



The situation of older people in Poland in 2023



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Preface

We present you with the next release of the publication devoted to seniors in Poland. The aim of this elaboration is to characterise various aspects of the life of older people and to describe demographic features of this population group. This publication refers to the elderly as persons aged 60 and more, as stipulated by the Act of 11 September 2015 on Elderly People.

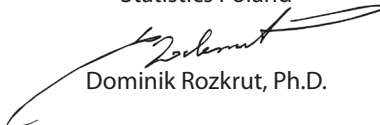
In 2023, the process of ageing of Polish society remained one of the greatest demographic and social challenges. This phenomenon significantly affects many areas of life, such as health care, labour market or social policy. This work presents detailed data and indices that help in better understanding of these changes and their social implications. Information that is presented in this publication may serve as a basis for in-depth research and for the creation of a roadmap not only for withstanding these challenges but also for seizing opportunities that the process of population ageing brings about.

The latest available results of surveys carried out by the Statistics Poland within the Programme of Statistical Surveys of Public Statistics, aggregated ministerial reporting data processed by the Statistics Poland, and data from administrative sources have been used for this publication. On their basis, a description of demographic features of the population of older people and the analysis of seniors' economic and housing situation have been prepared. Selected information related to health, health care, social assistance, and activity of the elderly is to be found here as well.

We would like to encourage you to read this publication and hope that information related to seniors will turn out to be valuable. We also hope that this data will arise interest and obtain positive feedback. At the same time, we would like to thank all administrative data administrators such as the National Health Fund and the Credit Information Bureau for cooperation and information that has enriched the contents of this publication. We would be grateful for any comments and suggestions concerning both this publication and the research that we carry out within the scope of this elaboration.

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Symbols

Symbol	Meaning
Dash (-)	magnitude zero
Dash (.)	data not available, classified data (statistical confidentiality) or providing data impossible or purposeless
Sign v	low-precision data
"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
MFLSP	Ministry of Family, Labour and Social Policy

Executive summary

In 2023, the process of population ageing in Poland continued. At the end of 2023, the number of persons aged 60 and more was 9.9 million, which was by 1.0% more than a year before. The percentage of older persons in Polish population amounted to 26.3% – an increase by 0.4 pp in comparison with the previous year. The old age dependency ratio¹ rose to 30.9 from 29.9 noted in 2022. The ratio of post-working age population per 100 persons at working age equalled 40.0, while in the previous year it was 39.0. According to the projection of the Statistics Poland, the number of population aged 60 and more in Poland will grow gradually to 2060. It is expected that in 2060 11.9 million older people will live in Poland, i.e. by 19.9% more than in 2023. Older people are supposed to constitute about 38.3% of the total population of Poland then.

The intensity of population ageing varies in different voivodships. In 2023, and in 2022 alike, the greatest share of persons aged 60 and more was recorded in Świętokrzyskie Voivodship (29.3%), while the lowest – in Małopolskie one (24.2%).

In 2023, the most numerous group of seniors was the group of people between 65–69 years old. Their share in the total number of the elderly equalled 25.5%. The least numerous group was people aged 80–84, whose share in the elderly population was 7.9%.

The majority of seniors lives in cities. In 2023, the urbanization rate for persons aged 60 and more was at 63.9%. Seniors comprised 28.2% of urban population and 23.4% of rural population.

Population of older people, and total population alike, is female-dominated. In 2023, their share in the group of older people amounted to 58.1%. There were 138 women per 100 men in the age group of 60 and more. There were more marriages among older people in comparison with the previous year. There were 6621 marriages of men aged 60 and more (in 2022 – 6187), and women the same age entered into 4041 marriages (3710 a year before). The marriage ratio for the former grew to 1.6, while among women it remained at the 2022 level and amounted to 0.7. In 2023, 2720 marriages of women aged 60 and more were terminated on the day of filing the petition for a divorce (in 2022 – 2807). This number for male seniors was by far greater – 4059 (and 4197 a year before).

In Poland, in 2023, there were 354.6 thousand deaths of persons aged 60 and more. The percentage of these people's deaths to the total number of deaths was 86.7%. In relation to the previous year, the number of deaths of seniors fell by 8.6% and the share of deaths of seniors in the total deaths fell by 0.2 pp. Mortality ratio of the population aged 60 and more² stood at 36.0, which is a significant drop from a year before, when it peaked reaching 39.8.

In 2023, life expectancy at birth for a male was 74.7 years, whereas for a female – 82.0. In the case of women it was by 0.9 year more than in 2022, while in the case of men – by 1.2 year more. In 2023, a male at the age of 60 had 19.6 years ahead of him, i.e. by 0.9 year more than a man who reached this age in 2022. In the case of women that age, life expectancy was 24.4 years, which is growth by 0.8 year in comparison with 2022.

Economic activity of older people in 2023 was similar to the one noted in 2022. In the analysed year, 7.9 million (i.e. 84.6%) persons aged 60–89 was economically inactive. The number of economically active population this age was 1.4 million. The activity rate for people aged 60–89 decreased to 15.4% from 15.8% in the previous year, and the employment rate of seniors was 15.2% (compared to 15.5% a year before). The highest rate of employed people among people aged 60–89 was in Mazowieckie Voivodship. The employment rate in this voivodship was 18.4%.

41.1% of the total working population aged 60 and more was entitled to retirement pension in 2023. The share of retirees aged 60 and more and employed in the national economy reached 3.7%. The largest number of seniors with an established right to retirement pension worked in sections Trade; repair of motor vehicles (16.5% of all employed retirees aged 60 and more) and in Human health and social work activities (14.5%).

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

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

In 2023, seniors' households nominally had higher both incomes and expenditures in comparison with the previous year. An average monthly disposable income per capita in households with at least one person aged 60 and more equalled PLN 2555, which had been by 13.9 % nominal increase since the previous year. Average monthly expenditures per capita in these households (amounting to PLN 1546) grew by 10.6% in comparison with 2022. Seniors living in the households consisting of only persons aged 60 and more had an average disposable income per capita equalling PLN 3010, i.e. by 16.0% higher than a year before. Average monthly expenditures per capita in households with all persons aged 60 and more amounted to PLN 2077 and increased in relation to the one noted a year before by 11.3%. The share of average monthly expenditure in the disposable income in households with seniors only was at 69.0%, i.e. 2.9 pp lower than noted a year earlier. In 2023, in households where the level of expenditure was lower than the threshold of extreme poverty there were 5.9% of people aged 60 and more (compared to 4.1% noted a year before).

Incomes from social benefits are a basic source of income in households consisting of solely older persons. In 2023, these incomes constituted 85.3% of disposable income per capita in of these households. The highest share in social benefit income concerned a retirement pay and pension (as much as 81.5% of total disposable income). A gross monthly average retirement pay and pension paid from a non-agricultural social insurance fund was PLN 3364 and grew nominally by 17.2% in relation to 2022, from ASIF – PLN 1847 (an increase by 23.1%). In 2023, 71.5 thousand persons aged 60 and more made use of permanent allowances, and their total value was PLN 369.9 million, of which 95.6% was granted to seniors living in 1-person households.

According to the Credit Information Bureau (CIB), in 2023, there were fewer seniors with consumer credits, mortgage ones, credit cards, as well as authorised overdraft. Older people comprised 16.9% of consumer credit borrowers and 3.2% of mortgage credit borrowers. Seniors with credit cards and authorised overdraft constituted 29.7% of older population.

In 2023, a better subjective evaluation of financial situation of households with seniors, and in other households alike, was recorded. The percentage of households reporting a good or quite good situation grew, and at the same time the evaluation with bad or rather bad assessment decreased. However, these assessments are still less optimistic than in the case of households without elderly people. A good or quite good material situation was recorded in 47.1% of households with seniors and in 42.1% of households consisting only of people aged 60 and more. A bad or rather bad material situation was recorded in 5.7% of households with older people and in 7.1% of households solely with older people.

In 2023, there was an improvement in terms of dwellings fitted with a majority of technical and sanitary installations. Households with seniors in rural areas still on average in a worse situation in this respect than households located in urban areas.

In 2023, almost all households with at least one person aged 60 and more were furnished with a television set (98.2%) and an automatic washing machine (97.3%). A bit fewer had a microwave oven (64.0%) and a dishwasher (44.6%). There were 78.7% of the analysed households with access to the Internet, and a cable or satellite TV – 65.0%. The furnishing of households with selected durable goods is similar or slightly worse in the case of households with solely older people. The extent of household furnishing in the above-mentioned goods does not significantly differ as regards the location of the place of residence of the household.

According to the subjective evaluation of older population, 95.7% of households with at least one senior as well as households composed exclusively of elderly people, were in proper technical and sanitary conditions. Comparing the assessment of occupied dwellings in urban areas and rural ones it can be stated that architectural barriers limiting access to a flat occur more often in cities than in villages. In villages, respondents more often reported that the dwelling was located in the area with poor infrastructure.

At the end of 2023, there were 23.5 thousand clinics as well as 0.6 thousand medical practices and 2.6 thousand dentist practices within the out-patient health care, providing services financed from public funds. In accordance with the reporting of health care facilities, in 2023, there were 108.7 million consultations provided to people aged 65 and more, which comprised 31.3% of total consultations provided. In 2023, there were 195 geriatric clinics in Poland, i.e. by 31 more than a year before, and they provided in total 85.5 thousand doctors' consultations.

In 2023, in-patient health care in Poland was provided by 894 general hospitals with 161.2 thousand beds. 62 geriatric wards operating in these hospitals had 1.2 thousand beds. Within a year the number of beds decreased by 0.2%, and the number of patients treated there grew by 14.4%.

At the end of 2023, chronic medical care homes, nursing homes, hospices and palliative wards had 33.8 thousand persons aged 61 and more. The largest group was seniors at the age of 80 and more – 18.0 thousand. The number of people aged 65 and more, making use of health resorts, was 471.2 thousand, and their share in the elderly population was 6.3%.

Health care expenditures incurred by the National Health Fund in 2023 equalled PLN 155,9 billion and grew in relation to the previous year by 29.0 PLN billion, i.e. by 22.9%. According to the NHF data, financial means allocated to reimbursement of geriatric services within out-patient specialised care and hospital treatment, in 2023, amounted to PLN 300.9 million, of which geriatric hospital care comprised 97.0% of this amount.

In 2023, the reimbursement of hospital treatment costs of people aged 60 and more accounted for 55.6% of the total amount of reimbursement of these services. The value of out-patient specialised services provided to older persons represented 49.4% of the total reimbursement amount of the analysed services. The treatment costs of seniors in basic health care, reimbursed by the National Health Fund, generated 39.8% of the total amount of these services.

At the end of 2023, there were 2138 stationary social welfare facilities (56 more than in 2022), among which there were 904 social assistance houses and 652 establishments ensuring 24-hour care for disabled persons, chronic patients, or elderly persons. The number of places in stationary social welfare facilities was 132.6 thousand, namely 1.1 thousand (i.e. 0.8%) more than a year before. The largest number of places was in social assistance houses – 84.6 thousand. The share of seniors in stationary social welfare facilities grew within a year by 0.6 pp and reached 68.0% in 2023.

Recent years have shown an increase in general educational activity of seniors. Nearly one third of people aged 60–69 declared that in 2022 they gained knowledge in various forms (i.e. in formal education, non-formal education and informal education). In the age group 60–64, the percentage of people engaged in gaining knowledge reached 33.9%, and in the group 65–69 – 29.6%. In comparison with 2016, the share of persons aged 60–64 taking part in all forms of education grew by 5.8 pp, while among people aged 65–69, an increase of 7.2 pp was recorded.

The participation rate in all forms of education of persons aged 60–69 was slightly higher for women rather than for men. Residents of urban areas were more likely to take up or continue their education than residents of rural areas.

In population aged 60–69 informal education is most popular. In 2022, these people comprised 30.1% of this form (those aged 60–64 – 31.3%, aged 65–69 – 28.9%). 6.2% of 60–69-year-olds reported non-formal education (namely: 7.5% – these aged 60–64 and 5.0% – at the age of 65–69). Formal education among people aged 60–69 is of marginal importance.

In 2023, 949.5 thousand readers aged more than 60 used the offer of public libraries, i.e. 6.8% more than a year before. More seniors also made use of a cultural offer of cultural centres and establishments, clubs and community centres. In 2023, 162.9 thousand people aged more than 60 were members of various groups, clubs or sections and 51.6 thousand took an active part in artistic groups.

Among older people there is a systematic increase in the share of people using the Internet. In 2023, 61.9% of population aged 60–74 (63.8% of females and 59.4% of males) used the Internet in the three months preceding the survey. Comparing to the previous year, this means an increase by 0.8 pp. The share of persons in this age group using the Internet was still much lower than in the group of younger people. Among the people in the analysed age group, the share of Internet users who had at least basic general digital skills was 15.4%.

Older people most often used smartphones and laptops to access the Internet. Internet use for seniors' private purposes was dominated by reading online news, newspapers and magazine, searching for information related to own health or the health of the user's loved ones as well as information concerning goods and services. Seniors used websites or applications of public administration units, as well as the possibility of making purchases online, much less often than younger people.

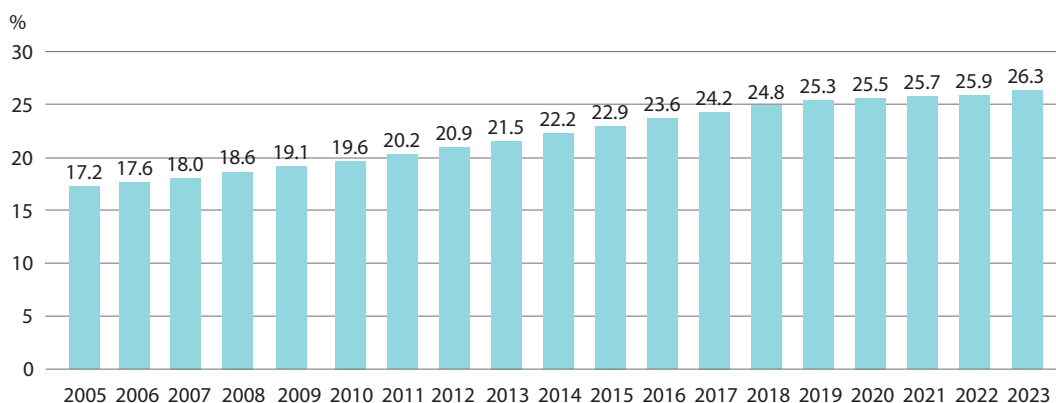
Chapter 1

Older people in Poland

1.1. Number and structure of population aged 60 and more

At the end of 2023, population in Poland equalled 37636.5 thousand and was by 129.8 thousand smaller than in 2022. Further changes in age structure were also visible due to the fact that population ageing progressed. In 2023, like in preceding years, the number of population of Poland aged 60 and more grew. At the end of the year, the number of older people amounted to 9893.7 thousand and was by 1.0% higher than a year before. Since 2006, there has been a gradual increase in the share of population of older people in the total population of Poland. In 2005, this share was 17.2% and it grew to 26.3% in 2023.¹

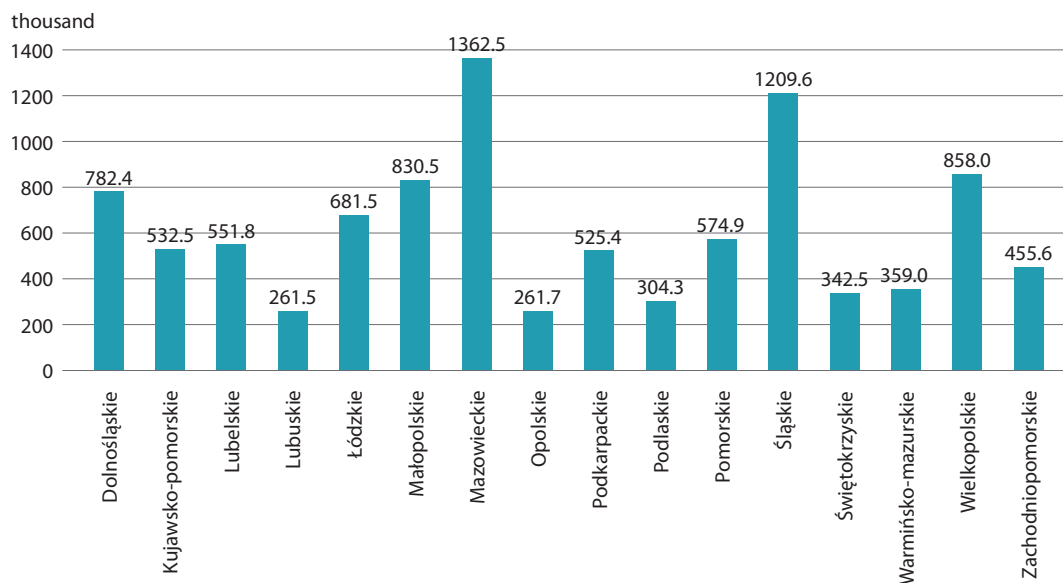
Chart 1. The share of persons aged 60 and more in the total number of population
As of 31 December



The number of older persons varies by area, which is mainly a result of the discrepancy in the total population in each voivodship. In 2023, over a quarter (26.0%) of seniors lived in two voivodships, i.e. Mazowieckie and Śląskie ones. The Voivodship with the lowest number of older people, Lubuskie one, was inhabited by 2.6% of the total number of the elderly.

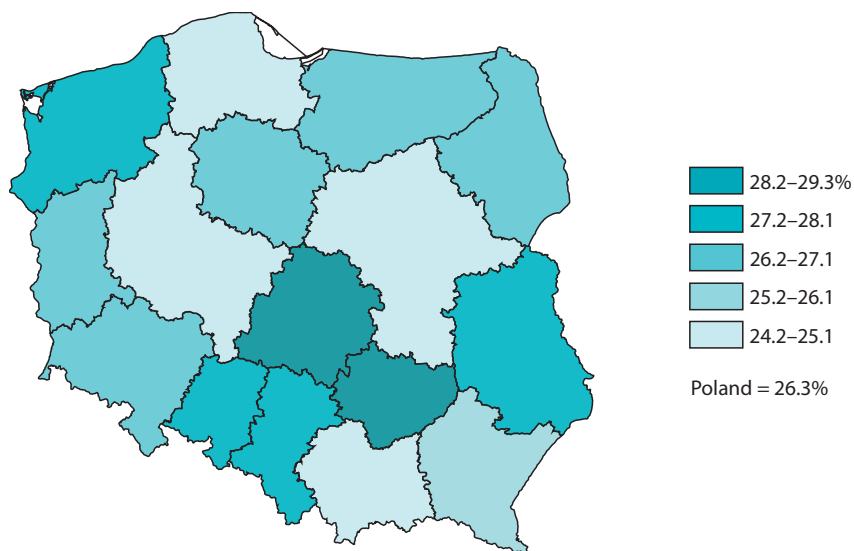
¹ Since 2020, data and indicators related to population number have been shown in accordance with the balance prepared on the basis of the National Census of Population and Housing 2021.

Chart 2. Persons aged 60 and more by voivodships in 2023
As of 31 December



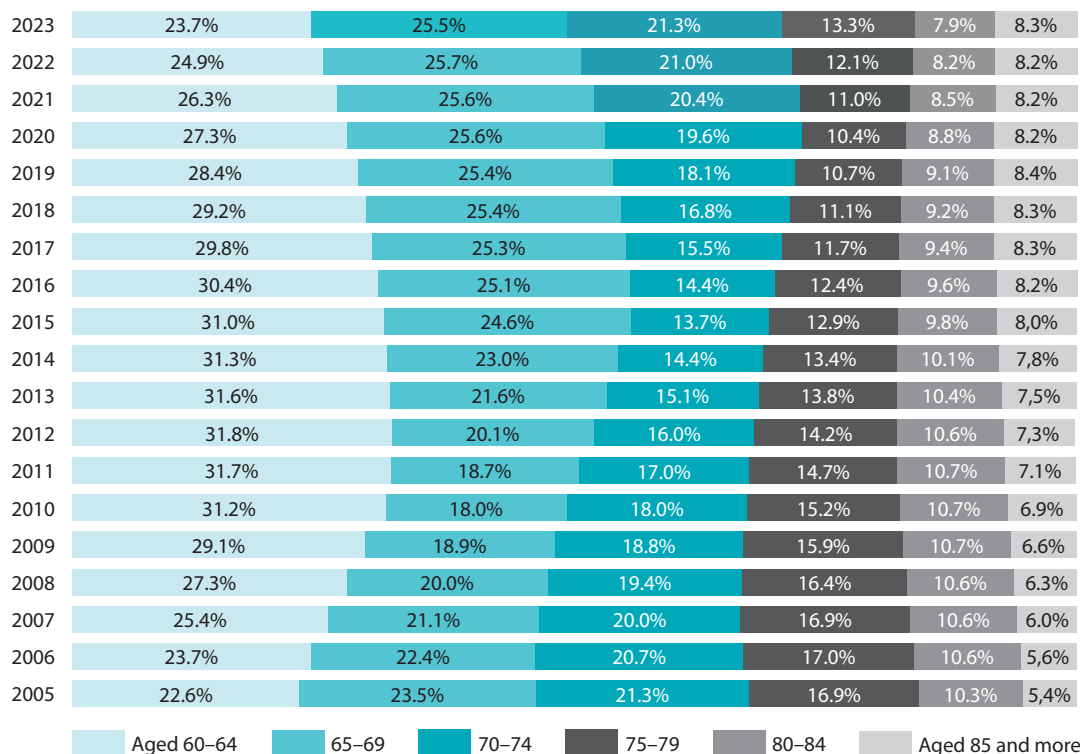
Population ageing intensity differs in each Voivodship. In 2023, the Voivodship with the highest percentage of population aged 60 and more was Świętokrzyskie one (29.3%), while the lowest – Małopolskie one – with the share of 24.2%. Since 2005, the share of the elderly had mostly increased in Zachodniopomorskie Voivodship (growth by 12.3 pp), and the least in Mazowieckie one (by 6.2 pp).

Map 1. The share of persons aged 60 and more in the total population in 2023
As of 31 December



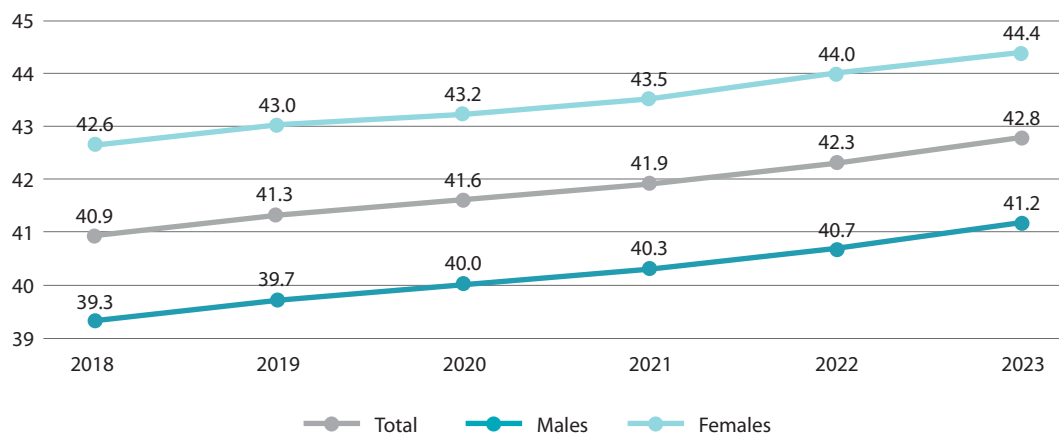
In 2023, the most numerous group of people was seniors who were 65–69 years old. Their share in the total population of older people equalled 25.5%. The least numerous group of the elderly constituted those aged 80–84, comprising 7.9% of the population of the elderly in 2023.

Chart 3. Structure of persons aged 60 and more by age groups
As of 31 December



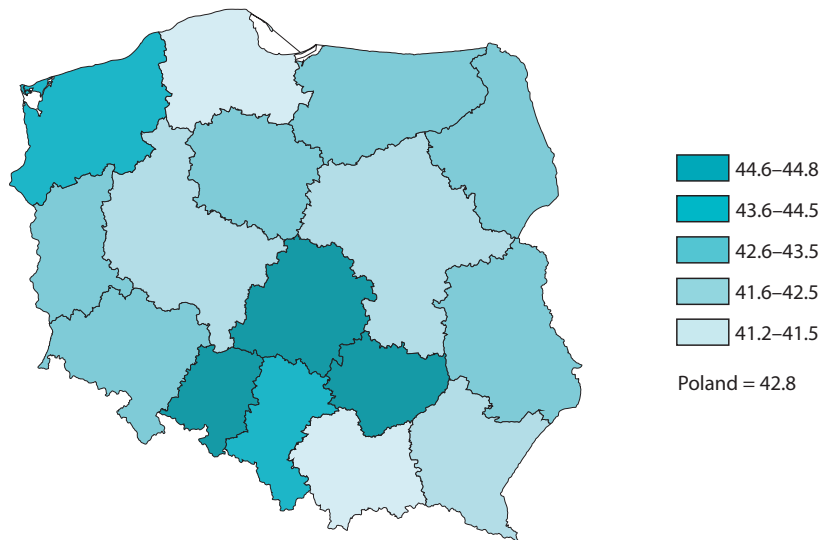
As there is growth of the share of older people in total population, the median age also rises and in 2023 it equalled 42.8. The median age for women was higher than for men and reached 44.4 (while 41.2 for men). In rural areas it amounted to 41.3, whereas in urban areas – 43.8.

Chart 4. Median age of population by sex
As of 31 December



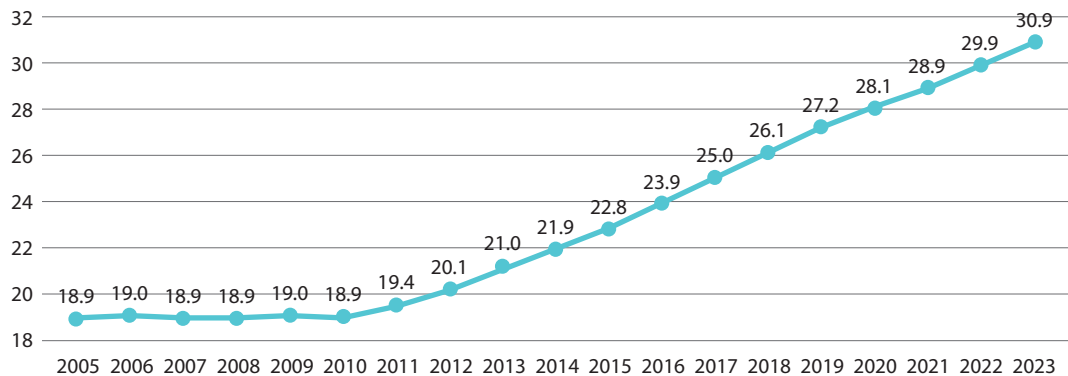
The highest age medians of population in 2023 were recorded in Świętokrzyskie Voivodship, with its value reaching 44.8, as well as in Opolskie and Łódzkie ones with the age median of 44.6. Voivodships with the lowest age medians were Małopolskie and Pomorskie ones characterised by the age median reaching 41.2.

**Map 2. Age median of the population in 2023
As of 31 December**



A fall in the number of total population and growth in the number of population of seniors result in the increase in the old-age dependency ratio (the number of persons aged 65 and more per 100 population aged 15–64). In 2023, the ratio amounted to 30.9. Dynamic growth of this ratio had been observed since 2011. From 2005–2010 the ratio fluctuated between 18.9 and 19.0.

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



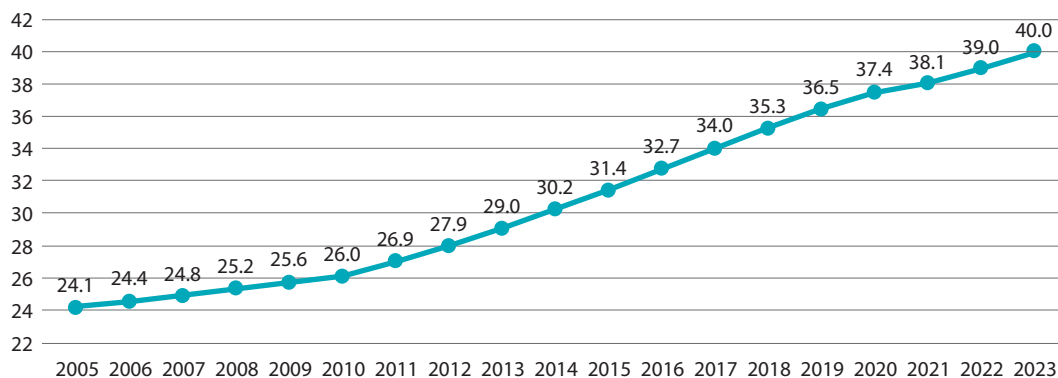
In 2023, the highest old-age dependency ratios were noted in Łódzkie and Świętokrzyskie Voivodships (35.2), while in Małopolskie Voivodship it was the lowest – with the figure of 27.9.

**Map 3. Age dependency ratio of older people (aged 65 and more) in 2023
As of 31 December**



Dynamic growth of the number of older people means that the number of post-working age population (i.e. aged 65 and more for males, 60 and more for females) is rising. In 2023, the ratio of post-working age population per 100 population at working age amounted to 40.0, which is by 1.0 higher than in the previous year and by as much as 15.9 higher than in 2005.

**Chart 6. Post-working age population per 100 population at working age
As of 31 December**



Unfavourable demographic trends that result in the worsening of the relation between of the number of persons in the youngest and the oldest age groups are reflected in the growing ageing ratio. In 2023, there were 133 grandfathers per 100 grandsons. In 2010, this ratio, i.e. the number of population aged 65 and more per 100 persons aged 0–14 was at 89.

The elderly, like the population of Poland in general, more often live in urban areas rather than rural ones. The urbanisation rate for the population of Poland in 2023 was 59.5%. For persons aged 60 and more it was even higher and reached 63.9%. Urban areas have a higher share of older residents than rural areas, as the age structure shows. In 2023, among urban inhabitants there were 28.2% of seniors, whereas among rural inhabitants this group equalled 23.4% (which was respectively 27.9% and 23.0% in 2022). In cities, the largest group in the population of older people was the group aged 65–69 (25.3%), while in villages – people aged 60–64, whose share equalled 26.7%.

In 2023, 29.5% of women living in Poland were at senior age (an increase in comparison with the previous year by 0.3 pp), while the share of older men in total males was 22.8% (22.5% a year before).

Table 1. Persons aged 60 and more by sex, place of residence and age groups in 2023
As of 31 December

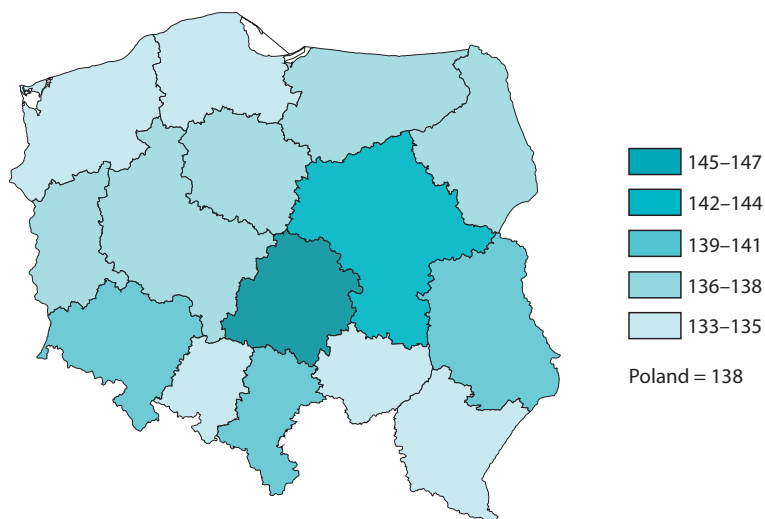
Specification	Total	Males	Females	Urban areas	Rural areas
In % of total population of a given group	26.3	22.8	29.5	28.2	23.4
In % of population aged 60 and more of a given group:					
aged 60–64	23.7	26.7	21.5	22.0	26.7
65–69	25.5	27.4	24.1	25.3	25.7
70–74	21.3	21.5	21.2	22.1	20.0
75–79	13.3	12.5	14.0	14.0	12.2
80–84	7.9	6.5	9.0	8.2	7.5
aged 85 and more	8.3	5.5	10.3	8.4	7.9

In the group of older people, and in the total population alike, women predominate. In 2023, they constituted 51.7% of the entire population – there were 107 of them per 100 males. The share of females in the population of seniors in 2023 equalled 58.1% and was higher than in the case of their share in the population of Poland. There were 138 women per 100 men aged 60 and more. The femininity ratio increases together with age in the group of seniors. It is the result of male excess mortality.

Table 2. Femininity ratio in 2023
As of 31 December

Specification	Total	Urban areas	Rural areas
Total	107	112	101
Of which for persons aged 60 and more	138	148	123
aged 60–64	112	121	99
65–69	122	133	105
70–74	137	146	120
75–79	155	160	145
80–84	191	193	187
aged 85 and more	258	253	269

Łódzkie Voivodship had the highest femininity ratio in the population aged 60 and more, with the figure reaching 147, whereas Pomorskie Voivodship, with the figure of 133, ranked lowest.

Map 4. Femininity ratio of persons aged 60 and more in 2023
As of 31 December

Males aged 60 and more entered into 6621 marriages in 2023 (6187 a year before), and females that age entered into 4041 marriages (3710 the previous year). In comparison with 2022, there was growth in the number of marriages concluded by women at older age – by 8.9%, and by men – by 7.0%. At the same time, a reverse trend in concluding marriages was noted for the total population of Poland. In 2023, 145.9 thousand newly concluded marriages were recorded, i.e. by 6.4% less than a year before.

The marriage ratio for male seniors equalled 1.6. Older men got married decidedly more often in urban rather than rural areas. In 2023, there was on average 1.9 concluded marriage per 1000 men aged 60 and more living in cities. The same ratio for males living in rural areas totalled 1.1. Women aged 60 and more entered into new marriages less often. The ratio of concluded marriages for them was 0.7. The marriage ratios for older women, just like older men, were higher in the case of urban-residing females (0.8) than in the case of the ones living in villages (0.5).

In 2023, 2720 females aged 60 and more (on the day of filing for divorce) got divorced. It is by 3.1% less than a year before. These divorces comprised 4.8% of all divorces in Poland. Male senior divorces were by far more numerous – 4059 (a fall by 3.3%) and their share in the total number of divorces equalled 7.1%. In 2023, in Poland, courts issued 56892 final divorce decrees, which is by 5.4% less than a year before.

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

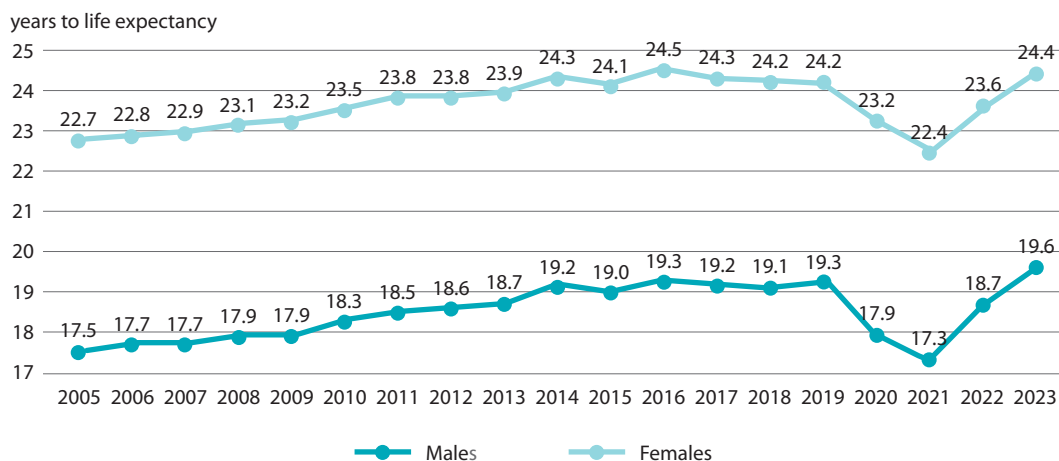
In 2023, life expectancy at birth was 74.7 for a male, whereas 82 for a female. This indicator grew within a year. In the case of women the increase of this ratio was less pronounced than for males (by 0.9 and 1.2 respectively). In comparison with 2005, the average life expectancy grew by 3.9 years for men and by 2.6 for women.

Table 3. Life expectancy at a given age in 2023

Specification	Average number of years to life expectancy of persons at a given age						
	0	60	65	70	75	80	85
Males	74.65	19.59	16.13	13.07	10.26	7.74	5.63
Females	81.99	24.36	20.17	16.25	12.63	9.36	6.60

A 60-year-old man in 2023, had on average, 19.6 years ahead of him, which is by 0.9 years more than a man at the same age in 2022. In the case of women, life expectancy at the age of 60 was 24.4 years, i.e. an increase by 0.8 years, comparing with 2022. A higher life expectancy for women than for men is a trend in all age groups, yet the difference gradually decreases with age. In 2023, it equalled 4.8 years for 60-year-olds and in the case of 85-year-olds – 1.0 year.

Chart 7. Life expectancy of persons at age 60 by sex

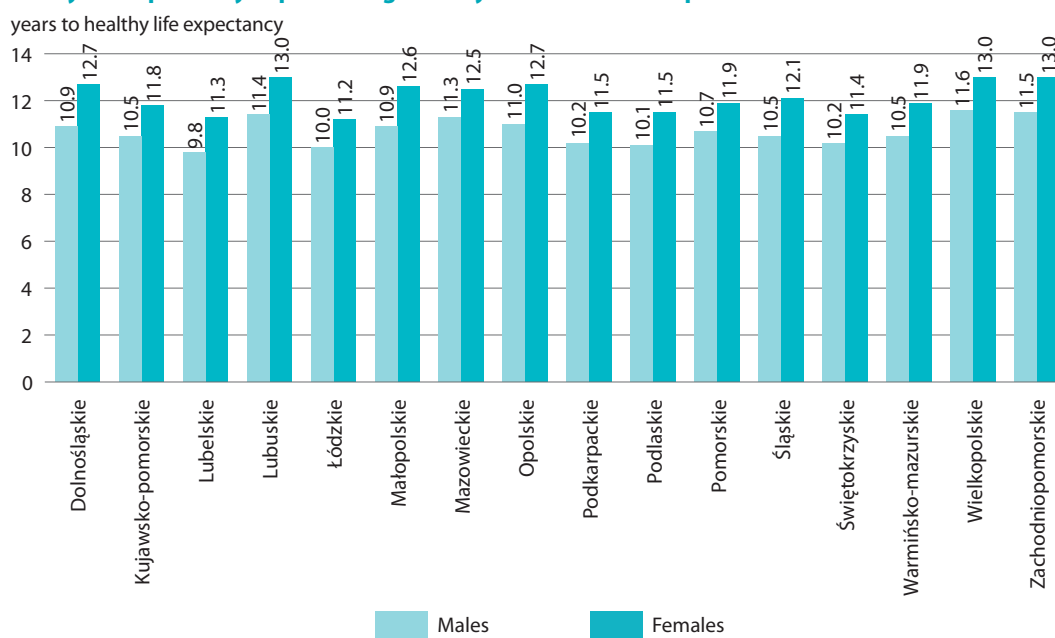


Life expectancy at a given age for both men and women differs according to the place of residence. In 2023, a man aged 60 and living in an urban area could live, on average, longer than a man living in a rural area by 0.7 year. For women with a similar background the difference was 0.2 years.

Life expectancy is connected with healthy life expectancy. In Poland, in 2023, this indicator for a newborn male was at 61.3, and for a baby female 64.6. It means that 82.1% of a man's life would be healthy, whereas a woman's one – 78.8%. A man at the age of 60 could have on average 10.7 healthy years to live; a woman the same age – 12.1.

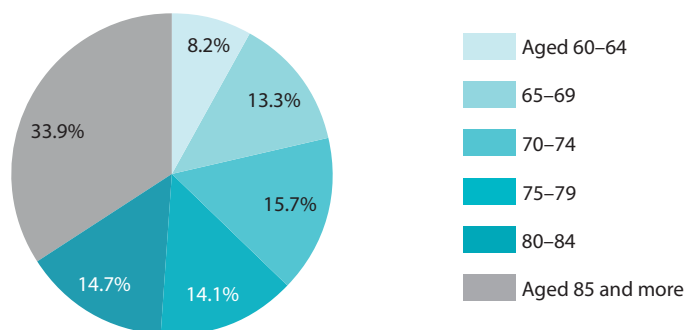
The highest ratio of healthy life expectancy for men at the age of 60 was noted in Wielkopolskie Voivodship (11.6). The highest of healthy life expectancy ratio in the case of women was recorded in the following voivodships: Lubuskie, Wielkopolskie and Zachodniopomorskie (13.0 years). The worst situation in the case of men is noted in Lubelskie Voivodship (9.8 years), and the worst one for women – in Łódzkie Voivodship – 11.2 years.

Chart 8. Healthy life expectancy of persons aged 60 by sex and voivodships in 2023



In Poland in 2023, there were 354.6 thousand deaths of persons aged 60 and more. Their percentage in the total number of deaths was 86.7%. A comparison with a previous year shows a drop in the number of deaths of older people by 33.5 thousand, which is a fall by 8.6%. The share of deaths of the elderly in the total number of deaths decreased by 0.2 pp.

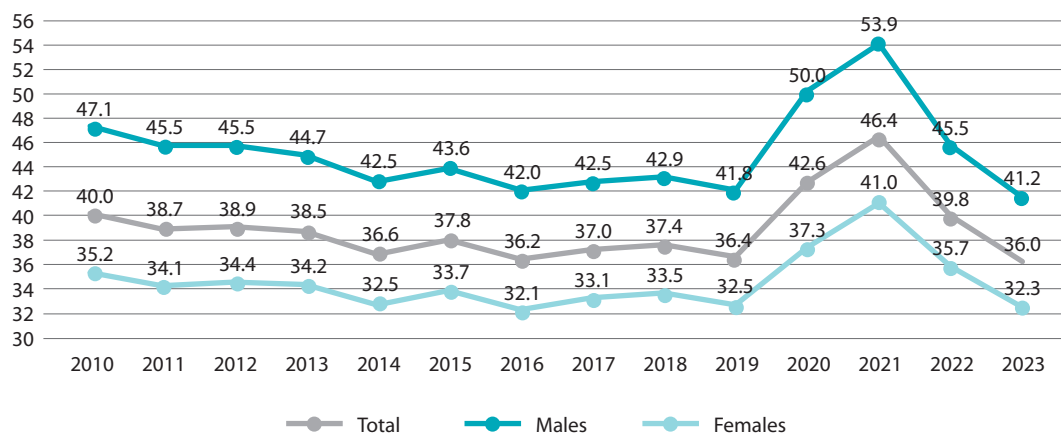
The share of deaths of women aged 60 and more in the total number of deaths of women was 92.5%. In the case of the deaths of men, the same ratio equalled 81.2%. In 2023, deaths of seniors amounted to 87.6% of the total deaths in urban areas and 85.2% of deaths in rural areas.

Chart 9. Structure of deaths of persons aged 60 and more by age groups in 2023

In 2023, and in the previous year as well, the deaths of persons aged 85 and more prevailed in the deaths structure of older population by age groups. Their share fell from 34.5% noted in 2022 to 33.9% recorded in 2023. A most notable increase in the number of deaths of seniors was observed in the group aged 75-79 – by 1.4 pp.

Death rate for the population aged 60 and more (the number of deaths per 1000 population at a given age) was 36.0 in 2023 (39.8 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.

The population of men suffers a higher mortality in all age groups of seniors – with the death rate reaching 41.2 in 2023. For women it amounted to 32.3.

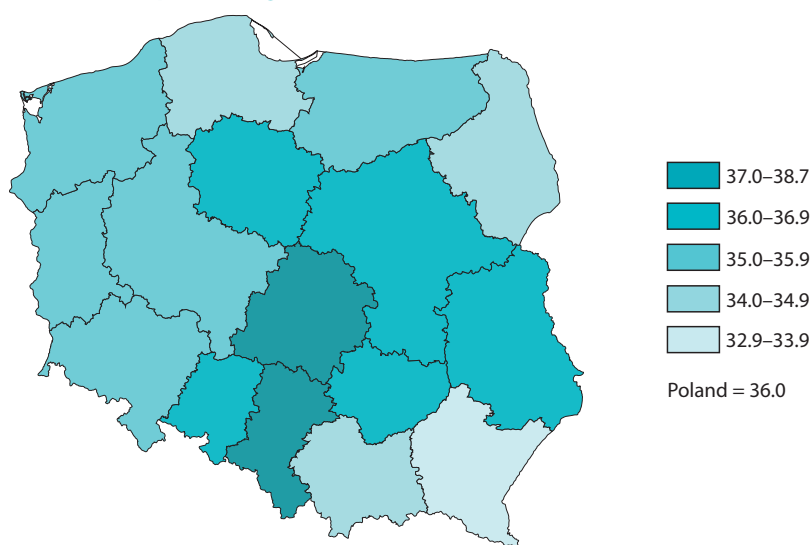
Chart 10. Death rate of persons aged 60 and more by sex

The highest death rate is noted in the group of oldest seniors (aged 85 and more). It reached 149.3 in 2023. Amongst the population of older people, the lowest death rate is related to women aged 60-64. In 2023, the death ratio for this population was 7.5.

Table 4. Death rate in 2023

Specification	Total	Males	Females	Urban areas	Rural areas
Total	10.9	11.5	10.2	11.4	10.1
Of which for persons aged 60 and more:	36.0	41.2	32.3	35.5	36.9
aged 60–64	12.2	17.5	7.5	12.0	12.5
65–69	18.8	27.2	11.9	18.3	19.6
70–74	26.7	37.1	19.1	26.1	28.1
75–79	39.9	53.9	30.9	39.1	41.4
80–84	65.8	85.0	55.9	63.9	69.7
aged 85 and more	149.3	167.0	142.5	143.1	160.9

The death rate 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, irrespective of an age group. In the case of seniors' population residing in villages, there were over 36.9 deaths per 1000 population aged 60 and more in 2023, and the ratio for seniors living in cities equalled 35.5.

Map 5. Death rate of persons aged 60 and more in 2023

In terms of Voivodship data, the highest death rate of older people was noted in Łódzkie Voivodship. In 2023, it amounted to 38.7. The lowest death rate of population aged 60 and more was reported in Podkarpackie Voivodship with the ratio reaching 32.9.

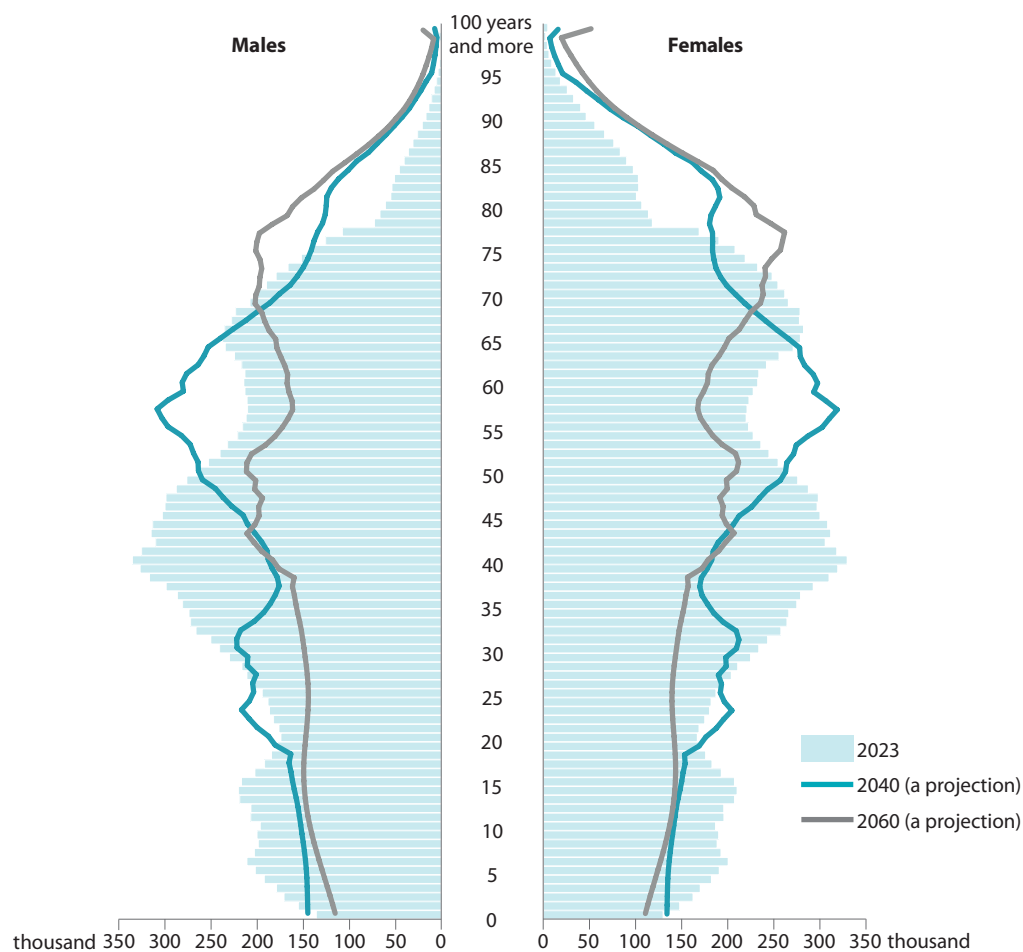
In 2023, like in preceding years, it was circulatory system diseases and neoplasms that caused most deaths of older people. The former led to 39.9% of seniors' deaths (36.5% of male deaths and 43.0% of female ones). For the total population, the share of deaths caused by circulatory system diseases was 36.9%. This illness resulted in 42.4% of deaths of older population living in rural areas, while in 38.4% of the one residing in urban areas.

The other most common death cause of older people was neoplasms. In 2023, the percentage of deaths caused by them was 27.0% for the elderly and similarly for the total population – 26.7%. It was neoplasms that by far most often led to deaths of males aged 60 and more (29.9%) rather than females' (24.3%); and urban residents than rural ones (28.0% and 25.2% of deaths respectively).

1.3. Demographic projection to 2060

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

**Chart 11. Population by sex and age
As of 31 December**



In 2030, the number of population aged 60 and more, according to the Statistics Poland projection, will equal 10.3 million (an increase by 3.9% in comparison with 2023), in 2040 – 11.4 million (a rise by 15.7%), in 2050 – 12.4 million (i.e. by 25.4% more than in 2023). In 2060, there will be 11.9 million seniors living in Poland (i.e. by 19.9% more than in 2023) comprising 38.3% of the total population of Poland.

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

Specification	2030	2040	2050	2060
	in %			
Total	27.8	32.5	37.4	38.3
Males	24.3	29.0	33.9	34.7
Females	31.0	35.7	40.6	41.7

In 2060, women aged 60 and more will account for 21.7% of the total population of Poland, while men – 16.7%. The share of females aged 60 and more in the total female population will rise from 29.5% recorded in 2023 to 41.7% expected in 2060. In the case of males, the ratio will increase from 22.8% (2023) to 34.7% (2060).

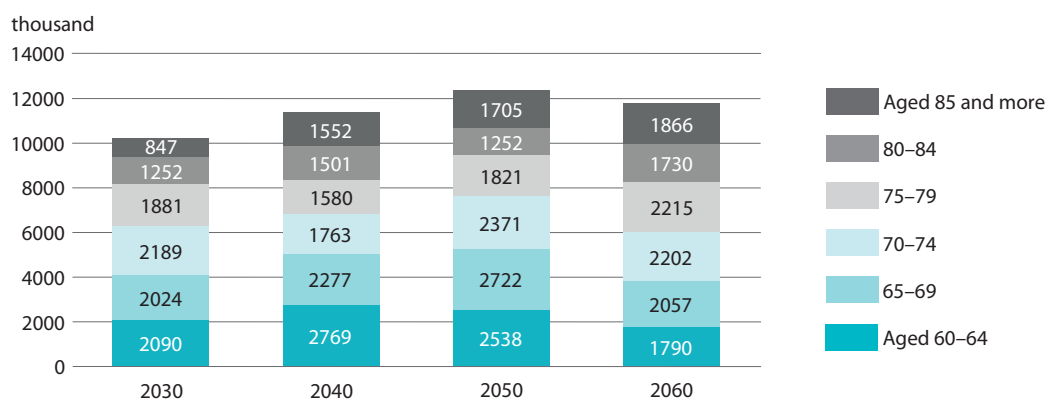
During the entire projection perspective, the number of women will prevail over the number of men in the population of Poland, and in the case of older persons in particular. In the seniors' group, in 2030, there will be 138 females for 100 males and further on – 130 females per 100 males in 2060.

Table 6. Femininity ratio (a projection)

Specification	2030	2040	2050	2060
Total	108	108	108	108
Of which persons aged 60 and more	138	133	129	130

Changes in the population aged 60 and more, in each age group of this population, are also to follow. In 2060, population of all age groups will increase in comparison with 2023. The greatest growth in the number of population will be noted in population aged 85 and more – according to the projection, the number of oldest seniors will increase more than twice in comparison with 2023.

Chart 12. Population aged 60 and more (a projection)



Year 2060 will show a decrease in the share of three youngest age groups in the population of seniors in comparison with 2023. People aged 60–64 will constitute 15.1% of the population of older people (by 8.6 pp fewer than in 2023). The share of people aged 65–69 will fall by 8.1 pp to equal 17.3% in 2060, while the percentage of people aged 70–74 will experience a drop by 2.7 pp to 18.6%. In other groups the percentage of population aged 60 and more is to increase reaching 18.7% in the group of 75–79-year-olds (up by 5.3 pp) and 14.6% in the population aged 80–84 (growth by 6.7 pp). The highest increase (by 7.5 pp) will concern the oldest group – people aged 85 and more. As the projection shows, the percentage of persons aged 60 and more will equal 15.7%.

In 2060, there will be changes in the structure of older population by sex. In 2023, the share of females in the total number of seniors was 58.1% and it is expected to go to 56.5% at the end of this projection perspective. The drop in the percentage of women will be reflected in all age groups, and the most significant one will be in the population aged 85 and more. In 2060, there will be 64.5% of females in the population of people aged 85 and more (by 7.6 pp fewer than in 2023). The changes in the structure of the population of older people by sex will be caused by a drop in excessive male mortality.

Chapter 2

Economic and housing situation of the elderly

2.1. Economic activity¹

In accordance with the results of the Labour Force Survey (LFS), in 2023, the number of people aged 60–89 that were economically inactive amounted to 7.9 million, comprising 84.6% of the population at that age. In comparison with the previous year the number of economically inactive people at the age of 60–89 grew by 1.2% and their share in the total number of population grew by 0.4 pp. Among the economically inactive, in the analysed age group, the majority were women, whose percentage was 62.1%, while taking into account the place of residence, the majority were city residents – 63.6%.

In 2023, the percentage of economically inactive persons in the group of women aged 60–89 reached 91.1% (by 0.1 pp more than a year before), and among men at this age it was at a much lower level – 75.7% (0.7 percentage points higher than in 2022). The percentage of economically inactive women is higher than that of men, primarily due to different retirement ages (women – 60 years old, men – 65 years old).

In the analysed year, among urban residents aged 60–89, the percentage of economically inactive people was 84.1%, which is an increase by 0.2 pp compared with the previous year. In rural areas, the percentage of economically inactive people in the population aged 60–89 reached 85.5%, i.e. by 0.7 pp more than in 2022.

Table 7. Economic activity of population aged 60–89 by sex and place of residence in 2023 (annual average data)

Specification	Total	Males	Females	Of total	
				urban areas	rural areas
in thousand					
Population	9377	3969	5407	6004	3373
Economically active persons	1443	963	480	956	487
of which employed	1423	947	476	939	484
Economically inactive persons	7934	3006	4928	5048	2885

Seniors report that the basic reason for staying inactive is claiming a retirement pension. In 2023, it was the cause for not providing or not looking for work in the case of 90.6% of population aged 60–74 (85.1% men and 94.0% women). Another important reason for the elderly being economically inactive is an illness or a disability. They are the cause of 5.8% population at the age between 60 and 75 either not providing or not searching for work (11.1% males and 2.5% females).

¹ LFS data for 2023 have been prepared on the basis of resident population balances, based on the results of the National Census of Housing and Population 2021. Data are not fully comparable with previous periods. We have used data converted in accordance with the new basis for generalising the results for comparisons with the previous year.

Table 8. Economically inactive persons aged 60–74 by selected reasons of inactivity in 2023 (annual average data)

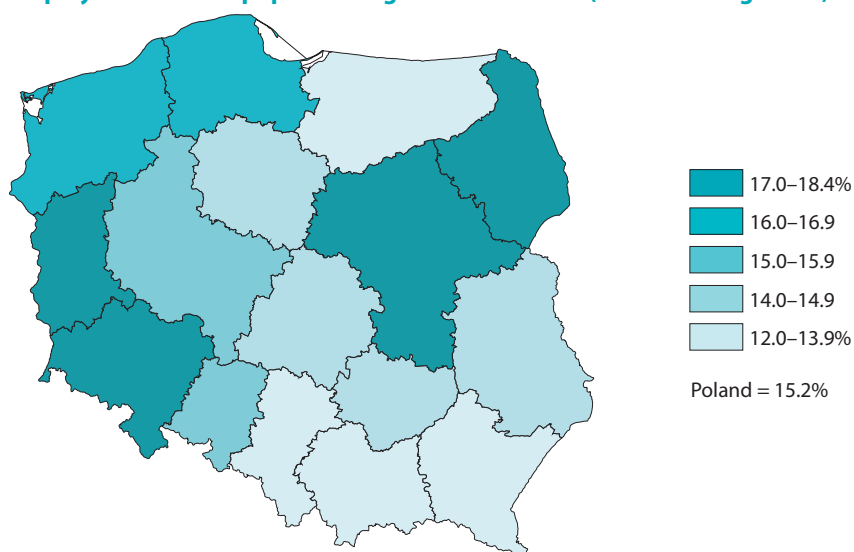
Specification	Total	Males	Females	Of total	
				urban areas	rural areas
in thousand					
Total	5552	2109	3443	3436	2116
Of which persons not seeking work	5550	2107	3443	3434	2116
of which due to:					
retirement	5030	1794	3236	3159	1871
illness, disability	321	235	86	169	152

In the analysed year, the number of economically active seniors aged 60–89 equalled 1443 thousand, and fell within a year by 1.7%. In this group, the majority were men i.e. 66.7%, and in terms of the place of residence the majority were urban residents (66.3%). The share of people aged 60–89 among all economically active persons in Poland aged 15–89 decreased by 0.2 pp and reached 8.1%.

The economic activity ratio for population aged 60–89 equalled 15.4% (15.8% noted a year before). For men it was 24.3% and for women – 8.9%. The discrepancy related to the place of residence was not significant. In urban areas the ratio of economically active persons at the age of 60–89 was 15.9%, while in rural ones it was slightly lower and equalled 14.4%.

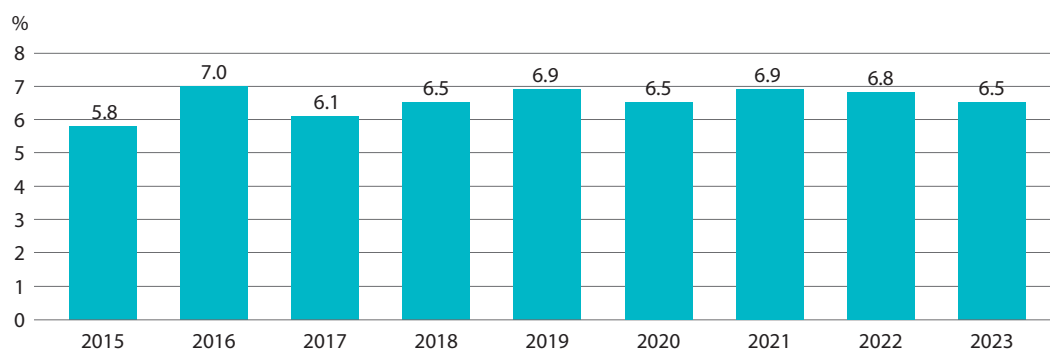
In the analysed year, the greatest majority of economically active seniors at the age of 60–89 comprising 1423 thousand people (i.e. 98.6%) were employed persons. In comparison with the previous year, their number decreased by 1.7%. The employment rate in the group of people aged 60–89 was 15.2% and decreased by 0.3 pp in comparison with 2022. Among men, this indicator was 23.9%, and among women – 8.8%. In cities, 15.6% of people aged 60–89 was employed persons, while in rural areas – 14.3%.

The voivodship that ranked first with the highest ratio of employed persons among persons aged 60–89, like a year before, was Mazowieckie one. The employment rate in this voivodship reached 18.4%. The voivodships that followed in this respect were Podlaskie (17.4%), Dolnośląskie (17.2%) and Lubuskie (17.0%). The lowest positions in this ratio listing were occupied by Śląskie Voivodship with the share of 12.3% and Podkarpackie one with 12.0%.

Map 6. Employment rate for population aged 60–89 in 2023 (annual average data)

As of the end of December 2023, the number of unemployed persons aged 60 and more registered in labour offices totalled 51.6 thousand. Unemployed seniors comprised 6.5% of the total population of the unemployed and was similar to the value of this index in previous years. Among the registered unemployed aged 60 and more, urban residents prevailed with the percentage of 57.1%.²

Chart 13. The share of persons aged 60 and more in the total number of unemployed persons registered in labour offices
As of 31 December



An important part of the labour market in an aging society consists of employed retirees (i.e. employed persons entitled to retirement pensions). At the end of 2023, there were 568.8 thousand employed retired persons in Poland aged 60 and more³. Women comprised 56.9% of this number. In comparison with 2022, the number of employed retired persons at the analysed age grew by 4.5%, which shows that there is a growing seniors' interest in staying economically active.

The share of the number of retired persons aged 60 and more in the total number of employed persons aged 60 and more equalled 41.4%, which is an increase by 1.4 pp in comparison with the previous year. The percentage of working retired persons at the age of 60 and more in the national economy reached 3.7% (compared to 3.6% recorded a year earlier).

Over 90% of employed retired persons in the discussed population are people under 75 years of age. The greatest economic activity among people with the right to receive a retirement pension, both in the group of men and women, is visible in the first years after coming of universal retirement age. Among women with the right to a retirement pension, the largest group were the ones aged 60–64 (49.0%). Among men, the majority of employed retired males men constituted the population of 65–69-year-olds (53.6%).

Table 9. Structure of employed retired persons aged 60 and more by sex and age groups in 2023
As of 31 December

Specification	Total	Males	Females
	in percent		
Total	100.0	100.0	100.0
Aged 60–64	31.8	9.1	49.0
65–69	41.2	53.6	31.6
70–74	18.7	25.6	13.5
75–79	6.3	8.9	4.4
80–84	1.5	2.1	1.1
Aged 85 and more	0.5	0.7	0.4

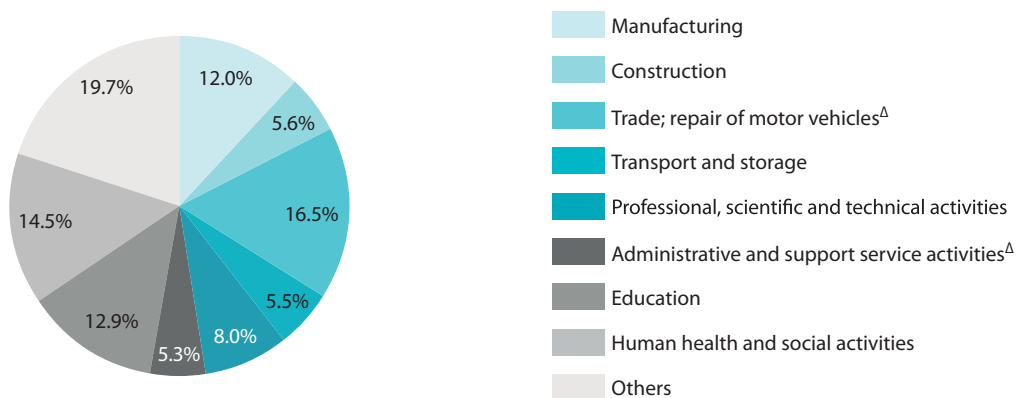
² MFLSP data. According to the Act on the Promotion of Employment and Labour Market Institutions, women may be registered as unemployed persons if they are aged 18–59 and men – aged 18–64. Additionally, under the Act on Assistance to Ukrainian Citizens in Connection with Armed Conflict on the Territory of that State, citizens of Ukraine aged 18 and more, regardless of sex, may be registered as unemployed or seeking work.

³ Data concerns people who had informed their contribution payer that they were entitled to a pension. Data do not include information on pensioners retirees insured in ASIF.

In 2023, 56.2% of employed retired persons were paid employees and 43.3% – self-employed including contributing family workers.

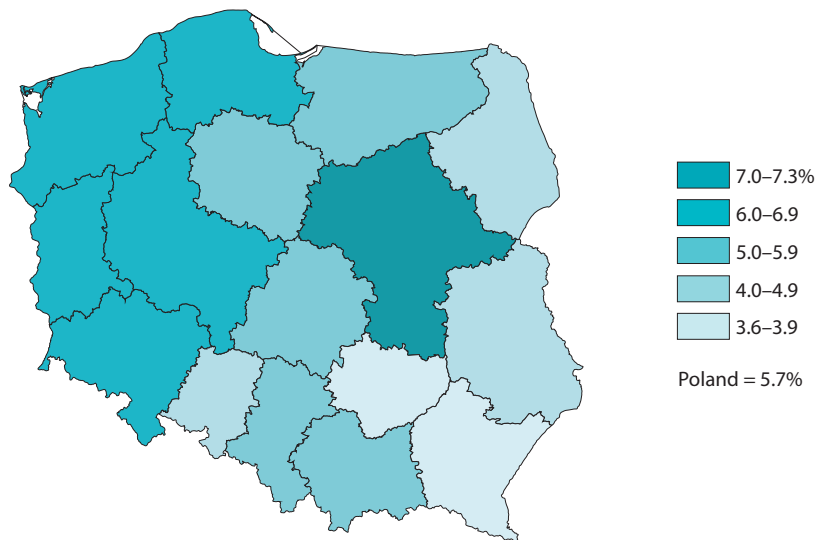
The largest number of seniors entitled to the retirement pension worked in the section Trade and repair of motor vehicles – 16.5% of the total population of employed retired persons aged 60 and more. The second position was occupied by the section of Health care and social assistance with 14.5% of them working there. Another 12.9% of seniors entitled to the retirement pension worked in the Education section, and 12.0% in Manufacturing section. Among men aged 60 and more, most retired persons worked in Manufacturing (15.8%), and among women – in Human health and social activities (21.0%).

Chart 14. Structure of employed retired persons aged 60 and more by PKD sections in 2023 As of 31 December



The highest percentage of employed retired persons in the population of seniors was in Mazowieckie Voivodship. In 2023, there were 7.3% employed retired people aged 60 and more. The lowest share was noted in Podkarpacke voivodship – 3.6%. In Poland, the share of employed retired persons in the total population of seniors equalled on average 5.7%.

Map 7. The share of employed retired persons in the total population of persons aged 60 and more in 2023 As of 31 December



Older persons also take up work under civil law contracts. At the end of December 2023, there were 409.5 thousand people aged 60 and more⁴, with women comprising 50.3% of this population. The share of seniors in the total number of people providing work on the basis of these contracts was 17.2% (16.8% in the group of women and 17.6% in the group of men). The group of senior people working under civil law contracts or contracts of a related nature was dominated by persons aged 60–64 (43.0%). In this age group there were 47.7% women and 38.2% men.

**Table 10. Structure of persons aged 60 and more performing work under contracts of mandate and contracts of a related nature by sex and age groups in 2023
As of 31 December**

Specification	Total	Males	Females
	in percent		
Total	100.0	100.0	100.0
Aged 60–64	43.0	38.2	47.7
65–69	33.4	34.2	32.5
70–74	16.4	18.4	14.4
75–79	5.6	7.0	4.2
80–84	1.2	1.6	0.9
Aged 85 and more	0.4	0.6	0.3

Among all seniors performing work under contracts of mandate and contracts of a related nature there were 309.0 thousand people i.e. 75.5%, without the status of an employed person. Their share in the total number of persons performing work under contracts of mandate and contracts of a related nature, not included at the same time in the group of employed persons in the national economy, equalled 22.6%. In the case of women, the biggest group constituted the population aged 60–64 (43.9%), while in the case of men – population aged 65–69 (38.2%).

**Table 11. Structure of persons aged 60 and more performing work under contracts of mandate and contracts of a related nature not included in the group of employed persons in the national economy by sex and age groups in 2023
As of 31 December**

Specification	Total	Males	Females
	in percent		
Total	100.0	100.0	100.0
Aged 60–64	37.0	29.1	43.9
65–69	36.0	38.2	34.1
70–74	18.5	21.6	15.9
75–79	6.5	8.4	4.8
80–84	1.5	2.0	1.0
Aged 85 and more	0.5	0.7	0.3

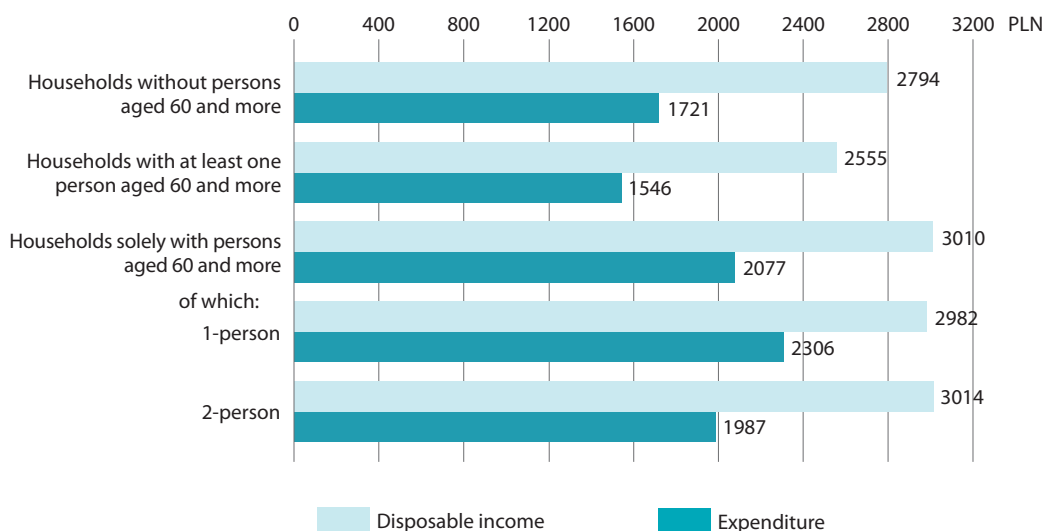
⁴ Data concern persons providing work on the basis of civil law contracts together with contracts of a related nature, i.e. agency agreements, service contracts, activation agreements, appointment letters and contracts with members of supervisory boards. Presented results comprise a part of experimental work aiming at establishing the number of persons performing work on the basis of civil law contracts.

2.2. Financial situation⁵

In 2023, in comparison with the previous year, there was increase in nominal income and expenditure in households (including the ones with older people). An average monthly disposable income per capita in households with at least one person aged 60 and more equalled PLN 2555, which had been a nominal increase by 13.9% since the previous year. Average monthly expenditures per capita in these households (amounting to PLN 1546) grew nominally by 10.6% in comparison with 2022. The share of average expenditures in the disposable income in households with at least one senior was 60.5% and fell in relation to the year before by 1.8 pp. The surplus of an average monthly income per capita over the expenditures in these households was PLN 1008 and grew within a year by PLN 164.

The income situation of the elderly is better illustrated by the analysis of households only with people aged 60 and more. In 2023, seniors living in these households had an average disposable income per capita equalling PLN 3010. While comparing this income with the one recorded the previous year it can be stated that it grew nominally by 16.0%. Average monthly expenditures per capita in households with all persons aged 60 and more amounted to PLN 2077 and increased nominally in relation to the one noted a year before by 11.3%. The share of average monthly expenditures in the disposable income in seniors' households was at 69.0%, i.e. by 2.9 pp lower than noted a year before. The surplus of the average income per capita over the expenditures in these households grew by PLN 204 and equalled PLN 933. The average monthly incurred expenditures were by far the greatest in 1-person households of elderly people. In 2023, these households reported expenditures of 77.4% of the average income, and noted the surplus reached PLN 675.

Chart 15. Average monthly disposable income and average monthly expenditure per capita in households in 2023



Comparing the average monthly disposable income per capita in households solely with persons aged 60 and more with the income of households without seniors, it can be noticed that it was by 7.7% higher. However, it should be emphasized that households solely with people aged 60 and more are mainly 1- or 2-person households. In their case, the average monthly expenses per capita are also higher. In 2023, the average expenditure per capita in households solely with people aged 60 and more was by 20.7% higher than in the case of households without seniors. As a result, the ratio of the share of expenditures in the disposable income in households solely with older people was by 7.4 pp higher in comparison with the analogous ratio for households of younger people.

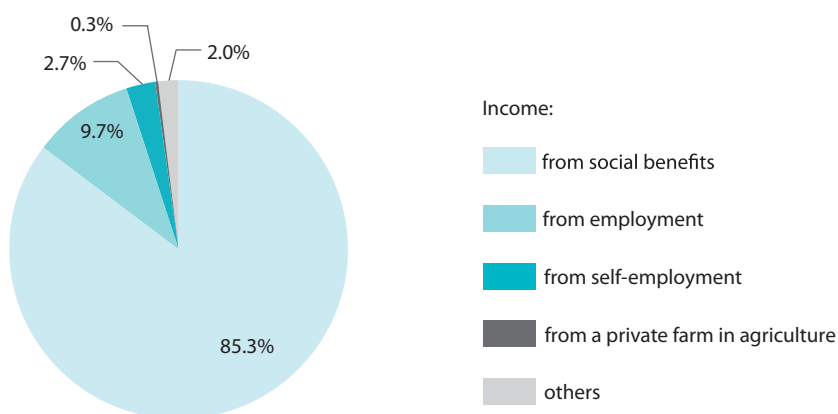
⁵ Data presented in this chapter, derived from the Households Budget Survey for the years 2023 and 2022, have been generalised on the basis of the results of the National Census of Housing and Population 2021 including additionally the structure of population by age and sex, therefore they cannot be directly comparable with the analogous data for previous years. Due to the update of the generalisation, data for 2022 differ from the ones published before.

In households in urban areas, in comparison with rural areas, there are higher both average income and expenditures per capita. In 2023, in cities, in households consisting only of persons aged 60 and more, the average monthly disposable income per capita equalled PLN 3121 and was by 16.4% higher than in rural areas, where it stayed at PLN 2681. The average expenditure per capita in seniors' households in urban areas amounted to PLN 2147 and was by 14.8% higher than the one in households in the rural areas, equalling PLN 1870.

Within a year, the average monthly income per capita in households of seniors residing in urban areas grew by 15.5%, and expenditures – by 11.9%. The income increase in rural areas was higher than in urban ones and amounted to 18.1%, while expenditures grew less significantly than in cities (by 9.4%). Still the share of expenditures in the disposable income was higher in rural areas rather than urban ones (69.7% and 68.8% respectively).

Incomes from social benefits are a basic source of income in households consisting of solely older persons. In 2023, these incomes constituted 85.3% of disposable income per capita of these households (growth by 0.1 pp in comparison with the previous year). Pensions that prevailed in the income from social benefit were retirement and other pensions constituting 81.5% of the total disposable income. Income from being an employed person comprised 9.7% of the average seniors' disposable income, and income from being self-employed outside a private farm in agriculture – 2.7%.

Chart 16. Structure of average monthly disposable income per capita in households solely with persons aged 60 and more in 2023

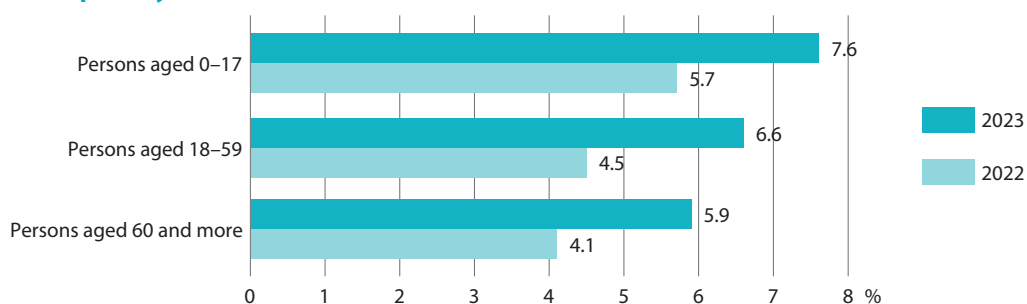


The structure of monthly expenditure of households with seniors only, like in the case of other households, is dominated by expenditures on food and non-alcoholic beverages. Their share in 2023 was similar to the one noted a year earlier and equalled 28.5% (28.6% noted a year before). During a year, expenditure on housing and energy carriers fell slightly from 23.9% to 23.8%. However, health-related expenditure fell more significantly – from 9.0% to 8.4%.

While comparing the structure of average monthly expenditure per capita in seniors' households and the one in households without seniors it can be stated that the share of expenditure on food, non-alcoholic beverages, housing, energy carriers and health was in total by 12.7 pp higher in households solely with older people than in households without seniors. In 2023, the abovementioned expenditure comprised 60.7% of the total seniors' expenditures; in households with people under 60 – 48.0%. 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.

In 2023, the share population of people aged 60 and more in households where the level of expenditure was lower than the threshold of extreme poverty was 5.9% (compared to 4.1% noted a year before). Seniors experience extreme poverty relatively less often than persons in younger age groups. The extreme poverty ratio of seniors was by 0.7 pp. lower than for population aged 18–59 and by 1.7 pp lower than for persons aged 0–17.

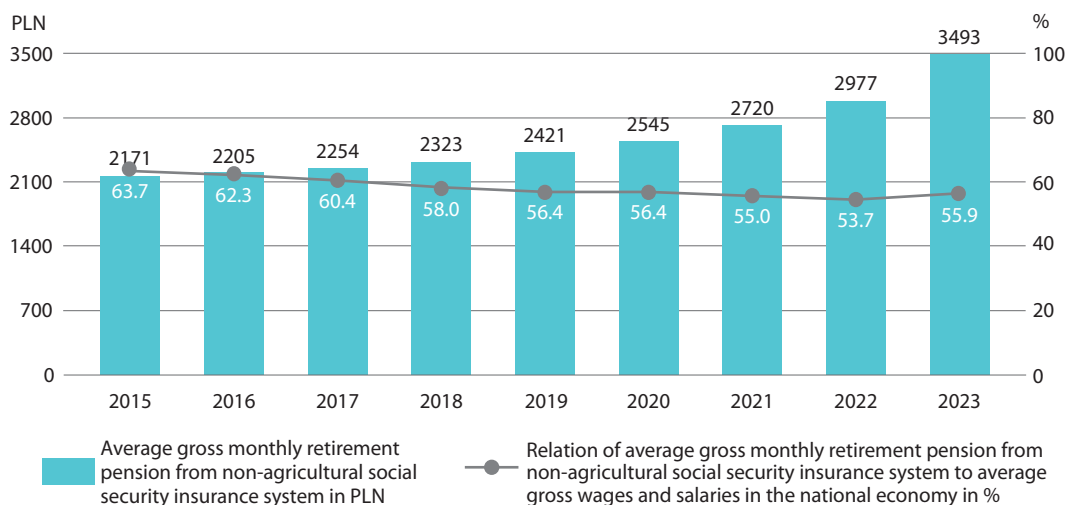
Chart 17. Extreme poverty threshold in households



As it has already been stated, the main source of seniors' income are retirement and disability pensions. In 2023, an average gross monthly pension and retirement benefit from the non-agricultural social security insurance system amounted to PLN 3364 and grew nominally by 17.2% in relation to 2022. An average pension from the non-agricultural social security insurance system was PLN 3493, i.e. by 17.3% more than a year before. An average disability pension grew by 16.2% and reached PLN 2692.

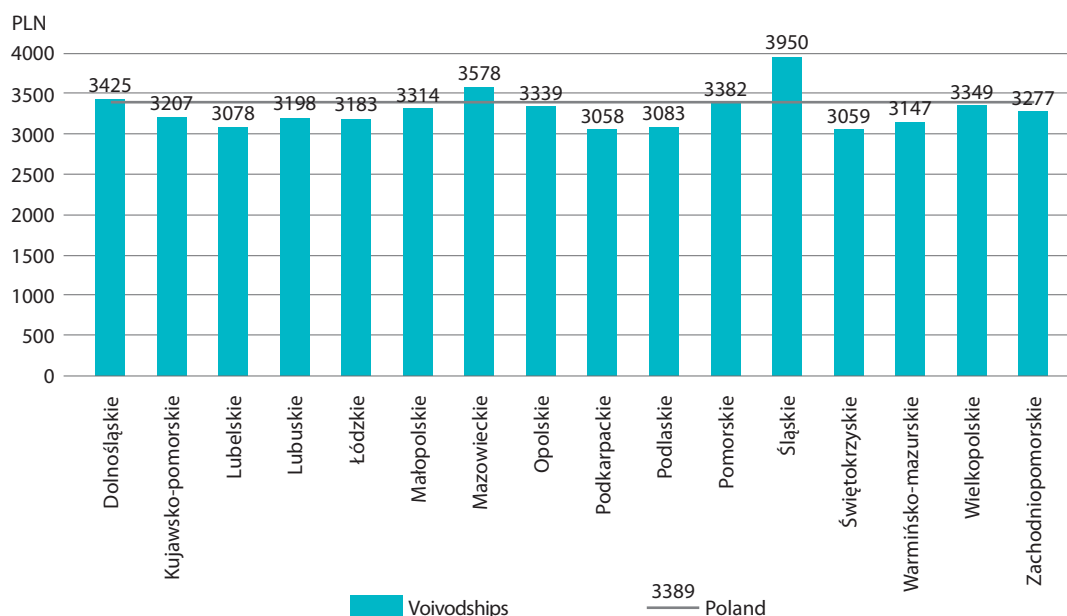
In the analysed period there was a reverse of the downwards trend of the relation of the average gross monthly pension from the non-agricultural social security insurance system and an average gross monthly wages and salaries in the national economy. This relation equalled 55.9%, which is an increase in comparison with both years (2022 and 2021) by respectively 2.2 pp and 0.9 pp.

Chart 18. Average gross monthly retirement pension from non-agricultural social security insurance system and its relation to the average wages and salaries in the national economy^a



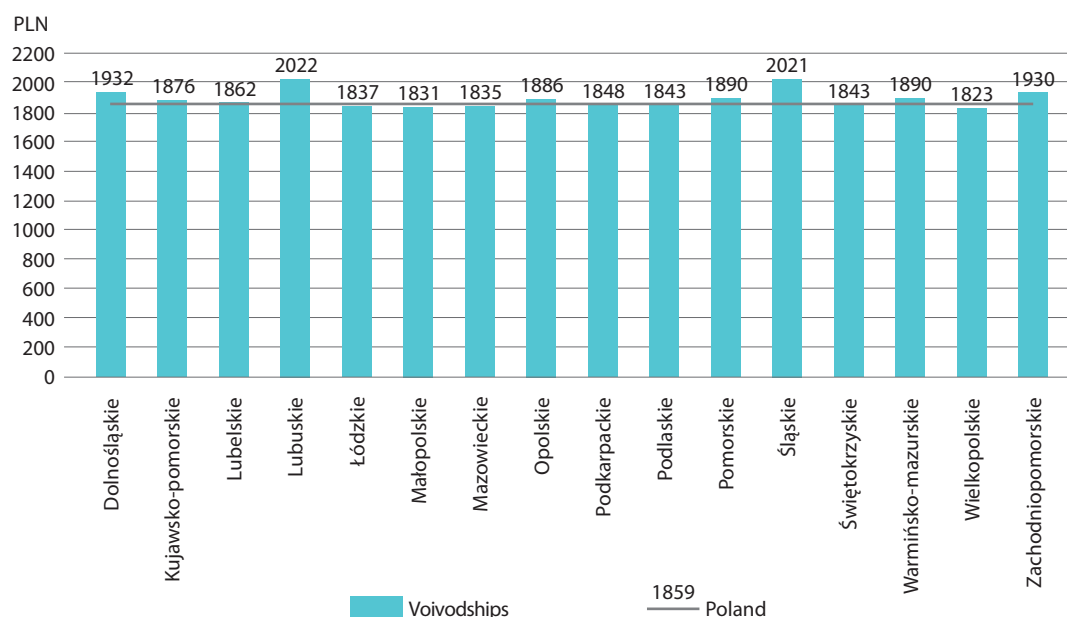
^a A basis (denominator) to calculate the relation is the average gross monthly wages and salaries less compulsory social contributions paid.

Most seniors receive benefits from the Social Insurance Fund. At the end of 2023, there were 6207.1 thousand people aged 60 and more receiving a retirement pension from the Social Insurance Fund, i.e. by 2.4% more than a year before. Women constituted 60.8% of this group. The average gross monthly retirement pension from the Social Insurance Fund was PLN 3389 and grew within a year by 17.3%. Its highest value was noted in Śląskie Voivodship (PLN 3950), whereas the lowest – in Podkarpackie one (PLN 3058).

Chart 19. Average gross monthly retirement pension from the Social Insurance Fund by voivodships in 2023

Average gross monthly disability pensions from SIF was paid to 258.7 thousand persons aged 60 and more (i.e. by 8.0% less than a year before). The average amount of this benefit equalled PLN 2622 and grew by 16.0% in comparison with the previous year.

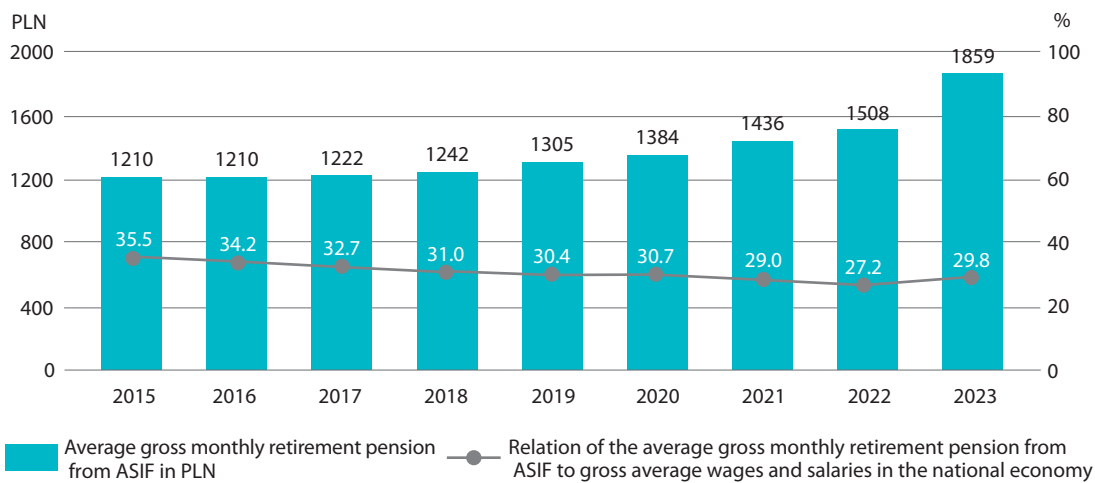
An average gross monthly retirement and disability pensions in individual farms in agriculture reached PLN 1847 and increased by 23.1% in comparison with 2022. The average retirement pension from ASIF was PLN 1859, i.e. by 23.3% more than a year before, whereas a disability pension reached PLN 1682 (growth by 23.7%). The highest average retirement pension in individual farms was recorded in Lubuskie Voivodship (PLN 2022), while the lowest – in Wielkopolskie Voivodship with the amount of PLN 1823.

Chart 20. Average monthly retirement pension in individual farms in agriculture by voivodships in 2023

At the end of 2023, the retirement pension from ASIF was paid to 763.9 thousand people aged 60 and more, i.e. by 0.5% less than a year before. Disability pensions were paid to 99.9 thousand seniors, which is a decrease by 2.3% in comparison with 2022.

The relation of the average gross monthly retirement pension from ASIF to the average gross monthly wages and salaries in the national economy was 29.8%. This indicator grew in relation to 2022 by 2.6 pp, and in relation to 2021 by 0.8 pp. While comparing this relation with the relation of the average gross monthly pension from the non-agricultural social security insurance to the average gross monthly wages and salaries in the national economy it can be observed that the former had been much lower for years.

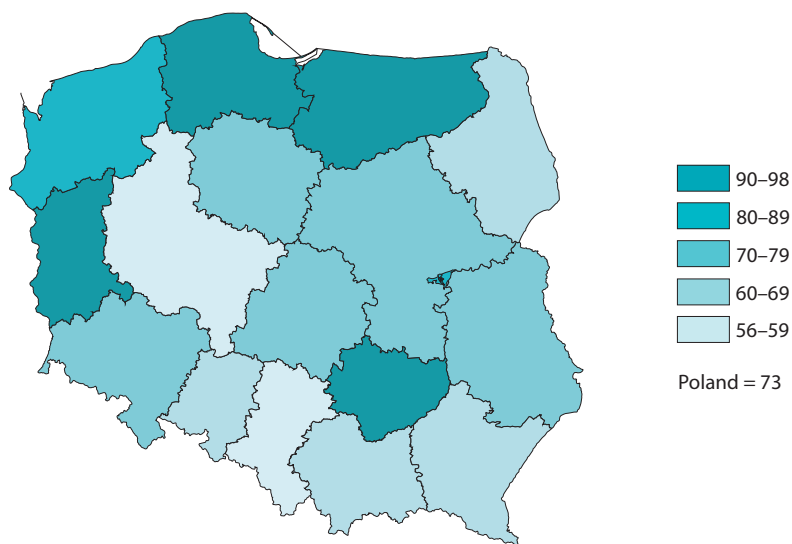
Chart 21. Average gross monthly retirement pension from the Agricultural Social Insurance Fund and its relation to average wages and salaries in the national economy^a



^a A basis (denominator) to calculate the relation is the average gross monthly gross wages and salaries less compulsory social contributions.

An additional source of income for older persons, in the case of seniors requiring financial help, are different cash benefits from social assistance. One of the main types of cash benefits are permanent allowances.

Map 8. Number of persons receiving permanent benefits aged 60 and more per 10 thousand population in 2023



In 2023, both the number of seniors receiving this type of benefits, as well as the amount of the benefits paid to seniors diminished. It was 71.5 thousand people aged 60 and more that made use of permanent benefits. The majority of the beneficiaries of this kind of aid (88.4%) were, just like in previous years, seniors in 1-person households. The number of permanent allowances paid out to the elderly in 2023 equalled PLN 369.9 million, of which 95.6% was provided to seniors living in 1-person households. The number of beneficiaries of permanent allowances diminished by 5.4% and the sum of their benefits by 5.5% in comparison with the previous year.

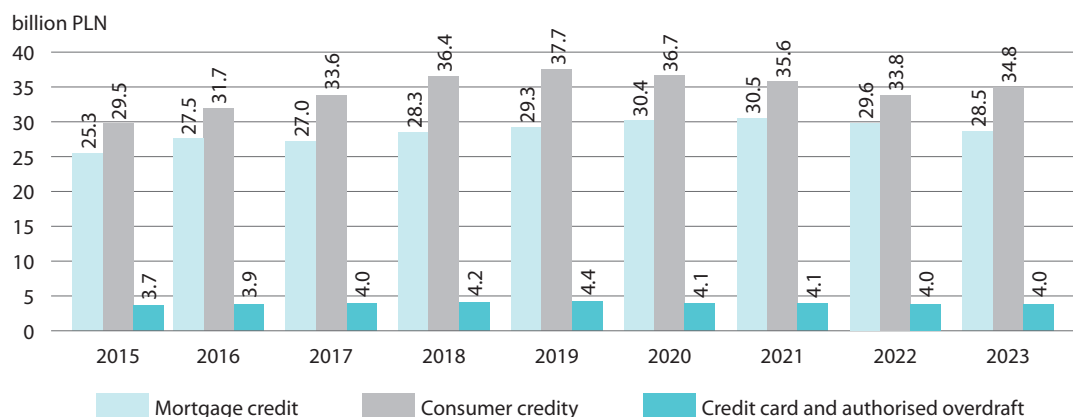
Like in 2022, the highest share of persons aged 60 and more receiving permanent allowances in the total population of seniors was in Lubuskie and Pomorskie Voivodships (respectively 98 and 97 seniors per 10 thousand inhabitants aged 60 and more). The smallest number of the elderly making use of permanent benefits in the total population of seniors was in Śląskie and Wielkopolskie Voivodships, where there were 56 seniors receiving permanent benefits per 10 thousand older population residing there.

The financial situation of people aged 60 and more is significantly affected by their debt level. According to the Credit Information Bureau (CIB) in 2023, there were fewer seniors with consumer credits, mortgage ones, credit cards, as well as authorised overdraft. Older people comprised 16.9% of consumer credit borrowers (i.e. by 0.3 pp fewer than a year before) and 3.2% of mortgage credit borrowers (3.4% noted in 2022). Seniors with credit cards and authorised overdraft constituted 29.7% of older population, while a year before – 30.2%.

The share of persons aged 60 and more with consumer credits in the total number of population with such credits fell from 21.1% recorded in 2022 to 20.2% – in the analysed year. The change was also noted in the case of the share of people aged 60 and more with mortgage credits in relation to the total number of mortgage credit borrowers – reaching 8.2% in relation to 8.5% observed a year before. Seniors having credit cards and authorised overdrafts constituted 32.3% of the total population making use of this form of financing (by 0.5 pp more than a year before).

In 2023, debt liabilities of persons aged 60 and more arising from consumer and mortgage credits as well as debt from credit cards and used authorised overdrafts grew slightly. The total amount of credit liabilities incurred by the elderly was almost PLN 67.3 billion. The share of credit debt of seniors in the total credit debt equalled 9.3%, which indicates that remained at the same level as in the previous year.

Chart 22. Value of credit debt of persons aged 60 and more As of 31 December

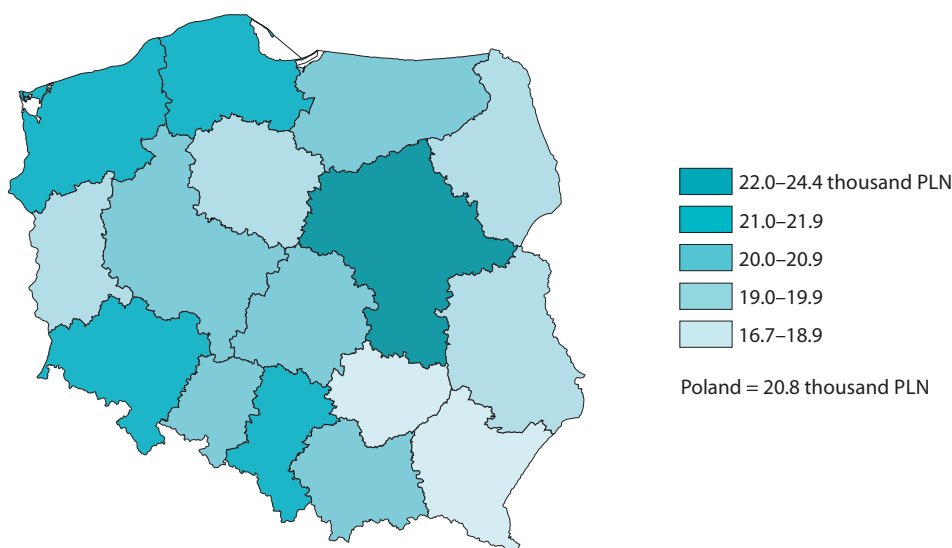


Source: CIB data.

CIB data show that the elderly most often had been taking out consumer credit for years. In 2023, after a period of the decreases in the number of such seniors (within the years 2020–2022), the liabilities from consumer credits grew. In the analysed year, a balance of consumer credits belonging to people 60 and more amounted to PLN 34.8 billion and grew by 2.9% in relation to the previous year. The sum of the average debt of an elderly borrower who had taken a consumer credit stood at slightly higher level than a year before, reaching PLN 20.8 thousand (and PLN 20.0 thousand in 2022).

As in previous years, the highest consumer credit debt per elderly person taking this credit was noted in Mazowieckie Voivodship (PLN 24.4 thousand). The minimum value of consumer debt per debtor was recorded in Świętokrzyskie Voivodship (PLN 16.7 thousand) and Podkarpackie Voivodship (PLN 17.1 thousand). In 2023, in relation to the previous year, there was an increase in the average consumer debt of seniors in all voivodships. The highest growth of the average consumer debt of seniors was recorded in Lubuskie Voivodship (by PLN 1.2 thousand), and the lowest in Podkarpackie one – by PLN 0.5 thousand.

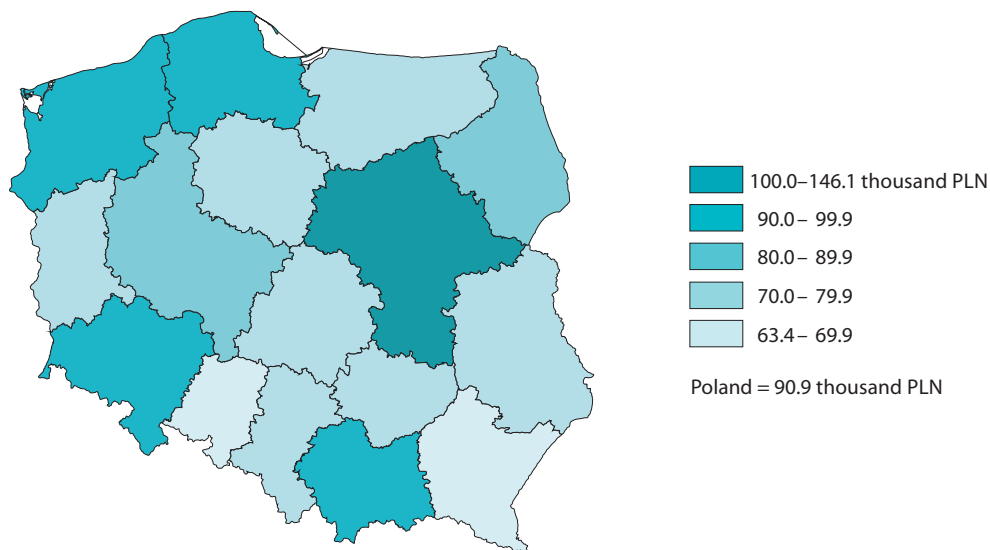
**Map 9. Average consumer credit debt of a debtor aged 60 and more in 2023
As of 31 December**



Source: CIB data.

In 2023, second year running, there was a drop in the balance of mortgage credits of population aged 60 and more. This balance reached PLN 28.5 billion (i.e. a sum lower than a year before by 3.6%, and by 6.4% in comparison with 2021). Average mortgage of population this age stood at PLN 90.9 thousand per debtor (growth by PLN 2.3 thousand). Like a year before, the highest average mortgage credit liability of seniors was recorded in Mazowieckie Voivodship (reaching PLN 146.1 thousand per person aged 60 and more). It was in this voivodship that the highest growth of this credit was observed – by PLN 5.5 thousand per senior debtor. The smallest average indebtedness was in Podkarpackie Voivodship with PLN 63.4 thousand. There was also a small fall of the average indebtedness – by PLN 0.1 thousand. The decrease of the average senior's mortgage indebtedness was also noted in Warmińsko-Mazurskie Voivodship – by PLN 0.4 thousand.

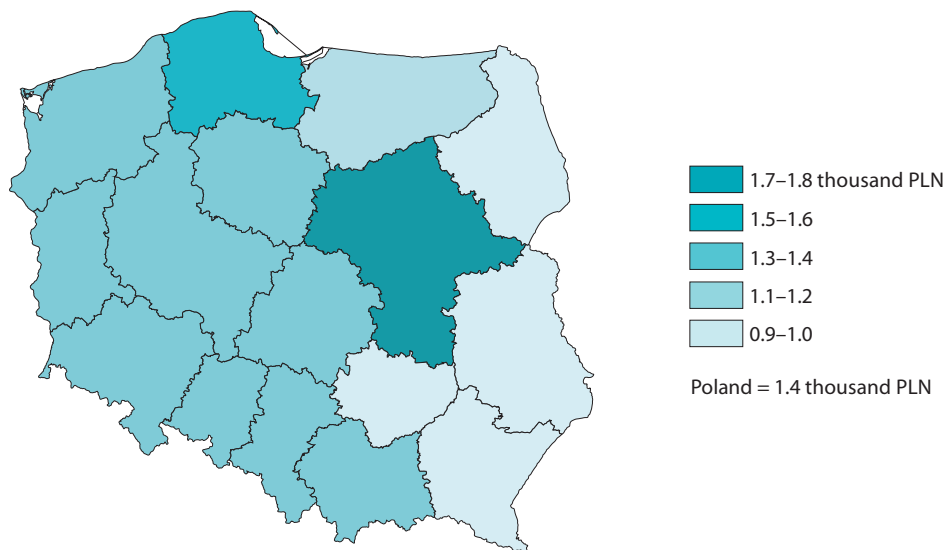
**Map 10. Average mortgage credit debt of a debtor aged 60 and more in 2023
As of 31 December**



Source: CIB data.

In the analysed year, the elderly used credit cards and authorised overdraft in a similar way as a year before. Their debt value from these services totalled PLN 4.0 billion. The average indebtedness of seniors who had credit cards and authorised overdraft in 2023 stood at PLN 1.4 thousand (as compared to PLN 1.3 thousand noted a year before). The average debt from credit cards and authorised overdraft burdened the elderly living in Mazowieckie Voivodship most, where its average value amounted to PLN 1.8 thousand, while the least – in Lubelskie Voivodship, with its value reaching PLN 0.9 thousand.

**Map 11. Average credit card and authorised overdraft debt of a debtor aged 60 and more in 2023
As of 31 December**



Source: CIB data.

2.3. Housing situation

In 2023, as data from the Household Budget Survey show, 54.2% of households with at least one senior were located in single-family houses, and 45.6% – in multi-family houses. In the case of households solely with persons aged 60 and more, 39.0% of them occupied single-family houses, and 60.8% – multi-family buildings.

In cities, 65.9% of households with at least one senior, and 75.6% of households solely with persons aged 60 and more lived in multi-family buildings. In the case of seniors living in rural areas, the greatest majority of them lived in single-family houses (90.7% of households with at least one senior and 84.8% of households solely with seniors).

In the analysed period, there were 91.3 m² of usable floor area per household with at least one elderly person and 72.4 m² of usable floor area per household solely with persons aged 60 and more. The elderly living in 1-person households reported that the average usable floor area of their dwellings comprised 61.2 m², and those living in 2-person households with only older people – 84.5 m².

The average usable floor area of households in villages was bigger than in cities by 39.0 m² in the case of households with at least one elderly person, and by 27.9 m² in households only with persons aged 60 and more.

In 2023, it was 99.9% of households with at least one senior that had a water supply system, 99.2% were equipped with running hot water, 99.0% with a flush toilet, and 98.8% – a bathroom. Gas was reported in 91.1% of such households. The level of equipping dwellings with basic technical and sanitary installations is a bit worse in the case of households with seniors only. In 2023, 99.8% of them had a water supply system, 98.9% were equipped with running hot water, 98.8% with a flush toilet, 98.5% – a bathroom, and 90.6% – gas.

Households with persons aged 60 and more in rural areas are still on average less fitted with the majority of basic technical and sanitary installations in comparison with households in cities, although the situation of village residents is gradually improving. The greatest difference concerning rural areas concerned the percentage of households fitted with a flush toilet – 98.4% in households with at least one older person living in a rural area in comparison with 99.4% recorded in urban areas.

Table 12. Households in dwellings fitted with selected installations in 2023

Specification	Households in % of a given group of households				
	without persons aged 60 and more	with at least 1 person aged 60 and more	solely with persons aged 60 and more		
			total	of which	
				1-person	2-person
Total					
Water supply system	99.9	99.9	99.8	99.8	99.9
Flush toilet	99.4	99.0	98.8	98.3	99.5
Bathroom	99.2	98.8	98.5	98.0	99.2
Running hot water	99.6	99.2	98.9	98.4	99.5
Gas	79.1	91.1	90.6	90.1	91.4
from gas supply system	54.1	57.6	65.4	64.4	66.5
from gas cylinders	25.0	33.5	25.2	25.7	24.9
Air conditioning	5.8	2.9	2.8	2.1	3.4
Central heating	87.0	85.7	85.8	84.8	88.1
Heater	12.7	14.1	13.9	14.9	11.7

Table 12. Households in dwellings fitted with selected installations in 2023 (cont.)

Specification	Households in % of a given group of households				
	without persons aged 60 and more	with at least 1 person aged 60 and more	solely with persons aged 60 and more		
			total	of which	
				1-person	2-person
urban areas					
Water supply system	100.0	99.9	99.9	99.9	99.9
Flush toilet	99.6	99.4	99.4	99.0	99.7
Bathroom	99.5	99.1	99.1	98.7	99.5
Running hot water	99.7	99.5	99.4	99.1	99.6
Gas	78.2	91.1	90.8	90.3	91.6
from gas supply system	66.9	75.4	77.8	76.6	79.5
from gas cylinders	11.3	15.7	13.0	13.7	12.1
Air conditioning	6.1	3.3	3.0	2.2	3.9
Central heating	86.9	85.8	87.6	87.3	89.4
Heater	12.8	14.0	12.1	12.4	10.5
rural areas					
Water supply system	99,8	99,9	99,6	99,4	99,8
Flush toilet	98,8	98,4	97,0	95,7	98,7
Bathroom	98,6	98,3	96,9	95,3	98,6
Running hot water	99,4	98,6	97,5	96,0	99,0
Gas	81,2	91,2	90,0	89,2	90,7
from gas supply system	26,3	25,8	26,9	21,1	32,3
from gas cylinders	54,9	65,4	63,1	68,1	58,4
Air conditioning	5,1	2,4	1,9	1,8	2,2
Central heating	87,4	85,5	80,3	75,9	84,6
Heater	12,4	14,3	19,3	23,8	14,9

In 2023, almost all households with at least one person aged 60 and more were furnished with a television set (98.2%) and an automatic washing machine (97.3%). A bit fewer had a microwave oven (64.0%) and a dishwasher (44.6%). There were 78.7% of the analysed households with access to the Internet, and a cable or satellite TV – 65.0%.

Table 13. Households furnished with selected durable goods in 2023

Specification	Households in % of a given group of households				
	without persons aged 60 and more	with at least 1 person aged 60 and more	solely with persons aged 60 and more		
			total	of which	
				1-person	2-person
Total					
Television set	91.9	98.2	98.2	97.5	98.9
Satellite or cable television equipment	63.9	65.0	63.3	58.6	67.9
Access to the Internet (via computer, telephone, etc.)	96.7	78.7	61.8	50.8	73.3
Automatic washing machine	95.9	97.3	97.2	96.7	97.7
Microwave oven	76.0	64.0	50.9	42.4	62.4
Dishwasher	69.5	44.6	33.2	20.3	47.0

Table 13. Households furnished with selected durable goods in 2023 (cont.)

Specification	Households in % of a given group of households				
	without persons aged 60 and more	with at least 1 person aged 60 and more	solely with persons aged 60 and more		
			total	of which	
				1-person	2-person
urban areas					
Television set	89.6	97.8	97.9	97.3	98.7
Satellite or cable television equipment	66.1	71.1	69.7	65.4	74.6
Access to the Internet (via computer, telephone, etc.)	97.0	77.7	65.5	54.9	77.4
Automatic washing machine	95.6	97.4	97.6	97.2	97.9
Microwave oven	73.9	60.9	50.2	42.5	62.1
Dishwasher	69.5	43.0	34.0	21.4	47.9
rural areas					
Television set	96.9	99.1	98.9	98.5	99.3
Satellite or cable television equipment	59.0	54.2	43.3	34.2	50.6
Access to the Internet (via computer, telephone, etc.)	95.9	80.5	50.0	35.8	62.9
Automatic washing machine	96.8	97.0	96.1	94.8	97.2
Microwave oven	80.8	69.6	53.0	42.2	63.0
Dishwasher	69.4	47.4	30.8	16.2	44.6

The furnishing of households with selected durable goods is similar or slightly worse in the case of households with solely older people. In 2023, 98.2% of them had a television set, 97.2% were equipped with an automatic washing machine, 50.9% with a microwave oven, and 33.2% with a dishwasher. 61.8% of these households had access to the Internet and a cable or satellite television – 63.3%.

The extent of household furnishing with the abovementioned goods in the case of households with at least one elderly person as well as households solely with seniors does not significantly differ as regards the location of the place of residence of the household. A major difference is noted only in terms of satellite or cable television equipment, which was recorded more often in households in urban areas rather than rural ones.

According to the subjective evaluation of older population, 95.7% of households with at least one senior were in proper technical and sanitary conditions. The majority of these households reported that their dwellings were warm enough in winter (96.7%) and cool enough in the summer (96.5%). There were 83.5% households with seniors that had a balcony (terrace) or a garden. 8.6% of cases concerned dwellings located in an extremely noisy or polluted area, whereas 4.2% reported dwellings located in the area with poor infrastructure. It should be stressed out that 24.5% of households with at least one elderly person was in a building with architectural barriers. This percentage was higher in the case of households solely with persons aged 60 and more and equalled 26.6%.

Comparing the assessment of occupied dwellings in urban areas and rural ones it can be stated that architectural barriers limiting access to a flat occur more often in cities than in villages. In urban areas, however, it was noted that this problem was noted in 29.5% of households with at least one person aged 60 and more, and in 15.5% of such households in rural areas. In villages, respondents more often reported that the dwelling was located in the area with poor infrastructure (9.1% households with at least one older person in rural areas, and 1.5% – in urban areas). The situation is reversed in the case of the dwelling location in the area under threat of crime, violence, vandalism, with dens nearby. In 2023, this problem was reported less often in rural areas rather than urban ones (0.5% and 2.0% respectively).

Table 14. Subjective evaluation of an occupied dwelling in 2023

Specification	Households in % of a given group of households				
	without persons aged 60 and more	with at least 1 person aged 60 and more	solely with persons aged 60 and more		
			total	of which	
				1-person	2-person
Total					
With proper technical and sanitary conditions	96.7	95.7	95.7	94.3	97.4
Located in an extremely noisy or polluted area	7.8	8.6	8.7	9.3	7.4
Located in the area under threat of crime, violence, vandalism, with dens nearby	1.7	1.5	1.6	2.0	1.0
Located in the area with poor infrastructure	3.3	4.2	2.7	2.6	3.0
Located in the area with special benefits	8.3	7.0	8.7	8.6	8.8
With a balcony (terrace), a garden	81.2	83.5	79.3	74.4	84.9
Warm enough in winter	97.3	96.7	96.0	94.9	97.5
Cool enough in summer	96.5	96.5	95.9	95.2	96.8
Located in a building with architectural barriers limiting access to a flat	23.0	24.5	26.6	27.8	24.6
urban areas					
With proper technical and sanitary conditions	96.8	96.2	96.8	96.0	97.8
Located in an extremely noisy or polluted area	9.6	10.3	9.6	10.1	8.1
Located in the area under threat of crime, violence, vandalism, with dens nearby	2.2	2.0	1.9	2.4	1.2
Located in the area with poor infrastructure	1.4	1.5	1.0	0.9	1.1
Located in the area with special benefits	9.9	9.0	9.9	9.8	10.2
With a balcony (terrace), a garden	75.7	78.1	75.6	70.7	81.6
Warm enough in winter	96.9	96.4	96.2	95.3	97.5
Cool enough in summer	95.7	95.8	95.6	95.0	96.4
Located in a building with architectural barriers limiting access to a flat	26.5	29.5	30.0	31.1	28.0
rural areas					
With proper technical and sanitary conditions	96.6	94.9	92.2	88.3	96.4
Located in an extremely noisy or polluted area	4.0	5.6	6.0	6.5	5.6
Located in the area under threat of crime, violence, vandalism, with dens nearby	0.4	0.5	0.5	0.4	0.6
Located in the area with poor infrastructure	7.4	9.1	8.1	8.3	7.9
Located in the area with special benefits	4.9	3.5	5.0	4.4	5.2
With a balcony (terrace), a garden	93.1	93.4	90.8	87.8	93.3
Warm enough in winter	98.2	97.2	95.6	93.5	97.5
Cool enough in summer	98.2	97.7	96.9	96.0	97.8
Located in a building with architectural barriers limiting access to a flat	15.5	15.5	15.9	15.9	15.7

2.4. Subjective evaluation of financial situation

In 2023, a better subjective evaluation of financial situation of households with seniors, and in other households alike, was recorded. The percentage of households reporting a good or quite good situation grew, and, at the same time, the evaluation with bad or rather bad assessment decreased. However, these assessments are still less optimistic than in the case of households without elderly people.

A good or quite good material situation was recorded in 47.1% of households with seniors. As refers to households consisting only of people aged 60 and more, this percentage was smaller and equalled 42.1%. In comparison with the previous year, in both cases there was an increase of these indicators (by 4.5 pp and 4.0 pp respectively). In 2023, the percentage of households with people aged 60 and more, who declared that their material situation was bad or rather bad fell from 7.0% noted in 2022 to 5.7%. In households solely with older population negative evaluation was reported more often, although their situation also improved. In 2023, the percentage of households declaring a bad or rather bad situation equalled 7.1%, which is a decrease by 1.4 pp in comparison with the previous year.

Table 15. Subjective evaluation of financial situation of households in 2023

Specification	Households in % of a given group of households				
	without persons aged 60 and more	with at least 1 person aged 60 and more	solely with persons aged 60 and more		
			total	of which	
				1-person	2-person
Total					
Good and quite good	61.2	47.1	42.1	31.6	54.5
Average	34.8	47.2	50.8	57.8	42.5
Rather bad and bad	4.0	5.7	7.1	10.6	3.0
urban areas					
Good and quite good	63.1	47.4	44.3	33.7	57.7
Average	33.3	46.9	49.2	56.5	40.1
Rather bad and bad	3.6	5.7	6.5	9.8	2.2
rural areas					
Good and quite good	57.2	46.5	35.3	24.1	46.3
Average	38.0	47.8	55.6	62.5	48.6
Rather bad and bad	4.8	5.7	9.1	13.4	5.1

The subjective evaluation of the material situation of households is largely dependent on their location. Like in preceding years, rural residents evaluated their material situation as worse than urban ones. In 2023, the share of households with at least one older person that evaluated this situation as good or very good was 47.4% in urban areas and in rural ones it equalled 46.5%. The declarations of bad or rather bad situation occurred equally often. There was an even greater difference, to the detriment of urban areas, for households solely with elderly people. The percentage of city residents declaring a good or quite good financial situation equalled 44.3% in cities and 35.3% in villages. Additionally, bad or rather bad declarations were more often noted in households solely with seniors in rural areas rather than in urban ones (9.1% households in villages and 6.5% in cities).

The subjective evaluation of the material situation of the elderly depends also on the size of a household. 1-person households report a good or quite good material situation much less frequently than seniors living in 2-person households consisting of two older people – 31.6% and 54.5% respectively, and bad or rather bad more often – 10.6% and 3.0%. Seniors living alone in rural areas still much more often assessed their financial situation negatively, although there was an improvement in this respect compared with the previous year. In 2023, in rural areas, the percentage of 1-person households of seniors declaring a bad or rather bad situation amounted to 13.4% (i.e. by 3.5 pp less than a year before). The group of seniors most satisfied with their financial situation consisted of seniors in 2-person households living in urban areas. In the analysed year, the percentage of these households with good or rather good financial situation equalled 57.7% (52.2% 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 within medical practices.

At the end of 2023, there were 23.5 thousand out-patient clinics as well as 0.6 thousand medical practices and 2.6 thousand dental practices operating as part of out-patient health care, providing services financed from public funds. In accordance with the reporting of health care facilities, in 2023 there were 347.3 million consultations, of which 108.7 million were provided to people aged 65 and more. Consultations provided to people aged 65 and more accounted for 31.3% of their total number (in the previous year it was 30.5%). The majority of consultations were provided to the elderly in urban areas – 93.2 million, while in rural areas – 15.5 million, which is caused by a higher availability of establishments in urban areas rather than in rural ones.

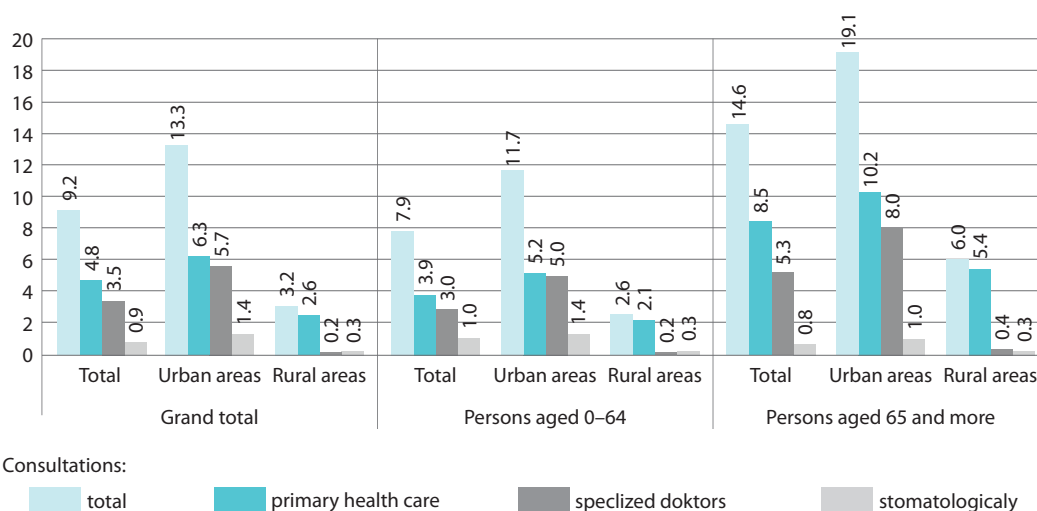
In primary health care doctors provided 63.4 million consultations to population aged 65 and more, i.e. over one third of the total number of these consultations (i.e. 35.0% in relation to 33.9% in 2022). In specialist health care, there were 39.7 million consultations of seniors, i.e. 30.3% of all specialist consultations (a year before – 29.6%). Dentists provided 5.6 million consultations to this group of people, which constituted 16.1% of all stomatological consultations (15.9% in the previous year).

Table 16. Consultations provided within the scope of the out-patient health care^a in 2023

Specification	Total	Doctors		Stomatological
		primary health care	specialized care	
	in thousands			
Total	347254.5	181123.8	131219.4	34911.3
urban areas	298823.1	140927.6	127517.7	30377.9
rural areas	48431.4	40196.2	3701.8	4533.4
Persons aged 0–64	238524.2	117756.2	91492.1	29275.8
urban areas	205610.6	91409.6	88759.8	25441.1
rural areas	32913.6	26346.6	2732.3	3834.7
Persons aged 65 and more	108730.4	63367.6	39727.4	5635.5
urban areas	93212.6	49517.9	38757.9	4936.7
rural areas	15517.8	13849.6	969.5	698.7

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

In 2023, the average number of consultations provided in out-patient health care per capita was 9.2. People aged 65 and more attended consultations more often than younger people. In 2023, an average of 14.6 consultations were provided to an elderly person, i.e. almost twice as many as to a person in the group of persons aged 0–64.

Chart 23. Average number of consultations within the scope of the out-patient health care per capita in 2023


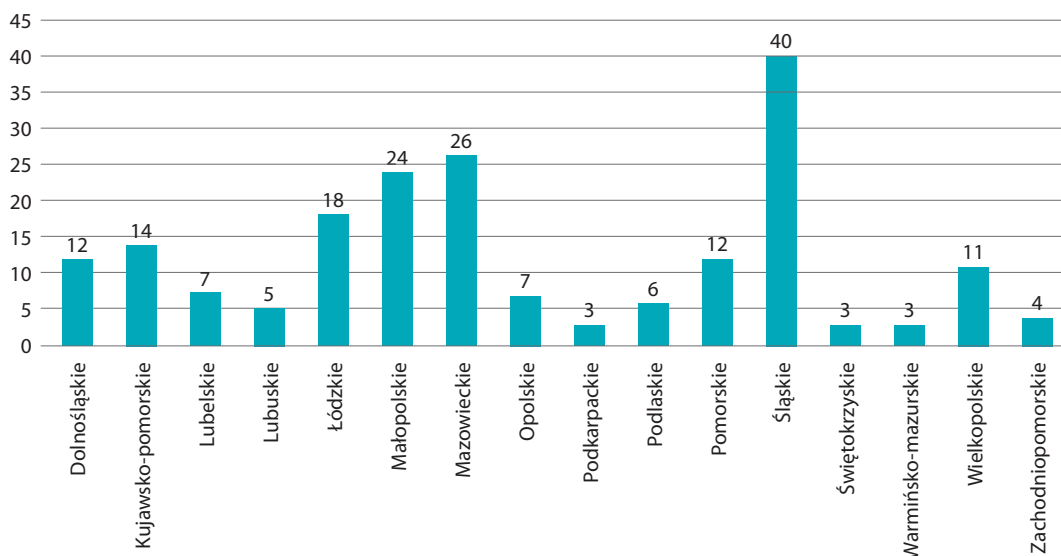
The structure of consultations provided to people aged 65 and more shows that the ones concerning primary health care prevailed. In 2023, their percentage was 58.3% of total out-patient health care consultations. In urban areas their share equalled 53.1%, while in rural areas – 89.2%.

Table 17. Structure of out-patient consultations provided to persons aged 65 and more by types of consultations in 2023

Specification	Total	Doctors		Stomatological
		primary health care	specialized care	
	in percent			
Total	100.0	58.3	36.5	5.2
Urban areas	100.0	53.1	41.6	5.3
Rural areas	100.0	89.2	6.2	4.5

In December 2023, there were 195 geriatric clinics operating in Poland, i.e. by 31 more than a year earlier. Most of them were located in Śląskie Voivodship – 40, followed by Mazowieckie Voivodship (26 clinics) and Małopolskie one (24 clinics). The fewest number of geriatric clinics operated in Podkarpackie, Warmińsko-Mazurskie and Świętokrzyskie Voivodships (3 clinics each). Taking into consideration the number of older population per one geriatric clinic, it can be stated that the best situation in terms of access to these clinics was in Śląskie Voivodships – 30.2 thousand people aged 60 and more per 1 geriatric clinic and Małopolskie Voivodship - 34.6 thousand, while the worst situation in Podkarpackie Voivodship – 175.1 thousand seniors per clinic.

Chart 24. Geriatric clinics by voivodships in 2023
As of 31 December

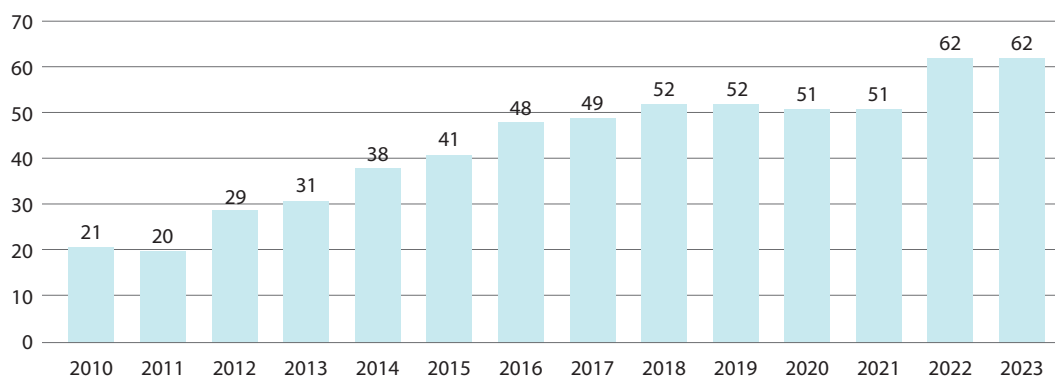


In 2023, a total of 85.5 thousand medical consultations were provided in geriatric clinics, of which to women – 60.5 thousand (70.7%). The highest number of consultations was recorded in Śląskie Voivodship – 15.4 thousand and in Małopolskie Voivodship – 13.4 thousand. Geriatric consultations provided in these two voivodships – with the highest number consultations – constituted 33.7% of total of such consultations in the country.

3.2. In-patient and health resort health care

In 2023, in-patient health care in Poland was provided by 894 general hospitals with 161207¹ beds. It is geriatric wards that provide extensive medical care and nursing for older people in in-patient health care. Their number until 2018 had been gradually increasing. In 2010, there were 21 geriatric wards in general hospitals. In 2023, similar to the previous year, the number of departments was 62.

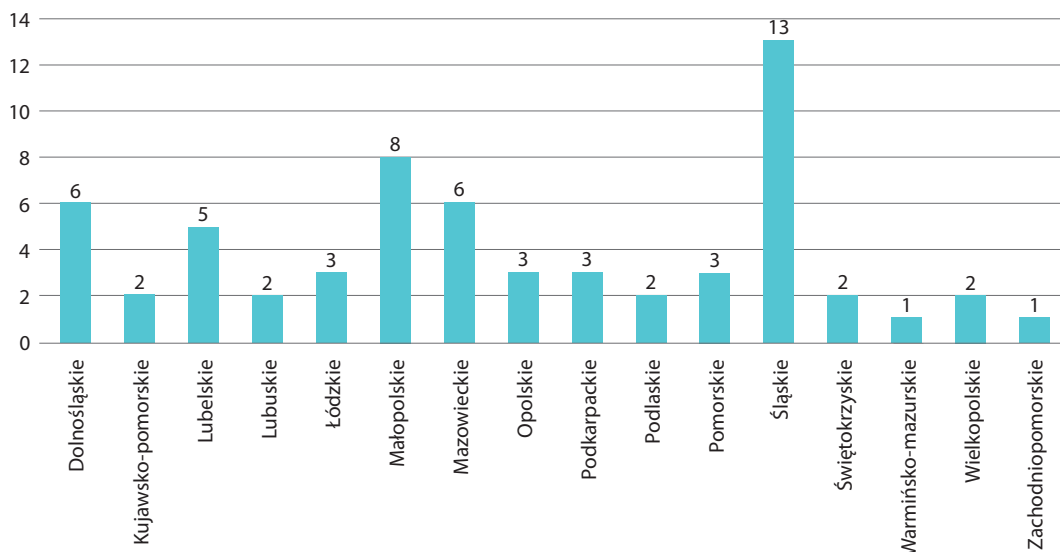
Chart 25. Geriatric wards
As of 31 December



¹ Excluding day care hospitals.

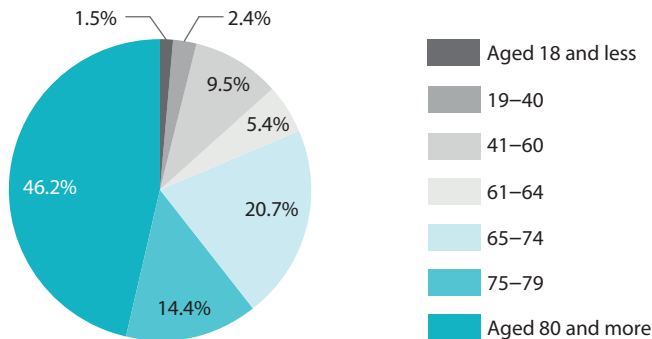
At the end of 2023, there were 1225 beds in geriatric wards, where there were 31.4 thousand people treated within this year. Since previous year, the number of beds had decreased by 0.2%, and the number of patients treated there increased by 14.4%. The largest number of geriatric wards was located in Śląskie Voivodship – 13 wards, which comprised 21.0% of their total number in Poland. The second voivodship in terms of the number of geriatric wards was Małopolskie Voivodship with their number equalling 8. Only 1 geriatric ward was recorded in two voivodships Warmińsko-Mazurskie and Zachodniopomorskie.

**Chart 26. Geriatric wards by voivodships in 2023
As of 31 December**



Departments which specialise in treating mainly the elderly also include long-term, hospice, and palliative in-patient health care wards. They comprise chronic medical care homes, nursing homes, hospices and palliative wards. At the end of 2023, there were 39.0 thousand people in these facilities, of which 33.8 patients aged 61 and more, i.e. 86.6%. The most numerous group of patients were people aged 80 and more – 18.0 thousand people, i.e. 46.2% of the total number of patients. The analysis of patients’ structure by sex shows that women prevail there. Their share in the total number of patients reached 65.8%, while among the elderly – 70.1%.

Chart 27. Structure of patients of long-term in-patient health care^a by age groups in 2023

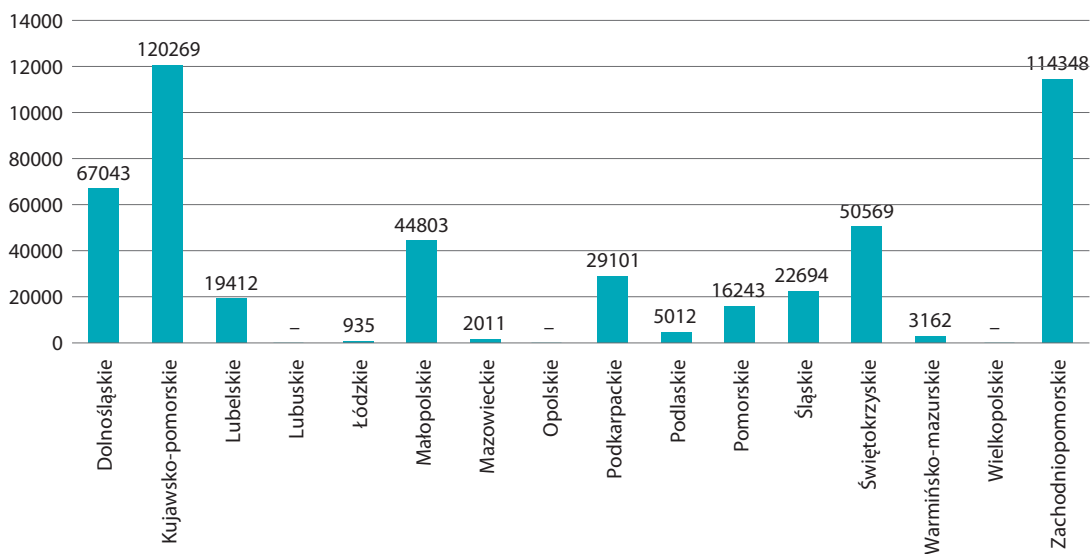


^a Including chronic medical care homes, nursing homes for psychiatric patients, hospices and palliative care wards.

Seniors much more frequently use health resort treatment than other people. In 2023, 495.6 thousand health resort visitors aged 65 and more (i.e. 54.8% of total visitors) made use of this treatment. In 2023, comparing to the previous year, the number of visitors this age grew by 10.7%. After deducting the number of foreigners in in-patient health care, the number of health resort visitors aged 65 and more stood at 471.2 thousand. The share of these visitors in the total population of seniors was 6.3%, while among younger visitors – 1.3%.

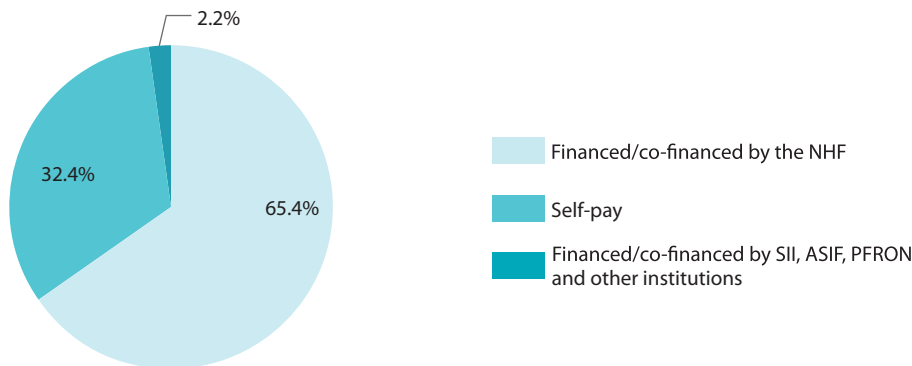
Most people aged 65 and more used health resort facilities in Kujawsko-Pomorskie Voivodship (24.3% of their total number) and Zachodniopomorskie Voivodship (23.1%), while the lowest number was recorded in Łódzkie Voivodship – 0.2%. In three voivodships, namely Lubuskie, Opolskie and Wielkopolskie, there were no health resort treatment facilities.

Chart 28. Patients aged 65 and more in health resort facilities by voivodships in 2023



The majority of health resort visitors are treated in in-patient care. In 2023, there were 459.5 thousand such patients aged 65 and more, who constituted 92.7% of the total number of visitors that age. The out-patient health care treated 36.1 thousand persons aged 65 and more (i.e. 7.3% of the total number of visitors that age).

Chart 29. Structure of patients aged 65 and more in health resort facilities in in-patient health care by type of financing in 2023

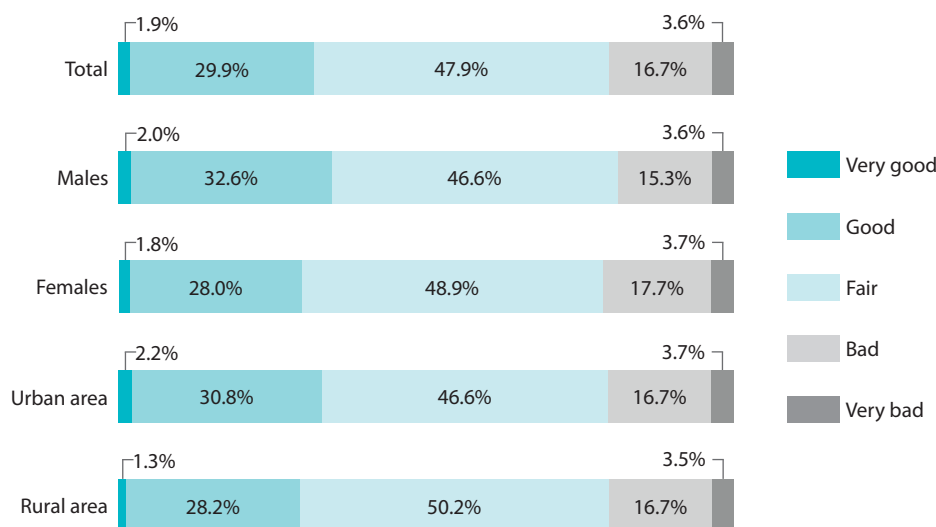


In 2023, 65.4% of visitors aged 65 and more used financing or co-financing from the NHF, and 32.4% paid for their treatment themselves. The remaining 2.2% of seniors used financing or co-financing of their stay by SII, ASIF, PFRON or other institutions.

3.3. Self-assessment of health status

Most seniors generally assess their health as "fair". In 2023, 47.9% of people aged 60 and more described their health in this way (compared to 48.2% in the previous year). In the analysed year, 29.9% of seniors assessed their health as "good", which means an increase by 1.0 pp compared to 2022. The percentage of seniors assessing their health as "very good" was 1.9% and did not change compared to the previous year. Among seniors, men assess their health better than women. According to their own assessment, 34.5% of men and 29.8% of women had good or very good health. Significant differences in the self-assessment of health of people aged 60 and more can also be seen while taking into account their place of residence. 33.1% of urban residents and 29.5% of rural ones assessed their health as good or very good.

Chart 30. Self-assessment of health status of people aged 60 and more in 2023



In 2023, nearly 35.9% of people aged 16 and more complained for long-term health problems or chronic diseases lasting 6 months or longer (or expected to last that long). Among seniors, as many as 63.2% indicated such ailments (compared to 64.5% in 2022). Women reported such problems more often than men (64.9% and 60.6%, respectively). However, taking into account the place of residence of seniors, it can be said that such problems were more often indicated by urban residents (63.9%) than the rural ones (61.9%).

In 2023, more than a quarter of the Polish population aged 16 and more had limited ability to perform activities due to health problems lasting at least the last 6 months. Among the elderly, this percentage was almost twice as high and amounted to 45.1%. A slight decrease was noted comparing to the previous year.

In 2023, seriously limited ability to perform activities was indicated by 13.6% of seniors, while limited but not severely – 31.5%. No limitations were recorded by 54.9% of seniors. Men aged 60 and more assessed their ability better than women. Among men, the percentage indicating no limitations in performing activities was 57.5%, while among women – 53.1%.

Comparing the limited ability to perform activities among urban and rural residents, a higher percentage of people with seriously limited ability to perform activities is observed among seniors living in urban areas (14.0%) than in rural ones (12.9%). In 2023 the percentage of people with limited but not severely ability to perform activities among seniors in rural areas was higher (32.8%) than in the urban ones (30.7%).

Table 18. Ability to perform activities by type/ degree of limitation in 2023

Specification	Ability to perform activities		Not limited
	severely limited	limited but not severely	
	in % of a given group		
Persons aged 16 and more			
Grand total	7.0	17.3	75.6
Persons aged 60 and more			
Total	13.6	31.5	54.9
males	12.5	30.0	57.5
females	14.4	32.5	53.1
Urban areas	14.0	30.7	55.2
Rural areas	12.9	32.8	54.4

In 2023, a need for treatment or examination in the last 12 months was reported by 80.5% of people aged 60 and more, i.e. by 0.5 pp less than a year earlier. It was indicated more often by women (82 out of 100) than by men (78 out of 100). In case of urban residents, 82.0% of seniors wanted to use treatment or examination, while among rural residents this percentage was 78.0%.

People who reported a need for treatment or examination usually had such an opportunity every time. In the case of seniors, 91.6% of them used the examination or treatment every time they needed it. Meeting these needs was slightly higher in the case of seniors living in urban areas than in the rural ones (92.0% and 91.0% respectively), there were no significant differences noted in the scope of needs for treatment or examination among men (91.7%) and women (91.6%).

Table 19. Unmet needs with regard to treatment or examination by reasons in 2023

Specification	Too long waiting list/ /queue	Could not afford to (the visit was too expensive or not covered by health insurance)	I preferred to wait and see if the problem would stop itself	Too far to travel, no means of transportation	Fear of doctors, hospitals, examination or treatment	Other reasons
	in % of a given group					
Persons aged 16 and more						
Grand total	47.7	10.4	18.3	3.1	2.3	18.3
Persons aged 60 and more						
Total	52.7	12.2	15.3	6.7	2.8^a	10.4
males	51.7	10.3	17.3	4.3 ^a	.	12.9 ^a
females	53.3	13.5	13.9	8.2 ^a	.	8.7
Urban areas	54.7	11.9	16.4	5.5	.	9.3
Rural areas	49.5	12.7	13.4	8.5 ^a	.	12.1 ^a

a The phenomenon existed in a number greater than or equal to 20 cases from the survey, but less than 50.

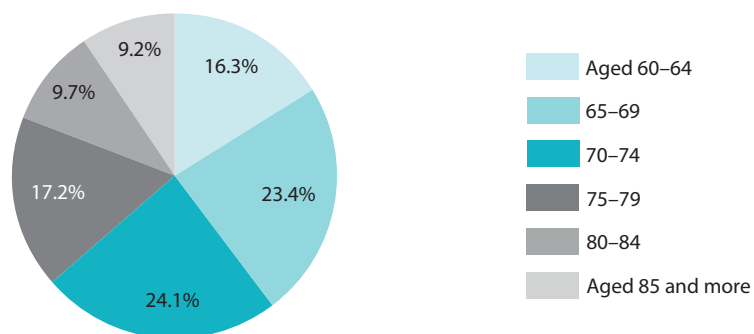
The main reason for unmet needs for examination or treatment was most often indicated by too long waiting lists. In 2023, this reason concerned 52.7% of seniors who had to give up treatment or examination. Other indicated reasons were willingness to wait and see if the problem would stop itself as well as the lack of financial resources for treatment. These reasons were indicated by 15.3% and 12.2% of people aged 60 and more who had to give up treatment or examination, respectively.

3.4. 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 2023 amounted to PLN 155.9 billion and had increased by PLN 29.0 billion, i.e. by 22.9%, compared to the previous year.

A significant part of health care expenditures is incurred on people aged 60 and more. The structure of costs of health care shows that the costs of hospital treatment dominate over other costs. As data from the National Health Fund show, in 2023, the reimbursement of hospital treatment costs of people aged 60 and more accounted for 55.6% of the total amount of reimbursement of these services.

Chart 31. Structure of reimbursement for hospital treatment of persons aged 60 and more by age groups in 2023

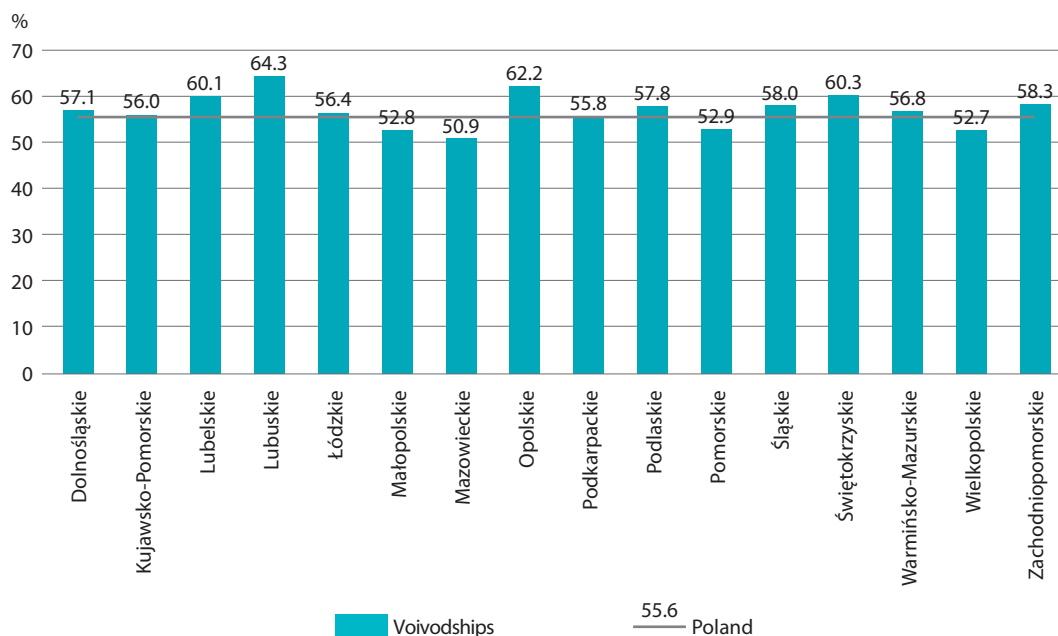


When analysing the reimbursement for hospital treatment of the elderly, it should be noted that the costs of people aged 70–74 dominated among them, with a share of 24.1% in 2023, while the smallest one was held by costs relating to people aged 85 and more with a share of 9.2%.

Taking into account the differences between voivodships, it can be observed that the highest share of expenditure on the reimbursement of costs of seniors' hospital treatment was noted in Lubuskie Voivodship, where it equalled 64.3%, and the lowest – in Mazowieckie Voivodship – 50.9%.

In 2023, the highest expenditure of the National Health Fund on the reimbursement of hospital treatment of the persons aged 60 and more was incurred for treatment in cardiology and internal medicine wards. They comprised respectively 77.9% and 79.6% of the total amount of the reimbursement of services in these wards, and in relation to the total value of the reimbursement of hospital treatment of seniors – 13.5% and 10.1%. The reimbursement of hospital treatment of the elderly in a geriatric ward amounted to PLN 260.1 million, which made up 0.6% of the total reimbursement of hospital treatment of the elderly.

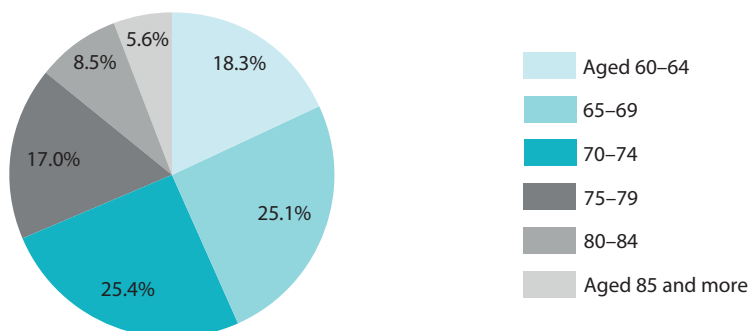
Chart 32. The share of reimbursement for hospital treatment of persons aged 60 and more in the total hospital treatment reimbursement by voivodships in 2023



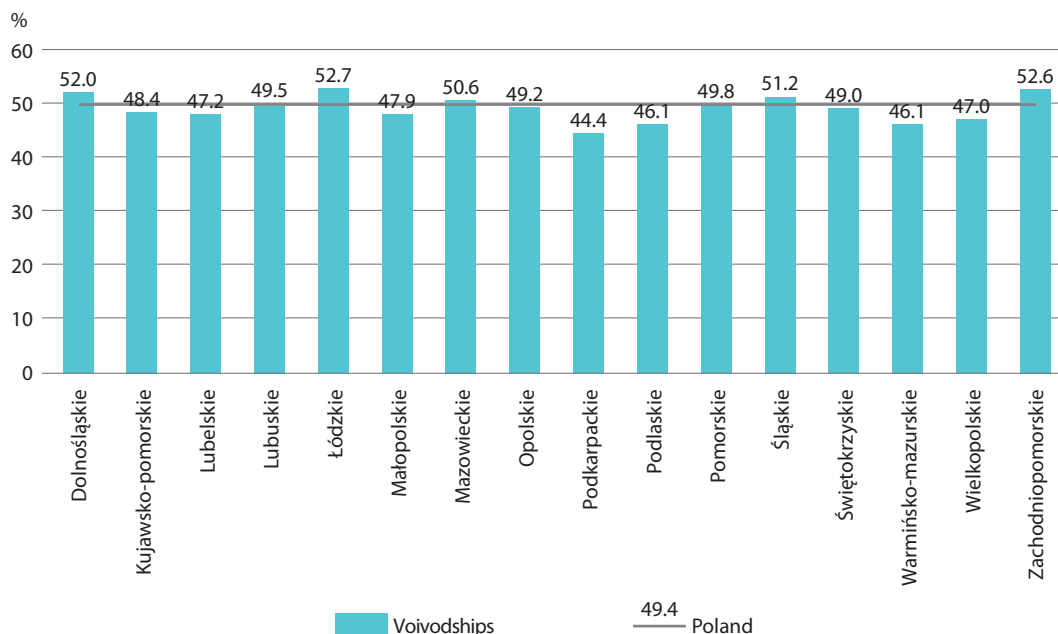
Source: NHF data.

The value of out-patient specialised services provided to persons aged 60 and more represented 49.4% of the total reimbursement amount of the analysed services. They were dominated by the costs of services for persons aged 70–74, whose share in 2023 was 25.4%, while the lowest was the costs of services incurred on behalf of persons aged 85 and more (5.6%).

Chart 33. Structure of reimbursement of out-patient specialised services provided to persons aged 60 and more by age groups in 2023



The highest share of costs of out-patient specialised services for the elderly in the total value of these services was noted in Łódzkie Voivodship – 52.7%, and the lowest in Podkarpackie Voivodship – 44.4%.

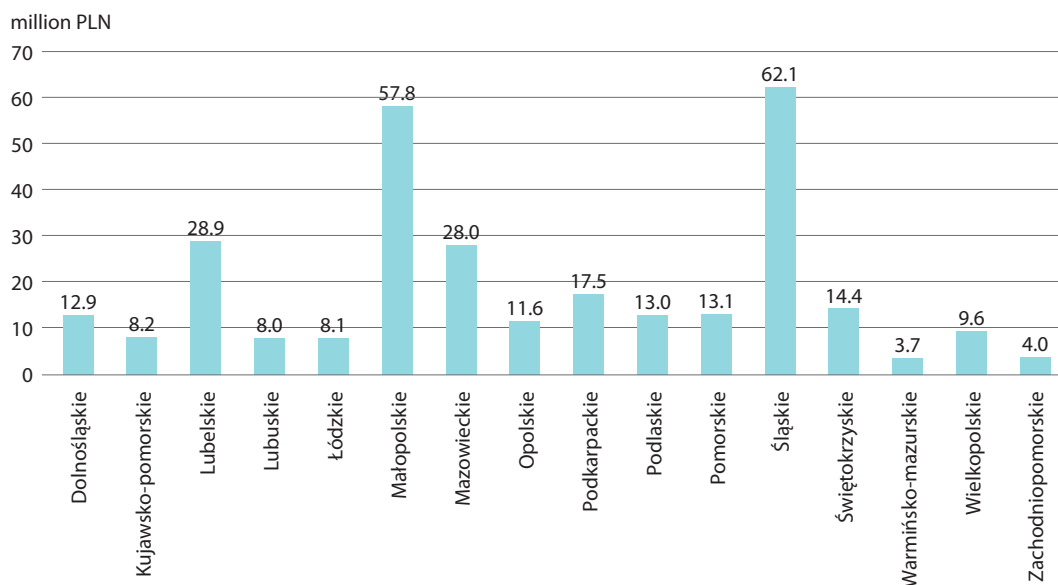
Chart 34. The share of reimbursement of out-patient specialised services provided to persons aged 60 and more in the total reimbursement of out-patient specialised services by voivodships in 2023

Source: NHF data.

The treatment costs of people aged 60 and more in basic health care, reimbursed by the National Health Fund, generated 39.8% of the total amount of these services. Taking into account the reimbursement of costs of basic health care for the elderly, it should be noted that the costs of people aged 65–69 dominated them, with a share of 25.2%. The lowest share of services concerned people aged 80–84 – 10.1%.

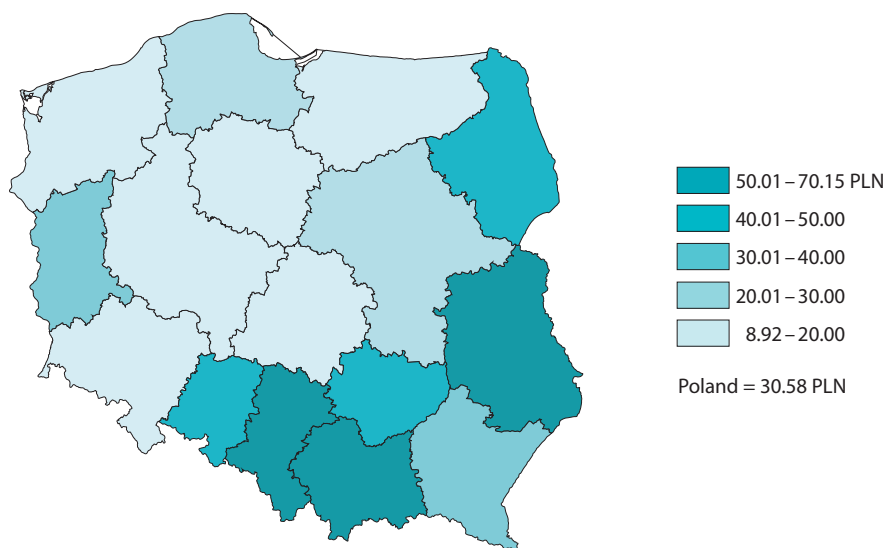
While analysing regional differences, it should be noted that the highest share of these costs was observed in Świętokrzyskie Voivodship – amounting to 43.7%, and the lowest in Pomorskie Voivodship – 37.0%.

Financial means allocated for the services in the field of geriatrics within out-patient specialist care and hospital treatment, incurred by the National Health Fund in 2023, totalled PLN 300.9 million and 97.0% 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 62.1 million and Małopolskie one – PLN 57.8 million. The smallest amount was spent on geriatric services in Warmińsko-Mazurskie Voivodship – only PLN 3.7 million.

Chart 35. The National Health Fund expenditure on geriatric healthcare services reimbursement by voivodships in 2023

Source: NHF data.

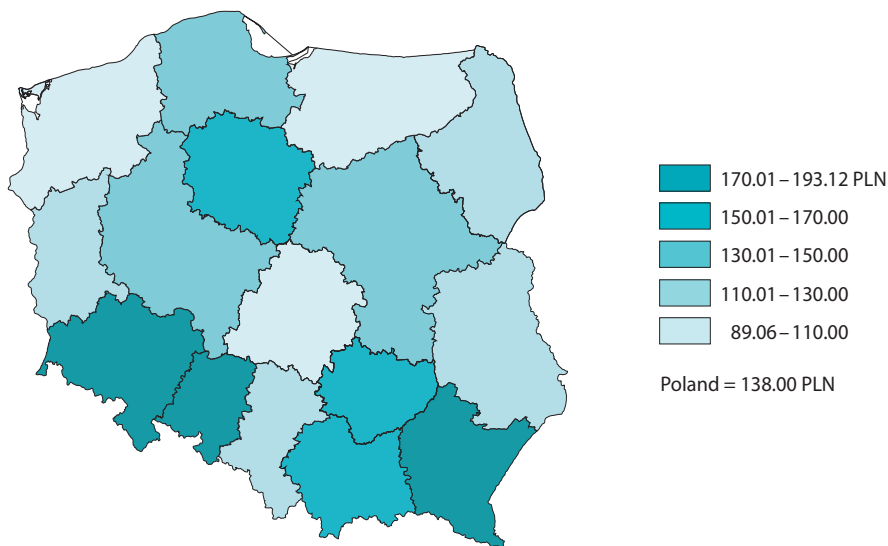
The National Health Fund, in 2023, spent on geriatric care services on average PLN 30.58 per older person, the most in Małopolskie Voivodship – PLN 70.15, while in Zachodniopomorskie the least – only PLN 8.92.

Map 12. The National Health Fund expenditure on the geriatric healthcare services refund reimbursement per person aged 60 and more in 2023

Source: NHF data.

Hospice and palliative care are important for older people. In 2023, 81.7% of the costs of such services reimbursed by the National Health Fund concerned older people. On average, the National Health Fund spent PLN 138.00 per senior. The largest amount was spent in Opolskie Voivodship – PLN 193.12, the smallest – in Zachodniopomorskie Voivodship – PLN 89.06.

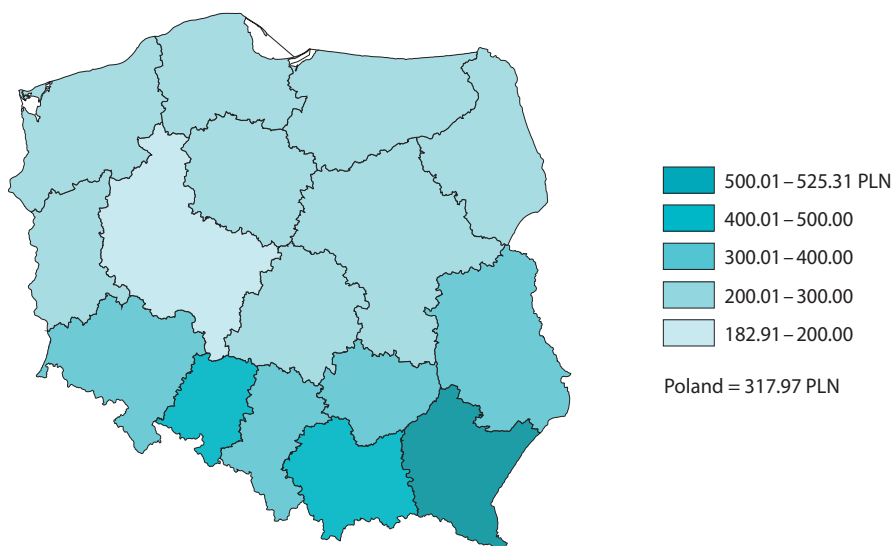
Map 13. The National Health Fund expenditure on the hospice and palliative healthcare services refund reimbursement per person aged 60 and more in 2023



Source: NHF data.

Among the costs of hospice and palliative care services provided to older people, the highest share had costs of in-patient palliative/hospice care (55.8%) and home hospice (43.9%). Out-patient consultations in palliative medicine clinics generated 0.3% of total reimbursement costs.

Map 14. The National Health Fund expenditure on the nursing and care benefits refund reimbursement per person aged 60 and more by voivodships in 2023



Source: NHF data.

Nursery and care benefits are equally important from the perspective of the elderly. In 2023, 86.0% of such benefit costs reimbursed by the National Health Fund concerned persons aged 60 and more. On average, the National Health Fund spent PLN 317.97 per one senior. The largest amount of funds for this purpose per one person aged 60 and more was allocated in Podkarpackie Voivodship – PLN 525.31, the least in Wielkopolskie one – PLN 182.91.

Among the costs of nursery and care benefits provided to the elderly, a significant part were services provided in nursing and care facilities/care and treatment facilities – 65.8% and services in long-term nursing home care – 22.5%. Services provided by the long-term home care team for mechanically ventilated patients generated 8.7% of costs, while services in a nursing and care facility/care and treatment facility for mechanically ventilated patients – 3.0%.

According to the NHF, in 2023, the sum allocated for the reimbursement of officinal formula (prescribed medicaments)¹ for people aged 60 and more equalled PLN 7.4 billion, i.e. almost 65% of the total drug reimbursement costs in Poland. The amount of reimbursement medicaments for the elderly is closely connected with the population distribution and the population number in each voivodship. The majority of funds were allocated to Mazowieckie Voivodship – PLN 1031.3 million and in Śląskie one – PLN 909.9 million, while the smallest amounts in Lubuskie and Opolskie Voivodships – PLN 174.1 million and PLN 179.1 million respectively.

3.5. Social assistance

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

At the end of 2023, there were 2138 stationary social welfare facilities (56 more than in 2022), among which there were 904 social welfare homes and 652 establishments ensuring 24-hour care for disabled persons, chronic patients, or elderly persons. The highest number of stationary social welfare facilities was located in Mazowieckie Voivodship – 321 and in Śląskie Voivodship – 268, which means in two voivodships with the highest number of people aged 60 and more. The smallest number was in Lubuskie Voivodship – 55 and Podlaskie Voivodship – 69.

**Table 20. In-patient social welfare facilities in 2023
As of 31 December**

Voivodships	Total	Of which	
		social welfare homes	centres providing full-time care ^a
Poland	2138	904	652
Dolnośląskie	145	67	45
Kujawsko-pomorskie	97	49	23
Lubelskie	89	45	19
Lubuskie	55	23	12
Łódzkie	122	67	27
Małopolskie	180	95	48
Mazowieckie	321	109	142
Opolskie	76	29	28
Podkarpackie	99	54	16

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

**Table 20. In-patient social welfare facilities in 2023 (cont.)
As of 31 December**

Voivodships	Total	Of which	
		social welfare homes	centres providing full-time care ^a
Poland (cont.)			
Podlaskie	69	22	24
Pomorskie	161	46	75
Śląskie	268	103	89
Świętokrzyskie	88	41	17
Warmińsko-mazurskie	105	48	19
Wielkopolskie	169	68	45
Zachodniopomorskie	94	38	23

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

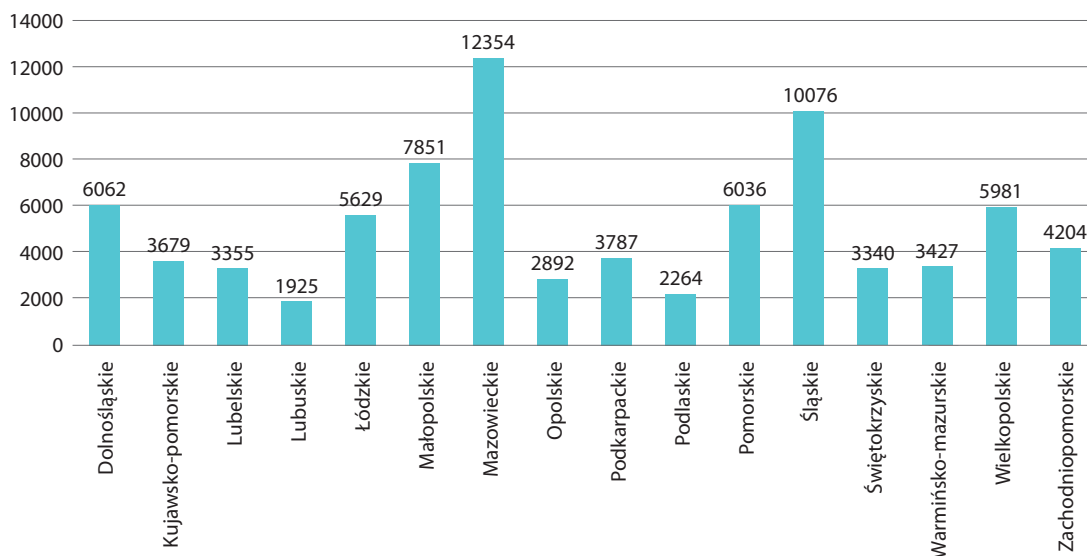
At the end of 2023, the number of beds in stationary social welfare facilities was higher than a year before – 132.6 thousand, namely 1.1 thousand (i.e. 0.8%) more. Similarly to 2022, the largest number of places were in social assistance houses (84.6 thousand). As the Voivodship perspective shows, the highest number of places in stationary social assistance houses was in Mazowieckie Voivodship (18.9 thousand) and Śląskie Voivodship (15.7 thousand). The smallest number of places was available in Lubuskie Voivodship (3.2 thousand) and Podlaskie Voivodship (4.0 thousand). In Poland, on average, there were 75 seniors per place in a stationary social welfare facility. The best situation with reference to the availability of such facilities was in Opolskie Voivodship, where there were 53 seniors per place in these facilities. On the other hand, the worst situation was in Lubelskie Voivodship, where this number reached 94.

**Table 21. Places in stationary social welfare facilities in 2023
As of 31 December**

Voivodships	Total	Of which	
		social welfare homes	centres providing full-time care ^a
Poland	132634	84584	27068
Dolnośląskie	9648	6201	1899
Kujawsko-pomorskie	6058	4129	798
Lubelskie	5867	4547	631
Lubuskie	3165	2236	337
Łódzkie	8796	6586	980
Małopolskie	11790	8293	2355
Mazowieckie	18904	10060	6329
Opolskie	4914	3082	1050
Podkarpackie	6742	4899	852
Podlaskie	4001	2361	973
Pomorskie	9216	4406	2827
Śląskie	15738	9008	3819
Świętokrzyskie	5433	3870	791
Warmińsko-mazurskie	5777	4082	698
Wielkopolskie	10051	6519	1660
Zachodniopomorskie	6534	4305	1069

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

Chart 36. Number of residents aged 60 and more of stationary social welfare facilities by voivodships in 2023
As of 31 December

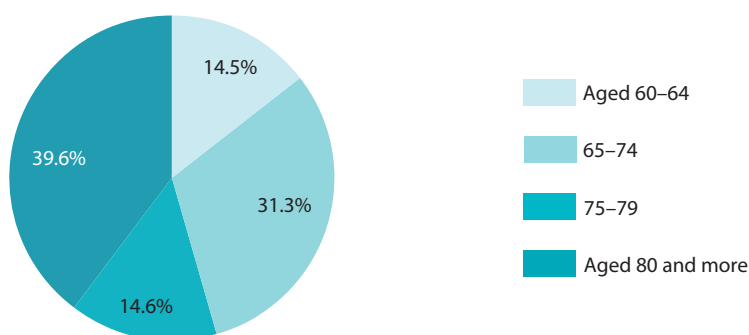


At the end of 2023, there were nearly 121.9 thousand people in stationary social welfare facilities; those aged 60 and more – 82.9 thousand, which constituted 68.0% of the total number of residents in these institutions. In 2022, the number of residents was 118.8 thousand and 80.1 thousand respectively. With regard to the previous year, the percentage of older people among residents of stationary social welfare institutions increased 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 – 12.4 thousand people and in Śląskie one – 10.1 thousand people. The voivodships with the smallest number of the elderly in stationary social welfare facilities were in Lubuskie Voivodship – 1.9 thousand people and Podlaskie one – 2.3 thousand people.

At the end of 2023, as in the previous year, stationary social assistance facilities were used by 8 persons of senior age per 1000 population that age. The largest number of people benefited from this type of support in Opolskie Voivodship (over 11 persons per 1000 population), the least – in Lubelskie Voivodship – over 6 persons per 1000 population.

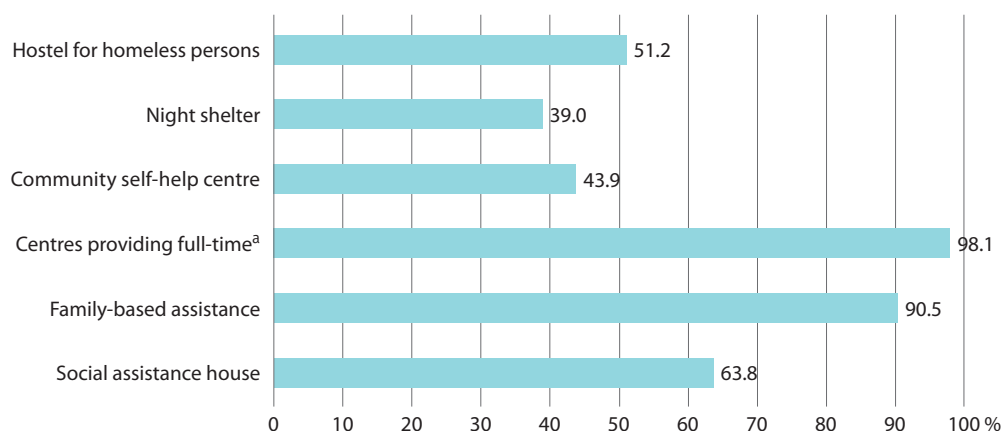
Chart 37. Structure of residents of stationary social welfare facilities aged 60 and more by age groups in 2023
As of 31 December



The age structure of stationary social welfare facilities shows the greatest number in the oldest age group, namely persons who were 80 and more years of age. Its share comprised 39.6% of this population in 2023. It increased by 0.3 pp in comparison to the previous year.

The highest share of older people among residents of stationary social welfare facilities occurred in 2023 in centres providing full-time care (98.1% compared to 98.0% in 2022) and in family welfare homes (90.5% compared to 88.4% in the previous year). A worrying phenomenon is the high share of older people in the number of residents of homeless shelters – 51.2% (an increase by 1.1 pp compared to the previous year) and shelters 39.0% (a decrease by 1.2 pp compared to 2022).

Chart 38. The share of persons aged 60 and more in the number of residents in selected types of stationary social welfare facilities in 2023
As of 31 December



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

In 2023, 82.6 thousand of seniors used care services. It was by 4.5% less compared to the previous year. More than 8 persons per 1000 population aged 60 and more used these services. The value of care services used by seniors amounted to PLN 656.0 million, which is an increase by 12.7% in relation to the previous year. The average value of care benefits per one person aged 60 and more making use of this care was PLN 7944 and grew by 18.0% in comparison with year 2022.

Table 22. Attendance services^a for persons aged 60 and more in 2023

Voivodships	Attendance services beneficiaries	Value of attendance services in thousand PLN	Average value of attendance services per beneficiary in PLN
Poland	82575	655982,4	7944
Dolnośląskie	4888	29539,3	6043
Kujawsko-pomorskie	6483	53931,3	8319
Lubelskie	4112	38432,6	9346
Lubuskie	1994	11548,0	5791
Łódzkie	5531	36083,1	6524
Małopolskie	5687	49731,7	8745
Mazowieckie	8622	55467,4	6433
Opolskie	1993	14903,4	7478
Podkarpackie	4321	41729,0	9657
Podlaskie	1688	15263,3	9042
Pomorskie	5679	45216,3	7962
Śląskie	9462	49266,5	5207

Table 22. Attendance services^a for persons aged 60 and more in 2023 (cont.)

Voivodships	Attendance services beneficiaries	Value of attendance services in thousand PLN	Average value of attendance services per beneficiary in PLN
Poland (cont.)			
Świętokrzyskie	3927	44130,1	11238
Warmińsko-mazurskie	3017	24923,7	8261
Wielkopolskie	10272	100985,3	9831
Zachodniopomorskie	4899	44831,3	9151

a Excluding care services provided under the Care 75+ programme.

Wielkopolskie and Śląskie Voivodship residents were the most numerous group of making use of attendance services (respectively 10.3 and 9.5 thousand persons aged 60 and more), while the least – Podlaskie Voivodship inhabitants – 1.7 thousand. The highest average value of attendance services per one beneficiary aged 60 and more was noted in Świętokrzyskie Voivodship (by 41.4% higher than the average aid value in Poland), while the lowest in Śląskie Voivodship (i.e. 65.5% of the average in Poland).

Chapter 4

Activity of the elderly

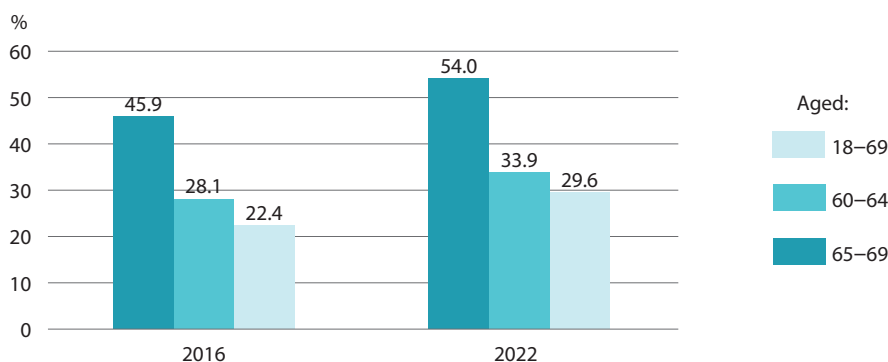
4.1. Participation in education

In 2023, another edition of the survey “Adult education” was completed. Its main aim was to provide data on the education of adult population. This survey made it possible to establish the share of persons aged 18–69 participating in a formal, non-formal and informal education as well as the share of people with foreign language skills.

In Poland, 54.0% of population aged 18–69 declared that they acquired knowledge using different means (i.e. in formal, non-formal and informal education) in 2022. Amongst persons aged 60–69 this index reached 31.7%, which shows interest in education also at a later stage of life. In the group of persons aged 60–64 the percentage of persons acquiring knowledge reached 33.9%, and in the group of people at the age of 65–69 years – 29.6%.

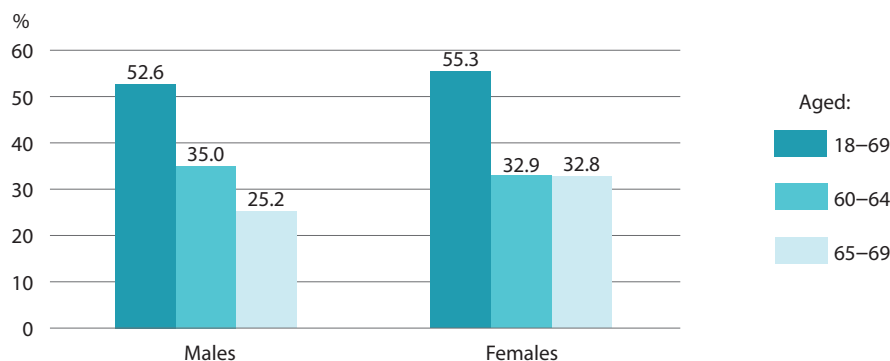
Recent years have shown an increase in general educational activity of seniors, and other adults alike. In comparison with 2016, the share of persons aged 60–64 taking part in all forms of education grew by 5.8 pp, whereas the percentage of the ones aged 65–69 grew by 7.2 pp.

Chart 39. The share of persons participating in various forms of education in the total population of a given age group



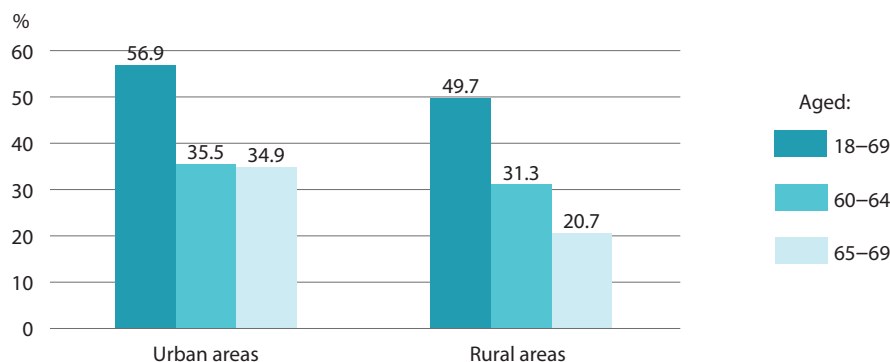
The participation rate in all forms of education of persons aged 60–69 in 2022 was slightly higher for women rather than for men. 32.9% of female population at the age of 60–69 reported involvement in various forms of gaining knowledge, and 30.2% of male population in the same age group. The rate of participation in education for men aged 60–64 was 35.0%, whereas in the age group 65–69 it was much lower and reached 25.2%. In the case of women, the percentages of persons in education in both analysed groups were similar and totalled respectively 32.9% and 32.8%.

Chart 40. The share of persons participating in various forms of education in the total population of a given age group by sex in 2022



The differentiating feature of participation in education was the place of residence, which, especially in the case of persons aged 65–69, played a significant role. In 2022, 35.2% of residents of urban areas and 26.0% of residents of rural areas took up or continued any form of education. The discrepancy in this rate in population belonging to the age group of 60–64 residing in urban and rural areas was 4.2 pp, when in population aged 65–69 reached 14.2 pp.

Chart 41. The share of persons participating in various forms of education in the total population of a given age group by place of residence in 2022

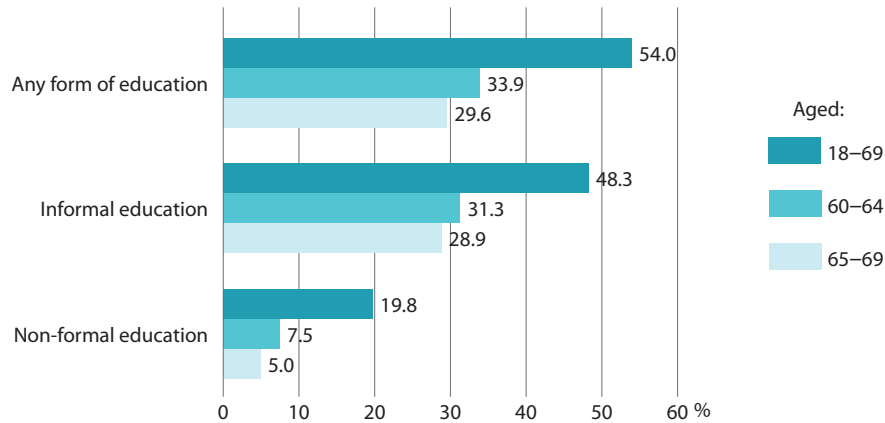


The most popular form of education among seniors is the informal education, which is based on gaining knowledge from co-workers, friends, family members or by studying individually. By far less important is non-formal education realised on courses, trainings or similar forms of obtaining knowledge. However, formal education in a school education system or in tertiary education, is of marginal importance.

In 2022, participants in informal education comprised 30.1% of population aged 60–69. In the group of people at the age of 60–64, this share was 31.3%, and in the group of 65–69-year-olds – 28.9%. 6.2% of 60–69-year-olds reported participation in non-formal education and in particular: 7.5% of people belonging to the group aged 60–64 and 5.0% of the group of seniors aged 65–69. Formal education among people aged 60–69 is of marginal importance.

In the case of older population, just like in other age groups, the most commonly chosen method of informal education was making use of various electronic devices and the Internet. In 2022 it was 67.3% of persons aged 60–69 that reported this form of informal education. This method was more often chosen by males (68.8%) rather than females (66.1%) and residents of urban areas (69.9%) than rural ones (61.7%). 74.7% of 60–64-year-olds used electronic devices and the Internet while gaining knowledge, and 59.7% of the population aged 65–69.

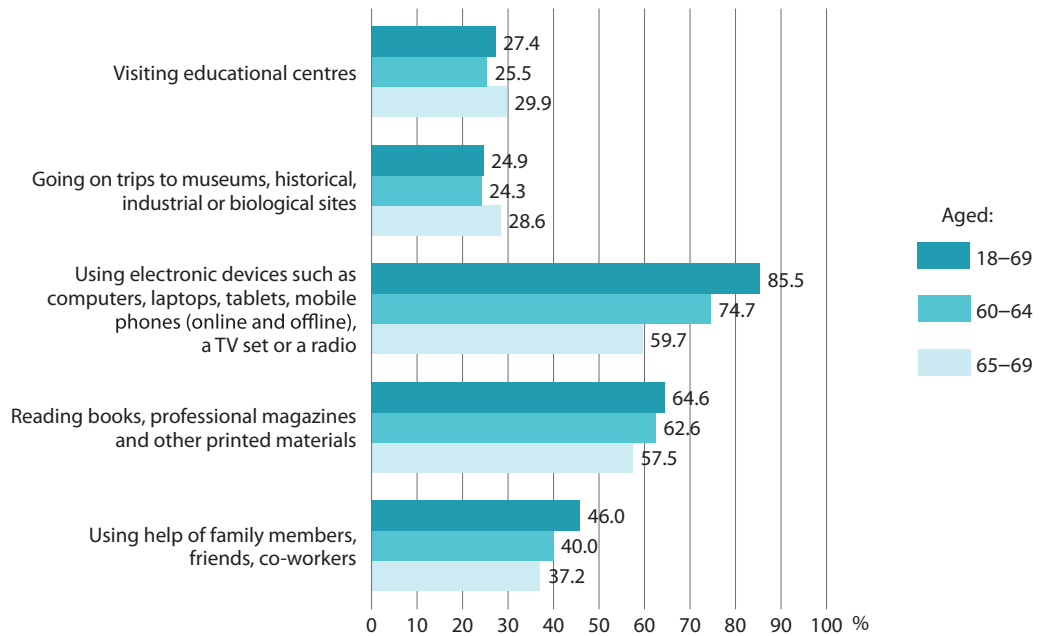
Chart 42. The share of persons participating in various forms of education in the total population of a given age group by forms of education^a in 2022



^a One person may be recorded more than once if this person declared participation in various forms of education.

The other source of information in terms of popularity was books, professional magazines and other printed materials that had been a source of information for 60.1% of people in informal education aged 60–69 (62.6% of 60–64-year-olds and 57.5% persons at the age of 64–69). Fewer, because 38.6% of people belonging to the group of 60–69-year-olds learnt from family members, friends and co-workers. The least popular method of gaining knowledge in an informal way was visiting an educational centre, including libraries (27.7% of people in informal education) as well as trips to museums, historical, industrial or biological sites (26.4%).

Chart 43. The share of persons making use of selected forms of education in the total population of a given age group in informal education in 2022



In 2022, over 50% of persons aged 60–69 used at least one foreign language. 57.1% of people belonging to the age group of 60–64 reported that they had acquired foreign language skills, and in the group of those aged 65–69 – 55.1%. Data analysis had shown a reversed correlation of reporting language skills and advancing in age. For comparison, the highest percentage of persons being able to use at least one foreign language was noted in the group of 18–24-year-olds and amounted to 89.8%.

Table 23. The share of persons knowing foreign languages^a in the total population of a given age group by the number of foreign languages known in 2022

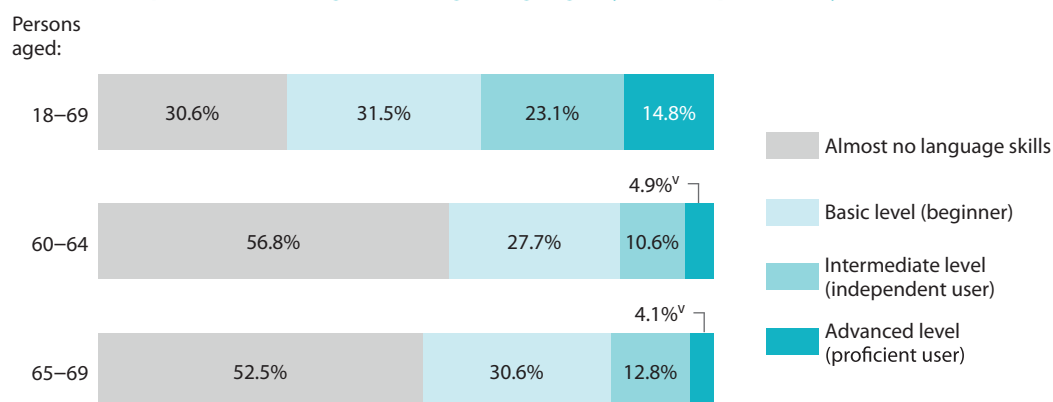
Specification	Persons with at least one foreign language known	Persons with the following number of languages known		
		one	two	three or more
in %				
Persons aged 18–69	72.8	45.8	21.7	5.3
of which at age:				
60–64 years old	57.1	40.0	13.2	3.9
65–69 years old	55.1	35.7	15.0	4.4

a Excluding reports with no response to this question.

The majority of seniors declared the knowledge of only one foreign language – 40.0% of people aged 60–64 and 35.7% of those aged 65–69. People with more than one known language comprised 17.1% of the population at the age of 60–64 and 19.4% of seniors between 65 and 69 years old. The share of persons with no knowledge of a foreign language was 42.9% in the group of 60–64-year-olds and 44.9% in the group of 65–69-year-olds. By far the most numerous group of seniors was the one knowing and being able to use Russian language. The second and third largest groups were English and German speakers.

Older participants of the survey who knew one foreign language and reported being proficient language users did not exceed 5%. The majority of seniors had almost no ability of using a language, which means they understood and were able to use only a few words and phrases – 56.8% of persons at the age of 60–64 years old and 52.5% in the group of those aged 65–69.

Chart 44. Structure of persons knowing one foreign language by level of proficiency^a in 2022



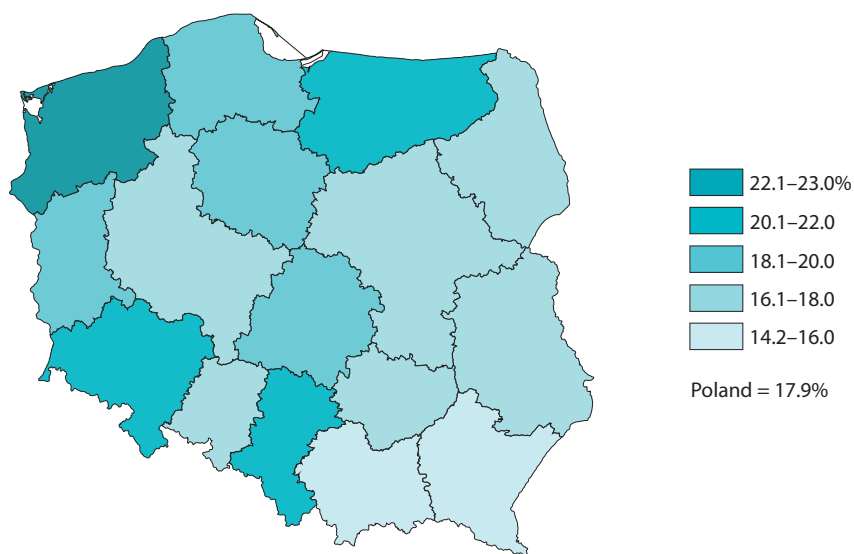
a Excluding reports with no response to this question.

4.2. Social and cultural activity – selected issues

In 2023, there were 949.5 thousand registered readers aged over 60, i.e. by 6.8% more than a year before. There is a gradual increase in the share of seniors in the total population of public library users and in 2023 it equalled 17.9% while in 2022 – 17.5%.

The highest share of persons aged more than 60 in the total number of public library users, and a year before alike, was noted in Zachodniopomorskie Voivodship with the percentage of 23.0%. The voivodship that ranked second was Dolnośląskie one with the figure of 20.2%. The smallest share of seniors in the readers making use of public libraries was in Małopolskie Voivodship – 14.2%, and Podkarpackie one – 14.8%. In comparison with the previous year, growth of the percentage of readers at an advanced age was recorded in the majority of voivodships, except for Łódzkie and Pomorskie Voivodships where there was an insignificant fall.

Map 15. The share of readers aged more than 60 registered in public libraries in the total population of readers in 2023



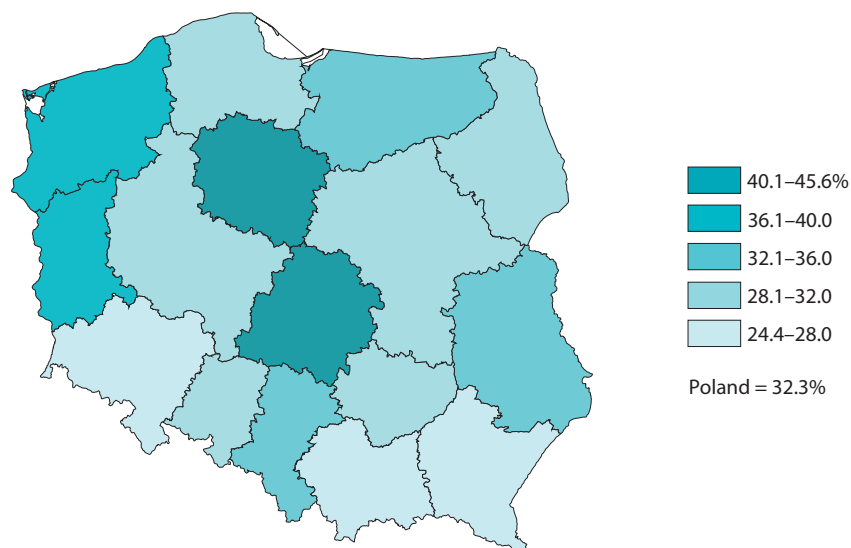
Elderly people use the offer of centres of culture, cultural establishments, cultural centres as well as clubs and community centres. These institutions are located in nearly all gminas. They offer activities and cultural events addressed at people of all ages, including those at senior age. A wide range of activities on offer increase seniors' activity, develop social bonds and integrate local communities.

In 2023, in Poland, there were 3961 centres of culture, cultural establishments, cultural centres as well as clubs and community centres with 25.0 thousand different types of groups (clubs and sections) offering regular activities of specified themes. As of 31 December 2023, groups (clubs and sections) had 504.8 thousand members of which 162.9 thousand, namely 32.3%, were persons over 60 years old. In urban areas this percentage was higher than in rural areas reaching 33.3% in relation to 29.4% noted among rural residents.

In comparison with the previous year, the number of seniors taking part in activities organised by groups (clubs and sections) in centres of culture, cultural establishments, cultural centres as well as clubs and community centres grew by 7.8%. A bigger increase was noted in villages – by 11.6% – rather than in cities – by 6.7%. At the same time, the share of seniors in the total number of members of these organisations decreased by 0.9 pp.

The percentages of older people in the group of members of centres of culture, cultural establishments, cultural centres as well as clubs and community centres vary depending on the region. In 2023, their largest share was recorded in Kujawsko-pomorskie and Łódzkie Voivodships (45.6% and 44.7% respectively), the lowest share – in Małopolskie Voivodship with recorded 24.4%.

Map 16. The share of persons aged more than 60 in the total number of members of groups, clubs, and sections of centres of culture, cultural establishments, cultural centres as well as clubs and community centres in 2023
As of 31 December



In 2023, like in preceding years, the majority of older people belonged to senior citizen clubs and attended universities of the third age run by the abovementioned institutions. These people constituted 62.0% of the total number of members of groups, clubs and sections who were over 60 years old. Tourist and sports and recreational activities are also very popular among seniors. They were attended by 11.2% of all members of these institutions of the analysed age in 2023.

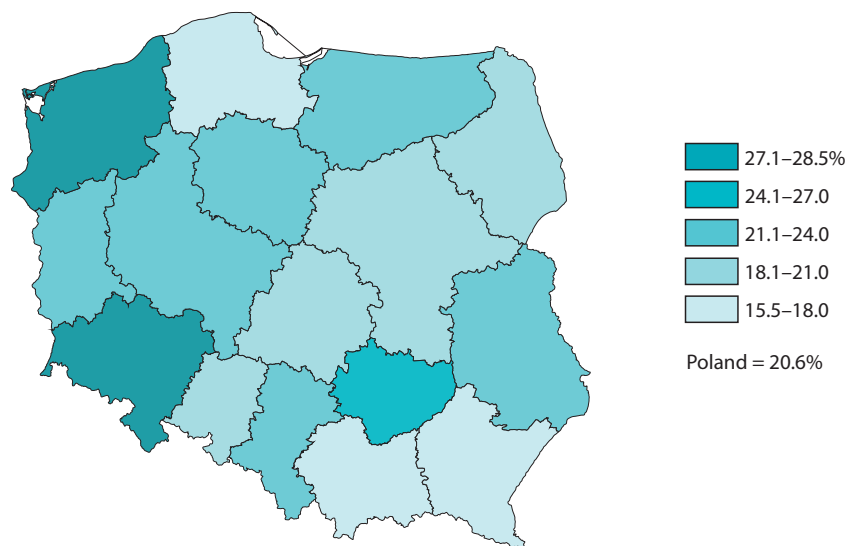
Table 24. Members of groups, clubs, and sections in centres of culture, cultural establishments, cultural centres as well as clubs and community centres in 2023
As of 31 December

Specification	Grand total	Urban areas	Rural areas	Of total population of people aged more than 60		
				total	urban areas	rural areas
Total	504774	372057	132717	162888	123837	39051
of which:						
Artistic/technical	116122	82097	34025	12013	8945	3068
Dance	77830	59397	18433	5733	4908	825
Music	45912	32481	13431	3930	2882	1048
Computer	4570	3328	1242	1100	1008	92
Photography and film	5394	4618	776	1016	919	97
Theatre	12091	9018	3073	1518	1076	442
Tourist and recreation	64259	46566	17693	18312	15051	3261
Senior citizen/University of the third age	106802	78642	28160	100915	74107	26808
Film discussion groups	7614	7045	569	2025	1756	269
Literary	3884	2882	1002	1706	1260	446

In 2023, there were 14.3 thousand artistic groups in all centres of culture, cultural establishments, cultural centres, clubs and community centres. These groups had a total of 250.3 thousand members, of which 51.6 thousand persons were people over 60 years of age. As compared with the preceding year, the number of seniors grew by 2.3%, and their share in the total number of members of artistic groups was 20.6%, i.e. by 0.3 pp fewer than in 2022.

The highest share of people aged more than 60 among members of artistic groups was noted in Dolnośląskie Voivodship – 28.5%. Zachodniopomorskie Voivodship held the second position in this respect, with the share of 28.2%. The lowest percentage was recorded in Małopolskie and Podkarpackie Voivodships – 15.5%.

Map 17. The share of persons aged more than 60 in the total number of members of artistic groups in centres of culture, cultural establishments, cultural centres as well as clubs and community centres in 2023
As of 31 December



In 2023, similarly to previous years, the highest share of seniors was in vocal groups and choirs and in folk groups. In urban areas, the elderly belonging to artistic groups most often chose vocal groups and choirs (43.1%), while in the rural areas, folk groups were most popular among older people, with the share of 48.2% of members of artistic groups exceeding the age of 60 years.

Table 25. Members of artistic groups in centres of culture, cultural establishments, cultural centres as well as clubs and community centres in 2023
As of 31 December

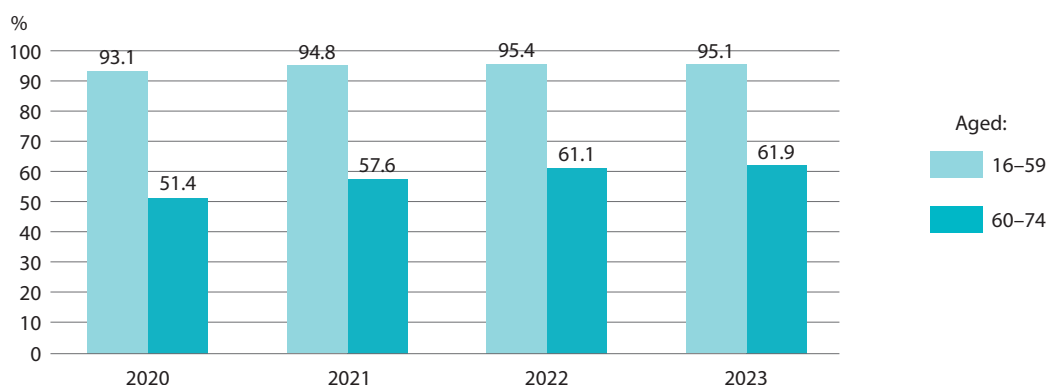
Specification	Grand total	Urban areas	Rural areas	Of total population of people aged more than 60		
				total	urban areas	rural areas
Total	250264	152216	98048	51626	29874	21752
of which groups:						
Theatre	23864	15979	7885	4158	2609	1549
Music and instrumental	36895	19899	16996	4143	2435	1708
Vocal and choirs	48190	31466	16724	19511	12880	6631
Folk	51715	23101	28614	17528	7045	10483
Dance	76044	52744	23300	3754	3111	643

Centres of culture, cultural establishments, cultural centres as well as clubs and community centres run also various types of courses. In 2023, 9.9 thousand people aged more than 60 attended them, i.e. by 1.1% less than a year earlier. Graduates aged 60 and more constituted 13.5% of total number of participants completing the courses. In the analysed year, foreign language and computer courses were most popular among seniors. The first was completed by 2.0 thousand and the latter by 1.9 thousand people aged more than 60. Next, in the analysed age group, art and dance courses were chosen, with the number of graduates amounting to 1.6 thousand and 1.2 thousand people respectively.

4.3. The use of the Internet

Among older population, there is a gradual increase in the share of people using the Internet. In 2023, according to the "Survey on the use of information and communication technologies", household use of the Internet (in the last 3 months preceding the study) was reported by 61.9% of people aged 60–74 (63.8% of women and 59.4% of men). Compared to the previous year, there was an increase in the share of Internet users at this age the analysed age group by 0.8 pp. It is still much lower compared to younger people (aged 16–59), among whom 95.1% used the Internet.

Chart 45. The 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 59.2% of 60–74-year-olds, i.e. by 0.4 pp more than a year ago. In the analysed population, the percentage of regular Internet users was slightly higher among women than among men (61.4% and 56.4% respectively). The frequency of Internet use was highly correlated with the level of education. Among seniors aged 60–74 with primary or lower secondary education, the percentage of regular Internet users in 2023 reached 24.3%, while for those with secondary education it equalled 56.4%, and for those with tertiary education – 93.1%.

Table 26. The share of persons using the Internet in the last 3 months in a given age group by frequency of use in 2023

Specification	Persons aged 16–59	Persons aged 60–74	
		total	of which aged 65–74
	in %		
Total	95.1	61.9	54.7
several times a day	74.4	27.9	22.5
every day or almost every day	16.4	19.7	18.2
at least once a week but not every day	3.8	11.6	11.2
less than once a week	0.5 ^V	2.6	2.9
Of which regularly (at least once a week)	94.6	59.2	51.9

In 2023, the percentage of persons aged 60–74 who had never used the Internet decreased to 29.3% from 29.9% noted the previous year. The share of people not using the Internet differed slightly in terms of women and men (28.1% and 30.8% respectively). The difference in the share is, however, greater in terms of education. Population aged 60–74 who graduated from primary or lower secondary schools constituted a significant share of 64.7% of persons who had never used the Internet. The same ratio of people with secondary education equalled 30.3%, while with tertiary one – 3.0%.

Older people most often used smartphones and laptops to access the Internet in the last 3 months. The use of devices in this respect amounted to 55.3% and 30.8% accordingly by persons aged 60–74. Internet use for seniors' private purposes was dominated by reading online news, newspapers and magazines (50.5% of persons aged 60–74), searching for information related to own health or the health of the user's loved ones (39.8%), information concerning goods and services (37.2%), sending and receiving e-mails (34.2%), as well as using instant messengers (32.9%).

Table 27. The share of persons using the Internet for private reasons in the last 3 months in a given age group by selected purposes

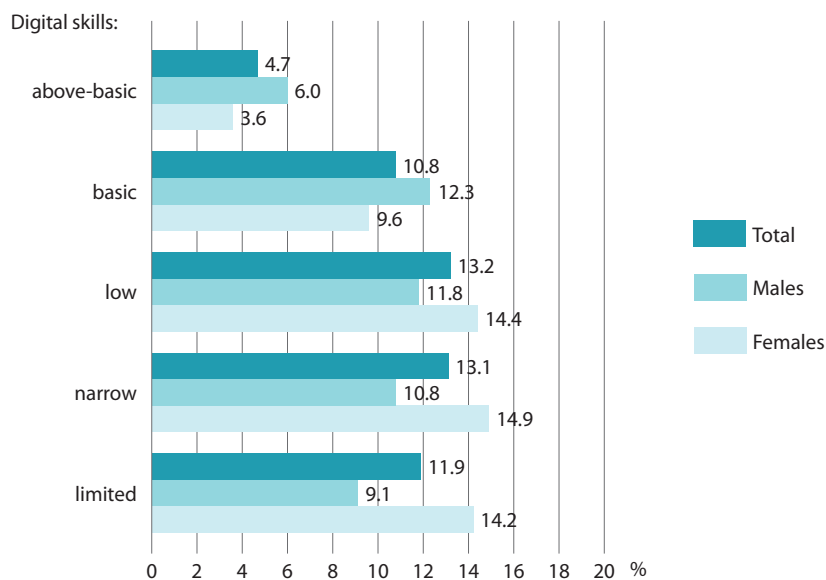
Specification	2020	2021	2022	2023	2020	2021	2022	2023
	person aged 16–59				person aged 60–74			
	in %							
Using an e-mail	77.5	80.2	80.7	78.6	28.4	33.3	34.3	34.2
Making voice or video calls over the Internet	64.6	66.8	64.2	65.7	24.0	25.9	26.0	28.9
Using social media sites	66.6	68.6	72.4	75.1	16.8	21.9	24.6	26.4
Using messengers	64.2	69.5	75.4	75.7	18.7	26.0	31.9	32.9
Reading online news, newspapers or magazines	73.4	77.1	70.6	76.0	39.6	46.4	44.8	50.5
Searching for information about goods or services	72.5	74.9	83.2	74.1	31.2	38.2	46.7	37.2
Listening to downloaded or streamed music	50.3	54.3	57.6	59.2	12.2	14.5	14.8	15.9
Watching videos from user-generated sites (e.g. YouTube)	50.2	51.2	57.1	56.9	13.2	16.3	19.5	17.6
Seeking information related to own health or the health of user's loved ones	47.1	51.0	56.7	57.6	28.9	34.6	37.7	39.8
Using banking services	57.9	61.5	64.7	68.9	22.4	24.8	27.5	31.4

In 2023, 31.1% of 60–74-year-olds used websites or applications of public administration units (during 12 months preceding the survey), i.e. by 3.2 pp more than a year before. The analogous percentage for people aged 16–59 was more than twice as high and amounted to 68.3%. Among people aged 60–74, 17.7% accessed personal information stored by public administration units, and 17.0% – searched for information on public administration websites. 14.8% of seniors used sending completed tax returns, 13.3% used receiving official correspondence or documents on their accounts, and 13.1% used downloading or printing official forms.

Older people use the possibility of shopping online much less often than younger people. In 2023, online shopping (in the last 12 months preceding the survey) was done by 27.6% of people aged 60–74, which is an increase by 0.4 pp compared to the previous year. In the last 3 months before the survey, 18.7% of people aged 60–74 bought goods or services online (compared to 18.9% noted in 2022). Seniors most often ordered clothes, footwear and accessories (10.2% of people aged 60–74), cosmetics, health and beauty care products (5.6%), as well as furniture, decorative articles and garden products (4.5%).

The percentage of internet users who had at least basic general digital skills among people aged 60–74 was 15.4%. For comparison, in the group of people aged 16–59 this percentage was 54.6%. Older people who had a basic level of such skills constituted 10.8%, and an above-basic level – 4.7%. People aged 60–74 with low general digital skills constituted 13.2% of this population, and those without any general digital skills – 8.2%.

Chart 46. The share of persons aged 60–74 with general digital skills^a in the total number of population at this age by the level of skills and sex in 2023



a General digital skills within the scope of: making use of information and data, communication and cooperation, creating digital content, security, problem-solving. People with limited skills have 2 types of skills from the abovementioned scopes, narrow – 3, low – 4, basic – all skills (but at least one of them at a basic level), above-basic – each type.

The level of general digital skills varies slightly in terms of sex. It was men that more often than women had digital skills at a basic or an above-basic level. The skills of women, in comparison with men's ones, were more often at a low, narrow, and limited level.

General notes

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