ANNEX: The economic contribution of foreigners to Poland

Supplementary material to the press kit. As of 18 August 2026.

All amounts are in Polish złoty (PLN), with euro equivalents in brackets, converted at 1 EUR = 4.30 PLN (ECB reference rate, 15 August 2026). Euro figures are rounded and shift with the exchange rate; the złoty figures are the source data.

1. Three numbers to start with

8% — the share of all persons insured with the Social Insurance Institution (ZUS) who are foreigners (March 2026). Ten years earlier it was 1.2%.

21.5 billion PLN (€5.0 bn) — pension and disability contributions assessed for foreigners in 2025. In 2017 the figure was 3 billion PLN (€0.7 bn).

857,100 pay in, 12,000 draw out — that is how many Ukrainian citizens were paying social insurance contributions in December 2025, and how many were receiving a pension or disability benefit from ZUS (ZUS data, XII.2025).

2. Social insurance — ZUS data

2.1 Number of insured foreigners

Period	Number	Share of all insured persons
2008	16,000	—
end of 2015	185,000	1.2%
end of 2016	293,200	—
June 2024	1,160,000	—
December 2025	1,288,800	7.9%
March 2026	approx. 1,300,000	8.0%
June 2026	1,340,000	—

A sevenfold increase in a decade. Over the past year, 95,000 new foreigners were registered with ZUS.

2.2 Contributions

Year	Annual pension and disability contributions assessed	Share of total
2016	—	1.5%
2017	3 billion PLN (€0.7 bn)	—
2025	21.5 billion PLN (€5.0 bn)	6.2%

A 7.2-fold increase in eight years.

Average annual contribution per insured foreigner: approx. 16,700 PLN (€3,900) (our own calculation: 21.5 billion PLN ÷ 1,288,800 persons, 2025 data).

2.3 Payouts

In December 2025, 27,400 pension and disability benefits were paid to persons without Polish citizenship — 24,300 old-age pensions, 1,200 disability pensions and 1,900 survivors' pensions. **This was 0.32% of the number of all such benefits** paid by ZUS (ZUS report "Foreigners in the Polish social insurance system", December 2025 data).

Average benefit for a foreigner: 1,200 PLN (€280), against a general average of 4,000 PLN (€930).

Side by side, counted in people — Ukrainian citizens: 857,100 paying contributions, approximately 12,000 drawing a pension or disability benefit (ZUS data, XII.2025).

Methodological note — important when citing. The 6.2% figure refers to the *amount* of contributions; the 0.32% refers to the *number* of benefits. These are not quantities of the same kind and should not be set against each other as a simple ratio. Since the average foreigner's benefit is more than three times lower than the general average, the share by amount is lower still than 0.32% — but ZUS does not publish that figure for 2025. The safe comparison is the headcount pair: 857,100 against 12,000.

Caveat: the disproportion reflects the young age structure of migration, not worse treatment — most insured foreigners are aged 25–49 and are only beginning to accrue entitlements. The ratio will even out over a longer horizon. The number of pensions paid to foreigners rose by over 39% year-on-year in 2025.

2.4 Breakdown by nationality (June 2026)

Ukraine — 901,000; Belarus — 143,900; India — 25,500; Georgia — 22,100. The fastest-growing group is Colombian citizens (+1/3 year-on-year).

The share of non-EU foreigners rose from 89.2% (2016) to 96.6% (end of 2025).

3. Taxes — Ministry of Finance data

3.1 Corporate and personal income tax

Year	Gross receipts from foreigners	of which from Ukrainian citizens
2023	3.609 billion PLN (€0.84 bn)	approx. 1.0 billion PLN (€0.23 bn)
2024	4.884 billion PLN (€1.14 bn)	1.649 billion PLN (€0.38 bn)

An increase of 35.3% year-on-year.

A separate Ministry dataset gives personal income tax alone from foreigners: 4.15 billion PLN (€0.97 bn) in 2023 and 5.28 billion PLN (€1.23 bn) in 2024.

3.2 Growth outpaces the increase in the number of taxpayers

The number of Ukrainians paying personal income tax in Poland rose from 915,000 to 948,000 between 2022 and 2024 — an increase of 3.6%. Over the same period the tax they paid rose from just over 800 million PLN (€186 mln) to nearly 1.7 billion (€0.40 bn) — **more than double**.

This means it is not the number of workers that is rising, but their productivity and pay levels: moving from civil-law contracts to employment contracts, from remote work for foreign employers to Polish contracts, and promotions.

3.3 Methodological caveat — important

The Head of the National Revenue Administration stated, in reply to a parliamentary question, that tax systems **do not allow budget receipts to be fully broken down by citizenship**, and that the figures supplied are estimates carrying a margin of error. They are also not reduced by the local-government share.

The figures **exclude VAT and excise duty** — consumption taxes that cannot be attributed by nationality, and which, across 1.3 million working people, amount to many times more than income tax.

For 2021–2024 the Ministry estimated total payments by Ukrainian citizens in corporate tax, income tax and VAT at approximately 5.65 billion PLN (€1.31 bn).

4. Impact on GDP

4.1 Refugees from Ukraine — Deloitte for UNHCR (June 2025)

Year	Share of Polish GDP
2023	1.37%
2024	2.7% (approx. 99 billion PLN / €23 bn)
2030 (forecast)	3.2%

Public sector revenues rose thanks to this group by 2.75% in 2023 and 2.94% in 2024 — an additional **39.1 billion PLN (€9.1 bn) and 47 billion PLN (€10.9 bn)** respectively.

4.2 All foreigners — Deloitte, Institute of Public Affairs, Ipsos (June 2026)

The report *Migration in Poland* estimates that the presence of migrants increased Polish GDP in 2025 by **200–416 billion PLN (€47–97 bn)**, corresponding to a **5.4%–10.7%** share in GDP formation. The number of foreigners in Poland was estimated at 2–2.5 million.

The wide range reflects different methodological scenarios — the authors themselves note that determining the precise impact of migrants is difficult. When citing, give the full range, not the upper figure.

4.3 Bank Gospodarstwa Krajowego (BGK)

The impact of Ukrainian migration (both pre-war and post-2022) on Polish GDP: **between 0.5% and 2.4% annually**.

BGK also provides the simplest available answer to the claim that migrants burden the budget: **for every 1 PLN received in social benefits, Ukrainians paid 5.4 PLN in taxes and contributions.**

5. Labour market

Employment rate among working-age refugees from Ukraine: **69%**, against 75% among Polish citizens. A year earlier it was 61%.

The median net wage of refugees rose from 3,100 PLN (€720) to 4,000 PLN (€930) within a year.

Deloitte states plainly that the entry of refugees into the Polish labour market **did not cause unemployment to rise or real wages to fall**.

Between 2022 and 2025, Ukrainians founded over **123,000 businesses** in Poland (including 77,700 sole proprietorships in 2022–2024).

Regional distribution

Most working foreigners: Masovia (approx. 210,000), Lower Silesia (123,000), Greater Poland (113,000). Fewest: Holy Cross Province (9,000), Warmia-Masuria (14,000), Subcarpathia (14,000).

Share of foreigners among the employed: Lubusz 10%; Lower Silesia, West Pomerania, Pomerania and Greater Poland 6% each. Among provincial capitals: Wrocław 16%, Gorzów Wielkopolski and Szczecin 14% each.

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6. The spending side — what the state pays out

6.1 Spending on Ukrainian citizens residing in Poland

This concerns domestic spending only — benefits, healthcare, education and accommodation for people residing in Poland. The main instrument is the Assistance Fund (*Fundusz Pomocy*).

Year	Spending
2022	over 11 billion PLN (€2.6 bn) — Supreme Audit Office data
2022 – 30.04.2023	over 14 billion PLN (€3.3 bn) in total — Supreme Audit Office data
2025	approx. 8 billion PLN (€1.9 bn)
2026 (planned)	1.08 billion PLN (€0.25 bn)

The scale is falling: between 2022 and the 2026 plan, a more than tenfold decrease. Programmes such as the 800+ child benefit and "Good Start" are no longer unconditionally available to all refugees; since 1 February 2026, Ukrainian citizens with UKR status must meet additional conditions, and from June 2026 analogous rules are to cover all foreigners.

A caveat critical to credibility. The figure of **106 billion PLN (€24.7 bn)** for 2022–2023, frequently cited in public debate, is **Poland's total assistance to Ukraine as a state**, including military aid (equipment, ammunition), humanitarian and economic support. It is not spending on migrants in Poland. Conflating these two categories is the most common error in this discussion — on both sides of the argument — and it instantly undermines the speaker's credibility.

6.2 The 800+ child benefit for foreigners (2025)

Item	Value
Foreign children covered by the programme	325,300
of whom children of Ukrainian citizens	262,800 (80.8%)
Total spending	3.27 billion PLN (€0.76 bn)
Share of the total cost of the 800+ programme	5.1%

Year-on-year, the number of foreign children fell by 6.5% and spending by 4.1%.

Estimated split (our own calculation, assuming equal cost per child): Ukrainian citizens approx. **2.64 billion PLN (€0.61 bn)**, other foreigners approx. **0.63 billion PLN (€0.15 bn)**.

6.3 Healthcare — a positive balance

Year	Health contributions from insured Ukrainians	Cost of treating Ukrainian citizens	Balance
2023	3.1 billion PLN (€0.72 bn)	0.848 billion PLN (€0.20 bn)	+2.25 billion PLN (€0.52 bn)
2024	3.8 billion PLN (€0.88 bn)	approx. 2.2 billion PLN (€0.51 bn)	+1.6 billion PLN (€0.37 bn)
Jan–Jul 2025	—	1.38 billion PLN (€0.32 bn)	—

The cost of medical services for both working and non-working individuals is covered in full by the contributions of working Ukrainians. The National Health Fund records a surplus on this account of around 1.5 billion PLN (€0.35 bn) annually.

6.4 Overall balance — BGK data for 2024

Budget receipts from Ukrainian migrants (taxes and contributions): **approx. 15.1 billion PLN (€3.5 bn)**. Payments under the "Family 800+" programme to this group: **approx. 2.8 billion PLN (€0.65 bn)**. Balance: **+12.3 billion PLN (€2.9 bn)**. Ratio: **5.4 PLN paid in for every 1 PLN received**.

BGK also noted that the claim that Ukrainian migration drove up property prices is unfounded — in 2023, foreigners accounted for 2.7% of property purchase transactions in Poland.

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7. The delta: foreigners other than Ukrainians

This is the part of the picture almost entirely absent from public debate.

7.1 On the spending side — no targeted programmes

For migrants who are not Ukrainian citizens, **no dedicated support instrument exists**: no separate fund, no programme, no distinct budget line. The only quantifiable expenditure is the 800+ benefit — approx. **0.63 billion PLN (€0.15 bn)** for around

62,500 children.

7.2 On the revenue side — one third of contributions

Ukrainian citizens account for 66.9% of insured foreigners (March 2026). The remaining **33.1%** are citizens of Belarus, India, Georgia, Colombia and other states.

Splitting the 2025 annual pension and disability contribution assessment (21.5 billion PLN) proportionally, this group accounts for approx. **7.1 billion PLN (€1.65 bn) annually** — our own calculation, assuming a comparable average contribution base.

7.3 What the comparison shows

	Ukrainian citizens	Other foreigners
Pension and disability contributions (2025, estimate)	approx. 14.4 billion PLN (€3.35 bn)	approx. 7.1 billion PLN (€1.65 bn)
800+ benefit (2025, estimate)	approx. 2.64 billion PLN (€0.61 bn)	approx. 0.63 billion PLN (€0.15 bn)
Dedicated support programme	Assistance Fund	none

The key observation. Article 100d sits within the *Act on Assistance to Ukrainian Citizens in Connection with the Armed Conflict on the Territory of That State*. Yet the Supreme Administrative Court confirmed, in its judgment of 25 July 2024 (case II OSK 599/24), that the provision applies to all the categories of case it lists, **regardless of the party's citizenship**.

This means that a citizen of Georgia, India, Colombia or Belarus has been deprived of the *ponaglenie* and of the complaint for inaction by an act concerning a war that does not concern them, and an assistance programme they have never drawn on.

It is hard to identify any justification for this other than administrative convenience. There is neither a connection to the extraordinary circumstances the legislator invoked, nor any reciprocal benefit.

7.4 Limitations of these estimates

1. Splitting contributions by share of insured persons assumes a comparable average contribution base across all groups. In reality, employment structures differ between nationalities — the direction and size of the deviation are unknown.
2. Splitting 800+ spending assumes an equal cost per child.
3. Data on spending on Ukrainians comes from different years and different institutions; it does not form a consistent series. Compilations totalling the whole 2022–2025 period (a figure of around 31 billion PLN / €7.2 bn is sometimes quoted) come from journalistic work and require verification at source before use.
4. None of these figures includes VAT or excise duty on the revenue side, nor education and administration costs on the spending side.

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8. Untapped potential — the point where this meets our demands

Deloitte notes that a high proportion of refugees work **below their qualifications**: only one third of those holding a university degree occupy positions requiring higher education.

Closing even half of the existing gaps would yield at least 6 billion PLN (€1.4 bn) annually.

Among the causes, the report lists formal barriers — some regulated professions require Polish citizenship, and recognition of qualifications is obstructed.

Why this bears on Article 100d

The 392,000 people awaiting a residence decision (calculated in section 6 of the press kit) are for the most part **already working and already paying contributions**. Uncertain status does not exclude them from the economy — but it limits what they can do within it:

- it makes changing employer and being promoted harder, because a pending case discourages formal changes;
- it limits creditworthiness and the ability to sign a long-term tenancy;
- it discourages employers from investing in training someone whose status is uncertain;
- it prevents free business travel.

At an average contribution of 16,700 PLN (€3,900) per person per year, the group waiting accounts for something in the order of **6.5 billion PLN (€1.5 bn) in annual pension and disability contributions** (our own calculation, indicative estimate — some of those waiting are not working or work part-time).

The state collects taxes and contributions from these people without delay, while the administrative service for which it also charges a fee is not delivered within the statutory deadline — and under Article 100d the state bears no responsibility for that.

This is the heart of the matter. The point is not that foreigners have "earned" better treatment by paying taxes. The point is that the relationship is one-sided: obligations are enforced immediately and under threat of sanction, while the state's corresponding obligations have been suspended for five years.

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9. A note on using this data

What works: - The pair 857,100 paying against approximately 12,000 drawing (Ukrainian citizens, ZUS XII.2025) — both counted the same way, in people. Simple, verifiable, hard to dispute. - 5.4 PLN paid in for every 1 PLN received (BGK) — a ready answer to the claim that migrants burden the budget. - 6 billion PLN (€1.4 bn) lost annually to unused qualifications — shows that an efficient administration is in Poland's interest, not a privilege for migrants. - The BGK balance of +12.3 billion PLN (€2.9 bn) for 2024 and the National Health Fund surplus of around 1.5 billion PLN (€0.35 bn) a year — concrete amounts instead of generalities. - The observation in section 7.3: a provision from the Act on Assistance to Ukrainian Citizens deprives citizens of states the Act does not concern of their legal remedies. This is an argument about arbitrariness, not about merit — and the hardest to rebut.

What to avoid: - Quoting only the upper bound of the range (416 billion PLN / €97 bn, 10.7% of GDP) — the range is wide, and selective quotation will immediately undermine the credibility of everything else. - The argument "we pay taxes, so we are owed this." The counter-argument is "citizens pay more," and it ends the exchange. The asymmetry of obligations is stronger than the claim of merit. - Mixing data on refugees from Ukraine with data on all foreigners. These are two different populations and two different sets of figures. - **Citing the 106 billion PLN (€24.7 bn) figure** in the context of spending on migrants. That is aid to Ukraine as a state, military assistance included. Using it in this context is a factual error that will discredit the entire statement. - Presenting our own estimates (sections 6.2, 7.2) without noting that they are proportional estimates. - **Setting "6.2% of contributions against 0.32% of payouts" as a 19:1 ratio.** The first figure is a share of money, the second a share of the number of benefits. Comparing different units is easy to rebut. Use the headcount pair instead: 857,100 against 12,000.

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10. Sources

- **Deloitte for UNHCR**, "Analysis of the impact of refugees from Ukraine on the Polish economy", June 2025 — deloitte.com/pl, unhcr.org/pl
- **Deloitte, Institute of Public Affairs, Ipsos**, "Migration in Poland", June 2026
- **ZUS (Social Insurance Institution)**, "Foreigners in the Polish social insurance system", annual reports — zus.pl; quarterly releases
- **Ministry of Finance / National Revenue Administration** — replies to parliamentary questions, published on the Sejm website (sejm.gov.pl)
- **Bank Gospodarstwa Krajowego** — analyses of the impact of migration on the economy
- **CEIDG** — data on businesses registered by foreigners
- **Supreme Audit Office (NIK)**, "Activities to assist Ukrainian citizens" — nik.gov.pl
- **National Health Fund (NFZ)** — data on treatment costs and contribution receipts for Ukrainian citizens
- **Ministry of Family, Labour and Social Policy** — data on the "Family 800+" programme, including by citizenship
- **Council of Ministers report on the implementation of the Act on Assistance to Ukrainian Citizens** — submitted to the Sejm and Senate every 12 months; the primary source on Assistance Fund spending