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The UN Refugee Agency



Analysis of the impact
of refugees from Ukraine on the economy of Poland

Third edition

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Executive summary

Refugees from Ukraine in Poland have entered a new phase characterised by deeper economic integration, increasing labour market participation, and a gradual transition from emergency support mechanisms towards long-term integration into public institutions.

An increasing number of refugees are transitioning from temporary protection to more durable residence arrangements, including temporary residence permits, permanent residence permits and EU long-term resident status. As a result, PESEL UKR and temporary protection data do not capture all the refugees from Ukraine who came to Poland after February 24, 2022. Despite that, Poland remains one of the largest host countries for refugees from Ukraine under temporary protection in Europe. As of September 2026, approximately 868,000 individuals held active PESEL UKR status, while the cumulative number of registrations since 2022 exceeded 2 million. The refugee population remains predominantly female and children, residing mostly in major urban areas, particularly Warsaw, Wrocław, Kraków and other large cities.

Progress in labour market integration

Refugees from Ukraine have continued to strengthen their position in the Polish labour market. Employment rates increased from 61% in 2023 and 69% in 2024 to 76% in 2025, exceeding the employment rate recorded for the Polish population in comparable surveys. At the same time, economic inactivity fell sharply, indicating that a growing share of refugees have entered the labour force. Refugee households derive an overwhelming majority of their income from employment rather than social transfers, and the share of income generated in Poland continues to increase. **These developments confirm that labour market integration remains the strongest dimension of refugee inclusion in Poland.**

These labour market improvements are likely understated when the analysis is restricted to people holding PESEL UKR status. Refugees who develop stronger labour market attachment, establish businesses, or pursue long-term careers in Poland increasingly transition to other residence statuses and consequently are no longer included in the PESEL UKR statistics. Therefore, it is important to note that administrative data based solely on PESEL UKR may underrepresent the segment of the refugee population that is most economically integrated.

Refugees from Ukraine are increasingly supporting themselves through work, but labour market segmentation remains visible. Only 42% of Ukrainian citizens with PESEL UKR status are employed through standard employment contracts, compared with 80% of Polish citizens. Refugees remain overrepresented in elementary occupations and sectors associated with relatively high levels of informal employment. Although occupational mobility has improved since 2022, substantial barriers continue to limit access to higher-skilled and regulated professions.

Wages, skills and entrepreneurship

Wages of refugees from Ukraine continue to rise broadly in line with earnings growth in Poland. Median net wages increased by 45% between 2023 and 2025, reaching approximately 85% of the economy-wide median wage. Language fluency remains one of the strongest determinants of labour market outcomes. Refugees fluent in Polish earn significantly more than those with lower language proficiency, while tertiary education is also associated with measurable wage premiums. Nevertheless, substantial underutilisation of skills persists. Around 62% of refugees possess tertiary education qualifications, yet their representation in occupations typically requiring higher education remains considerably below that of the native population.

Entrepreneurship has become an increasingly important dimension of refugee integration. Around 13% of working-age refugees report being self-employed. Since 2022, Ukrainian citizens have submitted approximately 135,000 applications to establish sole proprietorships in Poland. Existing evidence suggests that Ukrainian entrepreneurship generates positive spillovers for the Polish economy and does not crowd out Polish businesses.

Economic impact

The Polish economy has successfully integrated the refugees through higher labour supply, occupational specialisation and productivity gains. Contrary to concerns that a large increase in labour supply would negatively affect Polish workers, there is no evidence of deterioration in employment outcomes or wages. Employment among Polish citizens continued to rise, while unemployment remained low. The economy adapted through greater specialisation and increased labour productivity, consistent with findings from international migration literature.

Refugees from Ukraine generated an estimated 2.4% increase in Polish GDP in 2025, equivalent to approximately PLN 94 billion. According to the Deloitte D.Climate model, the contribution of refugees has steadily increased since 2022 and is projected to reach 2.8% of GDP by 2035 as integration deepens and companies adapt through investment and leveraging skills. Refugees support economic output through multiple channels, including employment, entrepreneurship, and consumer spending. They also contribute to public finances through taxes and social security contributions. General government revenues are estimated to be approximately 2.6% higher because of refugee economic activity.

Refugees and the Polish healthcare system

The arrival of refugees from Ukraine represented a major stress test for the Polish healthcare system, which was already facing significant structural constraints. Despite low healthcare spending, workforce shortages and long waiting times prior to 2022, the Polish healthcare system demonstrated considerable resilience. More than 800,000 refugee patients received publicly financed treatment annually at the peak of demand, while available evidence suggests that refugees were not a major driver of subsequent increases in waiting times. Effective government coordination, digital health infrastructure and cooperation with local governments, NGOs and private healthcare providers played a crucial role in maintaining system functionality.

Refugees' healthcare needs have become increasingly integrated into the mainstream public healthcare system. Healthcare expenditures on refugees remain substantially lower on a per-capita basis than expenditures on Polish residents. What is more, growing employment has resulted in increasing contributions to the National Health Fund (NFZ). Since March 2026, Poland has gradually shifted from universal refugee-specific healthcare entitlements to an insurance-based model. According to NFZ data, approximately 437,000 persons holding PESEL UKR status were covered by public health insurance in August 2026. Most adult refugees now access healthcare through the regular NFZ system, while targeted protections remain in place only for vulnerable groups, including children, pregnant women, victims of violence and residents of collective accommodation centres.

Healthcare workers from Ukraine have become an important source of resilience for the Polish healthcare system. The number of Ukrainian physicians, dentists, nurses and midwives increased substantially after 2022. Beyond regulated medical professions, Ukrainians also play an important role in supporting occupations across the healthcare system. Their contribution has helped alleviate staffing shortages in the Polish healthcare system, while also improving access to care not only for Poles but also for Ukrainian-speaking patients.

Remaining challenges and policy priorities

The key challenge has shifted from labour market entry to labour market advancement. Refugees from Ukraine demonstrate high employment rates and increasingly strong economic self-sufficiency, yet significant skills underutilisation remains. The report identifies six key priorities for future policy: improving employment quality, expanding advanced language training, modernising qualification recognition systems, reducing skills mismatch, supporting female-headed households through childcare and care services, and creating a more predictable legal framework encouraging long-term human capital investments. Successfully addressing these barriers would strengthen productivity growth, improve labour market outcomes and further increase refugees' contribution to the Polish economy.

1.

Situation of refugees from Ukraine in Poland

1.1 The population and households of refugees from Ukraine

Following the full-scale invasion of Ukraine by the Russian Federation, Poland experienced a large influx of refugees, although the size and composition of this population have continued to change. Almost 2.1 million registered applications for PESEL under Poland's temporary protection scheme between March 2022 and September 2026. As of 8 September 2026, 868 thousand people held PESEL UKR in Poland.

Data on PESEL UKR offer the most comprehensive and consistent measurement of the refugees' population. PESEL UKR should, however, be understood as an administrative register rather than a direct reflection of the number of refugees residing in Poland. The size of PESEL UKR register is continuously affected by new registrations, departures, status changes, and verification procedures. While the number of individuals registered in the PESEL UKR system stabilised at just below one million by the end of 2022, the underlying population has continued to change considerably. Between the end of 2022 and September 2026, 589,000 new applications for UKR status were registered. At the same time, many of the most economically and socially integrated refugees sought more durable residence arrangements and consequently lost PESEL UKR status after obtaining temporary residence, permanent residence, or EU long-term resident permits. The number of Ukrainian citizens holding these residence permits increased by 281,000 over the four-year period between 2022 and 2025, compared to the increases of 162,000 in between 2018 and 2021 and 107,000 in between 2014 and 2017, suggesting that some of the acceleration may reflect refugees transitioning from temporary protection.

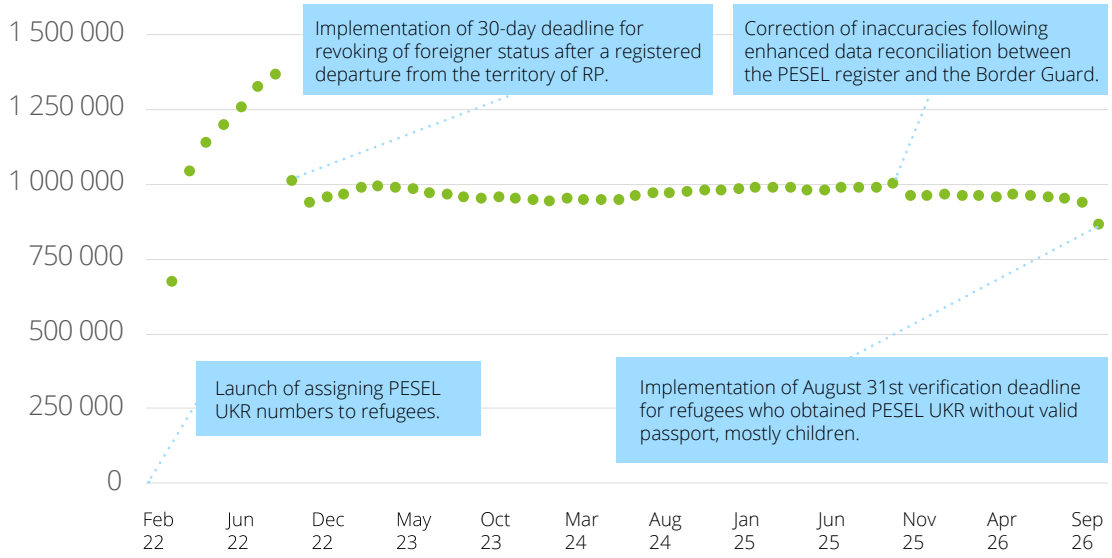
At the same time, the authorities have sought to maintain the accuracy of the register by reconciling PESEL UKR records with border-crossing data and removing individuals who have left Poland. This is particularly relevant given that Poland's share of all beneficiaries of temporary protection in the EU and EFTA declined from 25% at the end of 2022 to 21% in July 2026, indicating that a growing share of refugees resided outside Poland. However, the decline in Poland's share does not necessarily stem from a decrease in the number of people under temporary protection in the country. It may be due to an increase in the number of people under temporary protection in other EU member states, linked to the overall influx of refugees (not necessarily Ukrainians from Poland).

The register has also been affected by other administrative revisions. In September 2026, the PESEL UKR population fell by 7.6% following the document-verification deadline for individuals who had obtained UKR status without a valid travel document, around 70% of whom were children who had likely entered Poland based on their parents' passports in 2022.

Since data on PESEL UKR remain the most appropriate for measuring the refugee population, they are used in the macroeconomic modelling presented in Chapter 3 (accounting for the September 2026 correction). However, when interpreting subsequent NBP and UNHCR surveys it is important to remember that they identify refugees from Ukraine based on their arrival in Poland after the outbreak of the full-scale invasion in February 2022 and therefore also include individuals who subsequently transitioned to alternative residence statuses.

The population of refugees from Ukraine is concentrated in the largest cities. As of September 2026, this group accounted for the largest shares of the population in the city of Wroclaw (7.2%), Przemysl, a city on the Ukrainian border (6.6%), and in Pruszkowski poviat, a suburban area of Warsaw (5.9%). Warsaw, where they comprised 5.1% of its population, ranked fifth. In absolute terms, however, the capital city hosted almost twice as many refugees from Ukraine (105,018) as Wroclaw, which ranked second (56,753).

Chart 1. Registered refugees from Ukraine under temporary protection or with PESEL UKR

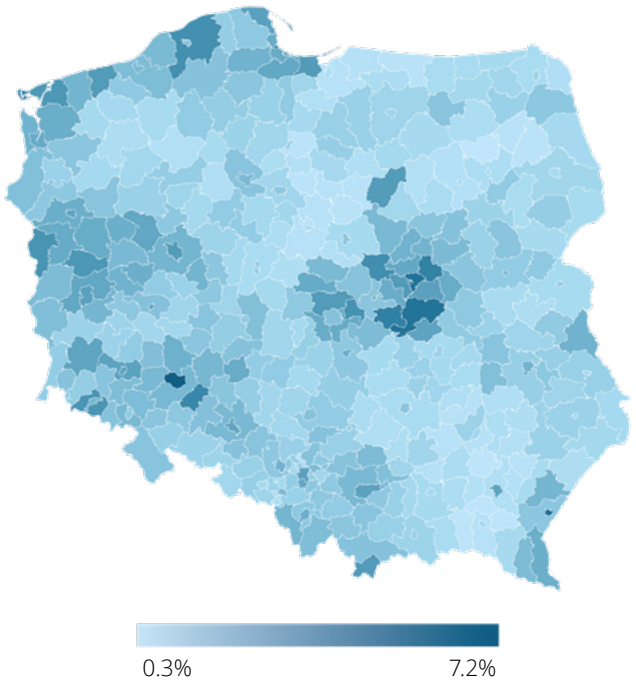


Source: Deloitte own elaboration based on Eurostat data and PESEL UKR database (September 8, 2026).

Table 1. Poviats with most refugees from Ukraine

1. Warsaw	105018
2. Wroclaw	56753
3. Cracow	31517
4. Poznan	21295
5. Gdansk	16650
6. Szczecin	13232
7. Poznanski	12915
8. Lodz	12735
9. Pruszkowski	12193
10. Lublin	10676

Chart 2. Local population shares of refugees from Ukraine

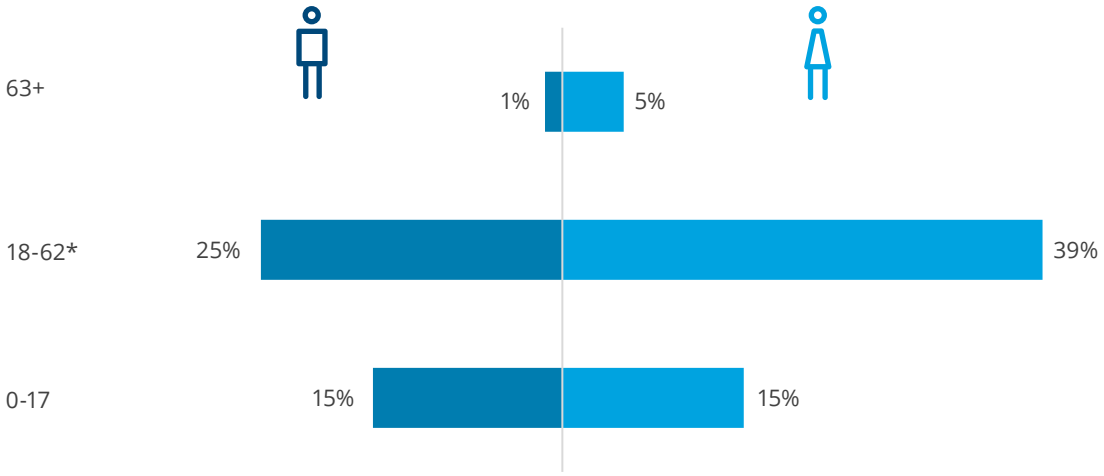


Source: Deloitte own elaboration based on the PESEL UKR database (September 8, 2026) and GUS data.

Prior to the 2022 conflict in Ukraine, the population of Ukrainian nationals in Poland was already significant and rising. Close to two-thirds of them were men who came for work-related reasons, often leaving their families back in Ukraine. The structure of the Ukrainian population in Poland changed substantially after 24 February 2022, as the new arrivals were predominantly women and children. However, social insurance data indicate that the number of insured Ukrainian men has risen since late 2024, following an easing of restrictions on men leaving Ukraine in mid-2025.

The post-2022 refugee population from Ukraine in Poland is a predominantly female population, reflecting both forced displacement patterns and restrictions on the mobility of working-age men. As of September 2026, women account for 59% of refugees from Ukraine in Poland. While Ukraine's wartime travel restrictions initially applied to men aged 18-59, amendments introduced in August 2025 narrowed their scope to men aged 23-59, allowing men aged 18-22 to leave the country freely. The refugee population below age 18 is broadly balanced by sex, with boys and girls each accounting for around 15% of all refugees. Unfortunately, the revised PESEL UKR statistics currently available through Poland's government data portal are reported using non-standard age groupings, meaning that the closest available proxy for the working-age population is the 18-62 age bracket. Within this group, women account for 39% of all refugees, compared with 25% for men. The strongest gender imbalance is observed among older refugees. Men aged 63 and above represent only 1% of the refugee population, compared with 5% for women, largely reflecting women's longer life expectancy.

Chart 3. Age and sex structure of refugees from Ukraine with PESEL UKR numbers in September 2026



Note: age split is due to non-standard aggregation by year of birth groups in dane.gov.pl datasets.

Source: Deloitte own elaboration based on PESEL UKR database (September 8, 2026).

The 2025 Socio-Economic Inclusion Survey (SEIS) provides the most up-to-date insights on the households of refugees from Ukraine. Some changes can be observed since earlier editions, but they need cautious interpretation given undetermined statistical relevance.

Most households of refugees from Ukraine are led by women alone. As many as 60% of the households surveyed in 2025 SEIS were **single female-headed households.**

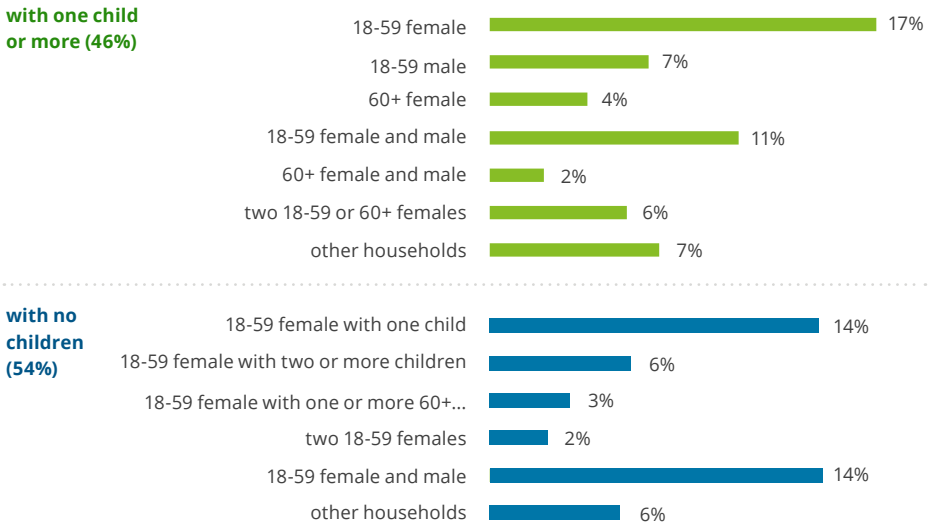
Some fluctuations can be seen in the number of households that include people with disabilities over recent years. In 2025 SEIS, 7% of the surveyed households of refugees from Ukraine included a person with disability, compared to 5% in 2024 SEIS and 10% in 2023 MSNA.[1]

1 Multi-Sector Needs Assessment conducted previously and methodologically aligned with SEIS.

Additionally, households which included at least one person with a chronic illness constituted 46% of those surveyed in 2025 SEIS, compared to 48% in 2024 and 49% in 2023.

The average household size is slowly decreasing, according to SEIS and 2023 MSNA data. In 2025, the surveyed households included 2.2 persons on average, compared to 2.4 in 2024 and 2.7 in 2023. Less than half (46%) of the households surveyed in 2025 included children, compared to 57% in 2024 and 52% in 2023. Only 14% of the households were nuclear families with a working age man and woman with children, compared to 15% in 2024.

Chart 4. Demographic composition of households of refugees from Ukraine



Source: Deloitte own elaboration based on SEIS (2025).

Note: Two households were omitted due to not having data about age. Totals may not add up due to rounding.

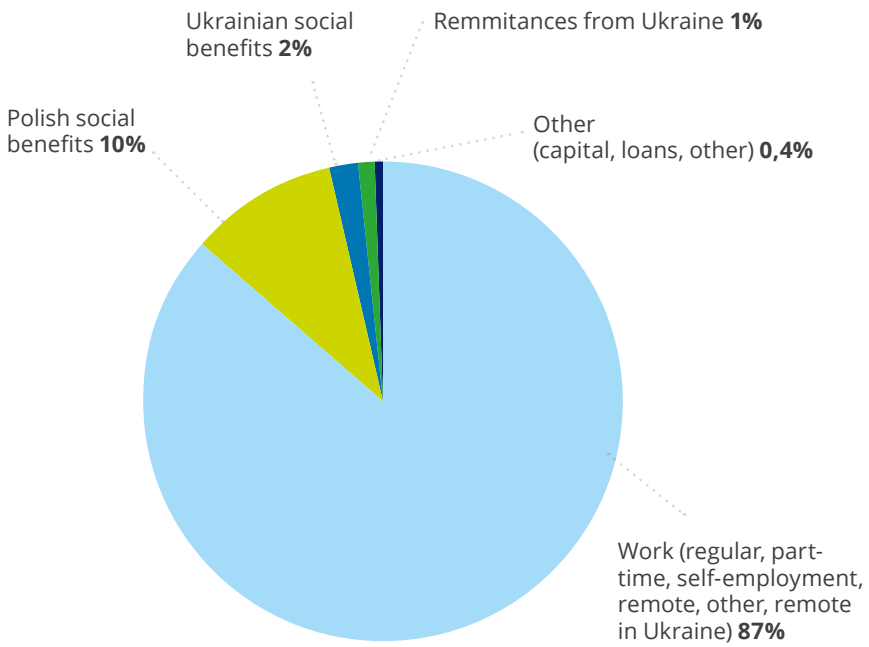
1.2 Economic activity

Refugees from Ukraine in Poland continue to source their incomes primarily from work. In the 2025 SEIS, 87% of the surveyed refugee households achieved income from full-time or part-time work, self-employment, remote work, or other forms of employment in Poland, as well as remote employment in Ukraine. This is by 7pp more than in the 2023 MSNA and 2024 SEIS surveys (see Deloitte, 2024).

Social benefits account for a relatively limited share of household income among refugees from Ukraine.

In the 2025 SEIS, surveyed households reported sourcing 10% of their income from Polish social benefits and 2% from Ukrainian social benefits. Child family grants (presumably 800+ and "Good Start") were the most reported benefit-related income source, declared by almost 30% of households surveyed.

Chart 5. Income of refugee from Ukraine households by source



Source: Deloitte own elaboration based on SEIS (2025).

Note: Deloitte worked with disaggregated household-level data, ensuring comparability (converting all Ukrainian hryvnia incomes into Polish zloty based on daily exchange rates in the time of the interview, and 3-month into 1-month remittance incomes).

Other benefits were much less common – close to 4% of households reported receiving a benefit for persons with disability, just over 3% pension and somewhat over 1% accommodation allowance, while other types of benefits were reported by less than 1% of households. This income structure differs markedly from that of Polish households. According to the most recent Statistics Poland data (2024), Polish households sourced 68% of their available income from work and 30% from social benefits.[2] However, this difference must be interpreter in view of different population structures.

The income of refugees from Ukraine households increasingly comes from Poland, rather than Ukraine, as evidenced by consecutive MSNA and SEIS surveys. Among the surveyed households, incomes earned in Poland grew from 81% in 2023 to 90% in 2024. Income from work in SEIS 2025 amounted to 96%. However, under 2025 SEIS methodology this category includes work delivered in Poland and remote work in Ukraine. Consequently, it is not possible to clearly determine the geographic provenience of income obtained from work, which is the main source of income for refugees from Ukraine, as described earlier.

Nonetheless, this **data demonstrates that refugees from Ukraine integrate well economically**. This result aligns with the conclusions of the 2025 report published by the Polish Economic Institute (PIE) whose authors observe that the integration of Ukrainian migrants (not only refugees) is progressing most rapidly in the economic dimension, mainly due to their high labour market participation (Przybył and Prudło, 2025).

1.3 Future plans and mobility perspectives

The latest edition of UNHCR's Lives on Hold study (2026)[3] indicates that expectations of returning have weakened. Nevertheless, most refugees report that they would consider going back if the war ended and Ukraine's territorial integrity were restored. Return plans differ substantially depending on both refugees' places of origin and their current countries of asylum. They are also linked to demographic characteristics and the strength of ties maintained with Ukraine, factors that often coincide with varying degrees of socio-economic inclusion.

Evidence from the Centre for Economic Strategy (CES) covering Poland and other countries also points to a gradual weakening of refugees' intentions to return to Ukraine. In its latest survey wave,[4] conducted by Info Sapiens, 43% of respondents said they definitely (20%) or probably (23%) intended to return. Compared to January 2024, the share expressing a definite intention to return fell by 6 percentage points, while the proportion stating that they definitely did not intend to return rose by 6.2 percentage points to 14%. The results suggest a continuing shift from plans to return towards longer-term settlement abroad.

Similar to UNHCR's Lives on Hold, CES also indicates that return intentions vary across host countries. In Poland, 51% of respondents reported that they definitely or probably planned to return to Ukraine. This proportion was lower than in Romania (59%), but broadly comparable with results for the United States (49%) and Spain (48%). In some other host countries, comparatively large shares of respondents said that they probably or definitely did not intend to return.

The number of refugees from Ukraine in Poland has remained broadly stable since mid-2022, but the factors shaping decisions to stay or return have evolved. According to surveys by the National Bank of Poland (NBP), stated intentions have changed little overall: around half of respondents remain uncertain about how long they will stay in Poland. However, the share planning to settle permanently increased from 21% to 24% in 2025 (NBP, 2025). Longer residence and deeper integration increasingly support settlement, while changing public attitudes and the evolving less favourable legal framework may induce some refugees to leave.

Research conducted for the PIE report on adult migrants from Ukraine, including people who came to Poland from Ukraine post-2022, shows that they are, more often than other groups, planning to stay in Poland longer. PIE estimates that four out of ten adult migrants from Ukraine are very highly likely or highly likely to permanently stay in Poland. The remaining 60% of the adult population of migrants from Ukraine are in, what PIE report authors call, a "pragmatic or transitional" phase, meaning that they remain in Poland because of employment, economic necessity or the lack of any alternatives (Przybył and Prudło, 2025).

[2] Calculations based on the Statistics Poland "Household budget survey in 2024" data (Statistics Poland / Topics / Living conditions / Living conditions / Household budget survey in 2024)

[3] The Lives on Hold 2026 report presents findings from 4,375 interviews with refugee households across Europe, conducted between December 2025 and January 2026.

[4] The findings are based primarily on the fourth wave of a survey of Refugees from Ukraine commissioned by the Centre for Economic Strategy and conducted by Info Sapiens in November–December 2024. The online survey covered 1,000 Refugees from Ukraine living outside Ukraine, excluding those in Russia and Belarus. Respondents were invited by SMS, using randomly selected telephone numbers of Kyivstar and Vodafone subscribers located abroad. Geographical quotas, based on Eurostat and official data for the United Kingdom, Canada and the United States, were applied to improve representativeness. Earlier survey waves were used for comparison.

PIE's conclusions align with literature which suggests that **host country labour market integration appears to decrease the chances of refugees returning to their country of origin.** Refugees who are formally employed in their host countries are 12 pp less likely to plan a return soon than those who are not (Sohst et al., 2024). However, Lewandowski et al. (2025) find that refugees who underwent greater task degradation were more likely to plan to return to Ukraine by 2023, particularly those who initially, in 2022, did not plan to do so.

According to the quoted PIE study, for migrants from Ukraine, the decision to remain in Poland appears to be driven more by psychological and emotional factors than by a purely pragmatic assessment of tangible benefits. PIE reports that identity-based integration is more than four times as strongly associated with the likelihood of staying in Poland as economic integration. Alongside socio-political integration, it is the strongest predictors of whether migrants from Ukraine intend to settle permanently in Poland (Przybył and Prudło, 2025). Such factors as secured legal residence, developed sense of attachment to Poland or being in a relationship with a Polish citizen significantly increase the likelihood of wanting to stay.

Return intentions are also strongly shaped by household vulnerabilities, which can limit practical capacity to go back even when there is such a wish. Households with children or older dependents are more hesitant to return, given the ongoing uncertainty in Ukraine and school continuity in the host country. People with disabilities may face additional barriers to return, including continuity-of-care and accessibility constraints. Return is often less about 'desire' and more about 'capacity', which in development terms includes social capital, human capital, and psychological readiness.

The capacity to return is shaped by a combination of public policies or laws, and personal circumstance.[5] Regarding the former, it is worth noting that the Polish legal context significantly changed with the entry into force of the Phasing Out Act on 5 March 2026. The Act moved temporary protection from the exceptional framework introduced in 2022 towards the general system applicable to foreigners, while retaining PESEL UKR status until 2027. It also modified access to selected benefits, healthcare and collective accommodation. These changes may affect settlement and return decisions by increasing the importance of employment, insurance and transition to a more stable residence status.

Some evidence suggests that comprehensive support in host countries may be associated with stronger short-term return intentions, although this relationship should not be interpreted as showing that better public services cause refugees to leave. Sohst et al. (2024) found higher short-term return intentions among refugees living in countries with stronger public services and more favourable economic conditions. One possible explanation is that access to healthcare, education and social assistance reduces immediate vulnerability and gives households greater capacity to plan or undertake return, including temporary or exploratory visits. Unlike employment, which creates income, professional ties and a higher opportunity cost of leaving, access to public services may support refugees without necessarily anchoring them economically in the host country.



[5] Crucial will also be the 'pull' factors in Ukraine, which will be determined by the conditions of future peace. The longer the full-scale war continues, the smaller the percentage of refugees who are willing to return to Ukraine will be (Tokariuk, 2025). Some 1.3 million refugees have already returned to Ukraine. However, they report that economic opportunities in areas of return are inferior and diverge from expectations, and while half of respondents are currently working, only around a quarter reported being able to cover all or most of their basic needs, and only around a third report feeling safe in their current locations (UNHCR, 2025c).

1.4 Changing perceptions and social dynamics

Public attitudes towards accepting refugees from Ukraine have shifted in recent months. In March 2025, CBOS still reported that the support for Poland accepting refugees from Ukraine held a slight majority (50%), even though the proportion of those opposed had risen markedly and never been higher (43%).[6] However, already in July 2026, CBOS noted, for the first time since the survey began, that the opposition to Poland accepting refugees from Ukraine exceeded support, at 52% compared with 42%.[7]

The assessment of support for refugees from Ukraine also shifted between 2025 and 2026. The proportion of Poles who believe that Poland provides too much support to refugees from Ukraine has increased, from 50% in September last year to 54%. At the same time, the share of those who consider the level of support appropriate has fallen from 46% to 40%.[8]

These attitudinal shifts are taking place amid growing public debate on issues affecting Polish-Ukrainian relations. Almost half of Poles (46%) assess relations between Poland and Ukraine negatively, the highest result in the history of CBOS' measurement.[9] **But, changing attitudes towards refugees from Ukraine should also be viewed within the broader context of growing public concern about safety, security and migration control**. According to a recent Ipsos poll, migration control ranked among the five leading concerns in Poland in October 2025, placing fourth and being mentioned by 25% of respondents (Deloitte, IPSOS, ISP, 2026). The prominence of this issue fluctuates with the political and media debates.

Refugees from **Ukraine surveyed in SEIS reported increasingly experiencing hostile behaviour or attitudes towards them**. SEIS and MSNA data show that the social cohesion appears to have further weakened in 2025, with 41% of refugee households (265 households) reporting hostile attitudes or behaviour from the local population, up from 39% in 2024 and 32% in 2023.

Verbal aggression remains the most common form of experienced hostility, affecting over three-quarters of respondents reporting tensions (78% in the period 2023-2025). The most notable deterioration was observed in online spaces, with a visible increase in reports of hostile comments on social media (from 21% households in 2023 to 37% in 2025) and news forums (from 13% in 2023 to 28% in 2025). Physical attacks accounted for 11% of reported incidents in 2025, indicating a higher share than in earlier survey rounds. Discriminatory behaviours, e.g. while searching for a job or accommodation, remain a frequent experience with 41% of the affected households reporting them in 2025, as compared to 45% in 2024 and 37% in 2023.

In August 2026, CBOS tested how Poles and Ukrainians relate to each other. **While attitudes towards Ukrainians in Poland remain broadly positive, the findings indicate a noticeable shift since 2023.** Across all tested social roles, acceptance levels have declined, although they remain relatively high, with most Poles still expressing willingness to accept Ukrainians in each role. Ukrainians are most widely accepted as co-workers (83%) and neighbours (82%), followed by doctors (75%). Acceptance is lower for relationships involving greater trust and personal closeness, such as a son- or daughter-in-law (63%), a childcare provider (58%), or a manager at work (55%). The largest declines since 2023 were recorded for Ukrainians as managers (−18 percentage points), childcare providers (−16 points), and family members through marriage (−15 points), suggesting that while day-to-day interactions remain broadly accepted, willingness to embrace closer or more authority-based relationships has weakened (CBOS, 2026).

High acceptance of Ukrainians as co-workers is consistent with data showing that **Poles particularly appreciate the willingness to work and financial independence in foreigners who come to Poland.** These characteristics were indicated as the most valued by 46% of Polish adults between 18-65 years of age surveyed by Ipsos in the above quoted poll (Deloitte, ISP, IPSOS, 2026). Accordingly, employment status is the strongest determinant of Poles' attitudes towards foreigners. Those who work are viewed most positively, while those who are unemployed or do not have regularised residence status are viewed least favourably (Deloitte, ISP, IPSOS, 2026).

[6] CBOS (2025), Komunikat CBOS
[7] CBOS (2026), Komunikat CBOS. Polacy o ograniczeniu pomocy dla uchodźców z Ukrainy
[8] Ibid.
[9] CBOS (2026), Komunikat z badań CBOS. Stosunki polsko-ukraińskie

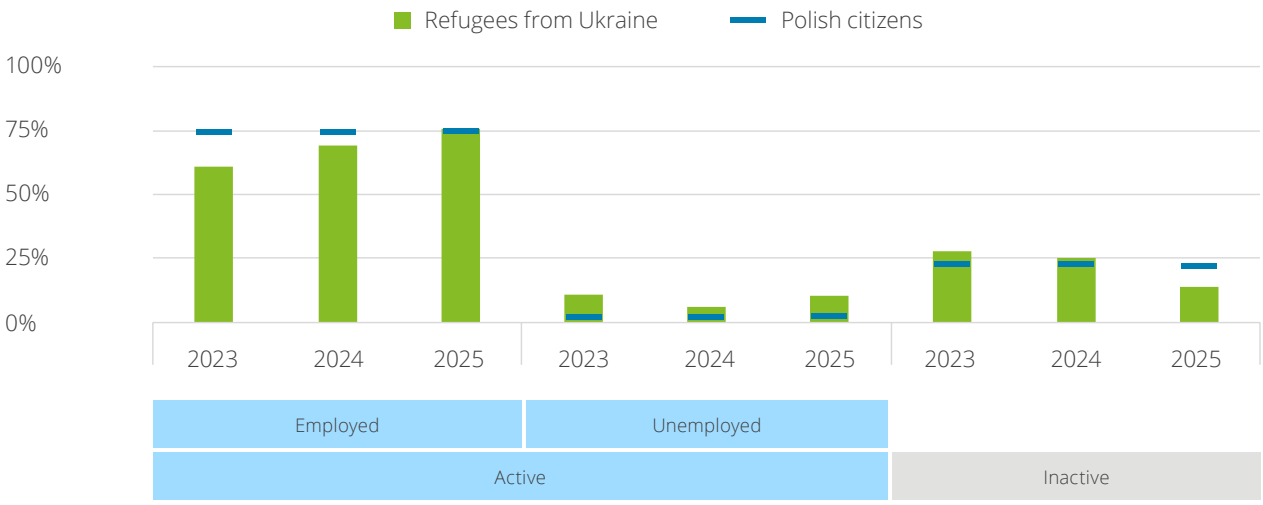
2.

Refugees from Ukraine in the Polish labour market

2.1 Employment

The labour market integration of refugees from Ukraine in Poland continued to improve in 2025, driven primarily by a marked shift from inactivity into the labour force.

Chart 6. Labour market status of refugees from Ukraine and Polish citizens in 2023, 2024, and 2025

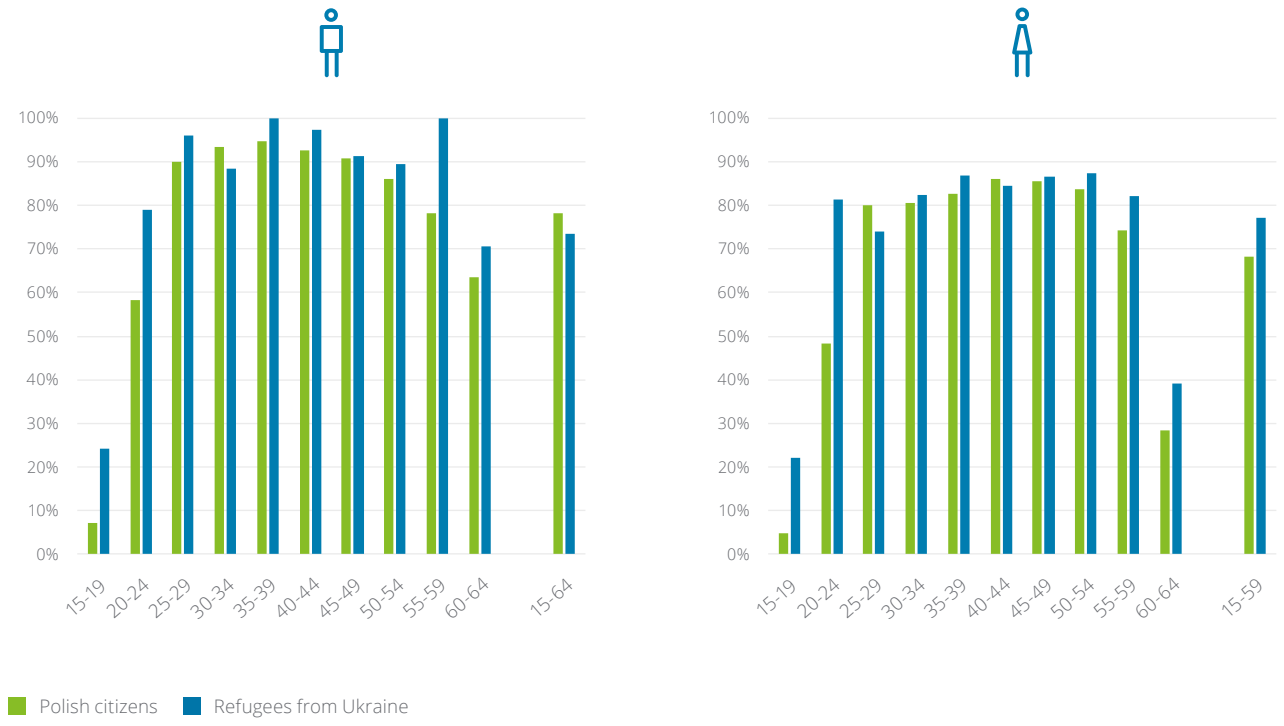


Source: Deloitte own elaboration based on MSNA and SEIS UNHCR surveys conducted in July-August 2023 and May-June 2024, August-September 2025, as well as LFS Q3 2023, Q2 2024, and Q3 2025.

Their employment rate rose to 76%, up from 69% in 2024 and 61% in 2023. This was broadly comparable to the 75% employment rate recorded among Polish citizens in Q3 2025, although the figures cannot be ranked conclusively because they refer to slightly different periods. The increase among refugees from Ukraine was mainly associated with a decline in economic inactivity, from 25% in 2024 to only 14% in 2025—below the 22% recorded among Polish citizens in Q3 2025. The simultaneous rise in unemployment from 6% to 10% should therefore be interpreted primarily as a positive sign of greater labour force participation: more people who had previously remained outside the labour force were actively seeking work.

Nevertheless, some seasonal effect cannot be ruled out, as summer employment tends to be higher due to seasonal work. Refugees from Ukraine have steadily closed, and ultimately reversed, the employment gap with Polish nationals, achieving a slightly higher employment rate in 2025 while also becoming more economically active overall. Since 2023, the employment rate of refugees from Ukraine has increased consistently relative to that of Polish citizens, culminating in a 0.5 percentage point advantage in 2025. Over the same period, the share of unemployed individuals among refugees from Ukraine declined, although it remained higher than among Polish nationals. Importantly, this higher unemployment rate should not be interpreted solely as a sign of weaker labour market outcomes, as unemployed refugees are actively seeking work and therefore remain part of the labour force rather than withdrawing from economic activity altogether. This distinction is reflected in trends in labour market inactivity. While refugees from Ukraine exhibited a higher inactivity rate than Polish citizens in 2023, the gap narrowed significantly in 2024, when inactivity levels converged, and widened in the opposite direction in 2025, with refugees recording a markedly lower inactivity rate than the Polish population. Taken together, these developments point to a strengthening labour market attachment among refugees from Ukraine and a gradual convergence with, and in some respects outperformance of, the native population. Employment among refugees from Ukraine is broadly comparable to—or, among women, higher than—that of Polish citizens, while refugees enter the labour market at a markedly younger age. Among men aged 15–64, the employment rate of refugees from Ukraine stood at 74%, only slightly below the 78% recorded among Polish citizens; among women aged 15–59, it reached 77%, clearly exceeding the corresponding rate of 68% for Polish women. Refugees also entered employment more rapidly at younger ages: among those aged 15–19, employment rates were 24% for men and 22% for women, compared with only 7% and 5%, respectively, among Polish citizens. As in the Polish population, employment among male refugees from Ukraine generally peaked between the ages of 34 and 44, excluding the apparent 100% rates in the 35–39 and 55–59 age groups, which should be treated as statistical artefacts resulting from small samples at this level of disaggregation. Among women, the highest employment rates occurred somewhat later—between the ages of 40 and 54—for both refugees from Ukraine and Polish citizens, possibly reflecting greater childcare responsibilities at younger ages.

Chart 7. Employment rates of refugees from Ukraine and Polish citizens by sex and age group in 2025.

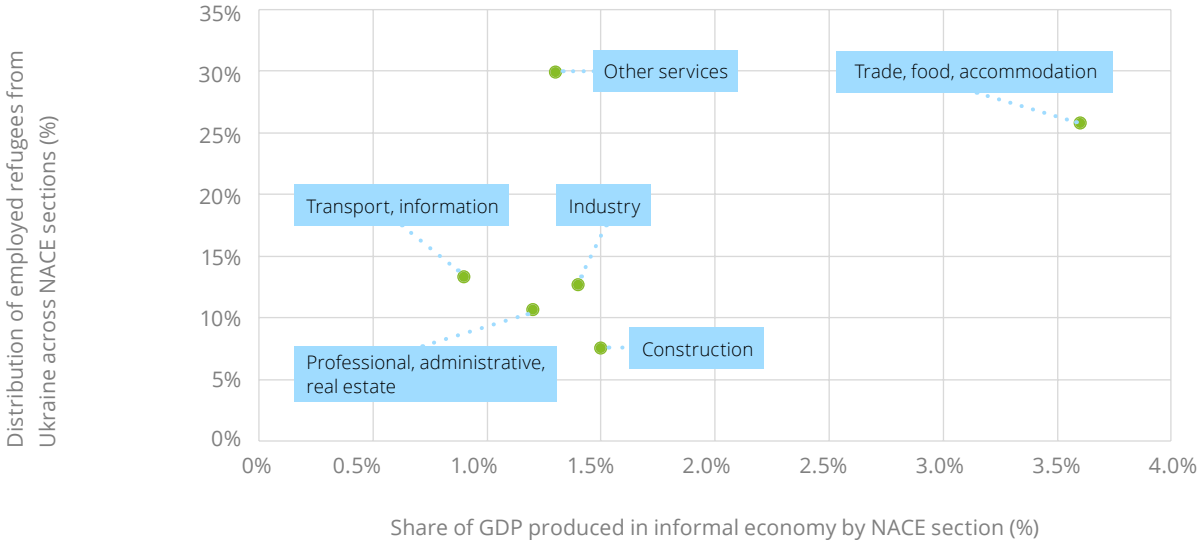


Source: Deloitte own elaboration based on SEIS UNHCR survey conducted in August-September 2025.

The sectoral concentration of refugees from Ukraine increases their exposure to informal employment, as many work in parts of the economy with the highest measured shadow-economy activity, in particular wholesale and retail trade, repairs of motor vehicles, accommodation and food services.

Although GUS data on the shadow economy are available only at a highly aggregated NACE-section level, they indicate a clear pattern. More than one quarter of employed refugees from Ukraine work in wholesale and retail trade or accommodation and food service activities—the sections in which, according to GUS, the shadow economy accounts for the largest share of value added in Poland, at 3.6%. This is substantially above the 0.9–1.5% range recorded across the other sections, suggesting that refugees' employment structure places them at comparatively greater risk of informal work.

Chart 8. Distribution of employment of refugees from Ukraine versus shadow economy share by NACE section

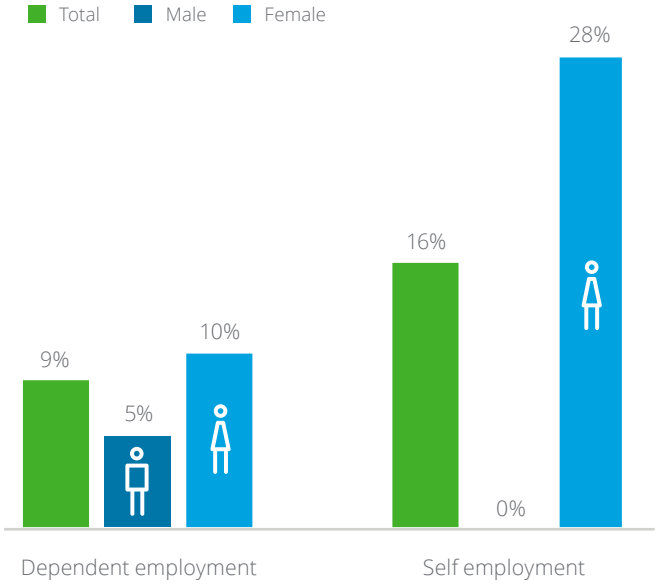


Source: Deloitte own elaboration based on SEIS UNHCR survey conducted in August-September 2025, and GUS data (National accounts by institutional sectors and sub-sectors 2021–2024).

Note: shares of value added produced in the shadow economy is for 2024 (most recent data).

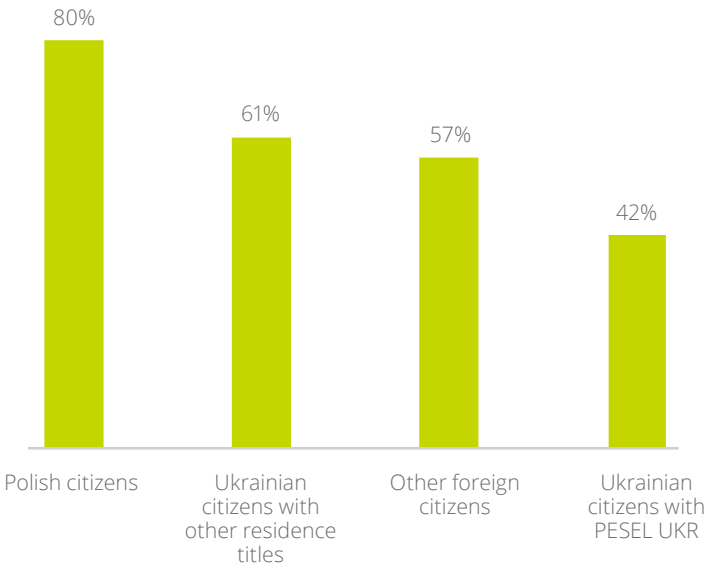
Self-reported informal employment is already material among refugees from Ukraine—particularly women—while the true prevalence is likely higher than the survey estimates suggest. Among refugees of working age (women aged 15–59 and men aged 15–64), 9% of employees report working informally, with 10% among women and 5% among men. Informal self-employment is reported only by women and reaches 16%, potentially reflecting domestic and other household-based services that frequently remain outside the formal economy. Extending the sample to women aged over 59 and men aged over 64 would raise the corresponding shares to 11% among employees. However, because these figures rely on respondents explicitly disclosing informal work, which they may be reluctant to do, they should be interpreted as lower-bound estimates.

Chart 9. Share of informally employed refugees from Ukraine in dependent and self-employment



Source: Deloitte own elaboration based on SEIS UNHCR survey conducted in August-September 2025.

Chart 10. Share of persons insured at ZUS based on a labour contract by citizenship and residence status



Source: Deloitte own elaboration based on ZUS data.

Refugees from Ukraine are substantially less likely than other groups to be insured through a standard employment contract, pointing to a more precarious labour-market position and weaker bargaining power. Among people covered by ZUS pension and disability insurance in mid-2025, only 42% of Ukrainian citizens with PESEL UKR were insured based on a standard employment contract;[10] the remainder were covered through self-employment,[11] civil law mandate contracts (Polish: umowy zlecenia) or other arrangements.[12] The corresponding share was 61% among Ukrainian citizens with different residence titles, 57% among other foreign citizens and 80% among Polish citizens—almost twice the level recorded for PESEL UKR holders. Even these figures may overstate the extent of standard employment, as some workers may receive only a small part of their remuneration under an employment contract, with the balance paid through arrangements subject to lower taxes or social-security contributions. Overall, the evidence suggests that PESEL UKR holders have weaker bargaining power than Ukrainians with other residence titles who have lived in Poland for longer or have already transitioned from PESEL UKR to more permanent residence statuses.

Despite unrestricted access to the Polish labour market, refugees from Ukraine remain vulnerable to informal employment due to their relatively weak labour market position. In many advanced economies, refugees are often pushed into informal work by restrictions on formal labour market access (e.g. Rifa and Donà, 2021). This mechanism is largely absent in Poland, where beneficiaries of temporary protection have immediate access to employment, with restrictions limited to selected regulated professions requiring EU/EFTA citizenship or formal recognition of qualifications. Nevertheless, labour market vulnerabilities persist.

[10] ZUS insurance title codes 01xx that cover employees working under an employment contract (Polish: umowa o pracę), including selected special categories such as juvenile employees and employees with particular insurance statuses.

[11] ZUS insurance title codes 05xx that cover self-employed persons conducting non-agricultural economic activity, including sole proprietors (jednoosobowa działalność gospodarcza), persons practising liberal professions, artists and creators, partners in certain types of partnerships and companies, and persons cooperating with them.

[12] ZUS insurance title codes 04xx that cover persons working under a contract of mandate (Polish: umowa zlecenia), an agency contract (Polish: umowa agencyjna) or another contract for the provision of services to which the provisions governing contracts of mandate apply; but they do not cover contracts for a specific work (Polish: umowa o dzieło).

Evidence from an early joint Eurofound and FRA (2023) assessment indicates that, across ten major EU host countries, 23% of refugees from Ukraine reported that informal employment was the only work available to them, highlighting that even where legal access to employment exists, barriers such as limited local networks, information gaps, language constraints and employer practices may still channel refugees into the informal economy.



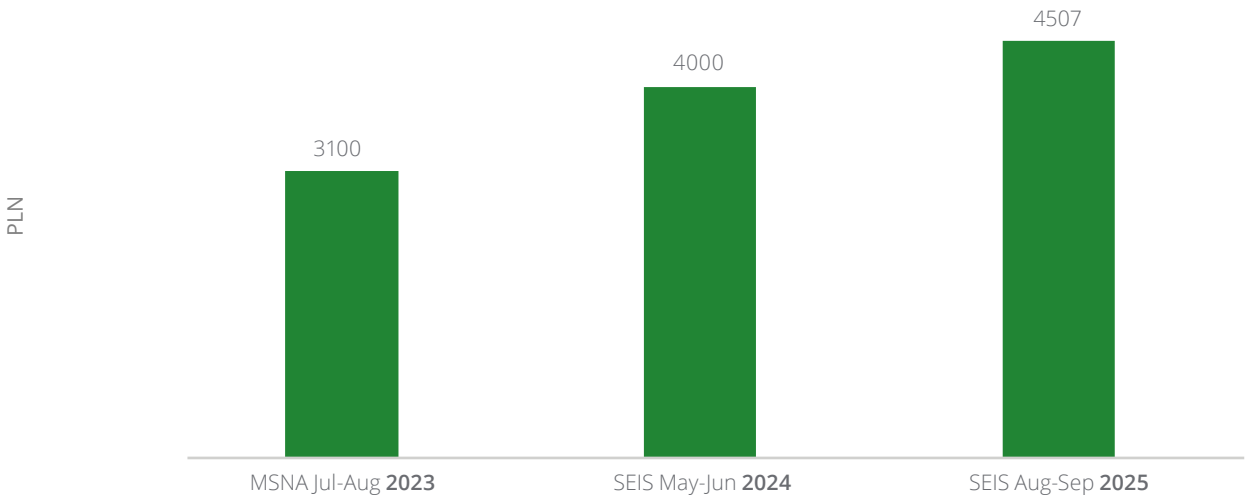
2.2 Wages

Wage growth among refugees from Ukraine broadly kept pace with earnings growth in Poland, leaving their relative wage position largely unchanged. Their median monthly net wage rose by 21% each year on average, resulting in a total growth by 45% between 2023 and 2025.

In 2025, this represented 85% of the median net wage in the overall economy, only slightly above the 84% recorded in 2024.[13] This suggests that the latest increase primarily reflected economy-wide wage growth rather than a material narrowing of the earnings gap.

Median monthly net wages of refugees from Ukraine are lower than economy-wide levels across almost all sex and age groups, with the gap becoming particularly pronounced after the age of 55.

Chart 11. Median net wages of refugees from Ukraine in 2023, 2024, and 2025



Source: Deloitte own elaboration based on MSNA and SEIS UNHCR surveys conducted in July-August 2023 and May-June 2024, August-September 2025.

[13] A comparable ratio cannot be calculated for 2023 due to the unavailability of economy-wide median net wage data.



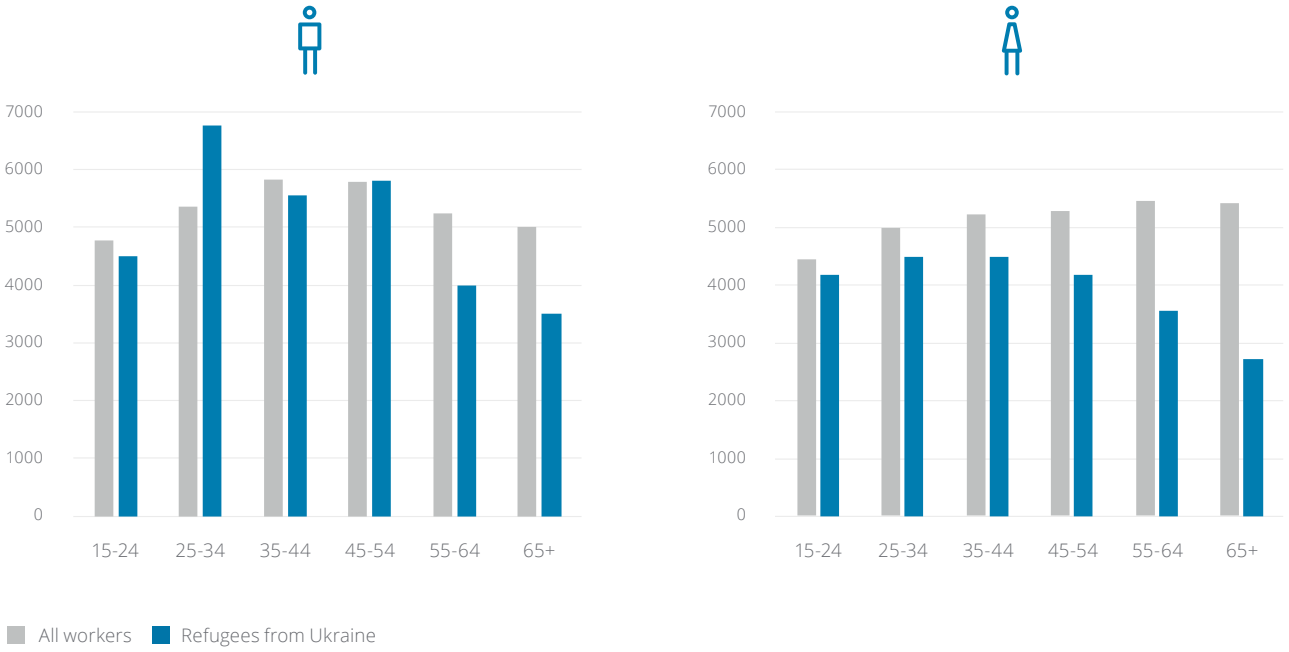
The only exceptions are men aged 25–34 and, marginally, those aged 45–54, whose median wages exceed the corresponding economy-wide benchmarks. Beyond the age of 55, refugees' relative wage position deteriorates markedly.

This gap may partly reflect a compositional effect in the comparison group, as lower-paid Polish citizens increasingly leave employment for retirement at these ages, raising the observed median wage among those who remain in work.

Sector-level comparisons suggest the largest relative wage shortfalls for refugees from Ukraine in education and healthcare, while apparent wage premia elsewhere should be interpreted with considerable caution.

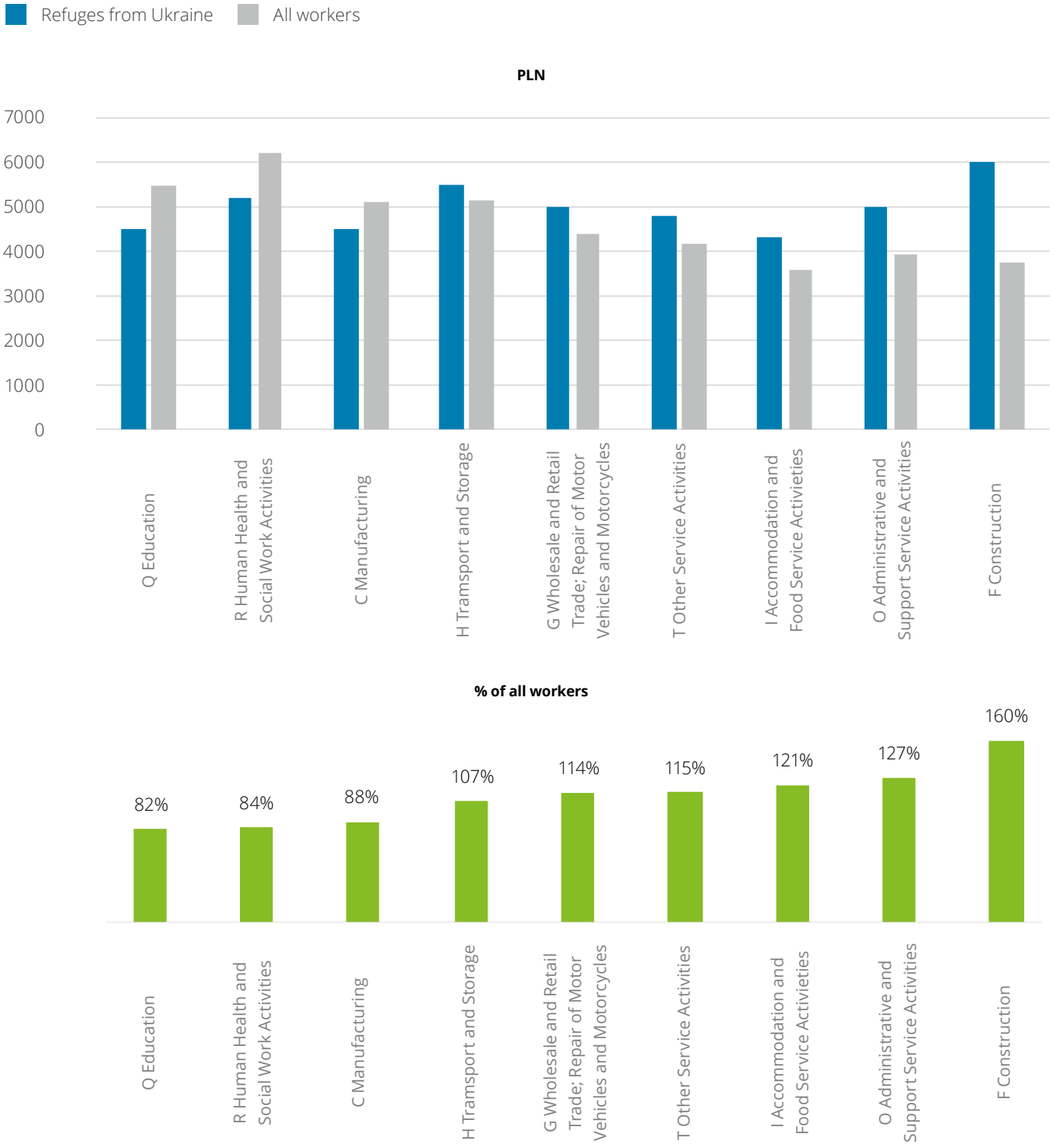
Lower relative earnings in education and healthcare may partly reflect barriers to entering teaching and medical professions, which are regulated in Poland. In healthcare, the comparison is further affected by relatively high wages among Polish workers. At the same time, the sectoral estimates are based on small samples, often only several dozen observations, and may therefore be insufficiently precise to provide reliable wage benchmarks. Sampling variation is likely to explain at least some of the sectors in which refugees appear to earn above the economy-wide median, particularly the substantial premium observed in construction.

Chart 12. Median net wages of refugees from Ukraine and all workers by sex and age group in 2025



Source: Deloitte own elaboration based on SEIS UNHCR survey conducted in August-September 2025, and GUS data for August 2025.

Chart 13. Median net wages of refugees from Ukraine and all workers by NACE section in 2025



Source: Deloitte own elaboration based on SEIS UNHCR survey conducted in August-September 2025, as well as GUS monthly median.

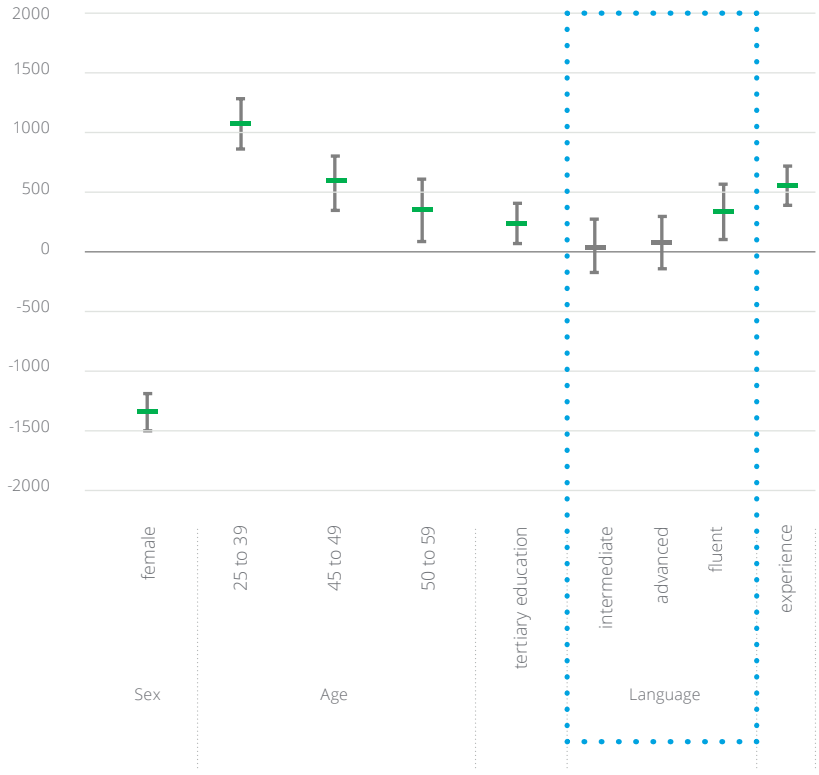
2.3 Wage determinants

Econometric modelling indicates that both fluent Polish proficiency and tertiary education are associated with statistically significant wage premia among refugees from Ukraine.

Fluency in Polish is associated with an additional PLN 200–658 in monthly net earnings, equivalent to approximately PLN 300–1,000 gross, while tertiary education is associated with a net monthly premium of PLN 150–500, or around PLN 250–750 gross. Although the estimated return to tertiary education may appear relatively modest, it should be interpreted in the context of the refugees' educational profile: 62% have higher education credentials, meaning that higher education is common within this population rather than a scarce credential that strongly differentiates workers in the labour market.

Earnings among refugees from Ukraine vary substantially by type of tertiary qualification, with master's degree holders recording the highest median wage and holders of the older specialist diploma earning considerably less. Refugees with a master's degree earned a median PLN 4,900 net per month. By contrast, holders of the specialist diploma, the Soviet-era Ukrainian equivalent of a master's degree, earned only PLN 4,333, below the PLN 4,750 recorded among bachelor's degree holders. This pattern may reflect the more difficult labour market integration of older refugees, including weaker transferability of qualifications and skills acquired in Ukraine and greater barriers to learning Polish. However, the differences should be interpreted cautiously, as they may also partly reflect variation in the age profile and sample size of each educational group.

Chart 14. Determinants of monthly net wages of refugees from Ukraine in 2025 – econometric model



Note: statistically significant results are given in green. Confidence bars reflect standard errors. Sample has been 614 individuals aged 15+.

Source: Deloitte own elaboration based on SEIS UNHCR survey conducted in August-September 2025.

Chart 15. Median net wages of refugees from Ukraine by educational attainment in 2025

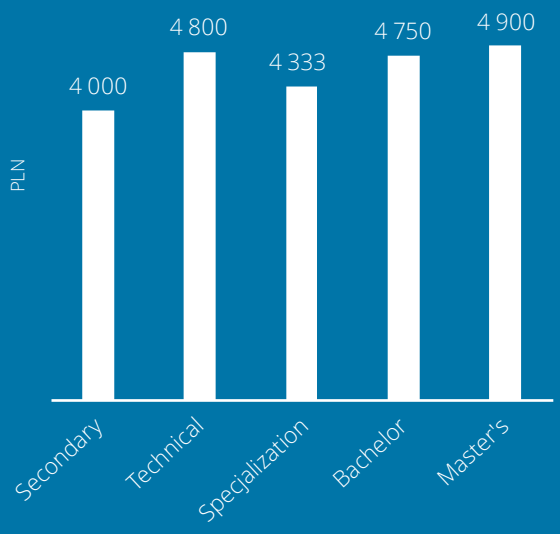
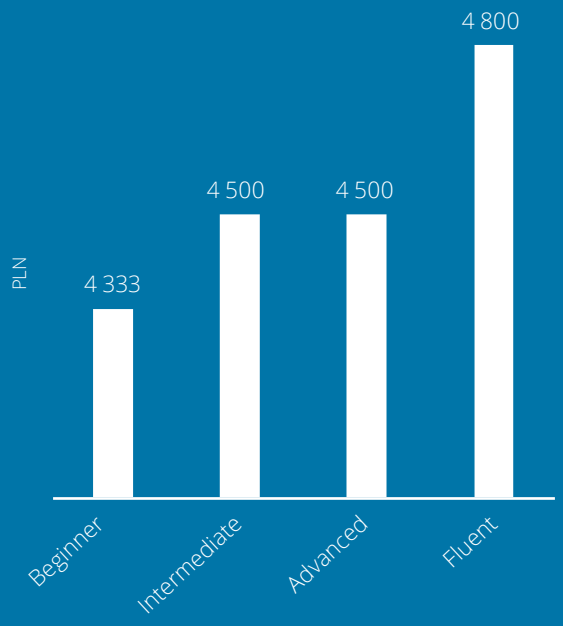


Chart 16. Median net wages of refugees from Ukraine by language proficiency in 2025



Source: Deloitte own elaboration based on SEIS UNHCR survey conducted in August-September 2025.

High fluency in Polish is associated with the highest earnings among refugees from Ukraine, reinforcing the importance of language acquisition for labour market integration. Refugees who speak Polish fluently earn a median PLN 4,800 net per month, clearly above the PLN 4,500 recorded among those with advanced or intermediate proficiency and the PLN 4,333 earned by beginners. At the same time, the share of refugees from Ukraine reporting no knowledge of Polish is continuing to decline, suggesting a gradual improvement in the population's capacity to participate more effectively in the Polish labour market.



2.4 Occupations

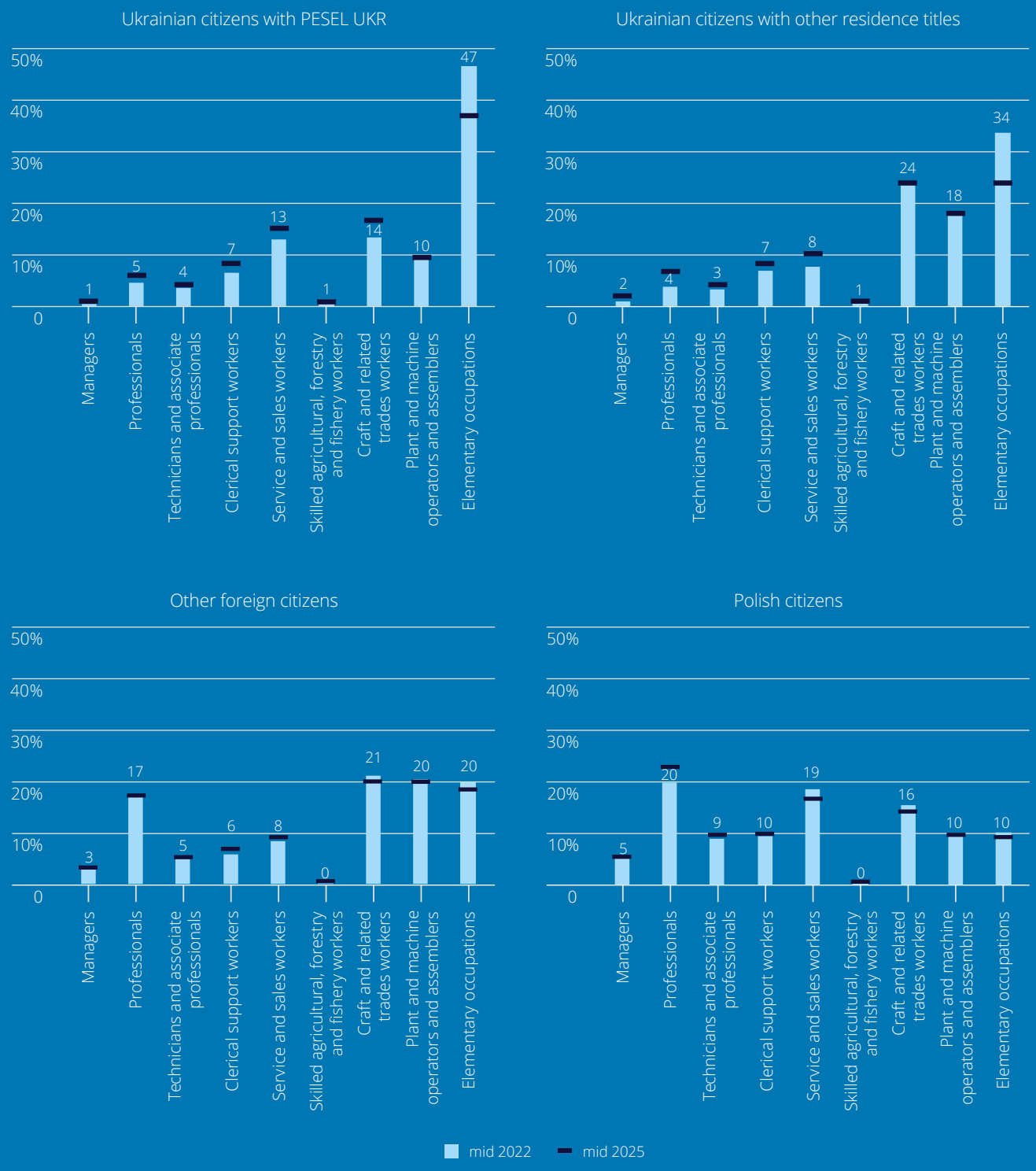
Ukrainian citizens who hold PESEL UKR remain disproportionately concentrated in elementary occupations, despite marked improvement between mid-2022 and mid-2025.[14]

In mid-2025, elementary occupations accounted for 38% of employed PESEL UKR holders, compared with 24% of Ukrainian citizens with other residence titles, 18% of other foreign citizens and only 9% of Polish citizens. Nevertheless, the PESEL UKR holders share fell by 9.5 percentage points over the period, closely matching the 9.7-point decline among Ukrainian citizens with other residence titles. Among Polish citizens, the share working as professionals increased by 3.3 percentage points to 23%, clearly the highest level across the groups. This may partly reflect occupational upgrading, whereby foreign workers entering lower-skilled roles allow native workers to specialise in higher value-added occupations, although the descriptive data do not establish causality. Other foreign citizens also recorded a relatively high professional share, at 17%, likely reflecting the presence of IT specialists and middle-class migrants from Belarus, but this share did not increase materially over the period.



[14] Since 2021, ZUS requires information on occupations of newly socially insured non-agricultural workers (most farmers have a separate social insurance system). Unfortunately, this data is not yet comprehensive, as on June 30, 2022, it included 4.8 million persons, and June 30, 2025, 8.2 million – out of about 15 million socially insured dependent and independent workers. Nevertheless, it is still a very large sample and thus a useful proxy, especially in the case of refugees from Ukraine who presumably all should have their occupations listed as they arrived only in 2022.

Chart 17. Main occupational groups of Ukrainian citizens with PESEL UKR and other residence titles, non-Ukrainian foreign citizens, Polish citizens registered for social insurance, mid-2022 and mid-2025 (civilian, non-agricultural)

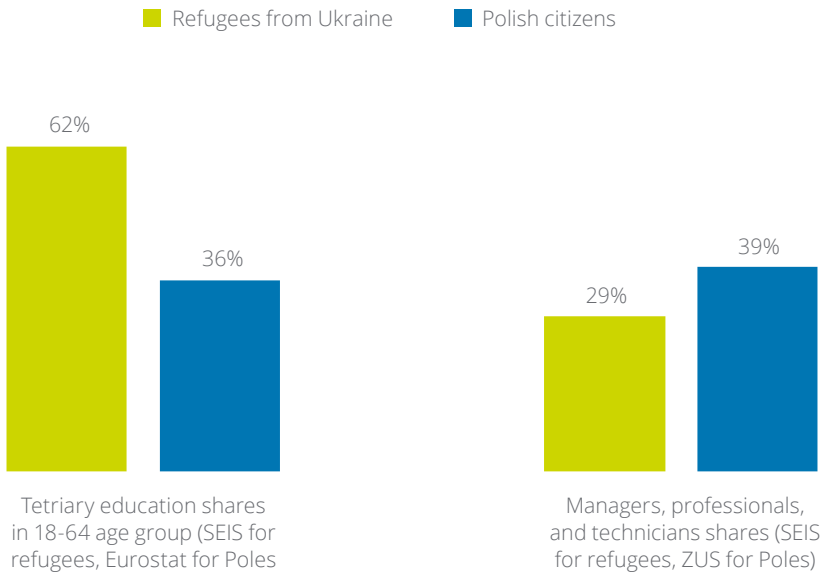


Source: Deloitte own elaboration based on ZUS data. Note that the data is not comprehensive. In mid-2022 ZUS had data about occupations of 4.8 mln insured persons while in mid-2025 about 8.2 mln. The total number of dependent and independent employed persons insured at ZUS (01XX, 04XX, 05XX codes) was about 15 mln.

SEIS data reveal considerably higher shares of refugees from Ukraine in occupations associated with tertiary education than the previously used ZUS data for PESEL UKR holders although overqualification continues to be an issue.

As many as 62%[15] of refugees hold a tertiary qualification, compared with 36% of Polish citizens. Among employed refugees 29% work as managers, professionals or technicians based on the SEIS survey—occupational groups typically associated with tertiary education—which is lower than 39% among Polish citizens (based on incomplete ZUS data), but much higher than 11% in ZUS data for Ukrainian citizens with PESEL UKR. While ZUS data is incomplete, it is more likely that this discrepancy is due to the fact that most upwardly mobile refugees have moved to more permanent residence titles than PESEL UKR.

Chart 18. Tertiary education and corresponding occupational groups shares in mid-2025[16]



Source: Deloitte own elaboration based on SEIS, ZUS, and Eurostat data. Note that ZUS data is not comprehensive. In mid-2025 ZUS had data about occupations of 8.2 mln insured persons. The total number of dependent and independent employed persons insured at ZUS (01XX, 04XX, 05XX codes) was about 15 mln.

[15] Note that the previous year Deloitte (2025) I error reported a lower tertiary education share for refugees from Ukraine, because it did not count Ukrainian Specialist diplomas, which are equivalent to a Bachelor's degree as recognized by the Polish National Agency for Academic Exchange. UNHCR reports a lower figure in the November 2025 preliminary SEIS analysis, because it does not limit age group to 18-64 (this age group has been chosen to match Eurostat data on Polish citizens).

[16] Results should be interpreted cautiously because the indicators come from different sources, cover slightly different periods and are not fully aligned in scope: occupational data refer to incomplete ZUS records for mid-2025, refugees' educational attainment is drawn from the SEIS conducted primarily in August 2025, and the comparator for Polish citizens is based on Eurostat data for 2025.

Ukrainian citizens with PESEL UKR remain markedly underrepresented in regulated professions in Poland and, although participation in these occupations has increased over time, progress has been substantially slower than among other population groups.

Poland regulates a comparatively broad range of professions, and requirements concerning qualifications, examinations, professional registration or, in some cases, legal status may constrain access for migrants and refugees.

Incomplete ZUS data for mid-2025 indicate that only **4%** of Ukrainian citizens with PESEL UKR worked in regulated professions, compared with **7%** of Ukrainian citizens with other residence titles, **10%** of other foreign citizens and **12%** of Polish citizens.

While the share of workers employed in regulated occupations increased across all groups between 2023 and 2025, the growth was far more modest among PESEL UKR holders (+0.1 percentage points) than among Polish citizens (+1.1 p.p.), other foreign citizens (+0.7 p.p.) and Ukrainian citizens with other residence titles (+0.5 p.p.), suggesting that barriers to entry remain particularly pronounced for the refugee population. Much of the gap reflects differences in transport-related occupations. Among PESEL UKR holders, the share employed as truck drivers declined by 0.15 percentage points over the period and remained exceptionally low at 0.4%, compared with 4.1% of Ukrainian citizens with other residence titles, 5.8% of other foreign citizens and 1.9% of Polish citizens. By contrast, employment as taxi drivers increased by 0.35 percentage points, reaching 1.0% of PESEL UKR employment, compared with 0.3% among Polish citizens and 0.7% among Ukrainian citizens with other residence titles, although still below the 1.3% recorded among other foreign citizens. The share of PESEL UKR holders employed in other regulated occupations also declined slightly, by 0.17 percentage points, but there were no other significant changes. Medical professions accounted for 0.9% of PESEL UKR employment, the same as among Ukrainian citizens with other residence titles and above the 0.7% recorded for other foreign citizens, but well below the 2.8% share among Polish citizens. PESEL UKR holders, like other foreign citizens, were virtually absent from legal professions; psychologists represented only 0.1% of refugee employment, more than among other foreign groups but around one-third of the Polish share. Education sector also remained uncommon, accounting for 0.4% of PESEL UKR holders working as teachers, compared with 3.1% among Polish citizens, consistent with substantial qualification-recognition and access barriers. Overall, the evidence suggests that despite gradual improvements, PESEL UKR holders continue to face significant obstacles in accessing qualification-intensive and highly regulated occupations. These comparisons should be interpreted cautiously because ZUS occupational records cover only part of the insured population.

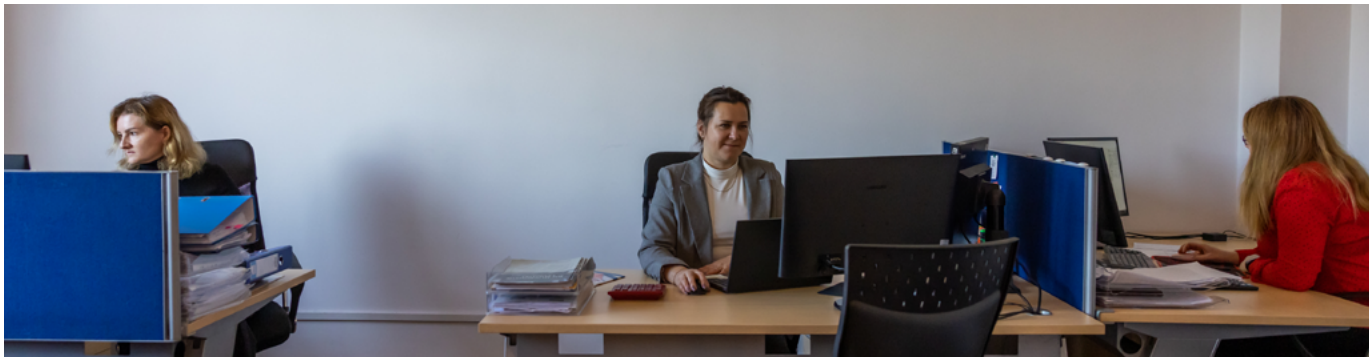
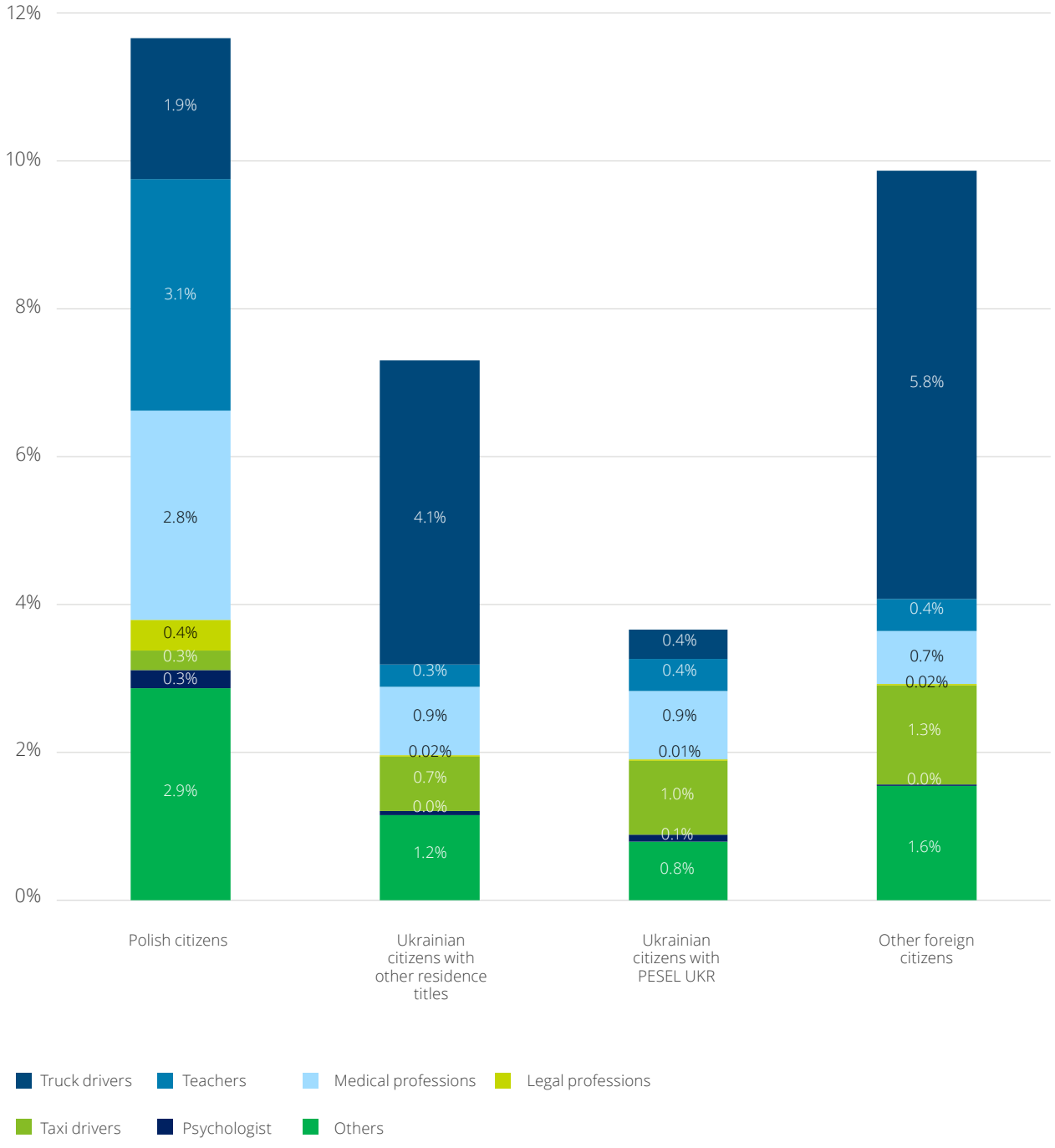


Chart 19. Share of regulated professions by citizenship and legal status in mid-2025



Source: Deloitte own elaboration based on ZUS data. Note that the data is not comprehensive. In mid-2025 ZUS had data about occupations of 8.2 mln insured persons. The total number of dependent and independent employed persons insured at ZUS (01XX, 04XX, 05XX codes) was about 15 mln.

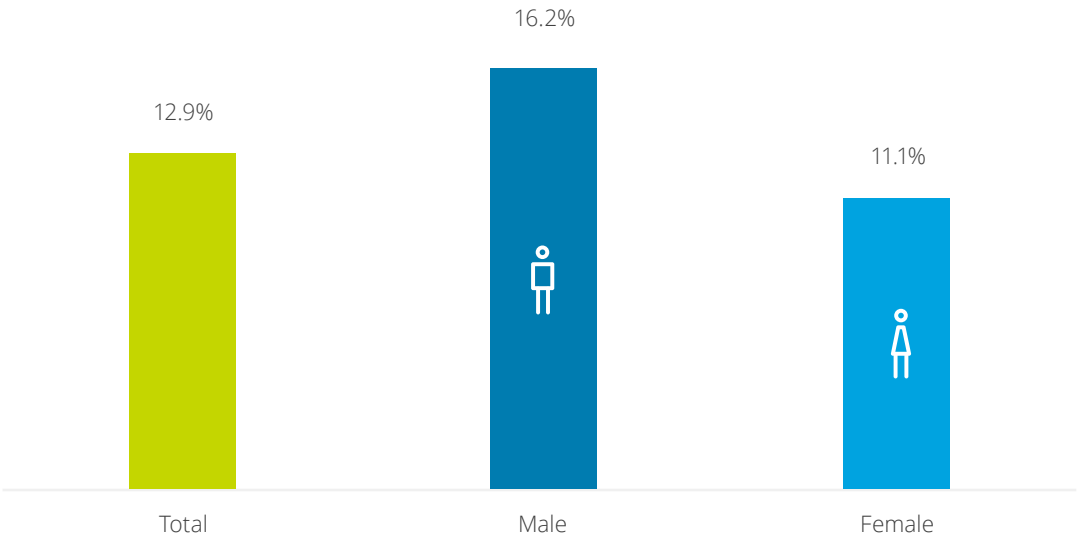
2.5 Entrepreneurship

Self-employment is relatively common among working-age refugees from Ukraine in Poland, while 2.5% of self-employed refugees reported employing workers.

In 2025, the self-employment rate among refugees from Ukraine aged 15–59/64 reached 12.9%, with a notable gender gap, namely 16.2% among men and 11.1% among women.[17] However, only 2.5% of self-employed refugees reported employing workers, suggesting that the vast majority were own-account workers. SEIS also collected information on the number of persons employed. Applying the reported employment figures to the estimated population of beneficiaries of temporary protection in Poland, as reported by the European Commission, suggests that refugee-owned businesses may employ approximately 90,000 workers.[18] Our macroeconomic modelling in Chapter 3 includes this effect more consistently, as we model refugees from Ukraine as workers, entrepreneurs, consumers, taxpayers, etc.

Administrative registers provide only an indirect picture of entrepreneurial activity among refugees from Ukraine, as neither CEIDG nor KRS identifies refugee status. CEIDG covers self-employed individuals operating unincorporated businesses (businesses without separate legal personality, e.g. sole proprietorships and most partnerships) and reports the nationality of applicants only for newly submitted registrations, rather than for the full stock of businesses. KRS, by contrast, records incorporated legal entities (companies with legal personality, e.g., limited liability and joint-stock companies), but the available data identify only companies with Ukrainian capital. Consequently, neither source allows businesses established by refugees to be distinguished from those linked to other Ukrainian citizens or entities.

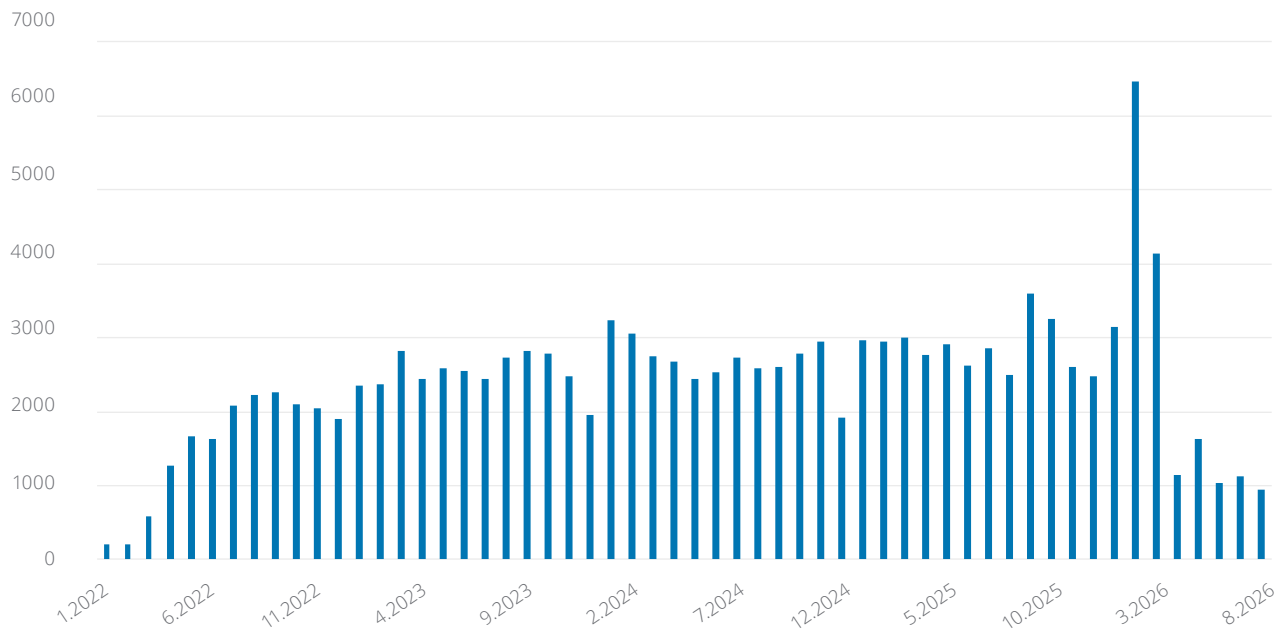
Chart 20. Self-employment rate of refugees from Ukraine in 15-59/64 age group by gender in 2025



Source: Deloitte own elaboration based on SEIS UNHCR survey conducted in August-September 2025.

[17] Data are not directly comparable with the 2024 edition due to changes in the questionnaire design and the method of collecting responses to the self-employment question.
[18] This back-of-the-envelope estimate should be interpreted with caution. In SEIS 2025, only 25 sampled refugees reported employing workers, and the aggregate estimate is heavily influenced by two observations reporting 60 and 27 employees, respectively.

Chart 21. Ukrainian citizens monthly applications to CEIDG from January 2022 to August 2026

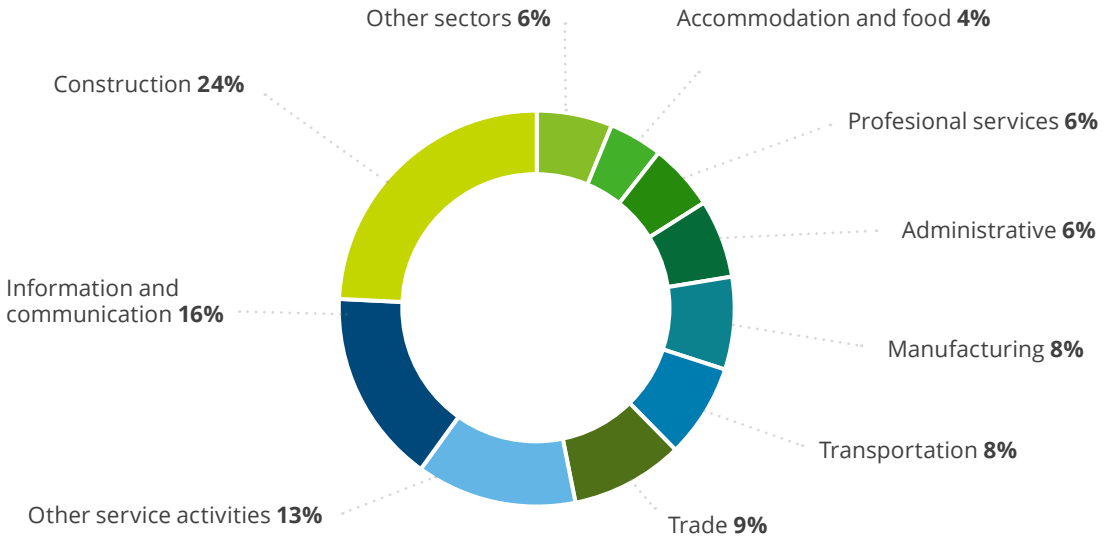


Source: Deloitte own elaboration based on CEIDG data.

Applications by Ukrainian citizens to establish sole proprietorships (Polish: jednoosobowa działalność gospodarcza) rose sharply after the full-scale invasion, stabilising at around 2,500 per month and totalling almost 135,000 as of August 2026. The increase began two to three months after the initial refugee inflow and levelled off by mid-2022, with monthly applications still close to 2,500 at the end of 2025. Between 2022 and 2025, construction accounted for 24% of applications, while information and communication and other services each represented 16%. Although CEIDG does not distinguish refugees from other Ukrainian citizens, the timing of the surge suggests that displacement contributed to the increase, alongside the possible relocation of existing Ukrainian businesses to Poland. As registration is free, these figures should be interpreted as a measure of entrepreneurial intentions rather than the number of businesses that ultimately became or remained active. Under the Special Act on Assistance to Ukrainian Citizens, Ukrainian citizens whose stay in Poland was recognised as legal under the Act, as well as eligible family members, were entitled to establish and conduct sole proprietorships on the same terms as Polish citizens. These provisions expired on 5 March 2026. Following the legislative change, monthly applications fell to around 1,200. However, it remains too early to determine whether this reflects a lasting decline in entrepreneurial activity. The average number of applications during the first eight months of 2026 remained close to pre-change levels, suggesting that the new rules may have led to a temporary shift in the timing of registrations rather than a sustained reduction in business creation. In total, Ukrainian citizens have filed almost 135,000 applications to establish sole proprietorships from January 2022 to August 2026; however, there is no data as to how many remain active.

Registrations of companies with Ukrainian capital peaked immediately after the full-scale invasion and have since moderated, although they remain above pre-war levels.

Chart 22. Ukrainian citizens applications to CEIDG 2022-2025 by NACE section

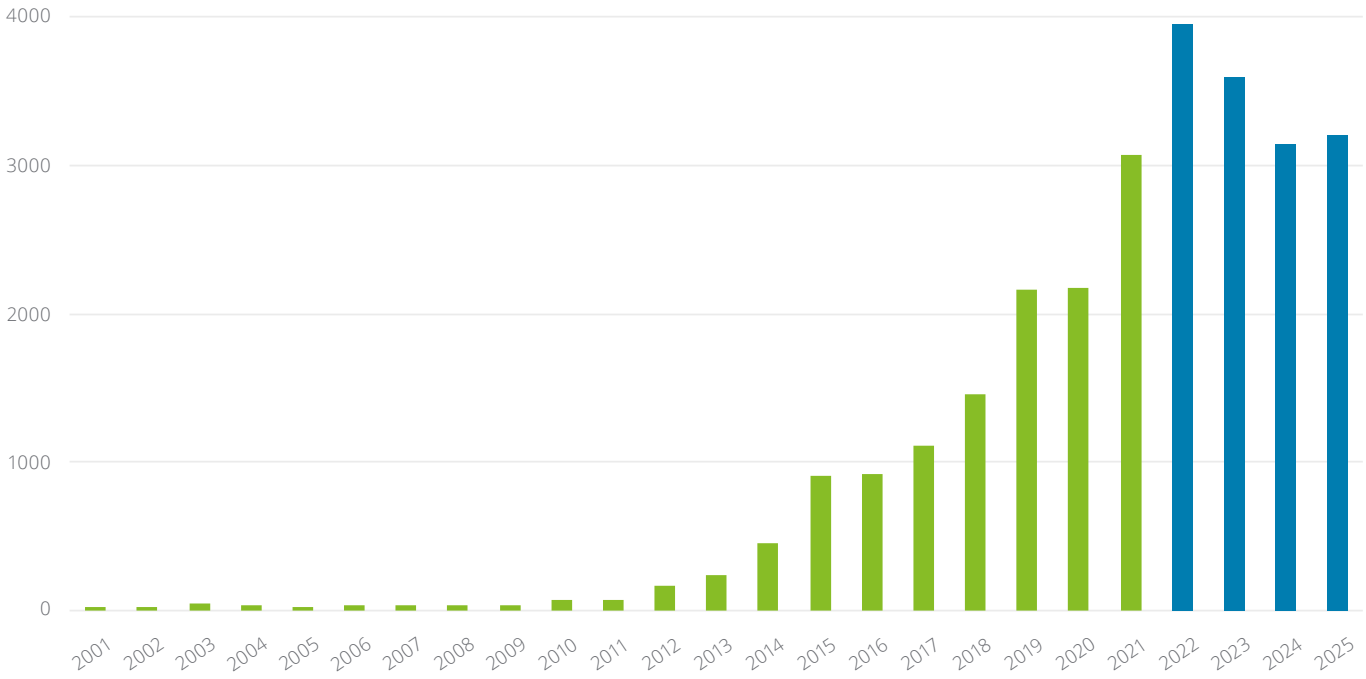


Source: Deloitte own elaboration based on CEIDG data.

As of early 2026, 26,984 companies with Ukrainian capital were operating in Poland, according to the Central Economic Information Centre (Centralny Ośrodek Informacji Gospodarczej, COIG). Annual registration flows increased from 3,072 in 2021, before reaching a peak of 3,957 in 2022, i.e. the year of the refugee influx. They subsequently declined to 3,206 in 2025. The data do not distinguish companies established by refugees from those owned by other Ukrainian citizens or Ukrainian entities. Nevertheless, the timing of the 2022 peak coincided closely with the large-scale refugee inflow and may therefore reflect entrepreneurship among displaced Ukrainians, as well as the relocation of existing businesses from Ukraine to Poland in response to the war. This interpretation remains indicative rather than causal, as the registry data cannot isolate either mechanism.



Chart 23. Companies with Ukrainian capital in KRS by year of registration (blue bars after full-scale invasion of Ukraine, green bars before)

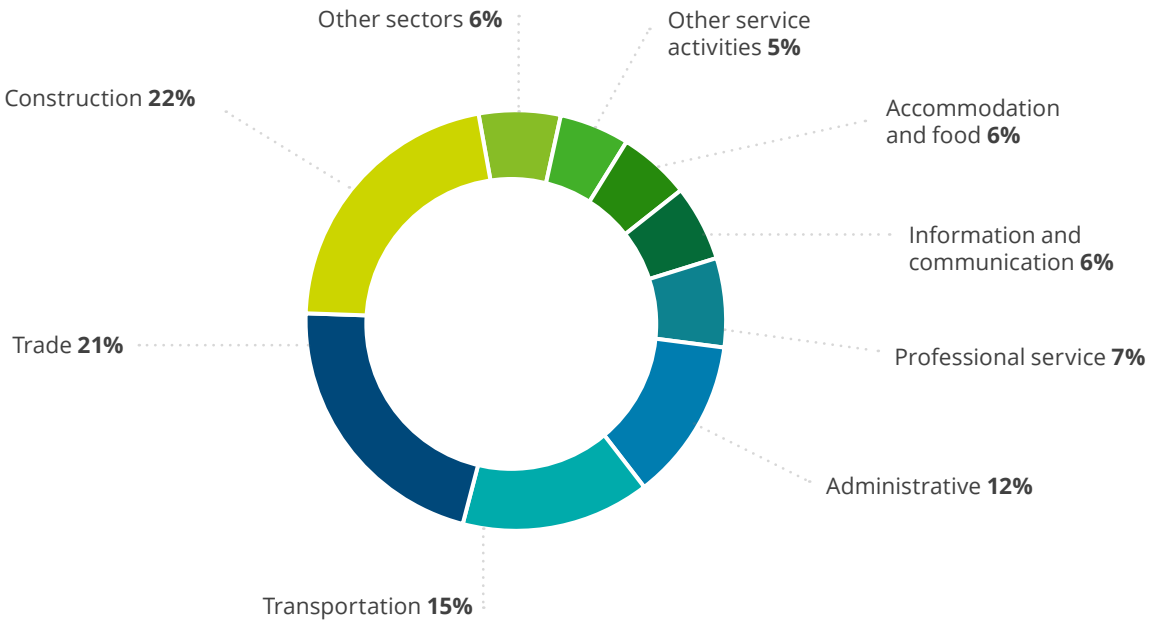


Source: Deloitte own elaboration based on COIG data.

Companies with Ukrainian capital are concentrated in a limited number of sectors, led by construction, trade, transport and administrative services.

KRS data show a broadly similar pattern to CEIDG applications: construction accounts for 22% of these companies, followed by wholesale and retail trade and vehicle repair at 21%, transportation and storage at 14%, and administrative services at 12%. At the more detailed activity level, road freight transport is the largest category, with 2,085 companies, followed by the construction of residential and non-residential buildings with 1,575. Other prominent activities include hairdressing and beauty services (825 companies), software development (790), restaurants and other food services (778), temporary employment agencies (744), and non-specialised wholesale trade (730).

Chart 24. Companies with Ukrainian capital in KRS by NACE section as of January 8, 2026



Source: Deloitte own elaboration based on COIG data.

Ukrainian entrepreneurship has made a meaningful contribution to Poland's business landscape, generating positive spillover effects rather than displacing domestic firms.

According to Vézina, Aksoy, and Lewandowski (2026), Ukrainian citizens accounted for 7% of all sole proprietorship and incorporated company registrations in Poland in 2022-2023. Importantly, the authors find no evidence that the entry of Ukrainian-owned businesses crowded out Polish firms. On the contrary, Ukrainian entrepreneurship appears to have stimulated additional business activity, with every 10 additional Ukrainian business registrations associated with the creation of 3.4 to 5.3 additional Polish firms.

These findings suggest that Ukrainian entrepreneurs have not only expanded Poland's business base directly but have also encouraged further entrepreneurial activity among Polish citizens.

3.

Economic impact of refugees from Ukraine



3.1 Labor-market adjustment and modelling approach

As refugees from Ukraine have become increasingly included into the labour market, there is no indication that it has adversely affected Polish workers. Employment among Polish citizens has continued to grow, while unemployment has remained low. Consistent with the findings presented in last year's report, the evidence suggests that the Polish economy has adjusted largely through occupational specialisation and productivity gains. Refugee workers have filled labour shortages, while Polish workers have been able to move into complementary, often more attractive and better-paid roles.

The Deloitte D.Climate model,[19] used for impact calculations in this chapter, includes a positive labour-productivity adjustment to reflect both empirical research on migration and the absence of adverse effects on the Polish labour market. As in the previous report (Deloitte, 2025), labour productivity is increased by between 0% and 2%, depending on the year. The adjustment is calibrated so that the model does not generate an increase in unemployment attributable to refugees from Ukraine, in line with the observed labour-market evidence. Because the population increased broadly in proportion to the number of workers, partly because the refugee population includes many children, the effect on GDP per capita is negligible in the model. The size of the productivity adjustment is not excessive when compared with the cross-country estimates reported by the IMF. A migrant population equivalent to 1.6% of Poland's adult population could ultimately increase GDP per capita by approximately 3.2% (Jaumotte et al., 2016).

[19] Details on Deloitte D.Climate model calibration and this CGE class (Computable General Equilibrium) model are outlined in the Appendix.

3.2 Estimated impact on GDP

The contribution of refugees from Ukraine is reflected not only in a larger economy, but also in a sustained upward shift in Poland's growth trajectory.

Estimates from the Deloitte D.Climate general equilibrium model indicate that real GDP was 1.5% higher in 2022, when refugees first entered the labour market in significant numbers. The model captures how a change in one part of the economy spreads through labour, production, prices, consumption and public finances.
As employment among refugees expanded, the estimated effect rose to 2.0% of GDP in 2023, 2.3% in 2024 and 2.4% in 2025. In the previous edition, we estimated 2.7% GDP in 2024. Lower estimate in this edition is due to new revised data, primarily population data indicating that refugees from Ukraine constitute 2.3% of population instead of previously modelled 2.6%. The 2025 effect is equivalent to PLN 94 billion in additional GDP. Looking ahead, the contribution is projected to reach 2.8% of GDP by 2035 as refugees develop more country-specific skills and firms invest to restore the capital-to-labour ratio, i.e. the amount of machinery, equipment and other productive assets available per worker.

The economic effect operates through several channels. Refugees expand labour supply as employees and entrepreneurs, while their consumption adds to aggregate demand, i.e. the total spending in the economy. The resulting increase in GDP is not proportional to population or employment growth.[20]

Productivity gains amplify the positive effect, while a temporary decline in the amount of capital available per worker and greater labour-market competition moderate it. Stronger demand in an already tight labour market can also increase inflation and weaken the price competitiveness of Polish products. Overall, these mechanisms help put the economy on a stronger growth trajectory.



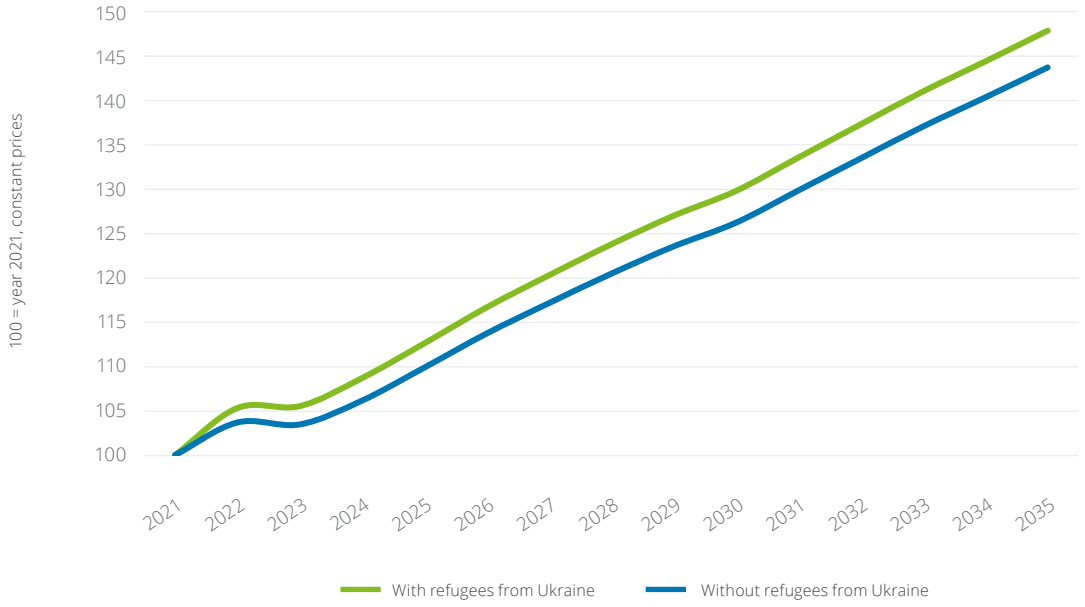
The baseline scenario assumes that 868 thousand refugees from Ukraine currently reside in Poland.

This assumption is based on active registrations in the PESEL UKR registry, the main official source of data on the number of people from Ukraine benefiting from temporary protection (for a more detailed discussion, see Chapter 1).
It accounts for the recent downward corrections in the data, reflecting observations that previously established numbers (950-1,000 thousand people) might have been an overestimation. Since administrative sources cover different populations, people change residence status, and some registered individuals leave Poland before their registration is deactivated, the exact number of refugees from Ukraine cannot be defined. Despite these limitations, approximately 868 thousand remains the most practical operational estimate of the refugee population currently residing in Poland and is broadly consistent with the scale of displacement observed since Russia's full-scale invasion of Ukraine in 2022.[21]

[20] As outlined in the Appendix, the total number of refugees was set at 2.3% of the total population, while their share in total employment grew from 1.5% in 2022 to over 2.4% in 2025.

[21] Furthermore, the total population of Poland is also subject to measurement uncertainty because Statistics Poland publishes several measures that approximate the number of people living in the country. Earlier editions of this report relied primarily on the resident population, adjusted to include refugees not captured in the original figures. This edition instead uses Statistics Poland's "traces of life" estimates for 2024 and 2025. These estimates combine administrative records to approximate the number of people actually present and active in the country. As comparable data are not available for earlier years, the 2022–2023 series was reconstructed using the 2021 National Census, subsequent population dynamics and the estimated refugee population

Chart 25. Gross domestic product growth paths with and without refugees from Ukraine



Source: Deloitte D.Climate estimates. For details see the Appendix.

3.3 Effects on the labour market and public finances

The productivity adjustment keeps the estimated labour-market effect broadly neutral in the short term and slightly positive in the long term. In the model, additional workers would, in isolation, increase competition for jobs, putting upward pressure on unemployment and downward pressure on real wages. These effects are almost entirely offset by higher marginal labour productivity, meaning that each additional worker contributes more output. As a result, the estimated effects on unemployment and real wages are broadly stable in 2022–2025. By 2035, the cumulative effect of refugees from Ukraine is expected to increase real wages by 0.12% with unemployment rate being practically unchanged.

Refugees from Ukraine increase general government revenue through their roles as workers, entrepreneurs and consumers. More employment expands the wage pool and therefore receipts from taxes and social contributions. A larger population also raises private consumption and associated indirect tax revenue. Furthermore, the inflow of capital from abroad (e.g. the initial savings that refugees from Ukraine brought with them while fleeing) strengthens the effect. General government revenue increases by 2.0% in 2022, 2.4% in 2023, 2.6% in 2024 and 2025. In monetary terms, this amounts to PLN 25.3 billion in 2022, PLN 33.9 billion in 2023, PLN 41.0 billion in 2024 and PLN 43.6 billion in 2025.[22] In the long term, it is estimated that refugees can increase annual general government revenue by around 2.2% (around PLN 45-50 billion annually in 2025 prices).

[22] Deloitte own calculations based on Informacja kwartalna o stanie finansów publicznych - Ministerstwo Finansów - Portal Gov.pl for respective years.

TABLE 2. Deloitte D.Climate model results for the influx of refugees from Ukraine

	Current estimate 2025	Long-run estimate 2035
Gross Domestic Product	+2.41%	+2.78%
Unemployment rate	–	+0.0 pp.
Real wages	–	+0.12%
General government revenue	+2.56%	+2.19%

Source: Deloitte D.Climate model.

3.4 Overall assessment of the economic impact

Overall, refugees from Ukraine generate additional output, demand and public revenue.



The increase in real GDP is particularly beneficial for public finances. Although supporting refugees entailed substantial initial expenditure, the additional general government revenue generated through employment, entrepreneurship and consumption more than compensated for that cost.[23] Poland's tight labour market made it easier to absorb the larger workforce and limited the risk that greater competition would adversely affect Polish workers. Over time, further productivity gains, which are the main source of sustained real wage growth, should allow the benefits to extend more clearly to native workers as well.

[23] The model treats general government sector as a whole, as such cost and income internal structure may differ creating institutions with financial loses while other may have disproportionate increase of income.

4.

Refugees and the healthcare system

4.1 Resilience of the Polish healthcare system

The Polish healthcare system entered the refugee crisis with substantial structural constraints that predated both the COVID-19 pandemic and the arrival of refugees from Ukraine.

Data from 2019 provide a more representative baseline for assessing the strengths and weaknesses of Polish healthcare before exceptional COVID-19 expenditure and the large-scale arrival of refugees from Ukraine. The subsequent persistence of many of the same problems indicates that they were structural rather than temporary (OECD, 2021; OECD, 2025).

Before the full-scale war in Ukraine, Poland had one of the least resourced healthcare systems among OECD countries. In 2019, total health expenditure amounted to 6.4% of GDP, compared with an OECD average of 8.8%. Poland also had one of the lowest physician densities in the OECD, with 2.4 doctors per 1,000 inhabitants compared with an OECD average of 3.6. While the proportion of the population reporting unmet medical needs, at 4.2%, was only moderately above the OECD average of 2.6%, only 26% of the population expressed satisfaction with the availability of quality healthcare, the lowest level among OECD countries. Polish health outcomes also lagged behind OECD averages, including in life expectancy and avoidable mortality (OECD, 2021).

More recent evidence confirms that these constraints were persistent rather than temporary. By 2024, after the COVID-19 pandemic, total healthcare expenditure had risen to an estimated 7.8% of GDP but remained below the OECD average of 9.3%. The OECD also continued to identify comparatively weak health outcomes, persistent waiting times, limited public coverage of some costs and healthcare workforce shortages. The European Observatory (2025) similarly reported that public healthcare spending remained below the EU average, while shortages of doctors and nurses constituted a key system capacity constraint. Specialist outpatient and inpatient care continued to be characterised by long waiting lists, and treatable mortality remained high (Bielska et al., 2026).

The chronic nature of the workforce constraint is particularly visible in the composition and working patterns of Polish medical personnel. According to the OECD, Poland had 3.5 practising physicians and 5.7 practising nurses per 1,000 inhabitants in 2022; the nursing ratio remained well below the OECD average. Polish health and social care personnel[24] also worked an average of 39.1 hours per week in 2023, approximately 4.5 hours more than the EU average. The OECD attributed persistent shortages to insufficient numbers of graduates, an ageing workforce and past migration, linking these shortages directly to longer waiting times and reduced access, particularly outside major urban centres (OECD, 2025).

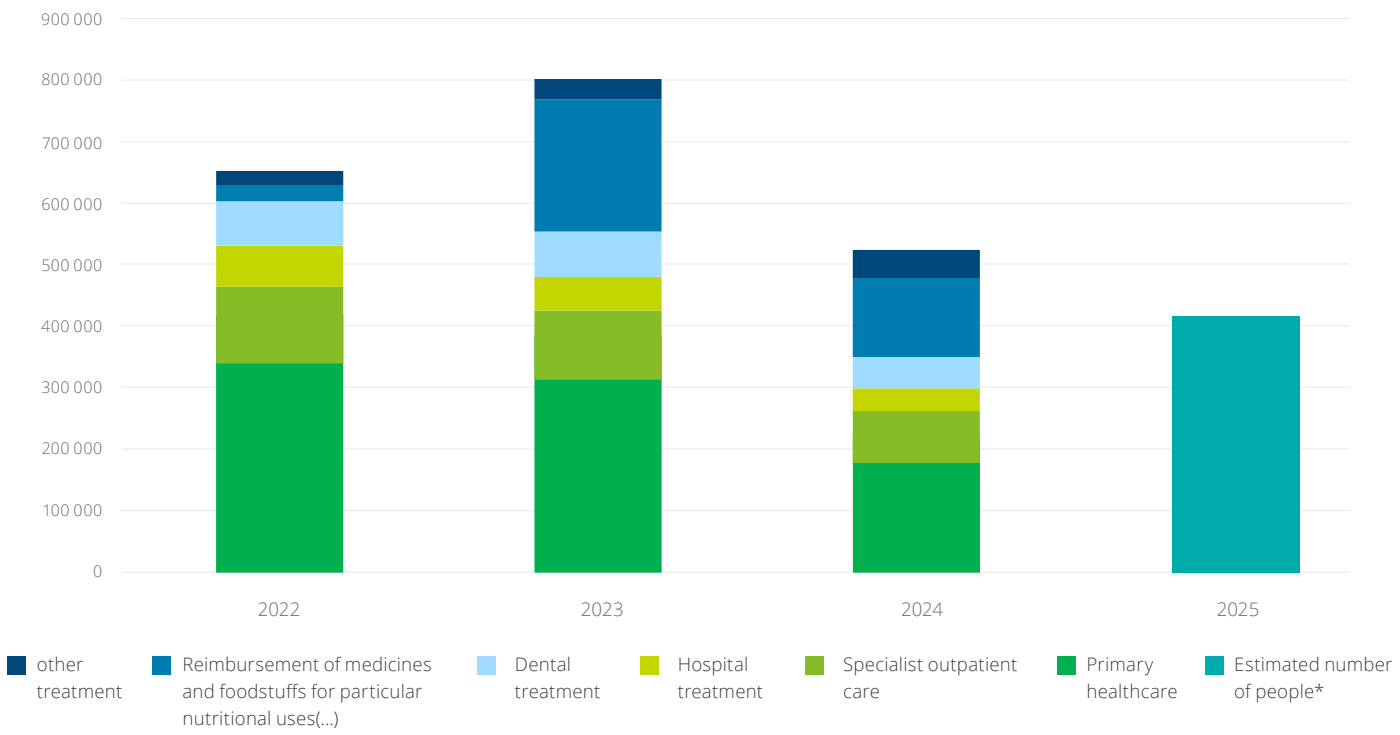
[24] Workers of the Section Q: Human Health and Social Work Activities. The whole section covers predominantly healthcare workers. As far as social services are concerned, there are around 0.13 million of them in Poland, out of around 1.1 million in the section.

The arrival of refugees from Ukraine therefore represented a major stress test for a healthcare system that was already operating under considerable strain. Following Russia's full-scale invasion, temporary protection holders were granted access to almost the same range of healthcare services as insured Polish residents, funded directly from the state budget, including through the so-called Aid Fund (Polish: Fundusz Pomocy). These services included primary and specialist outpatient care, inpatient treatment, vaccination programmes, psychological support and highly specialised services. The main health needs identified among refugees included mental healthcare, communicable and non-communicable diseases, and services for women and children. Many refugees also arrived with interrupted treatment pathways and a need to re-establish continuity of care (Bielska et al., 2026).

The Polish healthcare system demonstrated substantial short-term resilience in 2022. During the final ten months of 2022, the public system treated 652 thousand refugees covered by the Special Act for persons displaced by the war in Ukraine. The number receiving publicly financed care peaked at more than 802 thousand in 2023 before declining in 2024 and 2025. Rising employment also shifted more refugees into contribution-financed healthcare, reducing reliance on the Aid Fund. Refugees who moved to temporary residence permits were no longer included in these statistics, although, like insured Polish residents, they continued to contribute and remained entitled to treatment. Taken together, these trends suggest that the healthcare system was able to absorb a substantial increase in demand while gradually shifting from crisis-specific financing towards the regular mechanisms of the health insurance system.

Available waiting-time data suggest that the healthcare system absorbed the additional demand while access to healthcare services remained broadly consistent with existing trends. The Watch Health Care Foundation (2023) reported that average waiting times rose only slightly, from 3.4 months in 2021 to 3.6 months in November 2022, before declining to 3.5 months in 2023.

Chart 26. Refugee patients with PESEL UKR receiving treatment financed from Aid Fund



***Deloitte estimates based on Aid Fund expenditure, assuming healthcare costs increase in line with the NFZ budget.**

Source: Sprawozdanie Rady Ministrów z wykonania ustawy o pomocy obywatelom Ukrainy w związku z konfliktem zbrojnym na terytorium tego państwa, Druk 1966.



These levels were below the pre-pandemic average of approximately 3.7–3.8 months. More recent data show that waiting times increased to 4.2 months in 2024–2025. Although this was the highest level recorded since monitoring began, it occurred well after the number of refugees receiving treatment had peaked. Long waiting times therefore remain a serious structural problem, but the available evidence does not identify refugees from Ukraine as the cause of the increase or indicate that their admission materially aggravated access constraints (Pszczółkowska et al., 2026).

A key factor enabling the resilience of the Polish healthcare system was effective government leadership and the rapid removal of administrative and legal barriers. The response included coordination led by the central government, the appointment of a dedicated Ministry of Health plenipotentiary, and the rapid introduction of legislation granting refugees from Ukraine PESEL UKR identification numbers and healthcare coverage comparable to that of insured Polish residents. The authorities also amended legal provisions to permit the use of medicines licensed in Ukraine but not in the EU and introduced new pathways allowing eligible Ukrainian healthcare professionals to practise in Poland under supervision (Bielska et al., 2026).

Poland's established digital health infrastructure was another important enabler of the response. Existing national systems required only limited adaptation to accommodate refugees. People with PESEL UKR were integrated into the electronic prescription system, electronic referrals, the Electronic Verification of Beneficiaries' Eligibility (eWUŚ) system used to verify healthcare entitlements, and the Patient Internet Account (ePacjent). These arrangements supported eligibility verification, access to prescriptions and referrals, care coordination and real-time management of patient information (Bielska et al., 2026).

The initial response also depended heavily on cooperation beyond the formal public healthcare system. Private healthcare providers offered substantial volumes of free services during the first phase of the crisis, while NGOs, local authorities, volunteers and international organisations helped refugees navigate the healthcare system and supported access to treatment. Public and private providers delivered different but complementary forms of care, with more expensive specialist and hospital services concentrated in the public system. The involvement of private providers increased the short-term absorptive capacity of healthcare provision (Bielska et al., 2026; Pszczółkowska et al., 2026). Private medical networks in Poland deployed diverse strategies to support refugees from Ukraine, ranging from setting up dedicated medical triage points at major train stations to absorbing patients within their clinics and donating essential medical equipment to field hospitals.[25] Amidst these varied efforts, LuxMed stood out by single-handedly providing medical assistance to over 180 thousand refugees in the first year of the conflict.[26] While corporate assistance gradually shifted toward long-term integration, mental health, and structured public-system alignment in subsequent years, this initial wave of private healthcare mobilisation proved critical in absorbing the sudden, unprecedented surge of unexpected patients during the first year of the crisis.

However, a significant part of this resilience was achieved through extraordinary efforts that were difficult to sustain over the longer term. Healthcare workers frequently absorbed additional workloads, including unpaid or additional work, while volunteers and Ukrainian- or Russian-speaking

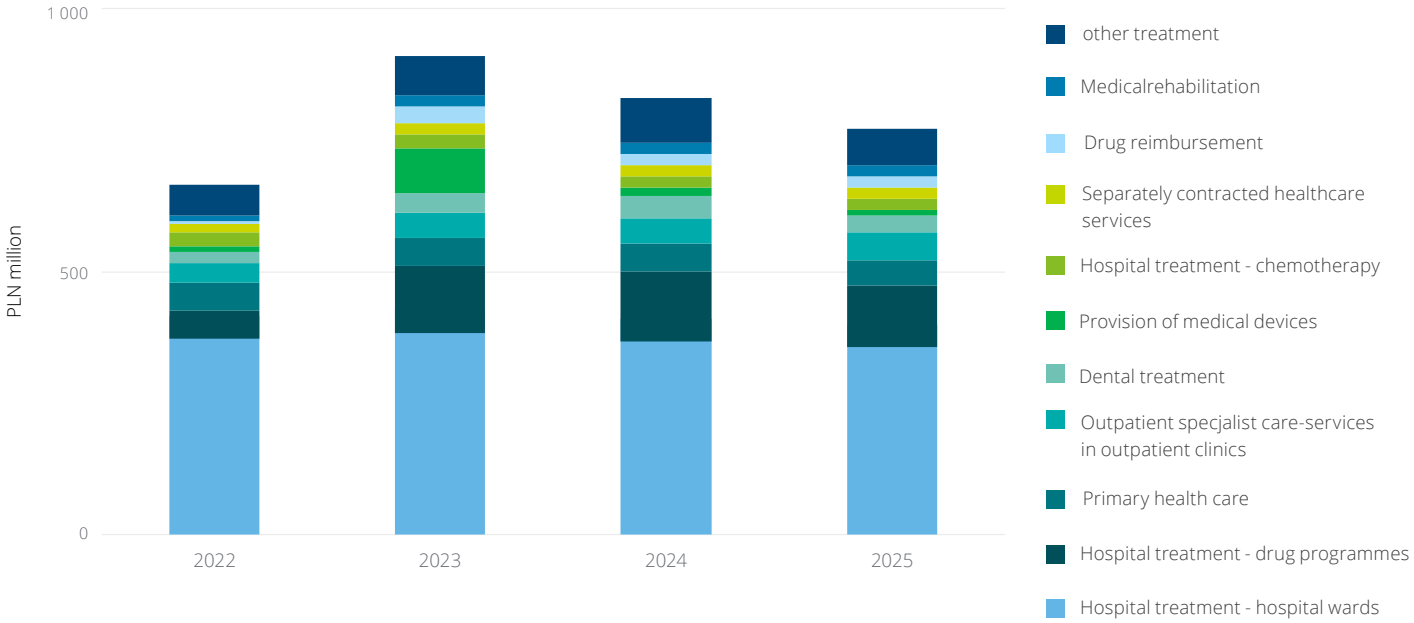
[25] https://www.medicover.pl/en/important-information/stand-with-ukraine/
[26] https://www.isbzdrowie.pl/2023/02/lux-med-jak-po-roku-od-wybuchu-wojny-wyglada-pomoc-medyczna-i-wsparcie-zawodowe-dla-uchodzcow-z-ukrainy/

medical students were sometimes used informally to bridge communication gaps. Pszczółkowska et al. (2026) concluded that the reliance on goodwill and additional work by medical personnel, administrators, NGOs and other actors could support absorptive and adaptive resilience but did not constitute a sustainable long-term solution. Bielska et al. (2026) similarly reported that some healthcare workers, particularly in border regions, felt insufficiently supported during the peak of arrivals.

Refugees' access to healthcare improved despite fluctuating demand and persistent practical barriers. Reported healthcare need rose from 37.3% in 2022 to 49.3% in 2023, before falling to 27.2% in 2025. Over the same period, the share of those in need who received care increased from 93.2% to 97.1% and 97.4%, respectively, indicating strong overall system performance. The 2023 peak may reflect accumulated unmet need, delayed care-seeking or stress-related morbidity, followed by stabilisation by 2025. Nevertheless, long waiting times remained the most frequently reported barrier, cited by 73% of respondents in 2025 (GUS and WHO, 2026).

Over time, refugees' healthcare use shifted from emergency treatment towards routine and ongoing care. While refugees consistently use primary healthcare the most, between 2022 and 2025, the number of refugee patients using hospital treatment fell from 66 thousand to 38 thousand and the use of reimbursed medicines increased from 27 thousand patients to 127 thousand.[27] This is a continuation of a trend noted by Pszczółkowska et al. (2026), who interpret this as a transition towards regular, non-emergency care and longer-term management of health needs.
NFZ expenditure data show the same shift: although total spending on services for refugees from Ukraine remained broadly stable, its composition changed markedly. The costliest hospital care in hospital wards fell from 56% of total spending in 2022 to 47% in 2025, while medicine reimbursement (including drug programmes in hospitals) rose from 8% to 16%. This shift was gradual. Despite the growing role of routine and ongoing care, refugee expenditure in 2025 remained more concentrated in hospital treatment than expenditure on Polish residents.

Chart 27. Polish Health Fund (NFZ) expenditure on refuge patients with PESEL UKR treatment by type



Source: Deloitte based on NFZ data.

[27] Data for refugee patients without healthcare insurance, whose treatment was financed by Aid Fund.

4.2 Public healthcare costs and contributions by refugees

Per-capita healthcare expenditure on refugees from Ukraine remained substantially lower than expenditure on Polish residents over the 2022-2025 period, although the estimates are sensitive to population assumptions.

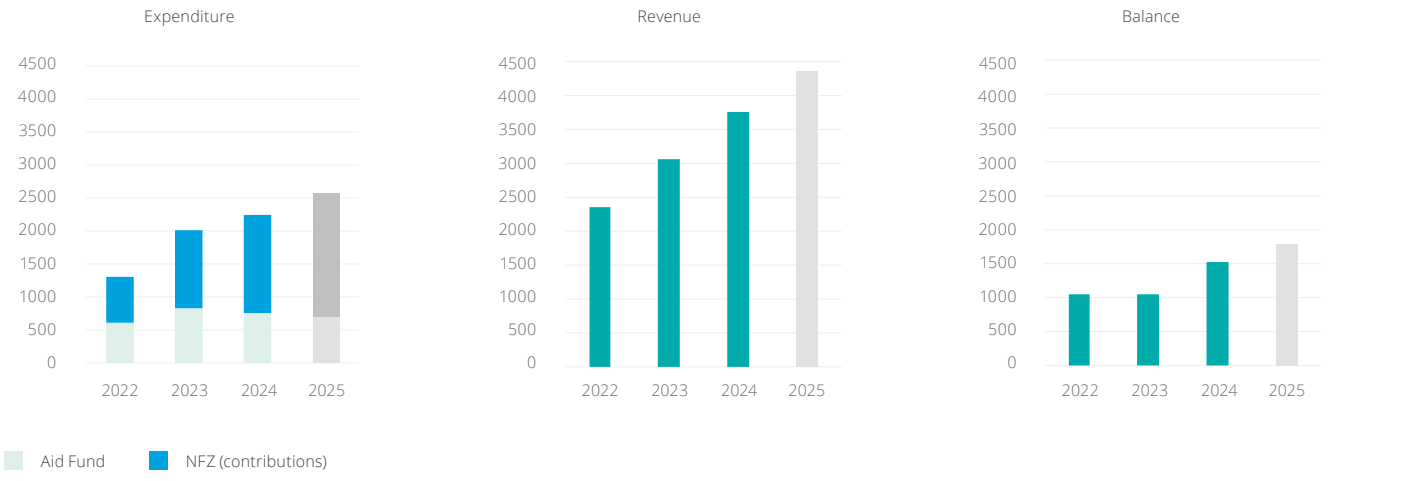
Estimated healthcare expenditure in 2025 amounted to approximately PLN 1,537 per Ukrainian citizen, compared with PLN 4,640 per Polish citizen.[28] Unfortunately, NFZ data are split into expenditure financed by National Health Fund contributions and Aid Fund. Refugees from Ukraine fall into both groups, which makes distinguishing them from other Ukrainian citizens impossible. The financing structure shifted over time. Following the 2022 influx of refugees, the Aid Fund covered nearly half of healthcare expenditure on Ukrainian citizens in Poland. As refugee employment rose, however, healthcare contributions became the primary source of funding, while the Aid Fund's share fell to just over one quarter, while overall expenditure rose significantly.

The composition of healthcare expenditure differed markedly between refugees from Ukraine and Polish residents. For refugees, inpatient hospital care accounted for 47% of total spending, medicines administered during treatment for 15%, and primary care for 6%. Together, these categories represented 68% of expenditure, compared with 53% for Polish residents. By contrast, Polish residents had higher spending shares for reimbursed medicines (9% versus 3%), specialist outpatient care (9% versus 6%), rehabilitation, nursing and long-term care, and psychiatric and addiction treatment. Despite a gradual shift in refugees' spending patterns, their expenditure remained more concentrated in hospital and immediate care, although per-capita spending was still substantially lower than for Polish residents. The even larger gap in long-term[29] and specialist services may reflect refugees' younger age profile and greater access barriers, including longer waiting times.

The growing labour market inclusion of Ukrainians translated into increasing net contributions to the Polish healthcare system. Throughout the analysed period, Ukrainians refugees and other Ukrainian citizens combined in Poland paid substantially more in health insurance contributions to the National Health Fund than the value of the services they received.

The resulting surplus increased from approximately PLN 1.2 billion in 2022 to PLN 2.8 billion in 2025.

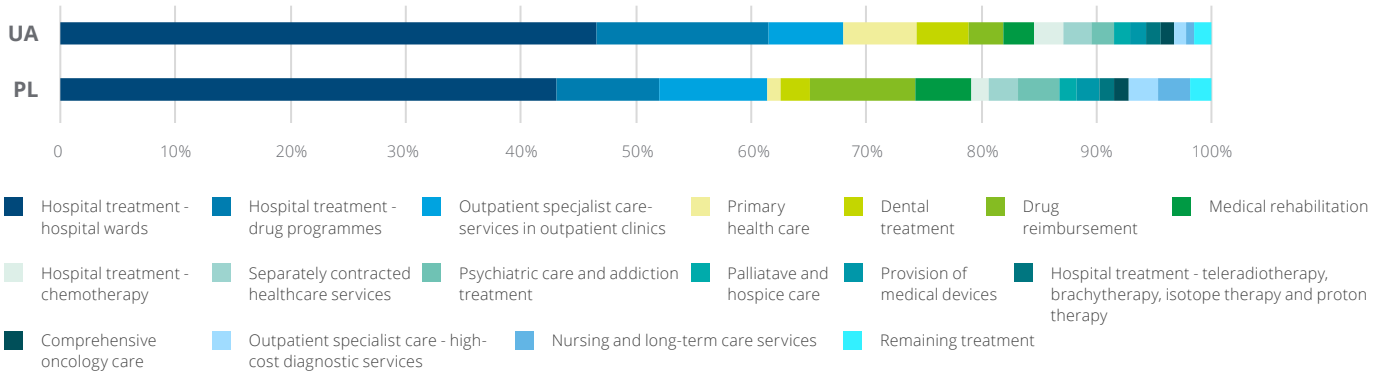
Chart 28. Polish Health Fund (NFZ) expenditure, revenue, and balance in relation to Ukrainian citizens (mln PLN)



Source: Deloitte own elaboration based on NFZ and ZUS data. Revenues for 2025 are Deloitte's own estimate.

[28] Using indicative populations of 36.5 million Polish and 1.7 million Ukrainian citizens, consistent with Statistics Poland's "traces of life" methodology.
[29] High-Cost Diagnostic Services (Outpatient), Mental Health and Addiction Services ,Long-Term Care Services, Rehabilitation Services, Outpatient Specialist Services, Pharmaceutical Reimbursement.These services are more commonly linked to continuous treatment pathways involving regular monitoring, repeated consultations, or long-term therapy, rather than ad hoc episodes of care.

Chart 29. Structure of healthcare expenditure on refugees from Ukraine from the Aid Fund and on Polish citizens in 2025



Source: Deloitte based on NFZ data and Sprawozdanie Rady Ministrów z wykonania ustawy o pomocy obywatelom Ukrainy w związku z konfliktem zbrojnym na terytorium tego państwa, Druk 1966.

This indicates that the healthcare impact of Ukrainians cannot be assessed only through expenditure, as employment-generated contributions increasingly strengthened the NFZ financing base.

The healthcare balance associated specifically with refugees also improved markedly as their employment increased. In 2022, refugees were initially net beneficiaries: healthcare expenditure financed from Aid Fund amounted to approximately PLN 0.6 billion. At the same time healthcare contributions of working refugees can be estimated at PLN 0.4 billion, although they were connected with further NFZ healthcare expenditure. This initial deficit is consistent with the circumstances of forced displacement, when many people arrived without employment and needed immediate access to healthcare. By 2025, publicly funded healthcare expenditure for refugees amounted to approximately PLN 0.7 billion, while associated NFZ revenue reached approximately PLN 0.75 billion. The actual revenue was probably substantially larger, as employed and higher-earning refugees often transitioned from temporary protection PESEL UKR to temporary and permanent residence permits. Although their contributions are excluded from these estimates once their formal refugee status changes, they continue to generate NFZ revenue that would not have arisen had they not initially been admitted to Poland as refugees. Refugee-related healthcare costs should therefore be assessed dynamically, alongside changes in employment, contributions and broader labour market integration.

4.3 The contribution of Ukrainian healthcare workers

Ukrainian citizens have increasingly supported the Polish healthcare system through their workforce contributions. Their growing participation in the healthcare workforce marked a shift from emergency assistance towards longer-term integration (Pszczółkowska et al., 2026).

Special legislation introduced accelerated entry pathways for Ukrainian healthcare professionals. Simplified recognition procedures enabled eligible doctors, nurses and midwives to enter the labour market quicker, helping address refugee needs and longstanding workforce shortages (Pszczółkowska et al., 2026; Bielska et al., 2026).

The number of Ukrainian citizens holding the right to practise medicine in Poland increased substantially after 2022.

According to data from the Supreme Medical Chamber (Polish: Naczelna Izba Lekarska),[30] the number of doctors with Ukrainian citizenship holding the right to practise in Poland increased from 2,017 in 2022 to 4,175 in 2025. As a result, their share among all physicians holding the right to practise increased from 1.3% to 2.4%.

The number of dentists with Ukrainian citizenship increase from 458 in 2022 to 1,302 in 2025. This constituted 1.1% of all dentists in 2022 and 3.0% in 2025. Both the number of physicians and the number of dentists declined slightly, to 4,025 and 1,211 respectively by mid-2026. The decrease may partly reflect an administrative clean-up of the register following May 1, 2026 deadline for verifying Polish language proficiency at a B1 level among holders of conditional licences to practise medicine.

In the case of physicians, there was also a substantial although slower increase for other nationalities, indicating a wider liberalisation.

The number of Ukrainian citizens holding rights to practise as nurses and midwives has increased in 2022 and later years similarly to doctors and dentists.

Data from the Supreme Chamber of Nurses and Midwives (Polish: Naczelna Izba Pielęgniarek i Położnych)[31] show that the number of nurses with Ukrainian citizenship increased from just 437 in 2021 to 1,122 in 2022 and further to 2,794 in 2025, although they still represented just 0.8% of the total nursing workforce.
In case of midwives, their number increased from just 29 in 2021 to 115 in 2022 and further to 324 in 2025. This represented 0.7% of all midwives in 2025. While these numbers are still low, their increases have been much faster than for other nationalities.

Chart 30. Licensed physicians with foreign citizenship

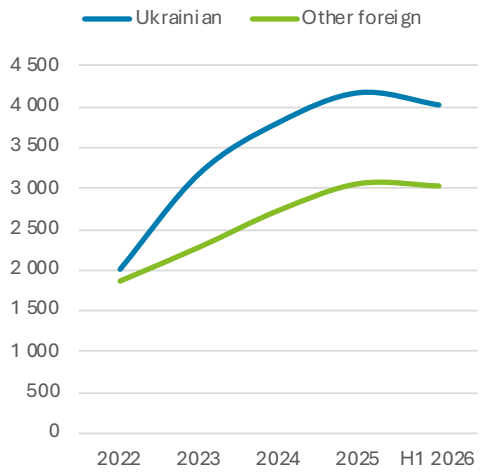
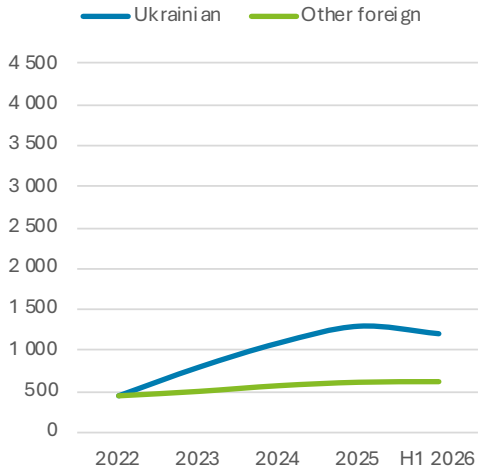


Chart 31. Licensed dentists with foreign citizenship



Source: Deloitte own elaboration based on Naczelna Izba Lekarska data.

Chart 32. Licensed nurses with foreign citizenship

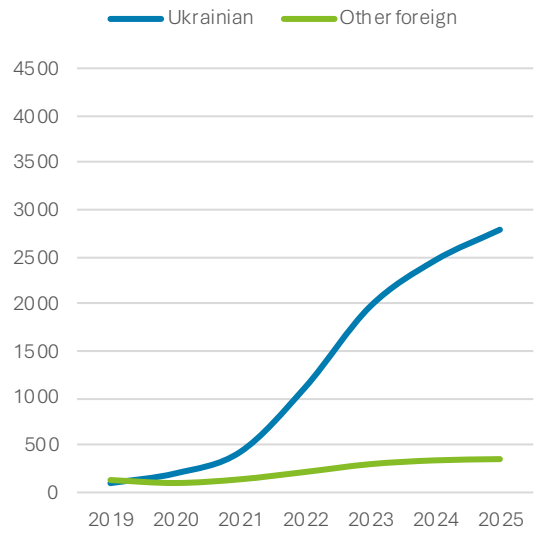
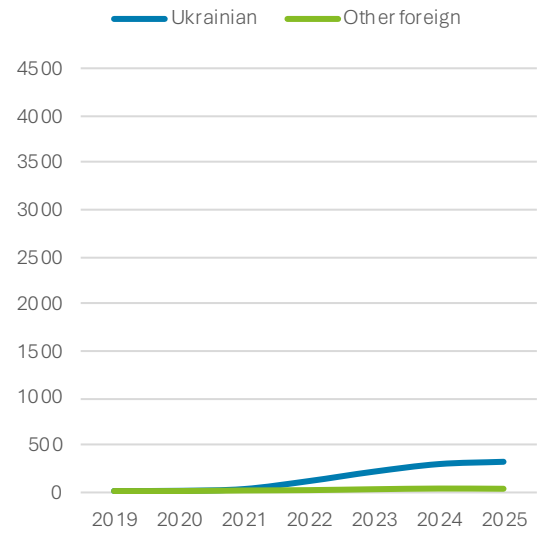


Chart 33. Licensed midwives with foreign citizenship



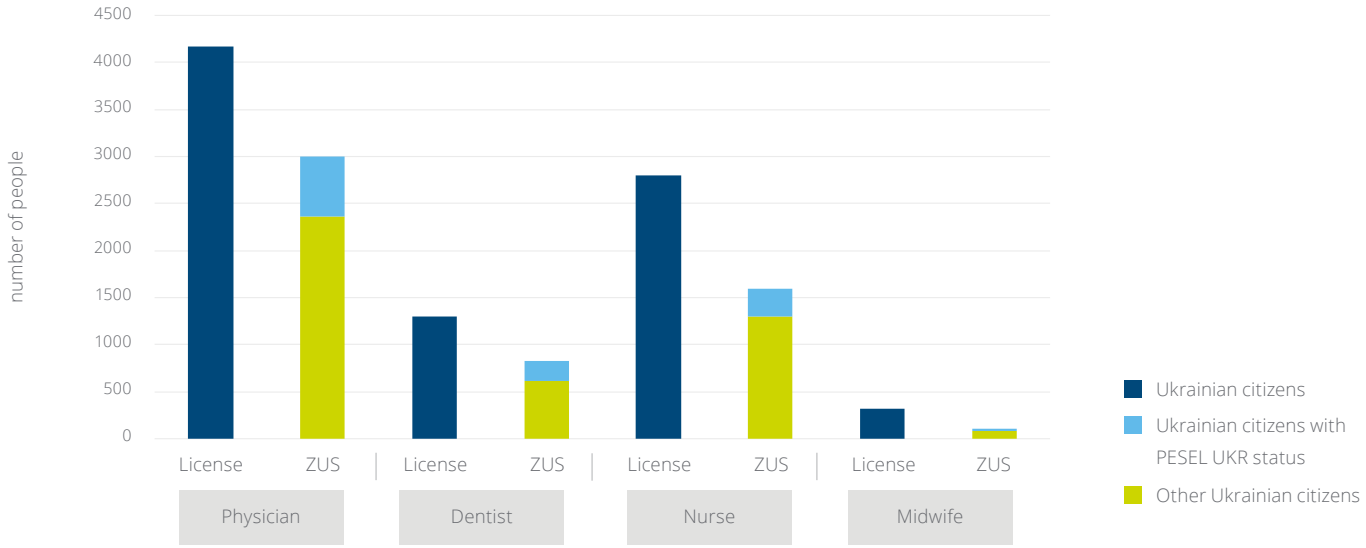
Source: Deloitte own elaboration based on Supreme Chamber of Nurses and Midwives in poland data.

[30] Data were obtained through freedom of information requests, but the chamber did not collect information on PESEL UKR status and therefore provided only citizenship-based statistics.
[31] Data were obtained through freedom of information requests, but the chamber did not collect information on PESEL UKR status and therefore provided only citizenship-based statistics.

In ZUS data, 21% of physicians, dentists, nurses, and midwives with Ukrainian citizenship hold PESEL UKR status, although some refugees from Ukraine may have already transitioned to alternative longer-term residence permits. ZUS data identify 1,166 Ukrainian citizens with PESEL UKR insured as physicians, dentists, nurses and midwives in mid-2025, alongside 4,364 Ukrainian citizens without PESEL UKR status. In ZUS data 21% of physicians with Ukrainian citizenship hold PESEL UKR, 26% of dentists, 18% of nurses, and 18% of midwives. It is likely that the latter group includes many refugees from Ukraine who transitioned from temporary protection to longer-term forms of residency. For medical professionals intending to pursue a career in Poland, transitioning from temporary protection to a longer-term residence permit may be advantageous, primarily because it provides greater legal certainty and stability, compared to temporary protection extended on a yearly basis.

The number of Ukrainians recorded in ZUS data for the four main regulated medical professions is consistently lower than the number of individuals holding valid licences to practise, reflecting both limitations of occupational information in ZUS records and the fact that not all licence holders are necessarily active in Poland. ZUS occupational data are incomplete, as information on a profession is not available for all insured individuals. As a result, the number of Ukrainians identified in specific medical occupations is lower than the number of persons holding valid professional licences. At the same time, obtaining a licence to practise does not necessarily imply active employment in Poland. Some individuals who have been granted one of the available forms of professional authorisation, including temporary or conditional licences, may currently be working outside the profession, residing abroad, or otherwise not participating in the Polish labour market. By mid-2025, ZUS records included 3,005 physicians with Ukrainian citizenship, compared with 4,175 physicians holding the right to practise at the end of 2025. Similar differences can be observed for other medical professions: 830 dentists compared with 1,302 licence holders, 1,593 nurses compared with 2,794 valid licences, and 102 midwives compared with 324 authorised practitioners. Consequently, the gap between employment-based and licensing-based measures should not be interpreted solely as evidence of non-employment, but rather as the combined effect of data limitations and differences between professional authorisation and actual labour market participation.

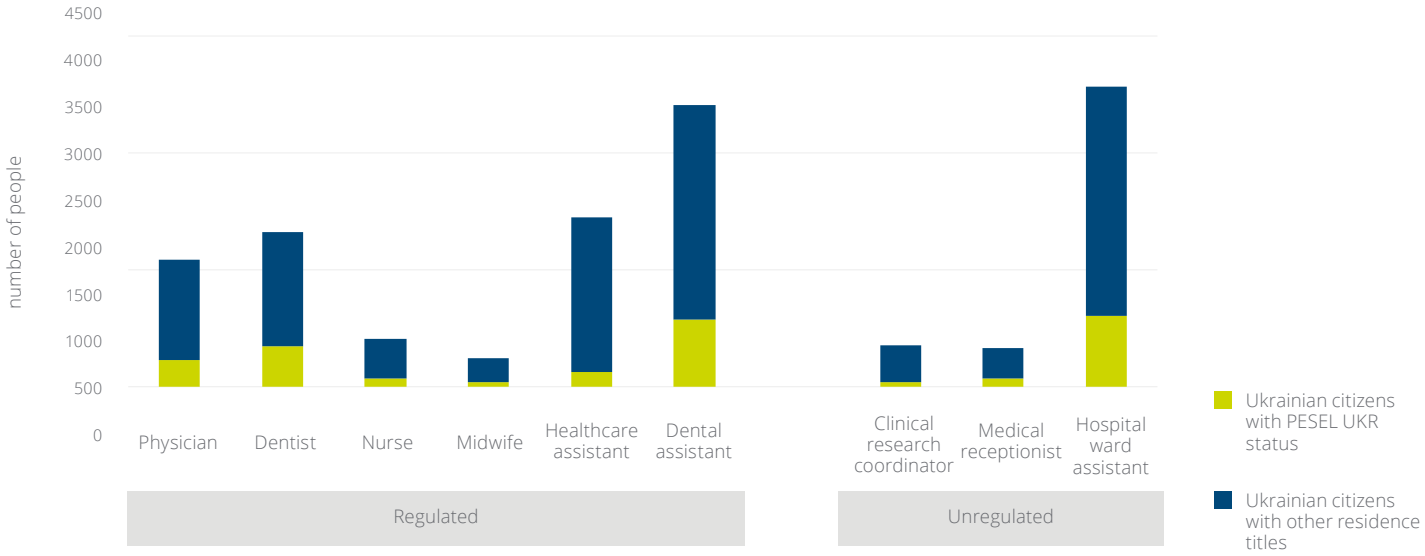
Chart 34. Medical staff with Ukrainian citizenship in license (end of 2025) and ZUS (mid-2025) data



Source: Deloitte own elaboration based on ZUS, Naczelna Izba Lekarska, and Naczelna Izba Pielęgniarek i Położnych data..

Note: ZUS data are likely incomplete, as not all ZUS-insured persons have their occupation code declared.

Chart 35. Shares of Ukrainian citizens in selected regulated and unregulated medical professions insured at ZUS in mid-2025



Source: Deloitte own elaboration based on ZUS data.

Note: ZUS data are likely incomplete, as not all ZUS-insured persons have their occupation code declared.

Professional registers understate the broader contribution of workers from Ukraine. They exclude many less regulated and support occupations ranging from healthcare assistant or dental assistant to hospital ward assistant. In a National Bank of Poland survey, around 5% of refugees reported working in healthcare and social assistance, implying approximately 25,000 workers across the wider sector, compared with about one million workers nationally.

Ukrainian citizens are particularly visible in selected healthcare occupations. Although ZUS occupational data does not cover all employees, they provide important information on the structure of employment. Ukrainians are overrepresented in several support occupations within the healthcare sector. In mid-2025, they accounted for 12.9% of hospital ward assistants, 12.0% of dental assistants and 7.3% of healthcare assistants. Individuals holding PESEL UKR status accounted for 3.1, 2.9 and 0.6 percentage points of these respective shares. This is even though dental assistants and healthcare assistants have become regulated professions in recent years, although access is likely easier than in case of physicians, dentists, nurses, and midwives.

Significant part of Ukrainian workers in healthcare are refugees. ZUS data identify at least 3,000 healthcare workers with PESEL UKR status, compared with approximately 13,500 Ukrainians employed in healthcare-related occupations. PESEL UKR data may nevertheless underestimate the number of refugee healthcare workers. Those investing in qualifications, Polish-language skills and professional networks may plan to stay longer and move to other residence pathways, so temporary status records do not capture their full long-term contribution.

4.4 Post-4 March 2026 health insurance status

The legislative changes introduced in March 2026 marked a fundamental shift from an emergency humanitarian healthcare model towards a system increasingly based on integration into Poland's public health insurance framework. Between 2022 and 2026, access to healthcare constituted one of the core elements of Poland's exceptional support package for people fleeing the war in Ukraine. The new legislation substantially aligned beneficiaries of temporary protection with the general healthcare system, replacing the broad healthcare entitlements previously linked directly to PESEL UKR status with access increasingly dependent on health insurance coverage.

For most adult refugees, access to publicly financed healthcare is now primarily determined by participation in the labour market and the social insurance system. In practice, this means that comprehensive access to healthcare is generally obtained through mandatory or voluntary health insurance, most commonly via employment, self-employment, family-based coverage, or other insurance titles available under Polish law. As a result, access to healthcare has become more closely linked to economic integration and labour market participation than to refugee status alone.

At the same time, Poland retained special healthcare protections for particularly vulnerable groups of refugees. Under Article 112c of the amended legislation, four categories of beneficiaries of temporary protection holding PESEL UKR numbers continue to be entitled to a scope of healthcare services broadly equivalent to that available to insured persons. These groups include children under the age of 18, pregnant women and women during the postpartum period, residents of collective accommodation centres, and victims of torture or sexual violence. The cost of these services is financed through the National Health Fund (NFZ) using earmarked state budget resources.

This reform represents a transition from universal refugee-specific healthcare coverage towards a more targeted approach focused on those with the greatest health and social vulnerabilities. While the most vulnerable groups continue to benefit from dedicated protection mechanisms, most beneficiaries of temporary protection are gradually being incorporated into the ordinary institutions of the Polish healthcare system. The reform therefore reflects a broader policy shift from emergency response measures towards longer-term integration mechanisms.

Access to life-saving and emergency healthcare remains universally guaranteed. Beneficiaries of temporary protection continue to be entitled to immediate medical assistance in situations posing a threat to life or health. Additional provisions also remain in place for individuals injured in military operations and transferred to Poland for treatment. These persons retain access to publicly funded healthcare regardless of their insurance status or eligibility under the standard temporary protection framework.

Just over half of PESEL UKR holders had health insurance in August 2026. According to the National Health Fund, 437,005 PESEL UKR holders were registered for health insurance and entitled to healthcare under the general rules as of 18 August 2026. Relative to the revised PESEL UKR population, database on September 2026 this implies coverage of approximately 50%. Children, who account for over 30% of PESEL UKR holders and constitute the largest vulnerable group, retain broad access to healthcare regardless of insurance status.

Actual insurance coverage among refugees residing in Poland is likely higher: some registered PESEL UKR holders have left the country, while others who remain have transitioned to different residence statuses and are therefore excluded from this calculation. Survey evidence of high employment suggests that most refugees holding other residence permits are also insured.

The evolution of healthcare entitlements mirrors the broader transition from crisis management to long-term refugee integration. In the immediate aftermath of Russia's full-scale invasion, policy priorities focused on guaranteeing rapid and universal access to healthcare for all persons fleeing the conflict. Four years later, the system increasingly relies on economic and social integration, with access to healthcare progressively shifting from status-based eligibility towards insurance-based entitlement linked to employment and participation in the social security system. Healthcare access for refugees is now based on two complementary pillars: inclusion in the general health insurance system for those who are economically active and targeted, state-funded protection for children, pregnant women, victims of violence, and other vulnerable populations.

5. Policy Recommendations 1/2

1. From labour market access to quality employment

Poland has been highly successful in facilitating the entry of refugees from Ukraine into the labour market, with employment rates now broadly comparable to those of Polish citizens and higher among refugee women. The next stage of economic inclusion, however, requires greater attention to the quality and sustainability of employment. A substantial share of refugees continues to work in lower-skilled occupations and earn less than comparable workers in the broader economy.

It is therefore recommended that public employment services, local governments and employers complement rapid job placement with investment in skills assessments, career guidance, professional mentoring and pathways to formal employment. Measures to promote decent work, equal treatment and access to social insurance would strengthen both protection outcomes and economic returns.

Better matching of refugees' skills to labour market opportunities including in healthcare professions would contribute to raising productivity and earnings, strengthening long-term fiscal contributions, and supporting self-reliance as a foundation for any durable solution refugees may pursue, whether local integration or eventual voluntary return when conditions allow.

2. Build a comprehensive system for occupation-specific Polish language training and certification

Language remains one of the strongest determinants of economic outcomes among refugees. Econometric evidence points to a significant link between Polish language proficiency and earnings, with refugees who are fluent in Polish earning measurably more than those with intermediate or beginner proficiency. However, the main challenge is often not the willingness or ability of refugees to learn Polish. Many refugees from Ukraine acquire functional Polish relatively quickly, particularly those who are employed, but face limited opportunities to further develop and formally certify professional-level language skills. Despite this, existing language support tends to prioritise basic communication rather than the professional proficiency needed to access higher-quality employment and advance in the labour market.

It is therefore recommended to expand access to advanced, occupation-specific and certifiable Polish language training, going beyond introductory language provision. Priority could be given to sectors where professional-level communication is essential, including healthcare, education, business services, public administration, and professional services. Particular attention should be given to developing recognised certification pathways and occupation-specific language courses that allow refugees to demonstrate the linguistic competencies required in regulated and higher-skilled professions. Provision should be designed to be accessible in practice, including through flexible scheduling, distance learning and childcare arrangements, so that refugee women, who head most households, are not excluded. Advanced language proficiency represents an investment in human capital, enabling fuller use of refugees' skills and qualifications, facilitating occupational mobility, and opening pathways to higher-skilled employment.
By strengthening the training and certification infrastructure, Poland could make better use of the qualifications and professional experience already present among refugee populations.

3. Streamline qualification recognition and professional adaptation pathways

Recent changes, including the withdrawal of certain simplified pathways in healthcare professions, make it timely to consider a more durable approach.

Moving beyond nationality-specific arrangements towards a coherent and sustainable framework for recognising foreign qualifications across a broader range of professions would provide greater predictability for individuals, employers and regulators alike.

The objective would be to reduce unnecessary administrative barriers while maintaining professional standards and patient and consumer safety. This could involve expanded use of competency assessments, bridging programmes, supervised practice periods and supplementary training. Such a framework would benefit not only refugees from Ukraine but also other qualified migrants and refugees whose skills remain underutilised. Given that refugees are highly qualified yet remain heavily underrepresented in professional occupations, improving qualification transferability remains one of the largest untapped sources of productivity gains available to the Polish economy, and, equally, would help preserve skills that will be essential to Ukraine's eventual recovery.

4. Reduce occupational downgrading and promote opportunities for refugees to work in roles commensurate with their qualifications and skills

A notable feature of refugee integration in Poland is the gap between educational attainment and occupational outcomes. Approximately 62% of refugees from Ukraine hold tertiary qualifications, yet only a small group of them work in occupations typically associated with higher education. This points to significant skills underutilisation, with consequences for individual well-being and for the wider economy.

Greater policy attention could be directed towards reducing barriers that hinder refugees from accessing jobs consistent with their qualifications.

Measures could include credential evaluation services, awareness campaigns to secure the support of employers who are keen to recruit and employ appropriately skilled refugees, targeted recruitment programmes and stronger cooperation between universities, employers and public employment institutions. Improving the match between refugees' qualifications and occupations would increase earnings, labour productivity and innovation potential while helping to address shortages in skilled occupations.

Policy Recommendations 2/2

5. Expand access to childcare and care services to support the economic inclusion of female-headed households

Women constitute most of the adult refugee population with around 60% of refugee households headed by women.

Many refugee women combine employment with childcare and other caregiving responsibilities.

Expanding access to affordable childcare, after-school activities and long-term care services would enable refugee women to increase working hours, participate in training and pursue career advancement. These measures would also strengthen the protection environment for single-parent households, including those caring for children, older persons or family members with disabilities.

Recognising these services as essential labour market infrastructure, rather than solely as social assistance, would support fuller utilisation of human capital and strengthen long-term economic self-sufficiency for refugee and host community families alike.

6. Provide predictable pathways to long-term legal status and recognise residence under temporary protection

As the displacement of Ukrainians becomes increasingly protracted, many refugees have already spent several years living, working and paying taxes in Poland. While temporary protection was designed as an emergency response, an increasing share of beneficiaries have become long-term residents in practice. However, residence under the PESEL UKR regime remains only partially connected to longer-term settlement pathways, creating uncertainty for individuals who have established strong economic and social ties in Poland and increasingly view their stay as more than temporary.

It is therefore recommended to strengthen pathways from temporary protection to more durable residence statuses and to consider recognising periods of lawful residence under the PESEL UKR regime when assessing eligibility for long-term residence rights. Allowing years spent in Poland under temporary protection to contribute towards future residence requirements would better reflect refugees' actual integration into Polish society and provide greater legal certainty for individuals, employers and public institutions. This would support deeper social and economic integration, strengthen retention of economically active refugees, and increase the long-term benefits of migration for the Polish economy. Such pathways should remain fully consistent with international protection obligations and should not reduce access to protection for those who continue to require it. They remain fully compatible with voluntary return in safety and dignity should circumstances allow.

7. Streamline residence permit procedures and facilitate transitions to more durable legal status

Poland's residence permit system has struggled to keep pace with the rapid growth in the number of applications, resulting in waiting times that often far exceed statutory deadlines and create uncertainty for migrants, employers and public institutions. Long administrative procedures delay integration, and reduce Poland's attractiveness as a destination for workers in a period of growing labour shortages and demographic ageing. These challenges are particularly relevant for refugees from Ukraine who increasingly seek to move from temporary protection towards more stable and predictable residence permits as their stay in Poland becomes longer-term. As an example, temporary residency permit application can take more than 12 months to process for many Ukrainians refugees in various regions/cities in Poland.

It is therefore recommended to accelerate the digitalisation of residence permit procedures, expand administrative capacity in high-volume areas such as Warsaw and introduce risk-based case management for routine applications and permit renewals. Greater transparency regarding processing times, redistribution of cases from overloaded offices and simplified transition pathways from temporary protection to residence permits would reduce waiting times and strengthen legal certainty. Facilitating access to more durable legal status would also support the long-term integration of refugees from Ukraine by encouraging investment in language skills, professional development, business creation and other forms of human capital accumulation that benefit both refugees and the Polish economy.

Polish government should cease suspension of statutory timelines for administrative processing of temporary and permanent residency permits in Poland since March 2022 and currently in place until 4 March 2027, as it severely affects refugees from Ukraine as well as all other foreigners residing currently in Poland.

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Appendix

To measure the economic impact of refugees from Ukraine, we use an improved modelling strategy similar to the one used in the previous Deloitte (2025) report, which accounts for the impact of refugees on productivity. As such general logic behind selection of the shocks is the same as in the previous report.

In this version of the model we also decided to update the baseline scenario using the demographic data for population rather than the number of residents, as well as using the demographic dynamics from the Statistics Poland forecast and macroeconomic forecast of the Polish Ministry of Finance.

Model calibration

Deloitte D.Climate[32,33] is a general equilibrium model that uses consumer and producer optimalisation to calculate changes in the economy in response to shocks. It allows to assess the impact of shocks considering supply and demand channels as well as connections between different sectors of economy. It provides information about their total impact on several aspects of the economy including the labour market, government revenue, as well as main economic aggregates. It is deemed the most appropriate tool to account for the multi-layered impact of refugees from Ukraine on country's economy. To account for the effects of other shocks happening in the economy, a counterfactual analysis has been performed using the latest economic data. The model allowed to conduct a counterfactual analysis by isolating the refugee influx from all other shocks in the economy, e.g. other macroeconomic consequences of the war in Ukraine. The results were calculated for 2022, 2023, 2024 and 2025 with an additional long-term analysis up to 2035 to check how the economy would adapt in the long-term (assuming no new shocks including no counter-shocks[34]).

For 2022, data were corrected to account for refugees' arrival after first two months of the year. The total number of refugees was set according to the data from the PESEL registry at around 2.6% of the total population.

The baseline scenario used in this report assumes that approximately 868 thousand refugees from Ukraine currently reside in Poland.

This assumption is based on the number of active registrations in the PESEL UKR registry, which remains the primary official source of information on individuals benefiting from temporary protection. We recognize that it is not possible to determine precisely what share of

[32] Economics of climate change | Deloitte Australia
[33] https://www2.deloitte.com/pl/pl/pages/risk/solutions/analiza-ryzyk-klimatycznych-badanie-scenariuszy-z-modelem-DClimate.html
[34] E.g. refugees keep having lower productivity rather than adapt to level of natives.

Ukrainian citizens currently residing in Poland arrived as a result of the full-scale war. Available administrative data sources capture different populations, and individuals may move between different residence statuses over time. The limitations of PESEL UKR registry have been discussed at length in Chapter 1. Despite these limitations, the figure of 868 thousand (after September 2026 registry revision) remains the most practical operational approximation of the refugee population currently residing in Poland. It is also consistent with the overall scale of migration observed since the outbreak of the full-scale Russian invasion in 2022. Given the unprecedented inflow of people fleeing the war and the current estimated stock of Ukrainian citizens residing in Poland, the assumption of 868 thousand refugees can be considered both realistic and broadly consistent with the available statistical evidence. As such population of refugees in 2025 was set at below 2.3% of total population.

It must be also noted that total population of Poland also is also ambiguous. Statistics Poland use several metrics that can be used to approximate the country population. In the previous versions of the report, we used primarily the number of residents, as it should correspond to the actual number of people living permanently in the country. The data for previous years were adjusted to include the refugee population, which had not been accounted for in the original figures. This year we decided to use Statistics Poland "traces of life" data for 2024 and 2025 instead. That data tries to estimate the total population of the country based on administrative data. As this data are available only for 2024 and 2025, data for the previous years was estimated using the total population from the National Census for 2021, population dynamics between 2021 and 2023 from the population data, and adding refugees to the data for 2022 and 2023. Population estimated that way was in line with the "traces of life" data.

Refugees' employment was calibrated to match data from NBP surveys for 2022 (NBP, 2024), MSNA UNHCR survey for 2023, SEIS UNHCR survey for 2024, and SEIS UNHCR for 2025. For years 2023-2025 due to adjustments in the data shocks needed to be recalibrated. Changes in population and labour supply in Poland were offset by equivalent changes for the Eastern Europe region.[35]

As the model does not include shock controlling specifically for the employment levels, we used a combination of the shocks to the labour supply and labour productivity to calibrate it. Similarly to the previous report, labour productivity shock was used to explain neutral impact of the changes in labour supply on the labour market, in particular on the unemployment levels.

Furthermore, for 2022 and 2023 it was assumed that refugees have higher spending needs and thus lower saving rate than other earners in Poland. Moreover, according to National Bank of Ukraine data, consumption of refugees from Ukraine has been partially financed by savings in Ukrainian banks in 2022 and 2023, which was modelled as them having negative a saving rate, while being offset by lowering investment levels in Eastern Europe.[36] By 2024 it was assumed that their situation on the labour market has stabilized and no further changes in their savings happened.

[35] Aggregate region in the D.Climate model, that consists of Ukraine, Russia, Belarus, Moldova, Czechia, Slovakia, Hungary, Romania, and Bulgaria.
[36] In other words it was assumed that money that would be spent e.g. through credit action for investments in Eastern Europe were spent for consumption in Poland.

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