



The situation of older people in Poland in 2021



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Statistics Poland
Statistical Office in Białystok

Warszawa, Białystok, 2022

Content-related works

Statistical Office in Białystok

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Preface

We present you with the next release of the publication whose aim is to provide information concerning various aspects of life of seniors as well as demographic features of this population group. This elaboration refers to the elderly as persons aged 60 and more, as stipulated by the Act of 11 September 2015 on Elderly People.

2021 was yet another period when social and economic activity was affected by the SARS-CoV-2 pandemic. The elderly experienced its impact most, mainly due to a greater susceptibility to the virus and a higher mortality caused by COVID-19. Restrictions in access to services, especially related to health, affected this group to a special extent and further deepened problems these people had been facing on an everyday basis, which is reflected in data of this publication.

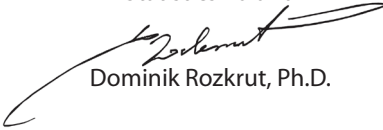
The latest available results of surveys carried out by the Statistics Poland within the Programme of Statistical Surveys of Public Statistics and aggregated ministerial reporting data processed by Statistics Poland have been used to prepare this publication. This information is accompanied by additional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

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

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Warsaw, Białystok, December 2022

Contents

	Page
Preface	3
Contents	4
List of tables	5
List of charts	6
Symbols. Major abbreviations	9
Executive summary	10
Chapter 1. Older people in Poland	13
1.1. Number and structure of population aged 60 and more	13
1.2. Life expectancy, mortality of persons aged 60 and more	19
1.3. Demographic projection to 2050	22
Chapter 2. Economic and housing situation of the elderly	26
2.1. Economic activity	26
2.2. Financial situation	32
2.3. Housing situation	39
2.4. Subjective evaluation of financial situation	41
Chapter 3. Health status, health care and social assistance – selected issues concerning the elderly	42
3.1. Out-patient health care	42
3.2. In-patient and health resort health care	44
3.3. Public expenditure on health care	47
3.4. Social assistance	51
Chapter 4. Activity of the elderly	55
4.1. Participation in sports and recreational activity	55
4.2. Participation in culture	59
4.3. The use of the Internet	63
General notes	65

List of tables

	Page
Table 1. Persons aged 60 and more by sex, place of residence and age groups in 2021	17
Table 2. Femininity ratio in 2021	17
Table 3. Life expectancy at a given age in 2021	19
Table 4. Mortality ratio in 2021	21
Table 5. Share of persons aged 60 and more in the number of the total population of given group by place of residence and sex (a projection)	23
Table 6. Femininity ratio (a projection)	24
Table 7. Share of persons aged 60 and more in the number of the total population by age groups (a projection)	25
Table 8. Economic activity of population aged aged 60–89 by sex and place of residence in 2021	26
Table 9. Economically inactive aged 60–74 by selected reasons of inactivity in 2021 (annual average data)	26
Table 10. Structure of persons employed and providing work on the basis of civil law contracts aged 60 and more entitled to the retirement pension right by sex and age groups in 2021	28
Table 11. Number of persons receiving retirement and disability pensions by sex and institutions distributing benefits in 2021	35
Table 12. Households solely with persons aged 60 and more in dwellings equipped with installations in 2021	39
Table 13. Subjective evaluation of occupied dwelling in 2021	40
Table 14. Subjective evaluation of financial situation of households in 2021	41
Table 15. Consultations provided within the scope of the out-patient health care in 2021	42
Table 16. Structure of out-patient health care consultations provided for persons aged 65 and more by the type of consultation in 2021	43
Table 17. Patients of long-term, hospice and palliative in-patient health care in 2021	45
Table 18. Stationary social welfare facilities in 2021	51
Table 19. Places in stationary social welfare facilities in 2021	52
Table 20. Attendance services for persons aged 60 and more in 2021	54
Table 21. Subjective assessment of general fitness of household members in 2021	55
Table 22. Members of groups, clubs or sections in cultural centres and establishments, clubs and community centres in 2021	61
Table 23. Members of artistic groups in cultural centres and establishments, clubs and community centres in 2021	62
Table 24. Share of persons using the Internet in the last 3 months in a given age group by frequency of use in 2021	63

List of charts

	Page
Chart 1. Share of persons aged 60 and more in the total number of population	13
Chart 2. Persons aged 60 and more by Voivodships in 2021	14
Chart 3. Share of persons aged 60 and more in the total population by Voivodships in 2021	14
Chart 4. Structure of persons aged 60 and more by age groups	15
Chart 5. Age dependency ratio of older people (aged 65 and more)	15
Chart 6. Age dependency ratio of older people (aged 65 and more) by Voivodships in 2021	16
Chart 7. Post-working age population per 100 population at working age	16
Chart 8. Femininity ratio of persons aged 60 and more by Voivodships in 2021	18
Chart 9. Life expectancy of persons at age 60 by sex	19
Chart 10. Mortality structure of persons aged 60 and more by age in 2021	20
Chart 11. Mortality ratio of persons aged 60 and more by sex	20
Chart 12. Death rate of persons aged 60 and more by Voivodships in 2021	21
Chart 13. The COVID-19-caused mortality ratio of persons aged 60 and more by age groups and sex in 2021	22
Chart 14. Population by sex and age	23
Chart 15. Population aged 60 and more (a projection)	24
Chart 16. Employment rate for population aged 60 and more by Voivodships in 2021	27
Chart 17. Share of persons aged 60 and more in the total number of unemployed persons registered in labour offices	28
Chart 18. Structure of persons employed and providing work on the basis of civil law contracts aged 60 and more entitled to the retirement pension right by sex and age groups	29
Chart 19. Share of persons employed and providing work on the basis of civil law contracts aged 60 and more entitled to the retirement pension right in the total number of population aged 60 and more by Voivodships in 2021	30
Chart 20. Structure of persons employed and providing work on the basis of civil law contracts aged 60 and more entitled to the retirement pension right by PKD/NACE Rev. 2 section groups in 2021	31
Chart 21. Share of persons employed and providing work on the basis of civil law contracts aged 60 and more entitled to the retirement pension right in the total number of population employed and providing work on the basis of civil law contracts by PKD/NACE Rev. 2 section groups in 2021	31
Chart 22. Average monthly disposable income and average monthly expenditure per capita in households in 2021	32
Chart 23. Structure of average monthly disposable income per capita in households solely with persons aged 60 and more in 2021	33
Chart 24. Extreme poverty rate in households	34

Chart 25.	Gross average monthly retirement pension from non-agricultural social security insurance system and its relation to average wages and salaries in national economy	34
Chart 26.	Number of persons receiving benefits aged 60 and more per 10 thousand population aged 60 and more by Voivodships in 2021	36
Chart 27.	Credit debt of persons aged 60 and more	36
Chart 28.	Average consumer credit debt of a debtor aged 60 and more by Voivodships in 2021	37
Chart 29.	Average mortgage credit debt of a debtor aged 60 and more by Voivodships in 2021	38
Chart 30.	Average credit card and authorized overdraft debts of a debtor aged 60 and more per capita by Voivodships in 2021	38
Chart 31.	Average number of consultations within the scope of the out-patient health care per capita in 2021	43
Chart 32.	Geriatric clinics by Voivodships in 2021	44
Chart 33.	Geriatric wards	44
Chart 34.	Geriatric wards by Voivodships in 2021	45
Chart 35.	Patients aged 65 and more in health resort facilities by Voivodships in 2021	46
Chart 36.	Structure of patients aged 65 and more in health resort facilities in in-patient health care by type of financing in 2021	46
Chart 37.	Share of reimbursement for hospital treatment of persons aged 60 and more in the total hospital treatment reimbursement by Voivodships in 2021	47
Chart 38.	Share of refund for out-patient specialised services provided to persons aged 60 and more in the total refund for out-patient specialised services by Voivodships in 2021	48
Chart 39.	The National Health Fund expenditure on geriatric healthcare services refund reimbursement by Voivodships in 2021	49
Chart 40.	The National Health Fund expenditure on geriatric healthcare services refund per treated person aged 60 and more by Voivodships in 2021	49
Chart 41.	The National Health Fund expenditure on the reimbursement of hospice and palliative care services per treated person aged 60 and more by Voivodships in 2021	50
Chart 42.	Number of residents aged 60 and more of stationary social welfare facilities by Voivodships in 2021	52
Chart 43.	Structure of residents of stationary social welfare facilities aged 60 and more by age groups in 2021	53
Chart 44.	Share of persons aged 60 and more in the number of residents in specified types of stationary social welfare facilities in 2021	54
Chart 45.	Subjective assessment of general fitness of household members aged 60 and more	56
Chart 46.	Participation of household members aged 60 and more in sports activities or physical recreation by selected forms of activity in 2021	57
Chart 47.	Structure of participation in sports activities or physical recreation by frequency of participation of household members aged 60 and more in 2021	58

Chart 48.	Reasons for doing sports or participatin in physical recreation of household members aged 60 and more in 2021	58
Chart 49.	Structure of non-participation in sports and physical recreation activities of household members aged 60 and more by reasons of not-participation in 2021	59
Chart 50.	Share of readers aged more than 60 registered in public libraries in the total number of readers by Voivodships in 2021	60
Chart 51.	Share of persons aged more than 60 in the total number of members of groups, clubs or sections in cultural centres and establishments, clubs and community centres by Voivodships in 2021	61
Chart 52.	Share of persons aged more than 60 in the total number of members of artistic groups in cultural centres and establishments, clubs and community centres by Voivodships in 2021	62
Chart 53.	Share of persons using the Internet in the last 3 months in a given age group	63
Chart 54.	Share of persons aged 60–74 not using the Internet in the last 3 months in the total number of people aged 60–74 by selected reasons in 2021	64

Symbols

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

Major abbreviations

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

Executive summary

Recent years have witnessed a growing trend in population ageing in Poland. The share of elderly persons in the population of Poland is gradually increasing. At the end of 2021, the number of persons aged 60 and more was 9.7 million, which was by 0.2% more than a year before. The percentage of older persons in Polish population amounted to 25.7%. According to the projection of Statistics Poland, the number of population aged 60 and more in Poland in 2030 is to increase and reach 10.8 million, and in 2050 – 13.7 million. Older people are supposed to constitute about 40% of the total population of Poland then.

In 2021, the age dependency ratio¹ rose to 28.9 from 28.1 noted a year before. The ratio of post-working age population per 100 persons at working age equalled 38.1, while in the previous year it was 37.4.

The intensity of population ageing varies in different Voivodships. In 2021, the greatest share of persons aged 60 and more was recorded in Świętokrzyskie Voivodship (28.5%), while the lowest – in Małopolskie one (23.6%).

The age structure of elderly population is dominated by people at a relatively youngest age (belonging to the group of 60–64-year-olds), although their percentage in recent years has gradually been diminishing. In the year 2021 it amounted to 26.3%, which was by 1.0 pp lower than in the previous year.

The majority of seniors lives in cities. In 2021, the urbanization rate for persons aged 60 and more was at 64.3%. Seniors comprised 27.7% of urban population and 22.7% of rural population.

Elderly population is female-dominated – in 2021, their share in the group of older people amounted to 58.2%. There were 139 women per 100 men in the age group of 60 and more. There were 5854 marriages of men aged 60 and more in 2021, and women the same age entered into 3428 marriages. The marriage ratio for the former was 1.4, and for the latter – 0.6. In 2021, 2777 marriages of women aged 60 and more were terminated (on the day of filing the petition for a divorce). This number for male seniors was by far greater – 4099.

In 2021, life expectancy at birth was 71.8 years for men and 79.7 for women and this ratio was worse in both cases in comparison with the previous year; the decrease was higher for women rather than for men (by 1.0 and 0.8 year respectively). In 2021, a man aged 60 had, statistically speaking, 17.3 years ahead of him, while a woman – 22.4.

In 2021 in Poland, 450.5 thousand persons died at the age 60 and more and the percentage of these deaths in the total number of deaths was 86.7%. Mortality ratio for the population aged 60 and more² equalled 46.4 which is an increase in comparison with the previous year (namely the ratio in 2020 was 42.6). Undoubtedly, it was a result of the COVID-19 epidemic, which was the cause of 18.6% of deaths of seniors in Poland in 2021.

In 2021, 7809 thousand persons aged 60–89 were economically inactive, which accounted for 84.4%, and the number of persons this age that were economically active was 1442 thousand. The activity rate for the population aged 60–89 amounted to 15.6%. The employment rate for seniors was 15.4%.

38.5% of the total working population aged 60 and more in 2021 was entitled to the retirement pension (a fall by 0.2 pp in comparison with the previous year). Some seniors providing work on the basis of civil law contracts were also entitled to a retirement pension and the share of the latter grew slightly in comparison with the previous year reaching 70.4%.

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

² The number of deaths per 1000 population aged 60 and more.

In 2021, the situation of elderly persons related to income improved. That year older persons in households solely with people aged 60 and more had the average monthly available income per capita equalling PLN 2346, which is by 8.1% more than a year before. Average monthly expense per capita in seniors' households was PLN 1671 (an increase by 9.2% in comparison with 2020). The expenses share in available income of seniors grew from 70.6% noted in 2020 to 71.2%. In 2021, 3.3% of seniors lived in extreme poverty that had been estimated on the basis of household expenses, which is by 1.0 pp less than in 2020.

Incomes from social benefits are a basic source of income in households consisting of solely older persons. In 2021, these incomes constituted 83.4% of available income of these households. The highest share in social benefit income concerned a retirement and other pensions section – 79.3% of total income. A gross average monthly retirement and other pension from non-agricultural insurance system in 2021 amounted to PLN 2623 (growth by 6.9% in relation to 2020), and from ASIF – PLN 1429 (an increase by 3.8%). In 2021, almost 79.2 thousand persons at the age 60 and more were beneficiaries of a permanent allowance and the total amount of this allowance was almost PLN 366.3 million, of which 94.6% was granted to one-person households of the elderly.

Data from the Credit Information Bureau show that 18.6% of persons aged 60 and more in 2021 had consumer debt liabilities and 3.7% – mortgage credit ones. The share of seniors' credit and debt liabilities in their total amount accounted for 9.5%, which was a decrease by 0.7 pp in relation to the previous year.

2021 was another one showing improvement in the material situation of seniors, according to their subjective evaluation. Good or rather good material situation was reported by 41.8% households with solely older persons, which was a rise by 1.9 pp in comparison with the previous year. 7.4% of the same group of households selected the answer describing a bad or rather bad material situation (a year before – 8.5%). Year 2021 shows a continuation in a growing trend in equipping households of elderly persons with a majority of technical and sanitary installations.

At the end of 2021, out-patient health care had 21968 clinics, 674 medical practices, and 3079 dentist practices. As healthcare institution reporting shows, in 2021, persons aged 65 and more received in total 98.0 million consultations (by 9.1% more than a year before), which was 30.9% of the total number of provided consultations. In 2021, there were 156 geriatric clinics (i.e. 5 more than a year before) reporting altogether 73.1 thousand medical consultations.

In 2021, the in-patient health care was provided by 899 hospitals with the total number of beds equalling 168.4 thousand. These hospitals had 51 geriatric wards with almost 1.0 thousand beds. In relation to the previous year, the number of beds in these wards grew by 0.3% and the number of patients treated there dropped by 2.8%.

During 2021, 76.3 thousand persons aged 65 and more (by 7.6% more than in 2020) were admitted for treatment to chronic medical care homes, nursing homes, hospices and palliative care wards. Persons aged 65 and more accounted for 77.9% of the total number of patients in these establishments. The number of persons aged 65 and more in health resort health care was 308.6 thousand, which was an increase by almost 55.0% in relation to the previous year. The number of in-patients aged 65 and more excluding foreigners amounted to 296.2 thousand.

The National Health Fund incurred PLN 113.3 billion in the cost of health care services in 2021; i.e. PLN 15.3 billion more than a year before (or by 15.7% more). According to NHF data, financial means for a refund of geriatric care in an out-patient specialised health care and hospital treatment amounted to PLN 107.1 million, of which 96.2% was allocated to hospital geriatric care.

In 2021, the reimbursement of hospital treatment of seniors aged 60 and more constituted 54.7% of the total amount of a refund cost of this type of treatment. In the case of an out-patient specialised health care the figure for this service provided to the elderly meant 47.6% of the total refund for this type of service. The cost of seniors' treatment with a refund from the National Health Fund within the primary health care amounted to 38.5% of its value.

At the end of 2021, there were 2015 in-patient social welfare facilities (i.e. 164 more than in 2020), including 897 social welfare homes and 556 establishments ensuring 24-hour care for disabled persons, chronic patients or elderly persons. In-patient social welfare facilities provided 127.3 thousand of places (by 8.0 thousand more than in the previous year; i.e. by 6.6% more). The greatest number of these places was in social welfare homes – 84.2 thousand. The share of the elderly in in-patient social welfare facilities decreased within a year by 2.7 pp and equalled 66.6% in 2021.

The results of the statistical survey “Participation in sports and physical recreation” show that in 2021 only 28.8% of people aged 60 and more in households assessed their physical condition as good or very good, of which 1.4% reported the latter. The percentage of older people relating to their fitness and describing it as bad equalled 18.0%, very bad – 3.0%; every other senior stated that it was average. From 11 October 2020 to 30 September 2021 there were 18.3% of people aged 60 and more who took part in sports or recreation activities. Men that age who participated in sports and physical recreation accounted for 19.3% and the ratio for women that age was a bit lower and equalled 17.6%.

In 2021, public libraries had 826.3 thousand readers who were 60 years old or more, i.e. their number fell by 1.1% in relation to the previous year. Decisively fewer seniors than in preceding years took part in different forms of cultural activity organized by centres of culture, cultural centres and establishments, clubs and community centres. In 2021, there were over 130.7 thousand people over 60 years old who belonged to various groups, clubs and sections, and 47.7 thousand seniors who were active participants of artistic groups.

In 2021, more than a half of persons aged 60–74 used the Internet (within last three months preceding the survey) (i.e. 57.6%). The share of Internet users this age was much lower than in comparison with the case of younger people, whose share equalled 94.8%. 54.0% of people aged 60–74 regularly, i.e. at least once a week, used the Internet.

Chapter 1

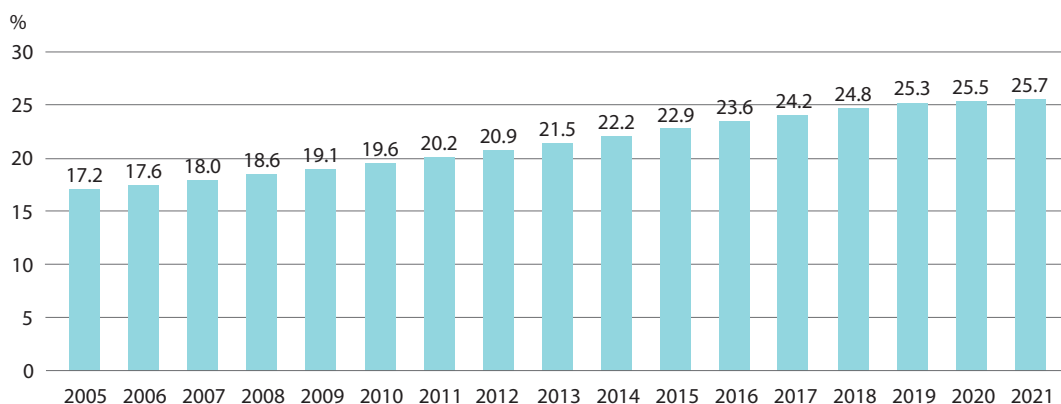
Older people in Poland

1.1. Number and structure of population aged 60 and more

At the end of 2021, population in Poland equalled 37907.7 thousand and was by 180.9 thousand smaller than in 2020. Apart from normal demographic processes, the COVID-19 epidemic affected this decrease significantly. Additionally, changes in population structure were visible due to the fact that ageing progressed.¹

In 2021, like in preceding years, the number of population of Poland aged 60 and more grew, although it was much lower than a year before. As of the end of the year, the number of persons aged 60 and more amounted to 9730.1 thousand and was by 0.2% higher than a year before. The slower pace of growth dynamics of the number of elderly persons was brought about by a high excess mortality. Since 2006, there has been a gradual increase in the share of population aged 60 and more in the total population of Poland. In 2005, this share was 17.2% and it grew to 25.7% in 2021.

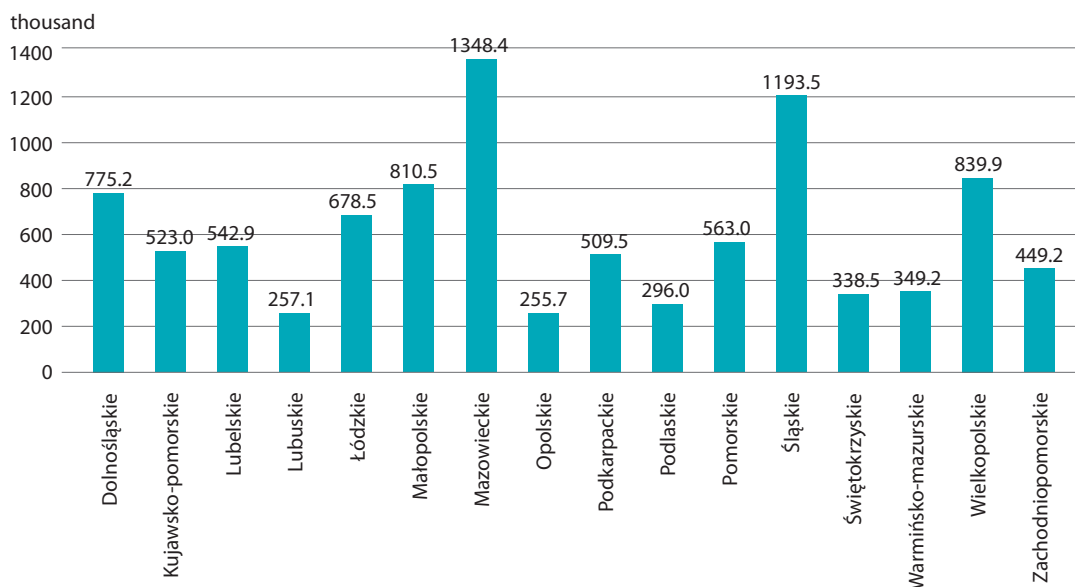
**Chart 1. Share of persons aged 60 and more in the total number of population
As of 31 December**



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 2021, over a quarter (26.1%) of seniors lived in two Voivodships, i.e. Mazowieckie and Śląskie ones. The Voivodship with the lowest number of older people, Lubuskie one, was inhabited by 2.6% of the total number of the elderly.

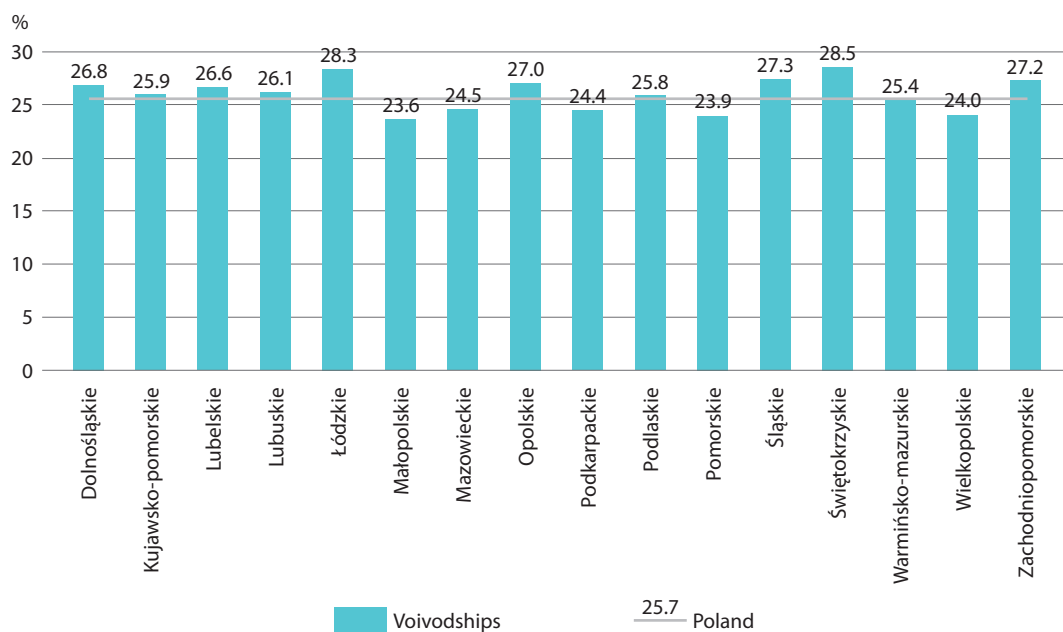
¹ Since 2020, data and indicators related to population number have been shown in accordance to the balance prepared on the basis of the National Census of Population and Housing 2021.

**Chart 2. Persons aged 60 and more by Voivodships in 2021
As of 31 December**



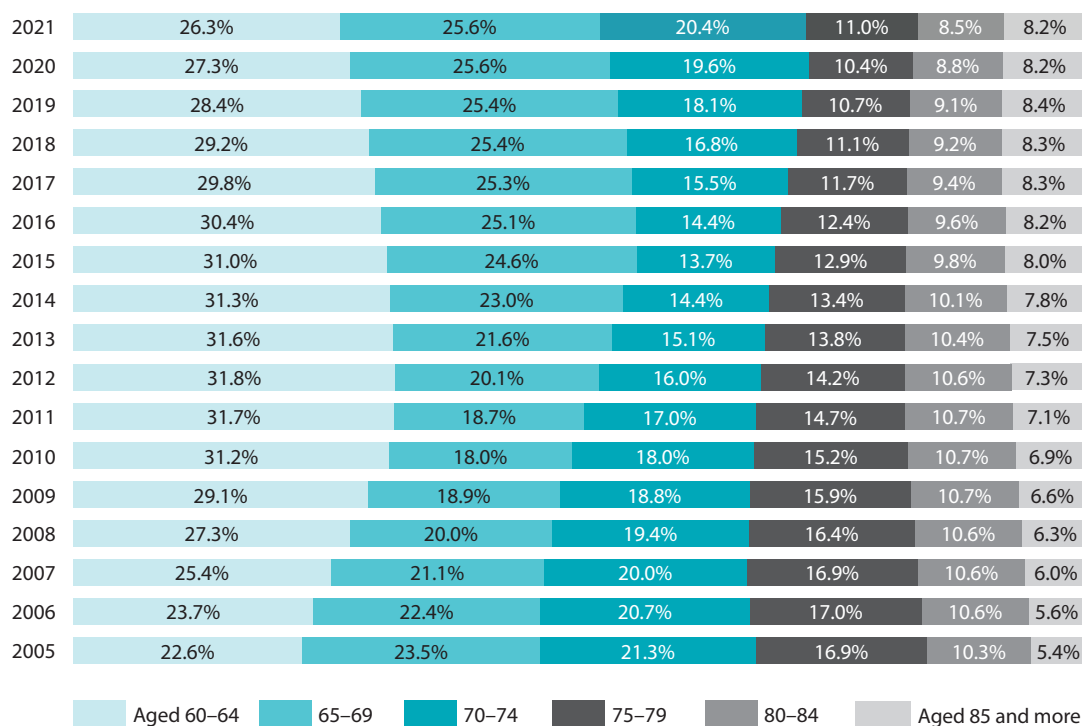
Population ageing intensity differs in each Voivodship. In 2021, the Voivodship with the highest percentage of population aged 60 and more was Świętokrzyskie one (28.5%), while the lowest – Małopolskie one (with the share of 23.6%). Since 2005, the share of the elderly had mostly increased in Zachodniopomorskie Voivodship (growth by 11.6 pp), and the least in Mazowieckie one (by 5.9 pp).

**Chart 3. Share of persons aged 60 and more in the total population by Voivodships in 2021
As of 31 December**



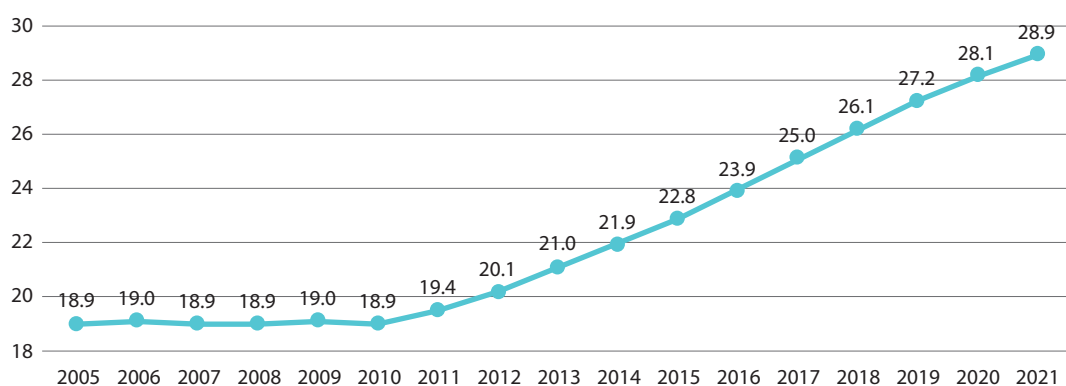
In 2021, like a year before, the most numerous group of people was seniors who were 60–64 years old. Their share in the total population of older people equalled 26.3%. The smallest seniors' group there was population aged 85 and more. The percentage of the latter in the total population of the elderly was 8.2% in 2021. It should be stated that although the share of the youngest seniors' group in the population aged 60 and more was still the highest, it had been gradually diminishing since 2013. In 2021, the percentage of persons aged 60–64 decreased by 1.0 pp in comparison with this population group the previous year.

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



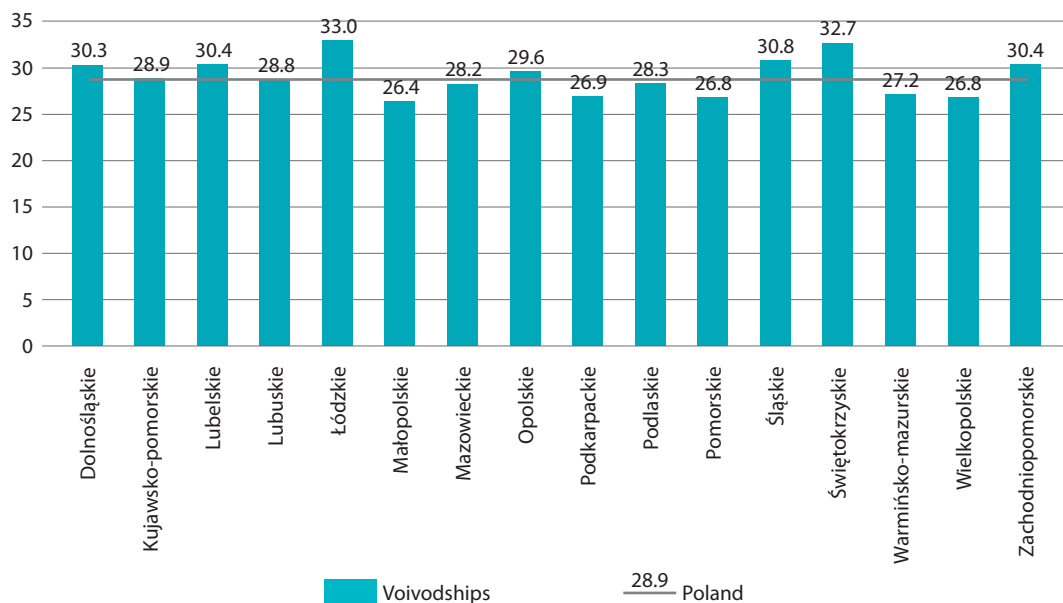
A fall in the number of total population and growth in the number of population of seniors result in the increase in the old-age dependency ratio (the number of persons aged 65 and more per 100 population aged 15–64). In 2021, the ratio amounted to 28.9. Dynamic growth of this ratio had been observed since 2011; before the ratio had been quite stable.

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



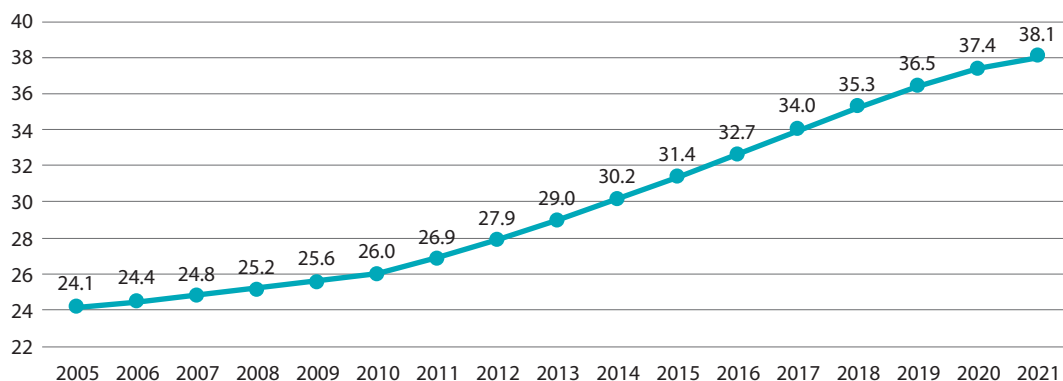
In 2021, the highest old-age dependency ratio was noted in Łódzkie Voivodship (33.0), while in Małopolskie Voivodship it was the lowest – with the figure of 26.4.

Chart 6. Age dependency ratio of older people (aged 65 and more) by Voivodships in 2021
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 and 60 and more for females) is rising. In 2021, the ratio of post-working age population per 100 population at working age amounted to 38.1, which is by 0.7 higher than the previous year and by as much as 14.0 higher than in 2005.

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



The elderly, like the population of Poland in general, more often live in urban rather than in rural areas. The urbanisation rate for the population of Poland in 2021 was 59.7%. For persons aged 60 and more it was even higher and reached 64.3%. Urban areas have a higher share of older residents than rural areas, as the age structure shows. In 2021, among urban inhabitants there were 27.7% of seniors, whereas among rural inhabitants this group equalled 22.7% (which was respectively 27.5% and 22.5% in 2020). In cities the largest group in the population of older people was the group aged 65–69 (25.8%), while in villages people aged 60–64, whose share equalled 28.7%.

In 2021, 28.9% of women living in Poland were at senior age (an increase in comparison with the previous year by 0.2 pp), while the share of older men in total males was 22.2% (22.1% a year before).

Table 1. Persons aged 60 and more by sex, place of residence and age groups in 2021 As of 31 December

Specification	Total	Male	Female	Urban areas	Rural areas
In % of total population of a given group	25.7	22.2	28.9	27.7	22.7
In % of population aged 60 and more of a given group:					
aged 60–64	26.3	29.5	23.9	24.9	28.7
65–69	25.6	27.5	24.3	25.8	25.3
70–74	20.4	20.6	20.3	21.1	19.1
75–79	11.0	10.2	11.6	11.4	10.3
80–84	8.5	6.9	9.7	8.6	8.4
aged 85 and more	8.2	5.4	10.1	8.2	8.2

In the group of older people, and in general population alike, women predominate. In 2021, they constituted 51.7% of the entire population – there were 107 of them per 100 males. The share of females in the population of seniors in 2021 equalled 58.2% and was higher than in the case of their share in the population of Poland. There were 139 women per 100 men aged 60 and more. The femininity ratio increases together with age in the group of seniors. It is the result of male excess mortality.

Table 2. Femininity ratio in 2021 As of 31 December

Specification	Total	Urban areas	Rural areas
Total	107	111	101
Of which for persons aged 60 and more	139	148	125
aged 60–64	113	123	99
65–69	123	134	106
70–74	137	145	123
75–79	159	162	152
80–84	196	198	192
aged 85 and more	262	254	277

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

**Chart 8. Femininity ratio of persons aged 60 and more by Voivodships in 2021
As of 31 December**



Males aged 60 and more entered into 5854 marriages in 2021 (5339 a year before), and females that age then entered into 3428 marriages (3104 the previous year). In comparison with 2020, there was growth in the number of marriages concluded by women at older age – by 10.4%, and by men – by 9.6%. At the same time even a greater increase in concluding marriages was noted for the total population of Poland. In 2021, 168.3 thousand of newly concluded marriages were recorded, i.e. by 16.0% more than a year before.

The marriage ratio for male seniors equalled 1.4. Older men got married decidedly more often in urban rather than rural areas. In 2021, there was on average 1.7 concluded marriage per 1000 men aged 60 and more living in cities. The same ratio for males living in rural areas totalled 1.0. Women aged 60 and more entered into new marriages less often. The ratio of concluded marriages for them was 0.6. The marriage ratios for older women, just like older men, were higher in the case of urban-residing females (0.7) than in the case of the ones living in villages (0.4).

In 2021, 2777 females aged 60 and more (on the day of filing for divorce) got divorced. It is a 22.1% increase in comparison with the previous year. These divorces comprised 4.6% of all divorces in Poland. Male senior divorces were by far more numerous – 4099 (growth by 24.0%) and their share in the total number of divorces equalled 6.8%. The older persons divorce dynamics is lower than in the case of total population. In 2021 in Poland, courts issued 60687 final divorce decrees, which is by 18.6% more than a year before.

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

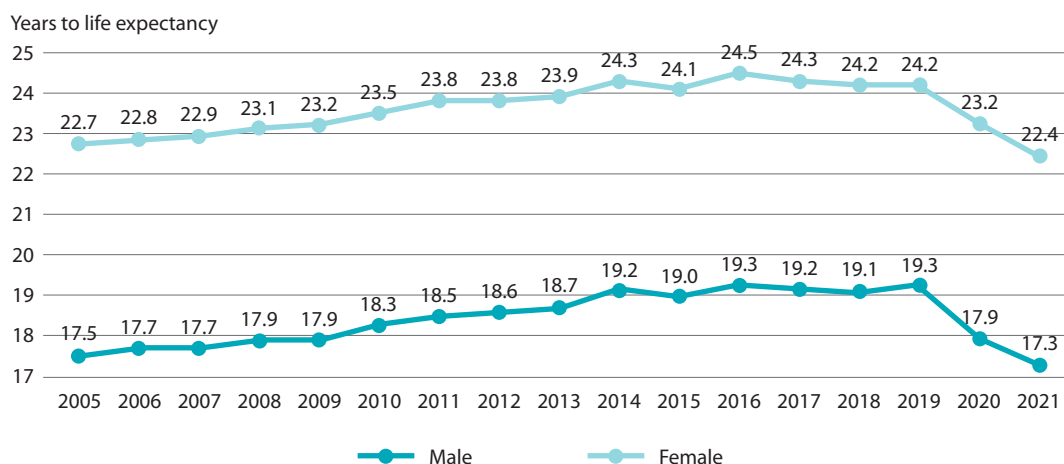
In 2021, life expectancy at birth was 71.8 for men, whereas for women – 79.7. The COVID-19 pandemic, which led to a greater excess mortality, still affected this ratio in both cases and shortened the expected life span. In the case of females the decrease of this ratio was more pronounced than for males (by 1.0 and 0.8 respectively). Yet, in comparison with 2005, the average life expectancy grew by 1.0 year for men and by 0.3 for women.

Table 3. Life expectancy at a given age in 2021

Specification	Life expectancy at age						
	0	60	65	70	75	80	85
Male							
Total	71.75	17.28	14.05	11.26	8.78	6.62	4.83
Urban areas	71.99	17.51	14.30	11.52	9.05	6.88	5.06
Rural areas	71.37	16.88	13.64	10.82	8.33	6.17	4.44
Female							
Total	79.68	22.38	18.37	14.67	11.31	8.33	5.86
Urban areas	79.75	22.55	18.56	14.88	11.54	8.56	6.06
Rural areas	79.55	22.08	18.03	14.31	10.93	7.95	5.53

A 60-year old man in 2021, had on average, 17.3 years ahead of him, which is by 0.6 year less than a man at the same age in 2020. In the case of women, life expectancy at the age of 60 was 22.4 years, i.e. a decline by 0.8 years, comparing with 2020. A higher life expectancy for women than for men is a trend in all age groups, yet the difference gradually decreases with age. In 2021, it equalled 5.1 years for 60-year-olds and in the case of 85-year-olds it slightly exceeded a year.

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

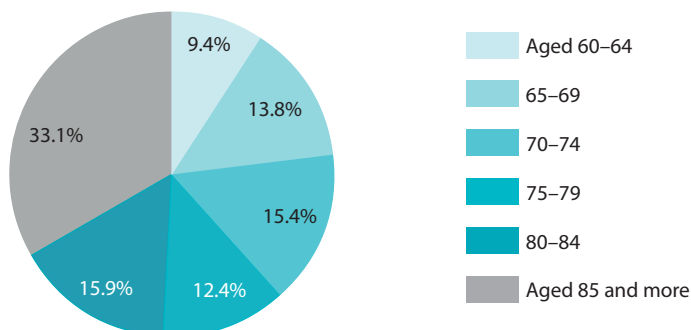


Average life expectancy at a given age for both men and women differs according to the place of residence. In 2021, a man aged 60 and living in an urban area could live, on average, longer than a man living in a rural area by 0.6 year. For women with a similar background the difference was 0.5 year.

In Poland in 2021, there were 450.5 thousand of deaths of persons aged 60 and more, and their percentage in the total number of deaths equalled 86.7%. While comparing the data with the previous year, the number of deaths of seniors increased by 37.7 thousand, i.e. by 9.1%. The share of seniors' deaths in the total number of deaths rose by 0.2 pp.

The share of the deaths of women aged 60 and more in the total number of deaths of women was 92.4%. In the case of the deaths of men, the same ratio equalled 81.4%. In 2021, seniors' deaths accounted for 87.5% of total deaths in urban areas, and 85.5% of total deaths in rural areas.

Chart 10. Mortality structure of persons aged 60 and more by age in 2021

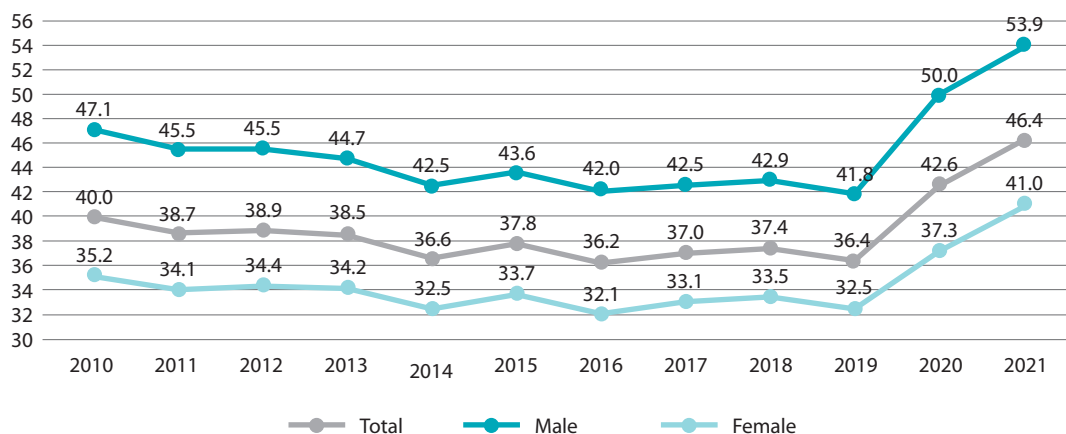


In 2021, and in the previous year as well, the deaths of persons aged 85 and more prevailed in the age mortality structure of older population. Their share fell from 33.8% noted in 2020 to 33.1% recorded in 2021. There was a most notable increase in the number of deaths of seniors aged 70-74. This share reached 15.4% in 2021, while in 2020 it was 14.2% .

Death rate for the population aged 60 and more (the number of deaths per 1000 population at a given age) was 46.4 in 2021 (42.6 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 53.9 in 2021. For women it amounted to 41.0.

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



The highest mortality ratio is noted in the group of oldest seniors (aged 85 and more) reaching 187.6 in 2021. Amongst the population of older people, the lowest mortality ratio is related to women aged 60-64. In 2021, the death ratio for this population was 10.1.

Table 4. Mortality ratio in 2021

Specification	Total	Male	Female	Urban areas	Rural areas
Total	13.7	14.6	12.8	14.2	12.9
Of which for persons aged 60 and more	46.4	53.9	41.0	45.1	48.7
aged 60–64	16.2	23.1	10.1	16.2	16.3
65–69	25.0	36.1	16.1	24.7	25.7
70–74	35.7	50.0	25.2	35.1	36.8
75–79	54.0	74.1	41.3	52.7	56.4
80–84	84.9	112.0	71.2	81.1	92.0
aged 85 and more	187.6	217.5	176.2	178.0	204.5

The mortality ratio also depends on the place of residence. It is visible that population living in rural areas is affected by a higher mortality than the one living in urban areas. This tendency is observed in all age groups. In the case of seniors' population residing in villages, there were over 48.7 deaths per 1000 population aged 60 and more in 2021, and the ratio for seniors living in cities equalled 45.1.

Chart 12. Death rate of persons aged 60 and more by Voivodships in 2021

In terms of Voivodship data, the highest mortality ratio of older people was noted in Podlaskie. In 2021, it amounted to 49.3. The lowest death rate of population aged 60 and more was reported in Pomorskie Voivodship with the ratio reaching 43.4.

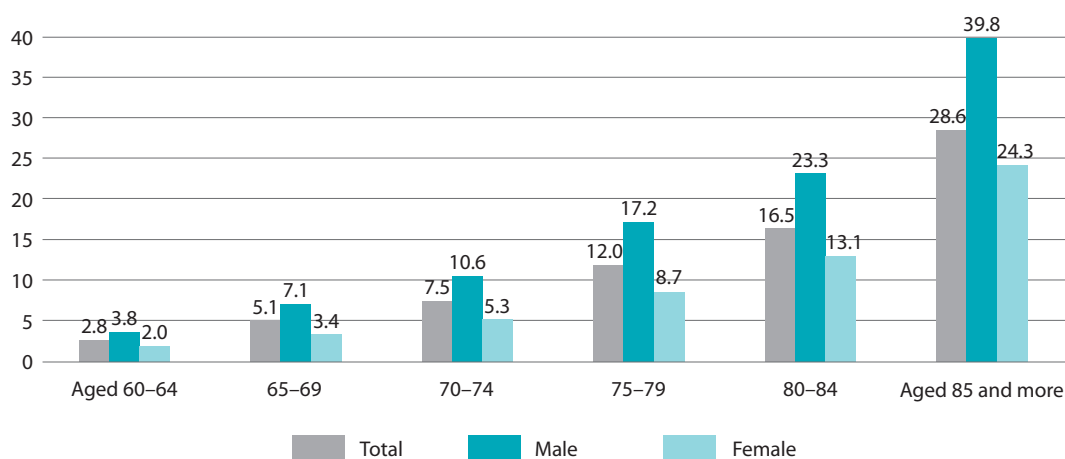
In 2021, like in preceding years, it was circulatory system diseases and neoplasms that caused most deaths of older people. The former led to 37.6% of seniors' deaths (33.7% of male deaths and 41.2% of female ones). For the total population, the share of deaths caused by circulatory system diseases was 34.8%. This illness resulted in 39.8% of deaths of older population living in rural areas, while in 36.2% of the one residing in urban areas.

The other most common death cause of older people was neoplasms. In 2021, the percentage of deaths caused by them was 19.6% for the total population and for the elderly as well. It was neoplasms that by far most often led to deaths of males aged 60 and more (21.6%) rather than females' (17.6%); and urban residents than rural ones (20.4% and 18.2% of deaths respectively).

The COVID-19 epidemic was directly responsible for 17.9% of deaths in Poland in 2021, in the case of seniors – for 18.6% of them. Mortality ratio (the number of deaths per 1000 population) resulting from COVID-19 amounted to 8.6 for the elderly, while for the total population – 2.4. The COVID-19-caused mortality ratio grows together with age. For the population aged 60–64 it equalled 2.8, while for the population aged 85 and more it reached 28.6.

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

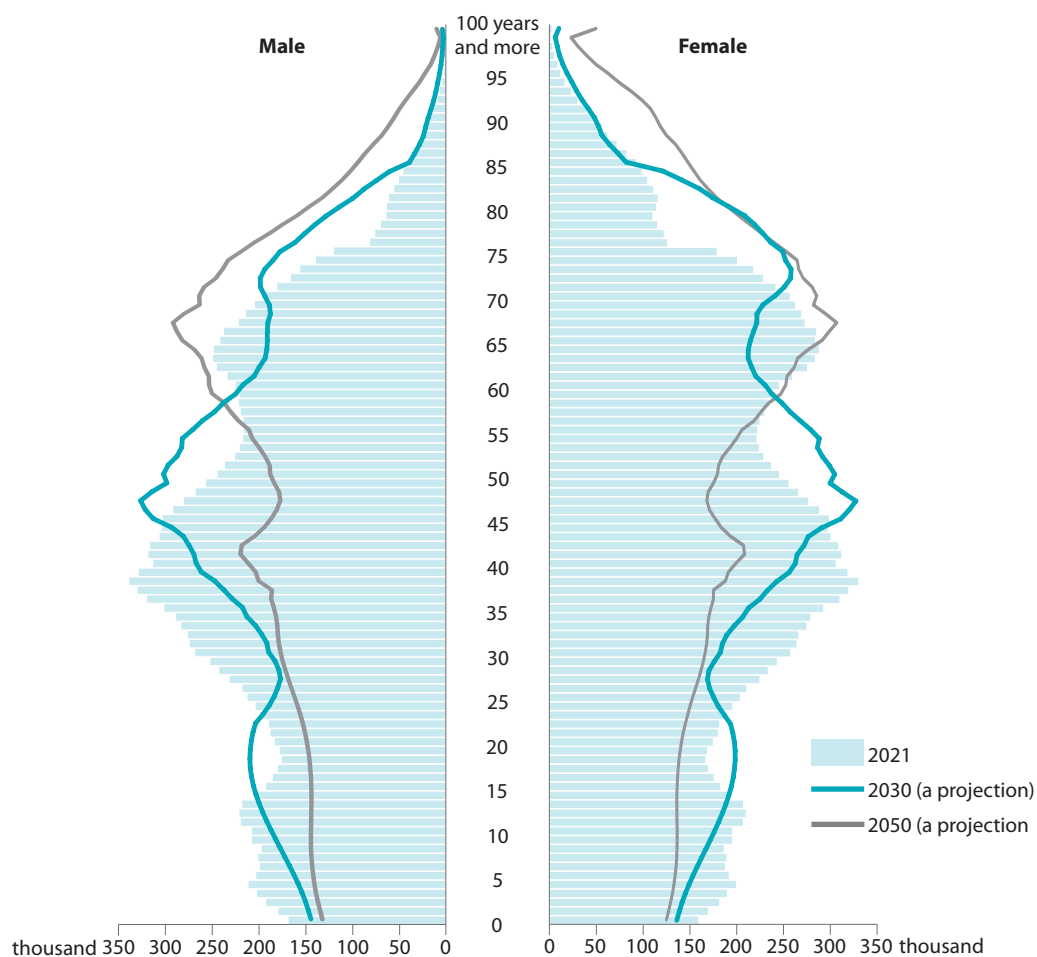
Chart 13. The COVID-19-caused mortality ratio of persons aged 60 and more by age groups and sex in 2021



1.3. Demographic projection to 2050

The population of Poland is going to grow older and older, as the demographic projection to 2050 shows. The expected drop in the number of population of Poland to 34.0 million people to 2050 will be accompanied by constant growth in the number of older people.

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



In 2030, the number of population aged 60 and more, according to the Statistics Poland projection, will equal 10.8 million (an increase by 10.8% in comparison with 2021), in 2040 – 12.3 million (a rise by 26.0%). And in 2050, there will be 13.7 million older people in Poland (i.e. by 40.8% more than in 2021, constituting 40.4% of the entire population). In 2050, seniors living in urban areas will comprise 23.5% of the total population of Poland, and seniors living in rural areas – 16.8%.

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

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

There will be an increase in the number of older persons living in cities from 27.7% noted in 2021 to 42.4% in 2050. Within the same time, the share of the elderly living in Polish rural areas will grow from 22.7% to 37.8%. In 2050, women aged 60 and more will account for 22.2% of the total population of Poland, while men – 18.2%. The share of females aged 60 and more in the total female population will rise from 28.9% recorded in 2021 to 43.3% expected in 2050. The same comparison for males will show a similar trend – the ratio will increase from 22.2% (2021) to 37.3% (2050).

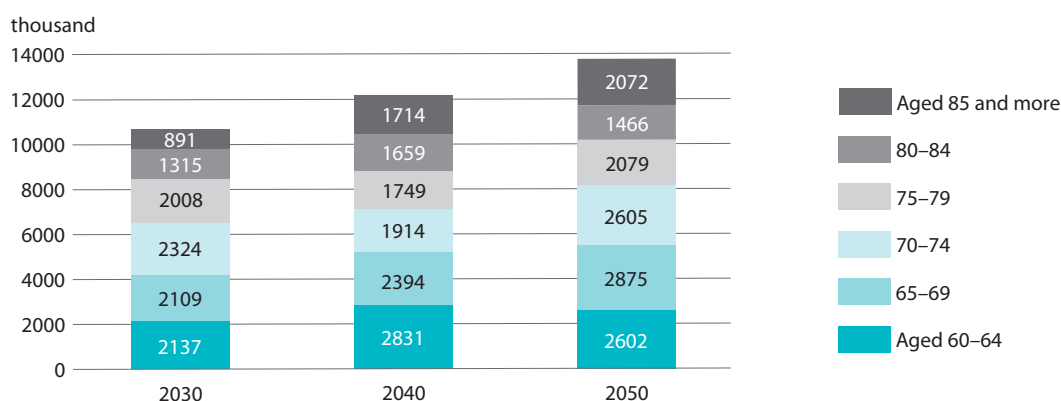
During the entire projection perspective, the number of women will prevail over the number of men in the population of Poland, and in the case of older persons in particular. In this group in 2030, there will be 135 females for 100 males and further on 122 females per 100 males in 2050. In urban areas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

Table 6. Femininity ratio (a projection)

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

Changes in each age group of persons aged 60 and more are also to follow. In 2050, population of all age groups will increase in comparison with 2021. The greatest growth in the number of population will be noted in population aged 85 and more – according to the projection, there will be two and a half times as many oldest seniors in 2050 as in 2021.

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



Year 2050 will show a decrease in the share of three youngest age groups in the population of seniors in comparison with 2021. People aged 60–64 will constitute 19.0% of the population of older people (by 7.3 pp fewer than in 2021). The share of people aged 65–69 will fall by 4.6 pp to equal 21.0% in 2050, while the percentage of people aged 70–74 will experience a drop by 1.4 pp to 19.0%. In other groups the percentage of population aged 60 and more is to increase reaching 15.2% in the group of 75–79-year-olds (up by 4.2 pp) and 10.7% in the population aged 80–84 (growth by 2.2 pp). The highest increase (by 6.9 pp) will concern the oldest group – people aged 85 and more. As the projection shows, the percentage of persons aged 60 and more will equal 15.1%.

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

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

In 2050, there will be changes in the sex structure of older population. In 2021, the share of females in the total number of seniors was 58.2% and it is expected to go to 55.0% 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 80–84. In 2050, there will be 58.2% females in the population of 80–84-year-olds (by 8.0 pp fewer than in 2021). The changes in the sex structure of the population of older people will be caused by excessive male mortality.

Chapter 2

Economic and housing situation of the elderly

2.1. Economic activity

Population that is economically inactive comprises the greatest majority of older people. This population comprises mainly people who have ceased working as a result of a decision to retire. In accordance with the results of the Labour Force Survey (LFS)¹, in 2021, the number of people aged 60–89 that were economically inactive amounted to 7.8 million, comprising 84.4% of the population that age. Almost two thirds of the population were women (62.1%). Taking into consideration the place of residence, people who lived in urban areas constituted a most numerous group of the economically inactive seniors (64.4%).

90.9% of women aged 60–89 was economically inactive and men at the same age – 75.5%. It should be stated that the percentage of economically inactive women is higher than the share of men mainly because of the difference in the retirement age (for females the age is 60, while for males – 65). Therefore men tend to stay active on the labour market for a longer time. In cities in 2021 economically inactive seniors constituted 84.0% of total population aged 60–89, while this ratio in rural areas was by 1.2 pp higher and reached 85.2%.

Table 8. Economic activity of population aged 60–89 by sex and place of residence in 2021 (annual average data)

Specification	Total	Male	Female	Of total number	
				urban areas	rural areas
Population in thousands	9250	3918	5333	5987	3263
Economically active persons	1442	959	483	959	483
of which employed	1420	940	479	945	475
Economically inactive	7809	2958	4850	5029	2780

Seniors report that the basic reason for staying inactive is claiming a retirement pension. In 2021, it was the cause for not providing or not looking for work in the case of 90.0% of population aged 60–74 (84.5% men and 93.4% women). Another important reason for the elderly being economically inactive is an illness or a disability. They are the cause of 6.4% population at the age between 60 and 75 either not providing or not searching for work (12.2% males and 2.9% females).

Table 9. Economically inactive aged 60–74 by selected reasons of inactivity in 2021 (annual average data)

Specification	Total	Male	Female	Of total number	
				urban areas	rural areas
	in thousands				
Total	5623	2147	3477	3587	2037
Of which persons not seeking	5621	2145	3476	3586	2036
of which due to:					
retirement	5062	1814	3248	3277	1785
illness, disability	361	261	100	191	170

¹ In accordance to new LFS methodology introduced in 2021, the analysis of the labour market situation is limited to population aged 15–89, thus data presented for 2021 cannot be compared with data for previous years. More information concerning methodological data introduced in 2021 in LFS is available at the Statistics Poland website in the labour market sections: Employment. Unemployment. Economically inactive according to LFS.

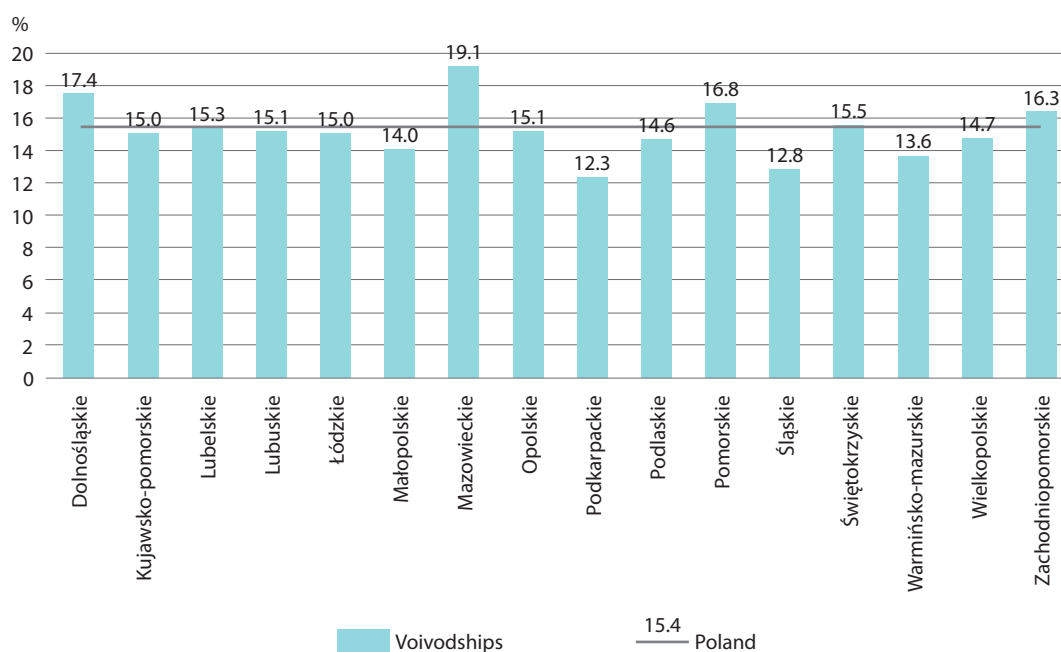
In 2021, the number of economically active seniors aged 60–89 equalled 1.4 million, of which 959 thousand, i.e. 66.5%, were men. Almost two thirds of economically active persons in this age group resided in urban areas. There were 959 thousand of them and the number comprised 66.5% of the elderly that remained economically active. In rural areas there were 483 thousand people, in this age group, i.e. 33.5% of their total population. The elderly constitute 8.4% of the total economically active population of Poland aged 15–89.

In 2021, the economic activity ratio for population aged 60–89 equalled 15.6. For men it was 24.5% and for women – 9.1%. The discrepancy related to the place of residence was not significant. In urban areas the ratio of economically active persons at the age of 60–89 was 16.0%, while in rural ones it was slightly lower and equalled 14.8%.

The greatest majority of economically active seniors (i.e. 98.5%) are employed persons. In 2021, the number of employed persons aged 60–89 and more was 1420 thousand, and the activity ratio for this age group equalled 15.4% (24.0% for males and 9.0% for females). In urban areas, the share of older employed persons at the age between 60 and 89 totalled 15.8%, while in rural areas this employment ratio was slightly lower and equalled 14.6%.

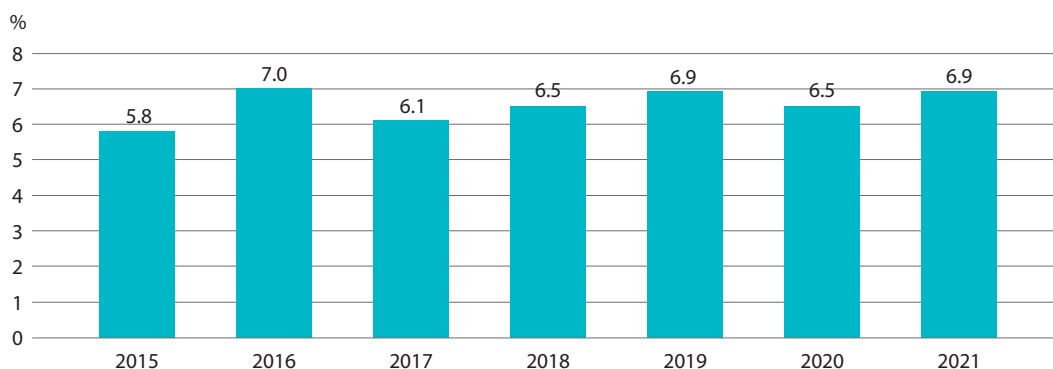
The Voivodship that ranked first with the highest ratio of the employed among seniors, was Mazowieckie one. The employment rate in the age group of 60–89 reached 19.1% The runner up in terms of this rate was Dolnośląskie Voivodship (17.4%). The lowest place occupied Podkarpackie Voivodship with the share of 12.3% and Śląskie one (12.8%).

Chart 16. Employment rate for population aged 60–89 by Voivodships in 2021 (annual average data)



As of the end of December 2021, the number of unemployed persons aged 60–64 registered in labour offices totalled 61.8 thousand (only men), of which 58.9% were city residents. Unemployed males at the analysed age comprised 6.9% of the total population of the unemployed and 15.0% of the total population of unemployed men. At the end of 2021, the ratio of unemployed men did not differ significantly from the ratio recorded in previous years.

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



A significant group of seniors both works and receives a retirement pension. Their number is growing year by year but their share among working older persons remains fairly similar. At the end of 2021, the number of employed persons aged 60 and more, with the right to receive retirement pension equalled 534.2 thousand. In comparison with 2021, this number grew by 4.8% (1.1% increase noted a year before). The share of employed seniors with the right to the retirement pension in the total number of employed persons aged 60 and more amounted to 38.5%, which shows a small year's decrease of the ratio by 0.2 pp.

In 2021, the ratio between the number of employed persons aged 60 and more with the right to retirement pension and the total working population was 3.6%. It was a bit higher than a year before when it reached 3.5%. Among the employed aged 60 and more with the right to retirement pension, employees comprised 55.1% and self-employed – 43.9%.

Older retired persons also take up work under civil law contracts. In 2021, 186.8 thousand persons aged 60 and more with the right to retirement pension² carried out work on the basis of this type of contracts, which is an increase in relation to the previous year by 13.8 thousand (i.e. by 8.0%). The share of the retired in the total number of seniors working under civil law contracts remained almost the same as a year before and equalled 70.4% (70.3% in 2020). The share of the retired aged 60 and more in the total number of people working under civil law contracts reached 15.6%, i.e. by 0.6 pp less than in 2020.

**Table 10. Structure of persons employed and providing work on the basis of civil law contracts aged 60 and more entitled to the retirement pension right by sex and age groups in 2021¹
As of 31 December**

Specification	Total	Male	Female
	in percent		
Employed persons	100.0	100.0	100.0
60–64	34.0	11.2	51.6
65–69	40.8	53.9	30.7
70–74	18.0	25.0	12.6
75–79	5.0	7.0	3.5
80–84	1.6	2.2	1.2
85 and more	0.5	0.7	0.4

² Data exclude providing work on the basis of contracts for the performance of specific work. Persons providing work on the basis of civil law contracts who, at the same time, had the status of an employed person.

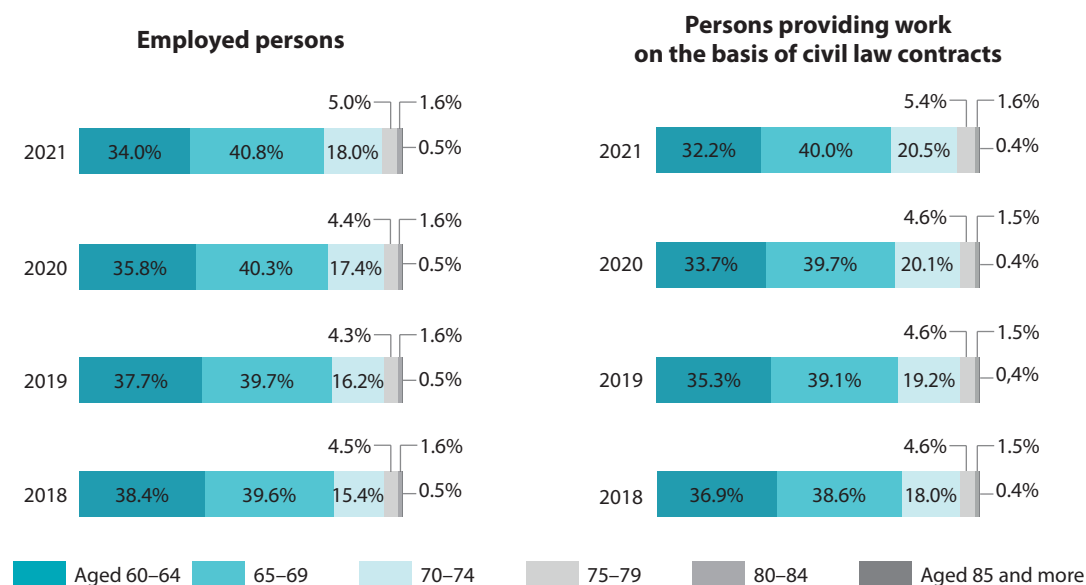
Table 10. Structure of persons employed and providing work on the basis of civil law contracts aged 60 and more entitled to the retirement pension right by sex and age groups in 2021(cont.) As of 31 December

Specification	Total	Male	Female
	in percent		
Persons providing work on the basis of civil law contracts	100.0	100.0	100.0
60–64	32.2	16.6	43.8
65–69	40.0	45.9	35.6
70–74	20.5	27.1	15.5
75–79	5.4	7.5	3.7
80–84	1.6	2.2	1.0
85 and more	0.4	0.6	0.3

Persons aged 60 and more who are employed or work under civil law contracts are mainly under 75 years old (an over 90%-share in this group). Both men and women entitled to the retirement pension are most economically active during the first years after coming of universal retirement age. In the case of men, they are males aged 65–69, whose share in the total employed population with the right to retirement pension in 2021 amounted to 53.9%, and in the population working under civil law contracts – 45.9%. In the case of women, however, the most numerous group was of people aged 60–64 with the respective percentages equalling 51.6% and 43.8%.

It is worth stating that in the last years the group of persons aged 60 and more who are entitled to the retirement pension had a growing share of people in older age groups, which was visible in the structure of working seniors. In 2021, in comparison with 2018, the percentage of people aged 70 and more in the total population of the elderly who were entitled to the retirement pension grew in the case of employed persons by 3.1 pp, and in the case of providing work on the basis of civil law contracts – by 3.3 pp.

Chart 18. Structure of persons employed and providing work on the basis of civil law contracts aged 60 and more entitled to the retirement pension right by age groups



**Chart 19. Share of persons employed and providing work on the basis of civil law contracts aged 60 and more entitled to the retirement pension right in the total number of population aged 60 and more by Voivodships in 2021³
As of 31 December**



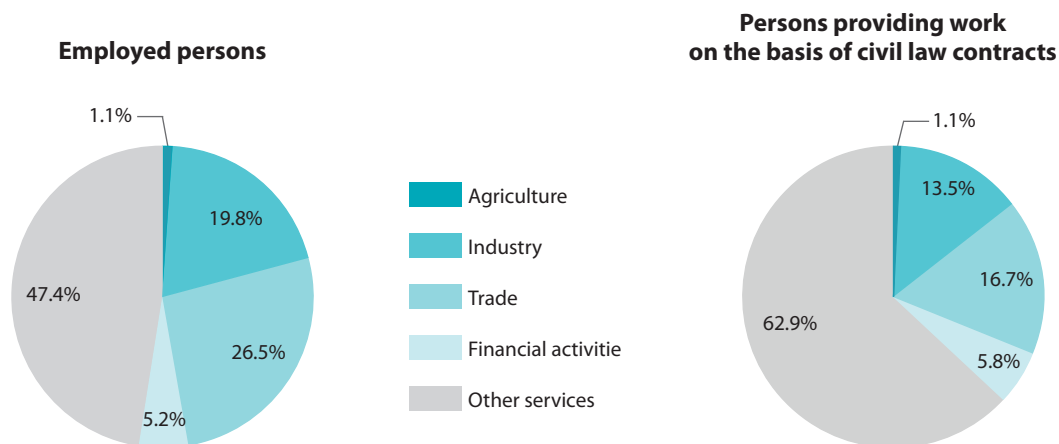
For years the highest percentage of working retired persons in the population of seniors was in Mazowieckie Voivodship. In 2021, Zachodniopomorskie Voivodship joined the ranks of Mazowieckie with this respect. In both of them employed persons and the ones working under civil law contracts aged 60 and more who, at the same time, were entitled to the retirement pension right accounted for 8.8% of the population residing there. The lowest share was noted in Podkarpackie one – 4.5%. In Poland the share of retired persons aged 60 and more who were employed and provided work on the basis of civil law contracts equalled 7.4%.

In industry in 2021, persons aged 60 and more, entitled to the retirement pension constituted 19.8% of the employed, and 13.5% of people providing work on the basis of civil law contracts. Trade statistics showed the following shares 26.5% and 16.7% respectively, while the financial sector – 5.2% and 5.8%. Most seniors with the right to the retirement pension worked in the other activities sector – 47.4% of employees and 62.9% of people providing work on the basis of civil law contracts. Their number was the smallest in agriculture.⁴

³ By place of residence.

⁴ Agriculture – Agriculture, forestry, hunting and fishing; Industry – Industry and construction (sections: Mining and quarrying, Manufacturing and electricity, gas steam and air conditioning supply; Water supply; sewerage waste management and remediation activities; Construction); trade – Trade, repair of motor vehicles, transport and storage, accommodation and catering, information and telecommunications (sections: Wholesale and retail trade; repair of motor vehicles and motorcycles; Transport and storage; Accommodation and food service activities; Information and communications); financial activity – Financial and insurance activities, real estate activities (sections: Financial and insurance activities; Real estate activities); other services (other PKD 2007 sections).

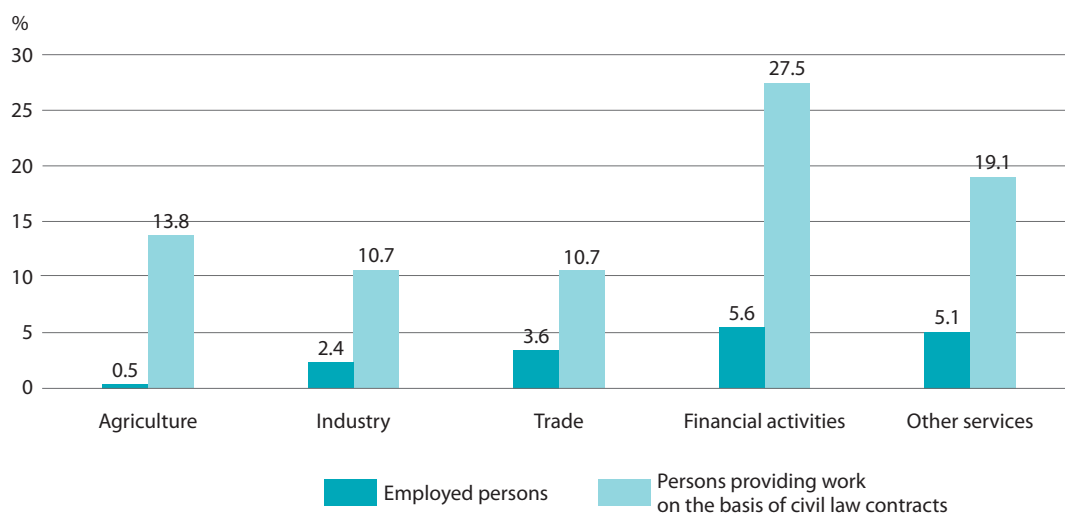
Chart 20. Share of persons employed and providing work on the basis of civil law contracts aged 60 and more entitled to the retirement pension right in the total number of population employed and providing work on the basis of civil law contracts by PKD/NACE Rev. 2^a section groups in 2021 As of 31 December



^a Look at note 4, page 30.

Total population of people who were employed or who provided work on the basis of civil law contracts broken down by sectors shows the highest share of seniors with the retirement pension right in the financial sector. In 2021, working persons aged 60 and more having the retirement pension right comprised 5.6% of the total number of employees in this sector and seniors with the retirement pension right who provided civil law contract work – 27.5% of the total number of persons under these contracts. All groups of PKD sections showed a higher percentage share of seniors providing work on the basis of civil law contracts than seniors-employees or seniors carrying out economic activity (i.e. employed persons).

Chart 21 Share of persons employed and providing work on the basis of civil law contracts aged 60 and more entitled to the retirement pension right in the total number of population employed and providing work on the basis of civil law contracts by PKD/NACE Rev. 2 section groups^a in 2021



^a Look at note 4, page 30.

2.2. Financial situation

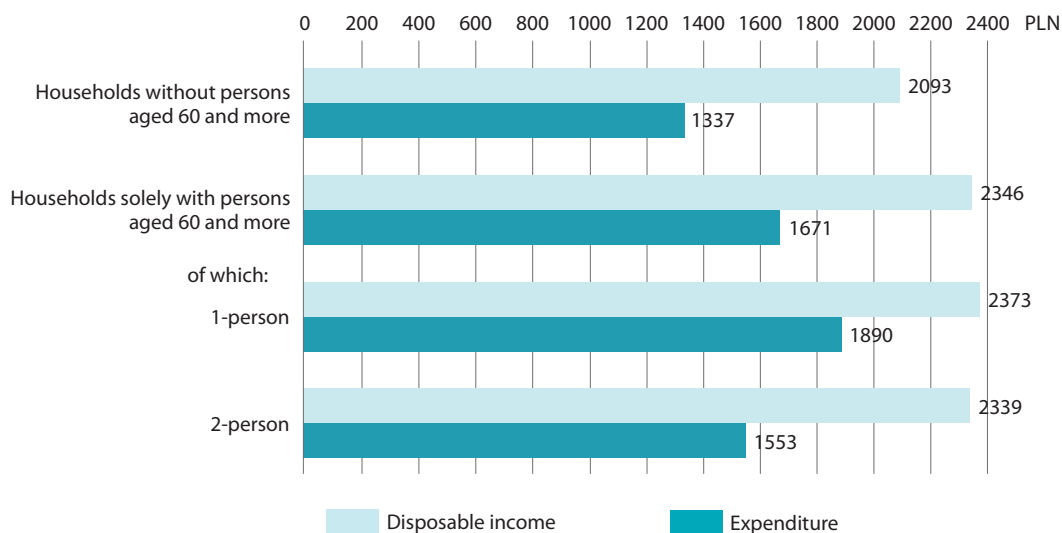
In 2021, households, including older people's households, show an increase in income as well as incurring expenses. An average monthly disposable income per capita in households with at least one person aged 60 and more equalled PLN 2017, which is by 8.0% nominal increase from the previous year. Average monthly expenses per capita in these households (amounting to PLN 1285) grew nominally by 8.9% in comparison with 2020. The share of expenses in the disposable income in households with at least one senior was 63.7% and remained fairly stable in relation to the one noted a year before. Both, the average monthly disposable income and average monthly expenses per capita in households with at least one older person were lower than these recorded in households without the elderly (by respectively 3.7% and 3.9%).

People aged 60 and more living in households consisting of only older people had an average disposable income per capita equalling PLN 2346 in 2021. Comparing the income with the one recorded the previous year it can be stated that it grew nominally by 8.1%, while the same income noted in households without persons aged 60 and more grew by 7.1%. An average disposable income per capita in households with solely people aged 60 or more in relation to income of households without seniors was by 12.1% higher. It is noteworthy, however, that households with solely older people are mainly 1-person or 2-person households.

In 2021, average monthly expenses per capita in households of solely people aged 60 and more totalled PLN 1671 and grew nominally within a year by 9.2%. In the case of younger households this growth reached 8.8%. In 2021, expenses per capita in seniors' households were, on average, by a quarter higher than those households that did not have the elderly.

The share of average monthly expenses per capita in the disposable income of households consisting of seniors only grew to 71.2% (from 70.6% noted a year before) and the income surplus over the expenses was PLN 675 (in 2020 – PLN 639). Households that have persons under 60 showed the average expenses by 7.3 pp higher than in seniors' households.

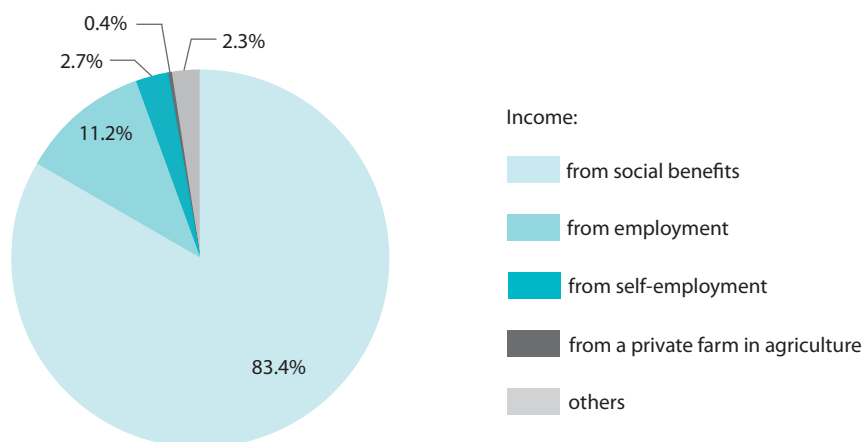
Chart 22. Average monthly disposable income and average monthly expenditure per capita in households in 2021



The average income and expenditure per capita in households are higher in urban areas than in rural ones. In 2021, in the case of households solely with persons aged 60 and more, the average disposable income per capita in cities amounted to PLN 2446 and was by 19.7% higher than in rural areas, where it equalled PLN 2043. Monthly expenditure in households of seniors living in urban areas equalled on average PLN 1715 per capita and were by 11.4% higher than in the country (PLN 1540). Since the previous year, the average monthly income per capita in seniors' households in urban areas had grown by 7.8% and expenses – by 8.1%. In rural areas the growth of income and expenditure was even higher and amounted to 8.7% and 12.4% respectively. Like in preceding years, the surplus of income over expenditure in urban areas was still higher than in rural ones and was PLN 731 and PLN 503; the share of expenses in the disposable income in cities was lower than in villages and equalled respectively 70.1% and 75.4%.

Incomes from social benefits are a basic source of income in households solely with seniors. In 2021, they constituted 83.4% of available income per capita in these households. The highest share in social benefit income was noted in a retirement and other pensions section – 79.3% of total income. Income from employment comprised 11.2% of the total seniors' income and income form self-employment outside a private farm in agriculture reached 2.7%.

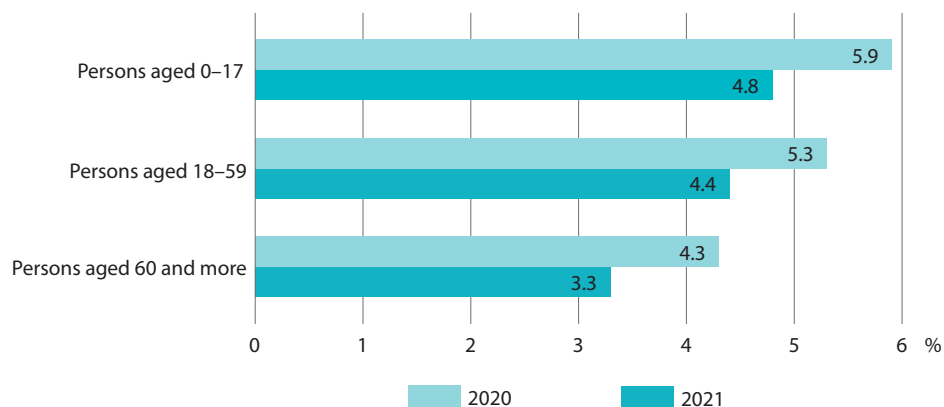
Chart 23. Structure of average monthly disposable income per capita in households solely with persons aged 60 and more in 2021



The structure of monthly expenditure of seniors' households is dominated by spendings on food and non-alcoholic beverages, whose share in 2021 equalled 27.8% and decreased by 1.5 pp within a year. Expenditure on housing and energy carriers rose from 22.7% to 23.1% and health-related expenditure – from 9.0% to 9.1%.

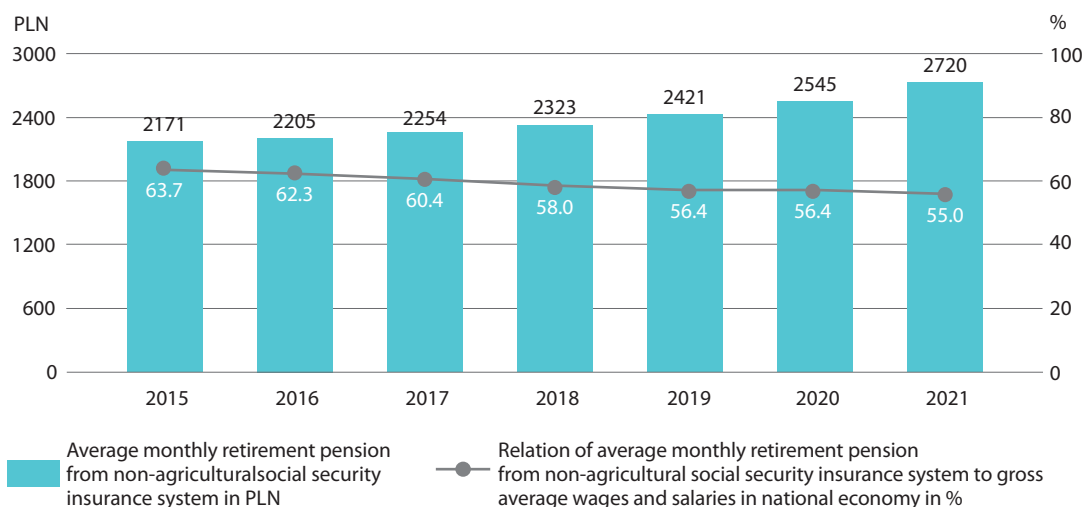
Comparing the structure of average monthly expenses per capita in seniors' households to the one in households without seniors, it can be stated that the share of expenditure on food, non-alcoholic beverages, housing, energy carriers and health was in total by 13.4 pp higher in households with solely older people. In 2021, in the abovementioned expenditure comprised 60.0% of their total spendings, while in households with people under 60 – 46.6%. The most pronounced difference is in the case of health-related expenditure, where its share in seniors' households was over twice as high as in households without seniors.

In 2021, when there was a slight improvement in the average financial situation of households, the extreme poverty ratio fell. There was 3.3% of population of persons aged 60 and more living in households with the expenditures lower than the extreme poverty threshold (i.e. by 1.0 pp less than in 2020). Seniors experience extreme poverty relatively less often than persons in younger age groups. The extreme poverty ratio of seniors was by 1.1 lower for population aged 18–59 and by 1.5 pp lower than for persons aged 0–17.

Chart 24. Extreme poverty rate in households

As it has already been stated, the main source of seniors' income are retirement and disability pensions. In 2021, an average gross monthly pension and retirement benefit from the non-agricultural social security insurance system amounted to PLN 2623 and grew nominally by 6.9% in relation to 2020. Its lowest figure was recorded in Podkarpackie Voivodship – PLN 2269, and the highest – in Śląskie one – PLN 3045. An average pension from the non-agricultural social security insurance system in 2021 was PLN 2720 (growth by 6.9%) and an average disability pension reached PLN 2135 (an increase by 4.6%).

Although the average gross monthly pension from the non-agricultural social security insurance system grew, its relation to an average gross monthly wages and salaries in the national economy was at a lower level than in previous years. In 2021, the relation was 55.0, a year before – 56.4 and 63.7 in 2015.

Chart 25. Gross average monthly retirement pension from non-agricultural social security insurance system and its relation to average wages and salaries in national economy^a

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

An average gross monthly retirement and disability pensions in individual farms in agriculture grew decisively less than the pensions in non-agricultural social insurance system. In 2021 the former reached PLN 1429, i.e. nominally by 3.8% more than a year before. From the regional perspective, the lowest average gross wages and salaries in agriculture were recorded in Małopolskie Voivodship (PLN 1393), and the highest – in Śląskie Voivodship (PLN 1568).

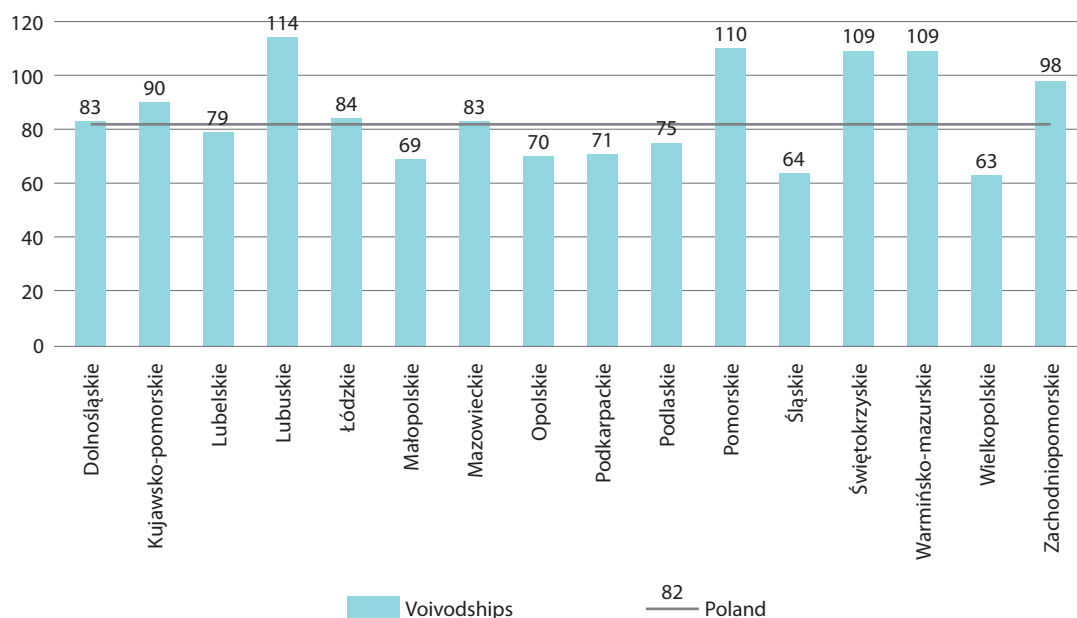
At the end of 2021, almost 6 million persons aged 60 and more received a retirement pension from the Social Insurance Institution (i.e. by 1.0% more than a year before) with women comprising a 61.2% of their share. In total there were 304.8 thousand seniors receiving disability pensions from SII (a fall by 7.4% within a year). Most of them were men – 77.0% of the total. The Agricultural Social Insurance Fund (ASIF) paid retirement pensions to 787.9 thousand people aged 60 and more (i.e. by 4.3% fewer than in 2020), and disability pensions to 103.8 thousand (by 0.3% more than in the previous year). Other sources, namely the Ministry of the Interior and Administration, Ministry of National Defence (MND), and the Ministry of Justice (MoJ) provided retirement pensions to 173.8 thousand seniors, and disability pensions to 16.4 thousand (comparing data for 2020 – 175.1 thousand and 17.2 thousand respectively).

**Table 11. Number of persons receiving retirement and disability pensions by sex and institutions distributing benefits in 2021
As of 31 December**

Wyszczególnienie	Persons receiving retirement pension			Persons receiving disability pensions		
	total	male	female	total	male	female
From SII	6041117	2384056	3657061	618347	413826	204521
of which persons aged 60 and more	5970229	2317512	3652717	304751	234626	70125
From ASIF	793492	244278	549214	181618	95136	86482
of which persons aged 60 and more	787859	244278	543581	103810	57417	46393
From MND	110028	109752	276	10608	10564	44
of which persons aged 60 and more	69027	68969	58	8356	8353	3
From Ministry of the Interior and Administration	163601	145946	17655	11222	9711	1511
of which persons aged 60 and more	90663	77920	12743	6788	5603	1185
From MoJ	26601	22730	3871	2195	1785	410
of which persons aged 60 and more	14069	11408	2661	1229	948	281

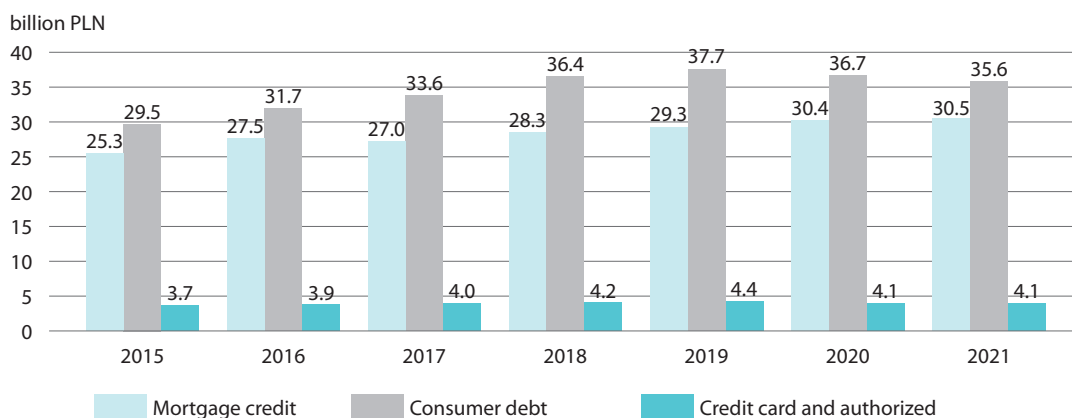
An additional source of income for older persons, in the case of seniors requiring financial help, are different cash benefits from social assistance. One of the main types of cash benefits is a permanent allowance. In 2021, 79.2 thousand people aged 60 and more made use of permanent benefits. The majority of the beneficiaries of this kind of aid were seniors in 1-person households – 85.1%. The amount of permanent allowances paid out to the elderly in 2021 equalled PLN 366.3 million, of which 94.6% was provided to seniors living in 1-person households. The number of beneficiaries of permanent allowances diminished by 4.4% and the sum of their benefits – by 4.7% 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 and Pomorskie Voivodships (respectively: 114 and 110 seniors per 10 thousand inhabitants aged 60 and more). The smallest number of the elderly making use of permanent benefits in the total population of seniors was in Wielkopolskie and Śląskie Voivodships. There were 63 and 64 elderly people receiving permanent benefits per 10 thousand older population.

Chart 26. Number of persons receiving benefits aged 60 and more per 10 thousand population aged 60 and more by Voivodships in 2021

The financial situation of people aged 60 and more is significantly affected by their debt level. According to the Credit Information Bureau (BIK) at the end of 2021 there were fewer of the elderly with liabilities arising from a consumer credit with the figure reaching 18.6% (a fall by 0.7 pp in relation to the previous year). A similarly slight decrease was recorded in seniors' mortgage credit liabilities – 3.7% (3.8% noted a year before). In 2021, older people comprised 22.2% of consumer credit borrowers and 8.7% of mortgage credit borrowers, while the respective percentages in 2020 were 23.2% and 9.0%.

In 2021, debt liabilities of persons aged 60 and more arising from consumer and mortgage credits as well as debt from credit card and authorised overdraft fell. The total amount of liabilities incurred by the elderly was PLN 70.2 billion, which is a decrease by 1.4% since 2020. The share of credit debt of seniors in the total credit debt equalled 9.5%, which indicates a small fall in comparison with the previous year, namely by 0.7 pp.

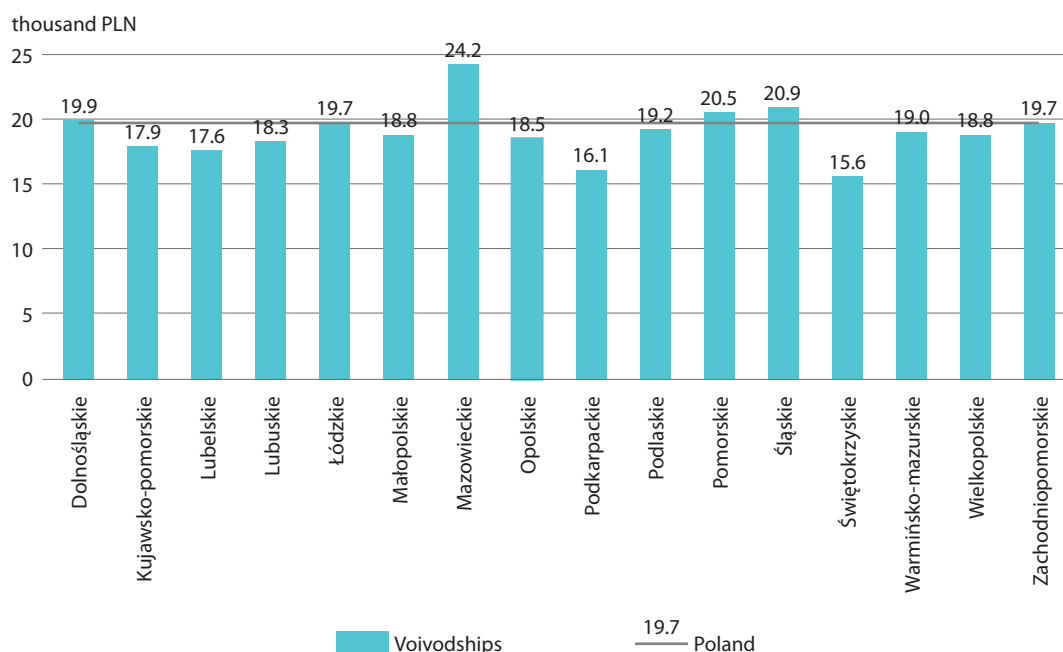
Chart 27. Credit debt of persons aged 60 and more As of 31 December

Source: CIB data.

CIB data show that the elderly most often had been taking out consumer credit for years, although the number of such debtors dropped a bit in 2021. In the analysed year, a balance of consumer credits belonging to older people amounted to PLN 35.6 billion and dwindled by almost 3% in relation to 2020. In 2021, the average debt of an elderly borrower who took a consumer credit stood at slightly higher level than a year before, reaching PLN 19.7 thousand (PLN 19.6 thousand in 2020).

As in previous years, the highest consumer credit debt per elderly person was noted in Mazowieckie Voivodship (PLN 24.2 thousand). Older people with the minimum average debt of seniors lived in Podkarpackie Voivodship (PLN 16.1 thousand) and Świętokrzyskie one (PLN 15.6 thousand). Within a year the highest increase in the average debt of seniors was recorded in Podkarpackie and Podlaskie Voivodships (almost PLN 600 per senior). Small drops were noted only in three Voivodships: Pomorskie, Śląskie and Zachodniopomorskie (the amount slightly exceeding PLN 100 per senior).

Chart 28. Average consumer credit debt of a debtor aged 60 and more by Voivodships in 2021 As of 31 December

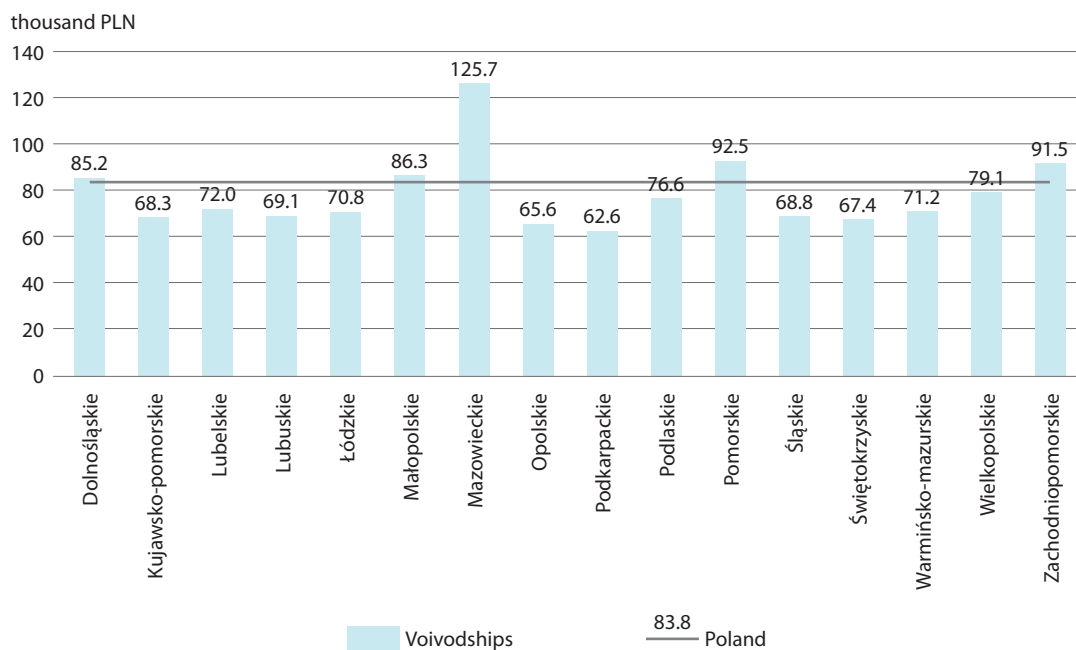


Source: CIB data.

In 2021, a balance of mortgage credits of population aged 60 and more reached PLN 30.5 billion (i.e. by 0.3% higher than a year before) and average liabilities per senior debtor arising from it stood at PLN 83.8 thousand (growth by almost PLN 1.0 thousand). As in the case of consumer credits, the highest volume of liabilities arising from mortgage credits per senior debtor was recorded in Mazowieckie Voivodship (reaching on average PLN 125.7 thousand per person) and the smallest – in Podkarpackie – with PLN 62.6 thousand. In 2021, the highest yearly increase in the average indebtedness of seniors due to mortgage credits was noted in Mazowieckie Voivodship (by PLN 2.2 thousand per person). The highest drop, however, was recorded in Pomorskie one, by nearly PLN 800.

In 2021, the elderly used credit cards and authorised overdraft in a similar way as a year before. The senior-incurred debt value totalled PLN 4.1 billion and decreased by 0.7% year on year. The average indebtedness of seniors who had credit cards and authorised overdraft in 2021 stood at a bit over PLN 1.4 thousand. Debt from credit cards and authorised overdraft in 2021 burdened the elderly living in Mazowieckie Voivodship most, where its average value amounted to PLN 1.8 thousand, while the least – in Podkarpackie Voivodship (PLN 0.9 thousand).

**Chart 29. Average mortgage credit debt of a debtor aged 60 and more by Voivodships in 2021
As of 31 December**



Source: CIB data.

**Chart 30. Average credit card and authorised overdraft debt of a debtor aged 60 and more
by Voivodships in 2021
As of 31 December**



Source: CIB data.

2.3. Housing situation

Almost two-thirds of households consisting only of older people lived in multi-family buildings. In 2021, there were 63.8% seniors' households and in single-family houses – 36.1%. Multi-family houses were more often seniors' places of residence in urban areas (79.1% of households solely with persons aged 60 and more in 2021) rather than in rural areas (16.8%).

In the analysed year, on average, one household dwelling inhabited by seniors had 70.3 m² of usable floor area. This area in cities was 63.5 m², and in villages – 91.4 m². As the elderly living in 1-person households reported, the average usable floor area of their dwellings comprised of 62.0 m², and those living in 2-person households solely with older people – 79.4 m².

2021 witnessed a further improvement in fitting senior occupied dwellings with technical installations. Almost all older people's households had a water supply system, 99.1% were equipped with running hot water, 98.8% in a flushed toilet, and 98.5% in a bathroom. In 2021, a slight drop was noted in the case of seniors' dwellings equipped with heaters, and growth – in central heating. In both cases the change was by 1.3 pp. The greatest difference in comparison with the previous year referred to the analysed percentage of households residing in dwellings fitted with gas from a gas supply system (up by 3.6 pp) and gas from gas cylinders (a fall by 3.3 pp).

Table 12. Households solely with persons aged 60 and more in dwellings equipped with installations in 2021

Specification	Total	Urban areas	Rural areas
	in % of households of a given household group		
Water supply system	99.9	99.9	99.7
Flushed toilet	98.8	99.4	96.9
Bathroom	98.5	99.1	96.9
Running hot water	99.1	99.5	97.9
Gas	92.5	92.6	92.4
from gas supply system	66.7	79.9	26.3
from gas cylinders	25.9	12.7	66.1
Air conditioning	1.8	1.9	1.7
Central heating	87.9	89.5	83.0
Heater	12.0	10.4	17.0

In 2021, technical and sanitary conditions of dwellings were still better in urban areas rather than rural ones, although the situation of population living in rural areas had improved especially in terms of equipping dwellings with: a bathroom, a flushed toilet and running hot water. Seniors' reporting shows that by 2.2 pp and 2.5 pp fewer dwellings were fitted with a bathroom and a flushed toilet in rural areas than in urban ones; and access to running hot water – by 1.6 pp fewer dwellings.

According to the subjective evaluation of older population, the majority of their dwellings are in proper technical and sanitary conditions. In 2021, such an opinion was recorded in 96.4% of households with seniors only, which is an increase in this percentage by 1.6 pp compared to the previous year. In the case of urban residents, the percentage was 97.5% and in rural ones – 93.0%.

In the analysed period grew the share of households of the elderly with dwellings hot enough in winter (95.6% in 2020 to 96.3%) and cool enough in summer (from 95.0% to 95.8%). The improvement was also noted in the case of noisy or polluted locations. The percentage of seniors' households complaining about noise and pollution at their place of residing diminished in 2021 to 9.6%, i.e. by 1.5 pp in comparison with the previous year.

2021 recorded an increase in the percentage of seniors' households that were located in buildings with architectural barriers making access to them more difficult (from 29.1% noted in 2020 to 29.3%). In this respect it is urban inhabitants that are reporting the improvement. The share of households with architectural barriers grew in the case of cities by 0.5 pp and fell in villages by 1.0 pp.

Table 13. Subjective evaluation of occupied dwelling in 2021

Specification	Households in % of a given household group			
	without persons aged 60 and more	only with persons aged 60 and more		
		total	of which	
			1-person	2-person
Total				
With proper technical and sanitary conditions	96.7	96.4	94.8	98.2
Located in an extremely noisy or polluted area	8.9	9.6	9.9	9.4
Located in the area under threat of crime, violence, vandalism, with dens nearby	2.0	1.7	2.1	1.2
Located in the area with poor infrastructure	3.3	2.9	3.0	2.8
Located in the area with special benefits	9.2	8.8	8.7	9.0
With a balcony (terrace), a garden	82.6	79.8	74.9	85.4
Warm enough in winter	97.0	96.3	95.2	97.6
Cool enough in summer	96.1	95.8	95.4	96.3
Located in a building with architectural barriers limiting access to a flat	25.5	29.3	29.5	29.3
urban areas				
With proper technical and sanitary conditions	96.7	97.5	96.6	98.5
Located in an extremely noisy or polluted area	10.4	10.8	11.2	10.5
Located in the area under threat of crime, violence, vandalism, with dens nearby	2.7	2.1	2.6	1.5
Located in the area with poor infrastructure	1.4	1.1	1.0	1.2
Located in the area with special benefits	11.4	10.0	9.8	10.3
With a balcony (terrace), a garden	77.7	76.2	70.7	82.8
Warm enough in winter	96.7	96.8	96.0	97.6
Cool enough in summer	95.4	95.7	95.5	96.0
Located in a building with architectural barriers limiting access to a flat	28.9	32.9	33.0	32.8
rural areas				
With proper technical and sanitary conditions	96.5	93.0	89.3	97.2
Located in an extremely noisy or polluted area	5.5	5.9	5.9	6.1
Located in the area under threat of crime, violence, vandalism, with dens nearby	0.4	0.3	0.4	0.0
Located in the area with poor infrastructure	7.3	8.5	8.9	7.8
Located in the area with special benefits	4.2	5.2	5.4	4.8
With a balcony (terrace), a garden	93.4	90.7	87.9	93.8
Warm enough in winter	97.6	94.9	92.6	97.5
Cool enough in summer	97.6	96.3	95.3	97.3
Located in a building with architectural barriers limiting access to a flat	17.9	18.4	18.7	18.2

2.9% of the dwellings of seniors' households were located in areas with poor infrastructure. For years rural residents, compared to urban residents area in a worse situation in terms of residing in good infrastructure, however, in both cases the situation improved compared to the previous year. In 2021, 8.5% of household dwellings of elderly people were located in areas with bad infrastructure in rural areas, and in cities – 1.1%. The situation was different when it came to the evaluation of dwellings due to their location in an area particularly under threat of crime, violence, vandalism, and in the vicinity of dens. This problem affected 0.3% of analysed households in rural areas and 2.1% in urban ones.

2.4. Subjective evaluation of financial situation

Year 2021 was another consecutive one in which the material situation of older people, according to their subjective evaluation, improved. A good or rather good material situation was recorded in 41.8% of households consisting only of older people, which is an increase by 1.9 pp in comparison with the previous year. At the same time, the percentage of households with people aged up to 59 who declared that their material situation was good or rather good increased by 1.1 pp, reaching 60.6%.

Table 14. Subjective evaluation of financial situation of households in 2021

Specification	Households in % of a given household group			
	without persons aged 60 and more	only with persons aged 60 and more		
		total	of which	
			1-person	2-person
Total				
Good and quite good	60.6	41.8	32.6	52.8
Average	35.5	50.8	56.3	44.2
Rather bad and bad	3.9	7.4	11.1	3.0
urban areas				
Good and quite good	62.7	44.5	34.8	56.0
Average	33.4	48.8	55.1	41.4
Rather bad and bad	3.9	6.7	10.1	2.6
rural areas				
Good and quite good	56.0	33.6	25.5	42.7
Average	40.1	56.8	60.3	53.0
Rather bad and bad	3.9	9.6	14.2	4.3

In the analysed year, 7.4% of seniors declared that their households were in bad or rather bad financial situation (compared to 8.5% recorded a year before). Most often, like in previous years, older people stated that their financial situation was average and over half of the responses asserted it.

The percentage of households of seniors satisfied with their financial standing had been noted recently more often in urban areas than in rural ones, which further deepened the gap between the level of financial satisfaction felt in cities and in villages. In the analysed year, good or rather good financial situation was reported in 44.5% of seniors' households, i.e. by 2.0 pp more than a year before. In rural areas there were 33.6% of such households (up by 1.3 pp in comparison with the previous year). The percentage of households of older people declaring bad or rather bad financial situation in urban areas diminished from 8.0% in 2020 to 6.7%, and in the case of rural residents from 9.7% to 9.6%.

The subjective evaluation of the financial condition of seniors largely depends on the size of a household. Seniors in 1-person households most often declare a bad or rather bad situation. In 2021, the elderly living alone in rural areas stated that their financial standing kept being particularly low and equalled 14.2%. As in previous years, seniors living in 2-person households in urban areas were most satisfied with their financial situation. In 2021, the percentage of such households grew to 56.0%.

Chapter 3

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

3.1. Out-patient health care

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

At the end of 2021, there were 21968 clinics, 674 medical practices, and 3079 dentist practices within the out-patient health care. In accordance with the reporting of health care facilities, in 2021 there were 316.7 million consultations, of which 98.0 million were provided to people aged 65 and more. The latter comprised 30.9% of total consultations provided (a year before they constituted 31.7%). The majority of consultations were provided to the elderly in urban areas – 83.1 million, while in rural areas 14.9 million, which is caused by a higher availability of establishments in urban areas rather than in rural ones.

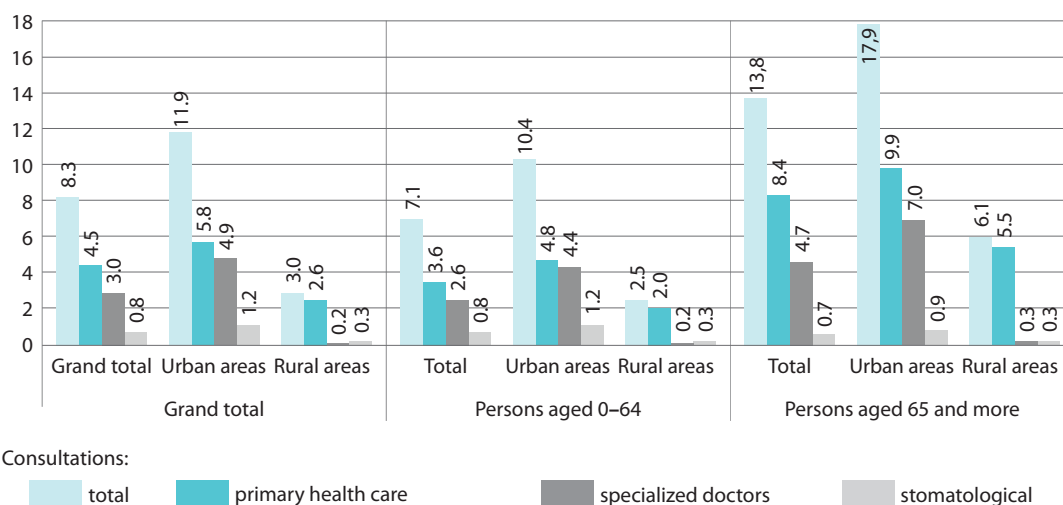
In primary health care doctors provided 59.5 million consultations to population aged 65 and more, i.e. over one third of the total number these consultations (i.e. 34.7% in relation to 36.0% in 2020). In specialist health care, there were 33.5 million consultations of seniors, i.e. 29.3% of all specialist consultations (like a year before). Stomatological consultations provided to older people totalled 5.0 million, which accounted for 16.1% of all stomatological consultations (15.8% in 2020).

Table 15. Consultations provided within the scope of the out-patient health care^a in 2021

Specification	Total	Doctors		Stomatological
		primary health care	specialized care	
in thousands				
Total	316683.3	171312.3	114629.7	30741.3
urban areas	270255.8	132295.8	111451.5	26508.5
rural areas	46427.5	39016.5	3178.3	4232.7
Persons aged 0–64	218727.4	111859.0	81085.5	25783.0
urban areas	187186.3	86330.8	78668.1	22187.5
rural areas	31541.1	25528.2	2417.4	3595.5
Persons aged 65 and more	97955.9	59453.3	33544.3	4958.3
urban areas	83069.5	45965.0	32783.4	4321.1
rural areas	14886.5	13488.3	760.9	637.3

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

In 2021, the average number of consultations provided in out-patient health care per capita was 8.3. People aged 65 and more attended consultations more often than younger people. In 2021, an average of 13.8 consultations were provided to an elderly person, i.e. over twice as many as to people in the 0–64 age group.

Chart 31. Average number of consultations within the scope of the out-patient health care per capita in 2021


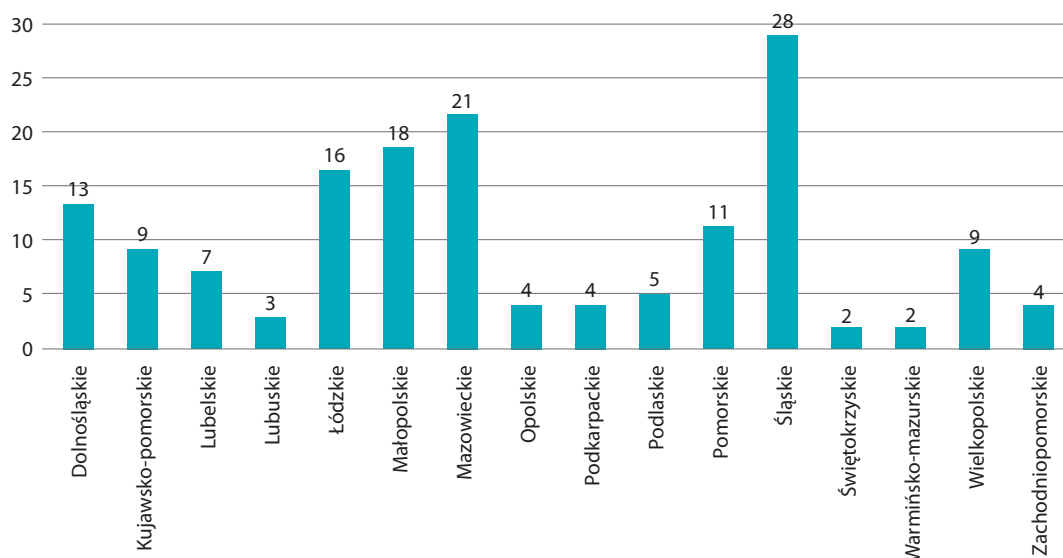
The structure of consultations provided to the elderly a dominant role had the ones concerning primary health care. In 2021, their percentage was 60.7% of total out-patient health care consultations. In urban areas their share equalled 55.3% and in rural areas – 90.6%.

Table 16. Structure of out-patient health care consultations provided for persons aged 65 and more by the type of consultation in 2021

Specification	Total	Doctors		Stomatological
		primary health care	specialized care	
	w %			
Total	100.0	60.7	34.2	5.1
Urban areas	100.0	55.3	39.5	5.2
Rural areas	100.0	90.6	5.1	4.3

In December 2021, there were 156 geriatric clinics in Poland, i.e. by 5 more than a year before. Most of them were located in Śląskie Voivodship – 28, followed by Mazowieckie Voivodship (21 clinics) and Małopolskie one (18 clinics). The fewest number of geriatric clinics was in Warmińsko-Mazurskie, Świętokrzyskie (each having 2 clinics). Taking into consideration the number of older population per one geriatric clinic, it can be stated that, similarly to the year before, the best situation in terms of access to these clinics was in Łódzkie and Śląskie Voivodships – with 42.4 and 42.6 thousand people aged 60 and more per clinic. The worst situation in this respect was in Warmińsko-Mazurskie Voivodship where there were 174.6 thousand seniors per clinic.

**Chart 32. Geriatric clinics by Voivodships in 2021
As of 31 December**

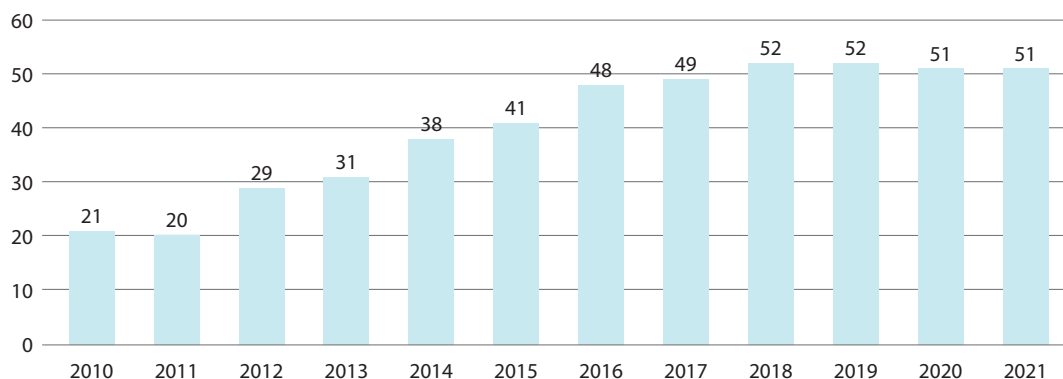


In 2021, 73.1 thousand medical consultations were provided in geriatric clinics, of which to women – 51.8 thousand (70.8%). The highest number of consultations was recorded in Śląskie Voivodship – 12.7 thousand and Małopolskie Voivodship – 10.9 thousand. These two Voivodships with the highest number of geriatric consultations provided 32.3% of total such consultations.

3.2. In-patient and health resort health care

In 2021, in-patient health care in Poland was provided by 899 general hospitals with 1684471¹ beds. In-patient health care provides extensive medical care and nursing for older people in geriatric wards. Their number of until 2018 had gradually increased. In 2010, there were 21 geriatric wards in general hospitals. In 2018 and 2019, their number remained stable – 52, and in 2020 it fell to 51 to stay like this in 2021.

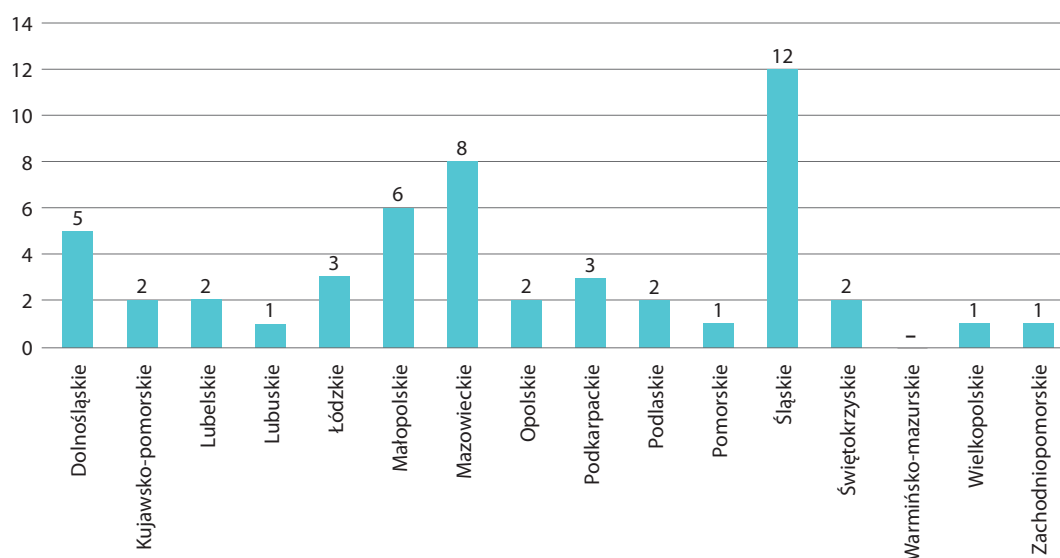
**Chart 33. Geriatric wards
As of 31 December**



¹ Excluding day care hospitals.

Within a year, 21.3 thousand people had been treated in geriatric wards that had 1048 beds (as of the end of 2021). Since 2020 the number of beds in these wards had grown by 0.3%, while the number of people treated had decreased by 2.8%. The largest number of geriatric wards was located in Śląskie Voivodship – 12 wards, which comprised 23.5% of their total number in Poland. The second Voivodship in terms of the number of geriatric wards was Mazowieckie Voivodship with their number equalling 8. Only 1 geriatric ward was recorded in four Voivodships, and in Warmińsko-Mazurskie there was no geriatric ward at all.

**Chart 34. Geriatric wards by Voivodships in 2021
As of 31 December**



Departments which specialise in treating mainly the elderly also include long-term as well as hospice and palliative in-patient health care wards. They comprise chronic medical care homes, nursing homes, hospices and palliative wards. During 2021, these facilities treated 98.0 thousand people, including 76.3 thousand people aged 65 and more. In 2021, the latter accounted for 77.9% of their patients. In the case of this age group, 25.2 thousand men and 51.1 thousand women required treatment. 107 patients received this form of treatment per 10 thousand population aged 65 and more.

Table 17. Patients of long-term, hospice and palliative in-patient health care^a in 2021

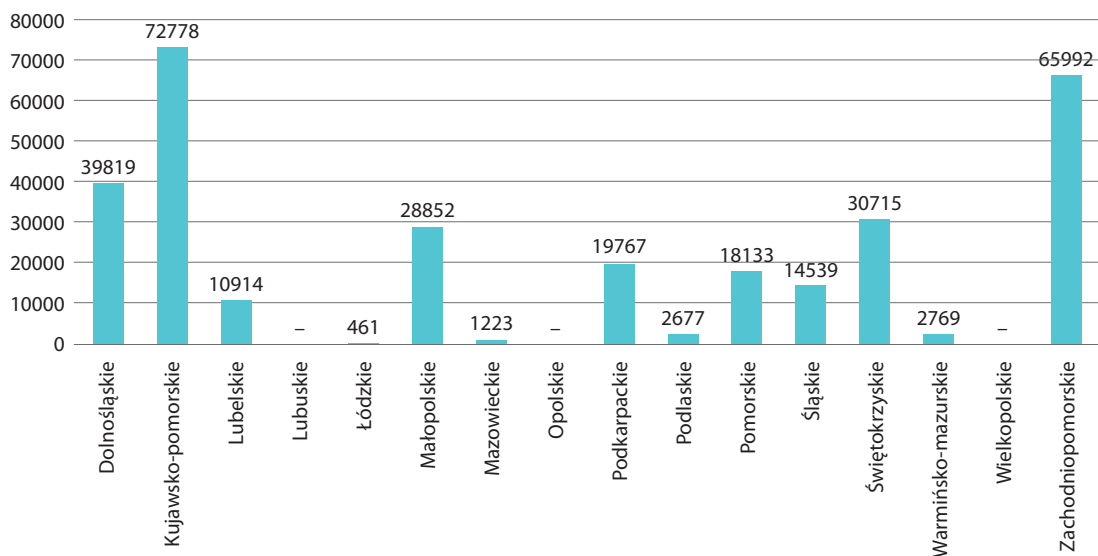
Specification	Total	Of which at age	
		0–64	65 and more
In absolute numbers			
Total	97960	21669	76291
Male	39677	14440	25238
Female	58283	7229	51054
Per 10 thousand population of a given group			
Total	25.8	7.0	107.4
Male	21.6	9.3	89.0
Female	29.7	4.7	119.6

^a During a year.

Seniors much more frequently use health resort treatment than other people. In 2021, 308.6 thousand health resort visitors aged 65 and more (i.e. 51.4% of total visitors) made use of this treatment. Due to the gradual the COVID-19-limitation lifting, the number of visitors grew by 55.0% in comparison with the previous year. After deducting the number of foreigners in in-patient health care, the number of health resort visitors aged 65 and more stood at 296.2 thousand. The share of these visitors in the total population of this age group was 4.2%, while among younger visitors – 0.9%.

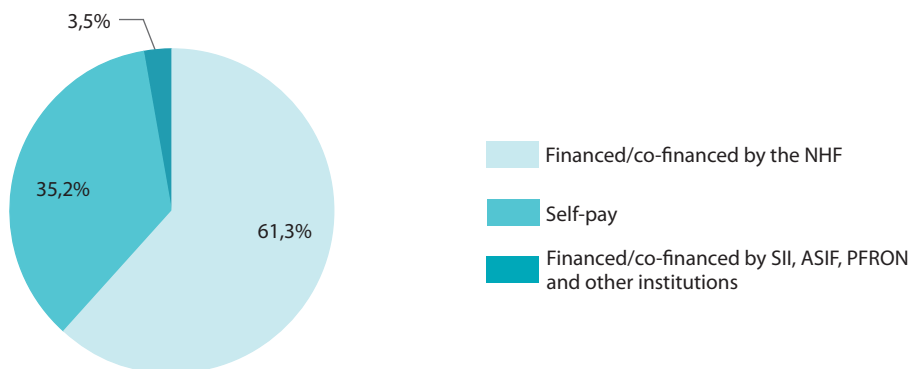
Most people aged 65 and more were treated in Kujawsko-Pomorskie Voivodship (23.6% of their total number) and Zachodniopomorskie Voivodship (21.4%), while the lowest number was recorded in Łódzkie Voivodship – 0.1%. In three Voivodships, namely Lubuskie, Opolskie and Wielkopolskie, there were no health resort treatment facilities.

Chart 35. Patients aged 65 and more in health resort facilities by Voivodships in 2021



The majority of health resort visitors are treated in in-patient care. In 2021, there were 278,8 thousand such patients aged 65 and more, which constituted 90.3% of the total number of patients that age. The out-patient health care treated 29.9 thousand persons aged 65 and more (i.e. 9.7% of the total number of patients of that age).

Chart 36. Structure of patients aged 65 and more in health resort facilities in in-patient health care by type of financing in 2021



In 2021, 61.3% of visitors aged 65 and more (67.3% recorded in the previous year) used financing or co-financing from the NHF, and 35.2% paid for their treatment themselves (by 4.8 pp fewer than in 2020). The remaining 3.5% of seniors used financing or co-financing of their stay by SII, ASIF, PFRON or other institutions (which is an increase by 1.2 pp in comparison with the previous year).

3.3. Public expenditure on health care

Public expenditure on health care includes expenditures of the National Health Fund, the state budget and local government units. The structure of these expenditures is dominated by the expenditures of the National Health Fund. According to data from the financial statements of the NHF, the costs of health services in 2021 amounted to PLN 113.3 billion and had increased by PLN 15.3 billion, i.e. by 15.7%, compared to the previous year.

A significant part of health care expenditures is incurred on people aged 60 and more. As data from the National Health Fund show, in 2021, the reimbursement of hospital treatment costs of people aged 60 and more will account for 54.7% of the total amount of reimbursement of these services. The highest share of expenditure on the reimbursement of costs of seniors' hospital treatment Lubuskie Voivodship, where it equalled 61.7%, and the lowest in Mazowieckie Voivodship – 50.0%.

Chart 37. Share of reimbursement for hospital treatment of persons aged 60 and more in the total hospital treatment reimbursement by Voivodships in 2021

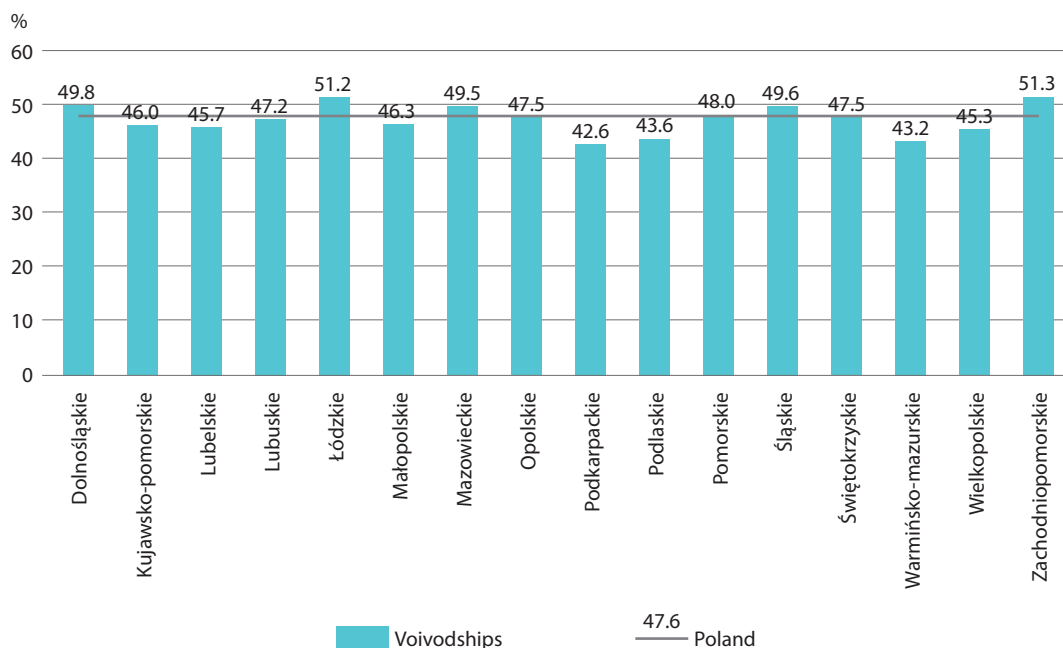


Source: NHF data.

In 2021, the highest expenditure of the National Health Fund on the reimbursement of hospital treatment costs of the elderly was generated by cardiology and internal medicine wards. These costs comprised 77.0% and 78.0% respectively of the total amount of the reimbursement of services in these wards, and in relation to the total value of the reimbursement of hospital treatment of seniors – 13.8% and 8.9%. The reimbursement of hospital treatment of the elderly in a geriatric ward amounted to PLN 83.7 million, which made up 0.4% of the total reimbursement of hospital treatment of the elderly.

In the case of out-patient specialised services, the value of this type of services provided to persons aged 60 and more represented 47.6% of the total reimbursement amount in the analysed services. The highest share of the costs of these services was observed in Zachodniopomorskie Voivodship – 51.3%, and the lowest in Podkarpackie Voivodship – 42.6%.

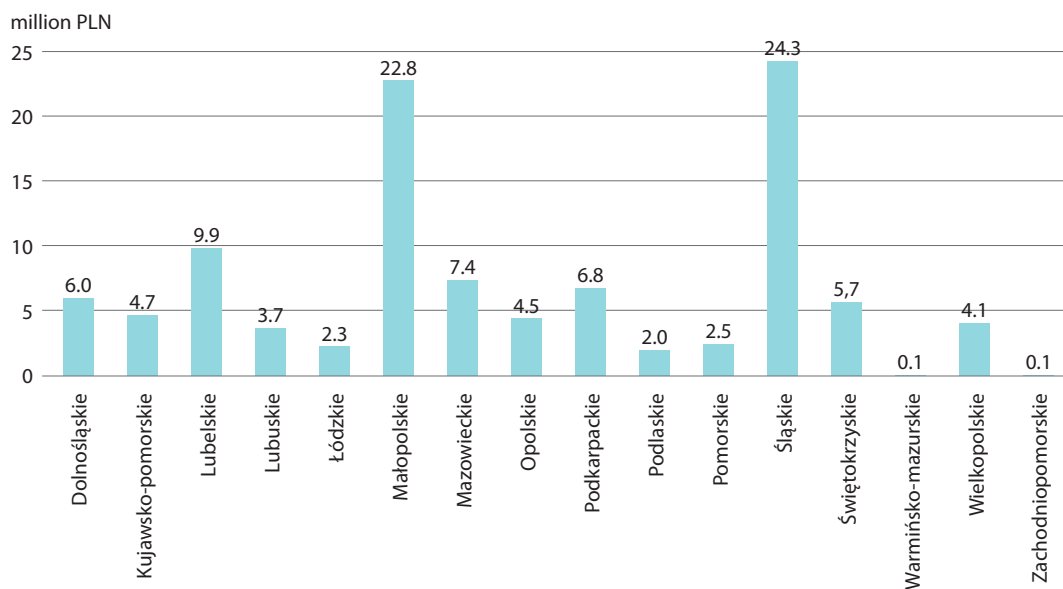
Chart 38. Share of refund for out-patient specialised services provided to persons aged 60 and more in the total refund for out-patient specialised services by Voivodships in 2021



Source: NHF data.

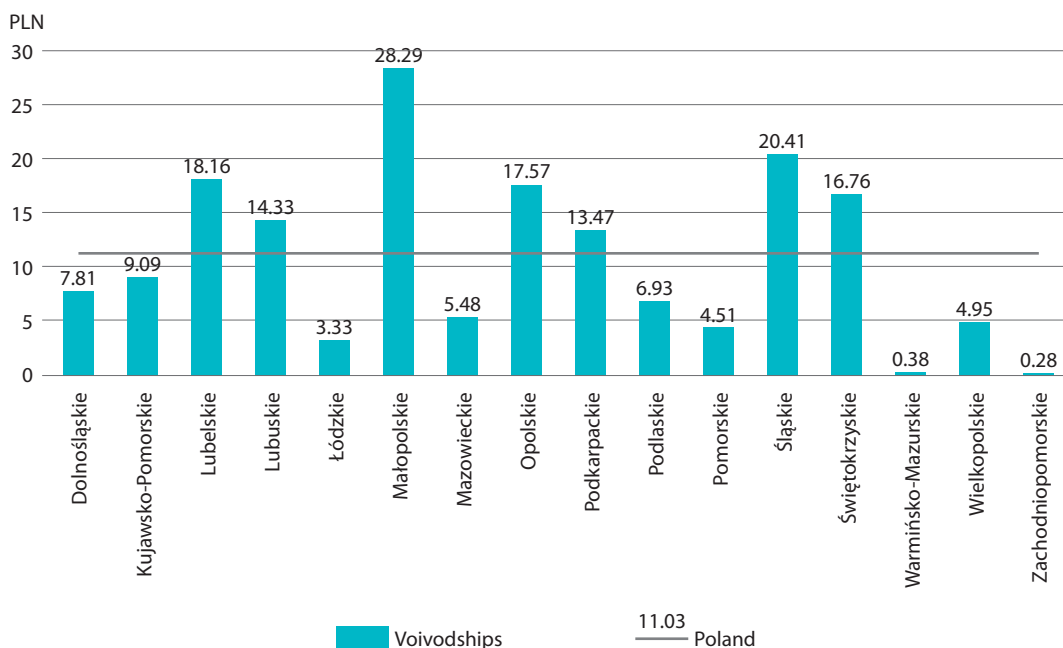
The treatment costs of people aged 60 and more in basic health care, reimbursed by the National Health Fund, generated 38.5% of the total value of these services. The highest representation of these costs was noted in Świętokrzyskie Voivodship – amounting to 42.1%, the lowest in Wielkopolskie Voivodship – 35.5%.

Financial resources allocated for the services in the field of geriatrics within out-patient specialist care and hospital treatment, incurred by the National Health Fund in 2021 totalled PLN 107.1 million and 96.2% 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 24.3 million and Małopolskie – PLN 22.8 million. The smallest amount was spent on geriatric services in Zachodniopomorskie and Warmińsko-Mazurskie ones – only PLN 0.1 million.

Chart 39. The National Health Fund expenditure on geriatric healthcare services refund reimbursement by Voivodships in 2021

Source: NHF data.

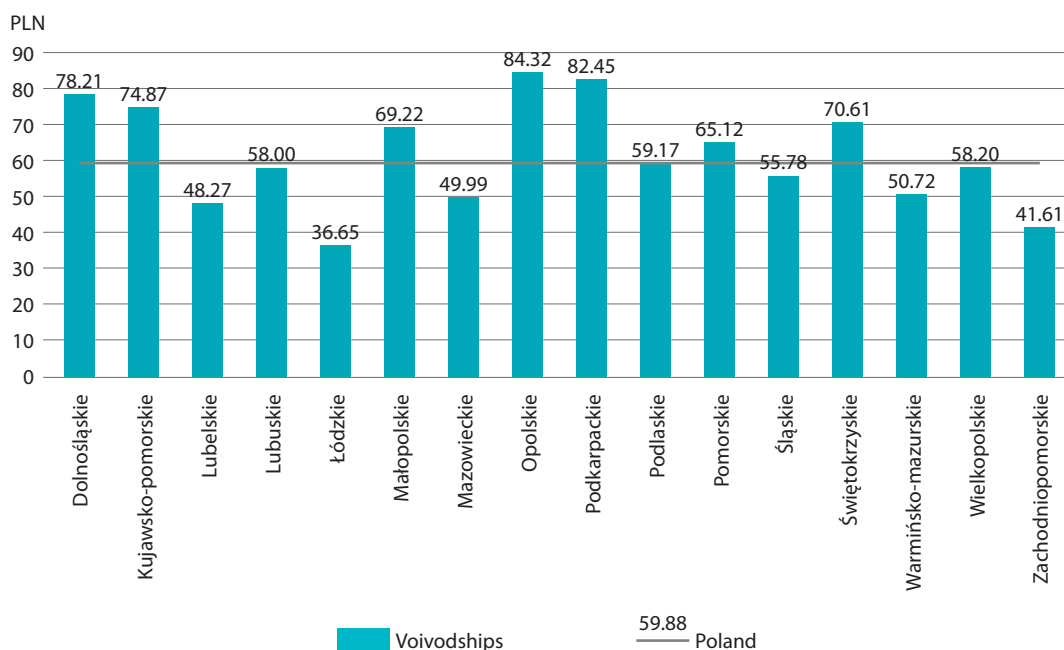
Health care services within geriatrics had an average of PLN 11.03 per 1 older person allocated in 2021 by the National Health Fund. Małopolskie Voivodship could spend the most – PLN 28.29, while Zachodniopomorskie Voivodship the least – only PLN 0.28.

Chart 40. The National Health Fund expenditure on geriatric healthcare services refund per treated person aged 60 and more by Voivodships in 2021

Source: NHF data.

Hospice and palliative care are important for older people. In 2021, almost 81.1% of the costs of such services reimbursed by the National Health Fund concerned older people. On average, the National Health Fund spent PLN 59.88 per senior. The largest amount was spent in Opolskie Voivodship – 84.32 PLN, the smallest – in Łódzkie Voivodship – 36.65 PLN.

Chart 41. The National Health Fund expenditure on the reimbursement of hospice and palliative care services per treated person aged 60 and more by Voivodships in 2021



Source: NHF data.

Among the costs of hospice and palliative care services provided to older population, the highest share had costs of in-patient palliative/hospice care (52.3%) and home hospice (47.4%). Out-patient consultations in palliative medicine clinics generated 0.4% of total reimbursement costs.

According to the NFZ, in 2021, the reimbursement of medicaments for people aged 60 and more equalled PLM 5.9 billion, i.e. almost 62% of the total drug reimbursement costs in Poland. The amount of reimbursement medicaments for the elderly is closely connected with the population distribution and the number of this population in each Voivodship. The majority of funds were allocated to Mazowieckie Voivodship – PLN 811.0 million and in Śląskie one – PLN 752.7 million, while the smallest amounts in Opolskie and Lubuskie Voivodships – PLN 145.7 million and PLN 142.4 million respectively.

3.4. Social assistance

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

At the end of 2021, there were 2015 in-patient social welfare facilities (164 more than in 2020), among which there were 897 social welfare homes and 556 establishments ensuring 24-hour care for disabled persons, chronic patients, or elderly persons. The highest number of in-patient social welfare facilities was located in Mazowieckie Voivodship – 308 and in Śląskie Voivodship – 244, which means in two Voivodships with the highest number of people aged 60 and more. The smallest number was in Lubuskie Voivodship – 49 and Podlaskie Voivodship – 62.

**Table 18. Stationary social welfare facilities in 2021
As of 31 December**

Voivodships	Total	Of which	
		social welfare homes	centres providing full-time care ^a
Polska	2015	897	556
Dolnośląskie	132	64	37
Kujawsko-Pomorskie	94	49	20
Lubelskie	93	47	20
Lubuskie	49	23	8
Łódzkie	113	67	20
Małopolskie	170	96	40
Mazowieckie	308	106	134
Opolskie	76	30	27
Podkarpackie	94	52	14
Podlaskie	62	22	18
Pomorskie	149	46	66
Śląskie	244	103	64
Świętokrzyskie	79	39	15
Warmińsko-Mazurskie	100	49	21
Wielkopolskie	160	68	35
Zachodniopomorskie	92	36	17

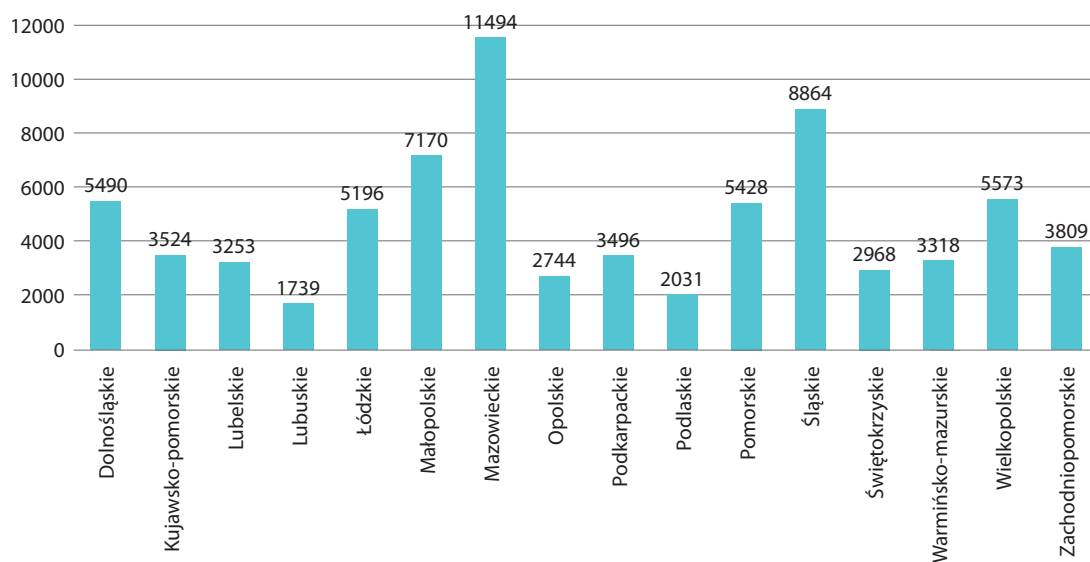
a To disabled, chronically ill or older persons within the scope of economic activity or their statutory activity.

At the end of 2021, the number of beds in stationary social welfare facilities was similar to the year before, amounting to 127.3 thousand, i.e. growth from a year before by 8.0 thousand (6.6%). Similarly to 2020, the largest number of places were in nursing homes (84.2 thousand). As the Voivodship perspective shows, the highest number of places in stationary social welfare facilities was in Mazowieckie Voivodship (18.4 thousand) and Śląskie Voivodship (14.8 thousand). The smallest number of places was in Lubuskie Voivodship (3.1 thousand) and Podlaskie Voivodship (3.7 thousand). In Poland, there were 76 seniors per place in 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 92.

**Table 19. Places in stationary social welfare facilities in 2021
As of 31 December**

Voivodships	Total	Of which	
		social welfare homes	centres providing full-time care ^a
Polska	127256	84200	21928
Dolnośląskie	9266	6083	1443
Kujawsko-Pomorskie	6127	4110	669
Lubelskie	5925	4541	615
Lubuskie	3061	2292	265
Łódzkie	8323	6627	578
Małopolskie	11180	8261	1793
Mazowieckie	18448	10027	5745
Opolskie	4706	3080	897
Podkarpackie	6432	4886	569
Podlaskie	3704	2362	746
Pomorskie	8757	4403	2341
Śląskie	14767	9047	2774
Świętokrzyskie	4854	3622	661
Warmińsko-Mazurskie	5818	4105	826
Wielkopolskie	9524	6534	1177
Zachodniopomorskie	6364	4220	829

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

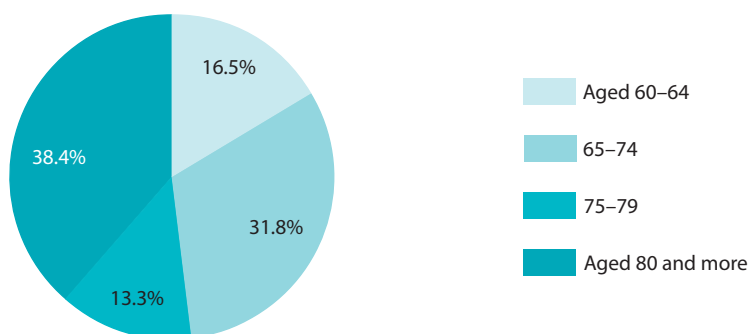
**Chart 42. Number of residents aged 60 and more of stationary social welfare facilities
by Voivodships in 2021
As of 31 December**

At the end of 2021, there were almost 114.3 thousand people in stationary social welfare facilities, including those aged 60 and more – 76.1 thousand or 66.6% of the total number of residents in these institutions. In 2020, the number of residents was 105.2 thousand and 67.2 thousand respectively. With regard to the previous year, the percentage of older people among residents of stationary social welfare institutions decreased by 2.7 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 – 11.5 thousand people and in Śląskie one – 8.9 thousand people. The Voivodships with the smallest number of the elderly in stationary social welfare facilities were in Lubuskie Voivodship – 1.7 thousand people and Podlaskie one – 2.0 thousand people.

At the end of 2021, as in the previous year, stationary social assistance facilities were used by 8 persons of senior age per 1.000 population that age. The largest number of people benefited from this type of support in Opolskie Voivodship (almost 11 persons per 1000), the least – in Lubelskie Voivodship – 6 persons per 1000 population.

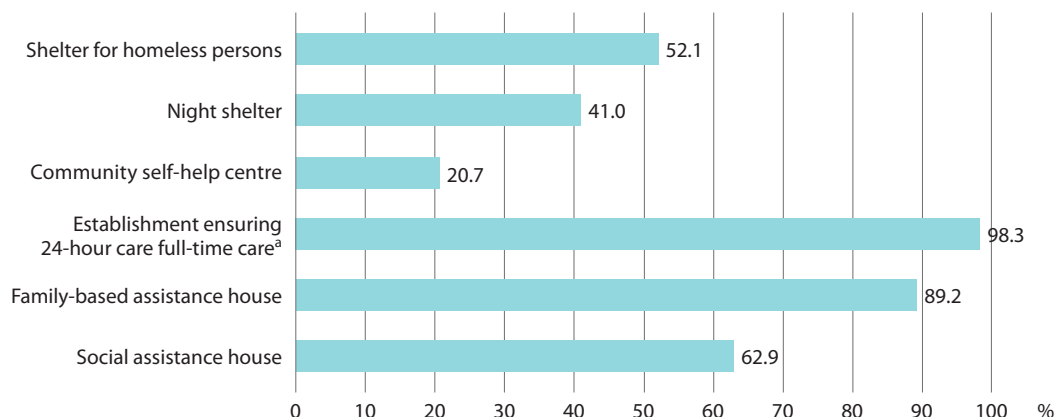
Chart 43. Structure of residents of stationary social welfare facilities aged 60 and more by age groups in 2021
As of 31 December



The age structure of stationary social welfare facilities shows the greatest number in the first age group, namely persons aged 80 and more, who comprised 38.4% of this population in 2021. A group of 65–74-year-olds ranked second (31.8% of residents of such institutions). The least numerous was the group aged 75–79 with the share comprising 13.3%.

In 2021, in establishments providing 24-hour care for people with disabilities, chronically ill or elderly persons, the share of people aged 60 and more in the total number of residents in these institutions grew from 97.2% recorded in 2020 to 98.3% in 2021, in social welfare homes from 61.8% to 62.9%. Compared to the previous year, the largest decrease in the proportion of older people in the total population was recorded in family-based assistance houses (from 92.5% in 2020 to 89.2% in 2021). The seniors' share in the number of residents of hostels for homeless persons remains very high, increasing from 51.3% to 52.1% in the year under review compared to the previous year.

**Chart 44. Share of persons aged 60 and more in the number of residents in specified types of stationary social welfare facilities in 2021
As of 31 December**



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

In 2021, 84.2 thousand of the elderly used care services, i.e. by 2.7% less compared to the previous year. On average, about 9 persons per 1000 older people used care services. The value of care services used by seniors totalled PLN 559.4 million, which is a 2.9% increase compared to the previous year. The average amount of care services per senior benefiting from this type of support amounted to PLN 6639.5 and was by 5.7% higher in relation to 2020.

The highest number of residents of Wielkopolskie and Śląskie Voivodships (respectively 10.6 thousand people senior age and 9.2 thousand) benefited from care services, while the lowest – of Podlaskie Voivodship (1.6 thousand). The highest average value of care services per one beneficiary aged 60 and more was noted Świętokrzyskie Voivodship (by 63.2% higher than the average aid in Poland), while the lowest in Śląskie Voivodship (67.3% of the average in Poland).

Table 20. Attendance services for persons aged 60 and more in 2021

Voivodships	Attendance services beneficiaries	Value of attendance services in thousand PLN	Average value of attendance services per beneficiary in PLN
Poland	84247	559360.0	6640
Dolnośląskie	5285	27518.0	5207
Kujawsko-Pomorskie	6336	42498.7	6707
Lubelskie	4737	36871.2	7784
Lubuskie	1960	9072.0	4629
Łódzkie	5501	32196.6	5853
Małopolskie	5816	40821.8	7019
Mazowieckie	8273	47810.6	5779
Opolskie	2199	14155.6	6437
Podkarpackie	4441	36594.5	8240
Podlaskie	1630	9098.5	5582
Pomorskie	6187	42741.1	6908
Śląskie	9249	41351.6	4471
Świętokrzyskie	3248	35201.4	10838
Warmińsko-Mazurskie	3879	26132.9	6737
Wielkopolskie	10585	84198.6	7955
Zachodniopomorskie	4920	33096.8	6727

Chapter 4

Activity of the elderly

4.1. Participation in sports and recreational activity

Physical fitness that enables people to live independently is one of key components of satisfactory life of people irrespective of their age. Undoubtedly these two: keeping fit and remaining independent while doing everyday activities are affected by active participation in sports and recreational activities. Sports and physical exercises affect not only physical fitness in terms of general fitness and body strengthening but also influence psychological well-being.

A comprehensive assessment of physical activity of the population (including the elderly) can be made on the basis of the results of a statistical survey "Participation in sport and physical recreation". On their basis it can be stated that in the surveying period (from 1 October 2020 till 30 September 2021) only 28.8% of household members aged 60 were very fit or fit, and those who provided the former answer accounted for 1.4%. The percentage of seniors describing their fitness as poor equalled 18.0% and very poor – 3.0%. Every other elderly person described himself as moderately fit.

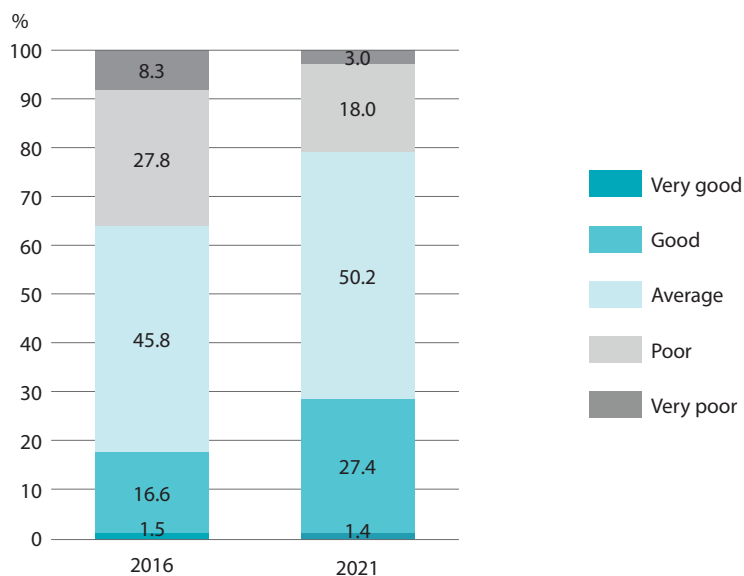
Table 21. Subjective assessment of general fitness of household members in 2021

Wyszczególnienie	Very good	Good	Average	Poor	Very poor
	in percent				
Total	22.0	43.7	26.4	6.8	1.0
Of which persons aged 60 and more	1.4	27.4	50.2	18.0	3.0
60–69	1.7	35.2	49.7	11.6	1.8
70 years old and more	0.9	16.4	50.8	27.1	4.7

The subjective assessment of a physical condition deteriorates greatly with age. In 2021, 60-year-olds reported that 36.9% of them were very fit or fit, while amongst 70-year-olds their number fell by more than twice to reach 17.3%. Poor or very poor physical condition was reported by 13.4% seniors aged 60–69 and as much as 31.8% of persons aged 70 and more.

The fitness assessment is largely sex-dependent. As a rule it is women who feel much worse than men in terms of physical condition. In 2021, the percentage of women aged 60 and more describing their fitness as very good or good amounted to 26.3%, i.e. by 5.9 pp less than in the case of men, for whose the percentage reached 32.2%. Women with a reportedly poor or very poor physical condition equalled 21.7% while men with such fitness – fewer by 1.5 pp.

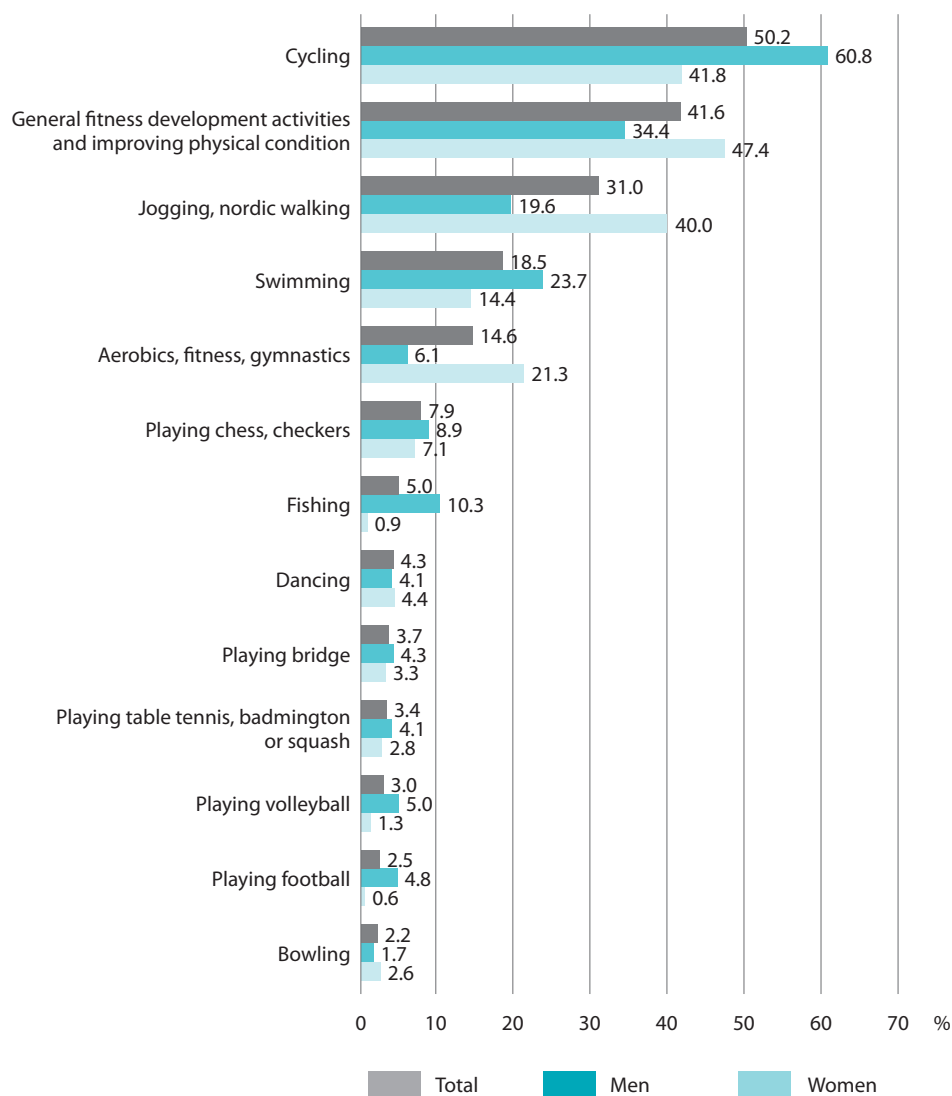
Recent years have shown an improvement in a subjective assessment of the physical condition of the elderly. In relation to the results of the previous edition of the survey (from 2016) the percentage of seniors describing their physical condition as poor or very poor fell respectively by 9.8 pp and 5.3 pp. The percentage of seniors of with good physical fitness grew meaningfully (by 10.8 pp. in comparison with 2016).

Chart 45. Subjective assessment of general fitness of household members aged 60 and more

In the period of 1.10.2020 to 30.09.2021 it was 18.3% persons aged 60 and more who made use of sports or recreational activity. Among males this age the percentage of those who participated in sports and recreational activity was 19.3%, while for women this age it was a bit lower and equalled 17.6%. Regular participation in sports or recreational activity was reported by 11.7% seniors. In comparison with 2016, the percentage of the elderly taking part in sports and recreational activity decreased by 6.8 pp. Undoubtedly it was the result of the COVID-19 pandemics and the restrictions imposed then. In 2021, sports, entertainment, and recreational activity was limited and access to sports facilities – hindered.

The most popular sports activity among people aged 60 and more was cycling. In 2021, it was 50.2% of people this age and making use of sports or physical recreation activity that reported going cycling (in 2016 it was 64.6%). Cycling was by far more commonly chosen by men – 60.8% than women – 41.8%. General fitness development activities aimed at improving fitness condition were also popular among seniors (i.e. recreational walks, skipping a rope, exercises on a stationary bike or a sports simulator) and in 2021 they were done by 41.6% persons (in 2016 – 19.8%). Women more frequently opted for these types of activities (47.4%) than men (34.4%). Jogging, Nordic walking, and swimming also ranked high among seniors. These activities were respectively chosen by 31.0% and 18.5% by the elderly participating in sports and physical recreation activities (in 2016 – 27.4% and 18.2%). Women preferred jogging and Nordic walking, men – swimming. Apart from the abovementioned activity forms women aged 60 and more often went for aerobics, fitness, gymnastics, while men the same age – fishing.

Chart 46. Participation of household members aged 60 and more in sports activities or physical recreation by selected forms of activity in 2021

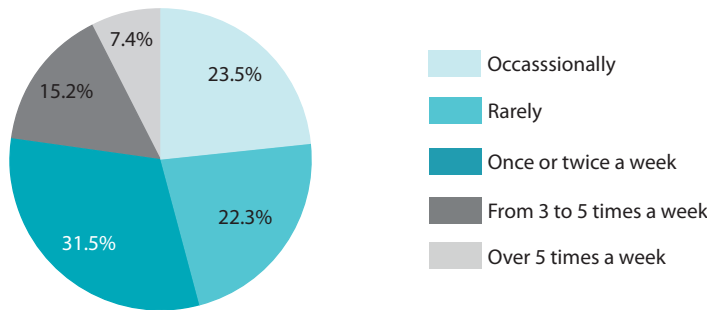


Over a half of persons aged 60 and more took part in sports activities or physical recreation¹ (54.1% in 2021 in comparison with 49.6% in 2016) regularly, i.e. at least once a week. Infrequent participation in sports activities and physical recreation (once a month on average) was reported by 22.3% of the elderly, and occasionally (e.g. during holidays, on a leave) – 23.5%. In 2016, the respective percentages equalled 27.9% and 22.6%.

Over a quarter of older people (25.8%) did activities that did not require commuting (e.g. working out at home, cycling, jogging immediately after leaving home). In 2016, this ratio was much higher and amounted to 53.1%. 66.7% of seniors decided to do activities that required an up-to-59-minute trip to and from the facility (in 2016 – 39.3%), while 5.2% of this population did activities with the travel time both ways spanning from 1 hour to 1 hour 59 minutes (in 2016 – 5.5%). Only 2.3% seniors spend on average 2 hours or more travelling to and from the workout place (in 2016 – 2.1%).

¹ Respondents could describe their participation in details with regard to maximum 5 activities (frequency of participation, an average training time, an average time of getting to the training).

Chart 47. Structure of participation in sports activities or physical recreation by frequency of participation of household members aged 60 and more in 2021

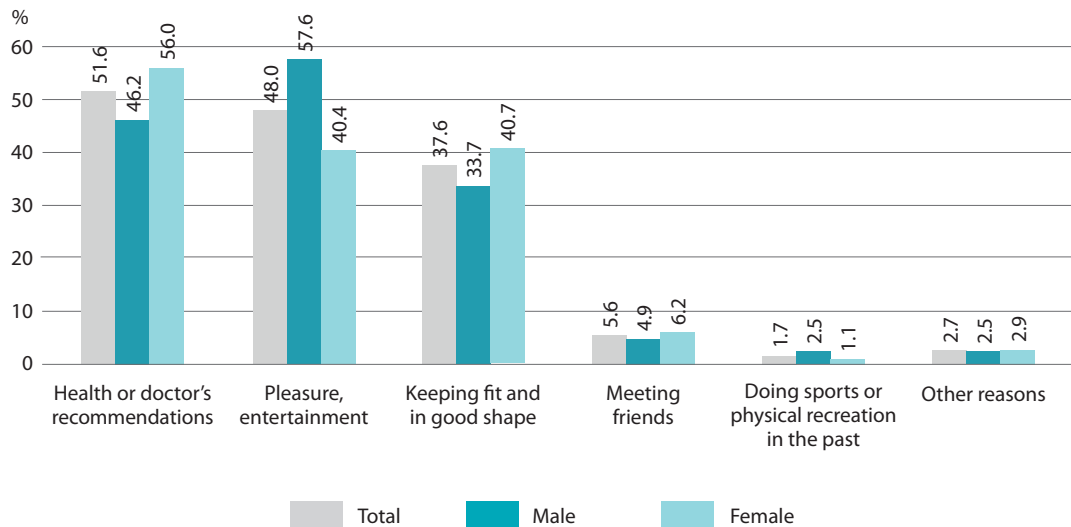


In 2021, elderly persons stated that their main reasons² for doing sports and physical activity were health or doctor’s recommendations. These answers were provided by 51.6% seniors i.e. by 19.9 pp more than in 2016. Other causes of participation in sports and recreational meetings were pleasure and entertainment, which were reported by 48.0% people aged 60 and more who took part in sports and physical recreation (2016 – 40.5%). Keeping fit and staying in good shape motivated 37.6% seniors (in 2016 – 21.0%). Only 5.6% of the elderly pointed out to meeting friends as the main reason for doing sports and 1.7% referred to their prior experience with sports or physical recreation. In 2016, these percentages were lower end equalled 3.7% and 0.4%.

Among older people it was men rather than women who decisively more often reported main pleasure and entertainment as a reason for doing sports and physical recreation (57.6% men in comparison with 40.4% women). The latter, however, decidedly more often than the former were motivated by health and doctor’s recommendations as well as to keep fit and in good shape.

Senior women, on the other hand, were far more likely than seniors to participate in sports for health reasons and doctor’s recommendations, as well as to maintain physical fitness and stay in good shape.

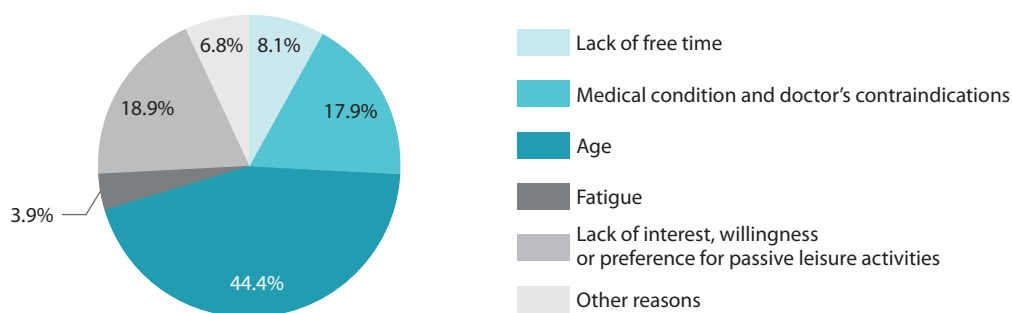
Chart 48. Reasons for doing sports or participatin in physical recreation of household members aged 60 and more in 2021



² A respondent could provide up to two answers to the question concerning doing sports or physical recreation activities.

In 2021, a basic reason for not taking part in sports or physical recreation activities was age, according to 44.4% of the elderly (41.3% male and 46.6% female). As compared with 2016 it is growth by 8,0 pp. Another meaningful hindrance was a lack of interest, willingness or a preference of passive leisure activities. 18.9% of persons aged 60 and more provided these reasons and more often they were men (20.3%) than women (18.0%). In 2016 it was 14.0% of older people that did not participate in sports or physical recreation activities due to a lack of interest, willingness or preference of passive leisure activities. Medical conditions and doctor's contraindications were further important reasons for abstaining from doing these activities, which was recorded by 17.9% seniors with males outnumbering females slightly (18.6% and 17.3% respectively). Population that was physically passive as a result of medical conditions decreased in relation to the previous edition of the survey by 14.5 pp. Other reasons, such as COVID-19 pandemic restrictions and the fear of getting infected with COVID-19 were put forward by seniors much less frequently (the former by 1.8% and the latter by 1.4%).

Chart 49. Structure of non-participation in sports and physical recreation activities of household members aged 60 and more by reasons of not-participation in 2021



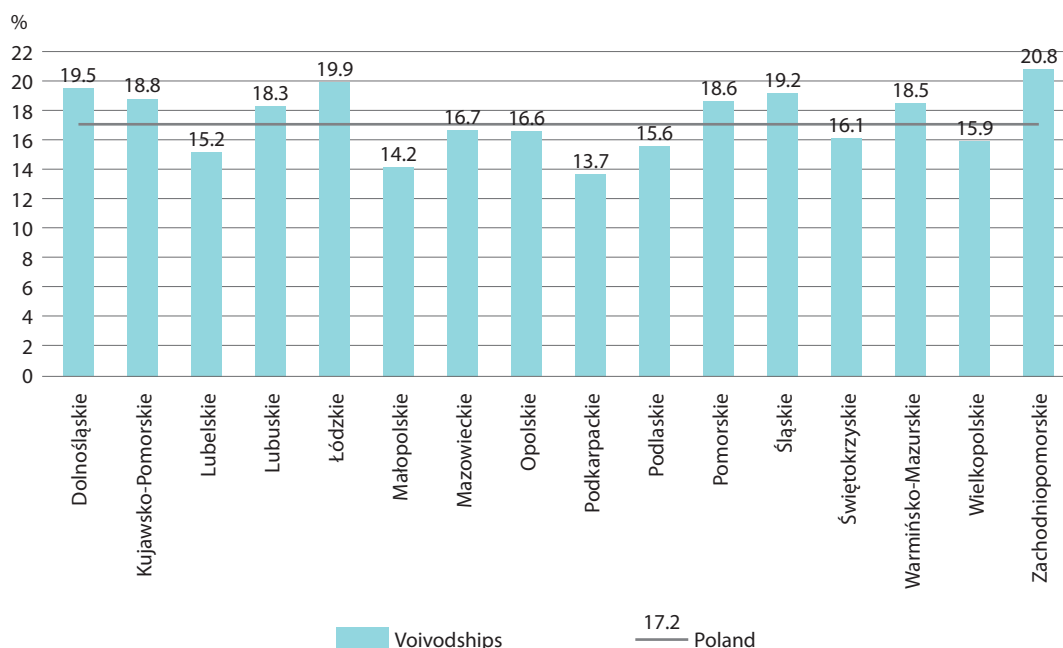
4.2. Participation in culture

In 2021, COVID-19-related restrictions affected the activity of cultural institutions in Poland. These institutions operated in accordance with temporary restrictions, although they were not so strict as a year before, yet still affected the possibilities of using the offer of these institutions, especially the traditional way.

In 2021, 826.3 thousand readers aged 60 and more used the offer of public libraries, i.e. 1.1% fewer than the year before. In the case of total number of public library readers, the decrease was even greater – 2.3%, which, in turn, had led to the increase in the share of older people in the total number of public library readers 17.0% in 2020 to 17.2% in 2021.

In 2021, the highest share of seniors in the total number of readers, as in the previous year, was recorded in Zachodniopomorskie (20.8%) and Łódzkie (19.9%) Voivodships, and the lowest in Podkarpackie (13.7%) and Małopolskie (14.2%) ones.

Chart 50. Share of readers aged more than 60 registered in public libraries in the total number of readers by Voivodships in 2021

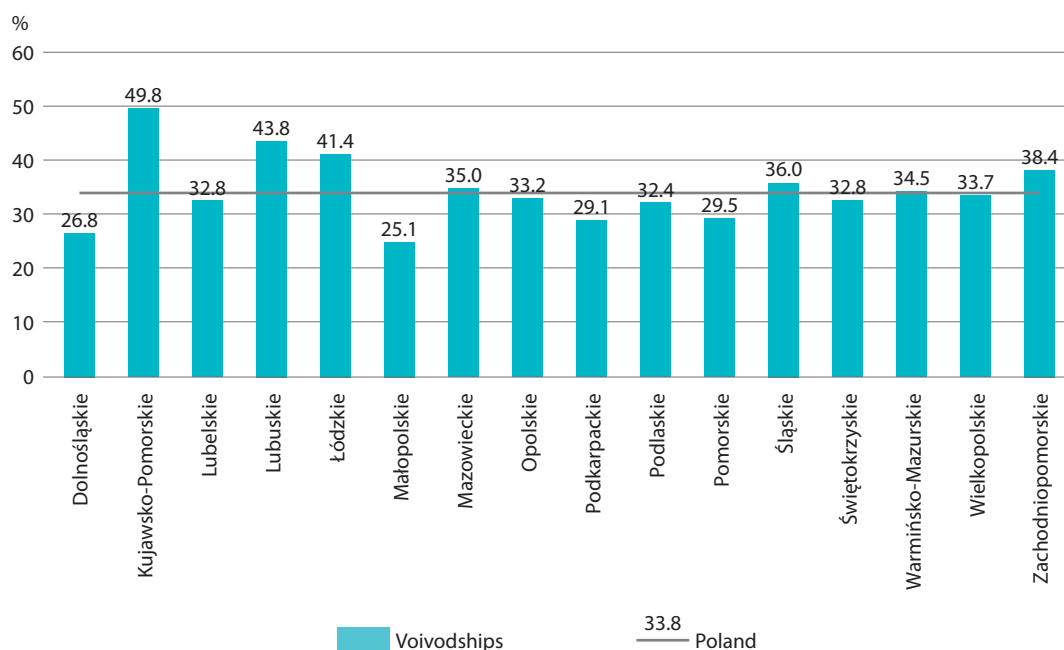


An important form of participating in culture by older people is taking part in activities organised by cultural centres and establishments, clubs and community centres. These institutions apart from organising cultural and educational events help to make and keep social bonds between seniors, activate this group and integrate local communities of the elderly.

During the pandemic period, in comparison with previous years, significantly fewer seniors made use of the cultural offer of cultural centres and establishments, clubs and community centres. In 2021, 130.7 thousand seniors were members of various groups, clubs or sections. Comparing to the previous year, the number of older people in such institutions fell by 23.0%. In 2021, people aged 60 and more accounted for 33.8% in the total number of members in clubs and sections. A year before their share was 36.4%.

The share of older people in the total number of people participating in groups, clubs, sections in cultural centres and establishments, clubs and community centres varies depending on the region. In 2021, the highest share of people aged 60 and more among members of groups (clubs, sections) was recorded in Kujawsko-Pomorskie (49.8%), Lubuskie (43.8%) and Łódzkie (41.4%) Voivodships, while the lowest in Małopolskie and Dolnośląskie Voivodships (25.1% and 26.8% respectively).

Chart 51. Share of persons aged more than 60 in the total number of members of groups, clubs or sections in cultural centres and establishments, clubs and community centres by Voivodships in 2021
As of 31 December



For years, senior/Third Age University run by the abovementioned institutions had been very popular among older people. In 2021, their share among the total number of members of groups, clubs or sections in cultural centres and establishments, clubs and community centres aged 60 and more was 65.9%.

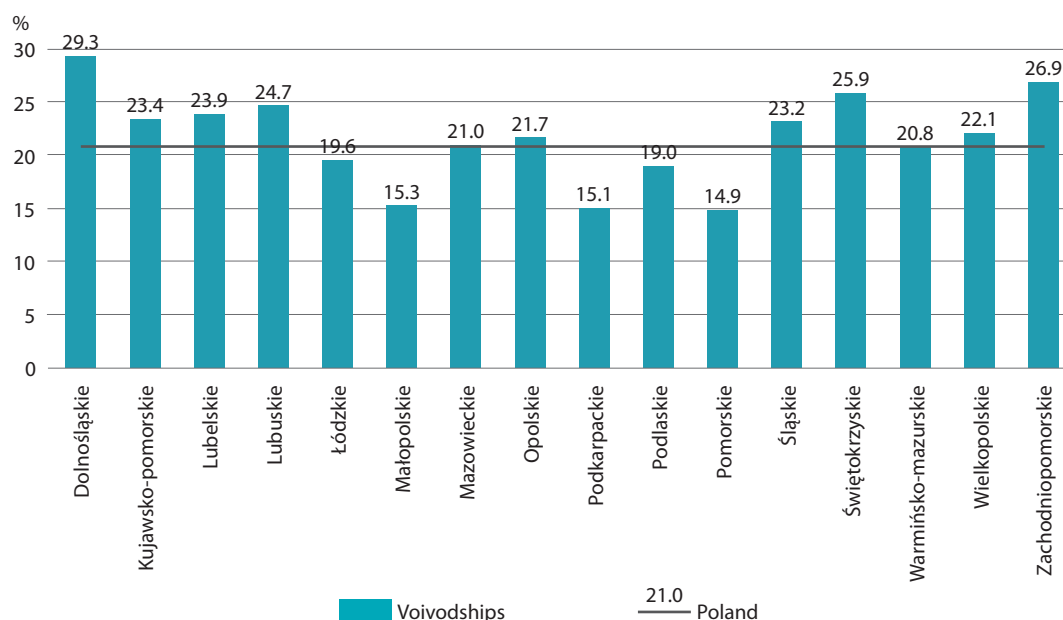
Table 22 Members of groups, clubs or sections in cultural centres and establishments, clubs and community centres in 2021
As of 31 December

Specification	Grand total	Urban areas	Rural areas	Of total population aged more than 60		
				total	urban areas	rural areas
Total	386351	274405	111946	130701	96710	33991
of which:						
Artistic/technical	80007	53442	26565	7417	5365	2052
Dance	61192	45037	16155	4349	3473	876
Music	39935	27606	12329	3447	2211	1236
Computer	4532	3242	1290	1349	1107	242
Photography and film	5168	4244	924	804	696	108
Theatre	10567	7813	2754	1586	1038	548
Tourist and recreation	46299	31475	14824	14373	11667	2706
Senior/Third Age University	90545	65958	24587	86138	62779	23359
Film discussion group	4143	3402	741	1400	1039	361
Literary	3630	2924	706	1131	891	240

In 2021, 47.7 thousand people over 60 were active in artistic groups in cultural centres and establishments, clubs and community centres, which is a slight fall comparing to the previous year (in 2020 there were 48.0 thousand of such people). Despite the fall, caused probably the ongoing pandemic, the percentage of seniors in the total number of members of artistic groups grew. In 2021, it reached 21.0%, i.e. by 0.2 pp more than a year before.

The highest representation of people aged over 60, among members of artistic groups, was recorded in Dolnośląskie (29.3%) and Zachodniopomorskie (26.9%) Voivodships. The lowest was noted in Pomorskie (14.9%), Podkarpackie (15.1%) and Małopolskie (15.3%) Voivodships.

Chart 52. Share of persons aged more than 60 in the total number of members of artistic groups in cultural centres and establishments, clubs and community centres by Voivodships in 2021 As of 31 December



In 2021, similarly to previous years, the highest share of seniors was in vocal groups and choirs (40.4% of their total members) and in folk groups (35.4%). The lowest representation of older people was in dance groups – 4.2% of their members were people over 60 years old. In urban areas the elderly belonging to artistic groups most often chose vocal groups and choirs (41.8%), while in rural areas – folk groups (49.9%).

Table 23. Members of artistic groups in cultural centres and establishments, clubs and community centres in 2021 As of 31 December

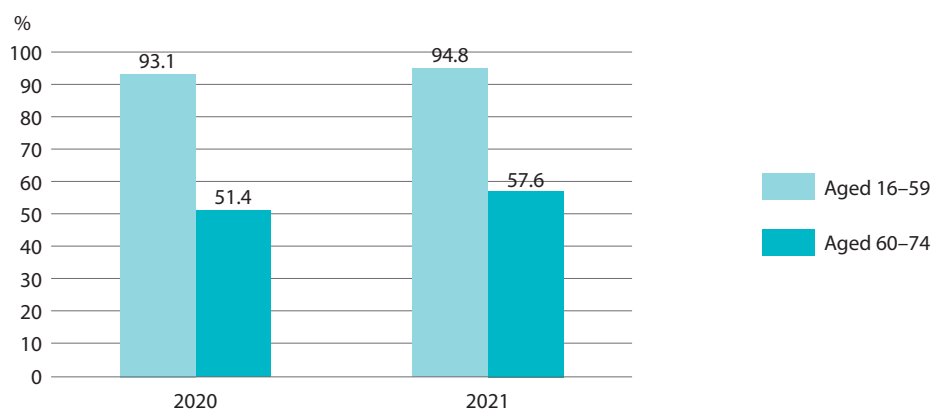
Specification	Grand total	Urban areas	Rural areas	Of total population aged more than 60		
				total	urban areas	rural areas
Total	226927	138159	88768	47658	27340	20318
of which groups:						
Theatre	21794	14491	7303	3666	2475	1191
Music and instrumental	38444	22179	16265	4172	2444	1728
Vocal and choirs	43464	27631	15833	17561	11439	6122
Folk	49342	22694	26648	17456	7319	10137
Dance	65012	45510	19502	2747	2286	461

The elderly can also participate in various courses in cultural centres and establishments, clubs and community centres. In 2021, 9.4 thousand people aged 60 and more attended them, i.e. by 13.0% less than a year before and over twice less than in 2019 (before pandemics). Older people accounted for 13.5% of the total number of participants completing the courses in 2021. In the analysed year, computer courses were most popular among seniors. 2.7 thousand people aged 60 and more completed the courses. Foreign language and dance courses were also popular with seniors, the number of their graduates amounted to 2.2 thousand and 1.4 thousand respectively.

4.3. The use of the Internet

In 2021, according to the “Survey on the use of information and communication technologies”, household use of the Internet (in the last three months preceding the study) was reported by 57.6% of people aged 60–74 (58.2% women and 56.9% men). Compared to the previous year, there was an increase in the share of Internet users at this age by 6.2 pp, although the share of Internet users in this age group was still much lower in comparison with younger people, among whom 94.8% used the Internet (users aged 16–59).

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



The Internet was used regularly, at least once a week, by 54.0% of 60–74-year-olds. The percentage of regular Internet users was not differentiated by gender. The frequency of Internet use depended more on the level of education. Among seniors aged 60–74 with primary or lower secondary education, the percentage of regular Internet users in 2021 reached 21.4%, while for those with secondary education it equalled 50.3%, and for those with tertiary education – 91.3%.

Elderly people most often used smartphones and laptops to use the Internet. These devices were used by 44.6% and 32.1% of people aged 60–74 respectively.

Table 24. Share of persons using the Internet in the last 3 months in a given age group by frequency of use in 2021

Specification	Persons aged 16–59	Persons aged 60–74	
		total	of which aged 65–74
in %			
Total	94.8	57.6	49.5
every day or almost every day	85.5	38.8	31.3
at least once a week but not every day	8.2	15.2	14.6
less than one a week	1.1	3.6	3.6
Of which regularly (at least once a week)	93.7	54.0	45.9

The elderly most often used the Internet for private reasons: to read online news, newspapers or magazines (46.4% of those aged 60–74), to search for information about goods or services (38.2%) as well as to seek health-related information (34.6%), to send and receive e-mails (33.3%), to make voice or video calls (25.9%), to use messengers (26.0%), Internet banking services (24.8%) and social media sites (21.9%).

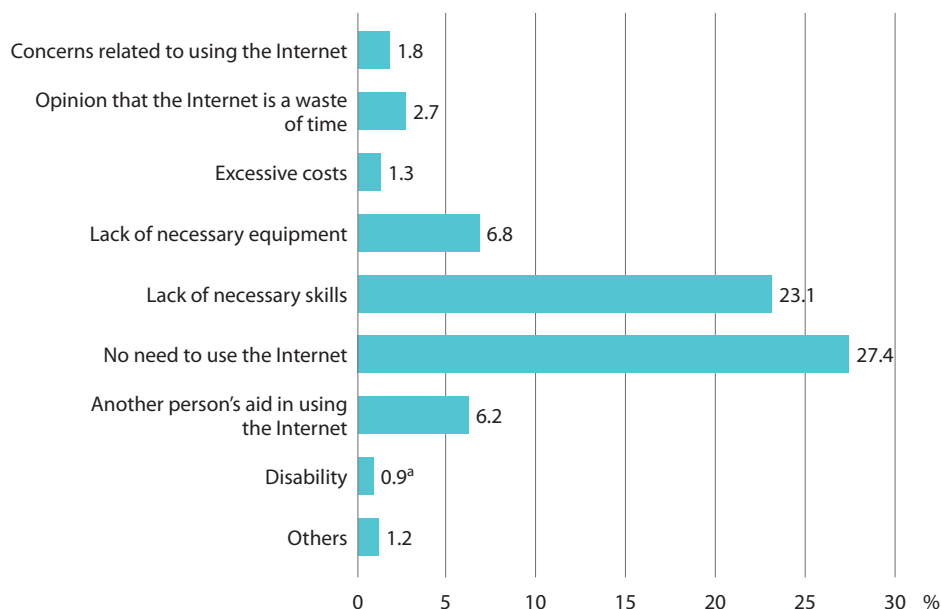
In 2021, 21.8% (against 17.9% recorded in the previous year) of people aged 60–74 had used (in the last 12 months preceding the survey) public administration services provided via the Internet. Over a half of younger people (aged 16–59) had already chosen this form of contact with authorities (56.2%). Seniors most often went for sending filled forms via the Internet (16.7% of people aged 60–74). Searching for information on public administration websites was done by 13.4% of older population, and downloading official forms via the Internet was declared by 11.8%.

Seniors used the opportunity to shop online much less frequently than people in younger age groups. The percentage of people aged 60–74 who did shopping for goods for private use (in the past 12 months) increased from 22.0% noted the previous year to 24.3% in 2021. For younger people this ratio increased from 73.0% in 2020 to 73.6% in 2021. In the last 3 months preceding the survey, 17.2% of people aged 60–74 and 58.8% of younger people had made online purchases. Seniors most often ordered clothes, shoes and accessories (8.5% of people aged 60–74), cosmetics, health and beauty care products (4.4%), as well as furniture, decorative items and garden products (4.4%).

In 2021, the percentage of persons aged 60–74 who never used the Internet equalled 34.5%, i.e. by 6.3. pp less than a year before. The share of people not using the Internet differed slightly in terms of women and men (34.1% and 35.0% respectively). The difference in the share is, however, greater in terms of education. Population aged 60–74 who graduated from primary or lower secondary schools constituted a significant share of 71.5% persons who had never used the Internet. The same ratio of people with upper secondary education equalled 36.7%, while with tertiary one – 2.5%³.

Most commonly reported reasons for not using the Internet by population aged 60–74 (within last 3 months) are: a lack of need or a lack of necessary skills. In 2021, the percentage of persons aged 60–74 in the total seniors not using the Internet because of abovementioned reasons equalled respectively as follows 27.4% and 23.1%. Excessive costs or a lack of necessary equipment hindered only 1.3% and 6.8% persons in this age group.

Chart 54. Share of persons aged 60–74 not using the Internet in the last 3 months in the total number of people aged 60–74 by selected reasons in 2021



^a Data precision marked with a with significant sampling error possibility.

³ Data precision marked with a with significant sampling error possibility.

General notes

1. Presented demographic data and survey results concern persons aged 60 and more as stipulated by the Act of 11 September 2015 on Elderly People. Where no extraction of data for this group is possible, presented results of surveys involve the available data concerning the group of population closest to the one specified by the law. Information is presented against the background of the total population or compared with data referring to persons below 60 years of age. In some cases the group of older persons has been further on divided into additional age groups.
2. The results of statistical surveys carried out in accordance with the Programme of statistical surveys of public statistics by both, the Statistics Poland and ministerial statistics, are a basic source of information presented in this publication. A supplementary source is administrative data and elaborations of the National Health Fund, the Social Insurance Institution, the Credit Information Bureau. Statistical information from sources other than public statistics is noted.
3. Data and indicators referring to population number since 2020 have been presented in accordance with the balance prepared on the basis of the National Census of Population and Housing 2021. Data calculations per capita (per 1000 population, etc.) as of the end of the year are done on the basis of the number of population as of 31 December, whereas calculations describing the magnitude of the phenomenon within a year – the ones as of 30 June.
4. Neither methodological notes nor terms and definitions are included in this publication as this publication is a multidisciplinary analysis and the data herein is in secondary use. Information, definitions as well as detailed methodological explanations concerning specific statistical fields presented in this elaboration are to be found in thematic publications of Statistics Poland and in methodological reports (including "Labour Force Survey", "Household Budget Survey", "Social Assistance Beneficiaries", "Cultural Statistics", "Vital Statistics. Balances of Population", "Statistics on Labour Market, Wages and Salaries", "Health and Health Care Statistics – Statistics Poland's Reports", "Information Society Indicators. Surveys on the Use of Information and Communication Technologies", "Employment in the national economy according to administrative data sources", "Sport statistics").
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".