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## **AFFORDABILITY OF LONG-TERM RENTAL HOUSING IN VOIVODSHIP CITIES OF POLAND**

**CENOWA DOSTĘPNOŚĆ MIESZKAŃ NA WYNAJEM DŁUGOOKRESOWY W MIASTACH  
WOJEWÓDZKICH POLSKI**

**Keywords:** housing rental market, rental affordability

**Słowa kluczowe:** rynek długookresowego najmu mieszkań, dostępność cenowa najmu

### **Abstract**

The rental housing market is an important segment of the housing market. This is because it allows, among other things, (1) to meet the housing needs of citizens, especially when the purchase prices of apartments are relatively high; (2) to support the mobility of workers, allowing them to move more easily to areas where there is a greater demand for labor; (3) to attract investors who see it as a stable way to invest capital. Its development is therefore important from the point of view of cities and regions. Monitoring its condition, is crucial for determining private (private entities) and public (local government) policies.

With the above in mind, the purpose of this study is to determine and assess the affordability of rental housing in Poland's provincial cities. The spatial scope of the research undertaken in the topic is due to the basic feature of the housing market - the local character, while the temporal scope covers the years 2020-2024. The hypothesis was adopted that during the period under study, the market rental in Poland's voivodship cities is relatively expensive, which may be a significant barrier to meeting housing needs.

### **Streszczenie**

Rynek najmu mieszkań stanowi ważny segment rynku mieszkaniowego. Pozwala bowiem m.in.: (1) zaspokajać potrzeby mieszkaniowe obywateli, szczególnie w sytuacji, gdy ceny zakupu mieszkań są relatywnie wysokie; (2) wspierać mobilność pracowników, umożliwiając im łatwiejsze przenoszenie się do obszarów, gdzie występuje większy popyt na pracę; (3) przyciągać inwestorów, którzy widzą w nim stabilny sposób lokowania kapitału. Jego rozwój jest więc ważny z punktu widzenia miast i regionów. Monitorowanie jego stanu, jest kluczowe dla określania polityk prywatnych (podmiotów prywatnych) i publicznych (władz samorządowych).

Mając to na uwadze, celem opracowania jest określenie i ocena cenowej dostępności mieszkań na wynajem długookresowy w miastach wojewódzkich Polski. Przyjęty zakres przestrzenny badań wynika z podstawowej cechy rynku mieszkaniowego – lokalnego charakteru, zaś zakres czasowy obejmuje lata 2020-2024. W pracy sfor-

*mułowano hipotezę, że w badanym okresie długookresowy najem rynkowy w miastach wojewódzkich Polski jest relatywnie drogi, co może stanowić istotną barierę w zaspokajaniu potrzeb mieszkaniowych.*

## **INTRODUCTION**

There is no need to convince anyone about the importance of housing, in the context of the right to it and meeting basic and higher-order needs. Many studies have been written in this area, drawing attention to: (1) the uniqueness of this good and (2) the need to provide access to it in various forms. Examples include: [Andrzejewski, 1979, p. 14; Bryx, 2001, p. 14; Kaltenberg-Kwiatkowska, 1982, pp. 7–8; Kucharska-Stasiak, 2016, pp. 24–31; Muzioł-Węclawowicz, 2021; Szelałowska, 2021].

A similar approach can be taken to the housing rental market. Like every segment of the real estate market, it is specific. It is characterized by, among others: local character, difficulty in accessing market information, often irrational behavior of people renting and tenants [Górska, Mazurczak, Strączkowski, 2021, pp. 38–43]. In Polish conditions, another feature is also worth noting – there is a so-called significant compulsory rental on this market, which is used rather by young people – it is acceptable by young adults up to 3 years after graduation [Urbańska, 2013], and with age and progressive family stabilization, an increase in the tendency to own a flat is observed [Dziworska, 2017, p. 47, Matel, 2021, Głuszak, 2010, p. 44]. The compulsory nature results from the specific situation on the housing market – relatively high apartment prices in relation to household earnings, which prevents many of them from buying a flat. The decreasing price availability of flats is indicated by, among others, Marona and Tomasik [2023].

In the context of the rental market, the issue of availability of apartments that can be rented often comes up in discussions. This availability is discussed in relation to the amount of the resource that should provide the possibility of using it. Lis [2021] draws attention to this, according to whom it is necessary to have a significant segment of apartments intended for rent in the housing stock, and (1) the state is responsible for creating an institutional framework that will allow for the development of this segment, and (2) local governments should implement housing programs that develop the development of the housing market. Availability is also discussed in relation to the real possibility of a household changing the apartment used for another (e.g. according to changes in needs), which can only occur when the apartments are affordable – regardless of whether they are apartments for rent with a low rent or ownership premises, the prices of which will allow for a relatively affordable purchase [Czeraniak, 2023]. In addition to the number of available premises, it is therefore necessary to have a resource that can be called relatively cheap, which can be used by various consumers without significantly limiting their human needs, including not inhibiting, for example, procreative abilities – key from the point of view of the demographic needs of the country.

The question therefore arises: is the current rental market expensive for entities on this market or not? How can the availability of rental premises for price be assessed, especially in large Polish cities?

## **RESEARCH METHODOLOGY AND DATA SOURCES**

Since the aim of the study is to determine and assess the availability of long-term rental apartments in Polish provincial cities, the following research scopes were adopted:

- spatial – provincial cities of Poland. The adopted spatial scope of the research results from the basic feature of the housing market – local character;

- time-based – covers the years 2019–2025 (exactly until the end of the first quarter of 2025) – it is determined by the availability of data (it was not possible to obtain relevant data for earlier years, perhaps due to the fact that studies on the rental market on the Polish real estate market are a relative novelty)
- substantive – the subject of the study is the affordability of renting apartments.

A hypothesis was subordinated to achieving the aim of the study. It was assumed that in the period under study, long-term market rent in the provincial cities of Poland is relatively expensive – it constitutes a serious (quite high) burden on the household budget, which may constitute a significant barrier in meeting housing needs.

The affordability of rent is nothing more than an indicator of purchasing power. It allows us to determine whether renting for households is relatively expensive or not. Since it is difficult to find an appropriate measurement formula in the Polish literature, the experience of an Australian research team [SGS Economics and Planning, 2025] was used for this purpose, adapting the indicator to Polish conditions. It is illustrated by formula 1.

$$DN = \frac{c_m}{w_m} \cdot 100\% \quad (1)$$

where:

DN – level of the rental availability indicator

$c_m$  – level of monthly rent for the apartment (rental fee for the owner)

$w_m$  – level of monthly salary

The indicator can also include expenses for maintaining the apartment incurred by the household. Then, to the rent ( $c_m$ ) you should add expenses ( $o_m$ ), and the formula will take the following form (2):

$$DN = \frac{(c_m + o_m)}{w_m} \cdot 100\% \quad (2)$$

where:

$o_m$  – level of monthly expenses for maintaining a flat per person in a household.

As can be seen, the indicator, regardless of the formula, only takes into account expenses for rent or (and) for housing maintenance and household income (it can be assumed that it consists of monthly salaries of those housing users who work).

The estimated affordability index can be interpreted in an appropriate way. Following the proposal of SGS Economics and Planning, it can be described according to the ranges illustrated in Table 1.

**Table 1. Share of income allocated to rent (in%) and assessment of the affordability level of rent**

segment	rent affordability level - rent assessment	share of income allocated
1	very affordable	≤15
2	affordable	15-20
3	acceptable	20-25
4	moderately unaffordable	25-30
5	unaffordable	30-38
6	seriously unaffordable	38-60
7	extremely unaffordable	60-75
8	critically unaffordable	≥75

**Source:** own study based on: SGS Economics and Planning, 2025

Another key issue is collecting the appropriate data. In Polish conditions, the following features and data sources were used to determine the price availability of apartments for long-term rental in provincial cities:

- rents – average rent values, as at the end of each year, were obtained from the Otodom.pl website – one of the largest and most popular websites supporting the purchase, sale and rental of real estate [Tęczak, 2025];
- wages – average monthly gross wages, as at the end of each year, were obtained from the website of the Statistical Office in Poznań [Kowalka et al., 2025];
- average number of people in a household – the number for individual cities was obtained from the website of the Central Statistical Office (Local Data Bank). The thematic scope used was the results of the National Census of Households and Families [GUS, 2025a];
- housing expenses – these are average monthly expenses per person in households. Data were obtained from the annual household budget survey conducted by the Central Statistical Office [Łysoń et al., 2024]. Due to the lack of information for provincial cities, data for provinces were adopted. In addition, due to the fact that the latest data is available for 2023, their value was updated by the inflation rate – 6.1% (for 2024 and the first quarter of 2025).

Since at the time of the analysis there was no information on average wages in the enterprise sector in provincial cities, in the first quarter of 2025, they were estimated in accordance with formulas that allow for calculating: the medium-term rate of change (3) and the rate of change (4).

$$\bar{t}_g = \sqrt[n-1]{\frac{y_n}{y_0}} \quad (3)$$

$$r = \bar{t}_g - 1 \quad (4)$$

where:

$y_n$  – value from the last period

$y_0$  – value from the first period

$n$  – number of periods

These formulas were also used to assess changes in the rental market in the provincial cities of Poland (in terms of changes in rent and the level of affordability of rent).

The analysis was carried out in two variants (this is also the order of the results presented):

- in the first – the medium-term pace of change and the rate of change in rent and the affordability of rent in the years 2019–2025 were indicated. The costs of maintaining the apartment were not taken into account here;
- in the second – the point affordability of rent was determined – for one period. It took into account rents from 2025, the level of expenses for housing (available data comes from 2023 and such were taken into account) and the number of people in the household (according to data from the National Census of Households and Families). The authors are aware of the time discrepancies, but when attempting to present the state of affordability of rental, either the available data will be used or the analysis will not be possible. It should also be added that the average number of people in a household is important, because in public statistics housing expenses are presented per person in a household.

The data used for the analysis are presented in Table 2.

**Table 2. Data on rents and salaries of households in provincial cities in Poland in 2019–2025**

No.	Specification	Average rents (in PLN)							Average gross salaries in the enterprise sector (in PLN)							Number of people in the household**	Housing expenses***
		Years															
		2019	2020	2021	2022	2023	2024	2025	2019	2020	2021	2022	2023	2024	2025*		
1	Białystok	1611	1556	1532	1982	2090	2106	2094	4216	4479	4882	5493	6131	6779	7454	2,61	236
2	Bydgoszcz	1792	1571	1725	2079	1979	2130	2190	4909	5159	5623	6306	6986	7671	8388	2,57	323
3	Gdańsk	2418	2155	2463	3191	3139	3232	3221	6305	6604	7192	8173	8997	9968	10924	2,47	375
4	Gorzów Wielkopolski	1397	1321	1412	1867	1922	1976	1894	4229	4404	4912	5563	6238	6835	7524	2,53	335
5	Katowice	1890	1707	1815	2329	2455	2515	2405	6210	6457	6749	8132	9062	9816	10757	2,33	354
6	Kielce	1326	1380	1464	1867	1979	1963	2019	4376	4522	4882	5500	6097	6972	7653	2,57	276
7	Kraków	2331	2086	2319	3214	3241	3291	3273	5868	6344	7158	8294	9341	10315	11547	2,43	287
8	Lublin	2082	1942	1993	2417	2512	2560	2546	4766	4978	5402	5964	6778	7751	8543	2,59	284
9	Łódź	1885	1651	1772	2420	2082	2209	2191	4873	5146	5649	6220	6967	7768	8528	2,27	341
10	Olsztyn	1305	1331	1475	1998	2111	2337	2171	4645	4892	5452	5989	6755	7594	8378	2,49	285
11	Opole	1659	1568	1747	2307	2223	2311	2376	4883	5140	5656	6345	7067	7796	8561	2,53	311
12	Poznań	1840	1715	1929	2511	2509	2615	2564	5743	5998	6469	7360	8167	9113	9995	2,41	371
13	Rzeszów	1635	1563	1693	2300	2616	2773	2647	5090	5313	5723	6352	7130	8177	8990	2,71	204
14	Szczecin	2081	2043	2183	2687	2766	2949	2743	5324	5539	5931	6715	7598	8551	9401	2,50	361
15	Toruń	1483	1335	1491	1864	1836	2034	1999	4896	5153	5758	6322	7121	7984	8804	2,54	323
16	Warszawa	4234	3457	4159	4973	5135	5123	4906	6457	6718	7227	8104	9022	9943	10839	2,31	355
17	Wrocław	2252	2096	2576	3270	3164	3114	3057	5570	5851	6443	7168	8141	9033	9950	2,35	355
18	Zielona Góra	1554	1514	1690	2258	2164	2528	2395	4431	4667	5199	6167	6951	7622	8496	2,59	335

\* own estimates;

\*\* information from the National Census (2021)

\*\*\* average monthly expenditure per person in households by province (2023)

**Source:** own study based on data from Otodom.pl and the Central Statistical Office

## RESEARCH RESULTS

In accordance with the adopted research procedure, the first step was to analyze the affordability of rent in the provincial cities of Poland, comparing the situation to a one-person household. The results are presented in Table 3.

**Table 3. Changes in rents and affordability of rent in the provincial cities of Poland in 2019–2025 for one-person households**

No.	specification	$\bar{c}$	$\bar{t}_{g_c}$	$r_c$	rental affordability level (in %)							$\bar{DN}$	$\bar{t}_{g_{DN}}$	$r_{DN}$
					years									
					2019	2020	2021	2022	2023	2024	2025			
1	Białystok	1853	1,04	0,04	53,8	48,9	44,2	50,8	48,0	43,8	39,6	47,0	0,95	-0,05
2	Bydgoszcz	1924	1,03	0,03	51,4	42,9	43,2	46,4	39,9	39,1	36,8	42,8	0,95	-0,05
3	Gdańsk	2831	1,05	0,05	54,0	46,0	48,2	55,0	49,1	45,7	41,5	48,5	0,96	-0,04
4	Gorzów Wielkopolski	1684	1,05	0,05	46,5	42,2	40,5	47,3	43,4	40,7	35,5	42,3	0,96	-0,04
5	Katowice	2159	1,04	0,04	42,9	37,2	37,9	40,3	38,2	36,1	31,5	37,7	0,95	-0,05
6	Kielce	1714	1,07	0,07	42,7	43,0	42,2	47,8	45,7	39,7	37,2	42,6	0,98	-0,02
7	Kraków	2822	1,06	0,06	56,0	46,3	45,6	54,6	48,9	44,9	39,9	48,0	0,95	-0,05
8	Lublin	2293	1,03	0,03	61,5	54,9	52,0	57,1	52,2	46,5	42,0	52,3	0,94	-0,06

9	Łódź	2030	1,03	0,03	54,5	45,2	44,2	54,8	42,1	40,1	36,2	45,3	0,93	-0,07
10	Olsztyn	1818	1,09	0,09	39,6	38,3	38,1	47,0	44,0	43,3	36,5	41,0	0,99	-0,01
11	Opole	2027	1,06	0,06	47,9	43,0	43,5	51,2	44,3	41,7	39,1	44,4	0,97	-0,03
12	Poznań	2240	1,06	0,06	45,1	40,3	42,0	48,1	43,3	40,4	36,1	42,2	0,96	-0,04
13	Rzeszów	2175	1,08	0,08	45,2	41,4	41,7	51,0	51,7	47,8	41,5	45,7	0,99	-0,01
14	Szczecin	2493	1,05	0,05	55,1	51,9	51,8	56,4	51,3	48,6	41,1	50,9	0,95	-0,05
15	Toruń	1720	1,05	0,05	42,7	36,5	36,5	41,5	36,3	35,9	32,0	37,3	0,95	-0,05
16	Warszawa	4570	1,02	0,02	92,4	72,5	81,1	86,4	80,2	72,6	63,7	78,4	0,94	-0,06
17	Wrocław	2790	1,05	0,05	56,9	50,5	56,3	64,3	54,7	48,6	43,3	53,5	0,96	-0,04
18	Zielona Góra	2015	1,07	0,07	49,4	45,7	45,8	51,6	43,9	46,7	39,7	46,1	0,96	-0,04

Designations:

$\bar{c}$  – average level of rents (in PLN)

$\bar{t}_{g_c}$  – medium-term pace of rent changes

$r_c$  – rate of rent changes

$\overline{DN}$  – average level of rental affordability (in%)

$\bar{t}_{g_{DN}}$  – medium-term pace of rent affordability changes

$r_{DN}$  – rate of change in rental affordability

**Source:** own study based on data from Otodom.pl and the Central Statistical Office

As can be seen, cities differ in rent levels – this is a natural feature of local housing markets. The average rent for cities reached a level close to PLN 2.3 thousand, with the relatively lowest observed in Gorzów Wielkopolski – almost PLN 1.7 thousand, and the highest in Warsaw – PLN 4.6 thousand. An increase in rents was observed in each of the cities. On average, it amounted to 5%, with the smallest increases – 2–3% – recorded in Warsaw, Bydgoszcz, Lublin and Łódź, and the largest – 8–9% – in Rzeszów and Olsztyn.

When assessing the affordability of rent, attention should be paid to two things: firstly – the level of availability, secondly – changes in the market situation. And so, when it comes to the level of availability, the situation of tenants is difficult. Only in two provincial cities – Katowice and Toruń – did the average indicator reach a level of 30% to 38%, which indicates a rent level that is unaffordable compared to income. And what is worse, these are cities where the situation for tenants is relatively the best. In the remaining provincial capitals (apart from Warsaw, where rent is critically unaffordable), the average indicator indicates serious unavailability. In terms of changes in the market situation, when assessing the negative rates of change in availability, the situation is improving slightly, because the rent-net income ratio of tenants is changing in a favorable direction. There is no doubt, however, that single households (e.g. so-called singles) are in a very difficult position on the housing rental market.

The next analysis was conducted for a 2-person household, assuming that it is a household composed of two people with the same monthly net income (according to the data presented in Table 2). The results of the study for such households are presented in Table 4.

**Table 4. Changes in rent and rental price availability in Polish voivodeship cities in 2019–2025 for 2-person households**

No.	specification	level of rental affordability (in %)							$\overline{DN}$	$\bar{t}_{g_{DN}}$	$r_{DN}$
		years									
		2019	2020	2021	2022	2023	2024	2025			
1	Białystok	26,9	24,5	22,1	25,4	24,0	21,9	19,8	23,5	0,95	-0,05
2	Bydgoszcz	25,7	21,4	21,6	23,2	19,9	19,6	18,4	21,4	0,95	-0,05
3	Gdańsk	27,0	23,0	24,1	27,5	24,6	22,8	20,8	24,3	0,96	-0,04
4	Gorzów Wielkopolski	23,3	21,1	20,2	23,6	21,7	20,4	17,7	21,1	0,96	-0,04

5	Katowice	21,4	18,6	18,9	20,2	19,1	18,0	15,7	18,9	0,95	-0,05
6	Kielce	21,3	21,5	21,1	23,9	22,9	19,8	18,6	21,3	0,98	-0,02
7	Kraków	28,0	23,2	22,8	27,3	24,4	22,5	20,0	24,0	0,95	-0,05
8	Lublin	30,8	27,5	26,0	28,5	26,1	23,3	21,0	26,2	0,94	-0,06
9	Łódź	27,2	22,6	22,1	27,4	21,0	20,0	18,1	22,6	0,93	-0,07
10	Olsztyn	19,8	19,2	19,1	23,5	22,0	21,7	18,2	20,5	0,99	-0,01
11	Opole	23,9	21,5	21,8	25,6	22,2	20,9	19,5	22,2	0,97	-0,03
12	Poznań	22,6	20,1	21,0	24,0	21,6	20,2	18,1	21,1	0,96	-0,04
13	Rzeszów	22,6	20,7	20,8	25,5	25,8	23,9	20,7	22,9	0,99	-0,01
14	Szczecin	27,5	26,0	25,9	28,2	25,6	24,3	20,5	25,4	0,95	-0,05
15	Toruń	21,3	18,2	18,2	20,8	18,2	17,9	16,0	18,7	0,95	-0,05
16	Warszawa	46,2	36,2	40,5	43,2	40,1	36,3	31,9	39,2	0,94	-0,06
17	Wrocław	28,5	25,2	28,2	32,1	27,4	24,3	21,6	26,8	0,96	-0,04
18	Zielona Góra	24,7	22,8	22,9	25,8	21,9	23,4	19,9	23,1	0,96	-0,04

Designations:

$\overline{DN}$  – average level of rental affordability (in%)

$\bar{t}_{g_{DN}}$  – medium-term rate of change in rental affordability

$r_{DN}$  – rate of change in rental affordability

**Source:** own study based on data from Otodom.pl and the Central Statistical Office

In the case of 2-person households, in which both persons receive a salary, rental affordability indicators improve significantly. Doubling the income in relation to analysis 1 causes the indicator for all cities to reach a value of 23.5%, which is considered an acceptable level. In two cities – Katowice and Toruń – it can be said that rental is affordable. In turn, in Warsaw – seriously unavailable (39%), in Wrocław and Szczecin – moderately unavailable (index values equal to 27% and 25%, respectively). In the remaining cities, it can be said that rental affordability is acceptable. It is also worth noting that the situation has been improving over the last few years – for example, in 2025 in Warsaw the indicator dropped significantly.

Despite the fact that it is already easier for 2-person households to function on the rental market compared to 1-person households, it cannot be forgotten that the rent itself still generates a significant burden on the monthly budget, and this does not take into account other expenses related to the daily functioning of households. If we were to take into account, for example, expenses for maintaining the apartment, the values have deteriorated. The relevant comparison is included in Table 5.

**Table 5. Comparison of rental affordability indicators without expenses for maintaining the apartment with indicators including expenses for maintaining the apartment (as of Q1 2025)**

No.	Specification	$c_{2025}$	$w_{2025}$	$H$	$o_{2025}$	$DN_{2025}$	$DN_{o_{202}}$	$L_{2005}$
1	Białystok	2094	10585	2,61	652,3	19,8	25,9	31,2
2	Bydgoszcz	2190	11910	2,57	880,9	18,4	25,8	40,2
3	Gdańsk	3221	15512	2,47	982,4	20,8	27,1	30,5
4	Gorzów Wielkopolski	1894	10684	2,53	898,8	17,7	26,1	47,5
5	Katowice	2405	15276	2,33	875,3	15,7	21,5	36,4
6	Kielce	2019	10867	2,57	753,3	18,6	25,5	37,3
7	Kraków	3273	16397	2,43	740,6	20,0	24,5	22,6
8	Lublin	2546	12130	2,59	780,4	21,0	27,4	30,7

9	Łódź	2191	12109	2,27	821,2	18,1	24,9	37,5
10	Olsztyn	2171	11897	2,49	752,6	18,2	24,6	34,7
11	Opole	2376	12157	2,53	834,1	19,5	26,4	35,1
12	Poznań	2564	14192	2,41	948,1	18,1	24,7	37,0
13	Rzeszów	2647	12766	2,71	586,1	20,7	25,3	22,1
14	Szczecin	2743	13350	2,50	956,5	20,5	27,7	34,9
15	Toruń	1999	12502	2,54	870,6	16,0	23,0	43,6
16	Warszawa	4906	15392	2,31	870,6	31,9	37,5	17,7
17	Wrocław	3057	14129	2,35	885,8	21,6	27,9	29,0
18	Zielona Góra	2395	12064	2,59	920,2	19,9	27,5	38,4

Designations:

$c_{2025}$  – average monthly rent in 2025 (in PLN)

$w_{2025}$  – average monthly household income (in PLN)

$H$  – average household size (number of people)

$o_{2025}$  – expenses for maintaining an apartment with an average household size (in PLN)

$DN_{2025}$  – level of affordability of rent without expenses for maintaining an apartment (in%)

$DN_{o,2025}$  – level of affordability of rent with expenses for maintaining an apartment (in%)

$L_{2025}$  – difference in indicators (in%)

**Source:** own study based on data from Otodom.pl and the Central Statistical Office

As can be seen, along with taking into account the costs of maintaining an apartment, the affordability indicator of rent deteriorates (on average by about 34%). It can be said that at a given point in time, on average  $\frac{1}{4}$  of the income obtained is related only to residence (the least in Katowice (22%), the most in Warsaw (38%)).

## CONCLUSIONS

The aim of the study was to determine and assess the price availability of apartments for long-term rental in the provincial cities of Poland. The presented goal was achieved, because in accordance with the methodology presented in the work, the price availability indicators of apartments were calculated and their interpretation was made.

The hypothesis put forward should also be positively verified, because based on the obtained results it can be said that in the period under study, long-term market rental in the provincial cities of Poland is relatively expensive and constitutes a serious burden on the household budget. This is evidenced by the indicators that inform that despite positive market changes, apartment rental is still moderately unaffordable and inaccessible in the largest cities of Poland.

These results should constitute a basis for reflection on the state of the Polish rental market. On the one hand, it is indicated that this segment should be developed, constitute an alternative to buying an apartment – giving people a choice between renting and owning, making them more flexible (being a tenant, it is easier, for example, to follow a job). On the other hand, it can be said that with such burdens, it is hard to be surprised that people prefer to take out loans, buy apartments for themselves, and thus build physical assets that can be their capital (security) at retirement age.

Furthermore, the size of rent burdens should be the basis for discussion on the real possibilities of meeting housing needs, in combination with building a family, or more precisely with having children. It seems, although this could be part of further research, that financial constraints, also caused by high housing costs, are a serious obstacle to making the decision to have more children. If this is the case,

then a solution to this problem should be sought, also in the context of very worrying demographic forecasts.

Finally, in reference to the previous sentence, high market rent burdens are a premise for making a decision to develop the affordable rental segment – through social and municipal construction but also using technology that allows the construction of relatively cheaper apartments. It would be worth referring to the experience of prefabricated construction, including modular construction, which can be a so-called game changer in the creation of a new housing substance.

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