Demographic crisis in rural areas in Poland – causes, consequences and challenges

Justyna Krysiuk

Abstract

The article presents an analysis of demographic changes occurring in rural areas in Poland, juxtaposing them with trends observed in urban areas. Particular attention is devoted to changes in female fertility rates, the socio-occupational structure, and the impact of state demographic policy on the situation of rural families. The study draws on secondary data from the Statistics Poland, the Agricultural Social Insurance Fund (KRUS), and the World Bank. The findings indicate a persistent and deepening demographic crisis in rural areas, associated, inter alia, with a decline in the number of women of reproductive age, an increase in the average age of mothers, the outflow of young women to cities, and limited access to childcare services. The article identifies the main challenges posed by these changes and proposes directions for family policy measures that could contribute to increased fertility in rural areas, including, inter alia, harmonisation of maternity benefits in the Social Insurance Institution (ZUS) and KRUS systems, a flexible system of financing childcare for children up to the age of three, and the creation of attractive jobs for women in rural areas unrelated to agriculture.

The aim of the study is to present the demographic transformations taking place in rural areas in Poland in comparison with cities.

The thesis of the article is the decline in fertility rates among women living in rural areas in Poland between 1960 and 2024.

Keywords: demography, fertility, women, KRUS, demographic policy, demographic transition, natural increase, socio-occupational structure, rural areas, ZUS.

Justyna Krysiuk, Master of Finance and Banking, SGH Warsaw School of Economics.

Introduction

Demographic changes – population ageing[1], the increasing number of senior citizens and related problems with access to healthcare, as well as the difficulties faced by young farmers in starting families[2] – are becoming increasingly apparent. The causes of current socio-economic processes occurring in rural areas[3] are considered to be migration, the lack of development of non-agricultural functions in the countryside, as well as the declining role of agriculture in providing livelihoods.

In 1946, 66% of Poland's population lived in rural areas[4], and the majority derived their livelihoods from agriculture. In the 1950s, after the devastating period of the war, the first post-war demographic boom was recorded – in 1955, 454,600 children were born in rural areas[5]. In subsequent decades, particularly from the 1960s onwards, a process of systematic decline in fertility began. Following the political transformation in 1989, a demographic collapse occurred, which deepened along with further socio-economic changes and has continued to the present day. In 2024, 103,800 children were born in rural areas[6].

The aim of the article is to present the demographic transformations taking place in rural areas in Poland in comparison with cities. Particular attention is paid to assessing changes in fertility rates among women living in rural areas and the impact of employment structure and insurance systems on women's reproductive decisions. The study analyses actions taken so far in response to these demographic challenges and presents proposals for further steps that could positively influence the current situation.

1. A. Wrzochalska, *Sytuacja demograficzno-społeczna mieszkańców wsi u progu trzeciej dekady XXI wieku,* "Zagadnienia Doradztwa Rolniczego" 2024, nr 2, p. 14.
2. J. Zeglar, *Co i jak określa wizję wsi 2044, Polska wieś 2044. Wizja Rozwoju*, Warszawa, Instytut Rozwoju Wsi i Rolnictwa PAN, 2023, p. 174.
3. M. Stanny, Ł. Komorowski, A. Rosner et al., *Monitoring rozwoju obszarów wiejskich. Etap IV. Synteza*, Fundacja Europejski Fundusz Rozwoju Wsi Polskiej, Instytut Rozwoju Wsi i Rolnictwa PAN, Warszawa 2022, p. 66.
4. W. Stola, *Ludność wiejska Polski. Przemiany struktury demograficznej i społecznej – zawodowej,* Polska Akademia Nauk, Instytut Geografii i Przestrzennego Zagospodarowania im. Stanisława Leszczyckiego, "Zeszyty IGiPZ PAN" 1998, nr 56, p. 8.
5. GUS, *Ludność, ruch naturalny i migracje w latach 1946-2024*, https://stat.gov.pl/en/topics/population/population/structure-of-the-population,7,1.html, access 15.10.2025.
6. GUS, https://bdl.stat.gov.pl/bdl/start,, access 12.10.2025.

Research methodology

The study is based on an analysis of secondary data from official statistical sources, namely Statistics Poland in Warsaw, the World Bank, and the Agricultural Social Insurance Fund, as well as data obtained directly from KRUS. Some statistical data on the number of women insured with KRUS by age group were obtained by a written request submitted by the author to the Agricultural Social Insurance Fund under the access to public information procedure (request dated 6 August 2024). These data were provided in tabular form by letter dated 20 August 2024 and cover the number of women insured with KRUS aged 16–48/49 in the years 2004–2024. The collected statistical material enabled the analysis of demographic trends in rural areas in Poland.

Demographic changes in rural areas

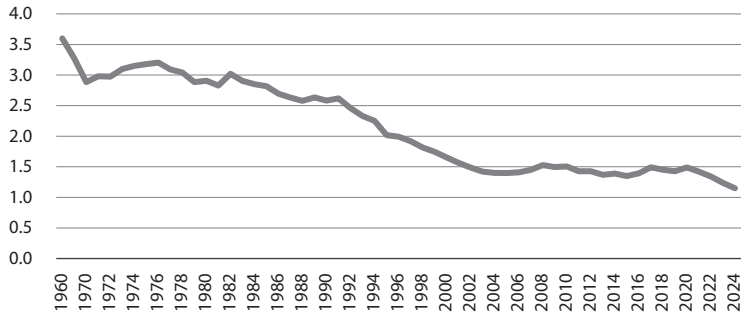
Fertility rate

Demographic changes are defined by the total fertility rate (TFR), which is commonly used to analyse the demographic situation. It refers to "the number of children that would be born on average by a woman during her whole reproductive period (15–49 years), assuming that in particular phases of this period she would give birth to children with the intensity observed in a given year"[7]. It is assumed that a TFR of 2.1–2.15 ensures simple generational replacement[8].

In 1983, women in rural areas were still giving birth to more than three children. The total fertility rate (TFR) last reached the level required for generational replacement in 1994, when it stood at 2.253. In 1995 it was 2.017, and in 2024 it fell to the lowest level on record – 1.149.

7. GUS, https://stat.gov.pl/metainformacje/slownik-pojec/pojecia-stosowane-w-statystyce-publicznej/3950, pojecie.html, access 7.10.2025.
8. I.E. Kotowska, *Zmiany demograficzne w Polsce – jakie wyzwania rozwojowe przyniosą*?, Fundacja im. Stefana Batorego, Warszawa 2021, p. 5.

Figure 1. Total fertility rate for women in rural areas in 1960–2024

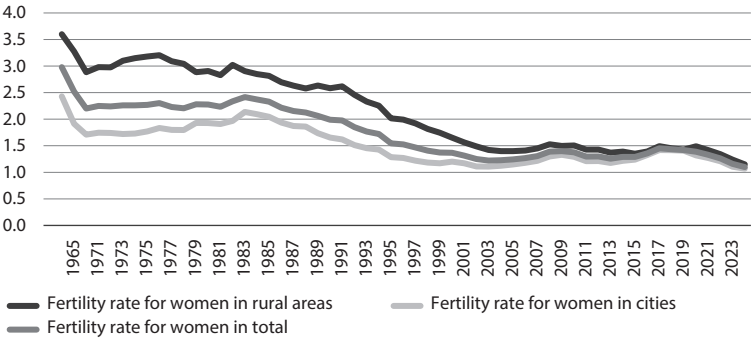


Source: Own compilation based on data from: GUS, Dzietność kobiet w latach 1964–2024, https://stat.gov.pl/obszary-tematyczne/ludnosc/ludnosc/struktura-ludnosci,16,1.html, access 13.10.2025.

Since 1995, the number of children born in rural areas has not only failed to ensure generational replacement, but also – due to the rather steep decline in births – indicates a demographic crisis. From 2002 to 2020, the fertility rate for women in rural areas hovered around 1.5, after which a decline occurred. Currently, we are witnessing a situation described as "lowest–low fertility", i.e. a period in which the TFR drops below 1.3 children per woman[9], and the indicator is the lowest in the country's history.

Today, fertility in rural areas has approached that of urban areas, and the difference in the number of children born to women depending on place of residence, which persisted for many years, has disappeared.

Figure 2. Fertility rate for women in rural areas, cities and in total



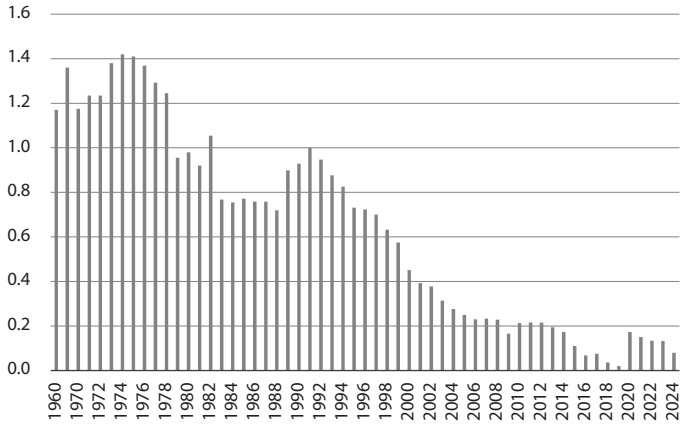
Source: Own compilation based on data from: GUS, Dzietność kobiet w latach 1964–2024, https://stat.gov.pl/obszary-tematyczne/ludnosc/ludnosc/struktura-ludnosci,16,1.html, access 13.10.2025.

9. H.P. Kohler, *Towards a Theory of Lowest – Low Fertility,* Max Planck Institute for Demographic Research, Rostock 2001, p. 1.

An analysis of the data shows that the decline in fertility in cities occurred much earlier than in rural areas. In cities, the fertility rate dropped below 2.1 as early as 1965 and only in 1983 rose again above the generational replacement threshold. The downward trend occurred both in rural and urban areas. However, the dynamics of this decline were significantly more pronounced in rural areas than in cities. Between 1960 and 2024, the rural fertility rate dropped from 3.6 to 1.149. In cities, it fell from 2.43 to 1.069.

In 1960, a woman living in a rural area gave birth to on average 1.17 more children than her urban counterpart, in 1974–1975 – 1.4 more, and at the beginning of the 1990s, one more child. Currently, this difference is only 0.08 children per woman, and in 2019 it was as little as 0.2. It can thus be assumed that the number of children born to women in rural and urban areas is now similar.

Figure 3. Difference in the number of children born to women in rural and urban areas



Source: Own compilation based on data from: GUS, Dzietność kobiet w latach 1964–2024, https://stat.gov.pl/obszary-tematyczne/ludnosc/ludnosc/struktura-ludnosci,16,1.html, access 13.10.2025.

A persistently low fertility rate leads to a systematic decline in population. The disappearance of differences in fertility levels between rural and urban areas means the loss of the traditional demographic advantage of the countryside. Procreative patterns among rural inhabitants have become similar to those of urban populations, depriving rural areas of their former "demographic renewal buffer" and increasing their vulnerability to depopulation and population ageing.

Age of women

The age of women is one of the most significant factors influencing fertility. For biological reasons, a woman is only able to give birth during part of her life. When calculating fertility, the age from 15 to 49 is considered. The median age of a woman living in a rural area in Poland is increasing year by year; in 2024 it was 42.8 years.

Table 1. Median age of women in rural areas over the years

2016	2017	2018	2019	2020	2021	2022	2023	2024
39.5	39.9	40.2	40.6	41.2	41.5	41.9	42.4	42.8

Source: GUS, https://bdl.stat.gov.pl/bdl/start, access 12.10.2025.

The increasing age of women of reproductive age negatively affects fertility levels. With age, the number of children they give birth to declines.

At what age do Polish women currently give birth to the most children? In 2024, in Poland, the highest number of children were born to women aged 26–35. The fewest were born to women under the age of 19 and over the age of 41.

Table 2. Percentage of live births by age of mother in 2024

Age of mother	0–19	20–25	26–30	31–35	36–40	41 +	Total
Number of live births	4,356	34,763	85,892	82,227	37,544	7,000	251,782
Percentage of live births	2%	14%	34%	33%	15%	3%	100%

Source: Own compilation based on data from: GUS, https://bdl.stat.gov.pl/bdl/start, access 2.10.2025.

In Poland, the median age of women at first birth is 29.1 years, while the average age of mothers is 31.1 years. By comparison, in 1984 the median age at first birth was 23.2 years, and the average age of mothers was 26.6 years[10].

Given that the median age of women in rural areas is nearly 43 years, we can expect a further decline in the number of children born in the countryside.

10. GUS, *Dzietność kobiet w latach 1964–2024*, https://stat.gov.pl/obszary-tematyczne/ludnosc/ludnosc/struktura-ludnosci,16,1.html, access 13.10.2025.

Demographic transition

In analysing the present situation, it is necessary to refer to the theory of demographic transition. This theory identifies the phases of demographic transition. The theory is attributed to the French demographer Adolphe Landry (1909) and his successors, including Warren S. Thompson (1929)[11]. In Phase I, there is a high birth rate and a high death rate, high infant mortality, and short life expectancy. In Phase II, mortality declines as a result of improved hygiene, medical advances, and better living conditions. Fertility remains high, leading to a rapid increase in population. In Phase III, mortality remains low, but a decline in the birth rate appears, linked to urbanisation, access to contraception, and the education of women. The proportion of young people is still high, but Phase IV – the stagnation phase – follows. The birth rate decreases and population ageing becomes more apparent. Phase V – the number of births is lower than the number of deaths. The proportion of children and young people decreases, while the share of older people in society rises. This is the phase of demographic regression[12], which is currently observed in rural Poland. The number of deaths exceeds the number of births, and the process of population ageing is proceeding faster than ever before.

A comparison of fertility in Polish cities and rural areas shows that cities entered successive phases of demographic transition earlier than rural areas. This was related to better access to medical services, contraception, adequate sanitary conditions and higher levels of education in cities compared to rural areas.

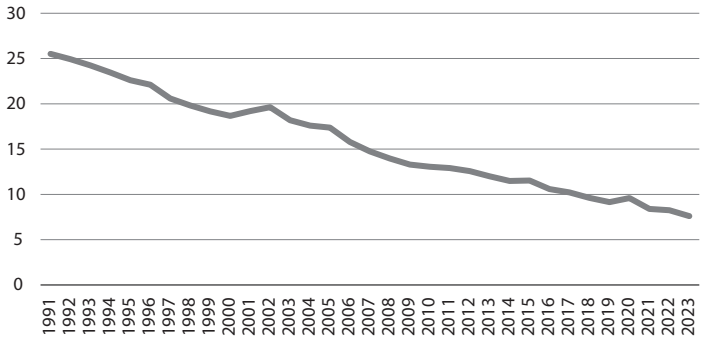
The pace of these changes in the countryside was influenced by several key factors, such as the structure of employment, education, and the outflow of women from rural areas.

Structure of employment

One of the most significant changes that has taken place in rural areas over the years concerns the employment structure of rural residents. Statistics from the World Bank on employment in agriculture indicate a decline in the share of those employed in agriculture in Poland from 25% of total employment in 1991 to 7.6% in 2023. These data are presented in Figure 4 below.

11. P. Eberhard, *Fazy rozwoju demograficznego Polski,* "Rocznik Nauk Społecznych" 2014, nr 4, p. 135.
12. Ibidem, p. 136.

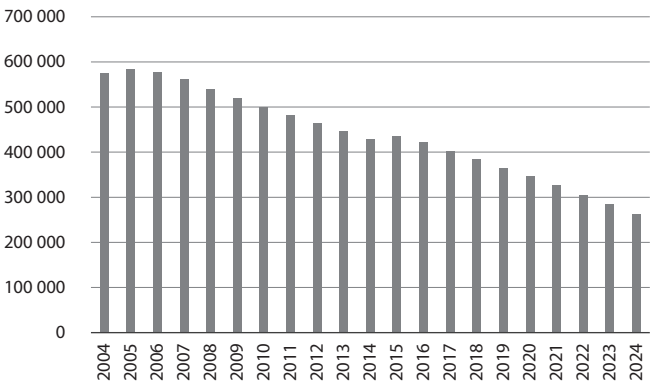
Figure 4. Employment in agriculture in Poland (as a percentage of total employment)



Source: World Bank, Employment in agriculture (% of total employment, modeled ILO estimate) – Poland Data, https://data.worldbank.org/indicator/SL.AGR.EMPL.ZS?locations=PL, access 25.09.2025.

Statistics from the Agricultural Social Insurance Fund regarding the number of women of reproductive age insured with KRUS – 16–48 years until 2014 and from 2015 data for women aged 16–49 – indicate that in 2004 there were 583,599, while in 2024 there were 261,769, representing a decline of 55%. For comparison, according to World Bank data, in 2004, 17.6% were employed in agriculture, and by 2023, this had fallen by 43%, meaning that the number of women of reproductive age insured under agricultural insurance declined faster than the number of people employed in agriculture, and therefore the number of women who could become mothers is decreasing.

Figure 5. Number of women insured with KRUS aged 16–48 until 2014 and 16–49 from 2015

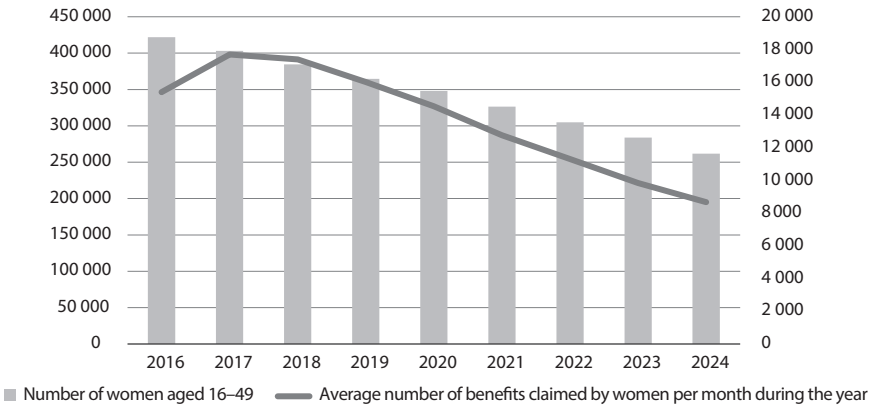


Source: Own compilation based on data obtained from the Agricultural Social Insurance Fund (KRUS), data provided in response to a public information request dated 6.08.2025, emailed on 20.08.2025 by the KRUS Communication Office.

An analysis of the above data indicates that the change in the employment structure of women in rural areas may have significantly contributed to the convergence of the fertility rate of rural and urban women. Over the past fifty years, agriculture has undergone a profound transformation. The increasing use of machinery and new technologies has led to a reduced demand for labour. Small farms have become uncompetitive. The traditional model of the farming family – combining work and childrearing – has been considerably diminished.

As the number of women of reproductive age insured with KRUS has fallen, so has the number of maternity benefits claimed by them – as shown in Figure 6 below.

Figure 6. Number of maternity benefits claimed by women insured with KRUS



Source: Own compilation based on data from the Agricultural Social Insurance Fund (KRUS) and Miesięcznej informacji statystycznej (Monthly Statistical Information), https://www.gov.pl/web/krus/miesieczna-informacja-o-swiadczeniach-pienieznych-z-ubezpieczenia-spolecznego-rolnikow, access 30.09.2025.

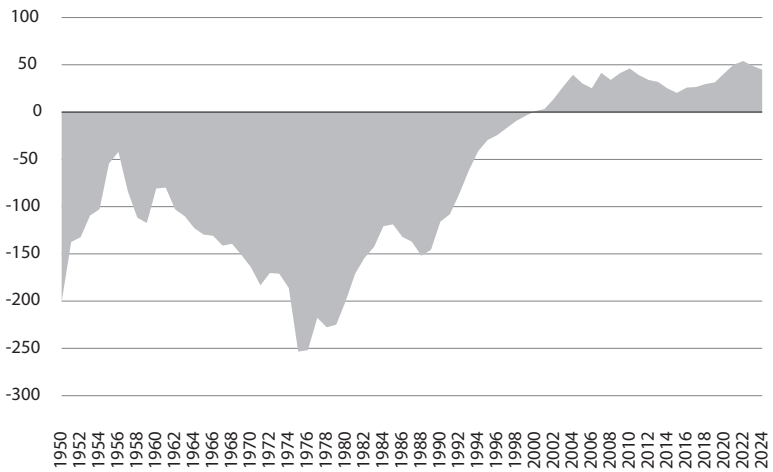
An analysis of the above figure shows that the number of maternity benefits claimed by women insured with KRUS has been declining more rapidly than the number of women of reproductive age. This means that the fertility of women insured with KRUS systematically declined between 2016 and 2024.

The change in the employment structure in rural areas, including the declining significance of agriculture, promotes the outflow of young women to cities and weakens traditional family models conducive to higher fertility.

Number of rural female residents

Since the end of the Second World War, there has been a systematic outflow of population from rural areas. The net migration balance, comprising both internal and external migration, was negative until the end of the 1990s. Every year, hundreds of thousands of people left rural Poland.

Figure 7. Overall net migration balance in rural Poland in 1950–2024 (thousands)



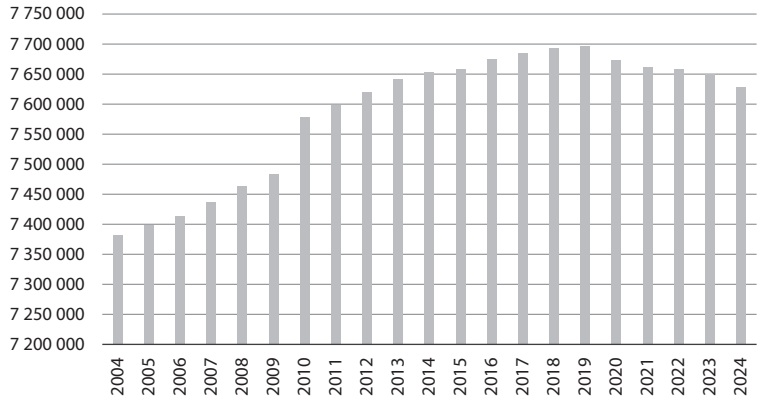
Source: Own compilation based on data from GUS, Ludność, ruch naturalny i migracje w latach 1946–2024, https://stat.gov.pl/obszary-tematyczne/ludnosc/ludnosc/struktura-ludnosci,16,1.html, access 15.10.2025.

The highest outflow was recorded in 1975, when 253,000 people left rural areas. The situation only improved at the beginning of the 21st century, when the trend reversed and the net migration balance in rural areas became positive. This was due to migration from cities to rural areas, although primarily to locations close to urban centres[13].

An analysis of the number of women living in rural areas over the past two decades shows that their number increased systematically until 2019. This was associated with the positive migration balance mentioned above. The situation changed in 2020, when the number of women in rural areas began to fall steadily, despite the migration balance remaining positive.

13. GUS, *Narodowy Spis Powszechny Ludności i Mieszkań 2021. Ludność. Stan i struktura demograficzno-społeczna w świetle wyników NSP 2021*, Warszawa 2023, p. 80.

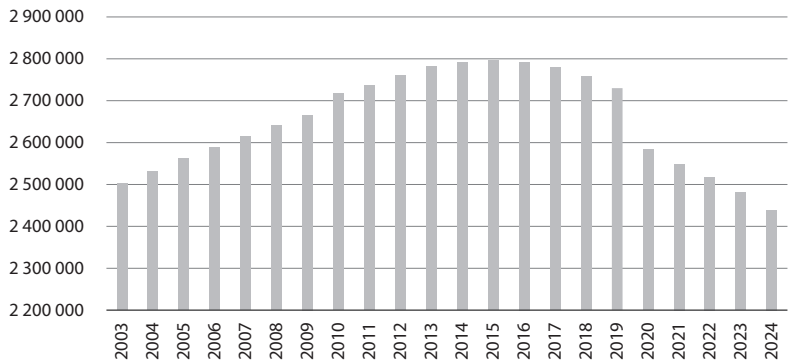
Figure 8. Number of women living in rural areas in Poland 2004–2024



Source: Own compilation based on data from: GUS, https://bdl.stat.gov.pl/bdl/start, access 30.9.2025.

What is most significant, however, is how the number of women of reproductive age has evolved. Statistics Poland data on the number of women in the 20–44 age group show that a downward trend has been evident since 2015, but gained momentum in 2020–2024. Since 2015, the number of women fell from 2,795,725 to 2,439,413 in 2024, meaning the number of women aged 20 to 44 fell by 365,312. To fully illustrate the scale of the problem, it is worth noting that in 2024 a total of 251,782[14] children were born in Poland.

Figure 9. Number of women aged 20–44 living in rural areas



Source: Own compilation based on data from: GUS, https://bdl.stat.gov.pl/bdl/start, access 30.9.2025.

14. GUS, *Sytuacja demograficzna Polski do 2024 r.,* Warszawa 2025, p. 20.

It is also worth noting that there are fewer women than men aged 20–44 in rural areas. In 2024, there were 2,605,497 men in rural Poland in this age group, 166,084 more than women of the same age. An analysis of the number of residents in selected municipalities in the cohort under consideration shows that the male surplus is as high as: 40% – Krynki, 35% – Sosnówka, 33% – Czarna Woda. The opposite situation can be seen in Warsaw, where there is a 10% surplus of women over men, and in one of its districts – Wilanów – the surplus is as high as 22%. Such disparities hinder the ability of men living in rural areas, especially those far from major cities, to find a partner. Cities are more attractive to women, who move there to pursue education and later stay for job opportunities better suited to their qualifications. According to the 2021 census, women in Poland were more likely than men to have completed higher education. A higher education qualification among the population aged 13 and over was held by 4,855,366 women (28.3%) and 3,350,263 men (19.2%). By comparison, in 2011, 14.8% of men and 20.3% of women had a higher education qualification[15]. The proportion of rural residents with higher education, regardless of gender, rose from 10% in 2011 to 17.5% in 2021, while the proportion with secondary education rose from 23.9% to 29.4%[16]. The change in the level of education mainly concerned the population of suburban localities, where educated people are moving in, but their place of work is usually in the city.

The outflow of young women to cities limits the number of potential mothers in rural areas and deepens the decline in fertility. These migrations reinforce the process of rural depopulation, contributing to an imbalance in age and sex structure and weakening local social structures.

Natural population change

A negative natural change, or natural decrease, is the situation where there are more deaths than live births. In 2024, the natural increase in rural areas was negative, at -49,927, while in urban areas it was also negative, at -106,795. Only in 15 poviats in Poland did rural areas record a positive natural change, while in 299 rural poviats the natural population change was negative. The highest natural population change in rural areas was observed in poviats inhabited by residents working in large cities: Poznań, Wrocław, and Kartuzy Poviats, the latter being not only close to the Tricity, but also having shown one of the highest fertility rates in Poland over the years, which

15. GUS, *Narodowy Spis Powszechny Ludności i Mieszkań 2021 Ludność. Stan i struktura demograficzno-społeczna w świetle wyników NSP 2021,* Warszawa 2023, p. 78.
16. Ibidem, p. 80.

perfectly confirms the impact of positive migration balance between city and countryside. The worst results for natural population change in rural areas were recorded in Częstochowa Poviat, where there were 696 more deaths than births, in Zamość Poviat with a negative natural change of -551, and Żywiec Poviat at -496.

Table 3. Natural population change in rural areas in Poland – selected poviats in 2024

Highest negative natural change	Value	Highest positive natural change	Value
Częstochowa Poviat	-696.00	Poznań Poviat	709.00
Zamość Poviat	-551.00	Kartuzy Poviat	508.00
Żywiec Poviat	-496.00	Wrocław Poviat	406.00
Kłodzko Poviat	-438.00	Nowy Sącz Poviat	292.00
Końskie Poviat	-429.00	Limanowa Poviat	177.00
Piotrków Trybunalski Poviat	-426.00	Piaseczno Poviat	158.00
Cieszyn Poviat	-413.00	Nowy Targ Poviat	148.00
Białej Podlaskiej Poviat	-400.00	Tatra Poviat	69.00
Puławy Poviat	-397.00	Puck Poviat	67.00
Lublin Poviat	-395.00	Wejherowo Poviat	67.00
Radomsko Poviat	-384.00	Gdańsk Poviat	63.00
Chełm Poviat	-383.00	Leszno Poviat	50.00
Kielce Poviat	-383.00	Police Poviat	21.00
Płock Poviat	-380.00	Nowa Sól Poviat	3.00
Wrocław Poviat	-366.00	Bochnia Poviat	1.00

Source: Own compilation based on data from: GUS, https://bdl.stat.gov.pl/bdl/start, access 1.10.2025.

Given the scale of negative natural increase in individual poviats, depopulating areas will be observed more frequently. Those who remain in rural areas will face increasing distances not only to neighbours but also to healthcare, schools, services or even shops. These areas will become less attractive to young people, as their access to basic services (e.g. education) will be impeded, further accelerating the outflow of young residents. At the same time, the growing proportion of older people relative to the working-age population will exacerbate problems with access to care and support, negatively affecting the physical and mental well-being of the inhabitants.

Challenges in the context of demographic change

Spatial planning

The depopulation of rural areas presents serious challenges for local governments in adapting to ongoing changes and maintaining social infrastructure. Government work on spatial development and planning – the so-called "general plan" – is intended not only to organise the spatial development of municipalities but also to manage space in a way that prevents uncontrolled urban sprawl. This would relieve municipalities of high costs, such as providing infrastructure to individual houses in remote locations or organising school transport for children, while also reducing the risk of social exclusion. Municipalities are encouraged to establish standards of access to public green spaces and – which becomes an increasingly important factor in the countryside – access to a public primary school[17]. For example, it is proposed that the distance from a school to a plot designated for residential use should not exceed 3,000 metres by road in non-urban areas[18]. This is a step towards helping local governments prepare for the demographic changes currently taking place. Work on the general plan is ongoing – each municipality is seeking to develop and impose rules best suited to its needs. The proposed changes should be assessed positively in the long term; in the short term, however, the impact may be negative, as the reform will reduce the number of building plots and significantly increase the cost of house construction for those living far, for example, from schools. The precise impact of this reform will only become apparent in several years.

Family support programmes

Well-designed family support programmes are among the most important tools for influencing demographics. In recent years, the Polish state has introduced several programmes aimed at increasing fertility. None of them, however, were directly targeted at rural areas. One of the best-known programmes is "500+", later "800+" or "Good Start", which covered all children regardless of their place of residence.

17. Ministerstwo Rozwoju i Technologii, *Reforma systemu planowania przestrzennego*, https://www.gov.pl/web/rozwoj-technologia/reforma-systemu-planowania-przestrzennego?utm_source=chatgpt.com, access 13.10.2025.
18. Ustawa z 27 marca 2003 r. o planowaniu i zagospodarowaniu przestrzennym, Dz. U. 2023 poz. 977 ze zm., art. 13f.

In 2023, the "Active Parent" programme was introduced, providing a subsidy of PLN 1,500 per month for parents using a nursery or employing a nanny, and PLN 500 for parents who care for the child themselves[19]. This means that public funds allocated to children aged 1 to 3 are not distributed equally among all families. The programme's structure clearly favours institutional childcare, which indirectly discriminates against parents – especially mothers – who do not want or are objectively unable to place their child in an institution (e.g. due to the absence of nurseries in their area).

According to data from local government units, the actual cost of maintaining a child in a public nursery significantly exceeds the benefit granted to a parent staying at home with the child. Local governments bear various costs of childcare for children up to 3 years old. For example, in 2024 this cost was PLN 1,917.24 in Halinów municipality[20] and PLN 2,816.29 in Częstochowa[21], while in Krynki municipality – due to the lack of nurseries – there are no costs associated with institutional care for children up to the age of 3. In Halinów, parents pay PLN 1,500 for nursery care[22] (i.e. the subsidy from the "Active Parent" programme), while in Częstochowa the fee is PLN 721.40[23], which means that after taking the subsidy into account, parents are left with an additional PLN 778.60, and the remaining cost of care is covered by public funds. Consequently, the state and local government finance institutional childcare to a much greater extent than care provided by a parent at home. A mother in a municipality without access to a nursery receives only PLN 500, whereas a mother with a child in a nursery in Częstochowa may work and earn wages, and her household budget is additionally increased by the PLN 778.60 left from the "Active Parent" programme. This creates an imbalance in household budgets for families in rural and urban areas, thus strengthening the migration of women planning motherhood to urban centres. It therefore becomes crucial to establish a programme that would reduce the financial disparities experienced by parents of children under the age of three, depending on their place of residence.

19. Ministerstwo Rodziny, Pracy i Polityki Społecznej, *Aktywny Rodzic,* https://www.gov.pl/web/family/active-parent, access 19.10.2025.
20. D. Martoń-Jaroszewska, *Nowa ustawa "Aktywny Rodzic" zostanie wdrożona w Gminnym Żłobku "Kraina Smyka" w Józefinie. 100 proc. finansowania czesnego już od października 2024 roku*, https://cuw.halinow.pl/aktualnosc-2035-nowa_ustawa_aktywny_rodzic_zostanie.html, access 12.10.2025.
21. MR, *ZMP o opłatach za żłobki: na programie "Aktywny Rodzic" gminy nie zarobią nic*, https://samorzad.pap.pl/kategoria/aktualnosci/zmp-o-oplatach-za-zlobki-na-programie-aktywny-rodzic-gminy-nie-zarobia-nic, access 12.10.2025.
22. D. Martoń-Jaroszewska, *Nowa ustawa "Aktywny Rodzic"…, op. cit.*
23. MR, *ZMP o opłatach za żłobki…, op. cit.*

Insurance policy

The principles of women's social insurance coverage, specifically the level of maternity benefit, vary depending on whether a woman is insured with KRUS or ZUS. A woman insured with KRUS will receive a maternity benefit of PLN 1,000 per month[24], whereas a woman employed under an employment contract receives 81.5% of the benefit calculation base[25]. For example, the minimum wage in Poland in 2025 amounted to PLN 4,666 gross[26] (PLN 3,510.92 net). The higher the earnings, the greater the difference in the benefit received between a farmer and a woman insured with ZUS. It should be noted that the maternity benefit for women insured with KRUS is the same as the parental benefit for the unemployed[27].

Disparities in the level of benefits influence the choice of occupation and place of residence, constituting one of the reasons behind the migration decisions of women of reproductive age.

The entrenched dualism of the benefit systems (KRUS vs ZUS) no longer corresponds to the actual employment structure in rural areas. Equalising maternity benefit levels could represent a step towards adapting social policy to the contemporary realities of the labour market.

Summary

An analysis of demographic changes in rural areas in Poland indicates a persistent and profound fertility crisis among women living in rural areas. The decline in fertility has occurred significantly faster than in cities. The main factors driving this process are: the declining number of women of reproductive age, the outflow of young women to cities, the rising age of mothers, ongoing disparities in access to childcare services between rural and urban areas, and the changing employment structure. As a result, the growing surplus of men over women in the most reproductive cohorts, negative natural increase and the changing employment structure are leading to increasingly intense depopulation and ageing of rural municipalities.

24. Kasa Rolniczego Ubezpieczenia Społecznego, *Zasiłek macierzyński*, https://www.gov.pl/web/krus/zasilek-macierzynski, access 8.10.2025.
25. Zakład Ubezpieczeń Społecznych, *Wysokość zasiłku macierzyńskiego*, https://www.zus.pl/swiadczenia/zasilki/zasilek-macierzynski/wysokosc, access 14.10.2025.
26. Kasa Rolniczego Ubezpieczenia Społecznego, *Minimalne wynagrodzenie w 2025 r.*, https://www.gov.pl/web/krus/minimalne-wynagrodzenie-w-2025-r, access 8.10.2025.
27. Ministerstwo Rodziny, Pracy i Polityki Społecznej, *Świadczenie rodzicielskie*, https://www.gov.pl/web/rodzina/wiadczenie-rodzicielskie, access 13.10.2025.

Today, rural areas face a dual challenge: the need to adapt to ongoing demographic change and the necessity to implement measures that could reverse or at least partially mitigate adverse trends. This requires a targeted, territorially differentiated family policy based on local socio-economic conditions. It is important not only to equalise living conditions between rural and urban areas, but also to enhance the attractiveness of rural areas for women of reproductive age, so as to reduce their outflow and create incentives for their return.

It is crucial to move away from universal solutions in favour of a flexible, territorially diversified family policy, taking into account the specifics of local labour markets and service availability. Proposals that could address many of the problems discussed in the article include:

- equalising the level of maternity benefits in the KRUS and ZUS systems;
- supporting women in combining agricultural work with childrearing;
- developing alternative sources of employment outside agriculture for women at all levels of education, e.g. through remote work or supporting businesses in creating jobs attractive to women in rural areas or small towns with good transport links;
- enabling local governments to create and manage their own fertility support programmes for childcare for children aged 1 to 3, tailored to the needs of each local government, such as a parental allowance equal to the cost of nursery care or the minimum wage.

At the same time, it is essential to monitor the impact of new regulations, especially the spatial planning reform, to assess whether it strengthens the sustainability and viability of rural areas. Without the implementation of consistent and long-term measures, the processes of depopulation and ageing of rural inhabitants will intensify, leading to a growing socio-economic imbalance.

Bibliography

Eberhard P., *Fazy rozwoju demograficznego Polski*, "Rocznik Nauk Społecznych" 2014, nr 4.

Główny Urząd Statystyczny, https://stat.gov.pl/metainformacje/slownik-pojec/pojecia-stosowane-w-statystyce-publicznej/3950,pojecie.html, access 7.10.2025.

Główny Urząd Statystyczny, https://bdl.stat.gov.pl/bdl/start, access 30.09.2025

Główny Urząd Statystyczny, https://bdl.stat.gov.pl/bdl/start, access 12.10.2025.

Główny Urząd Statystyczny, *Dzietność kobiet w latach 1964–2024,* https://stat.gov.pl/obszary-tematyczne/ludnosc/ludnosc/struktura-ludnosci,16,1.html, access 13.10.2025.

Główny Urząd Statystyczny, *Ludność, ruch naturalny i migracje w latach 1946–2024,* https://stat.gov.pl/obszary-tematyczne/ludnosc/ludnosc/struktura-ludnosci,16,1.html, access 15.10.2025.

Główny Urząd Statystyczny, *Narodowy Spis Powszechny Ludności i Mieszkań 2021. Ludność. Stan i struktura demograficzno-społeczna w świetle wyników NSP 2021*, Warszawa 2023.

Główny Urząd Statystyczny, *Sytuacja demograficzna Polski do 2024 r.,* Warszawa 2025.

Kasa Rolniczego Ubezpieczenia Społecznego, *Dane dotyczące liczby kobiet ubezpieczonych w KRUS według wieku (2004–2024)*, provided in response to a request for public information of 6.08.2025, received 20.08.2025.

Kasa Rolniczego Ubezpieczenia Społecznego, *Miesięczna informacja statystyczna*, https://www.gov.pl/web/krus/miesieczna-informacja-o-swiadczeniach-pienieznych-z-ubezpieczenia-spolecznego--rolnikow, access 30.09.2025.

Kasa Rolniczego Ubezpieczenia Społecznego, *Minimalne wynagrodzenie w 2025 r.,* https://www.gov.pl/web/krus/minimalne-wynagrodzenie-w-2025-r, access 8.10.2025.

Kasa Rolniczego Ubezpieczenia Społecznego, *Zasiłek macierzyński*, https://www.gov.pl/web/krus/zasilek--macierzynski, access 8.10.2025.

Kohler H.P., *Towards a Theory of Lowest-Low Fertility*, Max Planck Institute for Demographic Research, Rostock 2001.

Kotowska I.E., *Zmiany demograficzne w Polsce – jakie wyzwania rozwojowe przyniosą?,* Fundacja im. Stefana Batorego, Warszawa 2021.

Martoń-Jaroszewska D., *Nowa ustawa "Aktywny Rodzic" zostanie wdrożona w Gminnym Żłobku "Kraina Smyka" w Józefinie. 100 proc. finansowania czesnego już od października 2024 roku*, https://cuw.halinow.pl/aktualnosc-2035-nowa_ustawa_aktywny_rodzic_zostanie.html, access 12.10.2025.

Ministerstwo Rodziny, Pracy i Polityki Społecznej, *Świadczenie rodzicielskie*, https://www.gov.pl/web/rodzina/swiadczenie-rodzicielskie, access 13.10.2025.

Ministerstwo Rodziny, Pracy i Polityki Społecznej, *Aktywny Rodzic*, https://www.gov.pl/web/rodzina/aktywny-rodzic, access 19.10.2025.

Ministerstwo Rozwoju i Technologii, *Reforma systemu planowania przestrzennego*, https://www.gov.pl/web/rozwoj-technologia/reforma-systemu-planowania-przestrzennego, access 13.10.2025.

MR, *ZMP o opłatach za żłobki: na programie "Aktywny Rodzic" gminy nie zarobią nic,* https://samorzad.pap.pl/kategoria/aktualnosci/zmp-o-oplatach-za-zlobki-na-programie-aktywny-rodzic-gminy-nie--zarobia-nic, access 12.10.2025.

Stanny M., Komorowski Ł., Rosner A. et al., *Monitoring rozwoju obszarów wiejskich. Etap IV. Synteza, Fundacja Europejski Fundusz Rozwoju Wsi Polskiej*, IRWiR PAN, Warszawa 2022.

Stola W., *Ludność wiejska Polski. Przemiany struktury demograficznej i społeczno-zawodowej, Polska Akademia Nauk, Instytut Geografii i Przestrzennego Zagospodarowania*, "Zeszyty IGiPZ PAN" 1998, nr 56.

Ustawa z 27 marca 2003 r. o planowaniu i zagospodarowaniu przestrzennym, Dz.U. 2023 poz. 977 ze zm., art. 13f.

World Bank Group, *Employment in agriculture (% of total employment)*, https://data.worldbank.org/indicator/SL.AGR.EMPL.ZS?locations=PL, access 25.09.2025.

Wrzochalska A., *Sytuacja demograficzno-społeczna mieszkańców wsi u progu trzeciej dekady XXI wieku*, "Zagadnienia Doradztwa Rolniczego" 2024, nr 2.

Zakład Ubezpieczeń Społecznych, *Wysokość zasiłku macierzyńskiego,* https://www.zus.pl/swiadczenia/zasilki/zasilek-macierzynski/wysokosc, access 14.10.2025.

Zeglar J., *Co i jak określa wizję wsi 2044* [w]: *Polska wieś 2044. Wizja Rozwoju*, Instytut Rozwoju Wsi i Rolnictwa PAN, Warszawa 2023.

received: 28.10.2025
accepted: 25.11.2025