

The situation of older people in Poland in 2024



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supervised by
Dorota Wyszowska, Assoc. Prof.

Editorial team

Dorota Wyszowska, Assoc. Prof. – Deputy Director of Statistical Office in Białystok
Magdalena Gabińska, Sylwia Romańska – Centre for Silver Economy Surveys and Analyses

Typesetting and graphics

Marzena Bylińska

Translation

Ewa Kępa

Kinga Justyna Karwowska (Chapter 1)

Anna Rogalewska (Chapter 3)

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Preface

We are pleased to present the next edition of the publication devoted to the situation of older people in Poland. The process of population aging, observed for many years, has an increasing impact on various aspects of the functioning of the state and society. Therefore, it is crucial that entities interested in this process have access to reliable information about seniors' living conditions, their activities and needs, and the demographic challenges that Poland is facing.

This publication describes the characteristics of the population of older people, including both its demographic structure and the most important aspects of senior life. It presents a comprehensive set of data and indicators illustrating the changing situation of this group, which may serve as a basis for in-depth analyses and the formulation of conclusions regarding the opportunities and challenges arising from the aging of a population.

This edition draws on research conducted by Statistics Poland, aggregate data compiled from ministerial reporting and information obtained from administrative sources. These data allowed the preparation of an account of the demographic characteristics of older people and an analysis of seniors' economic and housing situation. The publication also focuses on selected issues related to health and health care, social welfare as well as the activity of older people. For the first time, the results of the Time Use Survey have also been used, which enabled the presentation of the structure of the daily activities of older individuals.

We would like to encourage you to read our publication, hoping that it will become a valuable source of information allowing a deeper understanding of the needs of older people and support the initiatives undertaken to improve the quality of life of this population group. We would also like to thank the National Health Fund and the Credit Information Bureau for providing the data that have enriched this edition. We would appreciate your opinions and suggestions, which could help us improve the subsequent editions of the publication.

Director
Statistical Office in Białystok



Ewa Kamińska-Gawryluk

President
Statistics Poland



Marek Cierpień-Wolan, Assoc. Prof.

Warsaw, Białystok, December 2025

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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 2024, we could see a continuation of the process of population ageing in Poland. At the end of 2024, the number of persons aged 60 and more was 10.0 million, which was by 0.9% more than a year before. The percentage of older persons in the Polish population amounted to 26.6% – an increase by 0.3 pp in comparison with the previous year. The old age dependency ratio¹ rose to 31.8 from 30.9 noted in 2023. The ratio of post-working age population per 100 persons at working age equalled 40.8, while in the previous year it was 40.0. According to the projection of the Statistics Poland, it is expected that the number of population aged 60 and more in Poland continue growing to 2060. In 2060, it will reach 11.9 million, i.e. 18.8% more than in 2024. 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 2024, and in 2023 alike, the greatest share of persons aged 60 and more was recorded in Świętokrzyskie Voivodship (29.8%), while the lowest – in Małopolskie one (24.5%).

In 2024, the most numerous group of seniors was the group of people between 65–69 years old. Their share in the total number of older people equalled 25.1%. The least numerous group was people aged 80–84, whose share in the older population was 7.7%.

The majority of seniors lives in cities. In 2024, the urbanization rate for persons aged 60 and more was at 63.7%. Seniors comprised 28.5% of urban population and 23.8% of rural population.

Population of older people, and total population alike, is female-dominated. In 2024, their share in the group of older people amounted to 58.0%. 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 6835 marriages of men aged 60 and more (in 2023 – 6621), and women the same age entered into 4171 marriages (4041 a year before). The marriage ratio for the former grew to 1.6, while among women amounted to 0.7. In 2024, 2810 marriages of women aged 60 and more were terminated on the day of filing the petition for a divorce (in 2023 – 2720). This number for male seniors was by far greater – 4186 (and 4059 a year before).

In Poland, in 2024, there were 355.2 thousand deaths of persons aged 60 and more. The percentage of these people's deaths to the total number of deaths was 87.0%. In relation to the previous year, the number of deaths of seniors increased by 0.2% and the share of deaths of seniors in the total deaths grew by 0.3 pp. Mortality ratio of the population aged 60 and more² stood at 35.8, which is a significant drop from a year before, when it peaked reaching 36.0.

In 2024, life expectancy at birth for a male was 74.9 years, whereas for a female – 82.3. In the case of women it was by 0.3 year more than in 2023, while in the case of men – by 0.2 year more. In 2024, a male at the age of 60 had 19.8 years ahead of him, i.e. by 0.2 year more than a man who reached this age in 2023. In the case of women that age, life expectancy was 24.5 years, which is growth by 0.1 year in comparison with 2023.

In 2024, a slight decline in the economic activity of older people was observed. The number of economically active people aged 60-89 reached 1438 thousand and it decreased by 0.3% compared with the previous year. The activity rate fell from 15.4% to 15.2%, and the employment rate reached 15.0%, compared to 15.2% in the previous year. The highest rate of employed people among people aged 60–89, similar to the previous year, was in Mazowieckie Voivodship (19.1%). The number of economically inactive people aged 60-89 was 8010 thousand, i.e. by 1.0% more compared to the previous year. The share of economically inactive people in this age group reached 84.8%.

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.

At the end of 2024, there were 576.9 thousand working retirees aged 60 and more in Poland, i.e. an increase by 1.4% compared to the previous year. They constituted 41.7% of all working people aged 60 and more (0.3 pp more than a year earlier). The largest number of seniors entitled to retirement pension entitlement worked in sections Trade; repair of motor vehicles (16.1% of all employed retirees of the analysed age) and Human health and social work activities (14.6%).

In 2024, 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 2992, which had been by 17.1% nominal increase since the previous year. Average monthly expenditures per capita in these households (amounting to PLN 1751) grew by 13.3% in comparison with 2023. Seniors living in the households consisting of only persons aged 60 and more had an average disposable income per capita equalling PLN 3450, i.e. by 14.6% higher than a year before. Average monthly expenditures per capita in seniors' households amounted to PLN 2334 and increased in relation to the one noted a year before by 12.4%. The share of average monthly expenditure in the disposable income in households with seniors only was at 67.7%, i.e. 1.3 pp lower than noted a year earlier. In 2024, the risk of extreme poverty among households decreased. Among people aged 60 and more, it reached 5.0%, compared to 5.9% in the previous year.

Incomes from social benefits are a basic source of income in households consisting of solely older persons. In 2024, these incomes constituted 84.0% 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 80.1% of total disposable income). A gross monthly average retirement pay and pension paid from a non-agricultural social insurance fund was PLN 3849 and grew nominally by 14.4% in relation to 2023, from ASIF – PLN 2103 (an increase by 13.9%).

In 2024, the number of seniors receiving permanent allowances decreased, while their value increased. Permanent allowances were used by 68.5 thousand persons aged 60 and more with a value of PLN 504.1 million, of which 95.8% was granted to seniors living in 1-person households.

According to the Credit Information Bureau (CIB), in 2024, there were fewer seniors with consumer and mortgage credits, while the number of seniors with credit cards and authorised overdraft slightly grew. Older people comprised 16.2% of consumer credit borrowers and 2.9% of mortgage credit borrowers. Seniors with credit cards and authorised overdraft constituted 26.9% of older population.

The subjective evaluation of financial situation of households with people aged 60 and more has improved. In 2024, an increase was noted in the percentage of households evaluating their situation as good or rather good, while a simultaneous decrease in the number of evaluations as bad or rather bad. However, they remain less optimistic than in households without older people. A good or rather good financial situation was declared by 50.2% of households with at least one person aged 60 and more and by 46.3% of households solely with older people. A bad or rather bad financial situation was indicated by 5.3% of households with older people and by 6.7% of households solely with people aged 60 and more.

In 2024, almost all households with at least one person aged 60 and more were furnished with a television set (98.6%) and an automatic washing machine (97.1%). A bit fewer had a microwave oven (66.2%) and a dishwasher (48.0%). There were 81.6% of the analysed households with access to the Internet, and a cable or satellite TV – 64.1%. 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.

In 2024, according to subjective evaluation of the dwelling used by older people, 96.0% of households with at least one senior had proper technical and sanitary conditions. However, it should be emphasized that almost a quarter of such households (23.8%) lived in buildings with architectural barriers, which could hinder the daily functioning of seniors. Among households composed solely of people aged 60 and more, this percentage was higher and reached 26.6%.

At the end of 2024, there were 24.2 thousand clinics as well as 0.5 thousand medical practices and 2.5 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 2024, there were 115.6 million consultations provided to people aged 65 and more, which comprised 32.1% of total consultations provided. In 2024, there were 194 geriatric clinics in Poland, i.e. by 1 less than a year before, and they provided in total 102.3 thousand doctors' consultations.

In 2024, in-patient health care in Poland was provided by 888 general hospitals with 159.9 thousand beds. 66 geriatric wards operating in these hospitals had 1.2 thousand beds. Within a year, both the number of beds and the number of patients treated there increased, by 1.6% and 8.1% respectively.

At the end of 2024, 34.2 thousand persons aged 61 and more were staying in chronic medical care homes, nursing homes, hospices and palliative wards. The largest group was seniors at the age of 80 and more – 18.4 thousand. The number of people aged 65 and more, making use of health resorts, was 477.3 thousand, and their share in the analysed population was 6.2%.

Health care expenditures incurred by the National Health Fund in 2024 equalled PLN 178.3 billion and grew in relation to the previous year by PLN 22.4 billion, i.e. by 14.4%. According to the NHF data, financial means allocated to reimbursement of geriatric services within out-patient specialised care and hospital treatment, in 2024, amounted to PLN 353.7 million, of which geriatric hospital care comprised 96.6% of this amount.

In 2024, the reimbursement of hospital treatment costs of people aged 60 and more accounted for 55.8% of the total amount of reimbursement of these services. The value of out-patient specialised services provided to older persons represented 49.9% 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 41.6% of the total amount of these services.

At the end of 2024, there were 2232 stationary social welfare facilities (94 more than in 2023), among which there were 903 social assistance houses and 680 establishments ensuring 24-hour care for disabled persons, chronic patients, or older persons. The number of places in stationary social welfare facilities was 134.1 thousand, namely 1.4 thousand (i.e. 1.1%) more than a year before. The largest number of places was in social assistance houses – 84.3 thousand. The share of seniors in stationary social welfare facilities grew within a year by 0.7 pp and reached 68.7% in 2024.

Analysys of the results of the Time Use Survey from 2023 suggests that the proportion of daily time devoted to activities related to personal care is increasing among older people, particularly those aged 65 and more. Among those aged 60–64, these needs accounted for an average of 48.4% of the day, while among those aged 65 and more – 52.0%. Seniors are also spending less time on duties, especially professional work, and more on leisure, of which on mass media. Duties accounted for 26.8% of the day among people aged 60–64, while among those aged 65 and more, it dropped to only 19.8%. Leisure accounted for an average of 20.6% of the day among younger seniors and 24.8% of the day among older seniors. As seniors age, their mobility also decreases, which is reflected in the shorter time spent on travel.

In 2024, 990.2 thousand readers aged more than 60 used the offer of public libraries, i.e. 4.3% more than a year before. More seniors also made use of a cultural offer of cultural centres and establishments, clubs and community centres. In 2024, 177.0 thousand people aged more than 60 (i.e. by 8.7% more than in 2023) were members of various groups, clubs or sections and 53.2 thousand (an increase by 3.1%) took an active part in artistic groups. Nearly 10.0 thousand people over 60 years of age benefited from various types of courses conducted in these units, i.e. 0.5% more than in the previous year.

In 2024, the increase in the percentage of older people using the Internet, observed in previous years, continued. 66.5% of people aged 60–74 (67.6% of women and 65.0% of men) used the Internet, representing an increase by 4.6 pp compared to the previous year. Despite this trend, the share of the Internet users among older people remains significantly lower than among younger age groups.

Seniors most often used smartphones and laptops to connect to the Internet. When using the Internet for personal purposes, the most common activities included reading online news, newspapers, or magazines, seeking information related to own health or the health of user's loved ones, and searching for information about goods or services. Older people were still significantly less likely than younger ones to use public administration websites or applications, or to make online purchases. Among the analysed older people, 17.7% of the Internet users had at least basic general digital skills, while 9.5% had no digital skills at all.

Chapter 1

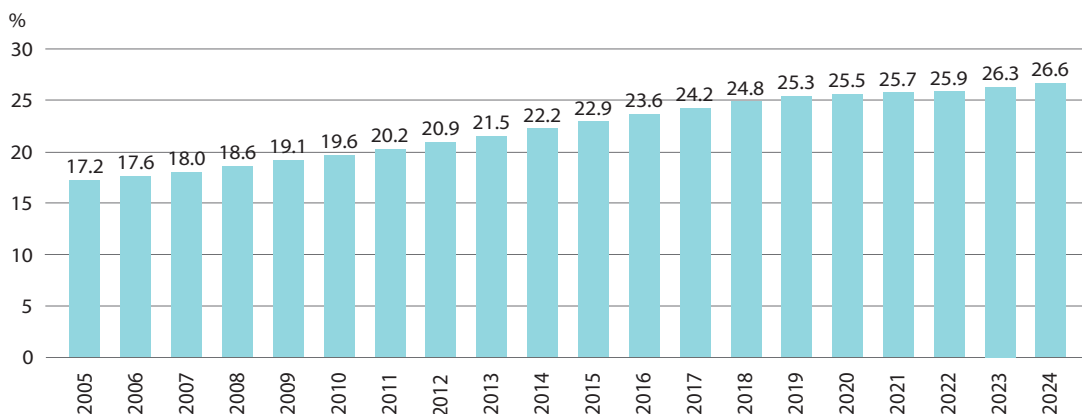
Older people in Poland

1.1. Number and structure of population aged 60 and more

At the end of 2024, population in Poland equalled 37489.1 thousand and was by 147.4 thousand smaller than in 2023. Further changes in age structure were also visible due to the fact that population ageing progressed. In 2024, like in preceding years, the number of population of Poland aged 60 and more grew.

At the end of the year, the population of older people amounted to 9879.0 thousand and was by 0.9% 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 26.6% in 2024.¹

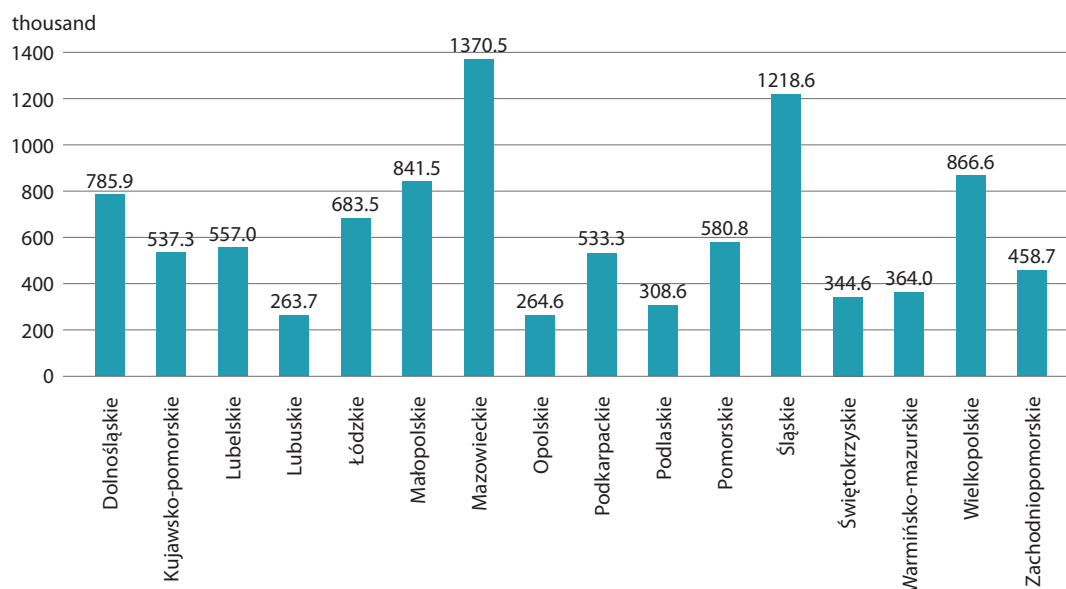
**Chart 1. Share of persons aged 60 and more in the total number of population
As of 31 December**



The number of older persons differs greatly in various regions, which is mainly a result of the discrepancy in the total population in each Voivodship. In 2024, over a quarter (25.9%) 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 older adults.

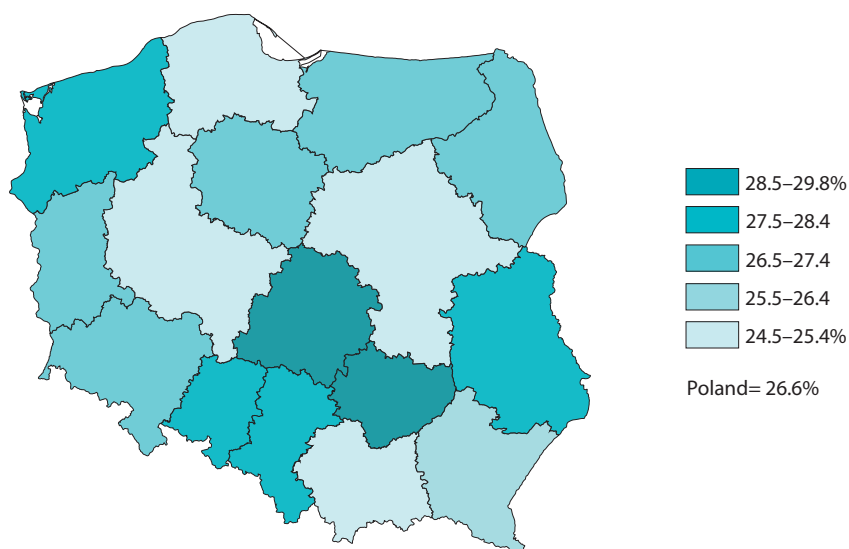
¹ Since 2020, data and indicators related to population number have been shown in accordance with the balance prepared on the basis of the National Census of Population and Housing 2021.

Chart 2. Persons aged 60 and more by voivodships in 2024
As of 31 December



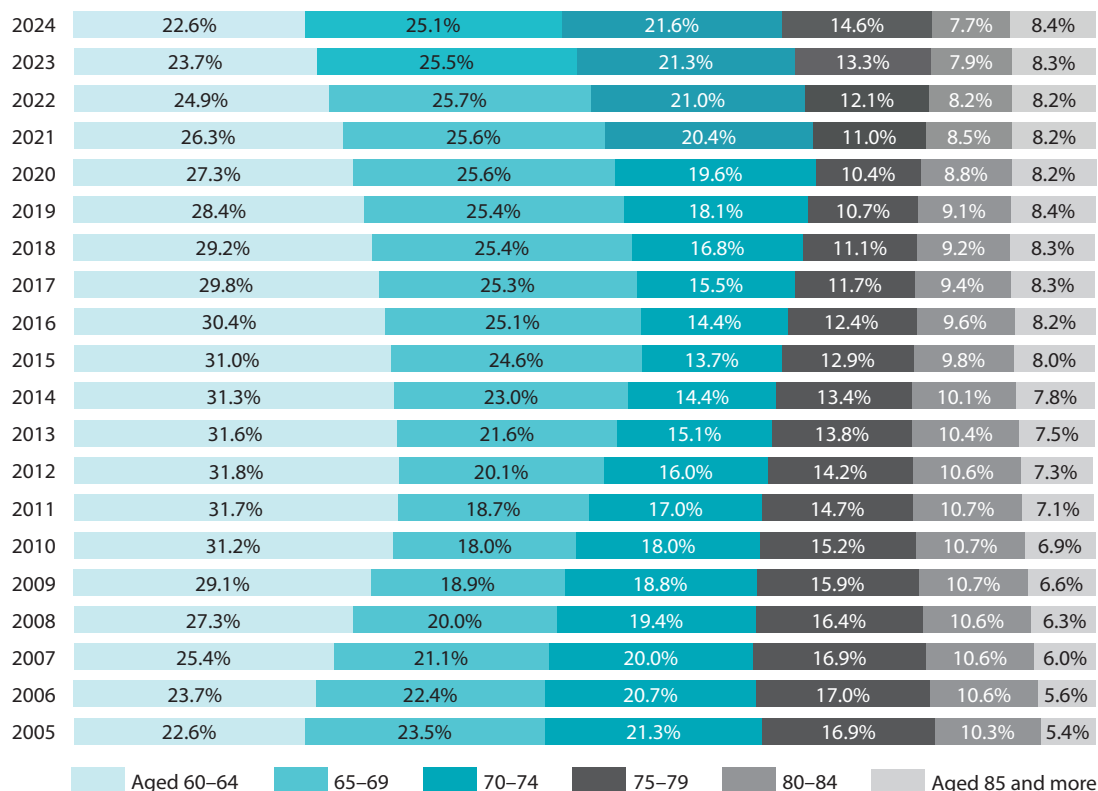
Population ageing intensity differs in each voivodship. In 2024, the voivodship with the highest percentage of population aged 60 and more was Świętokrzyskie one (29.8%), while the lowest – Małopolskie one – with the share of 24.5%. Since 2005, the share of older population had mostly increased in Zachodniopomorskie Voivodship (growth by 12.6 pp), and the least in Mazowieckie one (by 6.3 pp).

Map 1. Share of persons aged 60 and more in the total population in 2024
As of 31 December



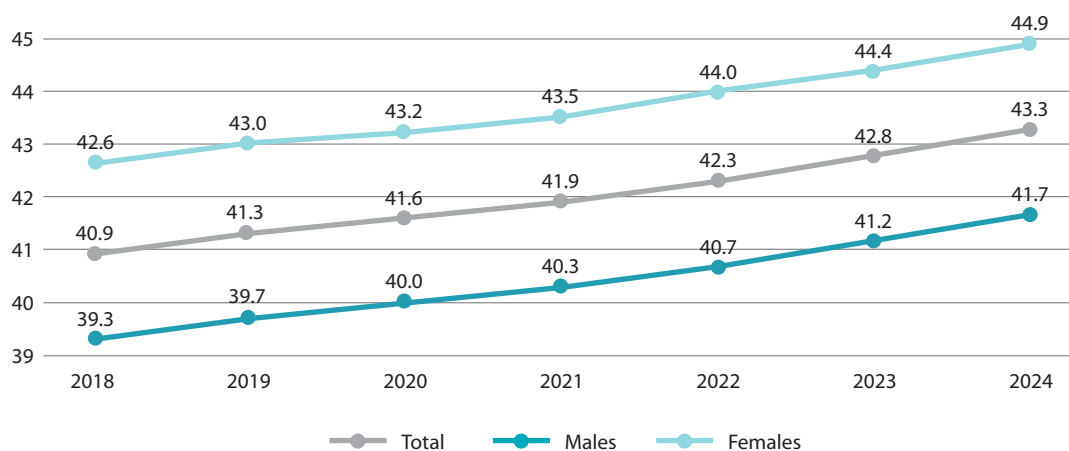
In 2024, the most numerous group of people was the one consisting of seniors who were 65–69 years old. Their share in the total population of older people equalled 25.1%. The least numerous group of older people constituted a population aged 80–84 comprising 7.7% of the population of older persons.

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



As there is growth in the share of older people in total population, the median age also rises and in 2024 it equalled 43.3. The median age for women was higher than for men and reached 44.9 (while 41.7 for men). In rural areas it amounted to 41.8, whereas in urban areas – 44.3.

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



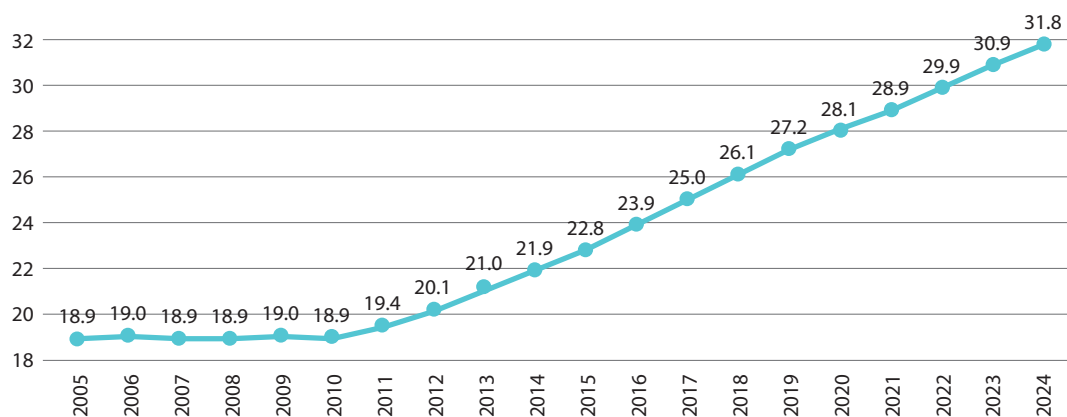
The highest age median of population in 2024 were recorded in Świętokrzyskie Voivodship, with its value reaching 45.4 as well as in Opolskie one with the age median of 45.1. Voivodships with the lowest age median were Małopolskie and Pomorskie ones characterised by the age median of 41.6 and 41,7 respectively.

Map 2. Age median of the population in 2024
As of 31 December



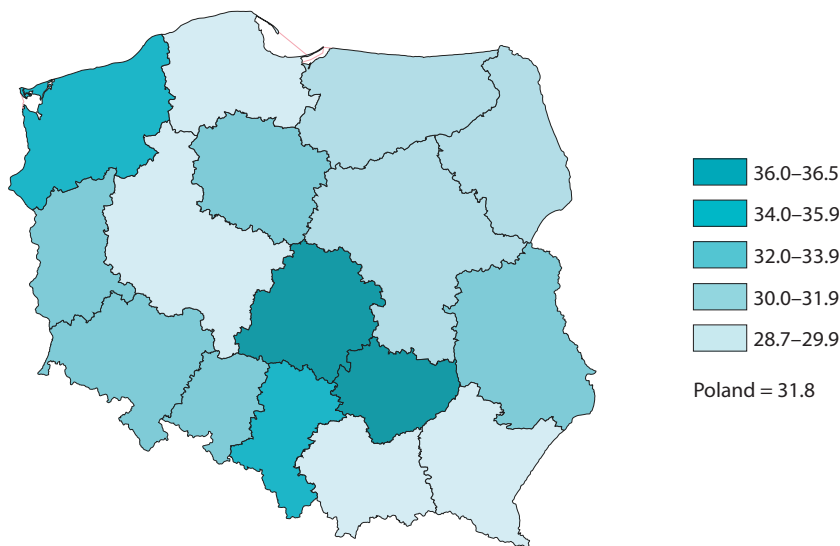
A fall in the number of total population and growth in the number of population of seniors result in the increase in the old-age dependency ratio (the number of persons aged 65 and more per 100 population aged 15–64). In 2024, the ratio amounted to 31.8. Dynamic growth of this ratio had been observed since 2011. In the period of 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



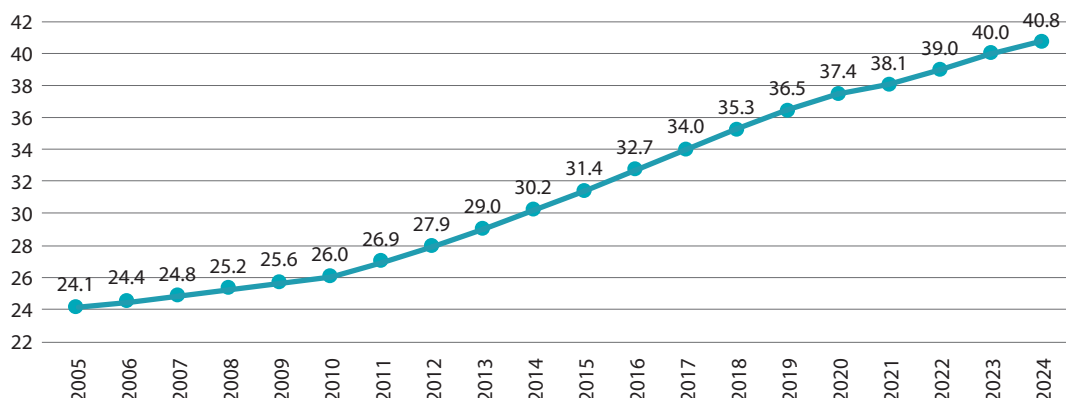
In 2024, the highest old-age dependency ratio was noted in Świętokrzyskie Voivodship with its value reaching 36.5, while in Małopolskie Voivodship it was the lowest – with the figure of 28.7.

**Map 3. Age dependency ratio of older people (aged 65 and more) in 2024
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 2024, the ratio of post-working age population per 100 population at working age amounted to 40.8, which is by 0.8 higher than in the previous year and by as much as 16.7 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 of the number of persons in the youngest and the oldest age groups are reflected in the growing ageing ratio. In 2024, there were 141 grandfathers per 100 grandsons (and a year before – 133). In 2010, this ratio, i.e. the number of population aged 65 and more per 100 persons aged 0–14 was at 89.

Older people, like the population of Poland in general, more often live in urban rather than in rural areas. The urbanisation rate for the population of Poland in 2024 was 59.4%. For persons aged 60 and more it was even higher and reached 63.7%. Urban areas have a higher share of older residents than rural areas, as the age structure shows. In 2024, among urban inhabitants there were 28.5% of seniors, whereas among rural inhabitants this group equalled 23.8% (which was respectively 28.2% and 23.4% in 2023). In cities and in villages alike, the largest group in the population of older people was the group aged 65–69 (24.7% and 25.8% respectively).

In 2024, 29.9% women living in Poland were at senior age (an increase in comparison with the previous year by 0.4 pp), while the share of older men in total males was 23.2% (22.8% a year before).

**Table 1. Persons aged 60 and more by sex, place of residence and age groups in 2024
As of 31 December**

Specification	Total	Male	Female	Urban areas	Rural areas
In % of total population of a given group	26.6	23.2	29.9	28.5	23.8
In % of population aged 60 and more of a given group:					
aged 60–64	22.6	25.5	20.5	20.8	25.7
65–69	25.1	27.0	23.7	24.7	25.8
70–74	21.6	21.8	21.5	22.3	20.3
75–79	14.6	13.7	15.2	15.4	13.2
80–84	7.7	6.4	8.7	8.1	7.2
aged 85 and more	8.4	5.6	10.4	8.7	7.9

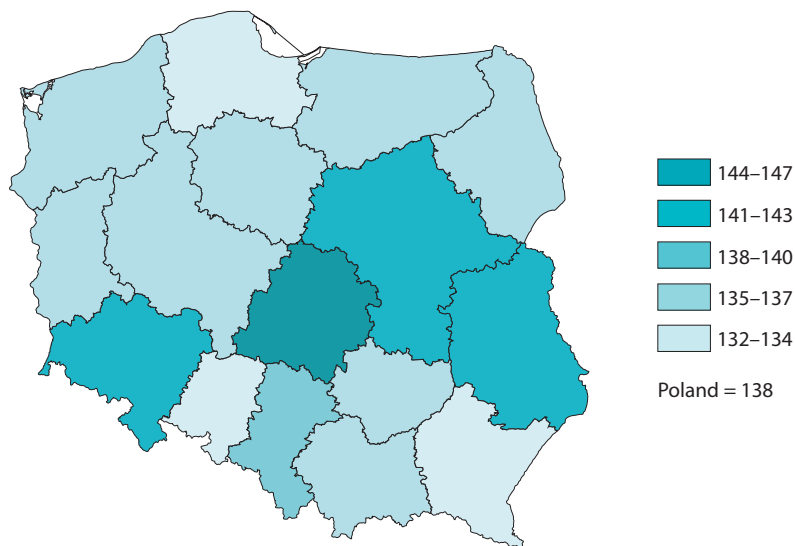
In the group of older people, and in general population alike, women predominate. In 2024, they constituted 51.7% of the entire population – there were 107 of them per 100 males. The share of females in the population of seniors was higher and in 2024 it equalled 58.0%. There were 138 women per 100 men aged 60 and more. The femininity ratio increases together with age. It is the result of male excess mortality in the group of persons aged 60 and more.

**Table 2. Femininity ratio in 2024
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	111	120	99
65–69	121	132	105
70–74	136	146	118
75–79	154	159	142
80–84	188	190	184
aged 85 and more	256	252	264

The highest femininity ratio in the population aged 60 and more was recorded in Łódzkie Voivodship reaching 147, whereas Pomorskie Voivodship, with the figure of 132, ranked the lowest.

**Map 4. Femininity ratio of persons aged 60 and more in 2024
As of 31 December**



Males aged 60 and more entered into 6835 marriages in 2024 (6621 a year before), and females that age then entered into 4171 marriages (4041 the previous year). In comparison with 2023, there was growth in the number of marriages concluded by women and by men at older age – by 3.2%. At the same time a reverse trend in concluding marriages was noted for the total population of Poland. In 2024, 135.4 thousand newly concluded marriages were recorded, i.e. by 7.2% less than a year before.

The marriage ratio for males aged 60 and more equalled 1.6. Older men got married decidedly more often in urban rather than rural areas. In 2024, 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 1.2. 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 2024, 2810 females aged 60 and more (on the day of filing for divorce) got divorced. It is by 3.3% less than a year before. These divorces comprised 4.9% of all divorces in Poland. Male senior divorces were by far more numerous – 4186 (an increase by 3.1%) which is 7.3% of the total number of divorces. In 2024, in Poland, courts issued 57463 final divorce decrees, which is by 1.0% more than a year before.

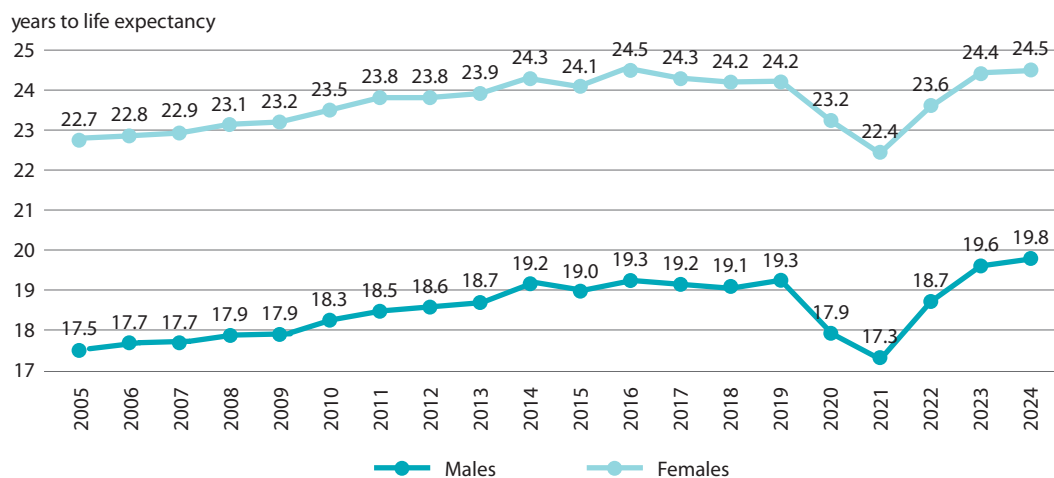
1.2. Life expectancy, mortality of persons aged 60 and more

In 2024, life expectancy at birth was 74.9 for a male, whereas 82.3 for a female. This ration increased by 0.3 for females and by The recorded increase of this ratio in relation to the previous year equalled was by 0.3 for female and by 0.2 for males in relation to the previous year. Yet, in comparison with 2005, the life expectancy grew by 4.1 years for men and by 2.9 for women.

Table 3. Life expectancy at a given age in 2024

Specification	Average number of years to life expectancy of persons at a given age						
	0	60	65	70	75	80	85
Males	74.93	19.80	16.31	13.22	10.41	7.87	5.73
Females	82.26	24.52	20.31	16.36	12.72	9.45	6.68

A 60-year-old man in 2024, had on average, 19.8 years ahead of him, which is by 0.2 years more than a man at the same age in 2023. In the case of women, life expectancy at the age of 60 was 24.5 years, i.e. an increase by 0.1 years, comparing with 2023. A higher life expectancy for women than for men is a trend in all age groups, yet the difference gradually decreases with age. In 2024, it equalled 4.7 years for 60-year-olds and in the case of 85-year-olds – 1.0 year.

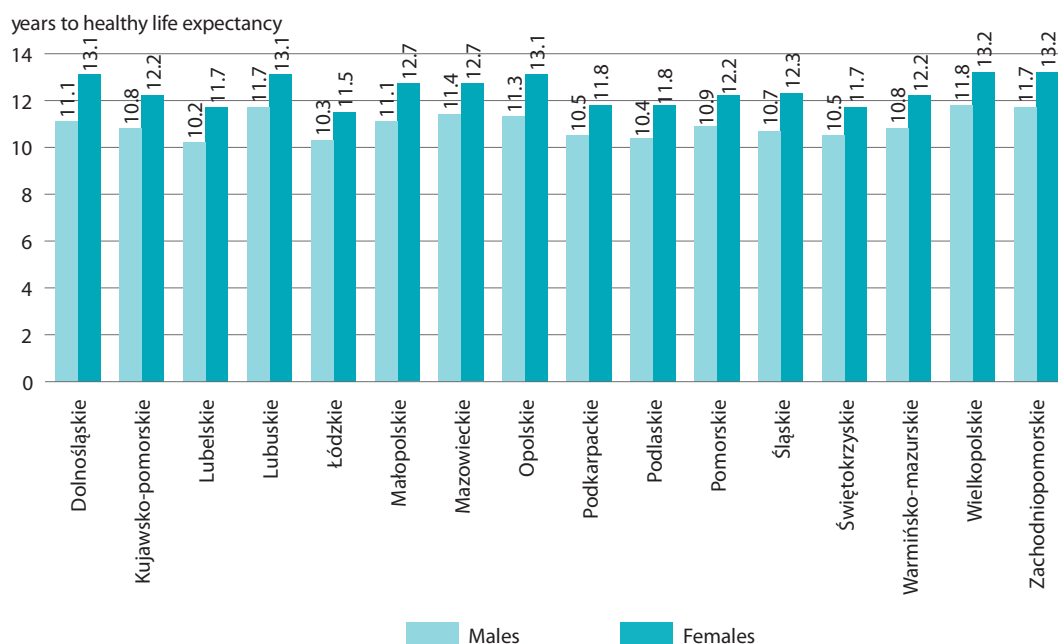
Chart 7. Life expectancy of persons at age 60 by sex

Life expectancy at a given age for both men and women differ according to the place of residence. In 2024, a man aged 60 and living in an urban area could live, on average, longer than a man living in a rural area by 0.6 year. For women with a similar background the difference was 0.4 year.

A life expectancy index is correlated with healthy life years. In Poland in 2024, this index for a newborn baby male was 61.6 years, whereas for a newborn baby female – 65.3. It means that a man will live in 82.2% of his life in health, and a woman – 79.4%. A 60-year-old man could expect to live a further 11.1 years in health, whereas a woman the same age – 12.4 years.

The highest value of healthy life years for men aged 60 was recorded in Wielkopolskie Voivodship – 11.8 years. As regards women, the best situation was recorded in Wielkopolskie and Zachodniopomorskie Voivodships – 13.2 years. The worst situation for men was observed in Lubelskie Voivodship with 10.2 years, while for women in Łódzkie one – 11.5 years.

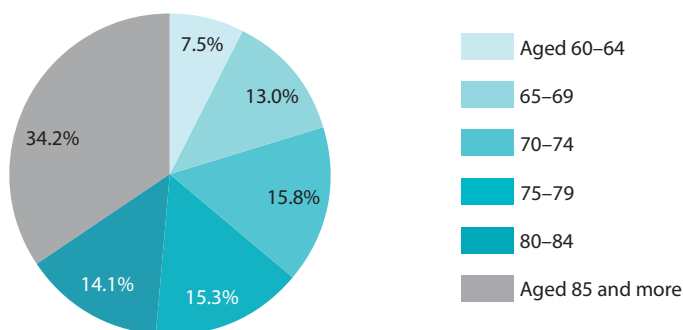
Chart 8. Healthy life years of people aged 60 by sex and voivodships in 2024



In Poland in 2024, there were 355.2 thousand deaths of persons aged 60 and more. Their percentage in the total number of deaths was 87.0%. A comparison with the previous year shows an increase in the number of deaths of older people by 0.6 thousand, i.e. by 0.2%. The share of deaths of older persons in the total number of deaths rose by 0.3 pp.

The share of deaths of women aged 60 and more in the total number of deaths of women was 92.8%. In the case of the deaths of men, the same ratio equalled 81.4%. In 2024, deaths of seniors amounted to 87.6% of the total deaths in urban areas and 85.8% of deaths in rural areas.

Chart 9. Structure of deaths of persons aged 60 and more by age groups in 2024

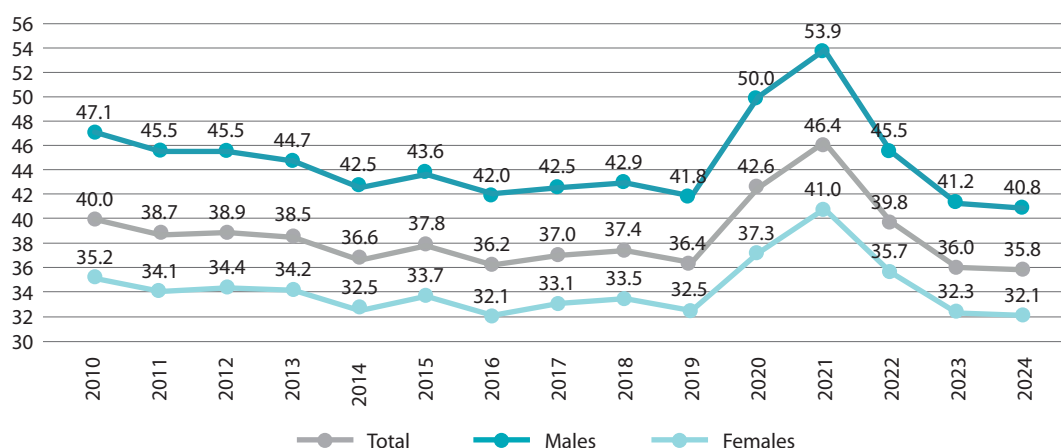


In 2024, and in the previous year as well, the deaths of persons aged 85 and more prevailed in the deaths structure of older population by age groups. Their share grew from 33.9% noted in 2023 to 34.2% recorded in 2024. A most notable increase in the share of deaths of seniors in the deaths structure of people was observed in the group aged 75-79 – by 1.2 pp.

The death rate for the population aged 60 and more (the number of deaths per 1000 population at a given age) was 35.8 in 2024 (36.0 noted a year before). In recent years the ratio had followed a downwards trend, although small periodic peaks did appear. This decreasing trend was halted in 2020 by the COVID-19 epidemic, which brought about a significant rise in seniors' mortality.

Male population suffers a higher mortality in all age groups of seniors – with the death rate reaching 40.8 in 2024. For women it amounted to 32.1.

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

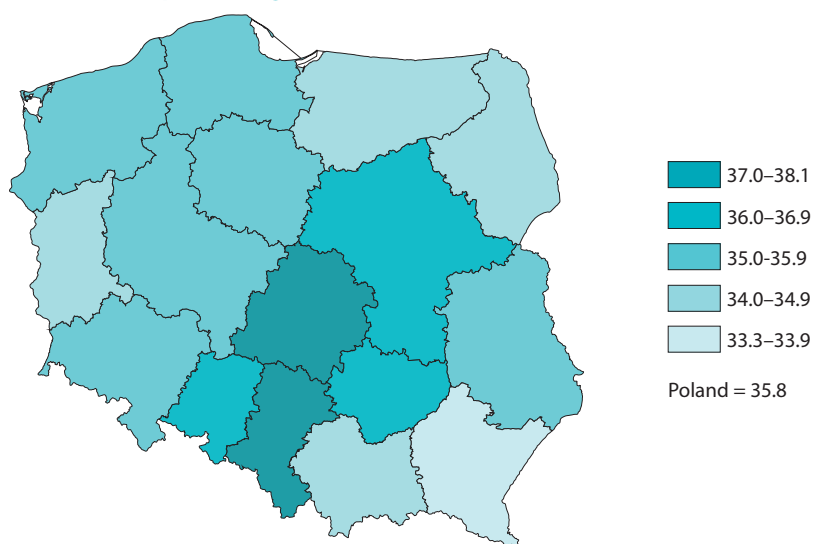


The highest death rate is noted in the group of oldest seniors (aged 85 and more) reaching 147.0 in 2024. Amongst the population of older people, the lowest death rate is related to women aged 60–64. In 2024, the death ratio for this population was 7.2.

Table 4. Death rate in 2024

Specification	Total	Males	Females	Urban areas	Rural areas
Total	10.9	11.5	10.3	11.4	10.1
Of which for persons aged 60 and more	35.8	40.8	32.1	35.2	36.7
aged 60–64	11.7	16.7	7.2	11.6	11.8
65–69	18.3	26.5	11.6	18.0	18.9
70–74	26.4	36.9	18.6	25.9	27.3
75–79	39.2	52.4	30.7	38.1	41.5
80–84	64.5	82.8	54.9	61.9	69.7
85 years and more	147.0	163.3	140.7	138.6	163.1

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 2024, in the case of seniors' population residing in villages, there were over 36.7 deaths per 1000 population aged 60 and more, and the ratio for seniors living in cities equalled 35.2.

Map 5. Death rate of persons aged 60 and more in 2024

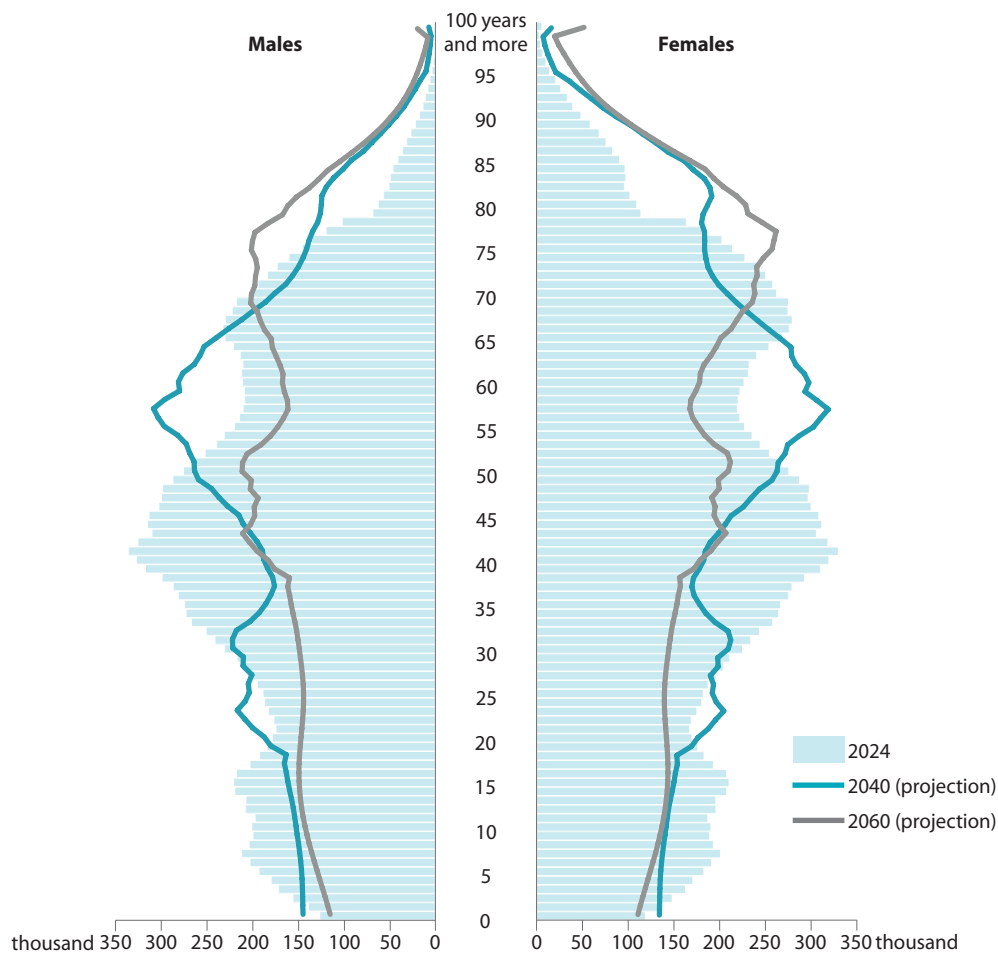
As regards voivodship data, the highest death rate of older people was noted in Łódzkie Voivodship. In 2024, it amounted to 38.1. The lowest death rate of population aged 60 and more was reported in Podkarpackie Voivodship with the ratio reaching 33.3.

In 2024, like in preceding years, it was circulatory system diseases and neoplasms that caused most deaths of older people. The former led to 39.7% of seniors' deaths (36.0% of male deaths and 43.2% of female ones). For the total population, the share of deaths caused by circulatory system diseases was 36.8%. This illness resulted in 41.8% of deaths of older population living in rural areas, while in 38.5% of the one residing in urban areas.

The other most common death cause of older people was neoplasms. In 2024, the percentage of deaths caused by them was 27.3% for older persons and similarly for the total population – 27.0%. It was neoplasms that by far most often led to deaths of males aged 60 and more (30.3%) rather than females' (24.6%); and urban residents than rural ones (28.6% and 25.3% 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: a drop in the number of population of Poland to 30.9 million people in 2060 and constant growth in the number of people aged 60 and more.

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 3.1% in comparison with 2024), in 2040 – 11.4 million (a rise by 14.7%), in 2050 – 12.4 million (i.e. by 24.3% more than in 2024). In 2060, there will be 11.9 million seniors living in Poland (i.e. by 18.8% more than in 2024) comprising 38.3% of the total population of Poland.

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

Specification	2030	2040	2050	2060
	in %			
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 29.9% recorded in 2024 to 41.7% expected in 2060. In the case of males, the ratio will increase from 23.2% (2024) to 34.7% (2060).

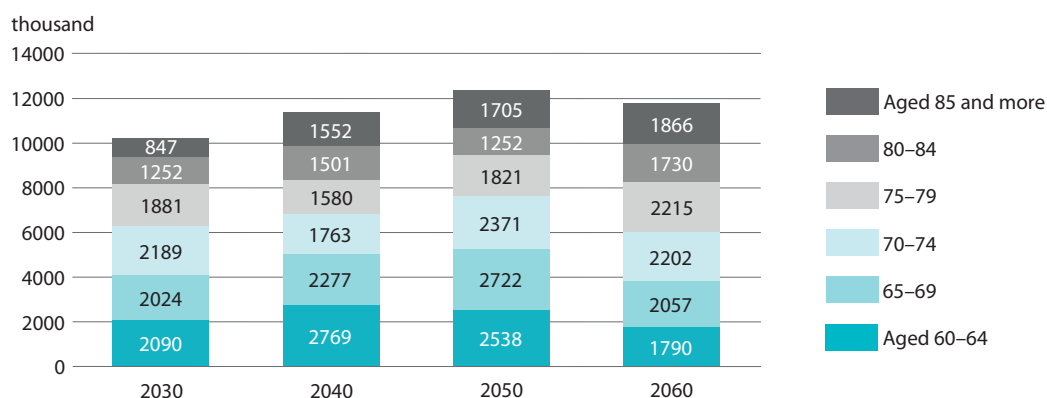
During the entire projection perspective, women outnumber men in the total population of Poland, and in the case of older persons it is particularly visible. In the seniors' group, in 2030, there will be 138 females per 100 males and further on – 130 females per 100 males in 2060.

Table 6. Femininity ratio (a projection)

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

It is also expected that changes in each age group of population aged 60 and more will follow. In 2060, the oldest groups will show growth in the number of people in relation to 2024. The greatest increase will be in the oldest group, i.e. in the group aged 85 and more. It is expected that, the number of oldest seniors will rise more than twice in comparison with 2024.

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



In 2060, in relation with 2024, the share of three youngest age groups in the population of seniors will decrease. Persons aged 60–64 will comprise 15.1% of the population of older people (by 7.5 pp fewer than in 2024). The share of people at the age between 65–69 will fall by 7.8 pp and reach 17.3% in 2060, and the ones that are 70–74 years old will drop by 3.0 pp to constitute 18.6%. The percentage of other age groups will grow to reach 18.7% as 75–79-year-olds are concerned (increase by 4.1 pp) and 14.6% in the group of those aged 80–84 (an increase by 6.9 pp). The greatest growth (by 7.3 pp) will concern the oldest age group – persons aged 85 and more. As the projection shows, the percentage of persons belonging to this age group in the population of seniors will reach 15.7%.

In 2060, there will be changes in the structure of older population by sex. In 2024, the share of females in the total number of seniors was 58.0% and it is expected to go to 56.5% at the end of this projection perspective. The drop in the percentage of women will be reflected in all age groups, and the most significant one will be in the population aged 85 and more. In 2060, there will be 64.5% females in the population of people aged 85 and more (by 7.4 pp fewer than in 2024). 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 older population

2.1. Economic activity

In accordance with the results of the Labour Force Survey (LFS)¹ for 2024, the number of people aged 60–89 that were economically inactive amounted to 8010 thousand, comprising 84.8% of the population at that age. In comparison with the previous year the number of economically inactive people at the age of 60–98 grew by 1.0% and their share in the total number of population grew by 0.2 pp. Among the economically inactive, in the analysed age group, the majority were women, whose percentage was 61.8%, while taking into account the place of residence, the majority were city residents – 63.5%.

In 2024, in the population of women aged 60–89, the percentage of economically inactive people reached 90.9% (by 0.2 pp less than a year before). Among men at this age this ratio was 76.4% (0.7 percentage points higher than in 2023). 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).

Among urban residents aged 60–89, the percentage of economically inactive people was 84.3%, 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 85.6%, i.e. by 0.1 pp more than in 2023.

Table 7. Economic activity of population aged 60–89 by sex and place of residence in 2024 (annual average data)

Specification	Total	Males	Females	Of total	
				urban areas	rural areas
in thousand					
Population	9448	4006	5442	6029	3418
Economically active	1438	944	493	946	492
of which employed persons	1417	927	490	931	486
Economically inactive	8010	3061	4949	5083	2927

Seniors report that the basic reason for staying inactive is claiming a retirement pension. In 2024, it was the cause for not providing or not looking for work in the case of 91.2% of population aged 60–74. Another important reason for older population individuals being economically inactive is an illness or a disability. They are the causes of 5.4% population at the age between 60 and 75 either not providing or not searching for work.

¹ Data within the scope of LFS for 2024 have been prepared on the basis of resident population balances, based on the results of the National Census of Population and Housing 2021.

Table 8. Economically inactive persons aged 60–74 by selected reasons of inactivity in 2024 (annual average data)

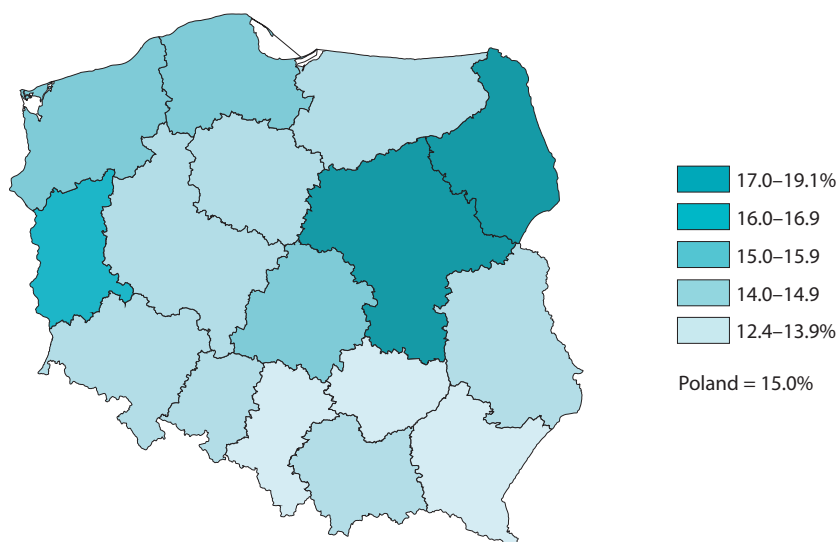
Specification	Total	Males	Females	Of total	
				urban areas	rural areas
in thousand					
Total	5438	2095	3343	3346	2092
Of which persons not seeking work	5436	2093	3343	3345	2091
of which due to:					
retirement	4958	1800	3158	3090	1868
illness, disability	295	224	71	154	141

In 2024, the number of economically active seniors aged 60–89 equalled 1438 thousand, and fell within a year by 0.3%. In this group, the majority were men i.e. 65.6%, and in terms of the place of residence the majority constituted urban residents (65.8%). The share of people aged 60–89 among all economically active Poles aged 15–89 remained the same in comparison with 2023 and equalled 8.1%.

The economic activity ratio for population aged 60–89 equalled 15.2% (15.4% noted a year before). For men it was 23.6% and for women – 9.1%. In urban areas the ratio of economically active persons at the age of 60–89 was 15.7%, while in rural ones it was slightly lower and equalled 14.4%.

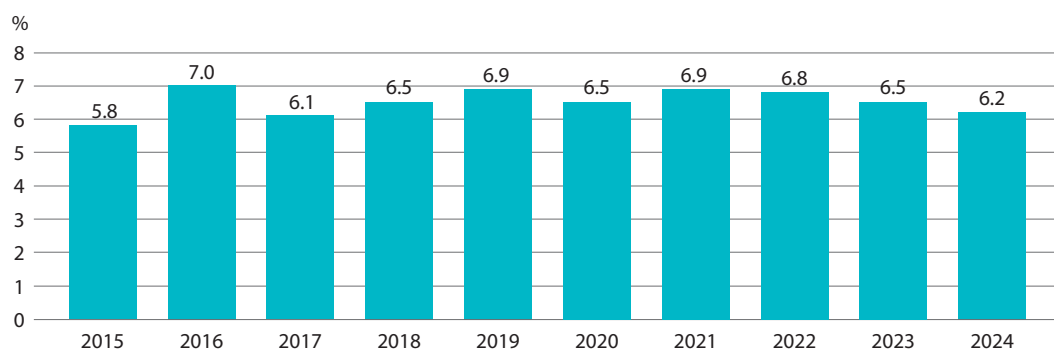
Among economically active population at the analysed age, 1417 thousand, i.e. 98.5%, were employed persons. As regards the previous year, their number fell by 0.4%. The employment ratio in the age group of 60–89 equalled 15.0% and decreased by 0.2 pp in comparison with 2023. Among men this ratio was 23.1%, whereas among women – 9.0%. In cities, 15.4% of population aged 60–89 constituted employed persons, while in rural areas – 14.2%.

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 19.1%. The voivodships that followed were Podlaskie (17.6%) and Lubuskie (16.3%). The lowest positions in this ratio listing as regards seniors aged 60–89 were occupied by Śląskie and Podkarpackie Voivodships (12.4%).

Map 6. Employment rate for population aged 60–89 in 2024 (annual average data)

As of the end of December 2024, the number of unemployed persons aged 60 and more registered in labour offices totalled 49.0 thousand. Their number fell by 2.6 thousand (i.e. 4.9%) in comparison with the previous year. Unemployed seniors comprised 6.2% of the total population of the unemployed; their share at the end of 2023 was 6.5%. Among the registered unemployed aged 60 and more, urban residents prevailed with the percentage of 57.3%.²

Chart 13. 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 retired people (i.e. employed persons entitled to retirement pensions). According to the results of the survey of employed persons in the national economy at the end of 2024 in Poland there were 576.9 thousand working retired persons in Poland aged 60 and more³, and their number in comparison with the previous year grew by 1.4%. Women comprised over half of this population – 56.7%. The share of employed persons aged 60 and more who are entitled to a pension among all retired persons in this age group equalled 41.7% (growth by 0.3 pp), however, in the total number of employed persons – 3.8% (as compared with 3.7% recorded a year before). The majority of employed retired persons were employees (55.9%). Self-employed persons together with contributing family workers comprised 43.6%.

Over 90% of employed retired persons in the discussed population are people not exceeding 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 observed 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 (47.1%). Among men, the majority of employed retired males constituted the population of 65–69-year-olds (52.3%).

Table 9. Structure of employed retired persons aged 60 and more by sex and age groups in 2024
As of 31 December

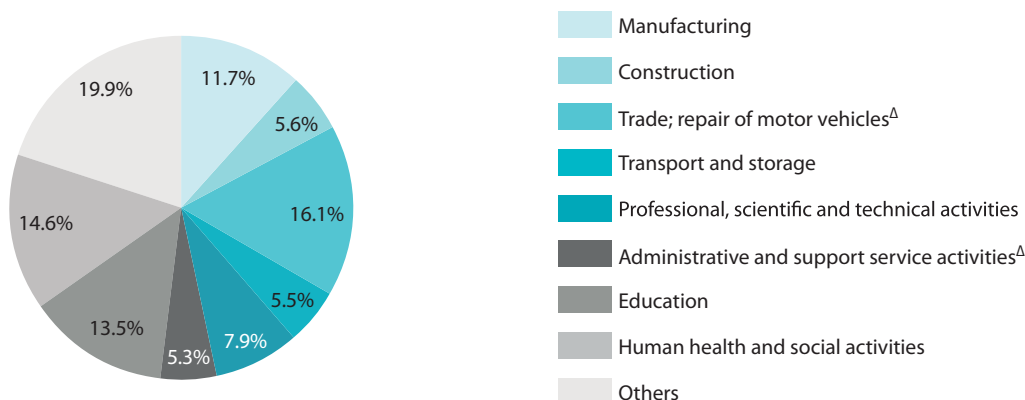
Specification	Total	Males	Females
	in percent		
Total	100.0	100.0	100.0
Aged 60–64	30.4	8.6	47.1
65–69	40.9	52.3	32.1
70–74	19.5	26.4	14.3
75–79	7.0	9.8	5.0
80–84	1.6	2.2	1.1
Aged 85 and more	0.6	0.8	0.4

² Data of the Ministry of Family, Labour and Social Policy. 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 concern people who had informed their contribution payer that they were entitled to a pension. Data do not include information on pensioners insured in ASIF.

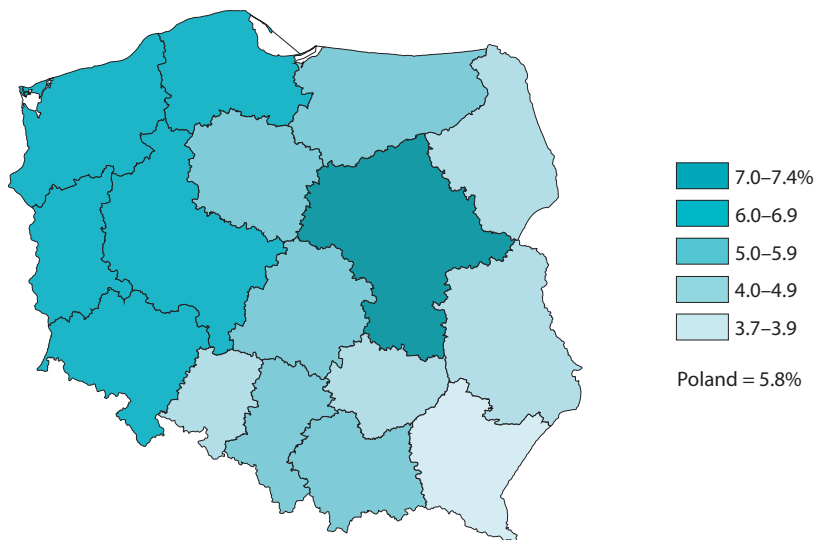
The largest number of seniors entitled to the retirement pension worked in the section Trade and repair of motor vehicles – 16.1% of the total population of employed retired persons aged 60 and more. The second position was occupied by the section of Health care and social assistance with 14.6% of them working there. Another 13.5% of seniors entitled to the retirement pension worked in the Education section, and 11.7% in Manufacturing section. Among men in the analysed age, most retired persons worked in manufacturing (15.5%) and among women – in Human health and social activities (21.1%).

Chart 14. Structure of employed retired persons aged 60 and more by PKD sections in 2024 As of 31 December



Data analysis from the territorial angle shows the diversification of economic activity of retired persons in each voivodship. The highest percentage of employed retired persons in the population of seniors was in Mazowieckie Voivodship. In 2024, there were 7.4% employed retired people aged 60 and more. The lowest share was noted in Podkarpacke Voivodship – 3.7%. In Poland, the share of employed retired persons in the total population of seniors equalled on average 5.8%.

Map 7. Share of employed retired persons in the total population of persons aged 60 and more in 2024 As of 31 December



Older persons also take up work under civil law contracts. On 31 December 2024, there were 418.1 thousand people aged 60 and more⁴, i.e. by 2.1% more than a year before. Among them women comprised 51.4%. The share of seniors in the total number of people providing work on the basis of these contracts was 17.0%.

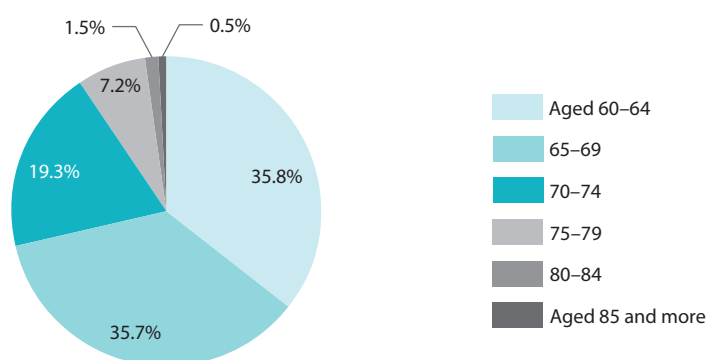
Among seniors performing work under contracts of mandate and contracts of a related nature prevailed the ones aged 60–64, whose share reached 41.8%. In this age group there were respectively 46.2% women and 37.2% men.

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 2024 As of 31 December

Specification	Total	Males	Females
	in percent		
Total	100.0	100.0	100.0
Aged 60–64	41.8	37.2	46.2
65–69	33.2	34.0	32.4
70–74	17.1	18.9	15.4
75–79	6.2	7.7	4.8
80–84	1.3	1.7	0.9
Aged 85 and more	0.5	0.6	0.3

Among all seniors performing work under contracts of mandate and contracts of a related nature there were 316.4 thousand people i.e. 75.7% persons without the status of an employed person in the national economy. 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 22.1%. The biggest group constituted the population aged 60–64, with the share of 35.8%.

Chart 15. 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 persons employed in the national economy by sex and age groups in 2024 As of 31 December



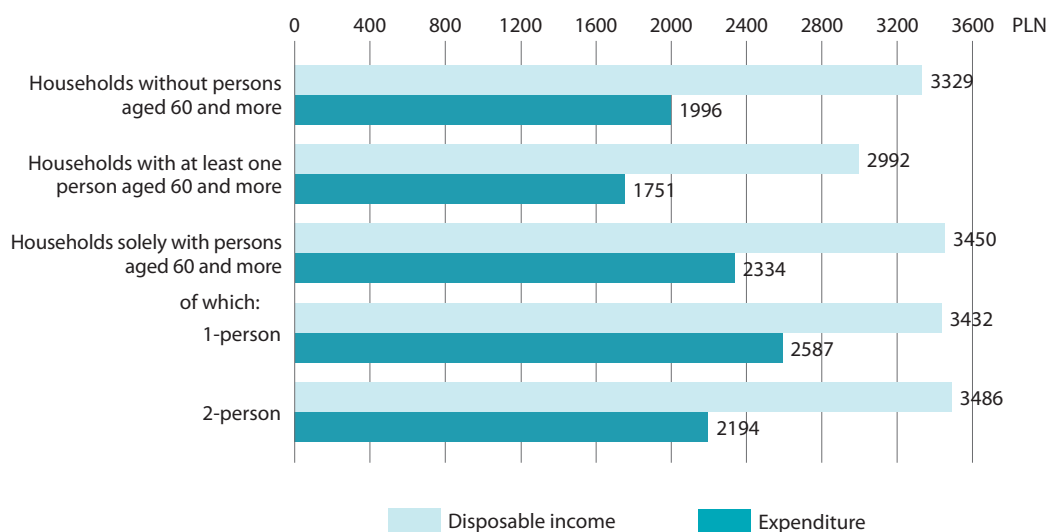
⁴ Data concern persons providing work on the basis of civil law contracts together with contracts of a related nature, i.e. agency agreements, service contracts, activation agreements, appointments and contracts with members of supervisory boards. Presented results comprise a part of experimental work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

2.2. Financial situation

In 2024, in comparison with the previous year, the income situation of households (including households with older people) improved. There was an increase in both nominal income and expenditure. An average monthly disposable income per capita in households with at least one person aged 60 and more equalled PLN 2992, which had been a nominal increase by 17.1% since the previous year. Average monthly expenditures per capita in these households amounted to PLN 1751, i.e. grew nominally by 13.3% in comparison with 2023. The share of average expenditures in the income in was 58.5%, which is a fall in relation to the year before by 2.0 pp. The surplus of an average monthly income per capita over the expenditures in grew by PLN 233 and amounted to PLN 1241.

The income situation of older people is better illustrated by the analysis of households only with people aged 60 and more. In 2024, seniors living in these households had an average disposable income per capita equalling PLN 3450, i.e. by 14.6% more than a year before. Average monthly expenditures per capita were PLN 2334, and grew nominally by 12.4% in relation with 2023. The share of average monthly expenditures in the disposable income in seniors' households was at 67.7%, i.e. by 1.3 pp lower than noted a year before. The surplus of the average monthly income over the expenditures in these households equalled PLN 1116 (growth by PLN 183). By far the greatest than average ratio of the share of expenditures in incomes is observed in 1-person households of older people. In 2024, these households reported expenditures of 75.4% of the average income, and noted the surplus that reached PLN 844.

Chart 16. Average monthly disposable income and average monthly expenditure per capita in households in 2024

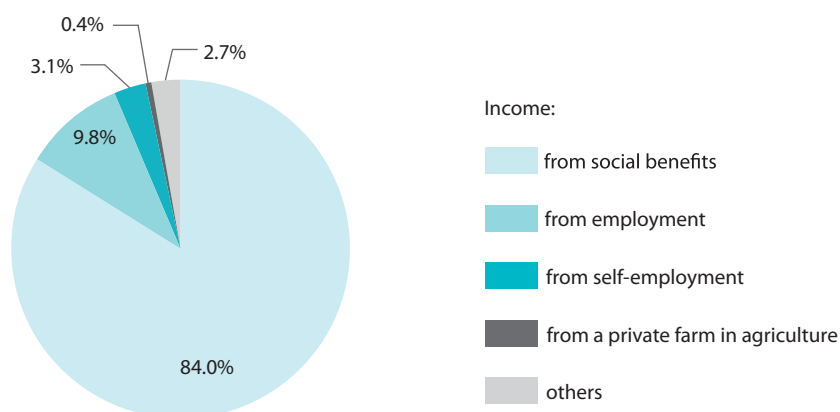


Comparing the average monthly disposable income per capita in households solely with persons aged 60 and more with the average income of households without seniors, it can be noticed that it was by 3.6% higher. However, it should be emphasized that households solely with people aged 60 and more are mainly 1- or 2-person households. In their case, the average monthly expenses per capita are also higher – by 16.9%. As a result, in 2024, the ratio of the share of expenditures in the disposable income in households solely with older people was by 7.7 pp higher in comparison with the analogous ratio for households of younger people.

In households in urban areas, in comparison with rural areas, there are higher both average income and expenditures per capita. In 2024, in cities, in households consisting only of persons aged 60 and more, the average monthly disposable income per capita equalled PLN 3589 and was by 17.8% higher than in rural areas, where it equalled PLN 3046. The average expenditure per capita in seniors' households in urban areas amounted to PLN 2414 and was by 14.7% higher than the one in households in the rural areas, equalling PLN 2103. In 2024, the share of expenditures in the disposable income of seniors' households still remained at a higher level in rural areas rather than in urban ones (69.0% and 67.2% respectively).

Incomes from social benefits prevail in the structure of disposable income of households consisting of older persons. In 2024, these incomes constituted 84.0% of the disposable income per capita of these households (i.e. by 1.3 pp less in comparison with the previous year). Pensions that prevailed in the income from social benefits were retirement and other pensions constituting 80.1% of the total disposable income. Income from being an employed person comprised 9.8% of the average disposable income of older people and income from being self-employed outside a private farm in agriculture – 3.1%.

Chart 17. Structure of average monthly disposable income per capita in households solely with persons aged 60 and more in 2024

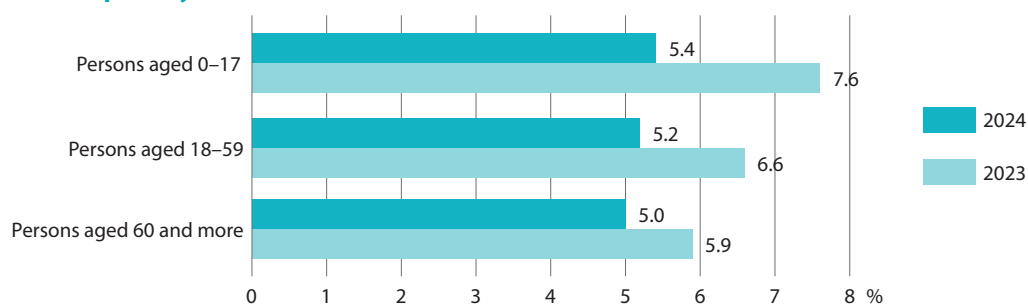


The structure of average monthly expenditure of households with seniors only, like in the case of other households, is dominated by expenditures on food and non-alcoholic beverages. Their share in 2024 equalled 27.3% and decreased by 1.2 pp compared to the previous year. During a year, expenditure on housing and energy carriers fell as well from 23.8% to 22.3%. However, health-related expenditure increased – from 8.4% to 8.7%.

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 13.0 pp higher in households solely with older people than in households without seniors. In 2024, the abovementioned expenditure comprised 58.3% of the total seniors' expenditures; in households with people under 60 – 45.3%. The most pronounced difference is in the case of health-related expenditure, where its share in seniors' households was almost twice as high as in households without seniors.

In 2024, the risk of extreme poverty among people in households decreased (from 6.6% to 5.2%). Older people, as in previous years, were slightly less likely to be at risk of extreme poverty than people from younger age groups. In the group of people aged 60 and more, the risk of extreme poverty was 5.0%, while in 2023 – 5.9%.

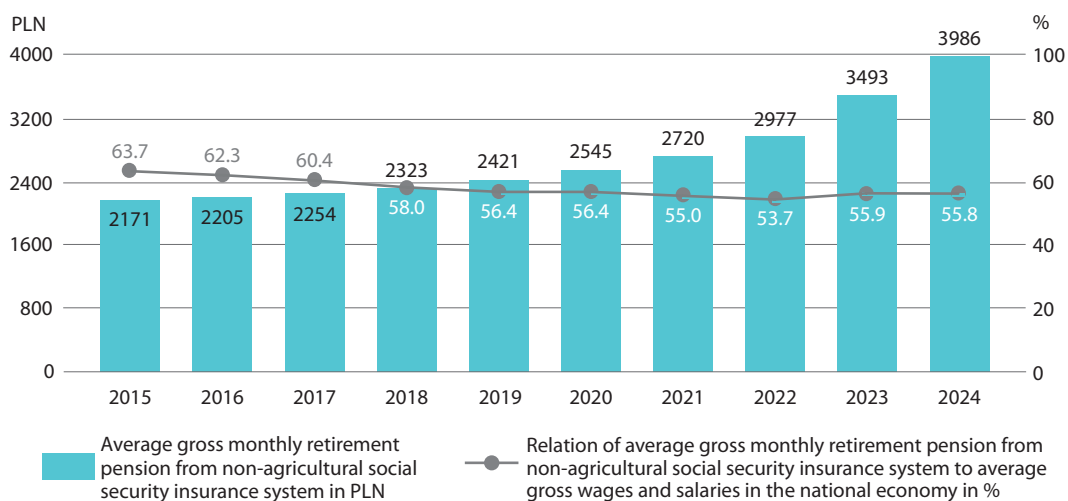
Chart 18. Extreme poverty threshold in households



As it has already been stated, the main source of seniors' income are retirement and disability pensions. In 2024, an average gross monthly pension and retirement benefit from the non-agricultural social security insurance system amounted to PLN 3849 and grew nominally by 14.4% in relation to 2023. An average pension from the non-agricultural social security insurance system was PLN 3986, i.e. by 14.1% more than a year before. An average disability pension grew by 15.6% and reached PLN 3112.

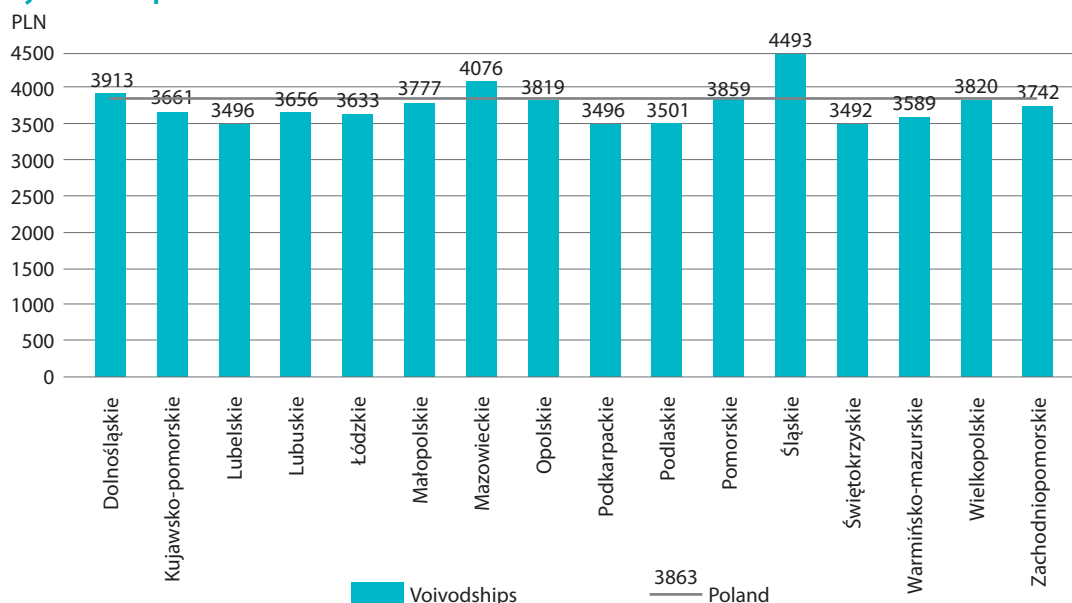
In 2024, in comparison with 2023, there was a slight decrease in the relation of the average gross monthly pension from the non-agricultural social security insurance system and an average gross monthly wages and salaries in the national economy. This relation equalled 55.8%, while in the previous year – 55.9%.

Chart 19. 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



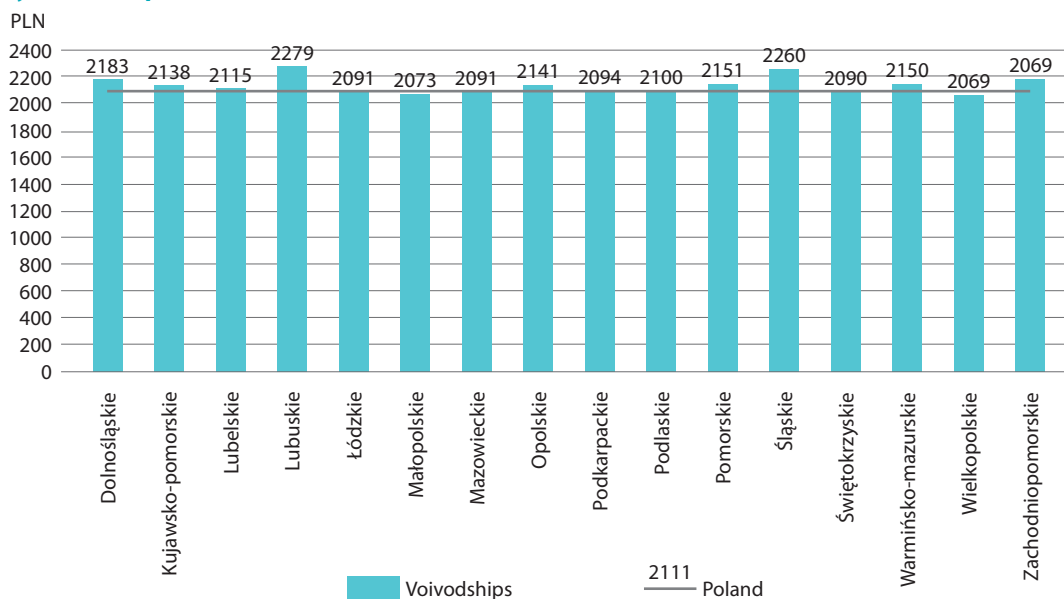
^a A basis (denominator) to calculate the relation is the average gross monthly wages and salaries less compulsory social contributions paid.

Most seniors receive benefits from the Social Insurance Fund. At the end of 2024, there were 6311.6 thousand people aged 60 and more receiving a retirement pension from the Social Insurance Fund, i.e. by 1.7% more than a year before. Women constituted 60.5% of this group. The average gross monthly retirement pension from the Social Insurance Fund was PLN 3863 and grew within a year by 14.0%. Its highest value was noted in Śląskie Voivodship (PLN 4493), whereas the lowest – in Podkarpackie and Lubelskie (PLN 3496).

Chart 20. Average gross monthly retirement pension from the Social Insurance Fund by voivodships in 2024

At the end of the year, the average gross monthly disability pensions from SIF was paid to 241.9 thousand persons aged 60 and more (i.e. by 6.5% less than a year before). The average amount of this benefit in 2024 equalled PLN 3020 and grew by 15.2% in comparison with the previous year.

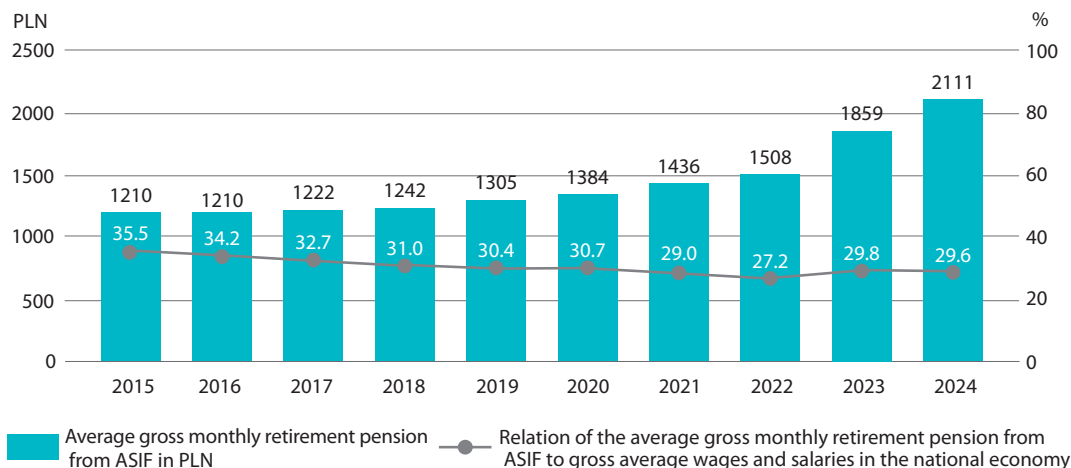
An average gross monthly retirement and disability pensions from ASIF reached PLN 2103 and increased by 13.9% in comparison with 2023. The average retirement pension was PLN 2111, i.e. by 13.6% more than a year before, whereas a disability pension reached PLN 1938 (growth by 15.2%). The highest average retirement pension from ASIF was recorded in Lubuskie Voivodship (PLN 2279), while the lowest – in Wielkopolskie Voivodship with the amount of PLN 2069.

Chart 21. Average monthly retirement pension from the Agricultural Social Insurance Fund by voivodships in 2024

At the end of 2024, the retirement pension from ASIF was paid to 761.4 thousand people aged 60 and more, i.e. by 0.3% less than a year before. Disability pensions were paid to 99.0 thousand seniors, which is a decrease by 0.9% in comparison with 2023.

In 2024 the relation of the average gross monthly retirement pension from ASIF to the average gross monthly wages and salaries in the national economy was 29.6%, which means a decrease by 0.2 pp in comparison with 2023. It should be noted that for years the relation of the gross monthly pension from ASIF to the average gross monthly wages and salaries in the national economy has been at a much lower level compared to the relation to the gross monthly retirement pension from the non-agricultural system.

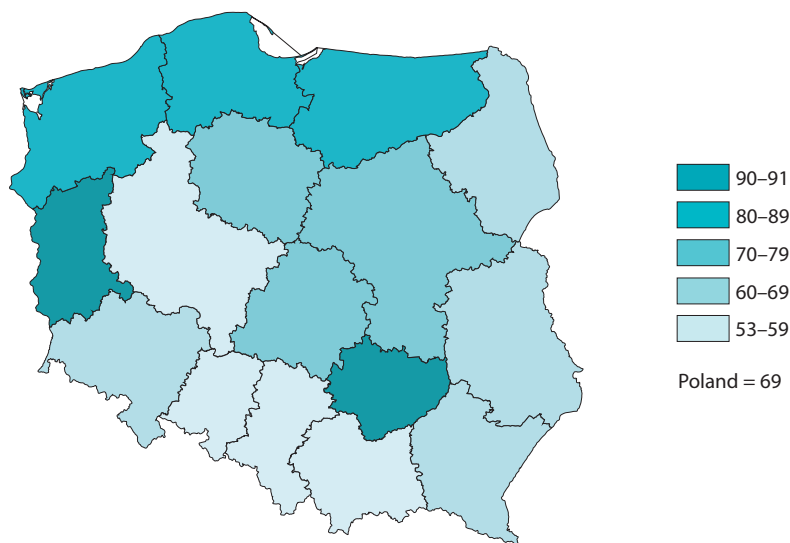
Chart 22. Average gross monthly retirement pension from the Agricultural Social Insurance Fund and its relation to average wages and salaries in the national economy^a



^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 low-income seniors, are different cash benefits from social assistance. The most important one is permanent allowance, which is the basic form of this type of assistance.

Map 8. Number of persons receiving permanent benefits aged 60 and more per 10 thousand population in 2024



In 2024, the number of seniors receiving this type of benefits decreased, while the amount of the benefits paid to them increased. It was 68.5 thousand people aged 60 and more that made use of permanent benefits. The majority of the beneficiaries of this kind of aid (89.4%) were, just like in previous years, seniors in 1-person households. The number of permanent allowances paid out to the older population in 2024 equalled PLN 504.1 million, of which 95.8% was provided to seniors living in 1-person households. The number of beneficiaries of permanent allowances diminished by 4.2% and the sum of their benefits by 36.3% in comparison with the previous year.

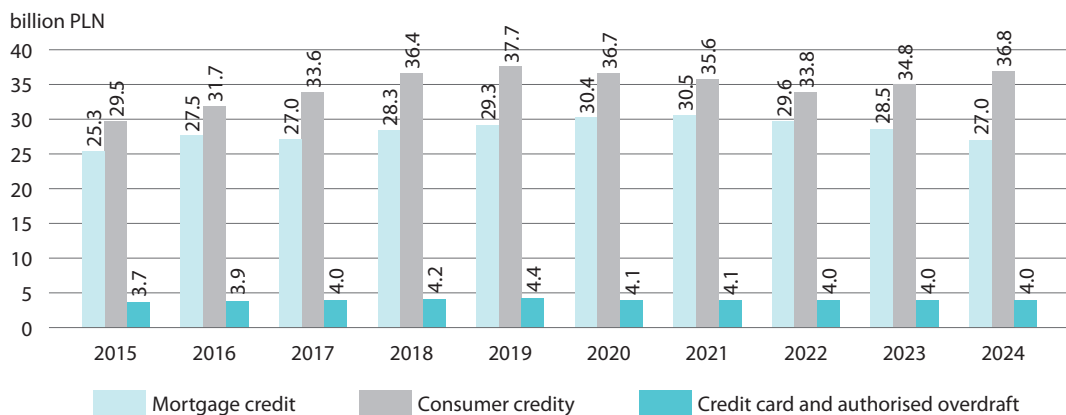
The highest share of persons aged 60 and more receiving permanent allowances in the total population of seniors was in Lubuskie, Świętokrzyskie and Pomorskie Voivodships (respectively 91, 90 and 89 seniors per 10 thousand inhabitants aged 60 and more). The smallest number of the older population making use of permanent benefits in the total population of seniors was in Śląskie and Wielkopolskie Voivodships, where there were 53 seniors receiving permanent benefits per 10 thousand older population residing there.

The financial situation of people aged 60 and more depends largely on the amount of their financial obligations. According to the Credit Information Bureau (CIB) in 2024, there were fewer seniors with consumer and mortgage credits, while the number of seniors with credit cards and overdrafts increased slightly. Older people comprised 16.2% of consumer credit borrowers (i.e. by 0.7 pp fewer than a year before) and 2.9% of mortgage credit borrowers (a decrease by 0.3 pp). The share of seniors with credit cards and authorised overdraft remained almost unchanged (29.6% in comparison with 29.7% in the previous year).

The share of persons aged 60 and more with consumer credits in the total number of population with such credits fell from 20.2% recorded in 2023 to 19.8% – 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 7.8% in relation to 8.2% observed a year before. Seniors having credit cards and authorised overdrafts constituted 33.0% of the total population making use of this form of financing (by 0.7 pp more than a year before).

In 2024, 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 older population was almost PLN 67.8 billion, i.e. by 0.8% more in comparison with the previous year. The share of credit debt of seniors in the total credit debt equalled 9.0%, which indicates that it decreased by 0.3 pp per year.

**Chart 23. Value of credit debt of persons aged 60 and more
As of 31 December**

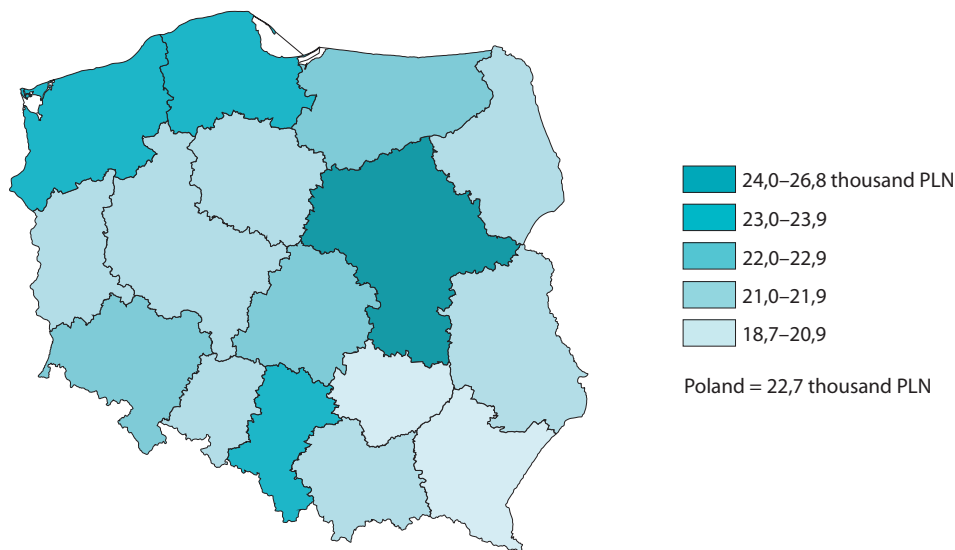


Source: CIB data.

CIB data show that older people most often had been taking out consumer credit for years. In the analysed year, a balance of consumer credits belonging to people 60 and more amounted to PLN 36.8 billion and grew by 5.8% in relation to the previous year. The sum of the average debt of an older population borrower who had taken a consumer credit stood at slightly higher level than a year before, reaching PLN 22.7 thousand (and PLN 20.8 thousand in 2023).

As in previous years, the highest consumer credit debt per older population person taking this credit was noted in Mazowieckie Voivodship (PLN 26.8 thousand). The minimum value of consumer debt per debtor was recorded in Świętokrzyskie Voivodship (PLN 18.8 thousand) and Podkarpackie Voivodship (PLN 18.7 thousand). In 2024, 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 Mazowieckie Voivodship (by PLN 2.4 thousand), and the lowest in Małopolskie one – by PLN 1.5 thousand.

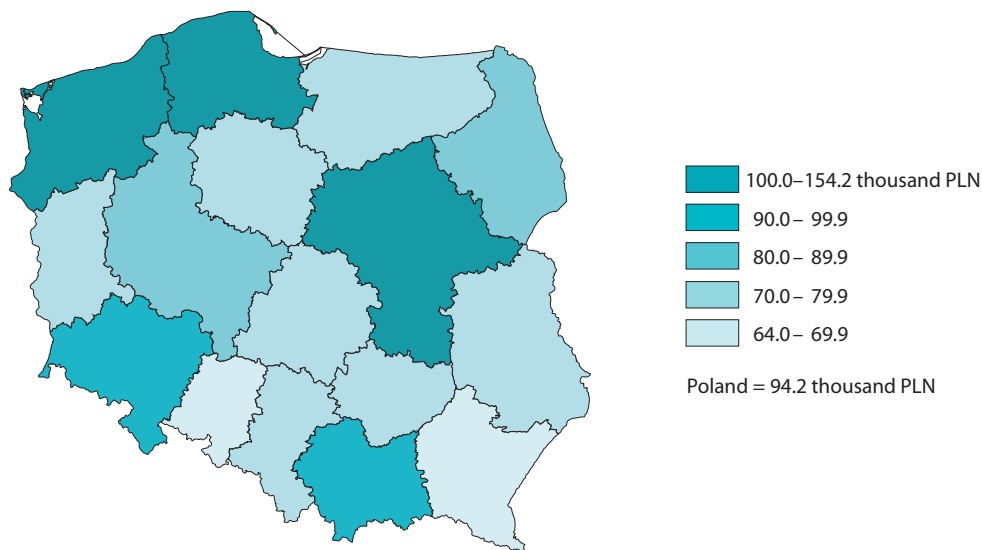
**Map 9. Average consumer credit debt of a debtor aged 60 and more in 2024
As of 31 December**



Source: CIB data.

In 2024, once again, there was a drop in the balance of mortgage credits of population aged 60 and more. This balance reached PLN 27.0 billion (i.e. a sum lower than a year before by 5.3%). Average mortgage of population this age stood at PLN 94.2 thousand per debtor (growth by PLN 3.3 thousand). Like a year before, the highest average mortgage credit liability of seniors was recorded in Mazowieckie Voivodship (reaching PLN 154.2 thousand per person aged 60 and more). It was in this voivodship that the highest growth of this credit was observed – by PLN 8.1 thousand per senior debtor. The smallest average indebtedness was in Podkarpackie Voivodship with PLN 64.0 thousand. No voivodship recorded a decrease of the average senior's mortgage indebtedness.

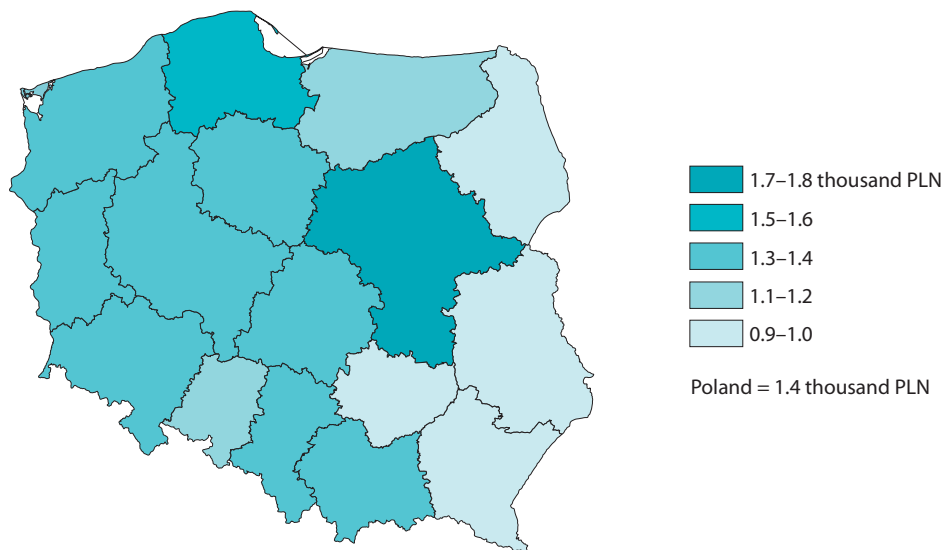
**Map 10. Average mortgage credit debt of a debtor aged 60 and more in 2024
As of 31 December**



Source: CIB data.

In the analysed year, the older population 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, and the average debt per person amounted to PLN 1.4 thousand, remaining at the same level as a year earlier. The average debt from credit cards and authorised overdraft burdened older people 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 2024
As of 31 December**



Source: CIB data.

2.3. Housing situation

In 2024, as data from the Household Budget Survey show, 55.4% of households with at least one senior were located in single-family houses, and 44.5% – in multi-family houses. In the case of households solely with persons aged 60 and more, 41.1% of them occupied single-family houses, and 58.8% – multi-family buildings.

In cities, 65.1% of households with at least one senior, and 73.8% 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 (92.1% of households with at least one senior and 86.4% of households solely with seniors).

In the analysed period, there were 92.1 m² of usable floor area per household with at least one older person and 73.8 m² of usable floor area per household solely with persons aged 60 and more. Older people living in 1-person households reported that the average usable floor area of their dwellings comprised 62.9 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 37.5 m² in the case of households with at least one older person, and by 27.97 m² in households only with persons aged 60 and more.

In 2024, 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 89.5% 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 2024, 99.8% of them had a water supply system, 99.1% were equipped with running hot water, 98.8% with a flush toilet, 98.6% – a bathroom, and 89.3% – 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.

Table 11. Households in dwellings fitted with selected installations in 2024

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	99.6	99.0	98.8	98.1	99.6
Bathroom	99.6	98.8	98.6	97.8	99.5
Running hot water	99.7	99.2	99.1	98.5	99.7
Gas	75.5	89.5	89.3	88.8	90.2
from gas supply system	52.3	56.5	64.3	64.5	63.9
from gas cylinders	23.2	33.0	25.0	24.3	26.3
Air conditioning	7.8	4.1	3.3	2.4	4.3
Central heating	87.7	84.6	84.2	83.8	85.7
Heater	11.7	14.6	15.1	15.5	13.6

Table 11. Households in dwellings fitted with selected installations in 2024 (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	100.0	100.0	100.0	99.9
Flush toilet	99.8	99.5	99.4	99.0	99.8
Bathroom	99.7	99.3	99.2	98.8	99.7
Running hot water	99.8	99.6	99.6	99.4	99.8
Gas	73.5	89.4	89.6	89.3	90.8
from gas supply system	63.0	73.1	76.7	76.3	77.9
from gas cylinders	10.5	16.2	12.9	12.9	12.9
Air conditioning	7.9	4.4	3.5	2.6	4.5
Central heating	89.3	85.7	86.7	87.3	87.5
Heater	9.9	13.3	12.5	12.1	11.7
rural areas					
Water supply system	99.9	99.7	99.4	99.0	99.9
Flush toilet	99.3	98.1	97.1	95.1	99.1
Bathroom	99.3	98.0	96.8	94.5	99.0
Running hot water	99.5	98.5	97.4	95.4	99.4
Gas	79.8	89.8	88.2	87.2	88.8
from gas supply system	28.8	26.8	26.5	23.3	29.9
from gas cylinders	51.0	63.0	61.7	63.9	59.0
Air conditioning	7.6	3.5	2.8	2.0	3.8
Central heating	84.0	82.7	76.6	71.7	81.2
Heater	15.5	16.8	22.7	27.5	18.2

In 2024, almost all households with at least one person aged 60 and more were furnished with a television set (98.6%) and an automatic washing machine (97.1%). A bit fewer had a microwave oven (66.2%) and a dishwasher (48.0%). There were 81.6% of the analysed households with access to the Internet, and a cable or satellite TV – 64.1%.

Table 12. Households furnished with selected durable goods in 2024

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	92.0	98.6	98.1	97.3	98.9
Satellite or cable television equipment	63.4	64.1	62.3	56.6	70.1
Access to the Internet (via computer, telephone, etc.)	97.8	81.6	67.5	56.6	79.8
Automatic washing machine	95.1	97.1	97.1	96.5	97.7
Microwave oven	77.2	66.2	54.4	45.2	65.3
Dishwasher	73.0	48.0	35.9	22.2	52.4

Table 12. Households furnished with selected durable goods in 2024 (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	89.5	98.2	97.9	97.1	98.8
Satellite or cable television equipment	64.1	69.1	67.6	62.4	76.0
Access to the Internet (via computer, telephone, etc.)	98.0	81.7	71.5	61.5	83.2
Automatic washing machine	95.1	97.3	97.8	97.6	97.9
Microwave oven	74.7	63.0	53.5	45.0	64.2
Dishwasher	71.2	45.8	36.0	22.9	52.8
rural areas					
Television set	97.5	99.3	98.6	98.1	99.1
Satellite or cable television equipment	61.8	55.0	46.0	36.1	55.2
Access to the Internet (via computer, telephone, etc.)	97.3	81.4	55.4	39.4	71.0
Automatic washing machine	95.3	96.6	95.0	92.8	97.2
Microwave oven	82.5	71.9	57.1	45.9	68.1
Dishwasher	76.8	52.2	35.5	19.5	51.2

The furnishing of households with selected durable goods the case of households with solely older people is similar to that of households with at least one older person. However, significant differences are visible with the access to the Internet – 67.5% of households with solely older people recorded it, which is 14.1 pp less than households where younger people also live alongside older people.

The extent of household furnishing with the abovementioned goods in the case of households with at least one older 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 regarding the dwelling used, 96.0% of households with at least one senior were in proper technical and sanitary conditions. The majority of older people in these households reported that their dwellings were warm enough in winter (97.0%) and cool enough in the summer (96.7%). There were 84.0% households with seniors that had a balcony (terrace) or a garden. 7.2% of cases concerned dwellings located in an extremely noisy or polluted area, whereas 3.4% reported dwellings located in the area with poor infrastructure.

It should be stressed out that nearly a quarter of households with older people (23.8%) live in buildings with architectural barriers, which can make daily functioning difficult. 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 28.7% of households with at least one person aged 60 and more, and in 15.0% of such households in rural areas. In villages, respondents more often reported that the dwelling was located in the area with poor infrastructure (7.7% households with at least one older person in rural areas, and 1.0% – in urban areas).

Table 13. Subjective evaluation of an occupied dwelling in 2024

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	96.9	96.0	96.0	94.7	97.4
Located in an extremely noisy or polluted area	7.0	7.2	7.3	7.5	6.8
Located in the area under threat of crime, violence, vandalism, with dens nearby	1.7	1.4	1.5	1.6	1.3
Located in the area with poor infrastructure	3.8	3.4	2.9	2.6	3.6
Located in the area with special benefits	8.3	6.3	7.7	7.9	7.6
With a balcony (terrace), a garden	82.8	84.0	80.3	75.9	85.5
Warm enough in winter	97.4	97.0	96.7	95.5	98.0
Cool enough in summer	96.1	96.7	96.7	96.0	97.3
Located in a building with architectural barriers limiting access to a flat	22.2	23.8	26.6	27.7	25.6
urban areas					
With proper technical and sanitary conditions	97.0	96.6	96.9	96.2	97.7
Located in an extremely noisy or polluted area	8.1	8.4	7.9	8.2	7.3
Located in the area under threat of crime, violence, vandalism, with dens nearby	2.1	1.9	1.7	2.0	1.4
Located in the area with poor infrastructure	1.7	1.0	1.1	1.0	1.4
Located in the area with special benefits	10.8	8.2	9.1	9.2	9.4
With a balcony (terrace), a garden	77.8	78.6	76.8	72.5	82.2
Warm enough in winter	97.2	96.9	96.9	96.0	98.0
Cool enough in summer	95.0	96.1	96.4	95.9	96.8
Located in a building with architectural barriers limiting access to a flat	26.0	28.7	30.2	30.7	30.0
rural areas					
With proper technical and sanitary conditions	96.7	94.9	93.1	89.4	96.7
Located in an extremely noisy or polluted area	4.7	5.1	5.3	4.9	5.6
Located in the area under threat of crime, violence, vandalism, with dens nearby	0.9	0.4	0.7	0.4	0.9
Located in the area with poor infrastructure	8.4	7.7	8.5	8.1	9.0
Located in the area with special benefits	2.8	2.9	3.2	3.3	3.3
With a balcony (terrace), a garden	93.6	93.8	90.9	87.8	93.6
Warm enough in winter	98.0	97.2	96.1	94.0	98.0
Cool enough in summer	98.4	97.8	97.5	96.5	98.4
Located in a building with architectural barriers limiting access to a flat	14.1	15.0	16.0	17.1	14.9

2.4. Subjective evaluation of financial situation

In 2024, 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 with solely younger people.

A good or quite good material situation was recorded in 50.2% of households with seniors. As refers to households consisting only of people aged 60 and more, this percentage was slightly lower and equalled 46.3%. In comparison with the previous year, in both cases there was an increase of these indicators (by 3.1 pp and 4.2 pp respectively). In the analysed year, the percentage of households with people aged 60 and more, who declared that their material situation was bad or rather bad fell from 5.7% noted in 2023 to 5.3%. In households solely with older population negative evaluation was reported more often, although their situation also improved (a year-to-year decline from 7.1% to 6.7%).

Table 14. Subjective evaluation of financial situation of households in 2024

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	65,5	50,2	46,3	36,5	57,1
Average	31,3	44,5	47,0	53,4	40,1
Rather bad and bad	3,2	5,3	6,7	10,1	2,8
urban areas					
Good and quite good	68,3	51,8	49,2	38,9	61,4
Average	28,5	43,0	44,8	52,0	36,4
Rather bad and bad	3,2	5,2	6,0	9,1	2,2
rural areas					
Good and quite good	59,4	47,3	37,8	28,3	46,5
Average	37,5	47,1	53,6	58,4	49,3
Rather bad and bad	3,1	5,6	8,6	13,3	4,2

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 the analysed year, the share of households with at least one older person that evaluated this situation as good or very good was 47.3% in rural areas (4.5 pp less than in urban ones) and 5.6% as bad or rather bad (i.e. by 0.4 pp less).

There was an even greater difference, to the detriment of rural areas, for households solely with older people. The percentage of residents declaring a good or quite good financial situation equalled 37.8% in villages and 49.2% in cities. Additionally, bad or rather bad declarations were more often noted in households solely with seniors in rural areas rather than in urban ones (8.6% households in villages and 6.0% in cities).

The subjective evaluation of the material situation of the older population 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 – 36.5% and 57.1% respectively, and bad or rather bad more often – 10.1% and 2.8%. Seniors living alone in rural areas much more often assessed their financial situation negatively. In 2024, in rural areas, the percentage of 1-person households of seniors declaring a bad or rather bad situation amounted to 13.3%. 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 61.4%.

Chapter 3

Health status, health care and social assistance – selected issues concerning the older population

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 2024, there were 24.2 thousand out-patient clinics as well as 0.5 thousand medical practices and 2.5 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 2024 there were 360.6 million consultations, of which 115.6 million were provided to people aged 65 and more. These consultations accounted for 32.1% of their total number (in the previous year it was 31.3%). The majority of consultations were provided to the older population in urban areas – 99.4 million, while in rural areas – 16.2 million, which is caused by a higher availability of establishments in urban areas rather than in rural ones.

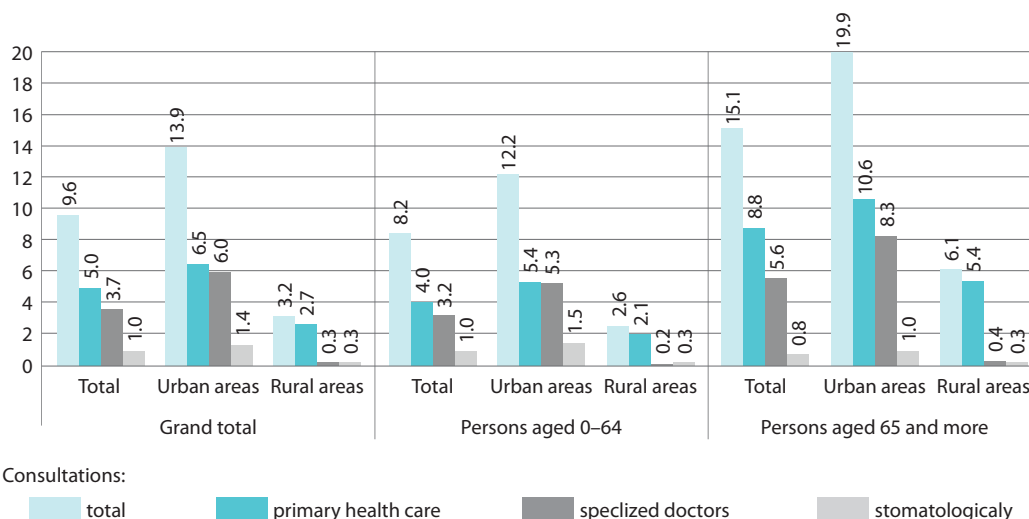
In primary health care doctors provided 67.3 million consultations to population aged 65 and more, i.e. over one third of the total number of these consultations (i.e. 36.0% in relation to 35.0% in 2023). In specialist health care, there were 42.5 million consultations of seniors, i.e. 30.9% of all specialist consultations (a year before – 30.3%). Dentists provided 5.8 million consultations to this group of people, which constituted 16.2% of all stomatological consultations (16.1% in the previous year).

Table 15. Consultations provided within the scope of the out-patient health care^a in 2024

Specification	Total	Doctors		Stomatological
		primary health care	specialized care	
in thousands				
Total	360558.6	186953.4	137795.4	35809.8
urban areas	311260.2	146123.2	133875.5	31261.4
rural areas	49298.4	40830.2	3919.9	4548.4
Persons aged 0–64	244973.4	119696.1	95266.8	30010.5
urban areas	211883.7	93328.8	92387.5	26167.4
rural areas	33089.6	26367.3	2879.3	3843.1
Persons aged 65 and more	115585.2	67257.3	42528.6	5799.2
urban areas	99376.4	52794.4	41488.0	5094.0
rural areas	16208.8	14462.9	1040.6	705.3

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

In 2024, the average number of consultations provided in out-patient health care per capita was 9.6. People aged 65 and more attended consultations more often than younger people. In 2024, an average of 15.1 consultations were provided to an older person, i.e. almost twice as many as to a person in the group of persons aged 0–64.

Chart 24. Average number of consultations within the scope of the out-patient health care per capita in 2024


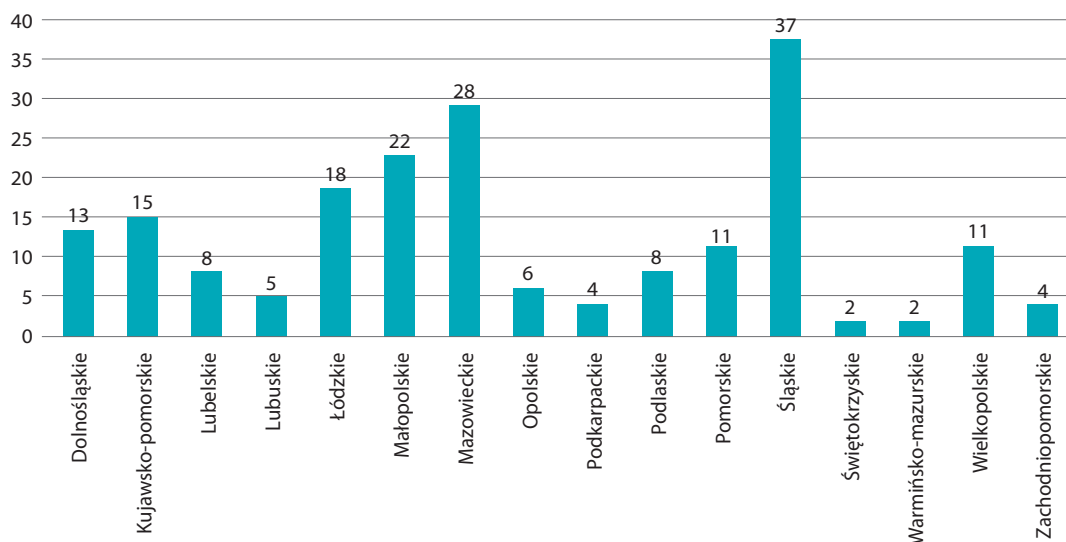
The structure of consultations provided to people aged 65 and more shows that the ones concerning primary health care prevailed. In 2024, their percentage was 58.2% of total out-patient health care consultations. In urban areas their share equalled 53.1%, while in rural areas – 89.2%.

Table 16. Structure of out-patient consultations provided to persons aged 65 and more by types of consultations in 2024

Specification	Total	Doctors		Stomatological
		primary health care	specialized care	
	in percent			
Total	100.0	58.2	36.8	5.0
Urban areas	100.0	53.1	41.7	5.1
Rural areas	100.0	89.2	6.4	4.4

In December 2024, there were 194 geriatric clinics operating in Poland, i.e. 1 less than a year earlier. Most of them were located in Śląskie Voivodship – 37, followed by Mazowieckie Voivodship (28 clinics) and Małopolskie one (22 clinics). The fewest number of geriatric clinics operated in Warmińsko-Mazurskie and Świętokrzyskie Voivodships (2 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 Kujawsko-Pomorskie Voivodship – 35.8 thousand people aged 60 and more per 1 geriatric clinic and Śląskie Voivodship – 32.9 thousand seniors per clinic, while the worst situation in Warmińsko-Mazurskie Voivodship – 182.0 thousand.

Chart 25. Geriatric clinics by voivodships in 2024
As of 31 December

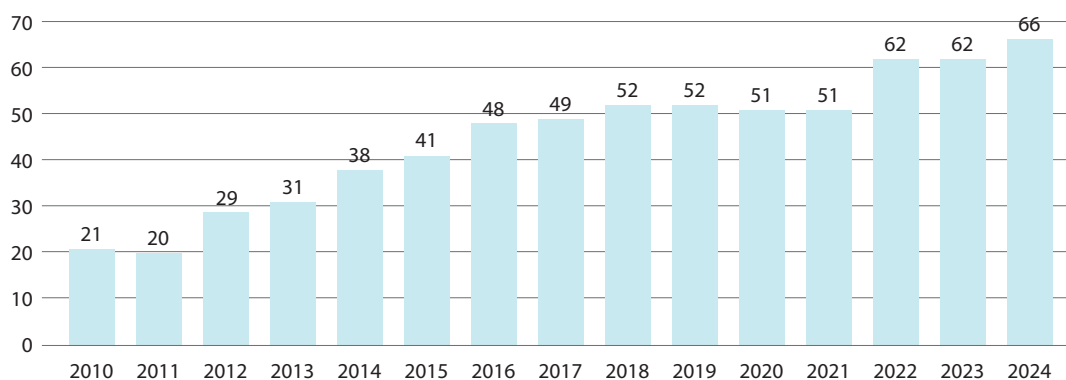


In 2024, a total of 102.3 thousand medical consultations were provided in geriatric clinics, of which to women – 71.5 thousand (69.9%). The highest number of consultations was recorded in Śląskie Voivodship – 17.4 thousand, Mazowieckie Voivodship – 16.4 thousand and in Małopolskie one – 14.2 thousand. Geriatric consultations provided in these three voivodships – with the highest number of consultations – constituted almost 47% of total of such consultations in the country.

3.2. In-patient and health resort health care

In 2024, in-patient health care in Poland was provided by 888 general hospitals with 159878¹ 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 2024, the number of geriatric wards was 66, i.e. by 4 more than a year earlier.

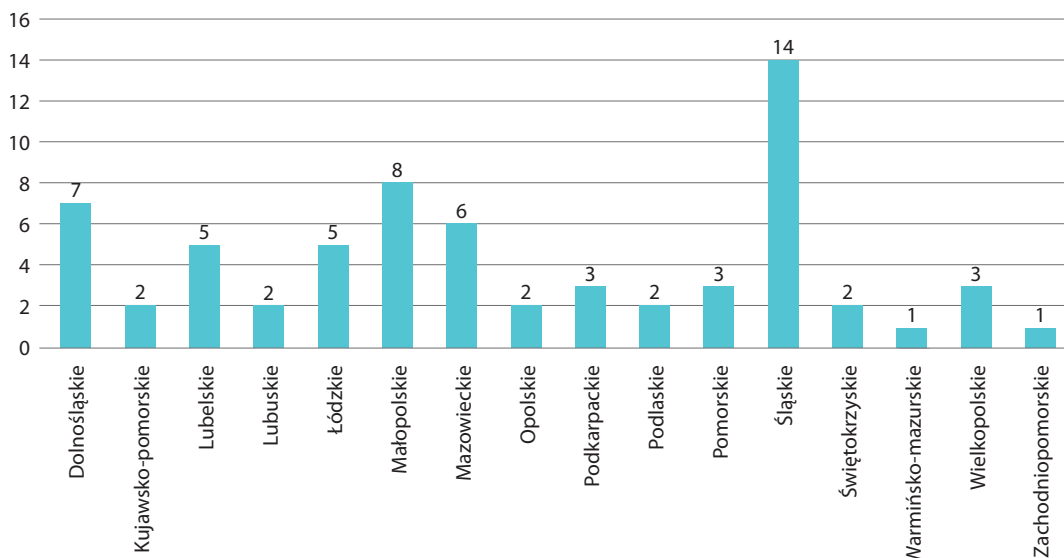
Chart 26. Geriatric wards
As of 31 December



¹ Excluding day care hospitals.

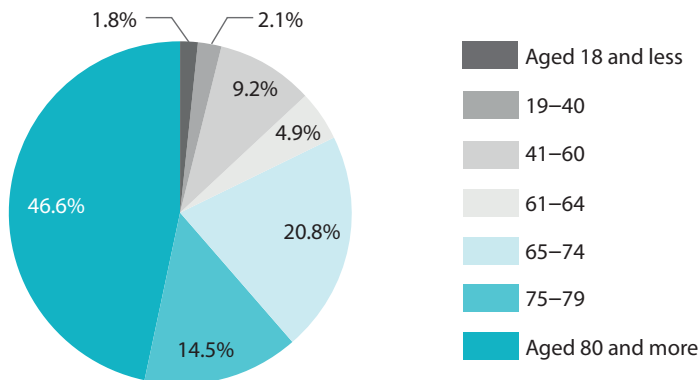
At the end of 2024, there were 1244 beds in geriatric wards, where there were 34.0 thousand people treated within this year. Since previous year, the number of beds had increased by 1.6%, and the number of patients treated there – by 8.1%. The largest number of geriatric wards was located in Śląskie Voivodship – 14 wards, which comprised 21.2% 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 27. Geriatric wards by voivodships in 2024 As of 31 December



Departments which specialise in treating mainly the older people 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 2024, there were 39.4 thousand people in these facilities, of which on average 34.2 patients aged 61 and more, i.e. 86.9%. The most numerous group of patients were people aged 80 and more – 18.4 thousand people, i.e. 46.6% 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 65.6%, while among the older population – 69.8%.

Chart 28. Structure of patients of long-term in-patient health care^a by age groups in 2024

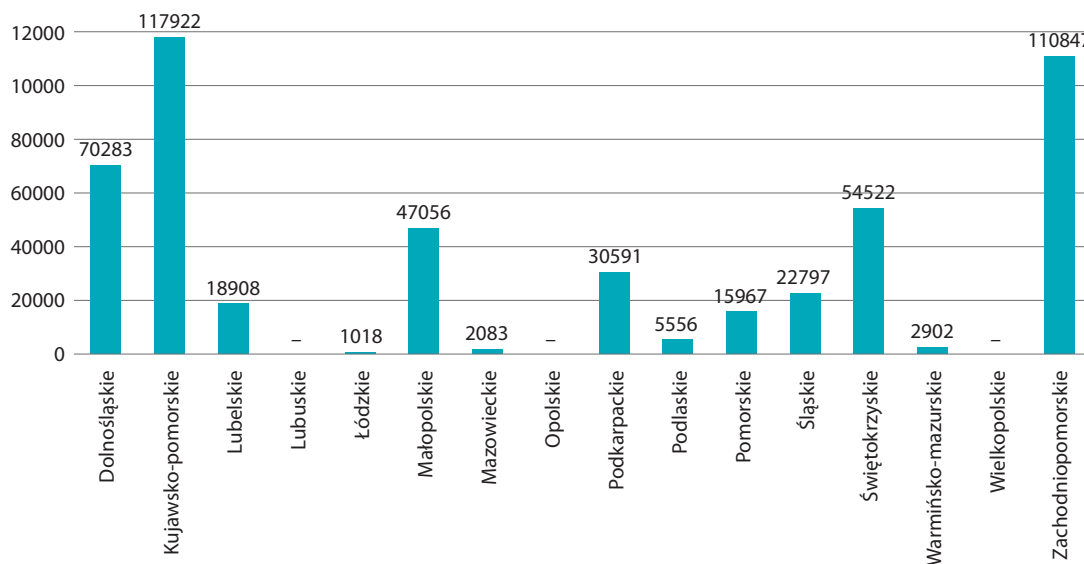


^a Including chronic medical care homes, nursing homes for psychiatric patients, hospices and palliative care wards.

Seniors much more frequently use health resort treatment than other people. In 2024, 500.5 thousand health resort visitors aged 65 and more (i.e. 56.6% of total visitors) made use of this treatment. In 2024, comparing to the previous year, the number of visitors this age grew by 1.0%. After deducting the number of foreigners in in-patient health care, the number of health resort visitors aged 65 and more stood at 477.3 thousand. The share of these visitors in the total population of seniors was 6.2%, while among younger visitors – 1.2%.

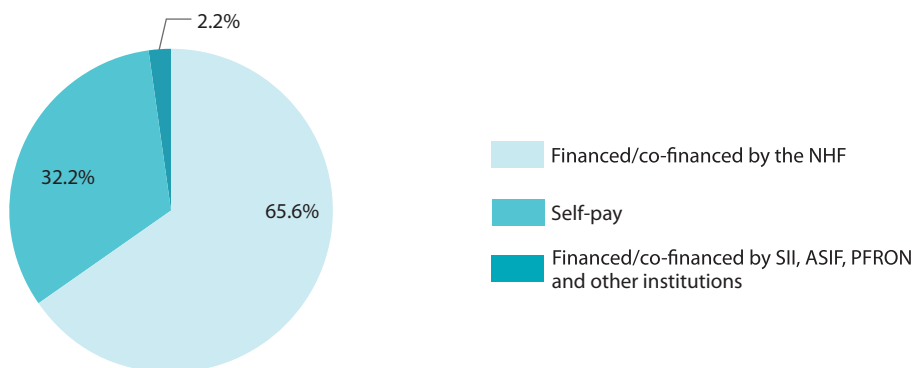
Most people aged 65 and more used health resort facilities in Kujawsko-Pomorskie Voivodship (23.6% of their total number) and Zachodniopomorskie Voivodship (22.1%), while the lowest number was recorded in Łódzkie Voivodship – 0.2%. In three voivodships, namely Lubuskie, Opolskie and Wielkopolskie, there were no health resort treatment facilities.

Chart 29. Patients aged 65 and more in health resort facilities by voivodships in 2024



The majority of health resort visitors are treated in in-patient care. In 2024, there were 461.2 thousand such patients aged 65 and more, who constituted 92.8% of the total number of visitors that age. The out-patient health care treated 36.3 thousand persons aged 65 and more (i.e. 7.2% of the total number of visitors that age).

Chart 30. Structure of patients aged 65 and more in health resort facilities in in-patient health care by type of financing in 2024

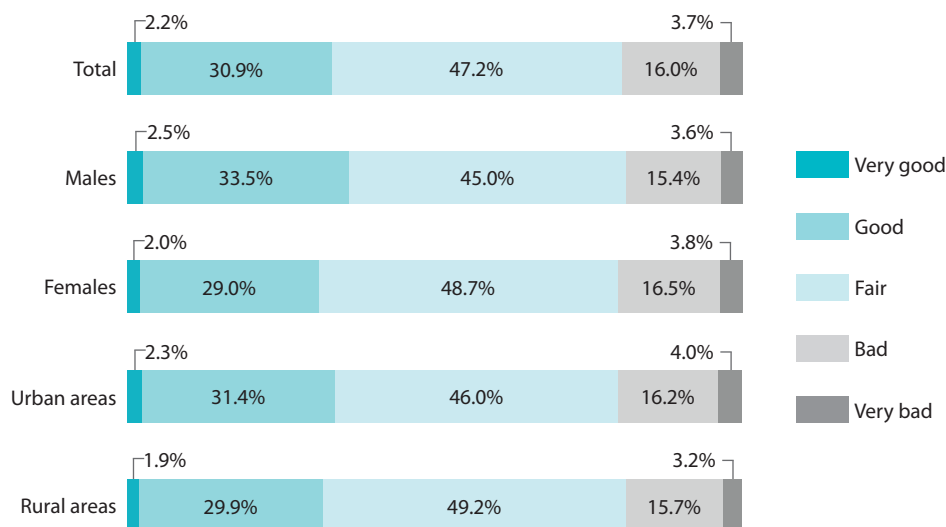


In 2024, 65.6% of visitors aged 65 and more used financing or co-financing from the NHF, and 32.2% paid for their treatment themselves. The remaining 2.2% of seniors used financing or co-financing of their stay by SII, ASIF, PFRON or other institutions.

3.3. Self-assessment of health status

Most seniors generally assess their health as "fair". In 2024, 47.2% of people aged 60 and more described their health in this way (compared to 47.9% in the previous year). In the analysed year, 30.9% of seniors assessed their health as "good", which means an increase by 1.0 pp compared to 2023. The percentage of seniors assessing their health as "very good" was 2.2% and increased by 0.3 pp in relation to the previous year. Among seniors, men assess their health better than women. According to their own assessment, 36.0% of men and 31.0% 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. 33.8% of urban residents and 31.9% of rural ones assessed their health as good or very good.

Chart 31. Self-assessment of health status of people aged 60 and more in 2024



In 2024, nearly 35.1% of people aged 16 and more complained about long-term health problems or chronic diseases lasting 6 months or longer (or expected to last that long). Among seniors, as many as 62.0% indicated such ailments (compared to 63.2% in 2023). Women reported such problems more often than men (64.1% and 58.9%, 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 (62.7%) than the rural ones (60.7%).

In 2024, less 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 older population, this percentage was almost twice as high and amounted to 42.0%. A decrease (by 3.1 pp) was noted comparing to the previous year.

In 2024, seriously limited ability to perform activities was indicated by 12.7% of seniors, while limited but not severely – 29.2%. No limitations were recorded by 58.0% of seniors. Men aged 60 and more assessed their ability better than women. Among men, the percentage indicating no limitations in performing activities was 60.7%, while among women – 56.2%.

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 (13.4%) than in rural ones (11.5%). In 2024, the percentage of people with limited but not severely ability to perform activities among seniors in rural areas was higher (30.3%) than in the urban ones (28.6%).

Table 17. Ability to perform activities by type/ degree of limitation in 2024

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	6.5	15.6	77.9
Persons aged 60 and more			
Total	12.7	29.2	58.0
males	12.9	26.4	60.7
females	12.6	31.2	56.2
Urban areas	13.4	28.6	58.0
Rural areas	11.5	30.3	58.2

In 2024, a need for treatment or examination in the last 12 months was reported by 84.5% of people aged 60 and more, i.e. by 4.0 pp more than a year earlier. It was indicated more often by women (86 out of 100) than by men (82 out of 100). In the case of urban residents, 85.6% of seniors wanted to use treatment or examination, while among rural residents this percentage was 82.7%.

People who reported a need for treatment or examination usually had such an opportunity every time a need arose. In the case of seniors, 91.1% of them used the examination or treatment every time they needed it. More often these needs were met by seniors living in urban areas than in the rural ones (92.1% and 89.4%, respectively), and by women (91.5%) compared to men (90.4%).

Table 18. Unmet needs with regard to treatment or examination by reasons in 2024

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	46.4	9.7	21.8	3.5	2.7^a	15.9
Persons aged 60 and more						
Total	52.1	11.5	19.1	5.3	3.7	8.4
males	51.1	11.2 ^a	21.4	2.7 ^a	.	8.8 ^a
females	52.8	11.7	17.3	7.1 ^a	.	8.1 ^a
Urban areas	58.4	13.2	15.2	4.0 ^a	.	8.8
Rural areas	43.6	9.3 ^a	24.3	6.9 ^a	8.1 ^a	7.8 ^a

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

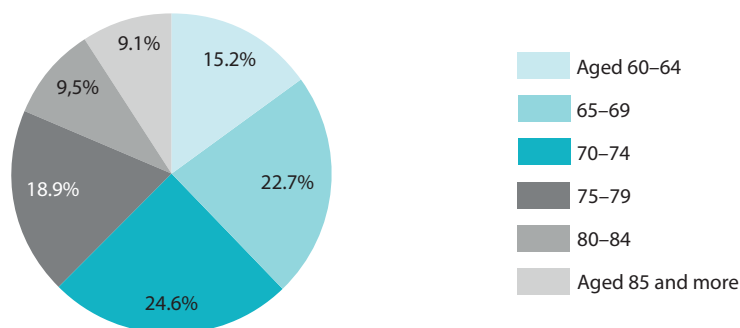
The main reason for unmet needs for examination or treatment was most often indicated by too long waiting lists. In 2024, this reason concerned 52.1% of seniors who had to give up treatment or examination. Other indicated reasons were willingness to wait and see if the problem would stop itself as well as the lack of financial resources for treatment. These reasons were indicated by 19.1% and 11.5% 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 2024 amounted to PLN 178.3 billion and increased by PLN 22.4 billion, i.e. by 14.4%, 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 2024, the reimbursement of hospital treatment costs of people aged 60 and more accounted for 55.8% of the total amount of reimbursement of these services.

Chart 32. Structure of reimbursement for hospital treatment of persons aged 60 and more by age groups in 2024

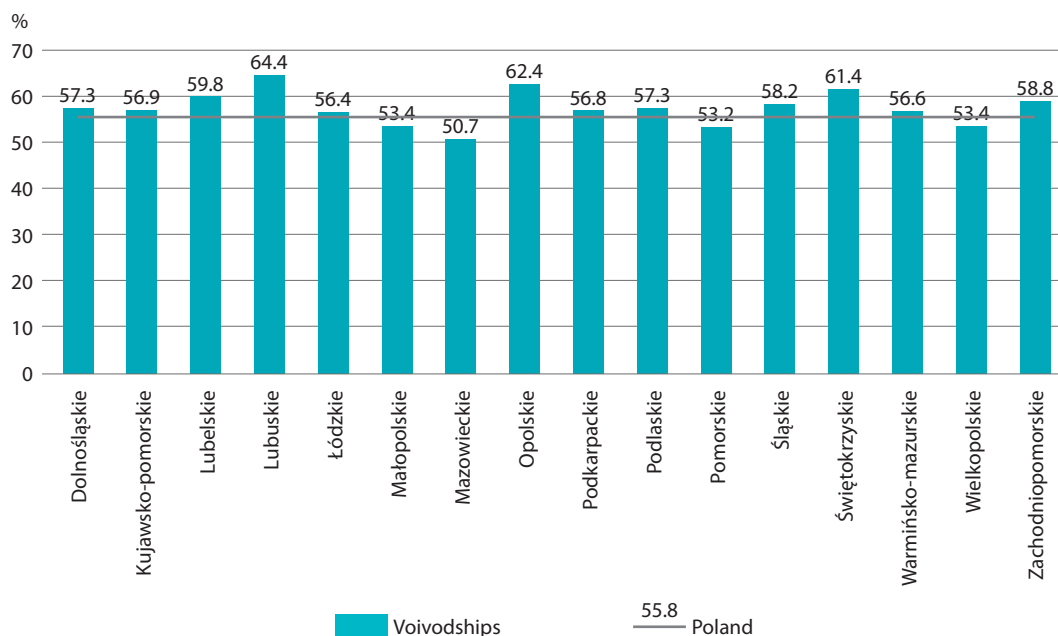


When analysing the reimbursement for hospital treatment of the older population, it should be noted that the costs of people aged 70–74 dominated among them, with a share of 24.6% in 2024, while the smallest one was held by costs relating to people aged 85 and more with a share of 9.1%.

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 64.4%, and the lowest one – in Mazowieckie Voivodship – 50.7%.

In 2024, 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 78.2% and 79.4% 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 – 13.3% and 9.8%. The reimbursement of hospital treatment of the older population in a geriatric ward amounted to PLN 308.4 million, which made up 0.6% of the total reimbursement of hospital treatment of the older population.

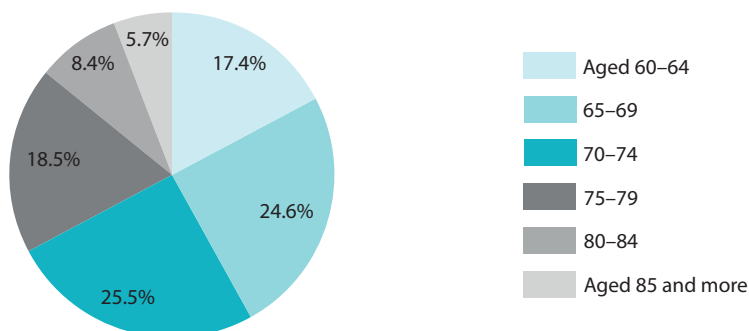
Chart 33. Share of reimbursement for hospital treatment of persons aged 60 and more in the total hospital treatment reimbursement by voivodships in 2024



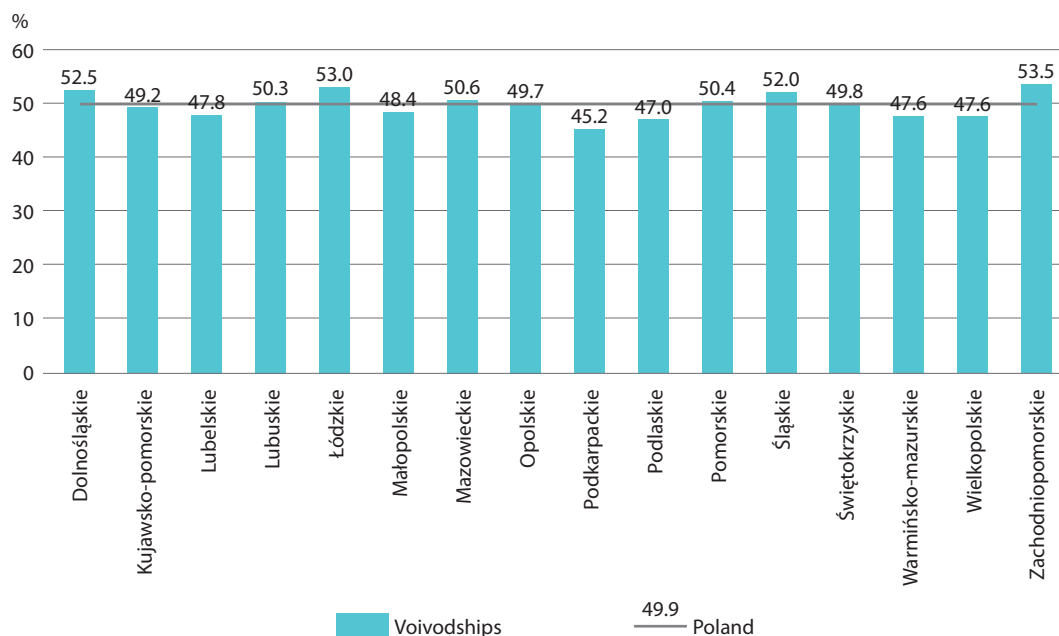
Source: NHF data.

The value of out-patient specialised services provided to persons aged 60 and more represented 49.9% 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 2024 was 25.5%, while the lowest was the costs of services incurred on behalf of persons aged 85 and more (5.7%).

Chart 34. Structure of reimbursement of out-patient specialised services provided to persons aged 60 and more by age groups in 2024



The highest share of costs of out-patient specialised services for the older population in the total value of these services was noted in Zachodniopomorskie Voivodship – 53.5%, and the lowest in Podkarpackie Voivodship – 45.2%.

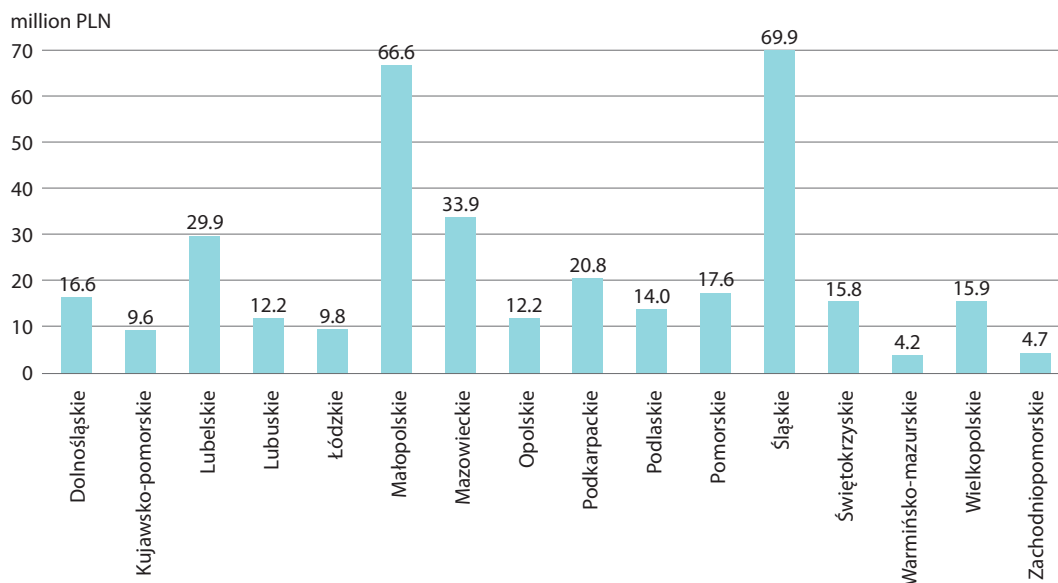
Chart 35. Share of reimbursement of out-patient specialised services provided to persons aged 60 and more in the total reimbursement of out-patient specialised services by voivodships in 2024

Source: NHF data.

The treatment costs of people aged 60 and more in basic health care, reimbursed by the National Health Fund, generated 41.6% of the total amount of these services. Taking into account the reimbursement of costs of basic health care for the older population, it should be noted that the costs of people aged 65–69 dominated them, with a share of 24.5%. The lowest share of services concerned people aged 80–84 – 10.0%.

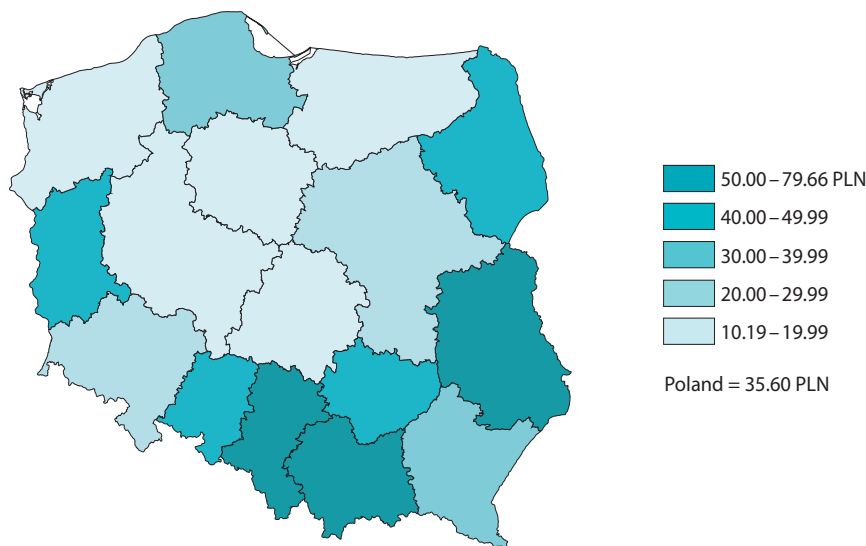
While analysing regional differences, it should be noted that the highest share of these costs was observed in Świętokrzyskie Voivodship – amounting to 45.7%, and the lowest in Pomorskie Voivodship – 38.5%.

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 2024, totalled PLN 353.7 million and 96.6% of this amount was allocated to hospital geriatric care. These expenditures greatly varied in terms of regions. Most funds were spent in Śląskie Voivodship – PLN 69.9 million and Małopolskie one – PLN 66.6 million. The smallest amount was spent on geriatric services in Warmińsko-Mazurskie Voivodship – only PLN 4.2 million and Zachodniopomorskie one – PLN 4.7 million.

Chart 36. The National Health Fund expenditure on geriatric healthcare services reimbursement by voivodships in 2024

Source: NHF data.

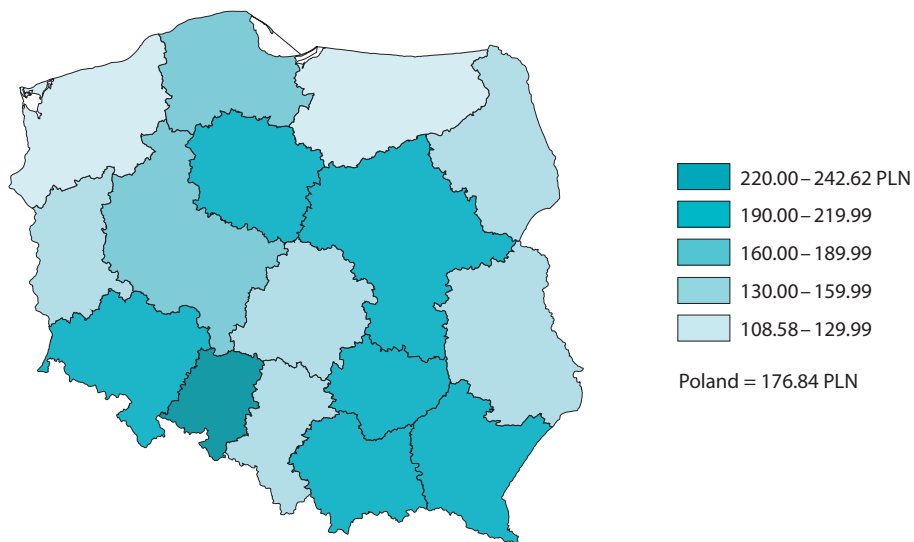
The National Health Fund, in 2024, spent on geriatric care services on average PLN 35.60 per person aged 60 and more, the most in Małopolskie Voivodship – PLN 79.66, while in Zachodniopomorskie Voivodship the least – only PLN 10.19.

Map 12. The National Health Fund expenditure on geriatric healthcare services reimbursement per person aged 60 and more in 2024

Source: NHF data.

Hospice and palliative care are important for older people. In 2024, 82.5% of the costs of such services reimbursed by the National Health Fund concerned people aged 60 and more. On average, the National Health Fund spent PLN 176.84 per senior. The largest amount was spent in Opolskie Voivodship – PLN 242.62, the smallest – in Zachodniopomorskie Voivodship – PLN 108.58.

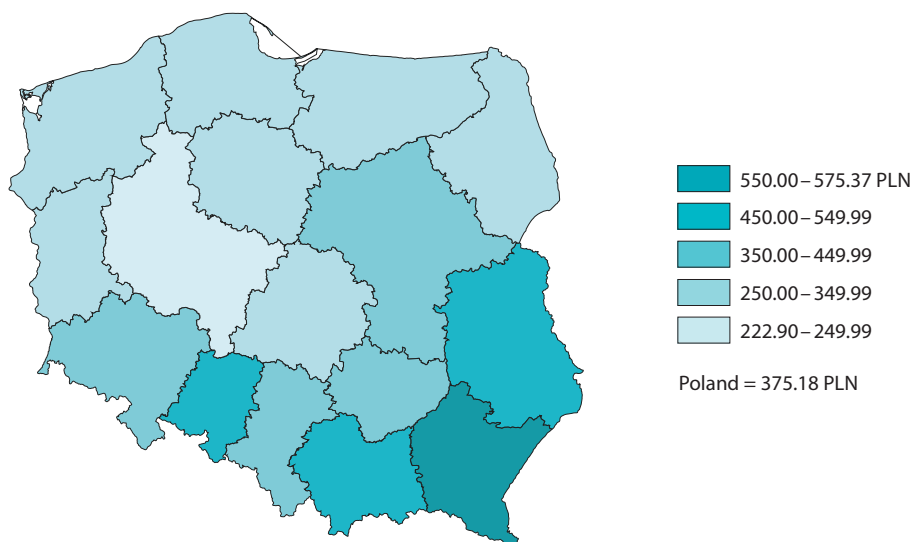
Map 13. The National Health Fund expenditure on hospice and palliative healthcare services reimbursement per person aged 60 and more in 2024



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 (57.5%) and home hospice (42.1%). Out-patient consultations in palliative medicine clinics generated 0.4% of total reimbursement costs.

Map 14. The National Health Fund expenditure on nursing and care benefits reimbursement per person aged 60 and more in 2024



Source: NHF data.

Nursery and care benefits are equally important from the perspective of the older population. In 2024, 86.2% of such benefit costs reimbursed by the National Health Fund concerned persons aged 60 and more. On average, the National Health Fund spent PLN 375.18 per one person aged 60 and more. The largest amount of funds for this purpose per one senior was allocated in Podkarpackie Voivodship – PLN 575.37, the least in Wielkopolskie one – PLN 222.90.

Among the costs of nursery and care benefits provided to the older population, a significant part were services provided in nursing and care facilities/care and treatment facilities – 66.3% and services in long-term nursing home care – 21.3%. Services provided by the long-term home care team for mechanically ventilated patients generated 8.9% of costs, while services in a nursing and care facility/care and treatment facility for mechanically ventilated patients – 3.5%.

According to the NHF, in 2024, the sum allocated for the reimbursement of official formula (prescribed medicaments)¹ for people aged 60 and more equalled PLN 9.4 billion, i.e. almost 69% of the total drug reimbursement costs in Poland. The amount of reimbursement medicaments for the older population is closely connected with the population distribution and the population number in each voivodship. The majority of funds were allocated to Mazowieckie Voivodship – PLN 1281.8 million and in Śląskie one – PLN 1153.9 million, while the smallest amounts in Lubuskie and Opolskie Voivodships – PLN 228.7 million and PLN 229.0 million, respectively. On average, the National Health Fund allocated PLN 941.07 for reimbursement of pharmacy drugs per person aged 60 and more, with the highest amount in Łódzkie Voivodship (PLN 1061.03) and the lowest in Podkarpackie Voivodship (PLN 827,47).

3.5. Social assistance

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 2024, there were 2232 stationary social welfare facilities (by 94 more than in 2023), among which there were 903 social welfare homes and 680 establishments ensuring 24-hour care for disabled persons, chronic patients, or older persons. The highest number of stationary social welfare facilities was located in Mazowieckie Voivodship – 311 and in Śląskie Voivodship – 289, 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 – 73.

**Table 19. In-patient social welfare facilities in 2024
As of 31 December**

Voivodships	Total	Of which	
		social welfare homes	centres providing full-time care ^a
Poland	2232	903	680
Dolnośląskie	160	68	55
Kujawsko-pomorskie	103	49	26
Lubelskie	91	45	21
Lubuskie	55	23	13
Łódzkie	135	68	34
Małopolskie	177	94	47
Mazowieckie	311	107	140
Opolskie	77	29	29
Podkarpackie	102	54	15

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

**Table 19. In-patient social welfare facilities in 2024 (cont.)
As of 31 December**

Voivodships	Total	Of which	
		social welfare homes	centres providing full-time care ^a
Poland (cont.)			
Śląskie	289	102	90
Podlaskie	73	22	24
Pomorskie	168	45	77
Świętokrzyskie	98	42	21
Warmińsko-mazurskie	116	49	21
Wielkopolskie	172	68	44
Zachodniopomorskie	105	38	23

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

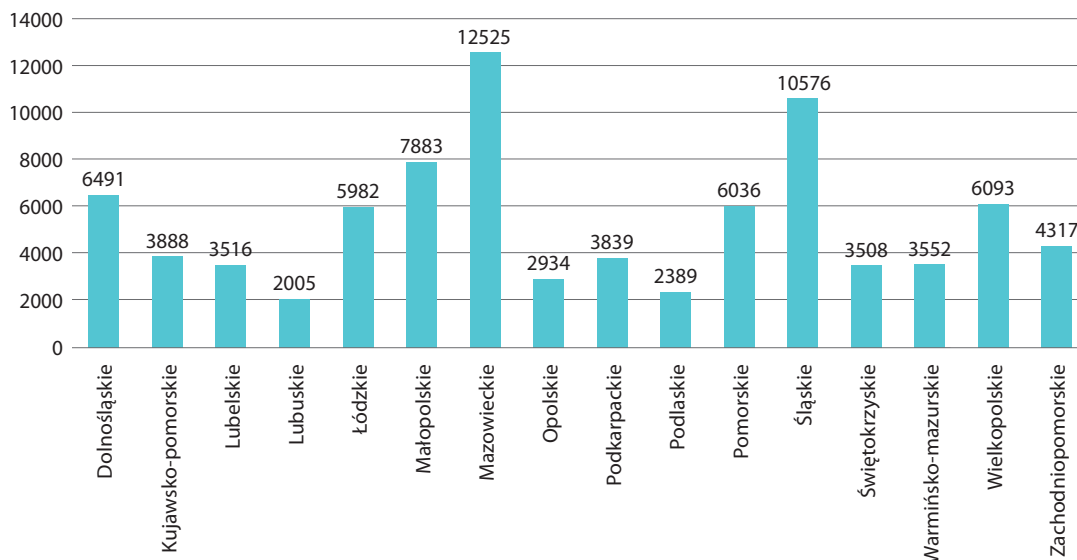
At the end of 2024, the number of places in stationary social welfare facilities was 134.1 thousand and it was higher than a year before by 1.4 thousand (i.e. 1.1%). Similarly to 2023, the largest number of places were in social assistance houses (84.3 thousand). As the Voivodship perspective shows, the highest number of places in stationary social assistance houses was in Mazowieckie Voivodship (18.7 thousand) and Śląskie Voivodship (16.3 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 74 seniors per place in a stationary social welfare facility. The best situation with reference to the availability of such facilities was in Opolskie Voivodship, where there were 54 seniors per place in these facilities. On the other hand, the worst situation was in Lubelskie Voivodship, where this number reached 94.

**Table 20. Places in stationary social welfare facilities in 2024
As of 31 December**

Voivodships	Total	Of which	
		social welfare homes	centres providing full-time care ^a
Poland	134050	84319	28025
Dolnośląskie	10045	6129	2294
Kujawsko-pomorskie	6227	4127	875
Lubelskie	5902	4467	687
Lubuskie	3208	2234	407
Łódzkie	8932	6630	1061
Małopolskie	11761	8220	2377
Mazowieckie	18745	9936	6432
Opolskie	4899	3048	1118
Podkarpackie	6721	4942	717
Podlaskie	3978	2361	983
Pomorskie	9175	4385	2820
Śląskie	16347	8991	3952
Świętokrzyskie	5642	3898	932
Warmińsko-mazurskie	5851	4119	763
Wielkopolskie	9942	6527	1529
Zachodniopomorskie	6675	4305	1078

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

Chart 37. Number of residents aged 60 and more of stationary social welfare facilities by voivodships in 2024
As of 31 December

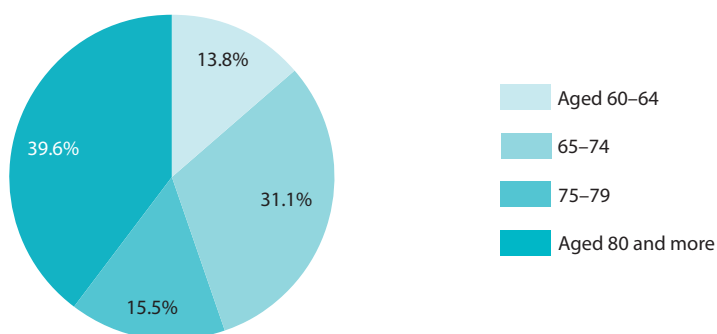


At the end of 2024, there were nearly 124.5 thousand people in stationary social welfare facilities; those aged 60 and more – 85.5 thousand, which constituted 68.7% of the total number of residents in these institutions. In 2023, the number of residents was 121.9 thousand and 82.9 thousand respectively. With regard to the previous year, the percentage of older people among residents of stationary social welfare institutions increased by 0.7 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 – 12.5 thousand people and in Śląskie one – 10.6 thousand people. The voivodships with the smallest number of the older population in stationary social welfare facilities were Lubuskie Voivodship – 2.0 thousand people and Podlaskie one – 2.4 thousand people.

At the end of 2024, stationary social assistance facilities were used by 9 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.

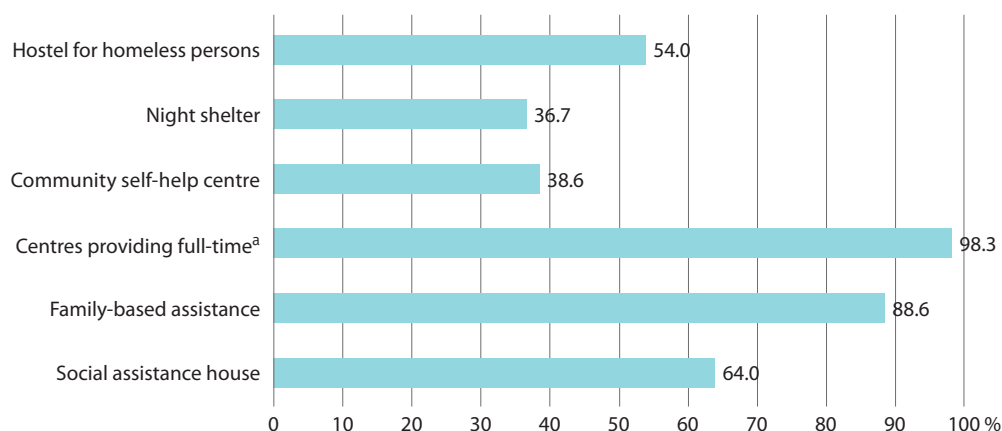
Chart 38. Structure of residents of stationary social welfare facilities aged 60 and more by age groups in 2024
As of 31 December



The age structure of residents of stationary social welfare facilities aged 60 and more shows the greatest number in the oldest age group, namely persons who were 80 and more years of age. In 2024, as in the previous year, their share comprised 39.6%.

The highest share of older people among residents of stationary social welfare facilities occurred in 2024 in centres providing full-time care (98.3% compared to 98.1% in 2023) and in family welfare homes (88.6% compared to 90.5% in the previous year). A worrying phenomenon is the high share of older people in the number of residents of homeless shelters – 54.0% (an increase by 2.8 pp compared to the previous year) and shelters 36.7% (a decrease by 2.3 pp compared to 2023).

Chart 39. Share of persons aged 60 and more in the number of residents in selected types of stationary social welfare facilities in 2024
As of 31 December



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

In 2024, 84.1 thousand of seniors used care services. It was by 1.9% more 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 760.8 million, which is an increase by 16.0% 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 9045 and grew by 13.9% in comparison with year 2023.

Table 21. Attendance services^a for persons aged 60 and more in 2024

Voivodships	Attendance services beneficiaries	Value of attendance services in thousand PLN	Average value of attendance services per beneficiary in PLN
Poland	84113	760791.4	9045
Dolnośląskie	4880	32338.5	6627
Kujawsko-pomorskie	6413	59739.4	9315
Lubelskie	4200	41909.4	9978
Lubuskie	1915	12519.0	6537
Łódzkie	5521	41105.4	7445
Małopolskie	5775	58439.2	10119
Mazowieckie	8511	59192.9	6955
Opolskie	2114	15083.8	7135
Podkarpackie	5219	48210.5	9238
Podlaskie	1685	16673.6	9895
Pomorskie	5542	55705.4	10051

Table 21. Attendance services^a for persons aged 60 and more in 2024 (cont.)

Voivodships	Attendance services beneficiaries	Value of attendance services in thousand PLN	Average value of attendance services per beneficiary in PLN
Poland (cont.)			
Śląskie	9713	54532.6	5614
Świętokrzyskie	3952	63164.2	15983
Warmińsko-mazurskie	3008	28625.2	9516
Wielkopolskie	10435	119365.9	11439
Zachodniopomorskie	5228	54186.3	10365

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 10.4 and 9.7 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 76.7% higher than the average aid value in Poland), while the lowest in Śląskie Voivodship (i.e. 62.1% of the average in Poland).

Table 22. Attendance services financed by the Care 75+ programme for persons aged 60 and more in 2024

Voivodships	Attendance services beneficiaries	Value of attendance services in thousand PLN	Average value of attendance services per beneficiary in PLN
Poland	3661	26281.3	7179
Dolnośląskie	307	2743.5	8937
Kujawsko-pomorskie	360	3742.6	10396
Lubelskie	128	1025.4	8011
Lubuskie	81	362.9	4480
Łódzkie	212	1377.3	6497
Małopolskie	144	1578.8	10964
Mazowieckie	408	2778.6	6810
Opolskie	546	3097.4	5673
Podkarpackie	79	611.8	7745
Podlaskie	113	811.7	7183
Pomorskie	250	1344.4	5378
Śląskie	289	1244.4	4306
Świętokrzyskie	158	1311.2	8299
Warmińsko-mazurskie	103	624.1	6059
Wielkopolskie	254	2282.0	8984
Zachodniopomorskie	229	1345.0	5873

In 2024, an additional 3.7 thousand seniors benefited from attendance services financed by the Care 75+ programme. It was by 17.1% more compared to the previous year. The value of attendance services under this programme used by seniors amounted to PLN 26.3 million, which means a 26.8% increase compared to the previous year. The average amount of attendance benefits financed by the Care 75+ programme per person aged 60 and over receiving this type of support was PLN 7179, and grew by 8.3% compared to 2023.

Chapter 4

Activity of the older population

4.1. Daily time use

In 2023, the Time Use Survey was conducted, providing valuable information on household time management, covering both the general structure and the detailed time distribution of household members. According to the survey results, in 2023, Poles aged 15 and more spent the most time for activities related to personal care¹ (47.4% of the day). In case of older people, these needs took up slightly more time, in the 60–64 age group it was 48.4% of the day, while among those aged 65 and more – 52.0%. In the younger group of seniors, sleep (of which staying in bed due to illness) accounted for 35.9% of the day, eating and drinking – 7.7%, and other personal needs (including personal hygiene and dressing) – 4.9%. In the group of people aged 65 and more, these figures were 38.5%, 8.2%, and 5.3%, respectively.

Older people spent slightly less time than average on various types of duties (including those undertaken voluntarily) during the day². The average for those aged 15 and more was 29.9%, while those aged 60–64 spent 26.8% of their day on duties, and those aged 65 and more only 19.8%. This is primarily due to the fact that seniors spent less time on professional work, which occupied 8.4% of the day for those aged 60–64 and only 1.6% for those aged 65 and more. Household or family care dominated the day. Those aged 60–64 spent an average of 16.1% of their day on such duties, while those aged 65 and more – 15.8%. Both younger seniors and older seniors each spent 2.3% of their day on volunteering, informal help to others, religious activities.

Older people spent slightly more time than average on leisure³. It took up 20.6% of the day among people aged 60–64, and among those aged 65 and more – 24.8% (the average for those aged 15 and more was 18.1%). Seniors spent significantly more time than young people using mass media. Among older people aged 60–64, this activity took up an average of 12.6% of the day compared to 15.5% among those aged 65 and more. Social life or entertainment took up 4.6% of the day for seniors aged 60–64 and 5.3% for older seniors. Sports or outdoor activities as well as hobbies, computing and using the Internet, were forms of relaxation that took up 1.7% of the time during the day for an average senior aged 60–64 and 1.9% for other older seniors.

In older age groups, the time spent on travel is decreasing⁴. Among people aged 15 and more it took up an average of 4.6% of their daily time. A similar figure (4.2%) was observed among those aged 60–64. For other seniors the average time spent on travel was 3.5% of the day.

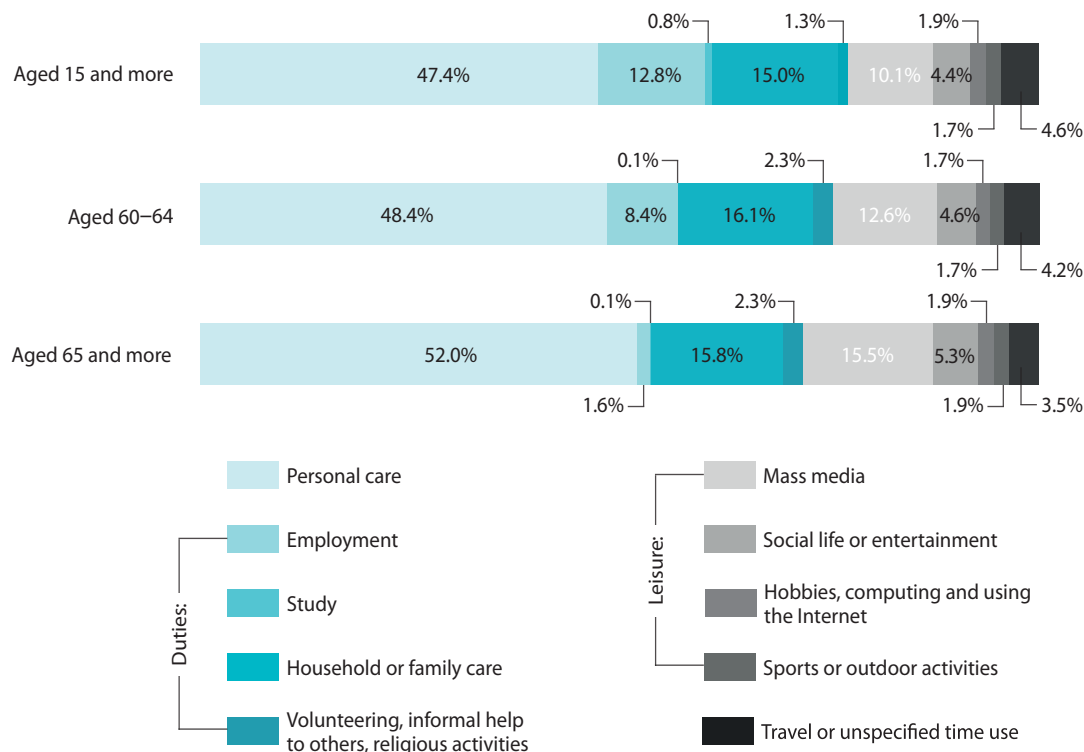
1 Activities related to satisfying of personal care needs include sleeping, eating, dressing, time spent on personal hygiene, as well as the use of services related to personal needs, such as visits to a doctor, dentist, hairdresser or beauty salon.

2 Duties included: household or family care, employment, volunteering, informal help to others, religious activities as well as study.

3 Leisure included: mass media, social life or entertainment, hobbies, computing and using the Internet as well as sports or outdoor activities.

4 This category includes travel to and from work, school, and university or unspecified time use. These activities occupy an insignificant part of the day (0.2%) on average and are therefore not identified as a separate, eleventh group of activities.

Chart 40. 24-hour time structure for persons aged 15 or more by age groups and main groups of activity in 2023



The presented average 24-hour time structure⁵ can be supplemented with the information on the mean participation rate in the activity⁶ and the mean participation time in the activity⁷. On the survey day, almost all older people performed household or family care (94.6% of those aged 60–64 and 95.2% of those aged 65 and more). 5.2% of seniors aged 60–64 and 3.6% of those aged 65 and more took care of adult family members, while 3.1% and 1.5% respectively took care of children. On the survey day, 27.4% of those aged 60–64 and 6.7% of those aged 65 and more were employed. Only a small percentage of seniors (1.1% and 0.7% respectively) spent their time on education. Informal help to other household members was provided by 14.3% of younger seniors and 9.8% of older ones, while 17.3% and 25.7% respectively participated in organized meetings and religious practices.

Table 23. Mean participation rate in the activity by age groups in 2023

Specification	Persons aged – in %		
	15 and more	60–64	65 and more
Personal care	100.0	100.0	100.0
Duties:			
employment	40.3	27.4	6.7
study	4.2	1.1	0.7
household or family care	93.2	94.6	95.2
volunteering, informal help to others, religious activities	19.6	29.5	33.8

⁵ The results of a survey on 24-hour structure have been calculated on the basis of the index of time spent. The mean activity time (in hours and minutes per person, per day) is calculated for all people, regardless of whether they participated in a specific activity or not.

⁶ Percentage of people performing an activity – the number of people performing a specific activity during the survey divided by the total number of people.

⁷ Mean participation time in a specified activity (in hours and minutes per person performing the activity, per day) is calculated for those people who performed a specified activity during the survey time.

Table 23. Mean participation rate in the activity by age groups in 2023 (count.)

Specification	Persons aged – in %		
	15 and more	60–64	65 and more
Leisure:			
social life or entertainment	61.3	64.7	71.2
sports or outdoor activities	26.4	27.1	31.5
hobbies, computing and using the Internet	29.7	27.1	29.7
mass media	84.4	92.6	96.0
Travel or unspecified time use	80.7	78.5	69.9

Nearly all seniors (92.6% of those aged 60–64 and 96.0% of those aged 65 and more) used mass media. The vast majority of older people (64.7% and 71.2% respectively) participated in social life or entertainment. Almost one in three seniors (27.1% and 31.5% of the analysed age groups) participated in sports or outdoor activities. A similar percentage of older people devoted time to hobbies, computing and using the Internet (27.1% and 29.7% respectively).

Performing activities related to personal care took people aged 60–64 an average of 11 hours and 38 minutes. Among those aged 65 and more, this time increases to 12 hours and 29 minutes, mainly due to longer sleep (8 hours and 37 minutes and 9 hours and 15 minutes respectively). Seniors aged 60–64 who were employed on the survey day spent an average of 7 hours and 20 minutes on professional work. Among those aged 65 and more, the figure was 5 hours and 46 minutes. Household or family care took approximately 4 hours in both age groups. Taking care of children up to 17 years of age lasted on average slightly over 1 hour and 40 minutes, and a similar amount of time was spent on taking care of adult household members.

Table 24. Mean participation time in the activity by age groups in 2023

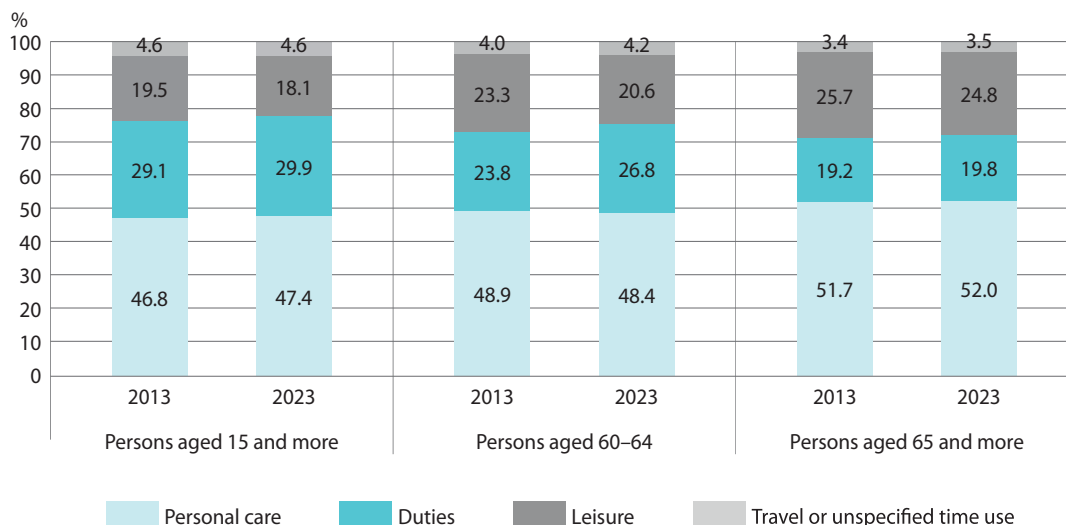
Specification	Mean participation time in the activity (in hours and minutes) for persons aged		
	15 and more	60–64	65 and more
Personal care	11:22	11:38	12:29
Duties:			
employment	7:38	7:20	5:46
study	4:14	1:21	1:43
household or family care	3:52	4:05	3:59
volunteering, informal help to others, religious activities	1:37	1:52	1:38
Leisure:			
social life or entertainment	1:44	1:43	1:48
sports or outdoor activities	1:36	1:33	1:29
hobbies, computing and using the Internet	1:32	1:28	1:34
mass media	2:52	3:15	3:53
Travel or unspecified time use	1:22	1:16	1:11

Among activities classified as leisure, older people spent the most time on average using the mass media (3 hours 15 minutes in the 60–64 age group and 3 hours 53 minutes in the 65 and over age group). Less time was spent on social life or entertainment (1 hour 43 minutes and 1 hour 48 minutes, respectively) and on hobbies, computing and using the Internet as well as participating in sports or outdoor activities (approximately one and a half hours each).

The average time spent on travel or unspecified time use was 1 hour 16 minutes less among younger seniors and 5 minutes less among older seniors.

24-hour time structure for the average Polish resident aged 15 and more, including the older population, changed in 2023 in comparison with 2013. Time spent on duties increased, mainly at the expense of activities classified as leisure. The share of time spent on duties during the day increased especially among people aged 60–64 – by 3.0 pp. At the same time, in this group, the share of time spent on leisure decreased by 2.7 pp. For people aged 65 and more, the changes were less significant. The average share of time spent on duties during the day increased by 0.6 pp, while the share of time spent on leisure decreased by 0.9 pp.

Chart 41. 24-hour time structure for persons by age group and type of activity in 2023



The high increase in the mean participation time of the activity related to duties among those aged 60–64 resulted from their increased activity in the labour market. The mean participation time of employment per day increased by 52 minutes in this age group, with a simultaneous slight decrease in time spent on activities related to household or family care (by 1 minute), as well as on volunteering, informal help to others, religious activities (by 7 minutes), and unchanged time for study. In 2023 in comparison with 2013, both the percentage of people aged 60–64 employed on the survey day and the average participation time of the specific activity increased (by 11.1 pp and by 15 minutes respectively).

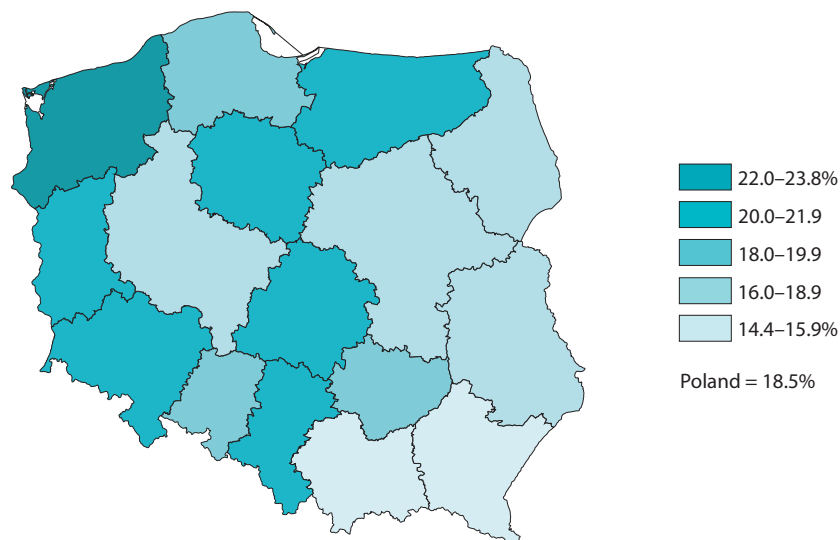
The reduction of time for leisure in the 60–64 age group was mainly due to a decrease in the average time spent on using mass media (by approximately 27 minutes). Time spent on social life or entertainment decreased in this age group by 5 minutes, participation in sports or outdoor activities lasted on average 4 minutes less, and activities related to hobbies, computing and using the Internet took 2 minutes less than in 2013.

4.2. Social and cultural activity – selected issues

As of the end of 2024, there were 7541 public libraries operating, of which 4925 were library branches. In the analysed year, public libraries had 5366.6 thousand readers, of whom 990.2 thousand (i.e. 18.5%) were people aged more than 60. Compared to the previous year, the number of readers in this group increased by 4.3%, and their share was by 0.6 pp higher. In urban areas the percentage of older people among public library readers was 19.9%, while in rural areas – 14.1%.

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 23.8%. The voivodship that ranked second was Warmińsko-Mazurskie one with the figure of 21.4%. The smallest share of seniors in the readers making use of public libraries was in Małopolskie Voivodship – 14.4%, and Podkarpackie one – 15.4%. In comparison with the previous year, growth of the percentage of readers at an advanced age was recorded in all voivodships.

Map 15. Share of readers aged more than 60 registered in public libraries in the total population of readers in 2024



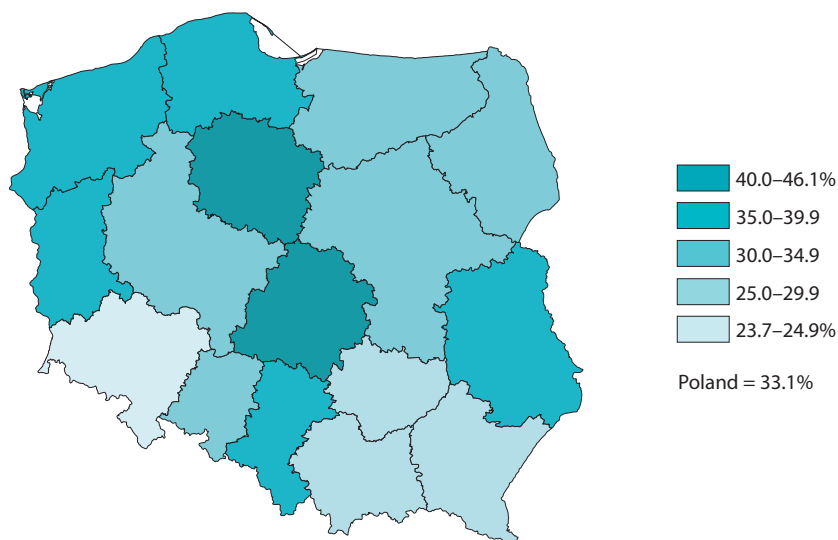
Older people use various forms of activities organised by centres of culture, cultural establishments, cultural centres as well as clubs and community centres. These institutions are located in nearly all gminas. They offer activities and cultural events addressed at people of all ages. A wide range of activities on offer increase seniors' activity, develop social bonds and integrate local communities.

At the end of 2024, in Poland, there were 3911 centres of culture, cultural establishments, cultural centres as well as clubs and community centres with 25.8 thousand different types of groups (clubs and sections) offering regular activities of specified themes. As of 31 December 2024, groups (clubs and sections) had 534.7 thousand members, of which 177.0 thousand, namely 33.1%, were persons over 60 years old. In urban areas this percentage was higher than in rural areas and reached 34.0% in relation to 30.6% noted among rural residents.

In comparison with 2023, 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 8.7%. A bigger increase was noted in villages – by 9.8% – rather than in cities – by 8.3%. At the same time, the share of seniors in the total number of members of these entities increased by 0.8 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 2024, the highest percentages were recorded in Kujawsko-Pomorskie and Łódzkie Voivodships (46.1% and 40.9% respectively), the lowest one – in Dolnośląskie Voivodship with recorded 23.7%.

Map 16. 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 2024
As of 31 December



In 2024, 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 a total of 64.0% 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 12.1% of all members of these institutions of the analysed age in 2024.

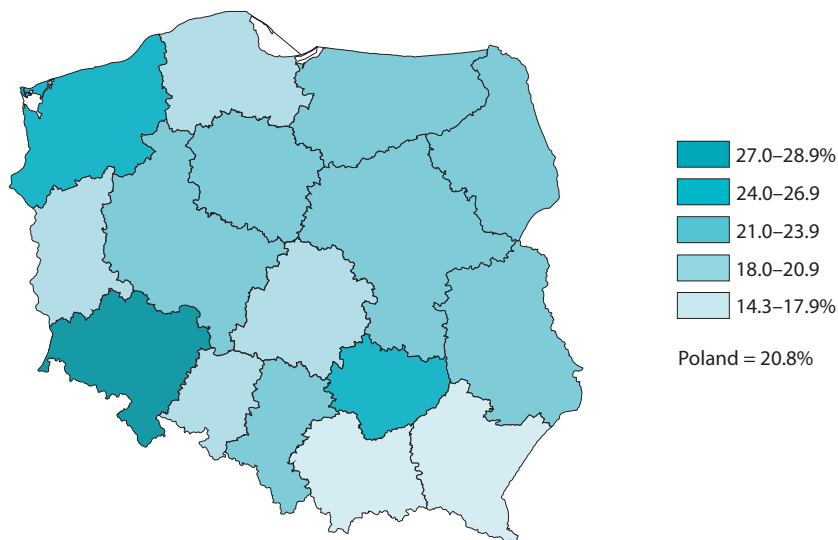
Table 25. Members of groups, clubs, and sections in centres of culture, cultural establishments, cultural centres as well as clubs and community centres in 2024
As of 31 December

Specification	Grand total	Urban areas	Rural areas	Of total population of people aged more than 60		
				total	urban areas	rural areas
Total	534689	394582	140107	177039	134169	42870
of which:						
Artistic/technical	117294	80335	36959	12185	8585	3600
Dance	81704	63659	18045	6399	5447	952
Music	48384	35666	12718	3578	2543	1035
Computer	4701	3786	915	1112	1024	88
Photography and film	6208	5385	823	912	843	69
Theatre	12935	10639	2296	1280	1001	279
Tourist and recreation	71931	51469	20462	21379	16889	4490
Literary	5050	3769	1281	2175	1687	488
Senior citizen	71474	47607	23867	67919	45595	22324
University of the third age	48610	41106	7504	45427	38864	6563
Film discussion groups	8196	7735	461	2155	2042	113

In 2024, there were 14.7 thousand artistic groups in all centres of culture, cultural establishments, cultural centres, clubs and community centres. These groups had a total of 256.1 thousand members, of which 53.2 thousand persons (20.8%) were people over 60 years of age. As compared with the preceding year, the number of seniors grew by 3.1%, and their share in the total number of members of artistic groups was by 0.2 pp higher than in 2023.

The highest share of people aged more than 60 among members of artistic groups was noted in Dolnośląskie Voivodship – 28.9%, followed by Świętokrzyskie Voivodship, with the share of 25.5% and Zachodniopomorskie Voivodship – 25.2%. The lowest percentage was recorded in Małopolskie (15.7%) and Podkarpackie (14.3%) Voivodships.

Map 17. 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 2024
As of 31 December



In 2024, similarly to previous years, seniors most frequently engaged in activities related to participation in vocal groups and choirs and in folk groups. A total of 37.7 thousand people over 60 years of age belonged to these groups, representing 70.8% of all participants in this age group. In urban areas, the older population belonging to artistic groups most often chose vocal groups and choirs (40.4%), 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 26. Members of artistic groups in centres of culture, cultural establishments, cultural centres as well as clubs and community centres in 2024
As of 31 December

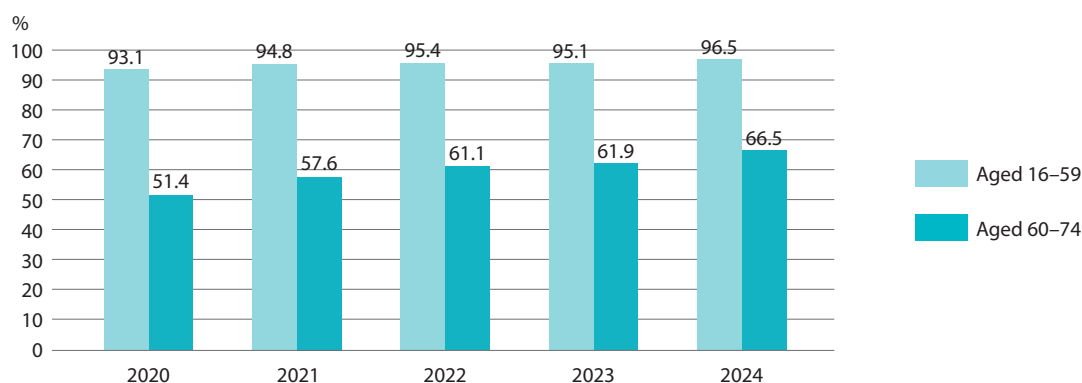
Specification	Grand total	Urban areas	Rural areas	Of total population of people aged more than 60		
				total	urban areas	rural areas
Total	256057	156333	99724	53211	30960	22251
of which groups:						
Theatre	25911	17175	8736	5112	3213	1899
Music and instrumental	37015	20376	16639	4161	2457	1704
Vocal and choirs	49026	31895	17131	19192	12499	6693
Folk	53116	24522	28594	18490	7760	10730
Dance	77049	52437	24612	3490	2868	622

Centres of culture, cultural establishments, cultural centres as well as clubs and community centres run also various types of courses. In 2024, nearly 10.0 thousand people aged more than 60 attended them, i.e. by 0.5% more than a year earlier. Graduates aged 60 and more constituted 14.1% of total number of participants completing the courses (15.1% in urban areas and 11.4% in rural areas). In the analysed year, foreign language and dance courses were most popular among seniors. The first was completed by 2.2 thousand and the latter by 1.9 thousand people aged more than 60. Next, in the analysed age group, art and computer courses were chosen, with the number of graduates amounting to 1.8 thousand and 1.4 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 and their digital skills. In 2024, 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 66.5% of people aged 60–74 (67.6% of women and 65.0% of men). Compared to the previous year, there was an increase in the share of the Internet users at this age in the analysed age group by 4.6 pp. It is still much lower compared to younger people. In the group of people aged 16–59, 96.5% people used the Internet.

Chart 42. Share of persons using the Internet in the last 3 months in a given age group



In 2024 the Internet was used regularly, at least once a week, by 64.1% of the population 60–74-year-olds, i.e. by 4.9 pp more than a year ago. The percentage of regular Internet users among women was 65.3% and 62.6% among men. The frequency of the Internet use was highly correlated with the level of education. In the analysed year, among seniors aged 60–74 with primary or lower secondary education, the percentage of regular Internet users reached 25.9%, while for those with secondary education it equalled 61.4%, and for those with tertiary education – 94.6%.

Table 27. Share of persons using the Internet in the last 3 months in a given age group by frequency of use in 2024

Specification	Persons aged 16–59	Persons aged 60–74	
		total	of which aged 65–74
	in %		
Total	96.5	66.5	59.5
several times a day	82.9	36.9	31.0
every day or almost every day	11.1	19.0	17.7
at least once a week but not every day	2.1	8.3	8.1
less than once a week	0.4 ^v	2.4	2.7
Of which regularly (at least once a week)	96.1	64.1	56.8

In 2024, the percentage of persons aged 60–74 who had never used the Internet decreased to 26.5% from 29.3% noted in 2023. The share of people not using the Internet differed slightly in terms of women and men (26.2% and 26.8% 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 63.7% of persons who had never used the Internet. The same ratio of people with secondary education equalled 28.0%, while with tertiary one – 2.1%^v.

Older people most often used smartphones and laptops to access the Internet. In 2024 the use of devices in this respect amounted to 60.9% and 33.7% accordingly by persons aged 60–74. The Internet use for seniors' private purposes was dominated by reading online news, newspapers and magazines (54.8% of persons aged 60–74), searching for information concerning goods and services (45.0%), information related to own health or the health of the user's loved ones (41.6%), using instant messengers (38.7%), as well as sending and receiving e-mails (35.3%).

Table 28. Share of persons using the Internet for private reasons in the last 3 months in a given age group by selected purposes

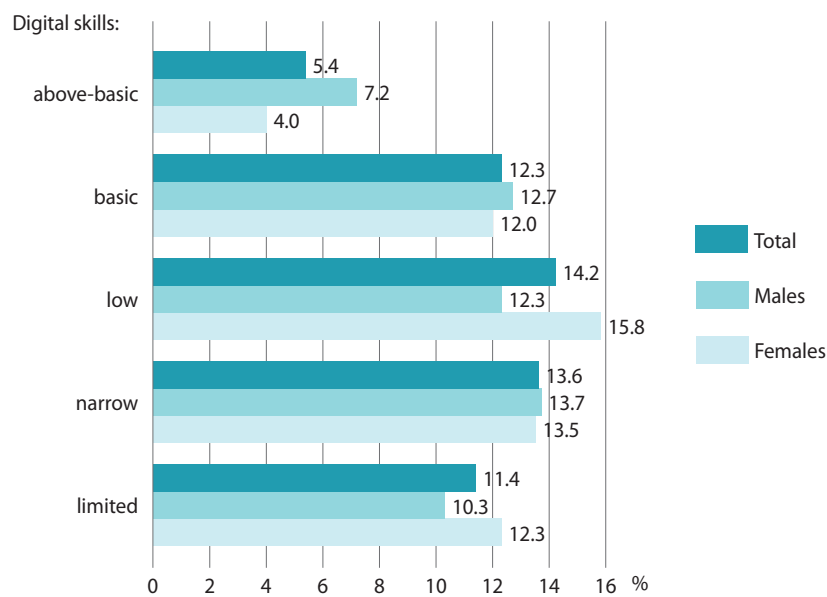
Specification	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024
	persons aged 16–59					persons aged 60–74				
	in %									
Using an e-mail	77.5	80.2	80.7	78.6	81.6	28.4	33.3	34.3	34.2	35.3
Making voice or video calls over the Internet	64.6	66.8	64.2	65.7	70.4	24.0	25.9	26.0	28.9	28.9
Using social media sites	66.6	68.6	72.4	75.1	73.8	16.8	21.9	24.6	26.4	25.3
Using messengers	64.2	69.5	75.4	75.7	82.6	18.7	26.0	31.9	32.9	38.7
Reading online news, newspapers or magazines	73.4	77.1	70.6	76.0	79.0	39.6	46.4	44.8	50.5	54.8
Searching for information about goods or services	72.5	74.9	83.2	74.1	78.0	31.2	38.2	46.7	37.2	45.0
Listening to downloaded or streamed music	50.3	54.3	57.6	59.2	59.0	12.2	14.5	14.8	15.9	16.8
Watching videos from user-generated sites (e.g. YouTube)	50.2	51.2	57.1	56.9	58.2	13.2	16.3	19.5	17.6	21.4
Seeking information related to own health or the health of user's loved ones	47.1	51.0	56.7	57.6	57.0	28.9	34.6	37.7	39.8	41.6
Using banking services	57.9	61.5	64.7	68.9	66.5	22.4	24.8	27.5	31.4	29.7

In 2024, 34.2% of 60–74-year-olds used websites or applications of public administration units (during 12 months preceding the survey), i.e. by 3.1 pp more than a year before. The analogous percentage for people aged 16–59 was more than twice as high and amounted to 70.7%. Among people aged 60–74, 17.1% accessed personal information stored by public administration units, and 18.4% – searched for information on public administration websites. 19.0% of seniors used the service to send, edit, verify or accept tax returns, 14.1% – to receive official correspondence or documents on their accounts, and 13.3% – to download or print official forms.

Older people are still significantly less likely than younger people to purchase goods and services online. In 2024, online shopping (in the last 12 months preceding the survey) was done by 29.8% of people aged 60–74, which is an increase by 2.2 pp compared to the previous year. In the last 3 months before the survey, 20.3% of people aged 60–74 bought goods or services online (compared to 18.7% noted in 2023). Seniors most often ordered clothes, footwear and accessories (12.0% of people aged 60–74), cosmetics, health and beauty care products (5.0%), as well as furniture, decorative articles and garden products (5.4%).

In 2024, among those aged 60–74, 17.7% of the Internet users had at least basic digital skills (compared to 15.4% in the previous year). For comparison, in the group of people aged 16–59 this percentage was 60.0%. Older people who had a basic level of such skills constituted 12.3% (10.8% in 2023), and an above-basic level – 5.4% (4.7% in the previous year). The majority of older people had low (14.2%) and narrow (13.6%) digital skills. Men generally had higher levels of digital skills than women.

Chart 43. 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 2024



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.

In the analysed older population, the share of the Internet users characterised by a lack of digital skills was 9.5%. Among men this percentage reached 8.9%, and among women – 10.1%.

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 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. 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", "Time Use Survey").
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.