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## THE CHALLENGE OF SOCIAL SECURITY IN THE CONTEXT OF AN AGEING EUROPEAN UNION - FORECASTS AND IMPLICATIONS

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**ABSTRACT:** *According to the latest research on socio-demographic trends, global demographics will continue to change in the period to 2030, influenced by increasing life expectancy, declining fertility and rising levels of education. These changes will alter the structural foundations of the global economy: the ageing of the world's population could have a major impact on both developed and emerging economies. The current demographic situation also has important implications for the social, economic and territorial cohesion of the European Union. It is therefore important for the EU to take demographic aspects into account in all its actions and policies, bearing in mind that the working-age population (people aged 15-64) is expected to decrease significantly, from 333 million in 2016 to 292 million in 2070, while the number of people aged 80 and over is projected to rise to 14.6%. In an era of ageing societies in the European Union, the analysis of the impact of this process should coincide with the implementation of activities aimed at developing a model of social security in which individual and social needs are compatible with the socio-economic development of these societies. The authors of the article will focus on several issues. Firstly, the analysis of existing data and key indicators illustrating the process and evolution of demographic change in Europe; secondly, the embedding of the issue in the socio-demographic determinants of ageing processes in the context of social security. Thirdly, the coordination of social security in the European Union. Finally, the projections and implications of ageing for the European Union.*

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**KEYWORDS:** social security; social protection; sustainable development; ageing society; European Union.

### 1. Introduction

The ageing process has not included within its reach only the populations of the societies in the European Union but those of such societies as China or Japan. The number of elderly people is constantly growing not only in the EU but all over the world. Coping effectively with the consequences of demographic

changes in ageing societies is nowadays more important than ever. The events of recent years such as the COVID-19 pandemic, the migration crisis or the war in Ukraine test and change the priorities not only of individuals but also whole societies. In the case of demographic changes occurring due to ageing and depopulation of societies gradual implementation of the strategy of fighting the demographic crisis and the resulting social consequences should take place. Speaking for the implementation of such strategies and the resulting constant changes in the world are connected with the introduction of changes in defining the issue of social security.

Following longer life expectancy, progressing process of double ageing as well as changes in the models of fertility rate accompanied by intensive migrations, not only external but also internal ones, an increase in the age dependency ratio occurs. Results of mutual interactions between these phenomena and the popularization of new lifestyles based on individualism enforce re-orientation of the understanding of social security in the ageing society. A long-term demographic transformation inevitably leads to key social and economic changes. Public mechanisms do not seem to be prepared for new economic and social burdens which create a serious risk of destabilization of the social order and the appearance of new social crises even in seemingly stabilized economic systems of countries such as Germany, France or Italy. The consequences of population ageing have been for many years masked by short-term solutions which did not take into consideration the orientation towards understanding the ongoing demographic changes. Desk research will enable noticing new areas of social protection requiring intervention aimed to ensure social security. The perspective of such analyses seems to provide interesting solutions whose application will facilitate better identification of problems of both people experiencing their own old age and the future generations which will gradually enter this stage of life.

This, however, requires departing from the established stereotypes where the senior citizens are presented as those who occupy the peripheral social positions. Each person has the right to a broadly understood social security. The development and establishment of formal systems of social security aimed at ensuring the support of incomes and medical care have always been considered to be a significant step in social development. The appearance of different forms of formal social protection and different mechanisms of social protection (obligatory contributory and non-contributory public plans of social security) were examples of institutional responses to the escalation of various social problems.

The understanding of ageing was for a long time concentrated on the medical and biological perspective (Vaillant 2002; MacDonald, DeCarlo, Dixon 2011; Schaie 2013). The most recent studies show that ensuring good quality of life in this phase is also connected with such factors as social relations and bonds, which – besides the institutional support – build the feeling of security (Mitchell, 2004; Waldinger, Schulz, 2016). The ageing process was mainly related to the progressing decline of social abilities as a consequence

of irreversible changes of the human body potential. Results of the present studies point to a different dependence. A good level of wellbeing and satisfaction with life are also achieved by people classified as old (Costa, McCrae 1986; Costa, McCrae, Zonderman, Barbano, Lebowitz, Larson 1986). The adoption of a more global perspective in the understanding of this problem is obvious and necessary. This follows from the fact that the problems of the ageing society have become the key object of sociological and economic analyses. The theoretical and research frameworks of studies on ageing are of multi-dimensional and interdisciplinary character (Ferring 2018). In this context the category of social security is a crucial matter requiring implementation of an integrated strategy of problem solving on the international, national and local levels and the involvement of both societies and individuals in the process of perspective planning of the future. The activities aimed at establishing an effective social system which ensures safety on the micro- as well as macro-social levels are considered a part of the strategy of sustainable social development (Dale Avers 2020; Aspalter 2020; Ribeiro, da Silva Borges, Cavalcanti Ferreira de Araujo, dos Santos Souza 2017).

Intending to explain the aforementioned processes and their consequences, the present study aims to provide a review of selected theories in the field of social security and the socio-demographic issues determining this problem, to analyze the existing data and the most important indicators illustrating the process and the course of demographic changes in Europe, to point to the mechanisms of coordinating social security within the European Union and, finally, to present the prognoses and effects of population ageing in the European Union.

## **2. Demographic processes and prognoses referring to the European Union societies**

The process of increased participation of the elderly in the total population of the European Union countries has been observed for decades (Eurostat 2015). This happens as a result of longer life expectancy, civilization progress and better quality of life. In the 20<sup>th</sup> century ageing became a common phenomenon, and the societies of the European Union countries and other highly developed countries passed from the stage of ageing to the stage of old societies. This process consists in an increase in the percentage of people aged 65 plus within the total population. According to the most popular scale of demographic old age established by UNO:

1. The population with less than 4% of people aged 65 and more is considered young;
2. Adult population is the population where the persons aged 65 and more constitute from 4 to 7% of the total population;

3. Old population is the population where the persons aged 65 and more constitute more than 7% of the total population (UN 1956).

Basing on the statistical data presented by Statistics Poland (Statistics Poland) it can be stated that the population of Poland entered the stage of late old age as early as in 2004. The ratio exceeded 13% then, whereas in 2016 it reached the value of 16.4% (Statistics Poland 2017). At present one third of the world countries have the population in the phase of demographic old age (while nearly one fourth – in the phase of markedly advanced state of old age), and the next 19% are in the transitory phase. Importantly, these results clearly show that population ageing is of global character since increasingly more countries of the world are in the phase of demographic old age. It can be expected that in 2050, 80% of countries will reach this phase, 65% of which will be in a considerably advanced state of old age (UN 2009: 12).

Independently of the method of description or measurement, the ageing process is reflected in a decisive majority of population in the productive and post-productive age and a small percentage of people in the pre-productive age. The United Nations Organization considers the old age threshold to be 65 (World Population Prospects 2006); however, this threshold might be shifted as a consequence of changes in the course of ageing, i.e. not only longer life expectancy of an average inhabitant of the European Union, but – what is important – owing to longer life expectancy in good health and relative functional fitness. According to Eurostat data from 2023, life expectancy at birth in EU was 81.5, which means an increase by 0.9 compared to 2022, and by 0.2 compared to the level before the pandemic in 2019. In 15 countries life expectancy exceeded the EU means, with the highest in Spain (84.0 years), Italy (83.8) and Malta (83.6). The lowest life expectancy, on the other hand, was observed in Bulgaria (75.8), Latvia (75.9) and Romania (76.6) (Eurostat 2024 a).

Eurostat prognoses show that by 2080 the population of 28 EU countries aged 65 and more will have increased and will make up 30% of the whole population of European Union, while the percentage of the oldest population (80+) will then reach the level 12.3% (Eurostat 2023 a). The progressing process of double ageing, which means a fast rise of the percentage of people aged 75 and an increased age median of Europeans, will have significant consequences for the social security system, and thus for the level of social security of the EU inhabitants. Eurostat data from 2022 show that the age median of the European union population was 44.4, which is by 0.3 year more than in 2021 (Eurostat 2024 b). During the last decade the median rose from 41.9 by 0.25 yearly, on average. This means that half of the population of the European community was more than 44.4 years old. It is not only an increase in the age median of Europeans but also a number of other factors such as the aforementioned increased life expectancy, decreased birth rate, and migrations that contribute to the ageing of Europe's population and an increase in the age dependency ratio in particular countries of the EU. This ratio – which is the proportion between the number of children (aged 0-14) and elderly people (aged 65 and more) on the one hand, and the number of people aged 15-64, on the other – can also be calculated in

reference to the economic age groups and it is the proportion between the number of people in the non-productive age and the number of people in the productive age. This is significant because an important consequence of demographic changes taking place in Europe in recent decades is a constantly decreasing percentage of the productive age population, with a simultaneous increase in the number of retired people. It was estimated in 2022 that within the EU population of 446.7 million, young people in the pre-productive age, which means aged from 0 to 14, constitute 15.0%. In the same period the production age population (15-64) made up 63.9%. The percentage of elderly people (aged 65 or older) was 21.1 %. As a comparison, in 2021 those three groups of people constituted, respectively, 15.1 %, 64.1 % and 20.8 % of the EU population, which clearly indicates the ongoing changes (Eurostat 2024 a).

In 2022 the highest percentage of young people in the total population in the EU member states was found for Ireland (19.7 %), Sweden (17.6 %) and in France (17.5 %). The lowest percentage was observed in Italy (12.7 %), Portugal (12.8 %) and in Malta (13.4 %). Concerning the percentage of people aged 65 or older in the total population, the highest ones were for Italy (23.8 %), Portugal (23.7 %), Finland (23.1 %), Greece (23.7 %) and Croatia (22.5 %), while the lowest for Luxemburg (14.8 %) and Ireland (15.0 %). In 2022, as compared to 2021, the percentage of people aged 65 and older grew in all member states, except Bulgaria, where it remained unchanged (Eurostat 2024 b).

It is expected that in the decades to come the share of elderly people in the total population will increase considerably. This may lead to a greater burden for people in the productive age aimed to ensure social spending on a lot of associated services required by the ageing population. However, this is only one of the consequences of demographic changes. A constantly growing group of elderly people is a group of consumers of social services within the areas of care, medicine, education and technology (Adamczyk 2021).

#### **4. Social security in the integrated order**

The process of ageing of the EU societies is strongly connected with the issue of social security, which should be viewed as the state's ability to ensure the social order which – based on a coherent system of laws in case of the citizens' difficult life situation and in case of a threat to their lives – will guarantee care to them (Marczuk 2012; Goryń 2020).

Viewing the category of the concept of social security in the context of demographic processes going on in Europe, one should start with precisely defining its importance. A constitutive element of social security are the institutions ensuring security, and the system of law. These two elements are necessary in the situation of social threat which triggers the social system (these threats include, for example, old age, disease, disability,

poverty etc.). Ensuring the security is one of the most important spheres of the state's activity and one of the fundamental guarantees to maintain the socio-economic order. The definition of social security can be found for instance in the documents of the International Labour Organization, which places emphasis on the prevention of economic and social poverty. According to ILO, social security is the protection ensured by the society for individuals and households with the aim of securing access to health care and guaranteeing the security of incomes, especially in case of old age, unemployment, illness, disability, accident at work, maternity, loss of work or loss of the breadwinner. (ILO 2016: 2).

While analyzing social security, two principal perspectives can be adopted, namely macro social or micro social ones. The macro social perspective refers to a broader, systemic approach which encompasses the whole society or its big segments. In this view the issues related to the functioning of institutions, social policies, economy or social processes affecting security, stability and welfare of the whole population are considered (Scherer, Palazzo 2011; Standing 2011). The elements studied from the macro social perspective include:

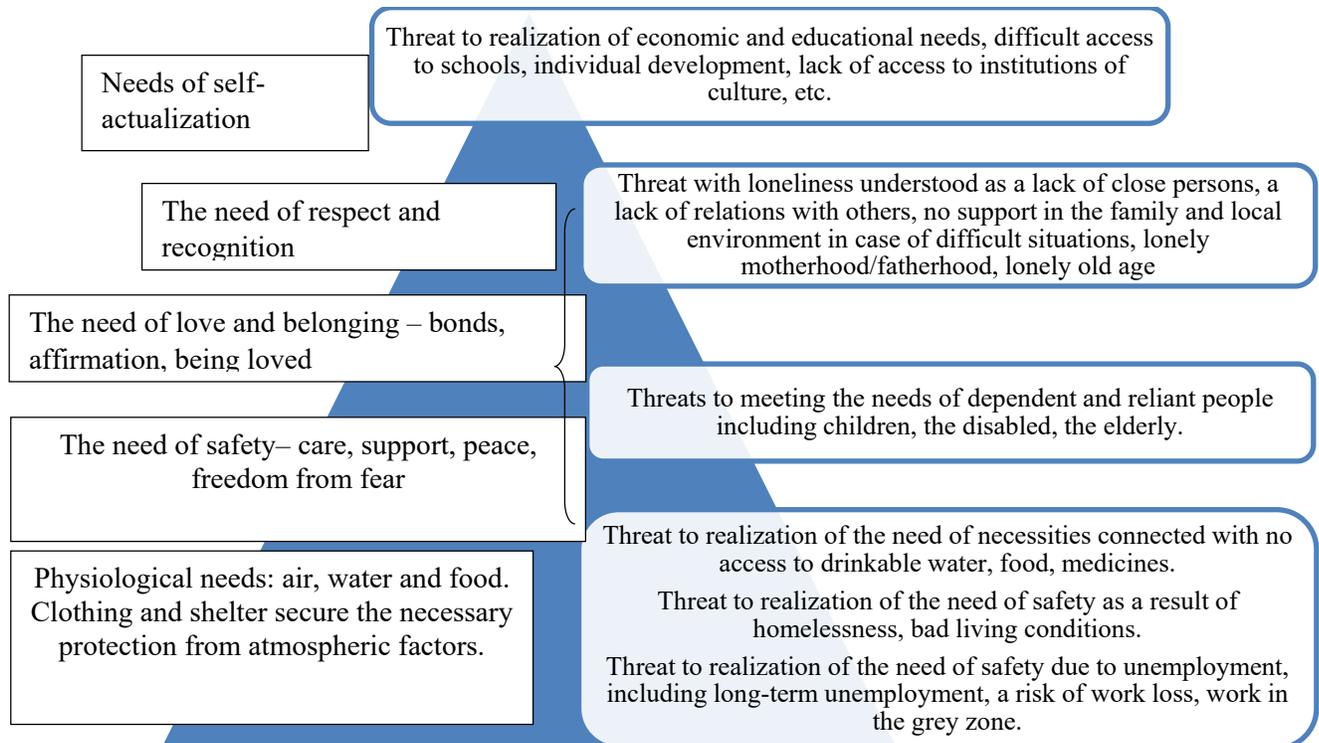
- social policies – e.g. systems of social insurances, pensions, health care, education;
- social institutions – such as governments, non-governmental organizations, international organizations, which have influence on social life and security of the citizens;
- social problems – such as poverty, inequalities, unemployment, migrations, population ageing, which can affect social stability and security;
- labour market – stability and level of employment, working conditions, which affect the feeling of financial and social security of the citizens (Gough 2003; Golinowska 2009; Barr 2012)

Therefore, the macro social perspective analyzes social security in the context of whole societies, without focusing on individuals but concentrating on the systems, processes and structures which shape the social life and security conditions.

In the case of the other perspective, social security should be analyzed in the light of unsatisfied needs. This approach follows from the assumption that unsatisfied needs cause the state of lack/threat, which may become a factor in the accumulation of difficult situations in the lives of individuals and their families (Gerber, et al. 2017; Adamczyk, Betlej 2021; Adamczyk, Majewicz, Wolny 2023).

The diagram below presents the spheres susceptible to a threatened sense of social security resulting from unsatisfied needs in reference to the hierarchy of needs as proposed by A. Maslow (Maslow 1954).

**Diagram 1: Matching the needs (in accordance with Abraham Maslow's hierarchy of needs) with specific threats to social security**



Source: Author's own study.

As follows from the diagram presented above, threats to realization of individual needs from the area of social security are directly related to a lack of satisfaction of a person's basic needs. From the perspective of sustainable social development and the corresponding social order, a lack of satisfaction of individual needs and thus a shaken sense of security of an individual – if it is due to the system defects such as lack of health infrastructure, inequalities in the access to goods and information, purposeful disregard or exclusion from financial transfers – may lead to social destabilization. That is why, in accordance with The ILO Social Protection Floors Recommendation, 2012 (ILO 2012), social security understood as the right to social protection is a human right and all people, irrespective of the place of residence, should have the guarantee of at least minimum basic social protection. Ensuring social security is a social and economic necessity aimed at combating poverty and social exclusion (ILO 2008). In order to guarantee the minimum level of social security, the level of social protection should be composed of at least four basic guarantees of social protection: basic health care; basic income security in childhood, adulthood and old age for all inhabitants and all children (ILO

2012: 4). This is why permanent social protection in old age should be one of the priority activities both in the social and individual dimensions.

Permanent social protection in old age is the foundation of public programs in a number of European countries which include the whole range of variables considered significant for social integration on the general level (Adamczyk, Betlej 2021; Cox 2020) . Social protection is an interdisciplinary category. The theoretical approaches are divided into three groups: political, effectiveness-oriented and narrative ones. Political theories view the models of the relation of power towards what is considered to be the social resources of elderly people on the market. The effectiveness-oriented approach discusses the function of social protection in building the welfare of the elderly on the basis of increased productivity of managing their social capital. The considerations can also include the theories of chain and capitalism (Stopka 2020; Angresano 2007)). The theory of the ageing society highlights the aspect of social and environmental conditions in reference to the whole system of social organization. A stable development of social systems is possible only in the situation when a relative balance is maintained on the level of different social forces. The analysis of this concept directs our attention to the issues of common accessibility, normative level of social protection of elderly people and its individual, social and axiological conditions. The term “social” refers to the basic existential needs of each individual. This concept can also be viewed in a broader perspective as a versatile physical and spiritual development of a person (Marczuk 2012; Kwan, Walsh 2018).

Independently of the adopted definitions, the major goals of social protection are considered to be, among other things:

- decreasing the instability of incomes, including elimination of poverty and improvement of access to health services for all people with the aim of ensuring decent work and life to them;
- decreasing inequalities and injustice;
- ensuring adequate benefits as a right guaranteed by law. (Zieliński 2008; International Labour Office 2011)

Social security is defined as the state of freedom from threats the effect of which is a lack or insufficiency of the means of support. Insufficiency of the means of support is understood in this context both as an insufficient level of financial means or goods at the disposal of a given individual or family and a lack of proper care when the health condition or the situation in which a given person found themselves require providing help in such a form. These threats are above all social risks such as illness, accident at work, disability or old age, the latter interesting from the point of view of the problems studied here. (Rysz-Kowalczyk 2001). A study of social security, including its narrower range of social security in ageing societies, should definitely consider the social context of changes.

## 5. Coordination of social protection of the European Union citizens

The primacy of social security is emphasized in a lot of documents of the European Union, whose role consists in taking care of its member states' common interests. The law of coordination of social security has been the fundamental pillar of free movement of residents since the European process of integration began. The corresponding entries were already found in the Treaty establishing the European Coal and Steel Community signed in Paris in 1951. A complex system of coordination of the national systems of social protection was established as early as in 1958 on the basis of the fundamental regulations of the European Economic Community. Since then, the law on coordination of social protection in the EU has been developing in agreement with the deepening of the integration process as well as with its extension and gradual accession of new member states until its enlargement in the years 2004-2007.

An instrument of the EU social policy are the regulations concerning the social security coordination referring to the employees and their families moving within the EU (EC) 883/2004 (Regulation (EC) 2004) together with its implementing regulation (Regulations (EC) 2009). They are derived from the principles of economic freedoms: the movement of capital, goods, services and labour force aimed to guarantee economic integration. While facilitating realization of one of the economic freedoms, coordination regulations have social consequences. They ensure employee benefits in the state and they protect the benefits acquired earlier, for example in the sphere of retirement benefits.

Thanks to social security coordination, elderly people who worked in different member states and now retire have guaranteed benefits in the amount corresponding to those in particular countries. Thus, elderly people who left the labour market obtain special social protection thanks to coordination regulations. Coordination of social protection systems is the law binding in all member states by virtue of the EU law which has priority over national law. In practice, the regulations led to the corrections of the national systems of social security (Regulation (EC) 2004).

The principles of social policy coordination in the EU underwent evolution as early as in the 1990's towards a greater range of systems under coordination. The Union used a new approach to social policy, in the field of employment policy, by introducing the so-called Employment Strategy in 1997. Then, together with the Lisbon Strategy, the European Social Model appeared as a category the aim of which was not only to introduce economic goals but also a new participation method of management such as the Open Method of Coordination (Czapulis-Rutkowska 2013). Initially, it was used for the policy of combating poverty, then protecting the elderly and then in 2004 – of health protection and long-term care – Open Coordination in the Field of Protection of Older People (European Commission 2004).

In successive years the promotion and protection of social security by the EU were reflected, for example, by the establishment of an instrument called the European Pillar of Social Rights from 2017. Coordination of the systems of social protection in EU is aimed to ensure that each citizen of the EU and of another country but residing in the territory of the former has equal access to social protection, regardless of the state where they are staying.

This pillar plays the role of frameworks used to monitor the effectiveness of the employment policy and the social policies of the EU member states. It also considers a new approach to the inclusion of social priorities within all areas of the EU policy. With the aim of realizing this assumption, in 2021 the Commission adopted a plan of activities for the European pillar of social rights (European Commission 2021). The plan comprises three major goals, which are supposed to be realized by 2030.

- at least 78% of the population aged from 20 to 64 should find employment;
- at least 60% of all adults should participate in trainings every year;
- the number of people threatened with poverty or social exclusion should undergo a decrease by at least 15 million.

The European Pillar of Social Rights is a part of the EU's efforts for the process of convergence within the Economic and Monetary Union. Its basis is the conviction that convergence towards better social and economic results, social resilience and justice are a necessary foundation of more integrated and stable Europe, and that this is an urgent need for sustainable development of the Economic and Monetary Union. Looking into the future, the success of the Euro zone largely depends on the efficiency of the national labour markets and systems of health care as well as on the ability of the economy to absorb and adjust itself to the upheavals and to effectively cope with their social consequences. This also depends on the ability of national economies to improve life standards and growth potential. Some of the rules and laws established in the Pillar can serve to be more binding standards in accordance with the process of the deepening of EMU (European Commission 2017).

The Union ensures financial support to implement the European pillar of social rights by allocating the EU funds, especially the European Social Fund. In particular, those were operation programs for the years 2014-2020 within the European structural and investment funds as well as other key financial programs, but the European Social Fund was also the reference point to plan the period of the EU financial programming after 2020 (European Commission 2017).

The principles of coordination do not remove significant differences between the national systems, for example the possible negative effects of crossing the borders, due to different levels and standards of social protection in each country. They do not compensate for such effects, either. The EU ensures common rules of protection of its laws of social security when people move around Europe (EU 27 + Island, Liechtenstein,

Norway and Switzerland). Special rules of coordination occur in reference to Great Britain. It needs to be emphasized that the rules of coordination of social protection do not replace the national systems with one European one. All countries can decide who is to be insured by virtue of their regulations, which benefits are awarded and on what conditions (European Commission 2016).

According to the report *European Commission Report on Impact of Demographic Change*, Europeans generally live longer and more safely, and the European systems of social protection and health care are the most advanced in the whole world (European Commission, 2020a). However, Europe's population is getting older, and the age median (12) of the EU population EU-27 has been growing for years. It is predicted that it will continue to grow at a similar pace throughout the next two decades. The age median might reach 49 in 2070, which is about 5 years more than at present.

The increase of the median is accompanied by a growing number and proportion of people in older age groups. It is estimated that by 2070, 30% of the population in Europe will have reached the age of 65 and more as compared to about 20% now. It is predicted that in the period between 2019 and 2070 the proportion of people aged 80 or more will increase more than twice and reach 13%. At the same time, a decrease of the population in the working age (20-64) is anticipated (14). In 2019 it was 59% of the whole population. It is predicted that by 2070 this percentage will have dropped to 51% while at the same time the number of children and youth (aged 0-19) will have decreased by 12.6 million (European Commission 2020a). During the World Health Assembly in May 2016 the majority of countries in the world recognized the need of a national system of long-term care. On the sub-regional level this function is performed by the European Union, which is monitoring ageing in its member states and supervising the budgetary differences in this area (European Commission 2020). In 2021 the European Commission, or more exactly the European Commission's Directorate General for Economic and Financial Affairs - DG ECOFIN, was authorized to accept the report "The 2021 Ageing Report Economic and Budgetary Projections For The EU Member States (2019-2070)" aimed to prepare a new set of long-term prognoses of expenditures connected with the population ageing by 2021 on the basis of the new demographic prognoses provided by Eurostat. Long-term prognoses show where (in which countries), when and to what extent the pressure connected with the population ageing will accelerate since the generations of the population boom is retiring and it is expected that the EU population will live longer in the future.

Therefore, prognoses are helpful in emphasizing the direct and future political challenges for the governments following from the anticipated demographic trends. The report ensures a very rich set of information on the level of particular countries covering a long period (up to 2070) prepared in a comparable and clear way. Prognoses of the Ageing Report are a contribution to a number of debates and political processes on the level of the EU. In particular, they are used in the context of coordination of economic and social policies.

Social issues are taken into consideration and strengthened in the European Semester for coordination

of economic policy in the term-of-office of the previous Commission. The comparative analysis and the exchange of the best practices were conducted in a number of areas such as the regulations concerning employment protection, unemployment benefits, minimum salaries, minimum income and skills. Monitoring the progress will be supported by the new table of social outcomes, which is composed of a limited number of existing indicators significant for the estimation of employment and social tendencies, which might become a reference point of the efforts undertaken in the field of the social dimension of the Euro zone and Europe in general.

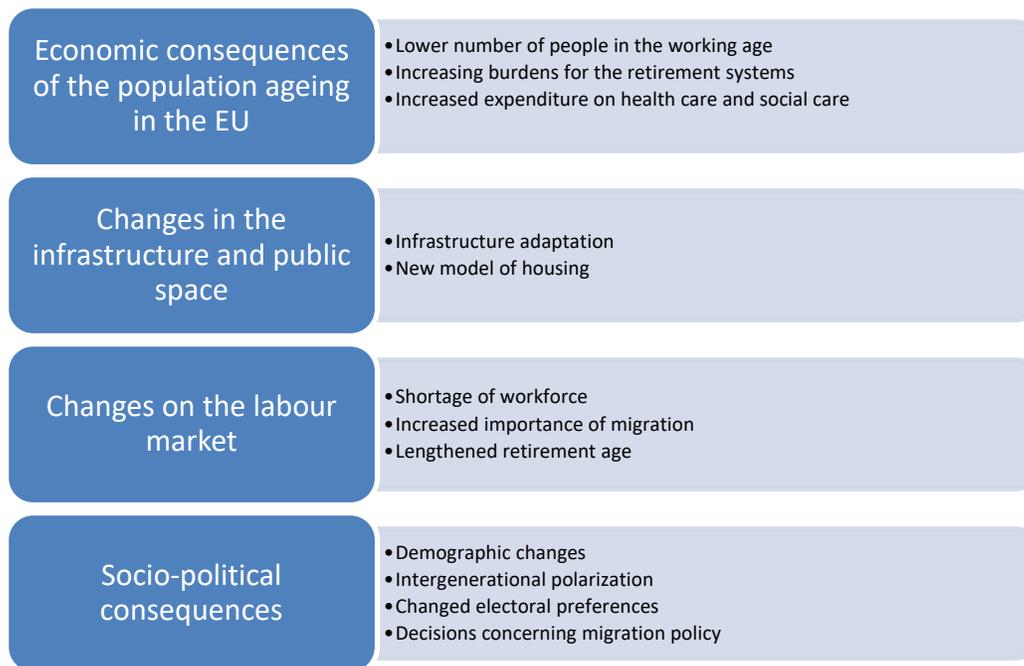
## **6. Consequences of population ageing for the European Union**

The ageing of the European Union societies is the phenomenon with far-reaching consequences, not only of socio-economic but also political character. As was described above, this process is related to a growing percentage of elderly people in the population, which follows from two main trends, namely lengthening of life expectancy and decrease of birth rates (e.g. lifetime fertility, live births, total fertility rate). The key fertility rate is defined as the mean number of children that a woman would give birth to on average throughout her reproductive years (15-49 years of age) with the assumption that in particular phases she would give birth with the intensity observed in a given year. It is assumed that only the fertility rate above 2.10 is the value ensuring simple generation replacement (Statistics Poland 2024a).

Increasingly fewer children have been born in the European Union for years. The lasting low levels of the fertility rate over the years contributed to the ageing of the society while a lower number of births led to a decreased share of young people in the total number of population. The level of the fertility rate in Europe has been decreasing for decades and at present it is twice as low as six decades ago. According to Eurostat, 6.8 million children were born in Europe in 1964, while in 2019 – 4.17 million and in 2022 – 3.88 million. These data show the continuation of a decreasing trend started after 2008, when 4.68 children were born in the EU. The total fertility rate was then 1.46 live births for one woman, while in 2019 it was 1.53 (Eurostat 2024 b).

The second key element, besides the fertility rate, which has influence on the process of population ageing in the European Union is increasingly longer life expectancy of an average inhabitant of Europe. In 2020 the means for the whole European Union was 80.4 years of age. An average male citizen of the EU lives 77.5 years, and a female citizen 83.2 years, with the difference between men and women being 5.7 years. The consequences of a drop in the number of births are felt on the market with an obvious delay (about 18-25 years), whereas the consequences of the record speed of the population ageing strike the European economies much earlier (Eurostat 2023 b).

**Diagram 2: Consequences of the ageing of the European Union societies**



Source: Author's own analysis based on the literature of the subject

Ageing of the society in the countries of the European Union brings far-reaching changes both on the labour market, in social structures and in the sphere of political and infrastructural policies. An increase in the number of elderly people in the population requires adequate reactions on the level of public policies as well as a change in the functioning of different sectors of economy. The list presented above and concerning the consequences of the ageing process in European societies is not finished or exhausted; however, it refers to the basic problems that the Union has to face already now.

One of the most direct effects of the population ageing is a shortage of workforce, especially in the sectors requiring physical work. A shortage of young workers places challenges before employees, who will be forced to adjust the structures of employment. Responding to these changes, companies will have to increase work efficiency through automation and robotization of the production processes, which will decrease dependence on physical labour (Statistics Poland 2024b). In order to supplement staff shortages, the European Union may intensify migration policies by opening itself up to a greater number of younger immigrants. The EU countries will be forced to pursue a more liberal policy towards migration, will make it possible to fill the gap of the labour market. However, this can lead to challenges connected with the integration of migrants. At the same time, a lot of countries are considering lengthening the retirement age with the aim to decrease the

pressure on the retirement systems and keep a greater number of people in the working age on the labour market. Thanks to this, the problem of a lack of the workforce might be alleviated (OECD 2021).

Population ageing also affects demographic changes such as increase in the average age of the population and a greater share of older people. This changes social priorities by increasing the demand for services aimed at the elderly such as health care and social care (Adamczyk 2021). A rise of the number of elderly people can also lead to intergenerational polarization. Tensions might follow from an unequal division of public resources, especially retirement benefits and health benefits, which might give rise to frustration of younger generations, which will feel greater burdens because of the necessity to support older people (Henry et al. 2024).

The ageing of societies does not only influence their economies. By increasing the share of people older than 65 in the total population, this process will also affect electoral preferences. Older voters might have other political priorities compared to the younger generations, which will result in shifting the political agenda towards the issues connected with health care, pensions and financial stability. Political parties will have to adjust their programs to meet the expectations of the growing electorate in retirement age. Additionally, decisions concerning migration policy will increase in importance. The EU countries can be more willing to accept immigrants in order to mitigate the consequences of the population ageing. However, such activities might lead to political controversies, especially in the context of the growing fears concerning integration of migrants (Adamczyk, Sakson, Trosiak (2019).

In the face of the ageing of society it will be necessary to adjust the infrastructure of cities and smaller localities to the needs of elderly people (Szatur-Jaworska, Błedowski 2017). Adaptation of infrastructure means, among other things, the development of solutions adjusted to people with limited mobility, such as installation of lifts, widening of pavements or improvement of public transport. Investment in health infrastructure and social infrastructure will also be necessary to satisfy the growing needs connected with caring for elderly people. Demographic changes will also enforce the development of new models of housing which will be adapted to the needs of the elderly. Protected apartments, senior housing estates and nursing homes, which will enable good and comfortable life in old age, will enjoy increasing interest (Jarzebski, Elmqvist, Gasparatos et al. 2021).

## **7. Conclusions — Europe's demographic challenges**

### **1. The Dynamics of Population Ageing**

Population ageing is one of the key demographic challenges of the European Union. In 2020, individuals aged 65 and over will account for 20.6% of the EU population, and 18.2% in Poland. Over the decade, Poland saw a 4.6 percentage point increase in this age group, making it one of the fastest ageing societies in the Union (Eurostat, 2025). The highest proportion of seniors in 2020 is recorded in Italy (23.2%), Greece and Finland (22.3% each), and the lowest in Ireland (14.4%) and Luxembourg (14.5%). Demographic projections show a further increase in this process. It is estimated that by 2080, people aged 65+ will account for 32.3% of the population in Poland and seniors aged 80+ will account for 14.9%. Similar trends are observed across the EU, with an increased burden on pension, health and social care systems (Eurostat, 2023).

### **2. The Challenges of Long-Term Care**

The increasing proportion of seniors is exerting pressure on the long-term care system, the funding of which remains inadequate in many countries. Poland allocates less than 0.5 per cent of GDP for this purpose, one of the lowest rates among OECD countries (OECD, 2023). In 2019, 37.2% of the elderly received cash benefits and 431 thousand people received institutional residential care. Home-based care services were provided to 572 thousand seniors (Statistics Poland, 2021). The European Commission forecasts that, by 2070, total public spending on health care, long-term care and the pension system could rise to 26.7% of GDP, posing a major fiscal challenge for Member States (European Commission, 2018). In response to these changes, comprehensive reforms need to be implemented, including the development of care services, support for family carers and the digitalisation and automation of health services.

### **3. Declining Fertility Rates and Their Consequences**

Europe is experiencing record-low birth rates. In 2023, 3.67 million children were born in the EU — the fewest since comparable statistics began in 1961. The average fertility rate was 1.38, with a replacement level of 2.1 (Eurostat, 2025). In Poland, the fertility rate increased from 1.29 to 1.419 between 2015 and 2019, but began to decline again in 2020, reaching 1.38 in 2023 (Statistics Poland). In response to these trends, European countries are implementing pronatalist policies including tax credits, cash benefits and the development of childcare facilities. France, thanks to its extensive family support system, has achieved one of the highest fertility rates in Europe (OECD, 2023).

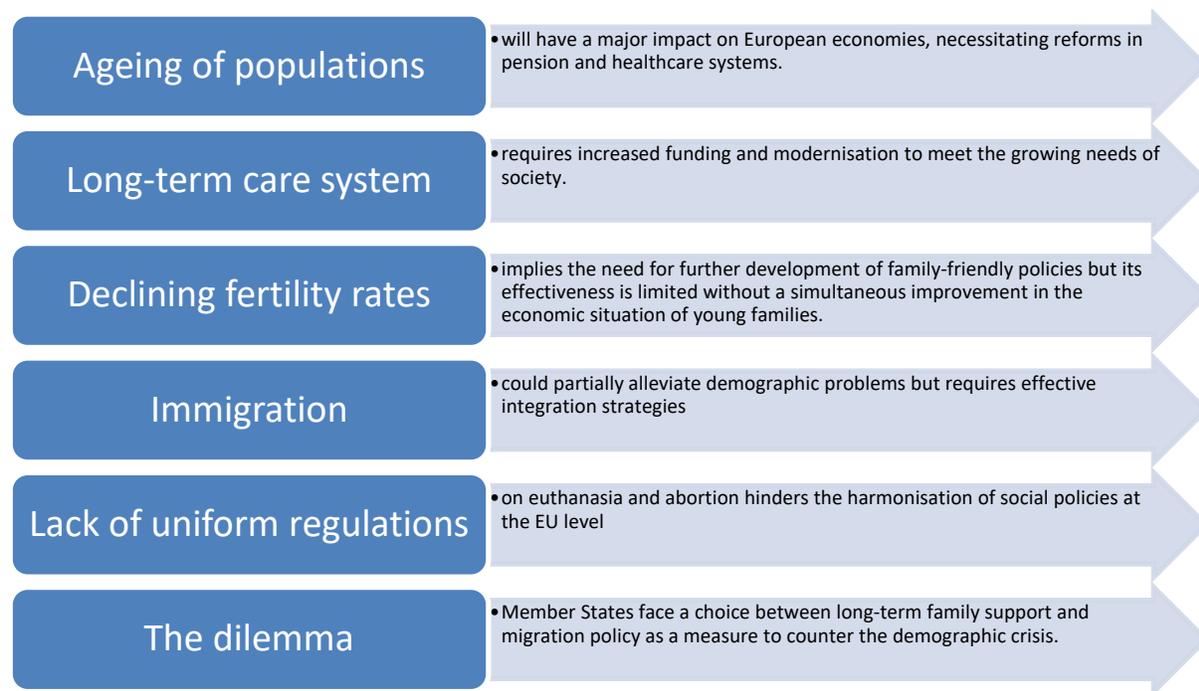
#### 4. Social Policy: Family Support vs. Integration of Migrants

European countries face a dilemma regarding the priority direction of demographic policy — increasing fertility rates or integrating migrants as a response to ageing populations. The average expenditure of EU countries on family benefits is 8.3% of the total expenditure on social protection, while in Poland this figure is 15%, which ranks first in the EU (Eurostat, 2024). At the same time, EU countries incur significant expenditure on the integration of migrants, covering education, labour market and social support. Germany allocates significant resources to this purpose — for example through the Hertie Foundation, which has an annual budget of €800 million for migrant integration (European Commission, 2023). In Poland, integration activities include language courses, vocational training and assistance in social adaptation, but their scale is smaller than in Western European countries. An optimal demographic strategy requires a balanced approach — both intensification of family-friendly policies and effective integration of migrants, which can contribute to mitigating deficits in the labour market and support the sustainability of the social security system.

#### 5. Social Policy Divergences — Ethical and Legal Issues

Differences in social policies between the EU countries result, among other things, from different regulations on assisted dying and abortion. Euthanasia and assisted suicide are legal in Austria, Belgium, Luxembourg, the Netherlands, Spain and Switzerland. In countries that have legalised these procedures, the number of people opting for this solution is increasing. Similar disparities exist regarding access to abortion, which is legal in Belgium, France, Germany, the Netherlands, Spain and Sweden, among others. In Poland, the right to abortion was significantly curtailed following a Constitutional Court ruling in 2020, and work is currently underway to liberalise the law (Amnesty International, 2024). At the EU level, the European Parliament in 2024 adopted a resolution calling for the right to abortion to be enshrined in the EU Charter of Fundamental Rights (European Parliament, 2024).

**Figure: EU demographic challenges: key dilemmas and strategies**



Source: Author's compilation.

The strategic decisions taken in the coming decades will determine Europe's social and economic stability. In order to meet the demographic challenges, new legal and policy instruments need to be developed at national and EU level. Key areas for reform are:

- **Labour market** — extending the working age and liberalising migration policies in response to labour shortages.
- **Pension systems and healthcare** – adapting financing structures and the organisation of long-term care to the growing number of seniors.
- **Social policy** – promoting active ageing and integrating seniors into social and economic life.

Demographic pressures will increase as the baby boom generation retires and lives continue to lengthen. Demographic projections highlight the need for long-term planning and better coordination of social and economic policies in the EU. Responding appropriately to these changes requires both national reforms and the strengthening of EU cooperation in social security, employment and the sustainability of public finances.

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