people in stationary social welfare facilities, including those aged 60 and more – 67.2 thousand or 63.9% of the total number of residents in these institutions. In 2019, the number of residents was 112.5 thousand and 72.5 thousand respectively. With regard to the previous year, the percentage of older people among residents of stationary social welfare institutions decreased by 0.6 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 – 10.2 thousand people and in Śląskie one – 7.8 thousand people. The voivodships with the smallest number of the elderly in stationary social welfare facilities were in Lubuskie Voivodship – 1.6 thousand people and Podlaskie one – 1.8 thousand people.

At the end of 2020, as in the previous year, stationary social assistance facilities were used by 7 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 9 persons per 1000), i.e. in Voivodship with the highest number of places per senior. In eight Voivodships in Poland, this ratio was at the level of 6 people per 1.000 population in this age group.

In 2020, in establishments providing 24-hour care for people with disabilities, chronically ill or elderly persons, the share of people aged 60 and more in the total number of residents in these institutions fell from 98.2% to 97.9%, in family-based assistance houses from 96.2% to 92.5%, and in social welfare homes from 63.4% to 61.8%. Compared to the previous year, the largest decrease in the proportion of older people in the total population was recorded in community self-help centres (from 26.0% in 2019 to 20.4% in 2020). The seniors' share in the number of residents of hostels for homeless persons remains very high, increasing from 49.8% to 51.3% in the year under review compared to the previous year.

Chart 42. Share of persons aged 60 and more in the number of residents in specified types of stationary social welfare facilities in 2020
As of 31 December



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

In 2020, 86.6 thousand of the elderly used care services, i.e. by 7,0% less compared to the previous year. On average, about 9 persons per 1.000 older people used care services. The value of care services used by seniors totalled PLN 543.8 million, which is a 1.1% increase compared to the previous year. The average amount of care services per senior benefiting from this type of support amounted to PLN 6279 and was by 8.7% higher in relation to 2019.

The highest number of residents of Wielkopolskie and Śląskie Voivodships (respectively 10.2 thousand people senior age and 9.6 thousand) benefited from care services, while the lowest – of Podlaskie Voivodship (1.4 thousand). The highest average value of care services per one beneficiary aged 60 and more was noted Świętokrzyskie Voivodship (by 65.2% higher than the average aid in Poland), while the lowest in Śląskie Voivodship (66.0% of the average in Poland).

Table 20. Attendance services for persons aged 60 and more in 2020

Voivodships	Attendance services beneficiaries	Value of attendance services in thousand PLN	Average value of attendance services per beneficiary in PLN
Poland	86601	543780.9	6279
Dolnośląskie	5804	28882.6	4976
Kujawsko-Pomorskie	6782	43022.3	6344
Lubelskie	4872	39548.5	8118
Lubuskie	2194	11614.7	5294
Łódzkie	5881	31468.1	5351
Małopolskie	6116	39522.2	6462
Mazowieckie	8338	46686.9	5599
Opolskie	2488	13819.4	5554
Podkarpackie	3727	31053.5	8332
Podlaskie	1357	8378.8	6175
Pomorskie	6098	39631.8	6499
Śląskie	9583	39739.5	4147
Świętokrzyskie	3541	36725.9	10372
Warmińsko-Mazurskie	4702	26253.1	5583
Wielkopolskie	10189	75766.5	7436
Zachodniopomorskie	4929	31667.0	6425

Chapter 4

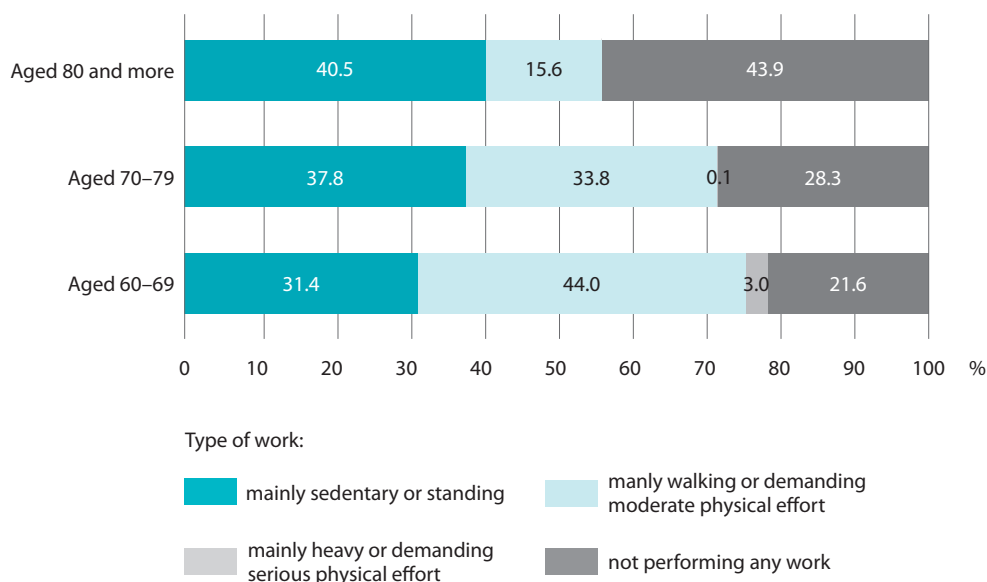
Activity of the elderly

4.1. Physical activity

Physical activity is one of vital components of maintaining satisfactory health and functional fitness of older people. The broad definition of physical activity includes all forms, i.e. it is not restricted to recreational activity (e.g. sport, dance, fitness) but also includes professional activity and activity related to daily commuting (e.g. transport). Physical activity assessment was part of the 2019 EHIS survey¹.

The results of the survey indicate that older people are characterised by a significantly lower activity related to the main task performed as a part of daily living². Among people aged 60–69, nearly 22% declared that they have no daily duties, in the case of 70-year-olds the percentage amounted to 28%, while in the group of people aged 80 and more – almost 44%. For comparison, the percentage of those declaring having no daily duties did not exceed 1% in younger age groups of adult Poles.

Chart 43. Physical activity related to everyday work by age groups in 2019



In 2019, 31% of 60-year-olds, 38% of 70-year-olds and 41% of those aged 80 and more did their daily activities mainly sitting or standing. For other 44% of people aged 60–69, 34% of those aged 70–79, and 16% of the oldest seniors, daily work required walking or moderate physical effort. Heavy or physically demanding work was indicated by only 3% of those aged 60–69.

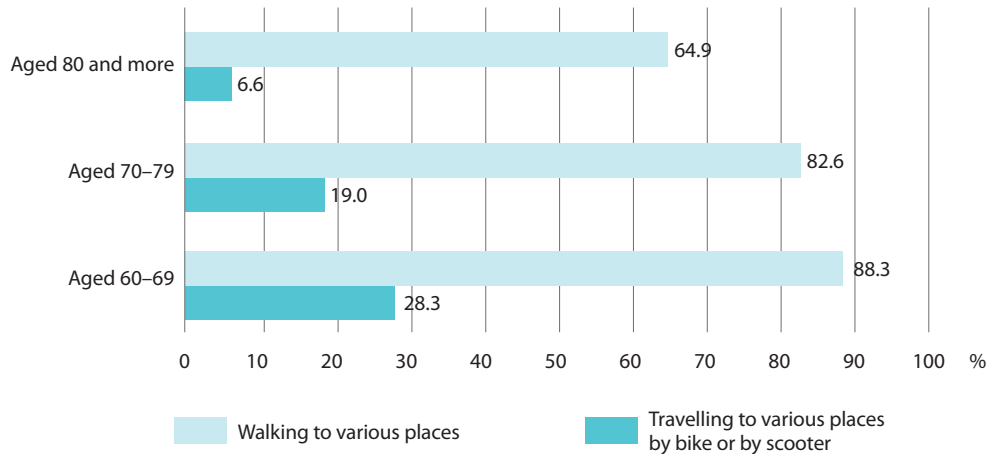
Slightly over 88% of people in the 60–69 age group, nearly 83% of those in their 70s and just under 65% of those aged 85 and more walked to various destinations (e.g. to work, shops). On average this rate in the population (of people aged 15 and more) was 88%, indicating that the oldest age group analysed (80 or more) was characterised by a clearly decreasing willingness or ability to walk. The average time

¹ Information regarding the methodology of this survey are to be found in the publication "Health status of population in Poland in 2019", Statistics Poland, Warsaw 2021.

² For working population it was their professional work, for other people – a main task (e.g. for the non-working population and pensioners – running a home, taking care of children and family members, for the unemployed – looking for work and household chores).

spent walking in a typical week was about 41 minutes per day among 60-year-olds (similar to the average for all adults), 35 minutes for 70-year-olds and 29 minutes for oldest seniors.

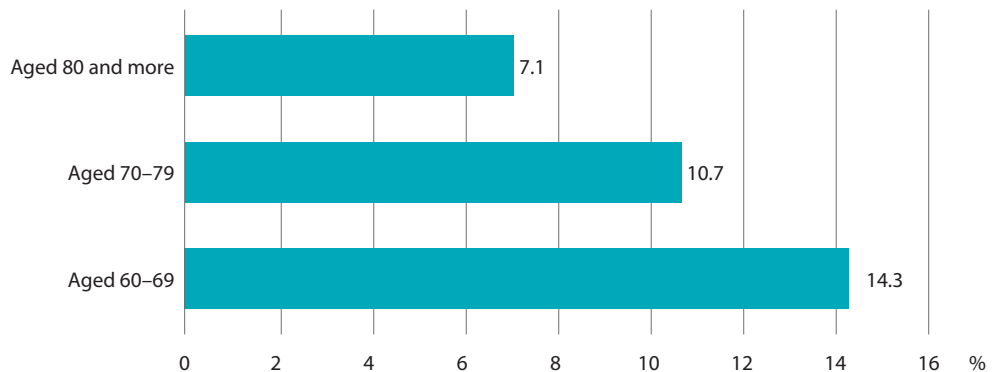
Chart 44. Share of persons walking or travelling to various places by bike or scooter in the number of persons in a given age group in 2019



More significant differences resulting from age are visible while a bicycle or scooter to travel to various places (but not recreationally) is under scrutiny. In 2019, more than 28% of people aged 15 and more commuted to different places by bicycle or scooter. A similar rate also characterised the group of 60-69-year-olds, but for the 70-year-olds the percentage was lower by 9 pp and for the oldest seniors (80-year-olds and older) it was less than 7%. The time spent by older people on this type of activity was just over 2.5 hours per week.

The prevalence of different types of sport also decreases with age. In autumn³, 14% of people aged 60-69, 11% aged 70-79 and 7% of seniors aged 80 and more spent their free time doing sports, fitness or other physical recreation, i.e. activities requiring at least moderate physical effort. The average exercising time was respectively 51, 46 and 30 minutes a week. In general, slightly more than a quarter of people aged 15 and more chose this way of spending their leisure time devoting about 63 minutes a week to it.

Chart 45. Share of persons doing sports, fitness or other physical activity, working out in the gym in the number of persons of a given age group in 2019



³ EHIS 2019 survey took place in autumn, therefore results concern this period.

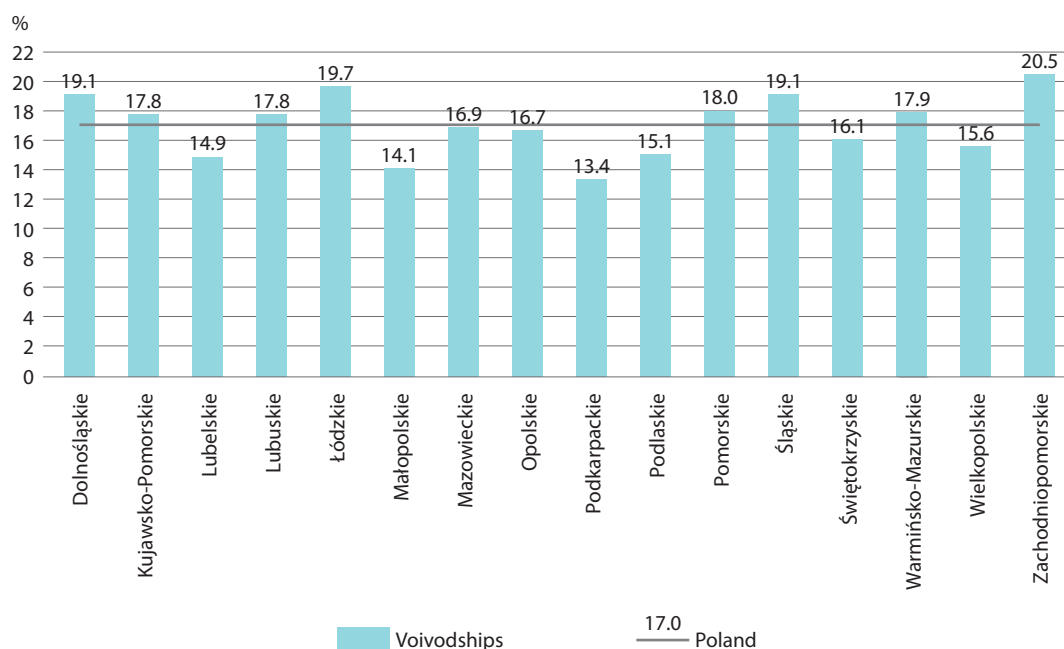
4.2. Participation in culture

The COVID-19 pandemic had a negative impact on cultural activities in Poland. Most cultural institutions experienced negative effects of the pandemic, resulting from temporary restrictions on their activities. These restrictions also affected the possibility of using the offer of these institutions by the elderly.

In 2020, 835.7 thousand people aged 60 and more used the offer of public libraries, i.e. 7.7% fewer than the year before. In the case of total number of public library readers, the decrease was even greater – 17.8%, which, in turn led to the increase in the share of older people in the total number of public library readers 15.1% in 2019 to 17.0% in 2020. Compared to 2015, the share of people aged 60 and more in total public library readers increased by 6.7 pp.

In 2020, the highest share of seniors in the total number of readers, as in the previous year, was recorded in Zachodniopomorskie Voivodship (20.5%), and the lowest in Podkarpackie Voivodship (13.4%).

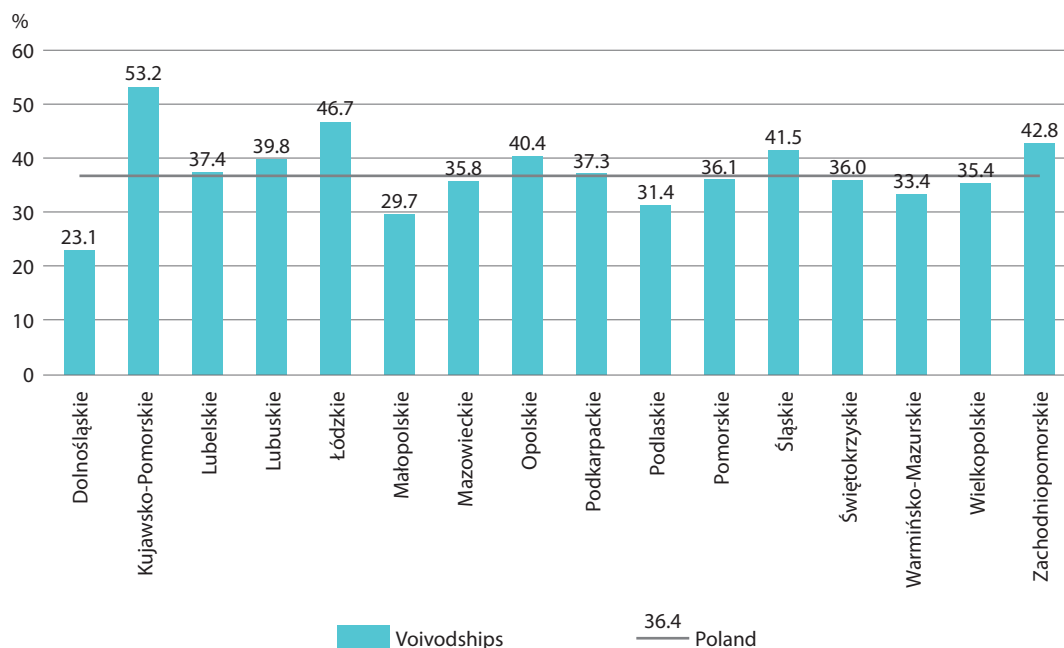
Chart 46. Share of readers aged more than 60 registered in public libraries in the total number of readers by Voivodships in 2020



In the year under scrutiny, in comparison with previous years, significantly fewer seniors made use of the cultural offer of cultural centres and establishments, clubs and community centres. In 2020, nearly 170 thousand seniors were members of various groups, clubs or sections, while a year earlier more than 210 thousand such people were recorded. This means that year to year the number of older people in such institutions fell by 19.3%. The representation of the elderly in the total number of members in clubs and sections was 36.4%, similar to 36.6% noted a year before.

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 depending on the region. In 2020, the highest share of people aged 60 and more among members of groups (clubs, sections) was recorded in Kujawsko-Pomorskie (53.2%), Łódzkie (46.7%) and Zachodniopomorskie (42.8%) Voivodships, while the lowest in Dolnośląskie and Małopolskie Voivodships (23.1% and 29.7% respectively).

Chart 47. 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 2020
As of 31 December



For years, senior citizens clubs run by the abovementioned institutions have been very popular among older people both in rural and urban areas. In rural areas activities organised by rural housewives' clubs were equally popular. Among seniors living in cities, tourist as well as sport and recreational activities were also frequently chosen.

Table 21. Members of groups, clubs or sections in cultural centres and establishments, clubs and community centres in 2020
As of 31 December

Specification	Grand total	Urban areas	Rural areas	Of total population aged more than 60		
				total	urban areas	rural areas
Total	466305	306705	159600	169758	111121	58637
of which:						
Artistic/technical	77245	53211	24034	6881	5244	1637
Dance	70578	54544	16034	4169	3487	682
Music	39221	26826	12395	3445	2191	1254
Computer	4164	2760	1404	1268	972	296
Photography and film	5144	4408	736	770	685	85
Theatre	12692	8845	3847	1683	1108	575
Tourist and recreation	46716	32482	14234	14723	12181	2542
Senior/Third Age University	93430	69579	23851	88240	65836	22404
Film discussion group	3932	3660	272	1286	1188	98
Rural housewives' clubs	67995	16175	51820	36153	9437	26716
Literary	3070	2347	723	1316	1117	199

In 2020, 48.0 thousand people over 60 were active in artistic groups in cultural centres and establishments, clubs and community centres, which is a fall by 12.2% comparing to the previous year. The share of older people in these groups had exceeded 20%, i.e. every fifth member of an artistic group was a senior. The highest representation of people aged over 60, among members of artistic groups, was recorded in Dolnośląskie and Zachodniopomorskie Voivodships (31.4% and 29.3% respectively). The lowest was noted in Małopolskie (15.1%) and Podkarpackie Voivodship (15.4%).

Chart 48. 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 2020
As of 31 December



In 2020, as in the previous year, the highest share of seniors was in vocal groups and choirs (40.4% of their total members) and in folk groups (34.8%). The lowest representation of older people was in dance groups – 4.0% of their members were people over 60 years old.

The elderly belonging to artistic groups in urban areas most often chose vocal groups and choirs (43.9%), while in rural areas – folklore groups (48.7%).

Table 22. Members of artistic groups in cultural centres and establishments, clubs and community centres in 2020
As of 31 December

Specification	Grand total	Urban areas	Rural areas	Of total population aged more than 60		
				total	urban areas	rural areas
Total	230564	138953	91611	48011	27263	20748
of which groups:						
Theatre	23108	14947	8161	3729	2494	1235
Music and instrumental	36817	19764	17053	4234	2311	1923
Vocal and choirs	45873	29592	16281	18547	11970	6577
Folk	48311	21253	27058	16831	6717	10114
Dance	66977	46939	20038	2668	2277	391

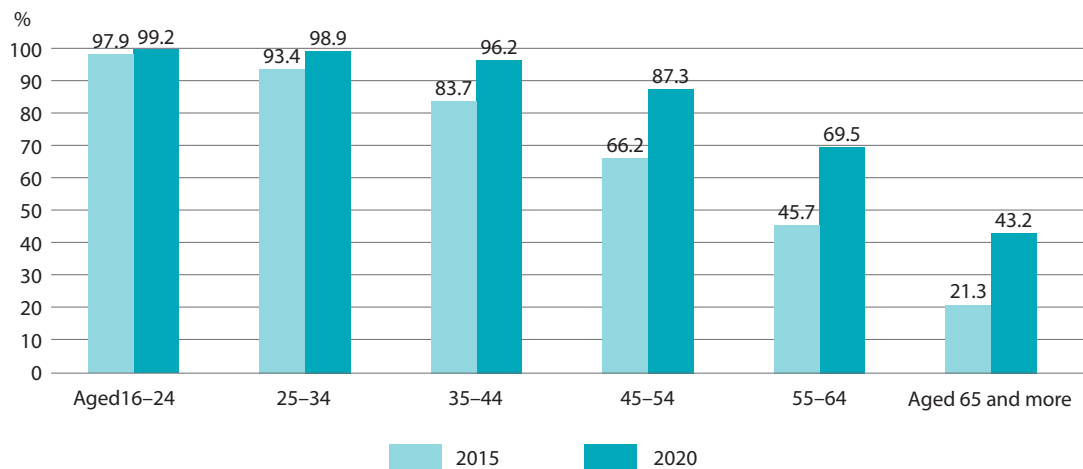
Cultural centres and establishments, clubs and community centres also offer their members various courses. In 2020, almost 10.8 thousand people aged 60 and more attended them, i.e. almost twice as many as the year before. Older people accounted for 16.6 % of the total number of participants completing the courses in 2020. The largest number of older people graduated from foreign language courses – nearly 3.3 thousand, computer courses were also popular with seniors – 2.6 thousand graduates in the analysed year.

4.3. The use of the Internet

In Poland in 2020, according to the Community survey on ICT usage in households and by individuals, the Internet was used (in the last three months preceding the study) by more than half of people aged 60–74 (51.4%). The share of Internet users in this age group was still much lower in comparison with younger people, whose share totalled 93.1%.

The percentage of people using the Internet diminishes with age. However, from year to year it is higher, especially in older age groups. In 2020, 43.2% of people aged 65–74 used the Internet, compared to 37.0% in the previous year and 21.3% in 2015. The greatest difference was between seniors and people aged 16–24, 99.2% of whom accessed the Internet during last 3 months.

Chart 49. 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 48.3% of 60–74-year-olds. The percentage of regular Internet users was slightly higher among men in this age group (49.3%) than among women (47.5%). 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 2020 reached 10.2%, while for those with secondary education it equalled 46.0%, and for those with tertiary education – 88.8%.

Table 23. Share of persons using the Internet in the last 3 months in a given age group in 2020

Specification	Persons aged 16–59	Persons aged 60–74	
		total	of which aged 65–74
	in %		
Total	93.1	51.4	43.2
every day or almost every day	83.8	35.3	27.6
at least once a week but not every day	7.8	13.0	12.8
less than one a week	1.4	3.1	2.8
Of which regularly (at least once a week)	91.6	48.3	40.4

The elderly most often used the Internet for private reasons: to read online news, newspapers or magazines (39.6% of those aged 60–74), to search for information about goods or services (31.2%), to seek health-related information (28.9%), to send and receive e-mails (28.4%), and to use Internet banking services (22.4%).

In 2020, 17.9% of people aged 60–74 had used (in the last 12 months preceding the survey) public administration services provided via the Internet, while almost half of younger people (aged 16–59), had already chosen this form of contact with authorities. Seniors most often went for filling in and sending forms via the Internet (12.7% of people aged 60–74). Searching for information on public administration websites was used by 11.9% of older population, and downloading official forms via the Internet was declared by 9.4%.

Seniors used the opportunity to shop online much less frequently than people in younger age groups. The percentage of people aged 60–74 who did shopping for private use (in the past 12 months) was 22.0% in 2020. For younger people this ratio was 73.0%. In the last 3 months preceding the study, 15.0% of people aged 60–74 and 56.4% of younger people had made online purchases. Seniors most often ordered clothes, shoes and accessories (6.3% of people aged 60–74), cosmetics, health and beauty care products (3.8%), as well as furniture, decorative items and garden products (3.3%).

36.4% of people aged 60–74 followed information about coronavirus on websites, while 11.0% used social networking sites for this purpose. However, the most common source of information about coronavirus for them was television (94.6%) and the radio (49.9%).

General notes

1. Presented demographic data and survey results concern persons aged 60 and more as stipulated by the Law on elderly people dated 11th September 2015. 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. Information is presented against the background of the total population or compared with data referring to persons below 60 years of age. 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, the Social Insurance Institution, the Credit Information Bureau and the Association of Financial Companies. Statistical information from sources other than public statistics is noted.
3. As this publication is a multidisciplinary analysis and the data herein is in secondary use, neither methodological notes nor terms and definitions are included. 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").
4. 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.
5. Due to the rounding of data, in some cases sums of components may slightly differ from the amount given in the item "total".
6. In data calculations per capita (per 1000 population, etc.) as of the end of the year, the number of population as of 31 December has been used, whereas in calculations describing the magnitude of the phenomenon within a year – as of 30 June.