

Home at What Cost?

Housing Stability Today, Housing Uncertainty Tomorrow

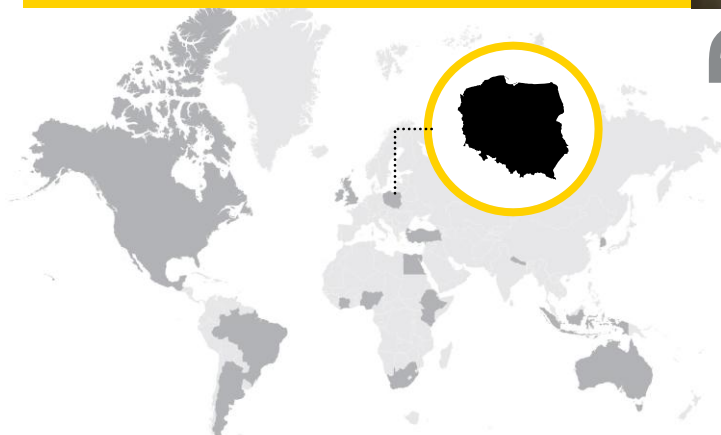
Poland at a glance

52% of respondents in Poland say housing costs make it difficult to consider starting a family.

77% say rising housing costs make it difficult for people to become homeowners.

64% believe Poland's housing system is broken or does not work.

● ■ ● Global Housing Research 2026



“

Home is a place where I feel safe, comfortable and have enough space for myself to rest. A place that is mine and I don't have to fear losing it. A place to which I can always return and to which my family could always return.”

– A woman from Poland with a midlevel income who lives in informal housing arrangements, aged 25-34.

2.3 million

housing units needed

53%

of renters spend more than 30% of their income on rent

87.3%

of households own their home

Source: World Cities Report

Habitat for Humanity International contracted Edelman Intelligence to conduct an approximately 20-minute survey between **April 10 and June 30, 2026**.

- Poland was one of 22 countries surveyed globally, with 30,758 respondents in total.
- **National sample: 1,000 Polish adults** were surveyed online, with quotas for age, gender, region and income to reflect the national adult population. Results were weighted against relevant demographic benchmarks.
- **Low-income boost:** An additional **300 low-income respondents** were surveyed online to strengthen subgroup analysis; in Poland, low income was defined as household income below **6,000 PLN per month before tax**.
- **Informal arrangements boost: 100 additional respondents** experiencing informal arrangements were interviewed face-to-face in **Warsaw, Kraków and Łódź**. This refers to respondents who reported living without formal housing documentation, in temporary accommodation, or in other non-formal housing arrangements.
- **Total Poland sample: N=1,400.** Targeted boost samples are not independently nationally representative.
- Responses underwent data-quality checks, and significance testing used a **95% confidence level**.
- Differences between demographic subgroups discussed are statistically significant at the **95% confidence level**.

Housing stability today, housing uncertainty tomorrow

Many people in Poland do not feel that the housing system is responding effectively to current challenges. **64%** believe Poland's housing system is broken or does not work, compared with **56%** globally. At the same time, only **24%** believe housing policies are effective in addressing housing problems. Against this backdrop, nearly 9 in 10 respondents (**86%**) agree that safe and decent housing is a basic human right, and **63%** would welcome more affordable or social housing in their local area. Together, these findings point to widespread concern about whether the housing system can deliver affordable housing now and in the future.

Concerns about affordability dominate perceptions of housing in Poland. Among non-homeowners who do not expect to ever own a home, affordability is the primary barrier: **48%** say homes are too expensive, **43%** say their income is too low, and **28%** lack sufficient savings for a deposit. More than three-quarters of respondents in Poland (**77%**) say rising housing costs make it difficult for people to become homeowners, while **76%** believe there are too few affordable homes available to buy. Furthermore, **59%** say housing policies do not do enough to support first-time homebuyers. These concerns align with broader housing trends. The OECD reports that housing demand has outpaced supply in many parts of Poland, while the European Commission notes that house prices have risen 117% and rents 74% since 2015, creating increasing challenges for households seeking affordable housing.^{1,2} The strain is also evident in household well-being, with **25%** of respondents saying their housing situation is one of

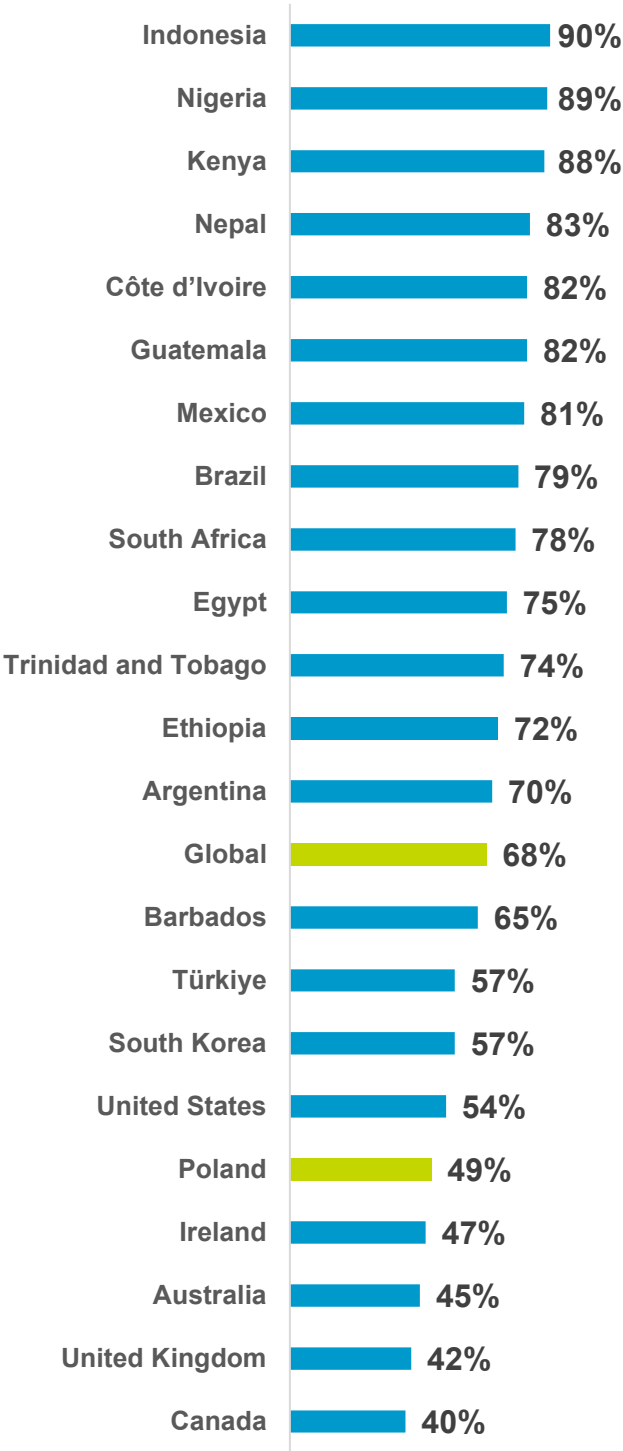
the biggest sources of stress in their lives. This is particularly significant in a country where homeownership remains a widely held aspiration and a key marker of housing security.

These pressures are increasingly shaping major life decisions. More than half of respondents (**52%**) say housing costs make it difficult to consider starting a family, a particularly important finding in a country facing demographic decline. Among younger adults, the challenge is even more pronounced: **58%** of Gen Z and Millennials report that housing costs make family formation more difficult. In addition, **25%** of respondents in Poland say remaining where they live means giving up personal ambitions or opportunities. If these challenges persist, housing may continue to shape family formation, mobility, and economic opportunity.



1. https://www.oecd.org/en/publications/housing-reforms-in-czechia-and-poland_4988c473-en/full-report/improving-housing-affordability-and-tailored-housing-solutions-for-vulnerable-groups-in-poland_59f85b5c.html
2. https://housing.ec.europa.eu/document/download/1f278f51-7b86-47ca-b911-4876c23a23c2_en?filename=2026%20PL%20Housing%20Annex.pdf

Percentage of people who expect their housing situation to improve in the next 3 years



Affordability pressures affect household finances. More than half of respondents (**54%**) report cutting back on at least one expense during the past year to afford housing costs, compared with **75%** globally. Renters face particular challenges: they are substantially more likely than homeowners to reduce spending on food and groceries (**34%** versus **17%**) and cut back on social activities (**33%** versus **15%**). These trade-offs suggest that housing costs continue to constrain household well-being, particularly for households with fewer financial resources.

Housing insecurity also affects some groups more than others. Overall, **38%** worry that one unexpected problem could threaten their ability to remain housed, compared with **48%** globally. Among renters, however, this rises to **59%**, while among Gen Z and Millennials it reaches **45%**. Lower-income households³ are also more likely to report a lack of satisfaction with their housing (**28%**) than higher-income households (**11%**). These findings show that significant housing vulnerabilities remain concentrated among those with fewer financial resources.

Although Poland generally experiences a more moderate climate than many countries included in the survey, **19%** of respondents expect extreme weather to make living where they are more difficult over the next three years, compared with **30%** globally. While this is not among the country's most pressing housing concerns, it highlights that climate-related risks are still present and may become increasingly important in the future.

Respondents in Poland strongly believe that housing is a fundamental right, yet many lack confidence that the current housing system can deliver it. Affordability pressures are affecting household finances, shaping major life decisions, and raising concerns about access to housing opportunities in the future. Together, these findings point to a widening gap between people's expectations and what they believe the housing system is able to provide. They underscore the importance of policies that not only improve affordability but also rebuild confidence that safe, decent, and affordable housing will remain within reach for current and future generations.

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I hope that I will be able to rent something for myself and my children and I will be able to afford housing costs.”

– A woman from Poland with a low income who owns her home, aged 25-34.

3. "Low-income respondents" refers to respondents whose household income falls below a country-specific threshold and includes both targeted and non-targeted survey respondents. In Poland, low income was defined as household income below 6,000 PLN per month before tax.

Promising practice

Poland is facing a growing housing affordability challenge. Rising housing prices and rents have made both homeownership and quality rental housing increasingly difficult to afford for many households. As a result, a significant group of people fall into the so-called "rent gap": they earn too much to qualify for social or municipal housing but not enough to secure adequate housing on the private market. In response to these challenges, Habitat for Humanity Poland introduced the **Social Rental Agency (SRA)** model to Poland as an innovative affordable housing solution that complements traditional social housing policies.

A Social Rental Agency provides housing at below-market rates by mobilizing existing housing stock through cooperation between private property owners, local governments, and housing providers. By making use of existing dwellings rather than relying solely on new construction, the model expands access to affordable housing while reducing the environmental impacts associated with building new homes.

The development of SRAs in Poland is the result of more than a decade of research, testing, and collaboration. Drawing on successful examples from elsewhere in Europe, Habitat for Humanity Poland researched the model's feasibility, piloted it in practice, and worked alongside municipalities, policymakers, and housing-sector partners to support its adoption. These efforts contributed to the introduction of a legal framework for SRAs in 2021, enabling municipalities across the country to incorporate the model into local housing strategies. Today, growing institutional support and increasing municipal interest suggest that SRAs offer a promising pathway for expanding affordable housing and making better use of underutilized homes across Poland.

The numbers behind the story

Survey question	Poland	Global	Homeowners	Renters
In the past 12 months, to help afford housing costs, have you had to do any of the following for yourself or for those you support? (% reporting at least one action)	54%	75%	50%	76%
I worry that one unexpected problem could threaten my ability to stay housed. (% agree)	38%	48%	34%	59%
My housing situation is one of the biggest sources of stress in my life. (% agree)	25%	35%	21%	41%
Housing costs make it difficult to consider starting a family. (% agree)	52%	56%	50%	61%
Rising housing costs make it difficult for people to become homeowners. (% agree)	77%	81%	77%	82%
I expect to own a home at some point in my life. (% agree)	66%	76%	N/A	66%
I worry that housing costs are limiting the opportunities I can give the children under my care. (% agree)	48%	58%	20%	51%
I expect extreme weather to make living where I am harder (for example, more extreme heat, storms, or flooding). (% agree)	19%	30%	20%	16%
The housing system in my country is broken or does not work. (% agree)	64%	56%	62%	71%
Safe and decent housing is a basic human right. (% agree)	86%	89%	87%	82%
I would welcome more affordable or social housing in the area I live. (% agree)	63%	77%	62%	67%
Housing policies in my country are effective in addressing housing problems. (% agree)	24%	34%	25%	23%