

Work Session on Gender Statistics
(Orvieto, Italy, 11-13 October 2000)

AGEING OF FEMALES AND MALES – TOGETHER OR SEPARATELY?

Paper submitted by Poland¹

Introduction

Population ageing is a long-term and an irreversible demographic process, which is generally defined as changes in the size and the structure of population preoccupied with an increase in the number of elderly persons and their share in total population. Observed changes are a consequence of a decrease in the number of births, extension of the life expectancy as well as the shift of cohorts of various sizes.

Both biological and demographic studies usually define the beginning of old age as 60 years. Exceeding 15%, accelerated population ageing, understood as an increase of the elderly population in total number has been observed in economically developed countries several dozen years ago. Poland fetched this groundbreaking figure in 1990, and in the following years the percentage of persons aged 60 and over was growing to reach 16.5% in 1999. Changes that related to the economic and social transformations launched at the turn of 1980-ties and 1990-ties have greatly contributed to acceleration of ageing of the Polish population.

The presented study focuses on both demographic and social diversification of the ageing process by gender. The title of the paper: *Ageing of Females and Males - Together or Separately* should be interpreted in two contexts: first, as the difference in core demographic and socio-economic features of populations of elderly females and elderly males, and secondly, in the context of changes in the family status of these individuals related to the beginning of their biological old age.

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Diversification of demographic and socio-economic characteristics of females and males aged 60 and over

Although the ageing process affects both the male and the female population, it is developing differently for both populations, mainly due to the higher mortality of males. On the average, females tend to live longer than males, and thus the structure of the elderly population by gender and age is different, what bears a major impact on the health status of the discussed population groups and their economic activity. In the latter case, both populations are also subject to different legal solutions providing the retirement age. At the same time, the excess of mortality of males and contraction of marriages with females usually two or three years junior than the groom cause that over 50% of elderly females are widows, whereas 81% of elderly males are still married. The marital status of elderly persons reflects their family status, which in many cases, stands for emotional support and assistance in case of illness or disability².

1. The age structure of elderly females and males

Although demography-wise, the Polish population remains young, alike in many countries worldwide, the ageing process became visible in the Polish society and will continue to grow rapidly, as indicated by long-term forecasts. In the years 1950-1999, the number of the Polish population went up by over 50%, whereas the number of elderly persons increased three-fold. The share of persons aged 60 and over in total population increased from 8.3% in 1950 to 16.5% in 1999. Elderly females account for 19.3% of total female population, whereas the figure for males is 13.6%. In 1950 the share of persons aged 75 years and over in total population was 1.6% and 4.3% in 1999.

Table 1. Population aged 60 and over– selected indicators 1950-1999

Specification	Years					
	1950	1960	1970	1980	1990	1999
Total population – in thousands	25035,0	29892,8	32657,1	35734,9	38183,2	38653,6
Population aged 60 and over - in thousands	2074,1	2883,2	4234,6	4726,6	5727,8	6392,7
Population aged 60 and over - in %	8,3	9,7	13,0	13,3	15,0	16,5
Males – total in thousands	11942,0	14440,5	15861,5	17410,6	18606,0	18783,4
aged 60 and over –in thousands	833,2	1144,7	1737,9	1876,4	2279,0	2552,6
aged 60 and over - w %	7,0	7,9	11,0	10,8	12,3	13,6
Females – total in thousands	13093,0	15452,3	16796,2	18324,3	19577,2	19870,2
aged 60 and over –in thousands	1240,9	1738,5	2496,7	2847,2	3448,8	3840,1
aged 60 and over - w %	9,5	11,3	14,9	15,6	17,6	19,3
Females per 100 males - total	110	107	106	105	105	106
Females per 100 males - at the age 60 and over	149	152	144	155	151	150

Source: data of Central Statistical Office

² *The Demographic and Socio-Economic Situation of the Older Population in Poland*, Quaterly Statistics, No.1, Central Statistical Office, Warsaw 1999

The indicator of females' number per 100 males reflects changes observed in the structure of population by gender and age. Total rate for the investigated period stood at 110 in 1950, 105 since the eighties until mid-nineties, and currently fetches 106. In case of the elderly population, the rate is higher by almost 50% and in 1999 there were 150 females from this age group per 100 males aged 60 and over.

In 1999 females accounted for 60.1% of the elderly sub-population (60.6% in urban and 59.3% in rural areas). The disproportion between the share of males and females in total population increases with the progressing age. Females account for 70% of the population aged 80 years and over (72% in urban and 67.5% in rural areas).

Table 2. Old population by gender and group of age in 1999.

Age group	Total			Urban			Rural		
	total	males	females	total	males	females	total	males	females
	in thousands								
60 and over	6392,7	2552,6	3840,1	3804,5	1498,9	2305,6	2588,2	1053,7	1534,5
	in percentage								
60-64	27,05	30,42	24,81	28,67	32,09	26,44	24,66	28,03	22,35
65-69	25,58	27,46	24,33	26,06	28,06	24,77	24,86	26,61	23,66
70-74	21,27	20,69	21,65	20,75	20,27	21,07	22,02	21,28	22,53
75-79	14,44	12,66	15,63	13,62	11,82	14,79	15,64	13,84	16,88
80-84	6,08	4,85	6,89	5,54	4,23	6,39	6,86	5,73	7,64
85-89	4,17	2,97	4,96	3,89	2,61	4,73	4,57	3,48	5,32
90-94	1,17	0,79	1,42	1,16	0,72	1,45	1,18	0,89	1,38
95 and over	0,26	0,17	0,32	0,30	0,19	0,37	0,19	0,13	0,24

Source: data of Central Statistical Office

Another visible characteristic is preoccupied with differences in the structure of elderly males and females by five-year age groups. Approximately 59% of elderly males did not reach the age of 70, whereas the indicator for females is 50%. The share of females is higher for older groups of the specified old age. Males usually live to the old-old age less frequently than females.

2. Mortality, diversification of the life expectancy of elderly persons by gender

Elderly persons accounted for 76.7% of 375.3 persons deceased in 1998. The volume of this indicator is not only dependant on biological factors, but is influenced by demographic conditions, that is, by the declining natural increase and a decline in the frequency of deaths in the population of children and teenagers. Another visible factor is preoccupied with changes in the number and the structure of the deceased elderly persons by five-year age groups. Characteristic developments have become particularly clear in the nineties.

There is a visible tendency to shift the bigger percentage of the deceased towards older age groups, what may point out to an enhancement of the health status of population. In 1970 persons aged 70-74 held the highest share in the number of the deceased elderly persons. In 1980 the highest share was fetched by the group aged 75-79 years, and in 1990 by persons aged 80-84. Since 1993 persons aged 85 years and over gained it. The volume of death rates per 1000 inhabitants indicates the excess of males' mortality of all age groups.

Table 3. Deaths by age of deceased in 1970-1998

Years	Total	at the age of 60 and over						
		total	60-64	65-69	70-74	75-79	80-84	85 and over
absolute numbers								
1970	268645	184771	27459	34418	39021	34578	27420	21875
1980	353164	248205	20504	38649	52793	55888	44982	35389
1990	390343	287308	37426	43572	36275	57782	58214	54039
1997	380201	291136	32133	45269	53319	46695	47177	66543
1998	375354	287970	31259	44372	52580	51509	41361	66889
per 1000 of population of given age group								
1970	9,7	44,4	18,6	29,8	50,6	80,5	116,3	182,8
1980	9,9	52,9	18,7	30,1	48,5	78,9	130,8	208,7
1990	10,2	50,7	20,4	29,8	44,7	72,8	117,0	201,6
1997	9,8	46,7	18,2	27,2	41,0	63,2	109,4	199,1
1998	9,7	45,7	17,9	26,7	39,8	62,2	103,8	192,7

Source: data of Central Statistical Office

The discussed phenomena have been reflected by development of the life expectancy of population. A steady growth of this indicator has been observed since 1992. A male infant born in 1998 is likely to live up to the age of 68.9 years, whereas the duration for a female infant is 77.3 years. An increase in the life expectancy of baby boys by 2.4 years and baby girls by 1.8 years has been observed since 1990. There is still a large contrast between the life expectancy of females and males - it reached 8.5 years in 1998.

The majority of persons live to the old age, but the life expectancy of elderly persons is significantly diversified by gender. As indicated by life tables 1998 - 76 persons out of 100 male infants live to the age of 60, 41 to the age of 75, and 6 to the age of 90 years. 90 out of 100 newly born baby girls live up to the age of 60 years, 68 to the age of 75, and 15 to the age of 90. In 1998 males who reached the age of 60 years are likely to live for the next 16 years, and females for over 21 years. Due to the high disproportion between the life expectancy of females and males, which is typical for Poland, the elderly population is dominated by females and the difference between the survivors by gender increases in particular age groups of the elderly population.

Table 4. Life expectancy of persons at the age of 60 and 75

Years	at the age of 60		at the age of 75	
	males	females	males	females
1950-1959	14,8	17,3	6,9	7,8
1960-1969	15,8	18,9	7,6	8,8
1970-1979	15,7	19,5	7,3	8,9
1980-1989	15,5	19,8	7,3	9,2
1990-1998	15,7	20,3	7,8	9,6
Projection:				
2020	18,2	23,0	8,8	11,5
2050	21,2	27,0	10,6	15,0

Source: data of Central Statistical Office

The post-war period saw a slight extension of the life expectancy of elderly persons, but a higher pace of changes has been projected for the next century. A forecast developed by CSO in 1999 provides that until 2050 the life expectancy of 60-year old males and females will increase by 5 and 6 years, respectively. The projection also assumes a decrease in the disproportion between the life expectancy of females and males.

3. The health status of females and males aged 60 years and over

Age and gender are demographic factors, which significantly diversify the self-assessment of the health status of population. According to results of the health status survey carried in 1996, only slightly over 10% of elderly persons in Poland assessed their health status as good or very good. Females tended to assess their health condition as much poorer than males. This may be related to the fact that females more often live to the old-old age, which increases the probability of suffering from various diseases and disorders.

Health status assessment depends on the occurrence of chronic diseases and their number, disability and the limitation of mobility. The number of persons suffering from chronic diseases grows with age, just like the number of diseases affecting a single individual. Elderly persons usually suffer of several diseases - the average number is almost four. Females usually suffer of a bigger number of diseases and disorders than males.

Table 5. Old people by selected indicators of health status

Specification	Total	Males	Females	Urban	Rural
Old people by perceived health (in percentage)	100,0	100,0	100,0	100,0	100,0
very good	1.8	1.9	1.7	1.9	1.6
good	8.4	12,0	6.1	9.7	6.5
fair	38.4	40.4	37,0	41.4	34.1
bad	39.5	35.7	41.9	36.0	44.3
very bad	11.6	9.6	13,0	10.6	13.1
Average number of chronic diseases per 1 old sick person	3.80	3.39	4.07	4.06	3.45

Source of data: Health Interview Survey 1996

Elderly persons usually suffer of chronic joint diseases (which were diagnosed for 47.2% of the investigated population of elderly females and 31.7 % of elderly males), hypertension (almost 45% of elderly females and 31% of elderly males), diseases of skeletal system (39% of elderly females and 32% of elderly males), ischaemic heart disease (30.3% and 26.6%, respectively) and arteriosclerosis (26% and 22.2%)³.

³ Kuciarska-Ciesielska M. (ed.), *Health situation of the elderly in Poland*, Polish Population Review, No.14, Polish Demography Society and Central Statistical Office, Warsaw 1999

Disability also occurs more frequently with the advanced age. Almost 34% of elderly persons are disabled, whereas 78% of disabled elderly persons found it extremely difficult to perform basic activities for their age (such as, daily bodily care or work). Just like in case of total elderly population, women also dominate the elderly disabled population. The core causes of disability are usually diseases that are not related to the performed occupation (66% of disabled males aged 60 years and over and 81% of females). Occupational diseases are more frequently the cause of the disability of males (16% against 8% of women); males also become disabled as a result of an accident more frequently than females.

Elderly persons often find it difficult to from place to place, while mobility is essential to maintain social contacts and take care of oneself. During the health status survey, limited mobility was diagnosed for 25% of elderly persons, and in case of the majority of this group, their living space was limited to the house or nearest environment of the house (backyard). Limited mobility usually affects females (27.7% against 21% of elderly males), and is a typical feature of old age.

Table 6. Males and females aged 60 years and over by limitation of mobility in 1996

Specification	total	at age			
		60-64	65-69	70-74	75 and over
Total (thous.)	6133	1834	1657	1277	1365
Males (thous.)	2476	858	674	492	452
		in percentage			
- mobile	78,2	85,6	79,0	78,3	63,2
- immobile :	21,0	13,9	20,0	21,4	35,8
completely limited mobility (staying in bed)	1,7	1,0	1,5	0,5	4,4
mobility limited to house	4,4	2,3	4,5	4,9	7,9
mobility limited to area near the house	14,9	10,6	14,0	16,0	23,5
Females (thous.)	3657	976	983	785	913
		in percentage			
- mobile	71,5	83,5	78,4	71,6	51,0
- immobile :	27,7	15,8	20,6	28,1	47,7
completely limited mobility (staying in bed)	2,5	0,5	1,4	1,2	6,8
mobility limited to house	6,7	3,3	4,7	6,1	13,1
mobility limited to area near the house	18,5	12,0	14,5	20,8	27,8

Source of data: Health Interview Survey 1996

4. Economic activity of elderly persons by gender

Health status often prevents elderly persons from pursuing professional work. Although having reached the retirement age, the majority of the elderly become professionally passive, a portion of elderly persons continue to work or are actively seeking a job. According to results of the Labour Force Survey carried in the November of 1998, 86.7% of the elderly population were inactive individuals⁴. Over 13% of persons aged 60 years and over worked or was looking for a job, and willing to take it up. The overwhelming majority of economically active elderly persons were working individuals. Unemployment of population aged 60 years and over is marginal.

The economic activity of elderly males is twice higher than that of females. It should be noted, however, that Polish males retire at an older age than Polish females⁵. The activity of elderly rural inhabitants is twice higher against the elderly urban population. Economic activity indicators of elderly inhabitants of rural areas are higher in all five-year age groups than figures for elderly urban persons. In the country elderly persons continue to work long after they reach the retirement age, mainly in their own farms or agriculture plots.

Table 7. Economic activity of population at the age of 60 and over by gender and age group

Specification	Total	Economically active			Economically inactive	Activity rate	Employment rate
		total	employed	unemployed			
Total (thous.)	6354	843	813	31	5511	13,3	12,8
in %							
60-64	27,3	48,8	48,3	61,3	24,0	23,7	22,7
65-69	26,4	30,5	30,3	32,3	25,7	15,3	14,7
70-74	21,6	14,0	14,4	6,4	22,8	8,6	8,5
75-79	13,2	5,2	5,4	-	14,4	5,3	5,3
80 and over	11,6	1,5	1,6	-	13,1	1,8	1,8
Males	2551	481	463	19	2070	18,9	18,1
in %							
60-64	30,7	50,7	50,1	63,2	26,0	31,2	29,7
65-69	27,2	29,9	30,0	26,3	26,6	20,7	20,0
70-74	21,3	13,9	14,0	10,5	23,0	12,3	11,9
75-79	12,0	4,0	4,1	-	13,9	6,2	6,2
80 and over	8,7	1,5	1,5	-	10,4	3,1	3,1
Females	3803	362	350	12	3441	9,5	9,2
in %							
60-64	25,1	46,4	46,0	58,3	22,8	17,6	16,9
65-69	25,8	30,9	30,6	41,7	25,3	11,4	10,9
70-74	21,8	14,1	14,6	-	22,6	6,2	6,2
75-79	13,9	7,2	7,4	-	14,6	4,9	4,9
80 and over	13,4	1,4	1,4	-	14,7	1,0	1,0

Source of data: Labour Force Survey, November 1998

⁴ *Seniorzy w polskim społeczeństwie* (Elderly in Polish Society), Central Statistical Office, Warsaw 1999

⁵ men at age 65, women at age 60

The degree of the actual involvement of population in professional work is determined by the employment indicator, which marks the share of the working population in the total population of a specified age. According to LFS results from the November of 1998, employed elderly population accounted for 12.8% of total population aged 60 years and over. As compared to the elderly female population, the indicator was almost twice-fold for elderly males (18.1%). Age is a feature, which bears a major impact on development of the employment rate. Economic activity declines among the older age groups.

The highest employment rate is demonstrated by persons with higher education. Females aged 60 years and over (active and inactive) usually have lower education than respective populations of males. Every tenth elderly, economically active female had university or secondary school background, whereas the share of elderly professionally active males with similar educational background fails to exceed 16%.

Having reached the retirement age, elderly persons take up jobs due to various reasons, but the financial motif seems to be of core significance. The amount of pensions and old-age benefits fails to adequately satisfy needs of elderly persons. Although retiring elderly persons usually demonstrate lower poverty indicators, poverty becomes more frequent as they reach the old-old age. It should be noted that protected by the social security system, the elderly population is not the group which is most threatened by poverty.

Family status of elderly females and males

For dominantly inactive elderly persons, family is the central place where they perform their everyday activities. Many elderly persons assist their family in housekeeping, and even if they live on their own, households of elderly parents and adult children provide themselves with mutual services and benefits.

Table 8. Population aged 60 years and over by marital status (in percentage)

Specification	1970		1978		1988		1995	
	males	females	males	females	males	females	males	females
60 and over	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0
Single	3,1	8,8	3,1	8,3	3,4	7,5	3,3	5,4
Married	83,9	39,8	82,2	38,1	80,7	40,2	80,9	41,2
Widowed	11,7	49,8	13,3	52,0	13,8	50,1	13,2	50,5
Divorced	1,3	1,6	1,4	1,6	2,1	2,2	2,6	2,9
by age groups:								
60-74	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0
Single	3,1	8,9	3,2	8,0	3,4	6,9	3,5	5,0
Married	87,1	46,3	86,3	46,5	85,4	51,1	84,5	50,7
Widowed	8,4	43,0	8,9	43,6	8,8	39,2	9,1	40,7
Divorced	1,4	1,8	1,6	1,9	2,4	2,8	2,9	3,6
75 and over	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0
Single	2,8	8,9	3,0	8,8	3,5	8,5	2,5	6,5
Married	65,2	14,8	66,6	16,1	66,1	16,4	65,8	14,9
Widowed	31,1	75,7	29,5	74,4	29,3	74,2	30,4	77,4
Divorced	0,9	0,6	0,9	0,7	1,1	0,9	1,3	1,2

Source: population censuses

The marital status is the core statistically definable indicator of the family status. Depending on gender, the elderly population demonstrates high diversification by the marital status, what is related to the before mentioned excess of males mortality occurring in all age groups.

The biggest group of elderly males is married - 80.9%, and elderly females are dominated by widows (50.5%). Even old-old males tend to be married more often than women of their age group are - 65.8%. The number of widows of that age group is higher, fetching 77.4%. Widowers account for 13.2% of elderly persons and 30.4% of old-old individuals. Persons who never contracted a marriage and the divorced constitute a minor percentage of the elderly group. Therefore, old age for males stands for the continuity of their marriage, and usually brings loneliness to females.

1. Composition of households with a person aged 60 years and over

The source of data on the composition of households and families of elderly persons are results of the Microcensus of 1995, a sample survey which is usually carried in-between subsequent censuses. Households with at least one person aged 60 years and over were separated from total households (12.5 million). Their number was 4826 thousand, what accounted for 39.6% of total Polish households⁶. Elderly persons were usually (69.2%) members of multi-person households that are composed of two persons and over. The remaining persons constituting mainly one-person households, are usually individuals whose spouse had died and children left their home, what does not mean that these are lonely persons. Some of them continue to share the same house (or a flat) with children, but they usually have their own source of income and live independently in a one-person household.

The Microcensus has identified 1348 thousand one-person households constituted by elderly persons. Females constitute 80% of total one-person households of elderly persons. Every tenth elderly male and 43.7% of elderly females live in one-person households. This disproportion is a direct consequence of a higher mortality of males. Men who live up to the old-old age usually continue to be married until their death and are members of a multi-person household. In turn, females aged 60 years and over are often widows and unless they continue to maintain their children, they usually constitute one-person households.

2. The status of elderly persons in the household

Age and gender are major factor, which determine the status of the elderly person in the household. Elderly males are five times more frequently the heads of multi-person households against females. Over 72% of males aged 60-64 years were household heads, whereas the figure for the old-old group (80 years and over) fetched only 48.6%. The percentage of female heads of the same age was 20.6% and 12.5%, respectively. As the age advances, elderly persons tend to become parents or parents-in-law of head of the multi-person household, but these are more frequently females than males.

⁶ *Seniorzy w polskim społeczeństwie*, op.cit.

**Table 9. Population in households including old persons
by gender and relationship with household head**

Age Gender	Total	One- -person house- holds	Multi-person households						
			Total	head of house- hold	husband/ wife	child	parent, parent- in-law	brother sister	other person
Males (in thous.)	18586	893	17693	7212	1318	7919	380	154	710
(in %)	100,0	4,8	95,2	38,8	7,1	42,7	2,0	0,8	1,9
of which:									
Elderly (in thous.)	2565	268	2318	1734	212	5	335	13	19
	in percentage								
Total	100,0	10,4	89,6	67,0	8,2	0,3	12,9	0,5	0,7
60-64	100,0	8,2	91,8	72,3	10,6	0,4	7,3	0,6	0,6
65-69	100,0	9,1	90,9	69,9	8,3	0,1	11,5	0,5	0,6
70-74	100,0	10,8	89,2	66,0	6,8	0,1	15,2	0,5	0,6
75-79	100,0	12,2	87,8	62,1	5,4	0,0	18,9	0,3	1,1
80 and over	100,0	18,5	81,5	48,6	5,1	0,0	26,1	0,4	1,3
Females (in thous.)	19645	1575	18070	2821	6736	6775	951	119	668
(in %)	100,0	8,0	92,0	14,4	34,3	34,5	4,8	0,6	3,4
of which:									
Elderly (in thous.)	3885	1080	2805	697	1216	6	815	30	41
	in percentage								
Total	100,0	27,8	72,2	17,9	31,3	0,2	21,0	0,7	1,1
60-64	100,0	18,5	81,5	20,6	47,7	0,4	11,7	0,6	0,5
65-69	100,0	25,0	75,0	18,8	38,0	0,2	16,5	0,8	0,7
70-74	100,0	31,3	68,7	18,4	27,0	0,0	21,3	0,9	0,9
75-79	100,0	37,2	62,8	16,0	16,5	0,0	27,9	0,8	1,6
80 and over	100,0	37,6	62,4	12,5	7,0	0,0	39,4	0,9	2,4

Source: data of Microcensus 1995

Females are also several times more often the spouses of the head. It is a typical tendency for old persons that as their age advances, they tend to be less often described as the spouse of the household head. Among persons aged 60-64 years, 47.7% of females were the wives of the heads, whereas the figure for the group aged 80 years and over fetched barely 7.0%. This is a result of the higher mortality of males, which causes that the status of the elderly female changes from that of the spouse of the household head to the position of the mother (or mother-in-law).

Significant differences in the position of the elderly person in the household depend on the location of the household in the urban or rural area. Against urban females of their age group, elderly females from the country are less frequently the household head or the spouse and more often the mother or the mother-in-law.

3. Families of elderly persons

Elderly persons were members of 3338 thousand family households. These were usually one-family household (2171 thousand), rarely two-family household (403 thousand), and very rarely three-family and over households (16 thousand). Microcensus 1995-derived data indicate that one-family households with a member aged 60 years and over, usually is composed of a childless couple (44.8% of such households), less frequently a couple with children (in 34.6%) or a single parent (in 20.6%). The visible dominance of families made up by childless couples both in urban and rural areas indicates that these are mainly couples whose children have grown independent, changed their place of residence or share a house/flat with their parents but have constituted an independent household.

Among 1167 thousand families of elderly persons living with children there were 134 thousand families with dependent children aged 24 and under. The average number of children maintained by their elderly parents is higher for marriages where the wife is aged 50-59 years, and the husband has reached the age of 60 (approximately 1.6), and lower in case of marriages where the female is 60 years and over (almost 1.2) as well as one-parent families (made up by a single mother or a single father). Data of the Microcensus indicate that approximately 10 thousand lone mothers and 6 thousand lone fathers maintained children aged 24 and under.

In one-family households with an elderly non-nuclear family member, the elderly member usually lives with a married couple with children, less frequently with a childless couple or a single parent. In urban areas in 51.3% of households the elderly person shares the house with a young couple with children, and for rural areas the proportion stands at 75.2%. This indicates that the elderly persons shares the same household with one of his/her children, what may be a result of housing problems, but also a consequence of the intend of the young family to have the grandmother or the grandfather to look after the children when the couple is at work, or prevent the elderly person from feeling lonely and unwanted. Fulfilling major educational, fostering and cultural functions towards his/her grandchildren, the elderly person is likely to receive assistance from children if health problems arise. Against urban areas, the percentage of three-generation households is higher in rural areas, what may be a consequence of a bigger living space of rural houses, possible contribution of the elderly person to work, income on an individual farm and smaller chances for obtaining institutionalised child-care (crèche, kindergarten) in the countryside.

Two-family households are usually made up by two married couples: one with children and one without as well as a married couple with children and a single parent. This means that the young family (made up by both or a single parent) continues to live with parents or that one of the children with a family of his/her own continues to live with a single parent with a child (children). In 99.3% of two-family households both families are closely related, what means that these are families of parents (or a single parent) and their (or his/her) child.

A similar situation is observed in case of households, which are composed of three families and over. They are usually made up by married childless couples and couples with children. Relatively often at least one family is made up by a lone parent.

Summary

On the basis of tendencies of demographic processes in Poland, and especially changes in the deaths of population by age as well as extension of the life expectancy, it has been projected that the process of ageing of the Polish society will be intensified in the 21st century.

Table 11. Projection of population aged 60 years and over

Age groups	Total			Urban			Rural		
	total	males	females	total	males	females	total	males	females
in thous.									
1998	6334	2531	3802	3744	1475	2269	2589	1056	1533
2030	10159	4318	5842	6624	2691	3933	3536	1627	1909
in %									
1998	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0
60-64	27,5	30,9	25,2	29,1	32,6	26,8	25,1	28,5	22,8
65-69	26,1	28,0	24,8	26,5	28,6	25,2	25,5	27,2	24,3
70-74	21,1	20,2	21,6	20,6	19,8	21,1	21,8	20,8	22,5
75-79	13,7	12,2	14,8	12,9	11,2	13,9	15,0	13,5	16,0
80+	11,6	8,7	13,6	10,9	7,7	13,0	12,6	10,1	14,4
2030	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0
60-64	21,2	24,3	18,9	19,8	23,0	17,6	23,7	26,3	21,4
65-69	20,6	22,6	19,1	19,6	21,5	18,2	22,4	24,2	20,9
70-74	22,1	22,8	21,6	22,3	22,9	21,9	21,7	22,5	21,0
75-79	18,3	17,2	19,1	19,3	18,2	20,1	16,3	15,5	16,9
80+	17,9	13,2	21,4	19,0	14,3	22,2	15,9	11,5	19,8

Source: population projection 1999-2030 (Central Statistical Office)

In 1998 there were 6334 thousand persons aged 60 years and over, and the latest population forecast implies that this sub-population will rise to 10159 thousand, i.e. by 60% until 2030. Females will dominate old population in all five-year age groups. Younger elderly groups of males (60-64 years and 65-69 years) will be characterised by a higher percentage of total males than in the case of the same age groups of females. For the females, the group aged 70 years and over will have significant share. In line with assumptions of population projection (over 25 years the life expectancy of males will increase by 5 years – to 74 years, and by 4 years, i.e. to 81 years for females) the share of males in the elderly population will increase from 40% in 1998 to 42.5% in 2030.

We may expect that characteristic features of the elderly population of females and males will basically remain unchanged (except for gender-independent quality changes resulting from the enhanced education of the future population). Presented differences which are visible in the demographic and social environment are mainly encouraged by the excess of mortality of males and the related difference between the life expectancy of females and males. Projected by the forecast, the increase in the elderly population will not change the nature of problems, which continue to haunt this group of the society. What will be altered will be the social range of the ageing process and burden with its consequences.

Almost all elderly Polish persons have their own source of income: a pension, survivor's allowance, or pension on the transferred farm. Yet, the received amount of benefits is not always sufficient to assure comfortable life and satisfy highly specific needs of this population group as treatments, rehabilitation and care. A similar tendency is observed in many other countries, in which 'burdening' of the employed population with the cost of the inactive population (children and elderly persons) is becoming increasingly high.

At the same time, cutting down the fertility of families to one or two children causes that the number of close relatives able to take care of the elderly when they need their assistance will indicate a steady decline. This means that the state will have to provide this population group with an institutional security, not only financial measures but also specialist services and psychological support, as this aspect is also essential to assure comfortable life. The role of the social responsibility for elderly persons and the feeling of the inter-generation relationship will probably grow.