Housing Security of Seniors in Poland Compared to the European Union – Living Conditions, Financial Burdens, and Housing Satisfaction

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Abstract

Motivation: For every single person, a place of residence is a part of their everyday life and a guarantee of their sense of security. Housing conditions have a significant influence on the overall quality of life. The sense of housing security is crucial, in particular for the elderly. The issue seems to be particularly relevant given demographic aging, as well as the demographic trends that shape both the current and future housing resources for seniors.
Aim: The aim of this article is to evaluate the housing security of seniors aged 65 and over in Poland compared to the European Union, with particular emphasis on living conditions,

financial burden and housing satisfaction. Method: 9 variables and 27 objects/EU(27) countries were used for assessment. The study covered the years 2013 and 2023, and the data was taken from Eurostat databases. The analysis was based on descriptive statistics, and gaps were calculated taking into account places of residence and age groups.
Results: Housing conditions for seniors in Poland are improving, yet structural problems remain serious. Seniors in Poland continue to incur high housing expenses, and this applies most to those living alone. The high satisfaction level of seniors may conceal real difficulties and does not necessarily reflect issues such as poor technical condition of premises, rising maintenance costs, and the lack of housing adapted to the needs of an aging population.

1. Introduction

Europeans live longer than ever before, and the age profile of the society is rapidly changing (EC, 2024, 2025; Ritchie et al., 2023; Ritchie & Roser, 2019). Aging of the population means that the proportion of working-age people in the UE is decreasing, while the number of the elderly is increasing (Kocot, 2011; Papież, 2007). This pattern will continue over two decades when the process of the post-war baby boom generation going into retirement will come to an end (EC, 2024). These changes will probably have profound implications not only for individuals, but also for governments, companies, and civil society – impacting health and social care systems, labour markets, public finances, and pension entitlements etc. (Crove et al., 2022; Maier, 2016; Polakowski, 2012). According to the forecast, the population of the elderly (people aged 65 and over) in the EU(27) will clearly rise from 90.5 million at the beginning of 2019 to 129.8 million in 2025. In 2019, people aged 55 and older made up just over one-third (33.6%) of the entire EU(27) population. The share is expected to reach 40.6% by 2025, and increase in each of the EU Member States (EC, 2024).

In 2022, the share of elderly people aged 60 and over in the population of Polish residents reached 25.9%, and the number of seniors amounted to 9.8 million. The old-age dependency ratio in Poland (i.e. the number of people aged 65 and over per 100 people aged 15-64) increased to 29.9. According to the demographic forecast, a steady grow of the number of seniors is expected to continue through 2060. By that year, the population of the elderly in Poland is to each 11.9 million, i.e. by 21.0% more than in 2022, representing 38.3% of the entire population (GUS, 2023).

Given the above data, the research on the housing, financial, environmental or health situation is extremely important, in particular with regard

to seniors[1]. Low income and substandard housing conditions result in a decline in the quality of life (Chu et al., 2022; Dewilde, 2022; Oleńczuk-Paszel & Sompolska-Rzechuła, 2025), however, these problems most acutely affect the youngest and oldest members of the population (Engel et al., 2016; Zhou et al., 2022). Special attention should be paid to living conditions and housing fees, which constitute a substantial burden, especially on one-person senior households.

The issue of 'housing and quality of life' should now be assessed with a multidisciplinary approach, due to the complexity and broadness of its components (Lawrence, 2004). Moreover, in order to guarantee good health standards, political and administrative decisions need to be channelled for improvement of the overall neighbourhood and building conditions (Feng et al., 2018; Padeiro et al., 2022; Wu et al., 2022) while having a clear and up-to-date regulatory system, since this is a key factor in ensuring public health protection and social justice.

The article attempts to assess the housing security of seniors aged 65 and over in Poland compared to the European Union, with particular emphasis on living conditions, financial burdens and housing satisfaction. The article indicates how living and financial conditions influence seniors' satisfaction with their apartments, and identifies the key challenges Poland needs to encounter in the context of an aging society and the ever-growing housing maintenance expenses. As part of this aim, the hypothesis was developed that housing conditions of people over 65 in Poland are improving, however, seniors still bear high housing expenses, and the high level of housing satisfaction may conceal real difficulties and does not necessarily reflect issues such as poor technical condition of premises and maintenance costs.

The issues of life quality and the security dimensions are frequently addressed in the literature and strategic documents, yet not to the extent they deserve due to their importance for state social policy and strategic decision-making aimed at equalising life standards and quality. The article tries to point out the gap in housing security dimensions (housing conditions and economic aspects) between people aged 18-64 and those over 65 in Poland and in the European Union as a whole, and the subjective assessment of housing satisfaction by seniors. The study may help identify which aspects of housing security of seniors in Poland are at a low level and require improvement.

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[1] 'Senior' is a general term defining an elderly person, usually over 60 or 65, although the age limit may differ, depending on the context (GUS, 2025). In Poland, there is no clear, legally valid definition of 'senior', and the age limit may differ across institutions, programmes, and acts.

2. Literature review

Stable and safe living conditions are fundamental to overall well-being and essential for the proper functioning of both the household and the individual (Gutkowska, 2003; Murawska, 2009) and housing security and material well-being are to interrelated concepts. The former refers to the stability and safety of one's living situation, the latter concerns the fulfilment of basic life needs (United Nations, 2025). Housing is a fundamental human right, not only to shelter, but also to 'adequate housing' in terms of legal security of possession, availability of services, materials, facilities and infrastructure, affordability, habitability, accessibility, location, and cultural adequacy (United Nations, 2009). Therefore, housing as a 'home' does not only mean a physical shelter, but also a foundation for social, psychological and cultural well-being. Housing is one of the core values of the quality of the living environment, providing citizens with a sense of economic stability and security, while motivating them to productive work (Kolesnikova, 2022).

The literature identifies various indicators related to housing resources and neighbourhood conditions that influence the quality of life and health. They are divided into four broad categories: first, what is considered is health issues that may result in the lack of a stable home (housing instability); second, financial burdens resulting from high housing costs (affordability); third, health issues related to indoor housing conditions (housing safety and quality); finally, the impact of the neighbourhood on health, including environmental and social characteristics of the place of residence (neighbourhood) (Green et al., 2021).

The World Health Organisation (WHO) defines a healthy home as one that 'supports the state of complete physical, mental, and social well-being' (WHO, 2018). Poor housing conditions and exposure to environmental hazards at home are risk factors for adverse health condition (Mitro et al., 2016; Rolfe et al., 2020; WHO, 2018). Exposures to these hazards are caused by the combined impact of both internal and external sources, building design and conditions, the presence and performance of ventilation systems, and resident activity patterns, including the use of consumer products and devices emitting environmental pollutants (Adamkiewicz et al., 2011, 2014). Furthermore, the living space features (e.g. thermal comfort, natural lighting, occupancy) and access to basic resources (e.g. heating, plumbing, cooking appliances) also contribute to residents' health, well-being, and life quality (D'Alessandro et al., 2020; D'Alessandro & Appolloni, 2020; Kabisch et al., 2022; WHO, 2018).

Housing conditions and their improvement are among the key factors that influence the quality of life and health (Acolin & Reina, 2022; Mansour

et al., 2022; Prochorskaite & Maliene, 2013; Rodgers et al., 2018) in particular for the elderly (Feng et al., 2018; Howden-Chapman et al., 2023). Substandard housing conditions and dangerous exposure to environmental factors within premises result in significant morbidity and mortality. Housing indices incorporating multiple dimensions of healthy housing are important for monitoring conditions and identifying households at risk (Chu et al., 2022).

Severe housing deprivation in European Union countries have been studied by Hick, Pomati, and Stephens (Hick et al., 2022). The authors focused primarily on the EU measure of severe housing deprivation and overcrowding issues, as well as poor housing conditions. Howden-Champan and others have come to a conclusion that housing standards are unevenly developed, implemented and monitored around the globe, despite reliable research showing that modernising existing homes and building new high-quality ones can reduce disease (Howden-Chapman et al., 2023). Prochorskaite & Maliene underline that health and well-being require greater consideration in current sustainable housing policy and investments (Prochorskaite & Maliene, 2013). In addition to housing indices, equally important are economic indicators, which reveal the scale of costs incurred for using a flat, housing-related expenses, housing cost burdens, and outstanding rent fees and payments for other media (Acolin & Reina, 2022; Kutty, 2005; McConnell, 2013).

Many authors addressed in their research the issue of housing security of seniors, which proves the multitude of research approaches and interpretive perspectives on this topic, as well as the importance of the phenomenon itself. The housing conditions of seniors have most often been analysed in the context of their relation to well-being (Bieszk-Stolorz & Dmytrów, 2023; Jazayeri et al., 2023), problems with housing accessibility and safety (Fenelon & Mawhorter, 2020), residential environment and surroundings (Bojanowska, 2021; Niezabitowski, 2018), fulfilment of housing needs of dependant elderly people (Bugajska & Iwański, 2018), or expenses resulting from to housing-related costs (Jenkins Morales & Robert, 2021).

Housing security of seniors is a key component of their health, well-being, and life quality. A home is not only a shelter, but also a human right that should guarantee stability, availability of services, and protection against environmental threats. Poor housing conditions can lead to a deterioration of physical and mental health, especially among the elderly. Therefore, studying indicators that show housing conditions, improving housing quality, and implementing a housing policy that addresses the needs of seniors are fundamental to their safety and dignified ageing.

3. Methods

The empirical data used in the article comes from the EU-SILC (European Union Statistics on Income and Living Conditions) survey, conducted by the Statistical Office of the European Union (Eurostat, 2025a). The analysis covered two time points: the years 2013 and 2023, based on a representative sample of EU residents. The EU-SILC survey in 2023 included a total of 531,418 households from 27 countries. Abbreviations of the EU(27) member states were used in the descriptive and graphical analysis of the results: Austria (AT), Belgium (BE), Bulgaria (BG), Croatia (HR), Cyprus (CY), Czech Republic (CZ), Denmark (DK), Estonia (EE), Finland (FI), France FR), Germany (DE), Greece (GR), Hungary (HU), Ireland (IE), Italy (IT), Latvia (LV), Lithuania (LT), Luxembourg (LU), Malta (MT), Netherlands (NL), Poland (PL), Portugal (PT), Romania (RO), Slovakia (SK), Slovenia (SI), Spain (ES), and Sweden (SE). The largest groups were evaluated in Germany (n = 36,563), Italy (n = 29,424), Spain (n = 27,227), and Poland (n = 17,999). The lowest values concerned the following countries: Ireland (n = 4,191), Cyprus (n = 4,281), and Malta (n = 4,515). This result ranks Poland among the countries with relatively high sample implementation effectiveness, exceeding the weighted average for the EU(27) (74.3%) (Eurostat, 2025b).

The analysis takes into consideration two age groups: 18-64 and 65 and over. Particular attention was paid to housing security of the elderly (≥65) and one- and two-person households, in which at least one person belongs to that age group. The age categories and types of households analysed in the study, along with the levels of housing satisfaction level and types of financial burdens, are shown in Table 1. For the purpose of the study, a database was established to cover nine indicators developed with Microsoft Excel and Statistica 13.3 (Table 2). In the selection of variables, the highest availability of complete and up-t0-date data for all EU(27) member states were taken into account. The indicators used in the study cover both living and economic aspects. The living ones included the overcrowding rate, the percentage of people living in dwellings with poor technical condition (e.g. leaking roof, dampness, rot), severe housing deprivation, and the average number of rooms per person. The economic indicators considered housing cost overburden, the share of housing expenses and rent in disposable income, total housing costs expressed in PPS, and the financial burden of housing expenses.

Basic descriptive statistics were applied, such as: arithmetic mean, coefficient of variation (Vs), range (R), and distance measure (D). A Shapiro-Wilk test for normality was also carried out, and skewness (A) and kurtosis (K) were calculated. The coefficient of variation Vs > 10% was considered indicative of statistically significant variability between countries (Table 3). The range (R) was applied

in the analysis as a measure of variability, which allowed for the comparison of changes over time (2013–2023), and the assessment of differences between age groups (b–c) and types of households (d–e, f–g). Negative values of the change indicator over time (2013–2023) represent an improvement compared to 2013 for a variable being a destimulant (and the opposite for a stimulant). Analogically, negative values of differences between age groups indicate unfavourable conditions for the elderly (for destimulants), and the other way round for stimulants. Due to limited availability of data on housing satisfaction, the analysis was conducted only for the population aged 65 years and over. Hausing satisfaction was assessed using a categorical scale with four levels: 'very low', 'low', 'good', and 'very good'. For the purpose of international comparison, the responses 'very good' and 'good' were combined into a high satisfaction category, while the responses 'low' and 'very low' were grouped into a low satisfaction category.

4. Results and discussion

4.1. Selected housing indicators against the background of the EU(27)

The statistical analysis of housing condition indicators among the elderly (65+) reveals significant regional and structural disparities within the broader context of the EU(27). Living indicators, including overcrowding (X_{01C}), technical issues (X_{02c}), and the severe housing deprivation rate (X_{03C}), indicate relatively low average values, but with strong deviations in some countries, in particular in Central and Eastern Europe. Here, characteristic are positive skewness and high kurtosis ranges, which suggest there are countries where the housing situation of seniors is way worse than in others.

Particularly alarming is data concerning financial burden. Indicators X_{05c}, $X_{06e/g}$ and X_{09e_HVY}/X_{09g_BUR} clearly show that many seniors in the EU(27) – and especially in Poland – perceive housing maintenance expenses as a significant financial burden (X_{09e_HVY}), ranking the country among those with the hardest situation in this regard.

On the other hand, the analysis of subjective housing satisfaction variables reveals an advantage of positive responses – more than 90% of seniors define their housing conditions as 'good' or 'very good'. In a few countries, however – particularly Romania, Cyprus, and Estonia - the share of 'very low' (Y_{c_vlow}) responses is reaching disturbing levels. The discrepancy between objective and subjective indicators may suggest internalized standards, adaptive expectations from the elderly, or local cultural differences in the perception of life standards.

4.2. Living conditions in an intergenerational and temporal perspective – analysis of indicators – X_{01}-X_{04}

Table 4 presents a comparison of living conditions by age group and region based on selected indicators (X_{01}-X_{03}) in 2013 and 2023. From 2013 to 2023, the overcrowding rate for housing premises (X_{01}) among the population aged ≥65 decreased both in Poland (from 27.7% to 23.3%, a decrease by 4.4 percentage points (p.p.)) and in the EU(27) (from 7.3% to 6.7%, a decrease by 0.6 p.p.). Despite this positive trend, the scale of overcrowding among Polish seniors in 2023 was three times higher than the EU(27) average. At the same time, in both analysed areas, the elderly remained in a relatively better housing situation than the working-age population (18-64). In 2023, this difference was 11.1 p.p. in Poland and 11.2 p.p. in the EU(27).

In 2023, 5.2% of people aged ≥65 in Poland lived in dwellings with leaking roofs, dampness, or rot (X_{02}), which represents a decrease from 8.8% in 2013 (-3.6 p.p.). Among the 18–64 age group, this indicator amounted to 5.4%, i.e. only slightly higher – the difference between the age groups was negligent (0.2 p.p.), indicating an almost equal hazard level. The situation was a bit different in the EU(27) – seniors (12.1%) continued to live in worse conditions than their peers in Poland, and the gap compared to younger people (16.0%) was greater by 3.9 p.p. Against the backdrop of EU countries, the improvement for people aged ≥65 was slower (−1.4 p.p.) than in Poland. Poland recorded a clear improvement of housing conditions over the decade – in particular for younger people (-4.7 p.p.), but also for seniors. In 2023, both generations experienced a similar level of technical issues.

In 2023, 3.2% of people aged ≥65 experienced severe housing deprivation (X_{03}), whereas in 2013 it was 7.0% – an improvement by 3.8 p.p. In the younger group (18–64), a decline was even greater – from 9.9% to 4.7% (-5.2 p.p.), and the gap between the groups was 1.5 p.p. in favour of seniors. Against the backdrop of EU(27) countries, the indicator for the elderly was lower than in Poland – amounting to 1.4% (down from 2.3%), and for younger individuals – 4.2%. The intergenerational gap in the EU(27) was clearer (2.8 p.p.), though the values were lower than in Poland. Although housing conditions in Poland improved for both groups, the elderly were still slightly more exposed to deprivation than in the EU(27), despite a significant progress over the past decade.

The analysed values of the indicator of the average number of rooms per person by household type (X_{04}) are shown in Table 5. In 2023, people aged ≥65 living alone in Poland had 2.4 rooms per person on average – the same as individuals aged 18–64. Over the decade, this space increased slightly (from 2.2) by 0.2 rooms. Against the backdrop of EU(27) countries, seniors living alone had a bit more of space (3.3 rooms), though compared to 2013, the increase was

minimal (0.1). The gap between younger and older people living alone was a bit higher in the EU(27) (-0.5 in favour of seniors), whereas in Poland, no intergenerational differences were recorded in 2023. Similar proportions remained in two-person households. In Poland, both younger and older couples had 1.5 rooms per person, and in the EU(27) – 1.9 and 2.0, accordingly. Changes over the decade in the average number of rooms per person by household type were minimal – increases of 0.1 rooms or no changes at all.

4.3. Economic aspects of housing security in an intergenerational and temporal perspective – analysis of indicators X_{05}-X_{09}

Table 6 presents a comparison of economic conditions by age group and region based on selected indicators (X_{05}-X_{07}) in 2013 and 2023. In Poland in 2023, 7.5% of the elderly (≥65) were overburdened by housing costs (X_{05}). This figure is lower than that of a decade prior, representing a decrease of 2.5 p.p. In the 18-64 age group the decrease was larger (-4.4 p.p.) and the indicator stood at 5.9%. Seniors were therefore more burdened than younger people – by 1.6 p.p. Against the backdrop of EU(27) countries, the cost overburden was higher: 9.8% among seniors and 8.9% among younger people. Improvement was also observed – by 1.6 p.p. and 2.9 p.p. respectively – and the generational gap was smaller (0.9 p.p.). Although seniors in Poland experienced housing cost overburden less frequently than their peers in the EU(27), their situation remained less favourable than that of younger Poles (18–64). Although seniors in Poland experienced housing cost overburden less frequently than their peers in the EU(27), their situation remained less favourable than that of younger Poles (18–64).

Between 2013 and 2023, the share of rent related to the occupied dwelling in disposable income (indicator X_{06}) increased in Poland in one-person households for both the elderly (≥65) and younger people (18-64) – by 2.6 and 5.4 p.p., respectively. The intergenerational difference in 2023 was 11.5 p.p. to the disadvantage of younger households. Against the backdrop of EU(27), in the same category, a slight decrease in the share of rent was observed – by 2.1 p.p. in the 18-64 group and by 0.8 p.p. in the ≥65 group. The difference between these groups in 2023 was minimal at 0.3 p.p. In two-person households in Poland, the share of rent in disposable income fell in both groups: by 7.6 p.p. among younger people and by 4.1 p.p. among the elderly. The intergroup difference in 2023 was 4.2 p.p. to the disadvantage of younger people. In the EU(27), decreases were also recorded – by 2.5 p.p. (18–64) and by 0.3 p.p. (≥65) – with a small intergroup difference of 0.4 p.p. Indicator X_{06} shows that in Poland it is younger households – both one- and two-person – that bear relatively higher rent burdens than the elderly, and that the dynamics of change in the last decade was much more pronounced than against the background of the EU(27).

Between 2013 and 2023, the share of housing costs in disposable income (X_{07}) decreased in all groups under analysis except for one-person households of the elderly in Poland, where it increased by 1.3 p.p.. Among one-person households aged 18-64 in Poland, a decrease of 6.4 p.p. was noted. However, in 2023 seniors were more burdened by housing costs relative to in disposable household income than younger people (a difference of -2.2 p.p.), particularly in one-person households. In the EU(27) younger people incurred higher housing costs relative to in disposable household income (a difference of 3.5 p.p.), although for both groups the indicators fell compared to 2013. In two-person households, decreases housing cost burden were recorded in all groups. In the EU(27): -3.6 p.p. (18-64) and -2.1 p.p. (65+), with younger people being more burdened in 2023 (a difference of 1.8 p.p.). In Poland, the decreases were larger: -5.6 p.p. and -2.0 p.p., and the difference between the groups was small (-0.7 p.p.). Indicator X_{07} shows that generational differences in housing cost burdens are more pronounced in one-person households. Against the backdrop of EU(27), younger people were relatively more burdened; in Poland, it was the elderly.

In the analysed period, the value of indicator X_{08}, measuring total housing costs in purchasing power standard (PPS), increased in all household groups (Table 7). In one-person households in Poland, total housing costs in PPS for people aged 18-64 increased by 106.6, reaching 356.9 PPS in 2023. Among the elderly (≥65), the increase was 93.0 and the indicator reached 298.0 PPS. The intergenerational range in 2023 was 58.9 to the disadvantage of younger households. In the EU(27), an increase was also noted – by 65.6 for the 18–64 group and by 47.5 for the elderly. The indicator value in 2023 was 460.7 and 361.3, respectively. The intergenerational range in one-person households in the EU(27) was considerably wider than in Poland, amounting to 99.4 PPS. In two-person households in Poland with persons aged 18–64, the x_{08} indicator increased by 108.6 was recorded, reaching 433.6 PPS, whereas the elderly experienced an increase of 97.0 (value of 372.3 PPS in 2023). The range in 2023 was 61.3 to the disadvantage of younger people. In the EU(27), the values of indicator X_{08} increased by 68.5 (to 553.5 PPS) for younger households and by 33.6 (to 412.9 PPS) for older households, respectively. The intergenerational difference was as much as 140.6 to the disadvantage of younger people. This indicator pointed to two key trends: in Poland, the pace of cost (expressed in PPS) increase was higher, whereas in the EU(27), the gap between younger and older households deepened, especially among two-person households.

Chart 1 shows the differences between age groups in one-person households regarding the financial burden of housing costs. In Poland, the elderly (≥65) report a heavy housing cost burden (HVY) far more often than the younger – by 17.3 p.p. to their disadvantage. In the category of moderate burden (BUR) in Poland, it is younger people who more frequently report this level of burden – the difference is 14.6 p.p. to the disadvantage of younger

people. The indicator of no housing cost burden (NOT) shows that in Poland the elderly more often declare no burden – a difference of 2.7 p.p., similar to the EU(27), where the difference is smaller at 1.0 p.p.. Chart 2 shows the differences between age groups in two-person households regarding the financial burden of housing costs. In Poland, significant differences also exist: in the HVY category, the elderly more often experience a heavy burden (a difference of 10.1 p.p.). In the BUR category, younger people in Poland more often report a moderate burden – a difference of 8.8 p.p. to their disadvantage, while in the EU(27), no difference between age groups was noted. Regarding no perceived costs (NOT), the elderly both in Poland (1.3 p.p.) and in the EU(27) (0.1 p.p.) more often declare no burden than younger people. In summary, the data indicate that in Poland older households – especially one-person households – are more exposed to heavy housing cost burdens, while younger households more often experience a moderate burden. In the EU(27), the differences between age groups are much smaller.

4.4. Housing satisfaction among the elderly against the background of EU(27) Countries

Poland ranked among the leading countries against the background of the EU (27) in terms of high housing satisfaction in the analysed age group. For the purposes of the analysis, a stacked bar chart (Chart 3) was prepared, presenting the percentage share of the elderly (≥65) declaring high (sum of 'vgood' and 'good' responses) and low (sum of 'low' and 'vlow' responses) levels of satisfaction with housing conditions in individual against the background of individual EU(27) countries. A total of 95.7% of the elderly in Poland rated their housing conditions positively, which placed Poland fourth among the 27 Member States. At the same time, only 4.3% of surveyed elderly people in Poland expressed dissatisfaction with their housing conditions. These results indicate a distinctly higher level of housing satisfaction among older adults in Poland than the EU(27) average, which was 92.5% for high and 7.5% for low satisfaction, respectively.

The highest level of housing satisfaction was recorded in Belgium (95.9%), Sweden (95.8%) and Slovenia (95.8%), while Poland was immediately behind them and ahead of countries such as Cyprus, Finland, Italy and Portugal. At the opposite end was Hungary, where only 80.2% of respondents expressed high satisfaction with their housing and as many as 19.7% indicated a low level of satisfaction. Poland's high ranking may be the result of widespread home ownership among older generations, relatively stable housing conditions and favourable socio-cultural conditions conducive to a positive assessment of the housing situation (Nowak, 2023).

4.5. Discussion of results

An analysis of housing conditions for people aged 65+, conducted against the background of the EU(27), revealed significant differences between countries. Although average overcrowding (7.3%) and deprivation (1.6%) rates among older adults were low, their distributions indicate serious problems in selected countries. Despite a high overall level of satisfaction with housing conditions among seniors (over 90% positive ratings), very low satisfaction also occurred sporadically. Research by Fernández-Portero et al. confirms that the quality and form of housing have a significant impact on the subjective sense of well-being of the elderly in Europe. These data suggest the need for targeted housing policy for the elderly, especially in regions most at risk of housing exclusion (Fernández-Portero et al., 2017).

A distinct improvement in the housing conditions of the elderly was noted in Poland – both in terms of a decrease in the overcrowding indicator and a reduction in the proportion of seniors living in dwellings in poor technical condition or experiencing severe housing deprivation. In 2023, the overcrowding rate was still more than three times the EU average, indicating persistent structural problems in the housing sector. Similar research was conducted by Hick et al., 2022, who analysed the issue of housing deprivation against the background of the EU. The authors point out that rates of overcrowding and poor technical conditions of dwellings are particularly high in Central and Eastern Europe, which also includes Poland.

Despite economic challenges, the level of housing satisfaction among Polish seniors is very high – almost 96% of persons over 65 rate their housing conditions positively. This may stem from a strong attachment to the place of residence, long-term occupancy of one dwelling and widespread home ownership (Gorczyca & Grabiński, 2018; Nowak, 2023). This situation indicates that current financial support mechanisms are insufficient and inadequately tailored to the needs of older adults. However, it should be noted that high satisfaction may mask real difficulties – the elderly, attached to their place of residence, are often reluctant to consider moving even in the case of deteriorating technical conditions or rising maintenance costs (Groeger, 2024; Muszyński, 2022).

It is also important to note the limitations of the study – data availability for some indicators was limited, which hindered a full assessment of the dynamics of change and comparisons. Moreover, the analysis did not include qualitative aspects of the housing environment, such as the availability of care services, architectural barriers or social integration, which are crucial for the seniors' quality of life.

5. Conclusion

The article assessed the level of housing security for people aged 65 and over in Poland against the backdrop of other European Union countries, with particular emphasis on living conditions, financial aspects and housing satisfaction. In pursuit of this aim, the stated hypothesis was confirmed. The housing conditions of people over 65 in Poland are improving; however, seniors still bear high housing costs, and high housing satisfaction may conceal real difficulties faced by seniors and does not reflect issues such as inadequate technical condition of dwellings and excessive maintenance costs.

The analysis showed that, despite a decline in overcrowding and an improvement in housing conditions among senior households, Poland still performs worse than the EU(27) average in terms of overcrowding and severe housing deprivation. In Poland, seniors, especially those living alone, are more exposed to high housing cost burdens than younger people, which is confirmed by higher values of the housing cost overburden rate and the share of housing expenditure in disposable income – in contrast to the more balanced situation observed in other EU(27) countries. Conversely, seniors are relatively less likely than younger age groups (18–64) to incur high rental costs, and their total housing expenditure expressed in purchasing power standard (PPS) is lower. However, the high level of declared housing satisfaction may mask real difficulties, such as deteriorating technical condition of dwellings, lack of architectural adaptations and insufficient institutional support.

These conclusions have important practical implications – they point to the need to develop housing policy targeted at the elderly, encompassing both financial support and modernisation of existing housing stock. It is necessary to take measures aimed at developing housing infrastructure adapted to the needs of an ageing society. This includes both the modernisation of existing dwellings and the planning of spaces that support independence and social integration. In Poland, seniors can benefit from various forms of housing support, such as sheltered housing and local projects adapting municipal apartments to their needs. Additionally, there are initiatives providing subsidies for renovations that improve the safety and accessibility of dwellings (Ministerstwo Rodziny, Pracy i Polityki Społecznej, 2025). Some programs also offer preferential loans and credits for the modernization and adaptation of housing for older adults. It is worth noting, however, that these programs are typically designed for older people with health problems or limited independence, who require additional support and care. However, there is a lack of a nationwide, comprehensive housing policy specifically targeted at this group. However, such forms of housing are still relatively

limited in scale and availability. From a scientific perspective, these results underline the importance of further, in-depth qualitative research on the subjective sense of housing security and the factors influencing satisfaction with living conditions in later life.

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Appendix

Table 1. Explanation of abbreviations and symbols used in the analysis of housing security in the EU(27) countries in 2013 and 2023

Symbol/ Code	Description
X	Variable describing housing security
Y	Variable describing satisfaction level
a	Total age group
b	From 18 to 64 years
c	65 years or over
d	One adult younger than 65 years
e	One adult 65 years or over
f	Two adults younger than 65 years
g	Two adults, at least one aged 65 years or over
HVY	Households with heavy financial burden due to housing costs
BUR	Households with financial burden due to housing costs
NOT	Households without financial burden due to housing costs
Vgood	Very good satisfaction
Good	Good satisfaction
Low	Low satisfaction
Vlow	Very low satisfaction

Source: Own work based on (Eurostat, 2025a).

Table 2. Indicators of Housing Security – Living Conditions and Economic Aspects

Variable symbol	Variable description
X_{01}	Overcrowding rate by age group in %
X_{02}	Total population living in a dwelling with a leaking roof, damp walls, floors or foundation, or rot in window frames or floor, by age (in %)
X_{03}	Severe housing deprivation rate in %
X_{04}	Average number of rooms per person by type of household – average

Variable symbol	Variable description
X$_{05}$	Housing cost overburden rate by age group in %
X$_{06}$	Share of rent related to occupied dwelling in disposable household income, by type of household in %
X$_{07}$	Share of housing costs in disposable household income, by type of household in %
X$_{08}$	Total housing costs in purchasing power standard – PPS
X$_{09}$	Financial burden of the total housing cost in %

Source: Own work based on *Eurostat* (2025a).

Table 3. Statistical characteristics of variables describing the EU(27) countries for the age group 65 years and over (data for 2023)

Variable	S/D	Mean	Min	Max	R	Vs	A	K	SW – W
X$_{01c}$	D	7.3	0.3 (CY)	26.0 (LV)	25.7	96.4	1.2	0.8	0.9
X$_{02c}$	D	11.1	2.4 (SE)	30.2 (CY)	27.8	61.4	1.4	1.9	0.9
X$_{03c}$	D	1.6	0.0 (MT, NL)	7 (LV)	7.0	99.2	2.0	5.4	0.8
X$_{04e}$	S	3.4	2.1 (LV)	5.1 (IE, LU, MT)	3.0	25.7	0.8	-0.5	0.9
X$_{04g}$	S	2.1	1.4 (LV, RO)	3.1 (IE)	1.7	23.0	0.5	-0.7	0.9
X$_{05c}$	D	8.9	1.6 (IE)	27.2 (GR)	25.6	63.4	1.4	2.7	0.9
X$_{06e}$	D	28.0	10.7 (LV)	40.6 (SE)	29.9	28.9	-0.2	-0.8	1.0
X$_{06g}$	D	21.7	4.3 (LV)	54.1 (EE)	49.8	41.1	1.7	6.9	0.8
X$_{07e}$	D	27.7	12.3 (MT)	45.2 (GR)	32.9	29.4	0.1	-0.3	1.0
X$_{07g}$	D	17.1	10 (MT)	30.7 (GR)	20.7	28.1	0.7	0.8	0.9
X$_{08e}$	D	309.0	114.7 (MT)	620.6 (NL)	505.9	48.8	0.7	-0.7	0.9
X$_{08g}$	D	351.9	169.7 (MT)	647.2 (DE)	477.5	39.7	0.7	-0.7	0.9
X$_{09e\_HVY}$	D	29.1	5.8 (SE)	68.5 (PL)	62.7	55.1	0.7	0.2	1.0
X$_{09e\_BUR}$	D	44.9	22.1 (SE)	64.7 (CZ)	42.6	28.6	-0.2	-0.9	1.0
X$_{09e\_NOT}$	D	26.1	2 (IT)	72.1 (SE)	70.1	75.6	1.0	0.3	0.9
X$_{09g\_HVY}$	D	22.6	2.8 (SE)	58.5 (PL)	55.7	62.4	0.9	0.4	0.9
X$_{09g\_BUR}$	D	48.9	19.6 (SE)	74.5 (CZ)	54.9	30.2	-0.6	-0.3	0.9
X$_{09g\_NOT}$	D	28.5	2.3 (IT)	77.6 (SE)	75.3	76.6	1.0	0.2	0.9
Y$_{c\_vgood}$	S	32.2	8 (BG)	71.9 (SE)	63.9	55.4	0.5	-0.9	0.9
Y$_{c\_good}$	S	60.3	23.9 (SE)	84.9 (BG)	61.0	29.2	-0.5	-0.9	0.9
Y$_{c\_low}$	D	4.6	1.5 (DK, LU)	11.8 (HU)	10.3	52.6	1.1	1.7	0.9
Y$_{c\_vlow}$	D	2.8	0.3 (RO)	12.9 (DK)	12.6	102.5	2.2	5.5	0.7

Notes: S – stimulant; D – destimulant; mean – EU(27) average value; min – minimum value for the country; max – maximum value for the country; Vs – coefficient of variation in %; R – range (max–min); A – asymmetry; K – kurtosis; SW–W – Shapiro–Wilk test result;
Source: Own work based on Eurostat (2025a).

Table 4. Range between age groups and range of change over time for indicators X01–X03 (EU(27) and PL, 2013–2023)

Variable symbol	Region	Age group	2013	2023	Range 2023–2013 [%]	Range 2023 (b–c) [%]
X_{01}	EU(27)	18–64	19.6	17.9	-1.7	11.2
	EU(27)	≥65	7.3	6.7	-0.6	
	PL	18–64	45.0	34.4	-10.6	11.1
	PL	≥65	27.7	23.3	-4.4	
X_{02}	EU(27)	18–64	15.8	16.0	0.2	3.9
	EU(27)	≥65	13.5	12.1	-1.4	
	PL	18–64	10.1	5.4	-4.7	0.2
	PL	≥65	8.8	5.2	-3.6	
X_{03}	EU(27)	18–64	5.7	4.2	-1.5	2.8
	EU(27)	≥65	2.3	1.4	-0.9	
	PL	18–64	9.9	4.7	-5.2	1.5
	PL	≥65	7.0	3.2	-3.8	

Source: Own work based on Eurostat (2025a).

Table 5. Range between age groups and range of change over time for indicator X_{04} (EU(27) and PL, 2013–2023)

Variable symbol	Region	Age group	2013	2023	Range 2023–2013 [average]	Range 2023 (d–e or f–g) [average]
X_{04} (1-person household)	EU(27)	18–64	2.8	2.8	0.0	-0.5
	EU(27)	≥65	3.2	3.3	0.1	
	PL	18–64	2.2	2.4	0.2	0.0
	PL	≥65	2.2	2.4	0.2	
X_{04} (2-person household)	EU(27)	18–64	1.9	1.9	0.0	-0.1
	EU(27)	≥65	2.0	2.0	0.0	
	PL	18–64	1.4	1.5	0.1	0.0
	PL	≥65	1.4	1.5	0.1	

Source: Own work based on Eurostat (2025a).

Table 6. Range between age groups and range of change over time for indicators X_{05}–X_{07} (EU(27) and PL, 2013–2023)

Variable symbol	Region	Age group	2013	2023	Range 2023–2013 [%]	Range 2023 (b–c or d–e or f–g) [%]
X_{05}	EU(27)	18–64	11.8	8.9	-2.9	-0.9
	EU(27)	≥65	11.4	9.8	-1.6	
	PL	18–64	10.3	5.9	-4.4	-1.6
	PL	≥65	10.0	7.5	-2.5	

| Variable symbol	Region	Age group	2013	2023	Range 2023–2013 [%]	Range 2023 (b–c or d–e or f–g) [%]
X_{06} (1-person household)	EU(27)	18–64	32.1	30.0	-2.1	0.3
	EU(27)	≥65	30.5	29.7	-0.8	
	PL	18–64	31.1	36.5	5.4	11.5
	PL	≥65	22.4	25.0	2.6	
X_{06} (2-person household)	EU(27)	18–64	22.6	20.1	-2.5	-0.4
	EU(27)	≥65	20.8	20.5	-0.3	
	PL	18–64	26.7	19.1	-7.6	4.2
	PL	≥65	19.0	14.9	-4.1	
X_{07} (1-person household)	EU(27)	18–64	35.3	32.2	-3.1	3.5
	EU(27)	≥65	29.4	28.7	-0.7	
	PL	18–64	36.9	30.5	-6.4	-2.2
	PL	≥65	31.4	32.7	1.3	
X_{07} (2-person household)	EU(27)	18–64	22.9	19.3	-3.6	1.8
	EU(27)	≥65	19.6	17.5	-2.1	
	PL	18–64	25.4	19.8	-5.6	-0.7
	PL	≥65	22.5	20.5	-2.0	

Source: Own work based on Eurostat (2025a).

Table 7. Range between age groups and range of change over time for indicator X_{08} (EU(27) and PL, 2013–2023)

| Variable symbol	Region	Age group	2013	2023	Range 2023–2013 [PPS]	Range 2023 (d–e or f–g) [PPS]
X_{08} (1-person household)	EU(27)	18–64	395.1	460.7	65.6	99.4
	EU(27)	≥65	313.8	361.3	47.5	
	PL	18–64	250.3	356.9	106.6	58.9
	PL	≥65	205.0	298.0	93.0	
X_{08} (2-person household)	EU(27)	18–64	485.0	553.5	68.5	140.6
	EU(27)	≥65	379.3	412.9	33.6	
	PL	18–64	325.0	433.6	108.6	61.3
	PL	≥65	275.3	372.3	97.0	

Source: Own work based on Eurostat (2025a).

Chart 1. Differences between age groups in one-person households for the financial burden of housing costs indicator (X_{09}) in 2023 (EU(27) and Poland)
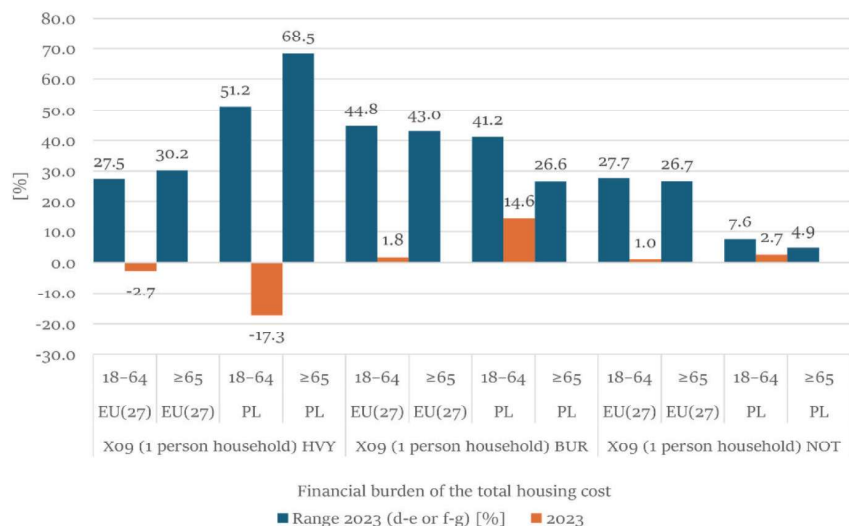
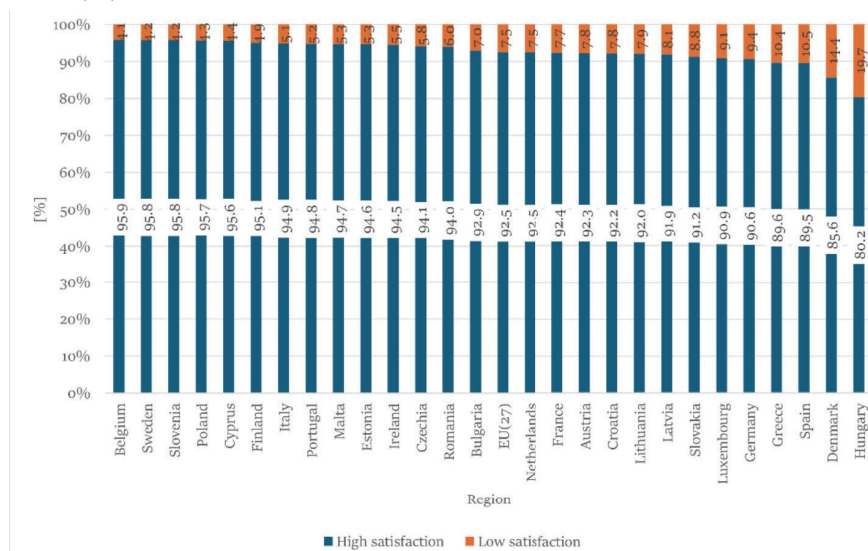Source: Own work based on Eurostat (2025a).

Chart 2. Differences between age groups in two-person households for the financial burden of housing costs indicator (X_{09}) in 2023 (EU(27) and Poland)
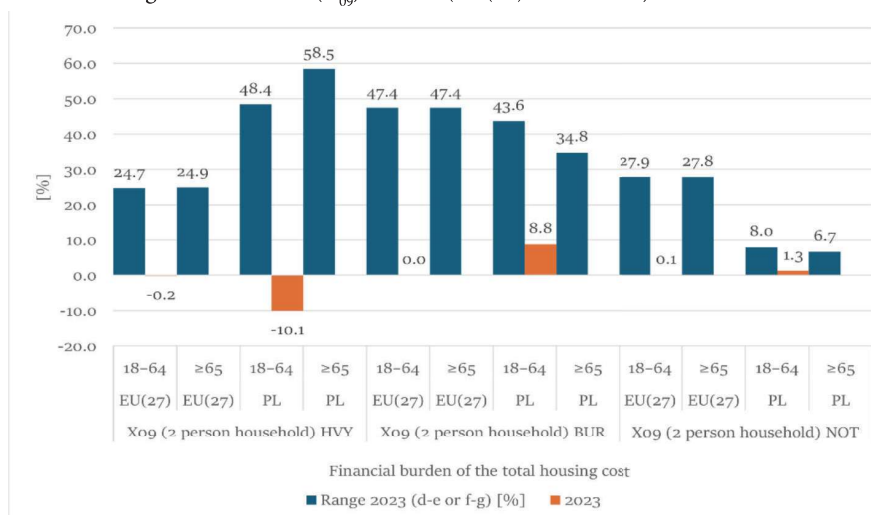
Source: Own work based on Eurostat (2025a).

Chart 3. Level of housing satisfaction among people aged 65+ against the background of the EU(27)

Source: Own work based on Eurostat (2025a).