2026

Poland Retirement Outlook

Poland is ageing fast. Most household wealth is the family home, and most older Poles own theirs outright. Most of this wealth stays in Poland. Visitors from Poland come to the Dominican Republic mostly in winter, but only 33 residencies went to Polish citizens in 2025, and an ordinary Polish state pension cannot be paid into a DR bank account.



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COUNTRY OUTLOOK · 25 SEPTEMBER 2026

Poland Retirement Outlook 2026

3.1 trillion zł

of net financial wealth held by Polish households (and the non-profits that serve them) at the end of 2025: deposits, shares, pension funds and other financial assets, minus debts, with homes not included. Up 52% since 2022 before inflation (our calculation) · Eurostat[1]

Poland is ageing fast. Most household wealth is the family home, and most older Poles own theirs outright. Most of this wealth stays in Poland. Visitors from Poland come to the Dominican Republic mostly in winter, but only 33 residencies went to Polish citizens in 2025,[2] and an ordinary Polish state pension cannot be paid into a DR bank account.[3]

Złoty (zł) unless marked US$ or €

All figures are estimates, with sources

Most of this wealth stays in Poland

Not legal or tax advice

Key takeaways

3.1T zł

Household savings have grown fast.

Polish households held **3.10 trillion zł** of net financial wealth at the end of 2025 (about US$803 billion), up 52% since 2022 before inflation (our calculations). Homes are not included, and most of it will stay in Poland. [1, 4]

87%

A nation of home owners.

87.2% of Poles live in a home their household owns, and 74.7% own it with no mortgage (2025). Among two-adult households with someone aged 65 or over, about 90% are owners (our calculation). [5]

8.33M

More people aged 65 and over, and many more over 80.

Statistics Poland projects **8.33 million** people aged 65 and over in 2035, up from 7.84 million in 2025 (20.9% to 23.0% of the population). The number aged 80 and over rises by 67% (our calculations). [6]

102,887

Pensions sent abroad are rising, mostly within Europe.

ZUS sent an average of **102,887** pensions a month to accounts abroad in 2025, 13.7% more than in 2023 (our calculation). Six in ten went to the EU, and three in ten of all to Germany. [7, 8]

33

Many visit the Dominican Republic; very few settle.

Visitors living in Poland made **35,563** air arrivals in the DR in 2025 (trips, not people), but only **33** residencies (all types) went to Polish citizens, about 22 a year since 2018 (our calculation). The UN estimates that about 50 people born in Poland live in the DR. [9, 2, 10]

Via Poland

A ZUS pension cannot be paid into a DR bank account.

The DR has no social security agreement with Poland, so ZUS pays an ordinary pension only into a bank account in Poland. Poland has no tax treaty with the DR, and the European Health Insurance Card does not work there. [3, 11, 12]

1 The wealth picture

Most Polish household wealth is the family home. The latest survey we could find that breaks wealth down by age is from 2016, and household savings have grown fast since. Most of this wealth stays in Poland. [13, 1]

MEDIAN HOUSEHOLD, 2016

€60,500

Net wealth, about 264,000 zł; the mean was €95,500 (about 417,000 zł) [13, 14]

MEDIAN, HEAD AGED 65–74

€57,800

Household net wealth, 2016; €41,300 when the head is 75 or over [13]

FINANCIAL WEALTH, 2025

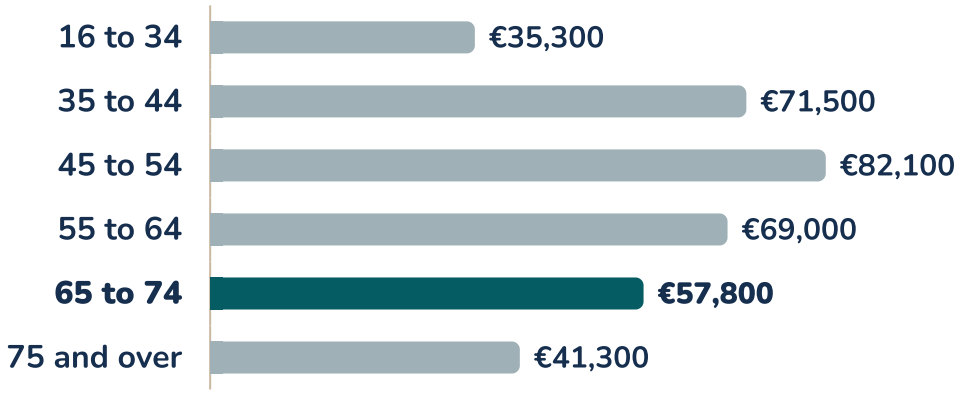
3.1T zł

Households' financial assets minus debts, homes not included; up 52% since 2022 before inflation (our calculation) [1]

Different measures from different years: do not add them up. The 2016 figures come from the national bank's household survey, published in euros by the European Central Bank; the 2025 figure is from the national accounts. [13, 1]

Wealth peaks at 45 to 54 and falls after 55

Median household net wealth by age of the household's reference person, Poland, 2016, in euros



Survey estimates. European Central Bank, HFCS statistical tables (wave 2017, Table A3), from Narodowy Bank Polski's 2016 survey. [13]

Older households in the 2016 survey

Household net wealth by age of the reference person, Poland, 2016 [13, 14]

AGE GROUP	MEDIAN	MEAN	MEDIAN, ZŁ
All ages	€60,500	€95,500	264,000
45 to 54	€82,100	€119,900	358,000
55 to 64	€69,000	€119,400	301,000
65 to 74	**€57,800**	€74,700	252,000
75 and over	€41,300	€58,700	180,000

The 264,000 zł for all ages is the national bank's own figure, as quoted by money.pl. The other złoty values are our approximate conversion at the survey's own ratio (264,000 zł ÷ €60,500, about 4.36 zł per euro). Per household, not per person, and ten years old. [14]

- **Most of it is the home.** In the 2016 survey, the main home made up about 70% of the value of household wealth. [14]
- **Savings have grown fast since.** Households' financial assets reached 3.98 trillion zł at the end of 2025 and their debts 0.88 trillion zł, leaving 3.10 trillion zł, up from 2.04 trillion zł in 2022 (in current złoty, not adjusted for inflation). This counts the whole country, not only older households, and includes non-profit institutions. [1]
- **Family inheritances are tax-free.** Spouses, children, grandchildren, parents, grandparents, siblings, stepchildren and step-parents pay no inheritance or gift tax, whatever the amount, if they report it within 6 months on form SD-Z2. So tax statistics cannot show how much passes between generations, and we found no national estimate of future inheritances. [15]
- **A small group is getting much richer.** Knight Frank estimates that people in Poland with US$30 million or more rose from 1,442 in 2021 to 3,017 in 2026 (+109.2%), the fastest 2021–2026 growth of any country in its

databank, and projects 4,906 by 2031. It is a consultancy's model, about a very small group. [16]

Most of this wealth stays in Poland. No source estimates how much of it will be spent abroad, let alone in the Dominican Republic. Read these figures as the size of the pool at home, not as money heading to the DR.

2 Homes and businesses changing hands

Most older Poles own their homes outright, and many older Poles run small firms that will need a new owner. Both change hands mostly inside Poland. [5, 17]

OWN THEIR HOME, 2025

87.2%

of people live in a home their household owns; 74.7% with no mortgage [5]

TWO ADULTS, ONE 65+

about 90%

are owners when at least one of two adults is 65 or over; about 89% with no mortgage, 2025 (our calculation) [5]

HOMES OF THE OVER-60S

92.1 m²

average floor area for households with someone 60 or over, 2024 [18]

MEDIAN HOME, 2016

€61,000

median value of the main home, among owners [13]

- **Owned outright.** About 82% of people living alone at 65 or over are owners, and almost none have a mortgage (our calculation from Eurostat's shares, which are rounded to one decimal). [5]
- **Older owners in 2016.** 85.7% of households headed by someone aged 65 to 74 owned their main home, against 82.8% at 55 to 64, 77.4% at 75 and

over and 79.3% of all households. [13]

- **Room to spare.** 55.4% of households with someone aged 60 or over live in a single-family house. Households of only people 60 or over average 73.8 m^2, and one-person senior households 62.9 m^2 (2024). That shows room, not plans: we found no official data on downsizing or equity release in Poland. [18]
- **Home values are old.** The €61,000 median is from 2016, and we found no newer official figure for home equity by age. [13]

Business owners near retirement

Business owners near retirement in Poland

FINDING	FIGURE	SOURCE
Households with a business of their own, 2016	**20.4%**, against 10.7% in the euro area; median value €33,300	ECB, from the national bank's survey [13]
People in the sole traders' register aged 60 or over, October 2025	**More than half a million**: over 382,000 aged 60 to 69, 160,000 aged 70 to 79 and over 17,000 aged 80 or over (about 559,000, our sum)	bazy.biz analysis of the CEIDG register [17]
Entrepreneurs aged 65 or over, 2023	**About 45,000**, over 10,000 more than six years earlier	Bank Pekao [19]
Family firms facing succession by 2030	**60,000 to 80,000**	Mariański Group estimate, via Newseria [20]
Family foundations registered, 22 May 2023 to 1 October 2025	**2,940**, from 4,954 applications; average wait about 14 months	Family foundation register, via Prawo.pl [21]

Do not add these rows: they count different groups at different dates. It is not clear whether the register counts cover active entries only: 559,000 would be 16% of all 3,508,748 registered entries or 20% of the 2,733,973 active ones (our calculation).

Pekao does not define its group or name its data source; its 45,000 is far below the more than 177,000 people aged 70 or over in the register (our sum), so it seems to count a narrower group. The family-firm figure is a private firm's estimate. [17, 19, 20]

Successors are hard to find. Bank Pekao says 85% of potential successors do not want to run the family firm, while about 80% of founders want a successor to run it. The bank gives these as its own observations and does not say how it measured them. [19] More than half of Polish family firms are still run by the first generation. [20]

Owners who sell or hand over a firm turn a lifetime's work into cash, or into a family foundation, at the age when they decide where to retire. Most of them will stay in Poland.

3 Ageing: people aged 65 and over, now and in 2035

Poland is ageing fast while its population shrinks. One Pole in four is already 60 or older. [18, 6]

AGED 65+, 2025

7.84M

20.9% of the population (projection; share our calculation) [6]

AGED 65+, 2035

8.33M

23.0% of the population (projection; share our calculation) [6]

AGED 80+, 2035

2.68M

up 67% from 1.60 million in 2025 (our calculation) [6]

AGED 60+, END OF 2024

10.0M

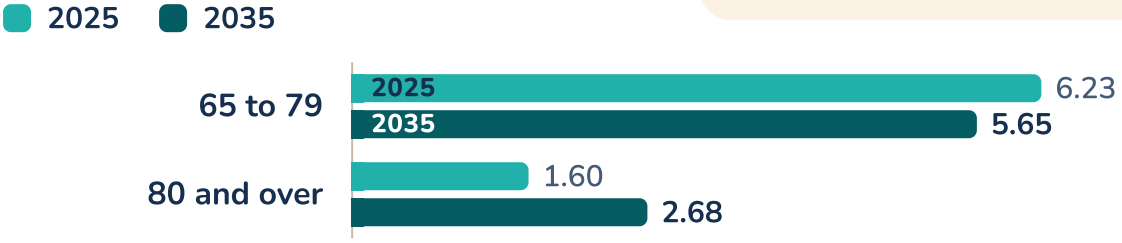
26.6% of the population, up from 17.2% in 2005 [18]

Fewer people aged 65 to 79, many more aged 80 and over

People aged 65 and over in Poland, in millions, 31 December (Statistics Poland, main scenario)

+0.49 million

(+6.3%) from 7.84 million in 2025 to 8.33 million in 2035; the 80+ group grows by 67% (our calculation)



Projections. Statistics Poland (GUS), population projection 2023–2060, Table 3; 65 to 79 is our subtraction of the 80+ group from the 65+ total. [6]

Three projections, side by side. Do not mix the series. [6, 22, 23]

PROJECTION	AGED 65+, 2025	AGED 65+, 2035	CHANGE
Statistics Poland, national definition (31 December) [6]	7.84 million (20.9%)	8.33 million (23.0%)	+0.49 million (+6.3%)
UN, 2024 revision (1 July) [22]	7.92 million (20.8%)	8.60 million (23.7%)	+0.69 million (+8.7%)
Statistics Poland, resident population [23]	7.8 million	8.2 million	About 30% of the population by 2060

Shares and changes are our calculations. The UN counts about 0.73 million more people in Poland in 2025 than Statistics Poland (our calculation); part of the gap is the reference date. None of these projections says how many older people will move abroad.

The group of younger retirees, aged 65 to 79, shrinks from about 6.23 million to 5.65 million by 2035, while those aged 80 and over grow from 1.60 million to 2.68 million (our calculations). The UN shows the same pattern. [6, 22] More older people does not mean more movers: most Poles abroad are of working age, as the next section shows.

4 Retirees abroad from Poland

ZUS, Poland's social insurance institution, sends about 103,000 pensions a month to accounts abroad, and the number is rising. Most go to Germany and the rest of the EU. No ordinary ZUS pension can be sent to a bank account in the Dominican Republic.[7, 3]

ZUS pensions transferred abroad, monthly average, 2025[7]

DESTINATION	TRANSFERS A MONTH	SHARE
All transfers abroad	**102,887**	100%
EU countries	61,381	59.7%
of which Germany	29,939	29.1%
Agreement countries outside the EU/EEA	34,818	33.8%
United Kingdom	4,814	4.7%
EFTA countries	1,874	1.8%

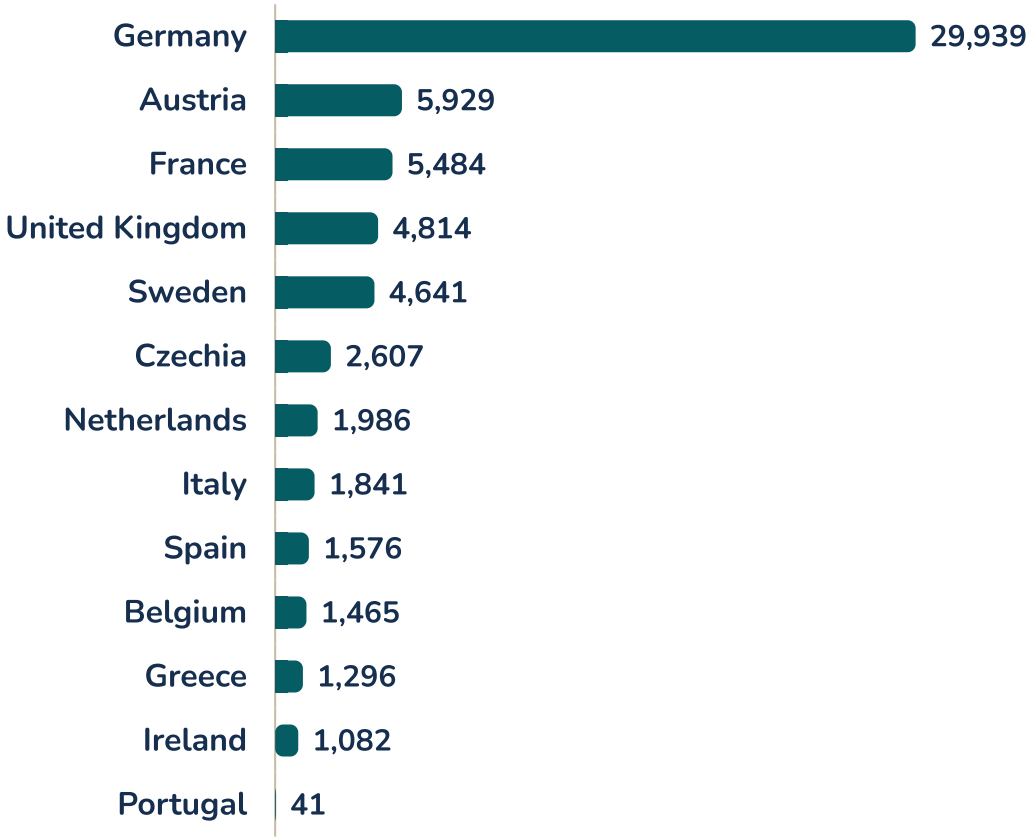
Shares are our calculation. Payments, not people: old-age, disability and survivors' pensions together. The table leaves out farmers' pensions (KRUS), veterans' special benefits and pensions paid into Polish accounts for people who live abroad, so it cannot show Poles living in the DR. In 2025 these transfers came to 2.54 billion zł, 2,053.37 zł a transfer on average.[7]

Germany receives three in ten Polish pensions sent abroad

ZUS pension transfers, monthly average 2025: the 12 largest European destinations, and Portugal. Agreement countries outside the EU, EFTA and UK appear only as one group. The Dominican Republic is not on ZUS's transfer list.

29%

of all 102,887 transfers a month go to Germany (our calculation)



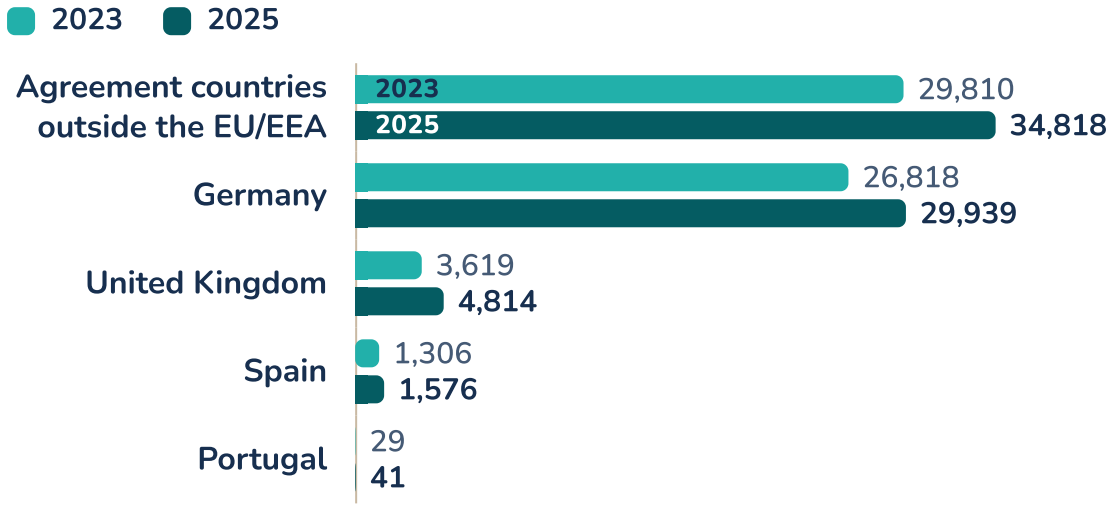
Payments, not people. ZUS, benefits from the Social Insurance Fund, 4th quarter 2025, Table 18; share is our calculation. [7]

Pensions sent abroad rose 13.7% in two years

ZUS pension transfers abroad, monthly average, 2023 and 2025. Agreement countries outside the EU/EEA include the US, Canada and Ukraine.

+13.7%

from 90,503 to 102,887 a month; Spain +20.7%, the UK +33.0% (our calculation)



Payments, not people. ZUS, benefits from the Social Insurance Fund, 4th quarter 2023 and 2025, Table 18; changes are our calculation. [8, 7, 3]

Poles abroad are mostly of working age

- **About 1.5 million Poles live abroad.** Statistics Poland estimates that about 1,513,000 Polish citizens were living abroad for 12 months or more at the end of 2025 (a forecast value), about 21,000 fewer than a year earlier. About 1,373,000 were in Europe: the UK 412,000, Germany 386,000, the Netherlands 130,000, Norway 76,000 and Ireland 67,000. [24]
- **Mostly of working age.** The 2021 census counted 1,447,386 residents of Poland who were temporarily abroad, and over 75% were of working age. 5.4% were in the United States. [25]
- **No survey of retiring abroad.** We found no recent survey of Poles who want to retire abroad, and no official figure for Poles living in the Dominican Republic.

- **Where the DR fits.** The pension transfers, the emigration estimates and the census all point to Europe. None of them names the Dominican Republic, so a DR business is reaching a small group that looks further afield.

5 The Dominican Republic connection

People from Poland visit the Dominican Republic mostly in winter, and nearly all direct flights from Poland are winter charters. Very few settle. [26, 27, 2]

AIR ARRIVALS, 2025

35,563

trips by foreign visitors living in Poland; 55,348 in 2022 [9]

BY POLISH PASSPORT, 2025

63,064

arrivals of Polish citizens living anywhere outside the DR [28]

RESIDENCIES, 2025

33

granted to Polish citizens, all types; 23 in 2018 [2]

FLIGHTS FROM POLAND

133

commercial flights in 2025: 127 charter, 6 scheduled [27]

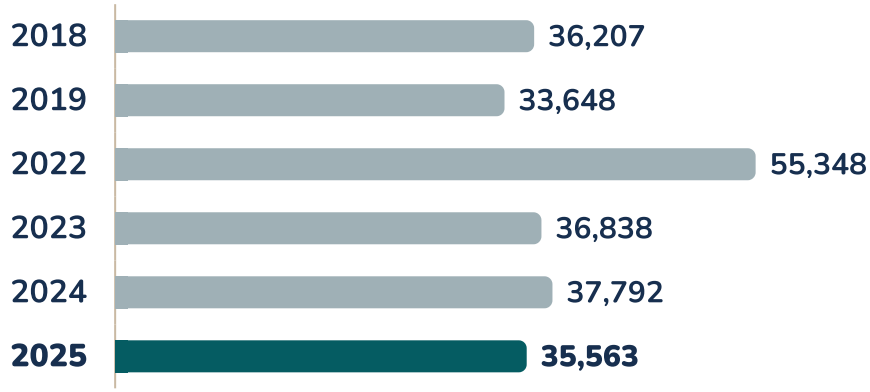
Fewer visitors than in 2022, but 2026 is up. Arrivals of foreign visitors living in Poland fell from 55,348 in 2022 to 35,563 in 2025. [9] In the Tourism Ministry's count, January to August 2026 is 7.5% ahead of the same months of 2025 (our calculation). In 2025 Poland was the 7th European country of residence for DR visitors, just ahead of Switzerland. [26]

Arrivals from Poland: a 2022 peak, then back to the 2018 level

Air arrivals of non-residents living in Poland, central bank series. 2020 and 2021, the pandemic years, are not shown; the method changed in 2021.

−1.8%

2025 against 2018 (our calculation), across a change of method



Estimates. Banco Central de la República Dominicana, air arrivals by country of residence. Until January 2021 built from paper forms, from September 2021 from e-tickets. [9]

Four counts of visitors from Poland. Do not mix them. [9, 26, 28, 29]

COUNT	2018	2025	2026 SO FAR
Residents of Poland, central bank [9]	36,207	35,563	+6.8% (Jan–Jul)
Residents of Poland, Tourism Ministry [26]	—	35,561	+7.5% (Jan–Aug)
Polish citizens, central bank [28]	40,011	63,064	+3.4% (Jan–Jul)
Polish passport entries, migration office [29]	46,040	54,121	−13.5% (Jan–Aug)

2026 changes compare with the same months of 2025 (our calculations). Arrivals and entries are trips, not people. The Tourism Ministry's series starts in 2022. The migration office counts entries by passport, and its totals differ from the central bank's (54,121 against 63,064 in 2025); neither file explains the gap. For 2026 the migration office's count falls while the other three rise, and the cause is not known.

More Polish citizens than residents of Poland. Counted by passport, Polish citizens made 63,064 arrivals in 2025, 27,501 more than the central bank's count of residents of Poland (our calculation). A likely explanation is

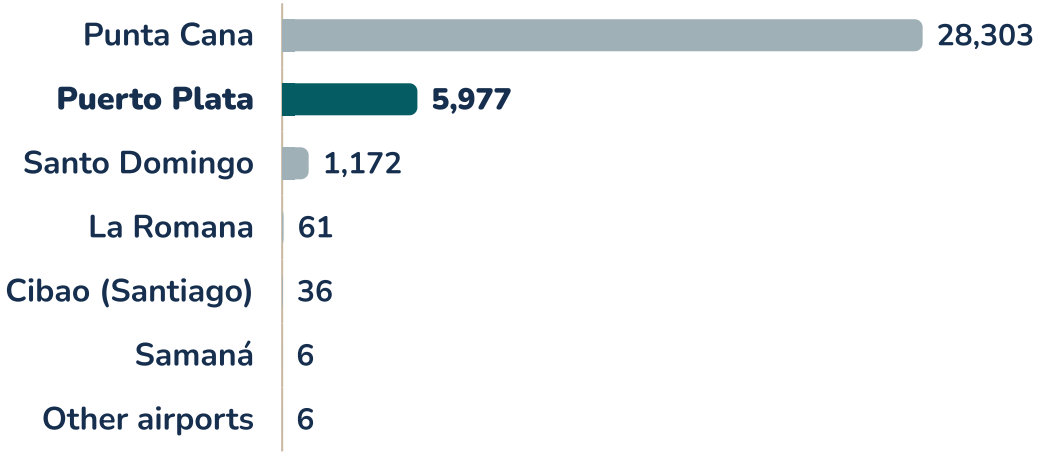
Poles who live in other countries flying from there, but no source states it, and the residence count also includes non-Poles who live in Poland. [28, 9]

Most land at Punta Cana; one in six at Puerto Plata

Air arrivals of foreign visitors living in Poland, by DR airport, 2025 (Santo Domingo is Las Américas)

16.8%

land at Puerto Plata, about 3.5 times the 4.75% share of all foreign visitors (our calculation)



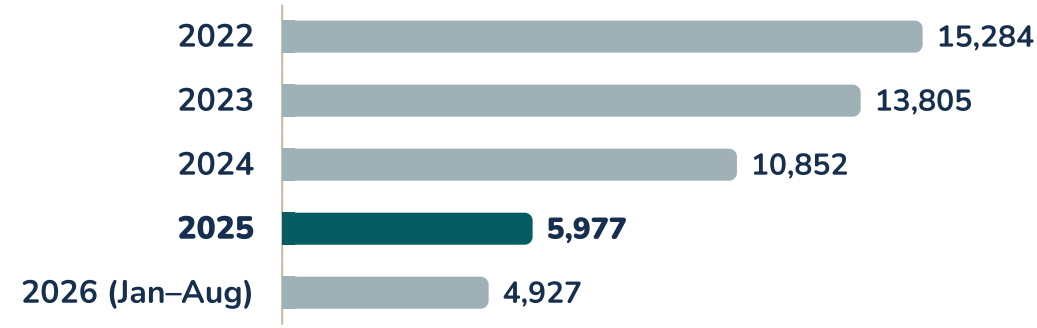
Estimates. MITUR SITUR, arrivals by country of residence and airport; the national share is from the same file. Shares are our calculation. [26]

Puerto Plata arrivals from Poland fell by more than half since 2022

Air arrivals at Puerto Plata of foreign visitors living in Poland

–61%

from 2022 to 2025 (our calculation)



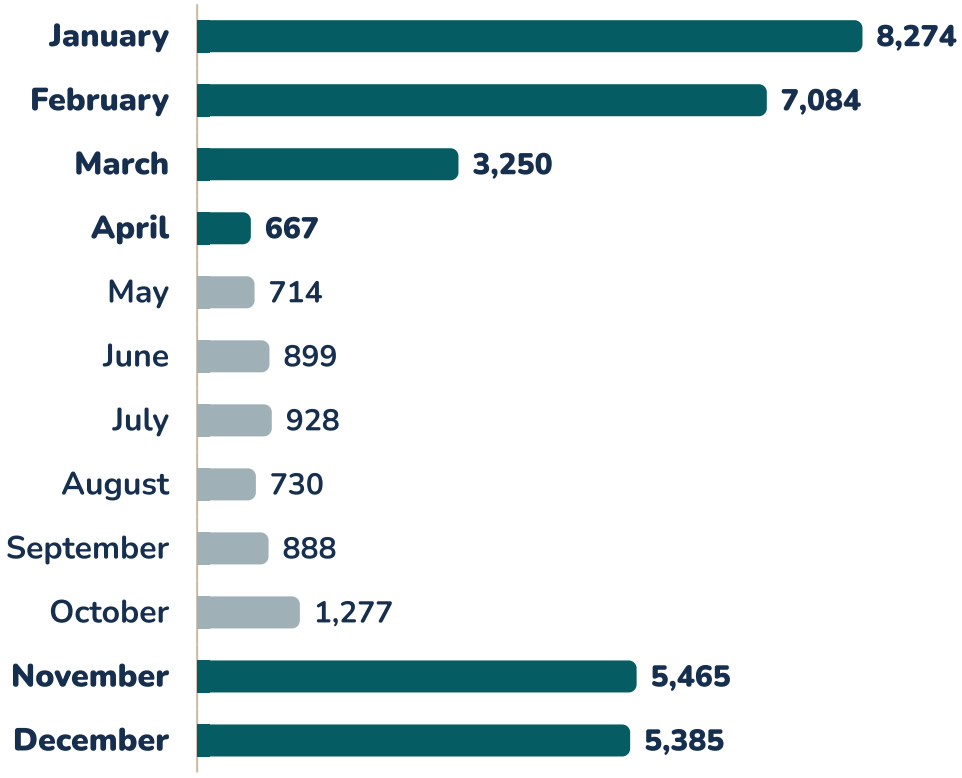
Estimates. MITUR SITUR, arrivals by country of residence and airport, 2022 to August 2026. Under its older method, the central bank counted 1,801 in 2018. [26, 9]

A winter market

Air arrivals of foreign visitors living in Poland, by month, 2025. Darker bars: November to April.

84.7%

of 2025 arrivals came in January to April and November to December (our calculation)



Estimates. MITUR SITUR, arrivals by country of residence, 2025; share is our calculation. [26]

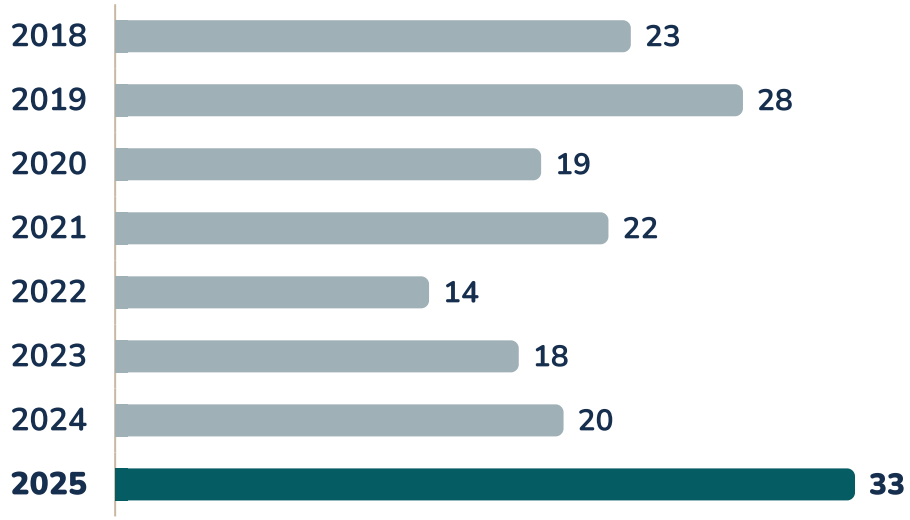
Settling: very few

Residencies for Polish citizens: 14 to 33 a year

Residencies granted by the Dominican Republic to Polish citizens: temporary, permanent and definitive, for every purpose, not only pensioners

22

a year on average, 2018 to 2025 (our calculation). January to August 2026: 21, against 17 a year earlier.



Estimates. Dirección General de Migración, residencies by nationality and type; totals are our sums. [2]

In 2025, 33 residencies went to Polish citizens: 4 definitive, 4 permanent and 25 temporary. That put Poland 39th among all nationalities, with less than 0.1% of all residencies (our calculation). Numbers this small swing a lot from year to year. Across all nationalities, residencies rose from 19,698 in 2018 to 34,778 in 2025, mainly to Haitian and Venezuelan citizens (our sums). [2]

How many Poles live in the DR? Nobody knows. The UN models 49 residents born in Poland in mid-2024 (580 in 2000); it is a modelled estimate, not a count. [10] A Polish diaspora outlet could not confirm any Polish organisation, school or regular Mass in Polish. [30] Poland has no embassy in the DR; the embassy in Panama covers it. [31] There are two honorary consulates: in Santo Domingo, and an honorary consulate

general in Puerto Plata whose area covers the north coast and Samaná, with Polish among its languages.[32]

Getting there

Air links from Poland to the Dominican Republic[27, 33]

MEASURE	FIGURE
Commercial flights from Poland, 2025	**133**: 127 charter and 6 scheduled (2 in November, 4 in December)
Charter flights in earlier years	177 (2022), 120 (2023), 118 (2024)
January to August 2026	**63** flights (61 charter, 2 scheduled), against 91 in the same months of 2025
Foreign passengers from Warsaw, 2025	**15,883**: Punta Cana 12,792, Puerto Plata 3,091
Warsaw's place in the top 50 departure cities	36th (2022), 39th (2023), 43rd (2024), 50th (2025); not in the top 50 for January to August 2026
Other Polish airports	None in the top 50 departure cities

The top 50 is SITUR's published ranking of all non-resident passengers, Dominican and foreign. Warsaw passengers can include people changing planes there. These files do not name airlines. Flights fell in 2026 while the Tourism Ministry's count of arrivals rose; the reason is not known.

Airlines listed as flying from Poland (secondary listings)[34]

DR AIRPORT	AIRLINES LISTED
Punta Cana	LOT Polish Airlines (seasonal, Katowice)
Puerto Plata	LOT Polish Airlines (charter, Katowice; seasonal charter, Warsaw–Chopin)

From Wikipedia airport pages, not timetables, and incomplete: 12,792 foreign passengers flew from Warsaw to Punta Cana in 2025, a route the Punta Cana page

does not list. Check the winter 2026/27 schedules before relying on this. [33]

Money, costs and rules

ZUS OLD-AGE PENSION

4,179 zł

average a month before tax, 2025; about US$1,112 (our conversion) [7, 4]

LAW 171-07, AS WRITTEN

US$1,500

a month for a pensioner in the 2007 text; US$2,000 for a rentista [35]

EVERYDAY PRICES

about 78%

DR household prices as a share of Poland's, 2024; about 70% in 2025, preliminary (our calculation) [36]

HEALTH SPENDING, 2023

3.2×

Poland spends US$1,578 per person, the DR US$489 (our calculation) [37]

The price comparison is a national average basket, not an expat's costs: imported goods, beachfront rents and private health care cost more. Health spending measures spending, not the price or quality of the same treatment. [36, 37]

The average ZUS old-age pension was 4,178.94 zł a month in 2025, before income tax and the health contribution. At the 2025 average rate of 3.7588 zł per US$ that is about US$1,112 (our calculation), below the US$1,500 a month that Law 171-07 asks of a pensioner, as written in 2007. A Dominican lawyer must confirm the current rules and how a Polish pension is proven. According to a press summary, the 2026 tax law (Law 30-26) stops taxpayers combining more than one incentive regime for the same activity or investment. Nothing here is legal, tax or immigration advice. [7, 4, 35, 38]

- **No pension transfer to the DR.** ZUS transfers pensions abroad only to the EU, EFTA, the UK and 14 countries with a social security agreement. The DR is not one of them, so ZUS pays into a Polish bank account: the pensioner's own, or that of an authorised person living in Poland. Veterans' benefits are the exception. ZUS may ask for a statement on form EMRG about the right to the pension. [3]

- **No tax treaty.** Poland's list of about 90 tax treaties does not include the DR. ZUS says it pays pensions abroad before or after Polish tax depending on any treaty. How Poland and the DR tax a pension here needs a Polish tax adviser and a Dominican lawyer. [11, 3]
- **Health cover.** The European Health Insurance Card works only in the EU, EFTA and the UK. Poland's foreign ministry advises buying insurance that covers medical treatment and medical transport for a stay in the DR. Whether a pensioner who moves stays insured in Poland was not checked for this report. [12, 31]
- **Visits.** Poles can stay 30 days without a visa, extendable online to 120 days in total for a fee: 2,500 DOP for 30 to 90 days, 4,000 DOP for 90 to 120 days. A passport normally needs 6 months' validity, but a simpler rule for Polish tourists runs to 31 December 2026. [31]

6 What it means for DR businesses serving people from Poland

What the figures mean for a Dominican business serving people from Poland.

Speak Polish, and know the Polish paperwork

A Polish mover's pension, tax and health papers come from ZUS, the Polish tax office and the national health fund, in Polish. The honorary consulate general in Puerto Plata lists Polish among its languages, but a Polish diaspora outlet could not confirm any Polish organisation in the DR. [32, 30] A business that explains these papers in Polish removes a hard step.

Money comes through Poland

No ordinary ZUS pension can be paid into a DR bank account. It goes to a Polish account, and the retiree moves the money on. [3] Clear help with

Polish accounts, transfers and currency answers a real need.

The services they need

The needs that follow from Polish rules:

Insurers and clinics: the European Health Insurance Card does not work in the DR, and Poland's foreign ministry warns that doctors and hospitals usually want cash up front and that medicines are very expensive.[12, 31]

Banks and money transfer: the pension arrives in a Polish account and must be moved by the retiree.[3]

Tax advisers and lawyers: Poland has no tax treaty with the DR, so each case needs a Polish tax adviser and a Dominican lawyer.[11]

Residency lawyers: as written in 2007, Law 171-07 sets US$1,500 a month for a pensioner and US$2,000 a month for a rentista, both above the average ZUS old-age pension at 2025 exchange rates (our calculation); according to a press summary, Law 30-26 (2026) limits how incentives combine. A Dominican lawyer must confirm the current rules.[35, 7, 38]

Paperwork help: ZUS may ask a pensioner abroad for a statement on form EMRG.[3]

Property managers and rentals: 84.7% of 2025 arrivals from Poland came between November and April, so demand from Poland is mostly a winter one.[26]

Look to Puerto Plata and the winter

One arrival from Poland in six lands at Puerto Plata, about 3.5 times the national share, and the honorary consulate general there covers the north coast and Samaná. But Puerto Plata arrivals from Poland fell from 15,284 in 2022 to 5,977 in 2025, and flights are mostly winter charters.[26, 32, 27] Staff, marketing and rental calendars can follow that rhythm.

Stay honest about the size

About 22 residencies a year go to Polish citizens, of every type, and the UN estimates about 50 people born in Poland live in the DR.[2, 10] Most Polish wealth stays in Poland, and most Poles abroad live and work in Europe. The opportunity is to be found early, in Polish, by the few who choose the DR. Retire.do puts a business's listing next to its guides and move plan. It cannot promise customers, and the site has no traffic figures yet.

7 Risks and caveats

- **Wealth in Poland is not money in the DR.** No source estimates how much Polish wealth, home-sale money or business-sale money is spent abroad, let alone in the Dominican Republic. Most of it stays in Poland.
- **An old wealth survey.** The wealth-by-age figures come from a 2016 survey, before the recent growth in household savings. Poland is not in the 2021 euro-area survey tables, and we could not check whether the national bank ran a later survey of its own.[13]
- **No measure of inheritances.** Close-family transfers are tax-free if reported, so tax statistics do not measure them, and we found no estimate of how much will pass on.[15]
- **Rough business figures.** The register counts come from a data vendor's analysis, Pekao does not define its group of 45,000 or name its source, and the 60,000 to 80,000 figure is a private firm's estimate. Prawo.pl's yearly foundation counts add up to 3,006, not its total of 2,940, so only the total is used here (our check).[17, 19, 20, 21]
- **Pensions, not people.** ZUS counts monthly payments, not people, and they include disability and survivors' pensions as well as old-age pensions. Pensions paid into Polish accounts for people living abroad, including anyone in the DR, are not in the figures.[7]

- **Arrivals are trips, not people.** Repeat visitors count each time. The central bank's method changed in 2021, so 2018 and 2019 are not strictly comparable with later years. The Tourism Ministry's residence count leaves out Dominican citizens who live in Poland. For 2025 it counts 35,561 arrivals and the central bank 35,563, a small difference between two publishers' files. [9, 26]
- **The 2026 figures disagree.** For January to August 2026, the migration office counts 13.5% fewer entries by Polish passport holders, while the Tourism Ministry counts 7.5% more arrivals of residents of Poland (the central bank: 6.8% more for January to July). The cause is not known; do not mix the series. [29, 26, 9]
- **Residency counts cover every type.** The DGM file counts work, family, investment and pensioner residencies together and does not say whether renewals are included. Across all nationalities, residencies rose from 19,698 in 2018 to 34,778 in 2025, mainly to Haitian and Venezuelan citizens (our sums). [2]
- **No count of Poles in the DR.** The UN's 49 is a model of people born in Poland, and the DR's 2022 census could not be opened for this report. [10]
- **Law and tax are not advice here.** Law 171-07 (as written in 2007), Law 30-26 (known here only from a press summary), the missing tax treaty and health cover all need a Dominican lawyer and a Polish tax adviser. [35, 38, 11]
- **Safety.** Poland's foreign ministry rates the DR Level 2 of 4, “exercise particular caution”, because common crime is very high. It advises staying mainly in tourist zones and hotels, and warns of earthquakes and of a risk of hurricanes and tsunamis from June to November. It also says direct consular help is limited because Poland has no post in the DR (advice dated 1 July 2026). [31]
- **Flights change.** The airline list comes from Wikipedia and is incomplete, and flights from Poland fell in early 2026; check the winter 2026/27 schedules. [34, 27]

- **Currency.** A ZUS pension is paid into a Polish account, so exchange rates and transfer costs fall on the retiree (our reading). Conversions here use 3.857 zł per US$ and 4.39 zł per € (24 September 2026), or the 2025 average of 3.7588 zł per US$. [3, 4]

8 Sources

Figures were checked against the original publications. Where only press coverage could be read, the source line says so. “Our calculation” means we derived the figure from published numbers; the publisher did not print it.

– Hide the sources

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Prepared by Retire.do, 25 September 2026. Estimates from the sources above; they describe markets, not the results of any business.

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