

Housing problems of people living in Poland and evaluation of existing solutions

– report of a public
opinion poll





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Warsaw 2023

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Introduction

The Habitat for Humanity Poland Foundation has once again commissioned an opinion poll to obtain up-to-date knowledge about the housing situation of people living in Poland, as well as other important housing policy issues. We conduct this poll at regular intervals to verify how the housing situation and perceptions of housing issues are changing in Poland.

Thanks to the results of the poll, we gain knowledge about the life problems faced by people living in Poland, the place of those problems among those related to where they live, and the particular housing challenges experienced by household members. The poll reveals the opinions of people living in Poland regarding expected support on housing issues, as well as their knowledge of specific housing policy solutions.

Due to the escalation of the war in Ukraine and the arrival in Poland of people from Ukraine seeking a safe shelter, the 2022/2023 poll for the first time included people from Ukraine living in Poland.

We are presenting you a report discussing the results of the latest poll.

Methodology

The poll was conducted using the CAWI online interviewing technique on a nationwide representative sample of Polish people between the ages of 18 and 65, and took place on the ePanel.pl research panel.

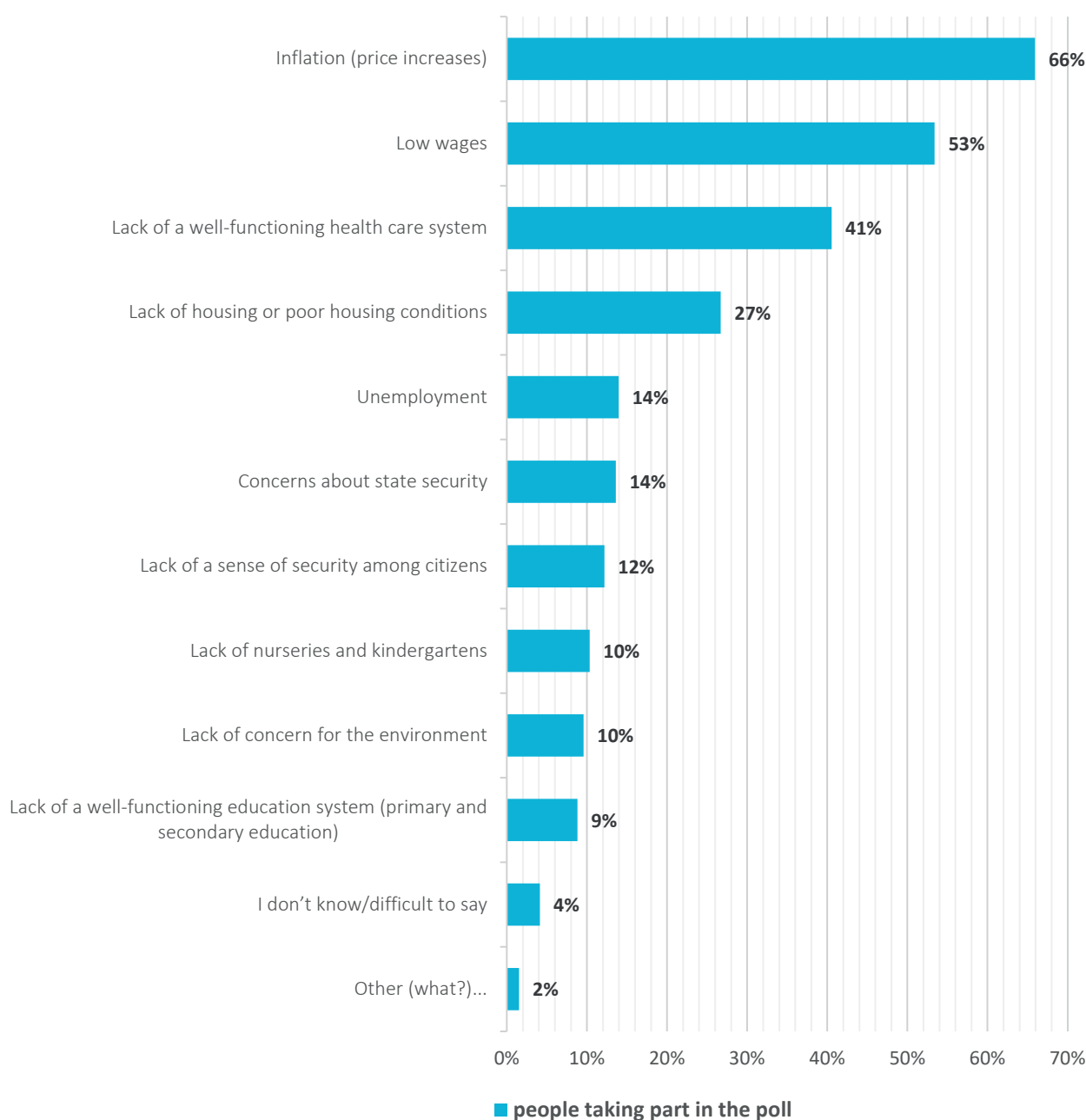
Recruitment for the poll of Ukrainian people was carried out through social media campaigns, online panels and offline methods. A total of 628 people from Poland (representative group) and 563 people from Ukraine (non-representative group) were polled. Given that the results in the non-representative group cannot be generalised to the entire population, whenever the report refers to “Ukrainian people” or “people from Ukraine,” it refers only to those who took part in the poll.

The poll was conducted by ARC Rynek i Opinia.

Problems of families living in Poland

People living in Poland experience a number of problems, with housing-related issues being among the most important. Despite a decline in the percentage of people pointing to this area, still **one in four people in Poland face housing problems**.

Chart 1. From the list provided, please select up to three problems that, in your opinion, are the most important for families living in Poland.



Comparing the current poll results with those of previous opinion polls commissioned by the Habitat for Humanity Poland Foundation, it is clear that people living in Poland have experienced mostly the same or similar problems over the years.

The problems that appeared in the multiple-choice answers in each poll and were most often indicated by respondents were unemployment, low wages, a poorly functioning health care system, lack of nurseries and kindergartens, lack of a sense of security and inadequate housing.

Moreover – **the issue of lack of housing or poor housing conditions** in each poll was indicated as the third or fourth most popular answer. At the same time, it is worth noting that it only appeared as the fourth most popular answer in the 2022/2023 poll, when the multiple-choice answers included a new answer compared to previous polls – “inflation”. It was inflation that was indicated most often among both Polish and Ukrainian nationals (with rates of 75% and 56%, respectively).

Although housing problems are still indicated as being among the most common, it should be noted that the percentage of people indicating this area as an important life problem is steadily decreasing. In 2015, it was indicated by 52% of Polish people. In the following years (2018 and 2020) 40% and 32%, respectively, and in 2022 it dropped to 27%. Among Ukrainians, this answer was indicated by 26% of people in 2022. Despite the positive trend, still **more than one in four people in Poland indicate housing problems as the most important**.

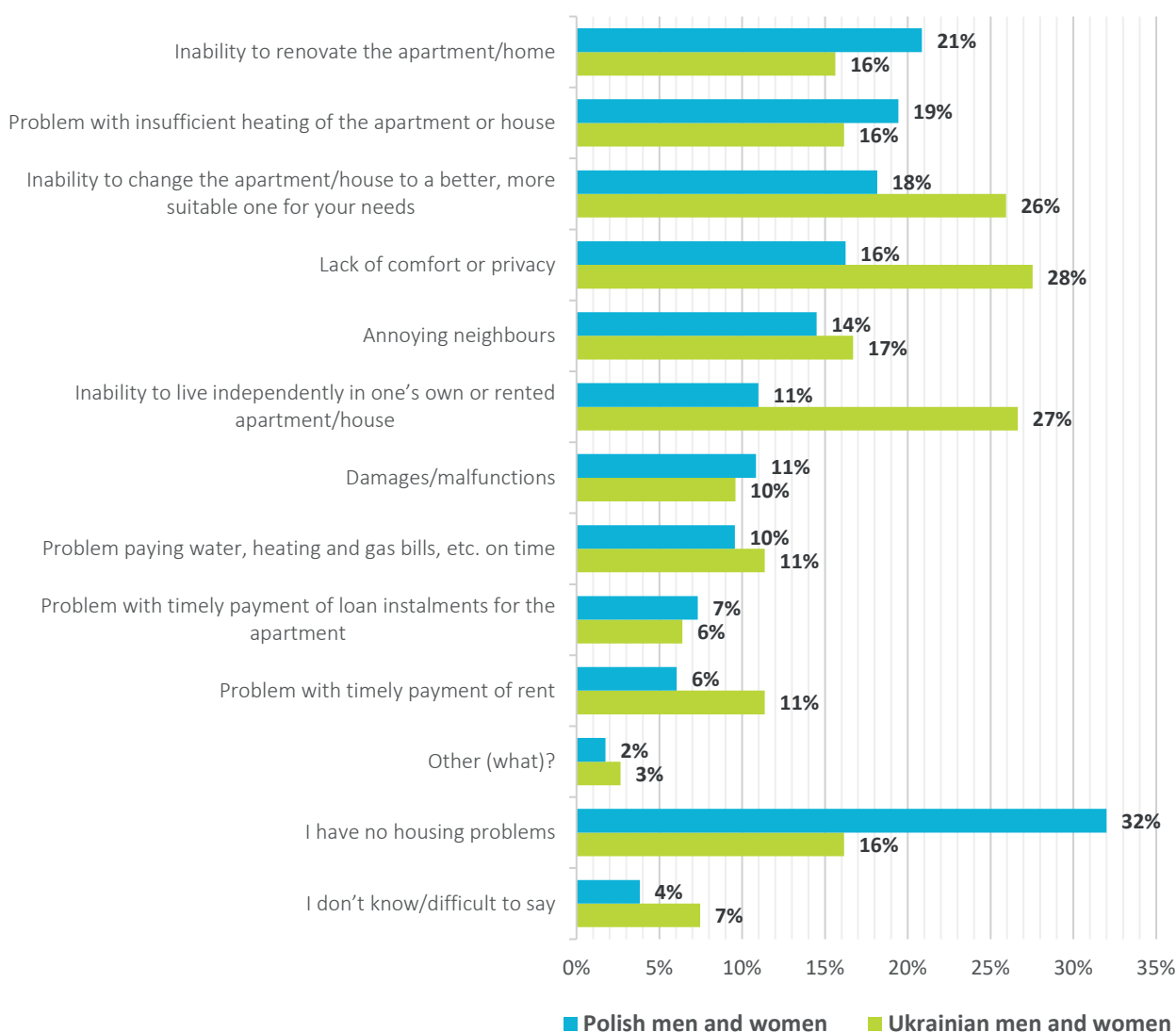


Housing problems in Poland

The housing situation of people living in Poland, as they perceive it, is not improving – this applies to Polish people, as well as Ukrainian people. **The deterioration of the housing situation in the last 2 years concerns as many as 23% of Polish people.** This percentage is more than double the percentage regarding the improvement of the housing situation. Deterioration was also indicated by 32% of Ukrainians.

Increasing housing costs, energy poverty, problems with privacy in one’s place of residence, and a decreasing percentage of people without housing problems – these are the most important trends of the 2022 poll.

Chart 2. Which of the listed housing problems affect your household? Please select the 3 most important.



The majority of Polish people say there has been no change in their housing situation (66%). At the same time, only 10% indicate improvement. **Deterioration, on the other hand, concerns almost every fourth person.** Remarkably – the percentage of responses in different age groups, income brackets, place of residence or educational background did not differ significantly. Thus, it can be concluded that the housing situation of people in Poland is not improving regardless of these variables.

Those who declared an improvement in their housing situation associated it either with a change in housing for the better or with renovations. Interestingly – improvement in these aspects was declared by people living in the northern regions of Poland, and 50% of people were rural residents. **As for the deterioration of housing conditions, it was primarily associated with an increase in the cost of housing (85% of indications).** The next most frequently indicated category was a change in the number of people living in the property, although this answer was indicated by only 8% of respondents who declared a deterioration in housing conditions. However, it is impossible to say whether the increase in the number of tenants was related to the provision of support to people from Ukraine, and if so, whether this was considered a deterioration of housing conditions. At the same time, in view of the increasingly difficult situation in the housing market, the increase in the number of tenants living in a single property may also be related to children moving back in with their parents and other forms of intergenerational co-living. In this regard, it is worth noting that, according to a Eurostat survey, 35.7% of people in Poland live in overcrowded apartments, a higher percentage is recorded in only 3 European countries. Moreover – the percentage is 54% for young people.

In contrast, people from Ukraine mostly – 57% – declared changes in the context of their housing situation. Moreover – **these were more often changes for the worse** (32% of total responses) than for the better (25%). The factors that caused the improvement were moving to a better apartment (53%), renovation (25%) and a decrease in the portion of income allocated to housing (20%). On the other hand, the reasons why the housing situation worsened were primarily, as among Polish people, an increase in the cost of housing (68%). The third most frequently cited category is the increase in the number of people living in the same area. This is explained directly by the situation in Ukraine after 24 February 2022, when people from Ukraine came to Poland and moved in with their relatives or friends already living in Poland, or took advantage of various forms of hospitality. 44% experienced no change in their housing situation. For more information on the housing situation of people from Ukraine in Poland, see the report¹ of a study conducted by the Metropolitan Research Institute on behalf of Habitat For Humanity International.

The inability to renovate, on the other hand, has been cited for years as one of the most important housing problems for people living in Poland. Along with the inability to change the apartment to a better one, to live independently (in one's own or rented apartment) or the difficulty in meeting financial obligations related to housing, this answer was indicated most often by those who took part in the polls.

However, there are several other trends worth noting in 2022. Contrary to the fact that inflation is the biggest problem for households and is indicated as a problem by 75% of respondents, the poll reveals a decline in the percentage of people who indicate that they are having trouble making housing-related payments/obligations. For years, we have noticed a systematic decrease in the percentage of people indicating difficulty in paying loan instalments (in 2022 it was only 6% of Polish people), 10% of respondents declared a problem with utility payments (two years earlier – 14%), while the percentage of people who find it difficult to pay their rent on time was 6% (the same as in 2020). Although this is not directly apparent from the poll, it may be related to the fact that in 2022 the Polish government introduced a credit vacation solution, the use of which may have significantly affected the responses to this question in the poll.

1 <https://www.habitat.org/sites/default/files/documents/Housing%20of%20Ukrainian%20Refugees%20in%20Europe.pdf>

Increasing energy poverty situation

The results of the poll indicate that one in five people living in Poland are energy poor, meaning that maintaining a comfortable temperature in their home and paying their electricity bills are an excessive burden on their budget. According to the poll, energy poverty is the second most important housing problem faced by Polish people. People from Ukraine are more likely to indicate other problems, but the percentage of those indicating a problem with heating their apartment in both groups is similar (19% and 16%). Energy poverty arises from the confluence of low income, high energy expenses and poor technical condition of the house or apartment. According to the Central Statistical Office, in 2021, the problem of energy poverty affected 1.5 million (or 12%) of all households in Poland.

In the previous poll, conducted in 2020, a new category of problems emerged, which in earlier polls respondents could not indicate (it did not appear in the multiple-choice answers to the question about their own housing problems). This is **the lack of or insufficient ability to heat the apartment**. At the time, 14% of people indicated this answer, and it was the third most common problem. In 2022/2023, on the other hand, 19% of people indicated this answer, and it is the second most frequently indicated problem. What is noteworthy – problems related to energy poverty are independent of one’s background – people from Ukraine indicated this answer with similar frequency (16% of respondents) – it was the fifth most frequently indicated problem by this group.

For **people from Ukraine, the most important problem related to their housing situation is the lack of comfort and privacy in their place of residence**. This category appears in the poll for the first time, so it is not possible to compare trends. For Polish people, it is currently the fourth most cited problem, indicated by 16% of people, but for Ukrainian people it is a significant issue, indicated by 28% of those taking part in the poll. The second most frequently cited problem among Ukrainians is the inability to live on their own (27%), and the third – just like for Polish people – is the inability to change the apartment to a better one (26%).

The percentage of Poles who declare “no housing problems” is steadily declining. In the latest poll, it stands at 32%, the lowest since 2015. The percentage of Ukrainians who declared no housing problems is twice as low, at only 16%.

Chart 3. Has your housing situation changed over the past two years, or has it remained the same?

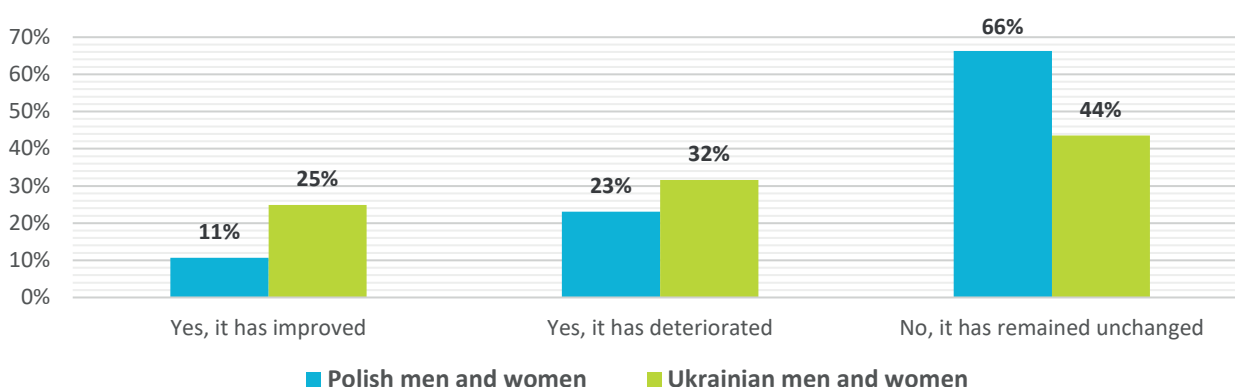


Chart 4. How has your housing situation improved in the last 2 years?

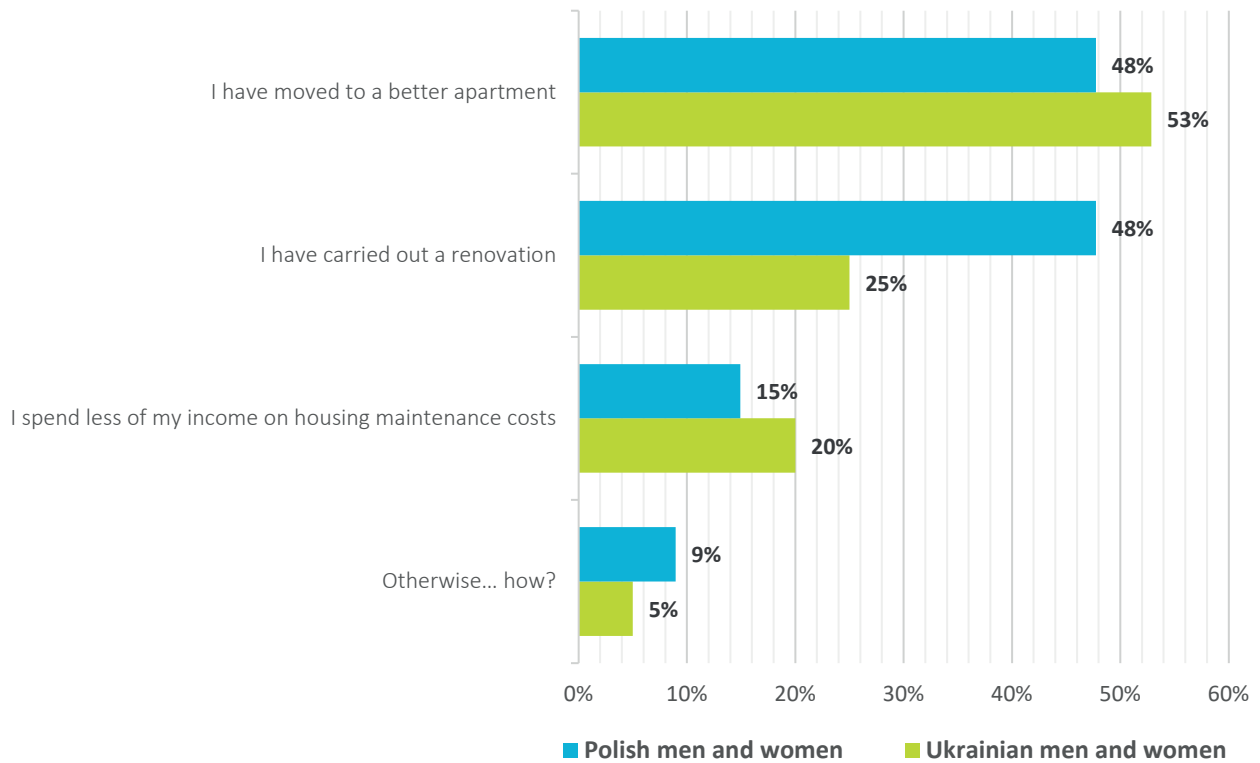
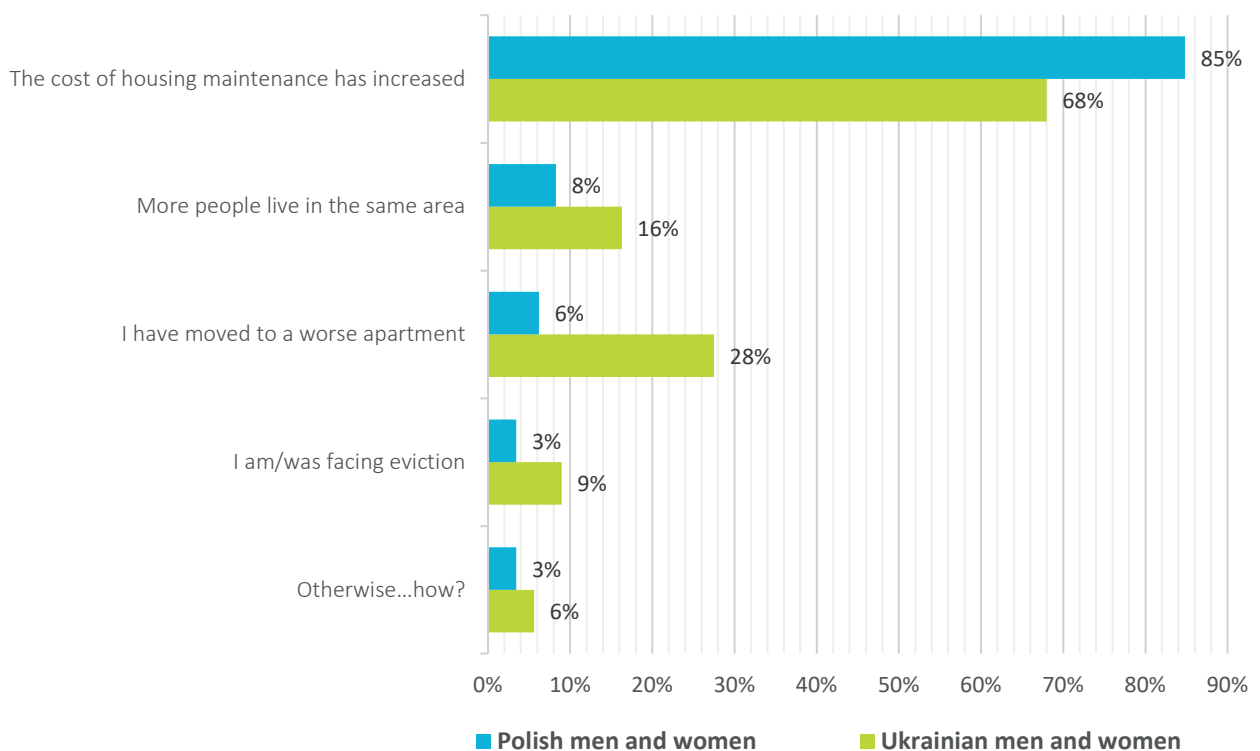
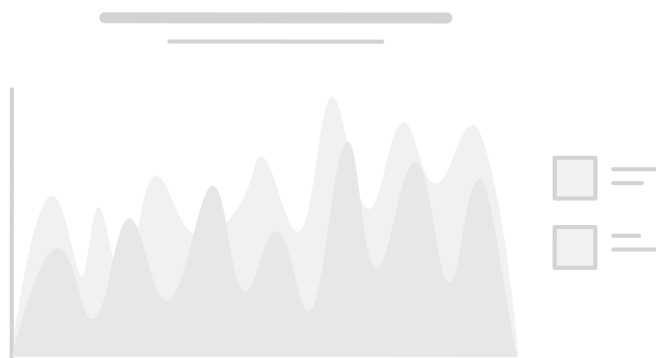


Chart 5. How has your housing situation deteriorated in the last 2 years?



Housing (in)affordability



More than 25% of Polish people are in the “rent gap” – they cannot afford housing on the private market and do not qualify for state housing assistance. According to Eurostat data, people living in Poland spend on average almost 18% of their income on housing costs. 24% of Polish people and 47% of Ukrainian people spend more than 40% of their income on housing.

When discussing research on the housing situation, it is impossible to ignore the phenomenon of rent gap. This is a situation in which a person or a given household has an income that is too low to purchase its own apartment (taking into account taking out a loan) or rent it on the open market, and at the same time too high to successfully apply for housing from the municipality’s housing resources.

The concept of the “rent gap” is also related to the affordability of housing, expressed through the percentage of household income spent on housing-related expenses. According to Eurostat, an average of 17.9% of income in Poland is spent on housing-related costs, which puts Poland below the EU average of 18.9% of income spent on housing in 2021. In light of the poll’s findings, 48% of Polish people spend up to 30% of their income on housing expenses, while another 29% spend between 30 and 40% of their income.

Yet another approach to determining housing affordability is the housing cost overburden ratio. It indicates the percentage of a country’s population that spends at least 40% of household income on housing-related costs. In Poland, this applies to 6.7% of urban households and 5.3% in rural areas. This, in turn, also puts Poland below the European Union average, which is 10.4 and 6.2%, respectively. In this context, the results of this year’s poll are alarming, as 24% of Polish people spend more than 40% of their income on housing. For those from Ukraine, this percentage is as high as 47%.

Among both Poles and Ukrainians, as many as 31% **were unable to determine whether they were in a “rent gap”**. This could be related to insufficient understanding of the term.

At the same time, it was people from Ukraine who were more likely to declare that they were in such a gap. 39% of them answered “yes” to this question, compared to 27% of people from Poland. The questions about housing costs and the rent gap were asked for the first time, so it is not possible to compare the results.

The responses did not differ significantly either between age groups or regions inhabited by respondents. At the same time, half of those declaring themselves to be in the “rent gap” reside in cities with a population between 100,000 and 199,000 residents.

Chart 6. How much of your entire household income per month do you spend on housing-related expenses (rent, utilities)?

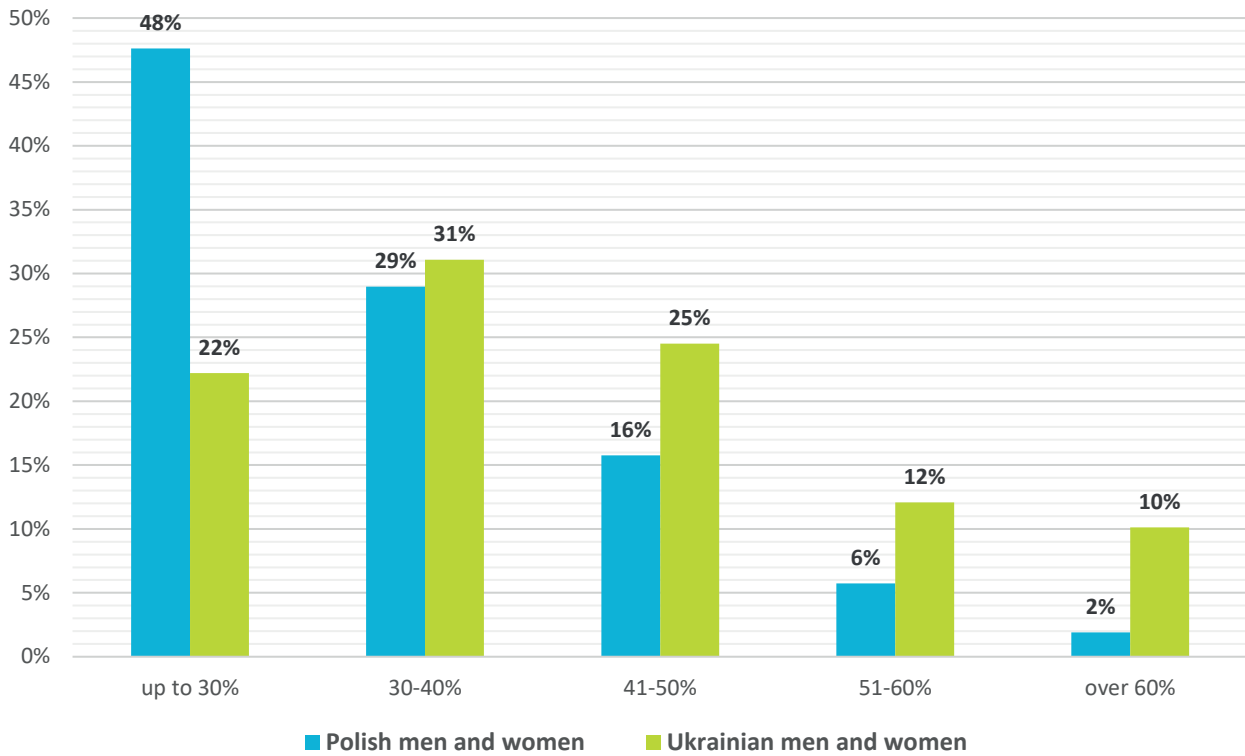
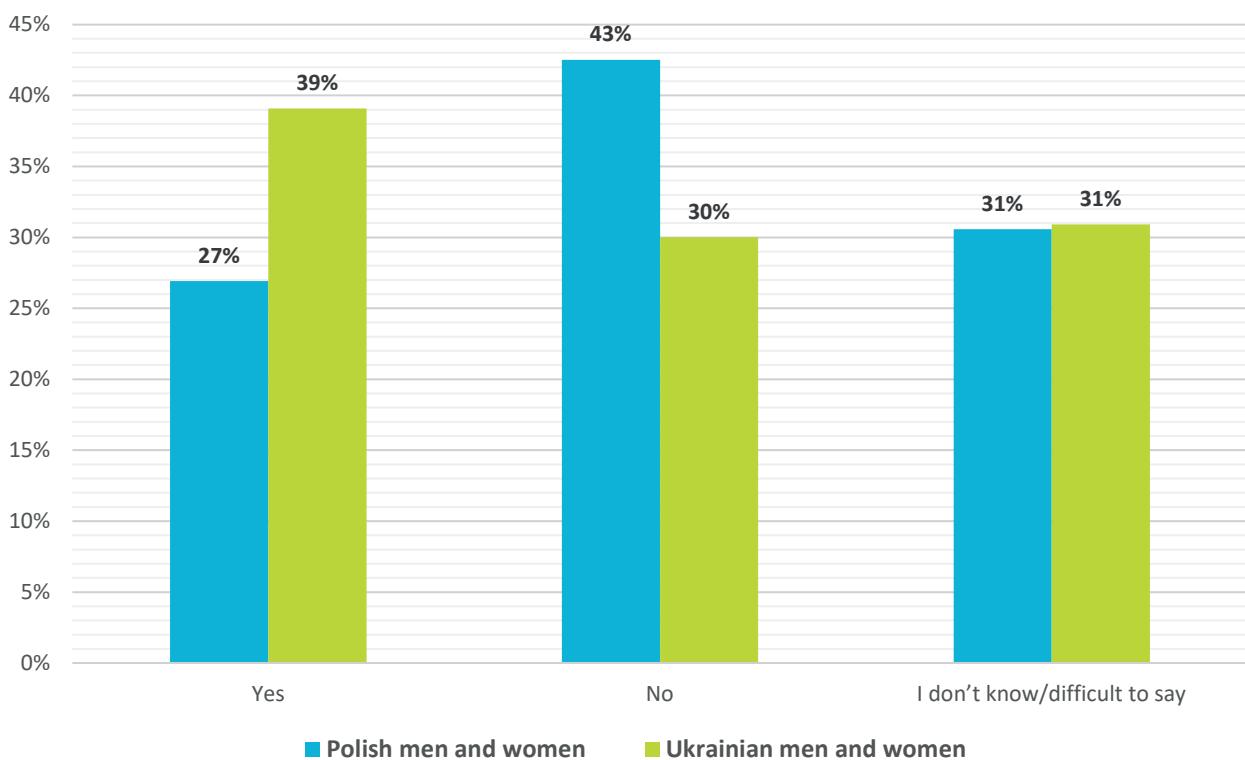


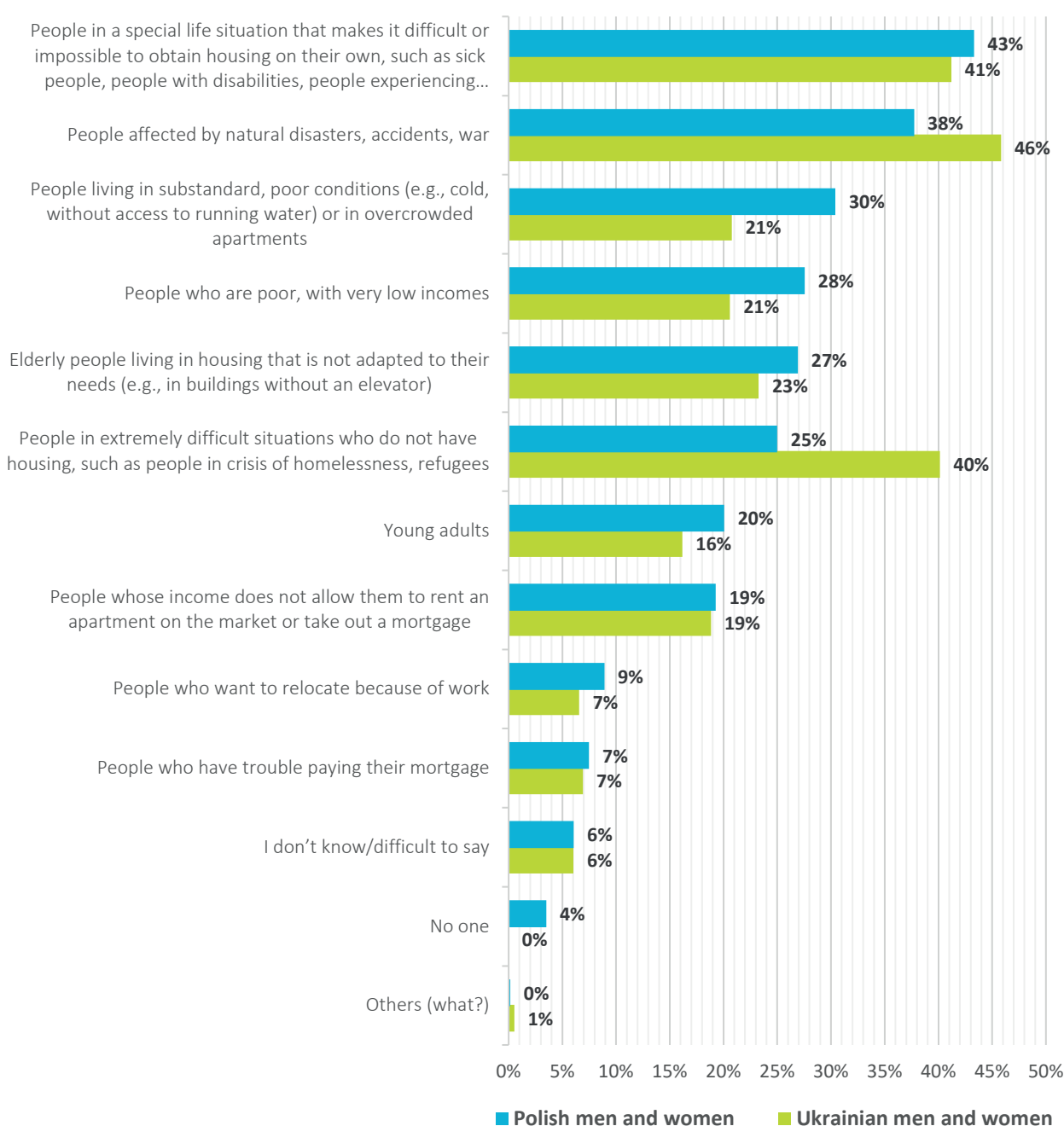
Chart 7. Do you identify yourself with the group of people in the rent gap?



Who should be supported by public authorities?

Difficult life situation, experience of homelessness or refugees, but also older age or disability – these circumstances, according to respondents, justify providing housing assistance from public funds.

Chart 8. Which groups of citizens do you think public authorities should help first in obtaining housing?
Please select up to three groups.



In this section, the results of the poll will be discussed in terms of who the respondents think the public authorities should help in gaining access to housing. A significant decrease in indications can be seen in the category of **young adults**, those who are becoming independent. In 2018 and 2020, the belief that the state should support these people in obtaining housing was declared by about 40% of people. In 2022, among people from Poland, only 16% of people indicated this answer, while people from Ukraine indicated this option at 20%. This means that less than one in five people believe that young people should be given special assistance.

Respondents were more likely to indicate **those categories in which the specific, difficult situation of the people to be assisted was specified**. Interestingly – the age criterion was not “enough” with regard to the young, but the conviction that the elderly should be helped was declared by 27% of Polish people – an increase of 7 percentage points compared to the previous poll. This may also be due to the fact that, in the case of older people, the age category was accompanied by an additional description: “living in conditions unsuitable for their needs, e.g. in a building without a lift”.

According to respondents, housing support should be provided to people who have experienced war or natural disaster (46% of indications among Ukrainian people – the most frequently chosen answer, and 38% among Poles – in second place). Perhaps surprisingly, the percentage of indications for this category has decreased compared to the previous poll. This may be partly explained by the emergence of a new category – people in extreme situations, where the question explicitly mentions people in crisis of homelessness and people with refugee experience. Although this category was only the sixth most frequently indicated answer, it is important to note that **one in four Poles believes that public authorities should support people in crisis of homelessness, with refugee experience and other extremely vulnerable people who do not have housing**.

Persons in a particularly difficult life situation – ill or with disabilities – were for the second time identified as those who should be given priority for public assistance in meeting their housing needs. This is considered to be the case by both Poles – 43% in the 2022 poll (and 44% in the previous poll) and Ukrainians – 41%, although among Ukrainians this was the second most frequently indicated answer.

According to Poles, support should also be given to the poor (38%), those living in sub-standard conditions (30%) and the elderly (27%).

In previous polls, the order of responses was somewhat different, but it is difficult to identify clear trends, apart from a clear change in relation to young adults becoming independent.

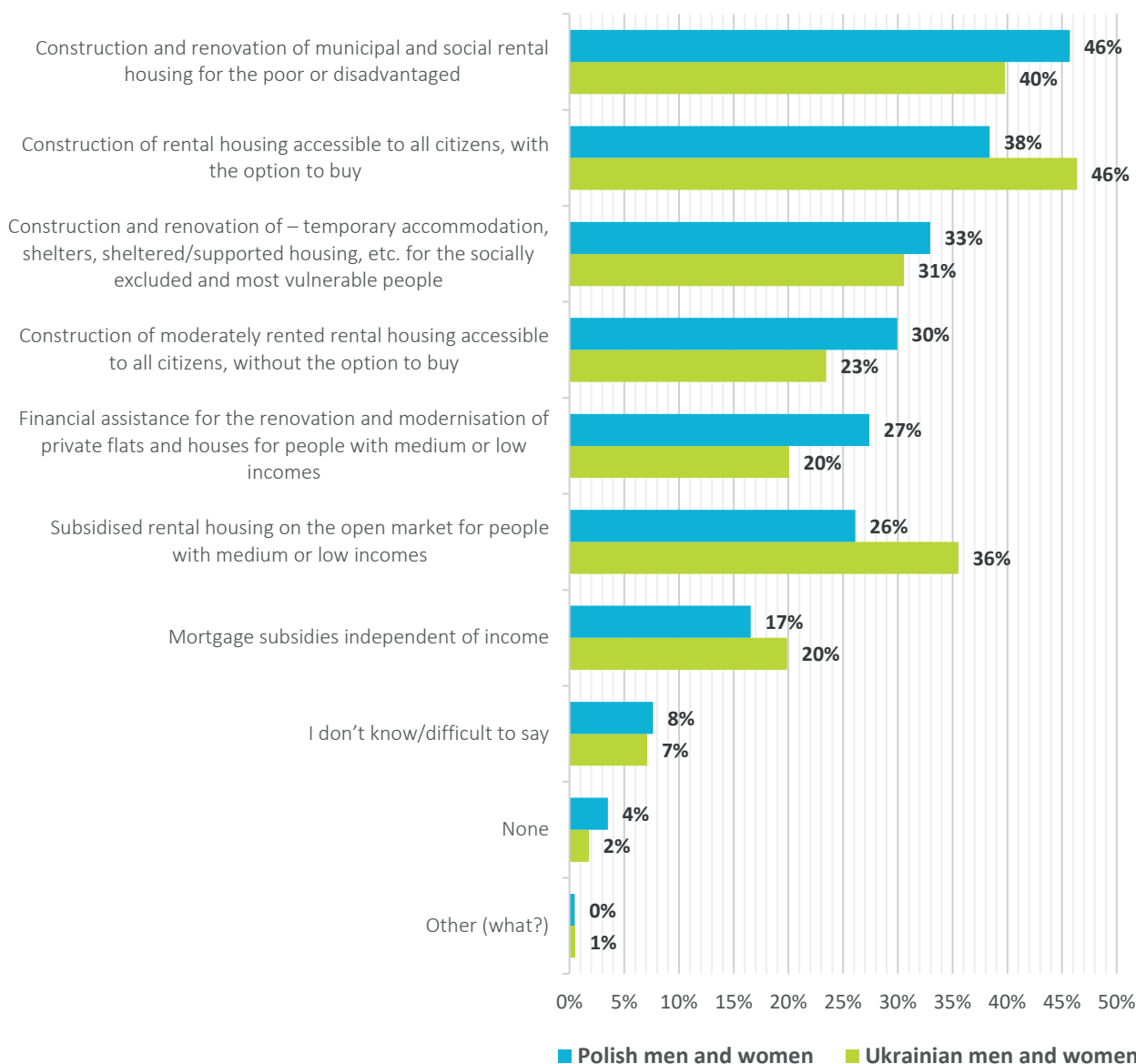
The need for the state to help people who have problems paying off their mortgage is perceived by 7% of people (the same percentage among Polish and Ukrainian respondents). However, this percentage among Poles has increased compared to previous polls from 2.1% in 2018 and 2% in 2020.



What kind of assistance should public authorities provide?

Fewer and fewer people believe that the state should subsidise mortgages regardless of income. In contrast, more and more people think that public authorities should provide financial support to people with medium or low incomes to renovate and modernise private flats and houses, as well as subsidise renting on the open market. There is also growing support for the construction of rental housing with no option to buy (an increase of 10 percentage points compared to 2018).

Chart 9. Which measures in housing do you think public authorities should financially support first?
Please select up to 3 answers.



Although the “mortgage payment problem” itself was not an important factor for the respondents as to which people should be included in housing assistance, it is worth noting that the poll asked not only which categories of people should be supported, but also which activities should be financially supported by public authorities. Here, the mortgage subsidy solution is supported by around 20% of the polled population. What is more – the percentage of people considering this to be a good solution has dropped by several percentage points.

Since 2018, since this question has been asked in the poll, people from Poland have consistently pointed first **to the construction and renovation of municipal housing and to social renting as a solution aimed specifically at the poor and disadvantaged**. This answer was given by 46% of people (the percentages were 50% and 53% in 2020 and 2018 respectively). Among people from Ukraine, this was the second most frequently indicated solution according to respondents deserving financial support from the state (40% of male and female respondents).

Solutions in the form of increasing the resource of rental housing are still supported by a large part of Polish society. Although this category is indicated variably between polls, it is worth noting that support for **the construction of rental housing with moderate rent without the option to buy was expressed by 30% of respondents** (a significant increase compared to the 2018 poll, when this solution found support at the level of 20%). In contrast, the solution of publicly-funded construction of rental housing available to all citizens with the option to buy was indicated by 38% of people (this is 8% less than two years earlier). Among Ukrainians, on the other hand, this solution was indicated most often (46%).

In parallel, there were differences in indicating private ownership and free market solutions. There was an increase in support for a solution in the form of state financial assistance in the renovation and modernisation of private flats and houses for people with low and medium incomes (from 20% to 26%) and **subsidised renting on the free market for people with low and medium incomes** (from 21% to 26%).

Among both Polish and Ukrainian respondents, solutions in the form of funding for systemic solutions for people in crisis of homelessness, experiencing or at risk of exclusion – the construction and renovation of shelters, temporary accommodation, supported and sheltered housing – came in fourth place. This solution was indicated by 32%² of respondents.

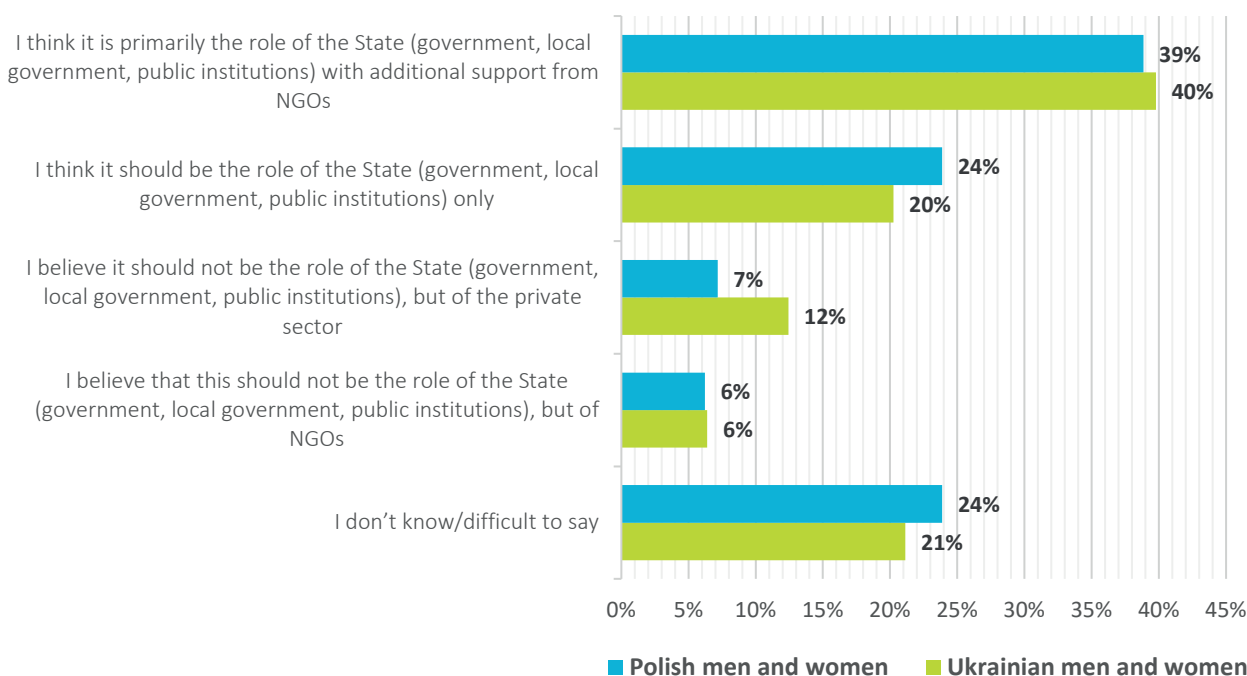


2 33% of people from Poland and 31% of people from Ukraine.

Responsibility for providing affordable rental housing

The poll results indicate that public authorities should be the ones to provide affordable rental housing, although NGO support is also important.

Chart 10. In your opinion, who should help with the construction, renovation or affordable rental housing?



The belief that it is primarily the role of the state, with the support of NGOs, to assist in the construction, renovation and provision of affordable rental housing was expressed by over 39%³ of respondents from both groups. On the other hand, 22% of all respondents⁴ believe that this should be solely the role of the state.

The answer indicating that it should not be the role of the state, but of the private sector, was chosen by only 7% of Polish and 12% of Ukrainian people.

The least popular answer is that the state should be replaced by NGOs in this area. This was indicated by 6% of respondents in both groups.

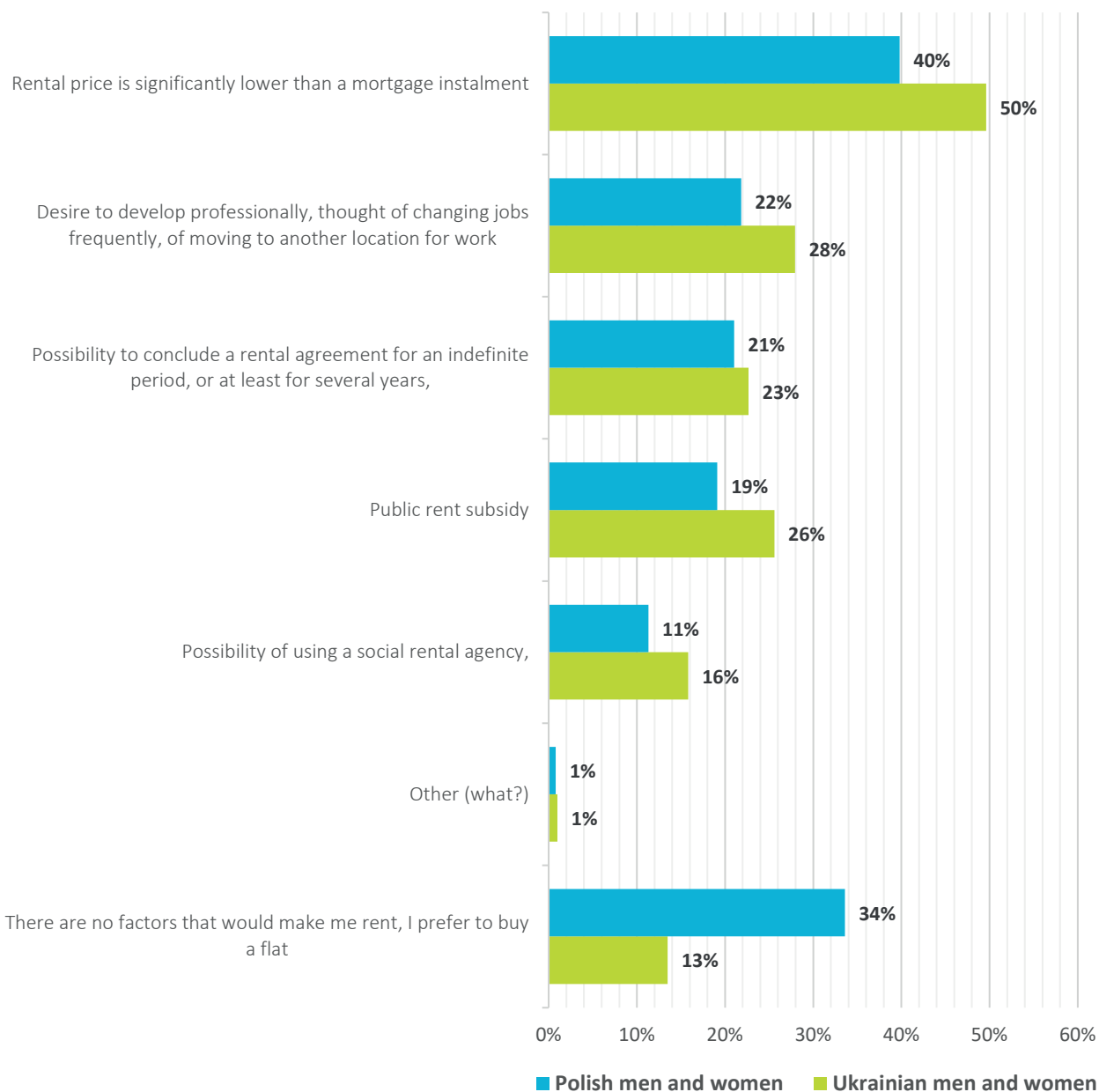
³ 39% of people from Poland and 40% of people from Ukraine.

⁴ 24% of people from Poland and 20% of people from Ukraine.

What does the decision to rent a flat depend on?

In Poland, the dominant trend is home ownership. Eurostat data shows that as many as 86.7% of people in Poland live in their own flats. In a survey by the Habitat for Humanity Poland Foundation, the percentage of Poles living in their own flats is at 65%.

Chart 11. What made or would make you decide to rent a flat instead of buying one?



As this trend has not changed for many years, the poll asked what would persuade respondents to rent a flat instead of buying a property. Most people declared that there are factors that would persuade them to rent a flat instead of buying a property. These are: **the rental price significantly lower than the mortgage instalment** – 40% of respondents (4 percentage points more than in 2020); desire to develop professionally, thought of changing jobs frequently, of moving to another location for work – 22% of respondents (in 2020, it was 19%); **the possibility of renting a flat for a long time** (several years) or even for an unlimited period of time – here, the percentage of responses remains the same in both polls – 21%. The percentage of indications for the answer “public rental subsidy” decreased – 19% of people compared to 27% of people in 2022.

Among Ukrainians, the most popular answer was also the one indicating that the rent was significantly more affordable than the mortgage instalment, with 50% of people indicating this factor. The second most popular answer, similarly to those from Poland, was the desire for professional development and job-related mobility (28%). On the other hand, 26% of people pointed to the possibility of receiving a rental subsidy from the state and 23% to the possibility of renting a flat for a longer or indefinite period of time.

In contrast, more than 33% of people answered that there were no such factors that would be able to convince them to rent instead of buying for their own use (34% of Polish people). At the same time, this is a significant increase compared to the previous poll⁵, when such an answer was indicated by 22% of those taking part. Among Ukrainians, 13% declared that no factors would cause them to prefer renting over owning.

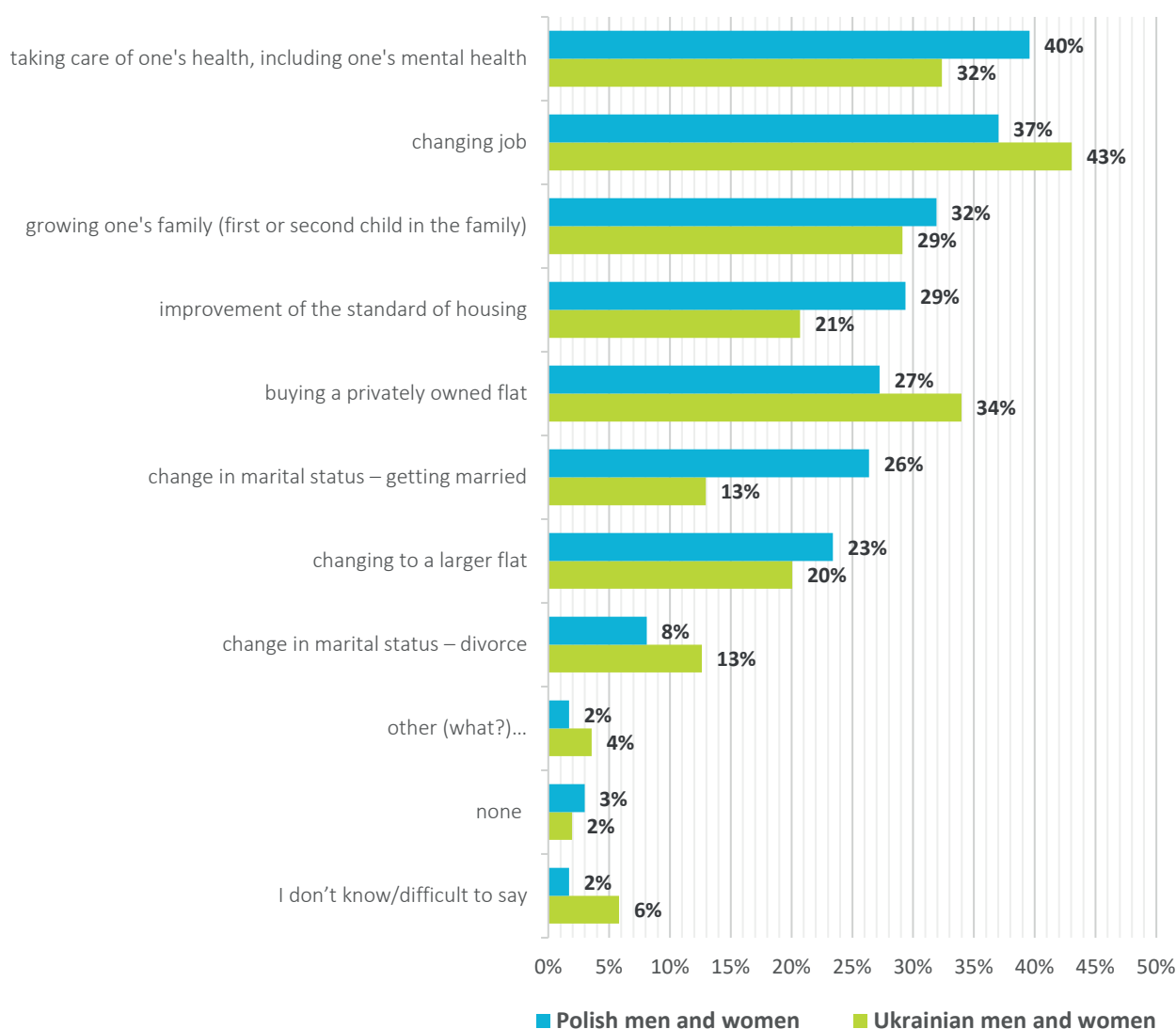


⁵ This question was not asked in the 2018 poll.

Life decisions conditioned by stable housing situation

Many life decisions are linked to a person's housing situation. Furthermore, some decisions may be a direct result of whether this situation is stable⁶ or not.

Chart 12. What life decisions do you make or have made dependent on your stable housing situation? Please select up to 3 answers.



⁶ Stable housing situation – a situation in which the respondent feels – in their opinion – secure about meeting their housing needs. Stable housing situation can mean different conditions for different people: for some it could be their own flat or house, for others it could be a long-term rental agreement, no mortgage or relative ease in repaying a housing loan, etc.

The poll asked which life decisions are dependent on a stable life situation – currently or in the past. **Taking care of one's health**, including mental health⁷ (indicated by 40% of Polish people) came in first place, followed by **changing job** (37% indicated this answer, which is a significant increase from 24% in the previous poll, although this answer was also the second most common in 2020). Also, **the decision to grow the family** – by having the first or next child – is dependent on a stable living situation for 1/3 of Polish people. This is the third most popular answer, which was also the most frequently indicated answer in the previous poll – together with raising the standard of housing – with 26%.

Among those from Ukraine, the responses were slightly different. 43% cited the decision to change jobs as one that depended on a stable housing situation. Buying a privately owned flat (34%) and taking care of their health (32%) came in second place.

Interestingly – the next two most popular responses indicate that decisions related to housing can also heavily depend on a stable living situation. This is particularly evident in the case of Ukrainian respondents, for whom the decision to buy a flat was in second place with a 34% response rate. In the case of people from Poland, this category was indicated by 27% (moreover, this percentage increased by 7 compared to the previous poll). Improving the standard of housing was indicated by 29% of Polish people (26% in 2020) and 21% of Ukrainian people. Also, for over 25% of Polish people, the decision to marry is linked to the housing situation, while the decision to divorce is not (13%). Among Ukrainians, this category was not as important and, with 13%, was indicated by the same number of people as the decision to divorce.

It is worth noting that as many as 30% of Polish people were unable to indicate an answer and 32% felt that there was no life decision that depended on a stable housing situation. Among Ukrainians, these percentages were much lower, with 6% and 2% of people, respectively.



⁷ In the previous poll, the multiple-choice answers did not include this answer and therefore the percentages cannot be compared.

Social Rental Agencies

One in three Polish people and more than half of Ukrainian people would use the offer of a Social Rental Agency if they needed to rent a flat – either owning a property for rent or wanting to live in a rented flat.

With the introduction of Social Rental Agencies (SAN) into Polish legislation in 2021, the poll verified familiarity with this tool. SAN, according to the provisions of the Act on Social Forms of Housing Development, is the activity of leasing residential units or single-family houses from their owners and renting them to individuals designated by the municipality. It is a solution aimed at supporting the municipality’s task of seeking to meet the housing needs of the local community.

The level of awareness of this instrument is not high – only 9% of people from Poland have heard of the SAN, but for people from Ukraine it was 18%. It seems that with the development of this solution, the level of public awareness may increase.

In the poll, people were asked about their readiness to take advantage of the SAN offer as a renter and as a flat owner. **32% of people from Poland said they would be willing to use a social rental agency offer in the municipality when renting a flat.** Noteworthy – in 2020, as many as 53% of people expressed such a desire. It seems that this disproportion may be due to the fact that in the previous poll the question about the desire to use support was preceded by the introduction and explanation of this (then unregulated) form of support.

37% (compared to 46% in 2020) of Polish people expressed their interest in cooperating with a social rental provider as a landlord.

These results were different among Ukrainians. Not only did a higher proportion of people declare awareness of the existence of Social Rental Agencies, but also the vast majority expressed a desire to take up the offer of support from such an entity – both as a renter (59%) and as an owner of a flat for rent (52%).

Chart 13. When looking to rent a flat, would you want to use the SAN in your municipality?

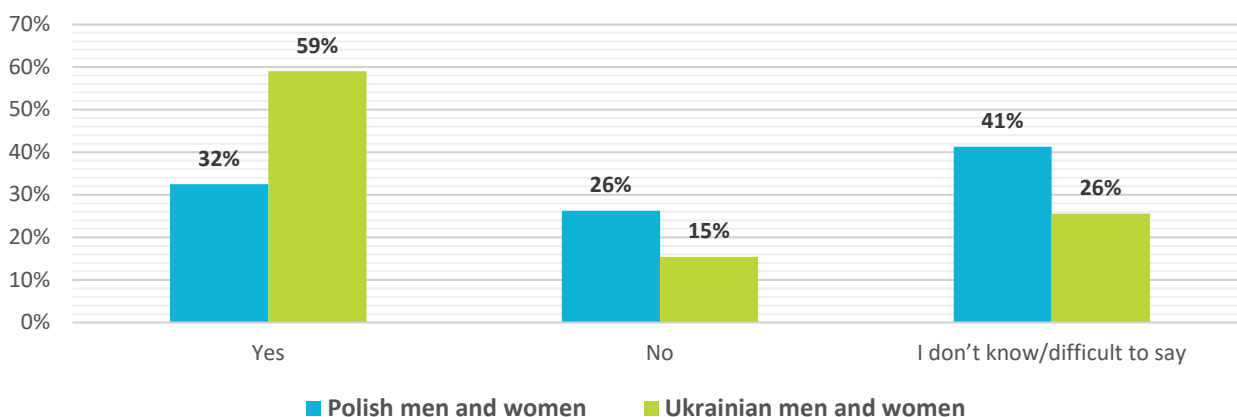
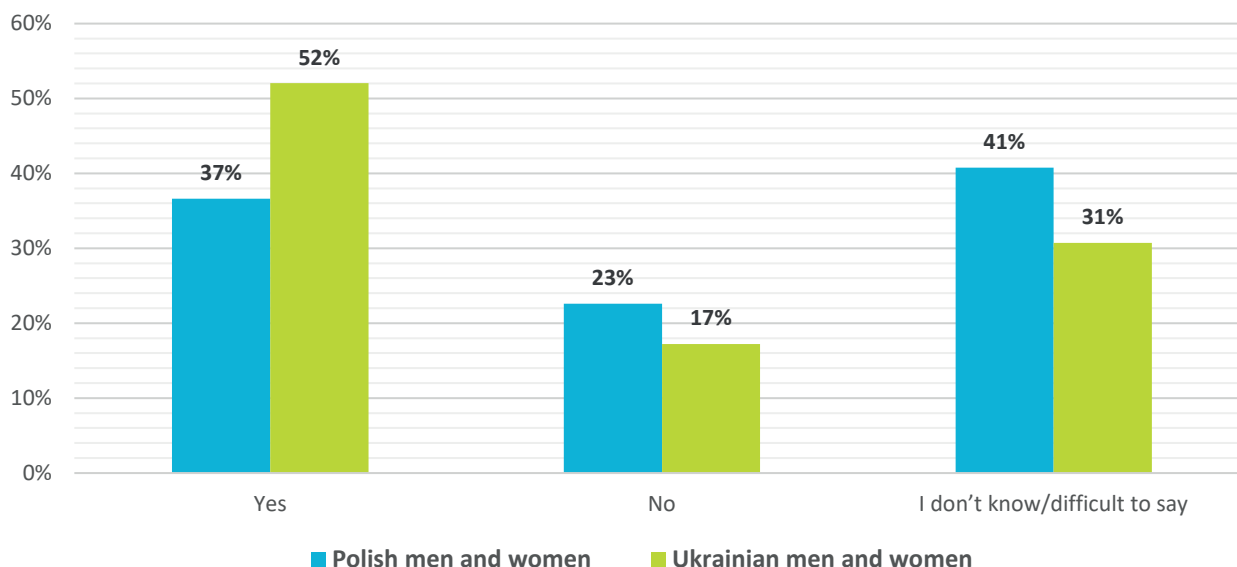


Chart 14. Having a flat for rent, would you be interested in working with the SAN?

Summary

Housing problems are still high on the list of life problems faced by people living in Poland. Apart from inflation and low wages and an inefficient health care system, it is the lack of housing or poor housing conditions that are the most frequently indicated problems.

What is more – the housing situation of people living in Poland is not improving. Housing maintenance costs are increasing and there is a lack of opportunities to improve housing conditions. Among those who declare housing problems, the greatest number associate them precisely with the inability to renovate. What the 2022/2023 poll shows particularly is the increasing proportion of people who are unable to heat their flats adequately. This problem has become increasingly serious over the years and is now the second most frequently indicated housing problem for Polish people. For Ukrainian people, on the other hand, the biggest challenge is the lack of privacy and comfort and the presence of other people in their place of residence. In parallel, people from Ukraine also declare that their housing conditions have worsened and even fewer of them, compared to Polish people, recognise that these conditions have improved.

The “Rent gap” is a significant phenomenon, which is consciously experienced by more than 25% of Polish people and almost 40% of Ukrainian people. The answers to some of the questions asked indicate an interest in the affordable housing sector. Firstly, in both groups, there are proponents and supporters of using the offer of the Social Rental Agency when renting a flat (32% of Polish people and 52% of Ukrainian people, respectively). The Social Rental Agency also seems to be a good solution for people who own a flat for rent – 37% and 59% respectively. Secondly, most people would consider renting a flat instead of deciding to buy their own property if the rent rate was significantly lower than the mortgage instalment. Thirdly, there is also support for public funding for the construction of housing for rent – both those available to all people interested and with the option to buy, and those with lower rents for people with lower incomes without the option to buy.

In the light of the poll's findings, public authorities (with the support of NGOs or on their own) should assist in the construction, renovation and affordable rental housing. At the same time, they should provide support to people in a particularly difficult life situation (related to health, but also to the experience of war or migration) and financial situation.

Expert comment

More research!

If we really care about improving the housing situation of people living in Poland we should certainly conduct more research.

Above all, there is a lack of statistics which would allow us to reliably estimate the housing deficit (or over-supply, the last census showed that over 11% of flats in Poland are empty!) by city and by district – because this is not evenly distributed. After all, no amount of new housing in Rzeszów will solve Szczecin's housing problem. There is also a lack of broad opinion polls which would give us a better insight into the current problems and housing preferences of the population.

A poll commissioned by the Habitat for Humanity Poland Foundation allows us to see what we can find out by asking. It contains expected information, such as the fact that one in four people indicate housing problems as the most important of those they face. Housing is, after all, essential for meeting needs from all levels of Maslow's hierarchy of needs pyramid⁸. Not only does it allow us to satisfy our basic needs in life – such as sleep (a physiological need – the first step of the pyramid) and safety (the second step), but it is also necessary to fulfil the needs from the other levels (belonging, esteem and self-actualisation). Unsurprisingly, any housing problem will have a considerable impact on our quality of life. In this context, another finding of the poll is depressing: one in four people polled in 2022 reported a deterioration in their housing situation, while only one in ten reported an improvement. 83% of people cited an increase in the cost of housing as the reason for the deterioration of their housing situation, while one in five people polled experienced problems with adequate heating. The reason for the deterioration of many people's situation is therefore not surprising either – after all, we all experience the effects of rising energy prices on a daily basis, as they are one of the reasons for inflation striking us.

For me, as a researcher and populariser, I found very interesting information from which we can learn a lot in terms of general housing knowledge. The first is the awareness of the “rent gap”, i.e. the percentage of people who cannot afford to buy housing on the open market and who earn too much to qualify for assistance from public bodies: 31% of respondents were unable to say whether such a problem affects them. The reason for this may be lack of knowledge of the phenomenon and unfamiliarity with the term used, but in my opinion there is a good chance that general disbelief in the efficiency of public bodies causes some respondents not to even bother to check whether they qualify for housing assistance. This is demonstrated by the discrepancy between the percentage of people who declare that they fall into such a gap (27% of Polish people and 31% of Ukrainian people polled) and the results of a study conducted in 2023 by the Warsaw School of Economics⁹, which indicates

8 The Maslow's hierarchy of needs pyramid developed in the 1950s by the American psychologist Abraham Maslow.

9 <https://next.gazeta.pl/next/7,151003,29558979,hej-polityku-chcesz-zeby-polakom-mieszkalo-sie-lepiej-lap.html>

that after last year's reduction in the availability of loans, the rent gap already affects almost 70% of the population. I was also surprised to learn that only 9% of the Polish people polled had ever heard of an initiative like Social Rental Agencies – this means that there is still a lot of work to be done in this field, as much more public recognition will be needed for the tool to grow.

There is, however, also surprising and, moreover, very important information emerging from the poll. In my opinion, the most important of these indicates that only 1 in 5 people support mortgage subsidies. What is even more important is that this percentage has fallen compared to the poll conducted two years ago, so one can hope that this is the beginning of a trend. This information is important as it easily disproves the commonly abused vox populi argument, which is commonly placed against rental support proposals. Particularly as the poll also shows an increase in support for rental housing without the option to buy, which in my opinion is what we need in the first place. If, of course, we care about improving the housing situation in general.

In the same category of good information, I would place the not insignificant percentage of people (60%) who, under certain conditions, would consciously decide to rent a flat instead of buying it on credit. For the majority, these reasons would be lower rental costs than mortgage instalments (40%), and the possibility of renting for a long period of time (21%). I am pleased by this high percentage of people ready to make a change, especially as there are currently very few forms of secure rental in Poland which would guarantee comfort and security comparable to owning one's own home. The widespread openness to renting is, in my opinion, an invitation to give renting the attention it deserves. Finally!

I am also positive about the percentage of people who believe that affordable rental housing should be the responsibility of public authorities with the support of NGOs (39%). Not the private sector! Its role here is seen by only 7% of the Poles polled. This seems to be of paramount importance especially when we recall that in 2022, out of 238,584 flats completed, there were only 629 (0.26%) municipal flats and 1,607 (0.67%) social rental flats¹⁰.

The poll reveals a picture that Poland AD 2023 is already a different Poland to the one from 20 years ago, when we accepted the axiom about the holy grail of one's own flat. And that is fortunate, because Poland of the late 1990s and early 2000s was not a friendly place either for people (except for a limited group of Yuppies, as we then called young, entrepreneurial people from large centres) or for the planet. We need to do more research and then maybe we will all see that building housing of any kind is not only not the optimal solution to our housing problems, but it also does not receive that much public support. We should do more research, and then maybe we will see that Poland AD 2033 is finally friendly to everyone!

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10 Data from the Central Statistical Office: Housing construction January to December 2022.



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