

Housing and Residential Conditions of Ukrainians: Survey Results

Research report

Second Wave of the Survey



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Cedos is an independent think tank, urban bureau, and community that has been working on social and spatial development issues since 2010. We believe that every person is entitled to a dignified standard of living. Therefore, Cedos's goal is to identify

the systemic causes of social problems and develop strategies to solve them. Our approach is research-based. We study social processes and public policies, spread critical knowledge, promote and implement progressive changes, and educate and empower a community of supporters for these changes. In our work, we are guided by the values of dignity, equality, solidarity, participation, quality, and empathy.

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Introduction

According to the Ministry of Social Policy, Family and Unity of Ukraine, as of January 2026, 4.6 million people were registered as internally displaced persons.¹ Housing is one of the sectors that has suffered the most negative impact of the war. As of the end of 2024, about 13% of the total housing stock had been destroyed or damaged, affecting 2.5 million households.²

Housing and housing policy are among the key topics that Cedos Think Tank works on. We advocate for the development of housing policies that can comprehensively respond to diverse housing needs. We are convinced that social housing—that is, housing for long-term affordable rent—can become one of the key pathways for overcoming the consequences of the housing crisis. In order to advocate for the need to develop social housing in Ukraine, we conduct research and collect data on the housing conditions of the population and changes in the housing sector.³

The aim of this survey was to examine housing conditions, in particular housing affordability, the structure of forms of tenure in the housing sector, as well as the population's vulnerability to a hypothetical loss of housing. In order to assess changes in the housing sphere and ensure continuity of research processes, we repeated some of the 2022 questions in this year's study.

Methodology

The fieldwork stage of the survey was conducted by the Kyiv International Institute of Sociology at the request of Cedos Think Tank from September 19 to October 5, 2025. The survey was carried out using computer-assisted telephone interviews (CATI), based on a random sample of mobile phone numbers

¹ The Ministry of Social Policy, Family, and Unity of Ukraine has provided these data at the request of the Cedos team as part of preparing the report on the Fourth Rapid Damage and Needs Assessment (RDNA5): February 2022 – December 2025.

² World Bank, Government of Ukraine, European Union, and United Nations. 2025. Third Rapid Damage and Needs Assessment (RDNA4): February 2022 – December 2024. [Link](#).

³ Cedos. Topics: Housing. <https://cedos.org.ua/topic/home/>.

(with random generation of telephone numbers and subsequent statistical weighting). A total of 2,015 respondents living in all regions of Ukraine (except the Autonomous Republic of Crimea) were surveyed. Interviews were conducted with people aged 18 and older who, at the time of the survey, were living in territories under the control of the Government of Ukraine. Residents of temporarily occupied territories of Ukraine and people who left abroad after February 24, 2022, were not included in the sample.

The distribution of the entire adult population by macroregion and type of settlement was determined on the basis of data from the Central Election Commission, based on the results of the 2019 parliamentary elections (by the number of registered voters). The sex and age structure was determined according to data from the State Statistics Service of Ukraine as of 1 January 2021. A weighting procedure was applied to the obtained data.

The statistical margin of error of the sample (with a probability of 0.95 and a design effect of 1.1) does not exceed:

- 2.9% for indicators close to 50%,
- 2.5% for indicators close to 25 or 75%,
- 1.7% for indicators close to 10 or 90%,
- 1.3% for indicators close to 5 or 95%,
- 0.6% for indicators close to 1 or 99%.

Due to the unavailability of statistical data on the structure of Ukraine's population after the Russian invasion, the study's conclusions may contain inaccuracies when extrapolated to the current population of Ukraine.

A total of 2,015 respondents took part in the survey. The socio-demographic characteristics of the respondents are as follows:

- 45% of the surveyed people are men, and 55% are women.
- 37% of the respondents belong to the 18–39 age group, 34% of the respondents belong to the 40–59 group, and 29% are 60 and older.
- The highest share of the surveyed people live in the Central Macroregion (38%). 29% live in the Western Macroregion, while 23% live in the Southern and 10% in the Eastern Macroregions.
- 42% of the respondents live in regional centers, 21% in

other cities, and 37% in rural towns and villages.

When analysing responses to the questions, the answer options “Difficult to answer” and “Refusal to answer” were excluded from the analysis as missing values.

This report is the second wave of the study *Housing and Residential Conditions of Ukrainians: Survey Results*.⁴

In this report, we compare some of the data obtained in 2025 with the data from 2024. The questions for which comparisons are presented had exactly identical wording and response options in 2024 and 2025.

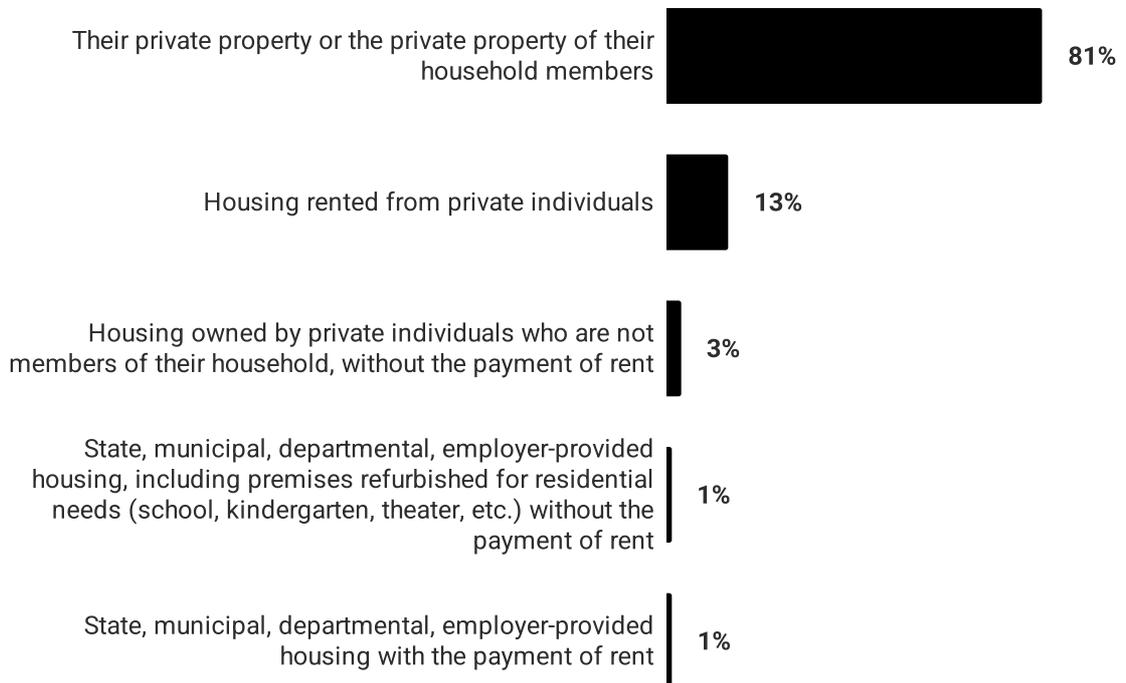
Survey Results

● Tenure structure in the housing sector

The overwhelming majority of respondents live in owner-occupied housing, while renting and other forms of tenure cover a significantly smaller share of households. According to the survey results, 81% of respondents stated that they lived in housing that is their private property or the private property of members of their household. Another 13% of respondents live in housing rented from private individuals (hereinafter referred to as “rented housing”). A small share of respondents (3%) live in housing owned by private individuals without paying rent. 1% of respondents reported living in state, municipal, departmental, or employer-provided housing without paying rent, and another 1% reported living in such housing while paying rent.

⁴ The first wave was conducted in 2024, and its results can be reviewed at the [following link](#).

The housing in which the respondents currently reside is



Question: “The housing you currently live in is...?”. Number of respondents=1,995

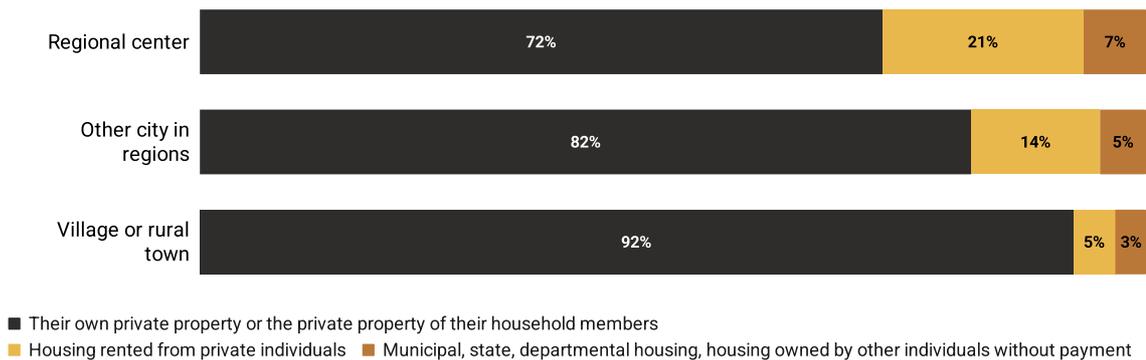
Compared to 2024,⁵ the structure of housing tenure has not changed. The percentage indicators show slight fluctuations: the share of people living in owner-occupied housing has slightly increased (from 79% to 81%), while the share of tenants has decreased from 14% to 13%. However, these fluctuations fall within the statistical margin of error, so **the structure of housing tenure remained unchanged over the year**. The results of our study show that the overwhelming majority of the population of Ukraine live in housing that is their own property. At the same time, rented housing, although less widespread, remains one of the main forms within the tenure structure. This underscores the importance of regulating the rental sector and creating mechanisms that would guarantee its stability and protection.⁶

⁵ Cedos. 2024. Housing and residential conditions of Ukrainians. Research Report. [Link](#).

⁶ We have written in detail about the situation and challenges in the rental housing sector in the research report [Rental Housing in Ukraine: Current State and Challenges](#). This report also provides a list of recommendations that we propose key stakeholders consider for reforming the rental sector.

The form of housing tenure differs significantly depending on the type of settlement in which respondents live.⁷ **Renting is much more common in large cities, while living in owner-occupied housing prevails in villages and rural towns.** The highest share of people living in owner-occupied housing is recorded in villages and rural towns at 92%. In regional centers, 72% of respondents live in owner-occupied housing, while in other cities of the region 82% do. At the same time, renting housing is most widespread in regional centers: 21% of respondents rent their housing there. For comparison, in other cities of each region, the share of tenants is 14%, and in villages and rural towns it is only 5%. These data show that renting housing is a more typical form of residence for city residents. Accordingly, it is in regional centers that the need for affordable and stable rental conditions is the most acute.

Housing in which the respondents currently live
(Distribution by type of settlement)



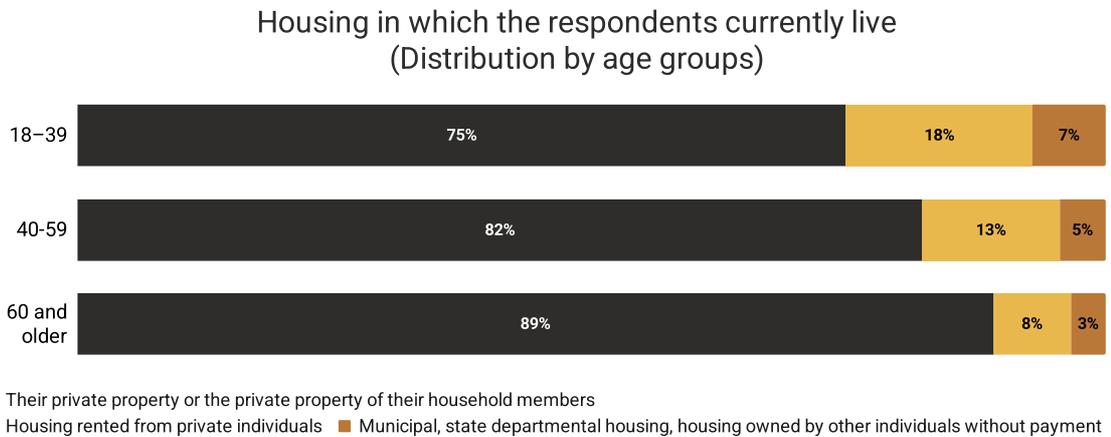
Two-dimensional representation of the question “The housing you currently live in is...?” and the question about the type of settlement where the respondents live. Number of respondents=1,996

The form of housing tenure also differs across age groups.⁸ Among older people (60 and older), the majority—89%—live in their own housing. Among middle-aged people (40–59), 82% live in their own housing, and among young people (18–39 years) 75% do. Accordingly, housing is most often rented by young households (18%), compared to 13% among middle-aged

⁷ There is a statistically significant relationship between the type of settlement and the form of housing tenure (Chi Square = 94, $\alpha < 0.01$).

⁸ There is a statistically significant relationship between age and the form of housing tenure (Chi Square = 595, $\alpha < 0.01$).

households and 8% among older people. **Thus, renting remains most common among young people.**

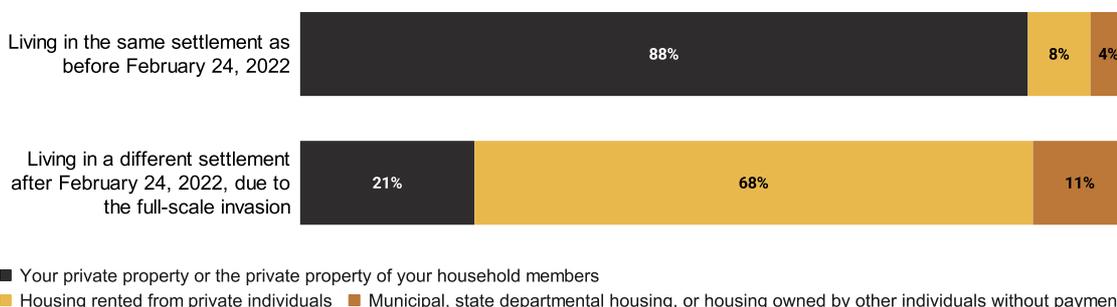


Two-dimensional representation of the question “The housing you currently live in is...?” and the age of respondents. Number of respondents=1,996

The form of housing tenure differs significantly between people who live in the same settlement where they lived before February 24, 2022, and those who were forced to relocate due to the full-scale invasion.⁹ Among respondents who have not changed their place of residence, the vast majority—88%—live in their own housing. Only 8% of this group rent housing, while another 4% live in municipal, state, departmental housing, or in the housing of other individuals without paying rent. In contrast, among people who have moved to another settlement due to the full-scale invasion, rented housing predominates at 68%. Only 21% of this group live in their own housing. **Forced displacement significantly changes the housing conditions of households and is associated with a shift from owner-occupied housing to renting or temporary forms of accommodation, accompanied by lower stability of the housing situation.**

⁹ There is a statistically significant relationship between the form of housing tenure and the experience of forced displacement after February 24, 2022, due to the full-scale invasion (Chi Square = 567, $\alpha < 0.01$).

Housing in which the respondents currently live (Distribution by the characteristic of forced displacement after February 24, 2022, due to the full-scale invasion)



Two-dimensional representation of the question “The housing you currently live in is...?” and the experience of forced displacement after February 24, 2022, due to the full-scale invasion. Number of respondents=1,955

● Affordability of housing

In 2024, we recorded that for a significant share of households, housing costs remained a substantial financial burden that limited their ability to meet other needs. As of September 2024, 42% of respondents indicated that they spent more than 30% of their household income on housing. Housing payments caused the greatest difficulties for elderly people and for those living in housing rented from private individuals. During 2025, the inflation rate and the cost of utilities increased,¹⁰ and rental housing prices also rose.¹¹ At the same time, according to data from the Pension Fund of Ukraine, the average salary did not show significant growth.¹² This indicates the continuation of the trend that **housing costs remain financially burdensome for many households**, primarily renters.

The housing situation remains the most insecure for people who are in poverty or on its verge. Households of respondents with low income levels are more likely to spend more than half of their income on housing. Thus, among people with low income levels, 16% of respondents gave such an answer,

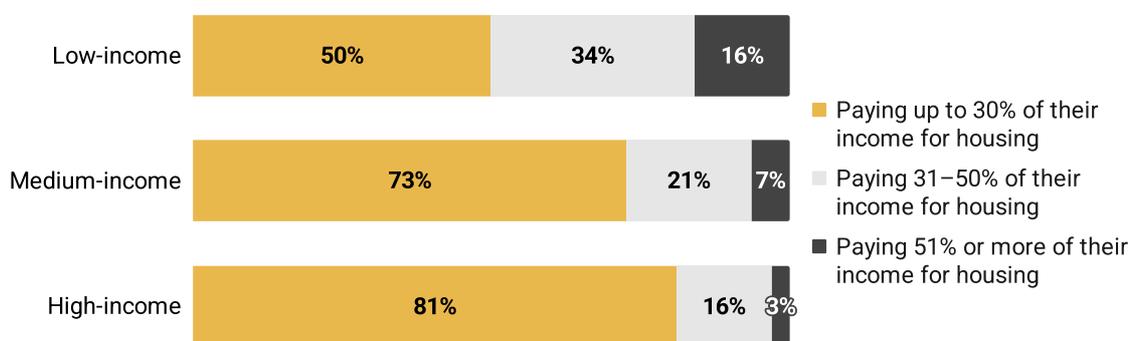
¹⁰ State Statistics Service. 2025. Price indices in December 2025 (express edition). [Link](#).

¹¹ LUN. 2025. Rent Statistics. [Link](#).

¹² We conducted the first wave of the study in September 2024, when the average salary in Ukraine, according to data from the Pension Fund of Ukraine, amounted to approximately 18,000 UAH. We conducted the second wave of the study in 2025, when the average salary was approximately 21,000 UAH.

whereas among households with middle and high income levels, this share amounts to 7% and 3%, respectively. This indicates that the financial burden of housing payments differs significantly depending on household income levels: the poorest families spend a larger share of their income on housing and accordingly have fewer resources for other needs, while more affluent households spend a relatively small share of their income on housing.¹³

Percentage of total monthly household income spent on housing on average
(Distribution by the family's self-assessed financial situation)

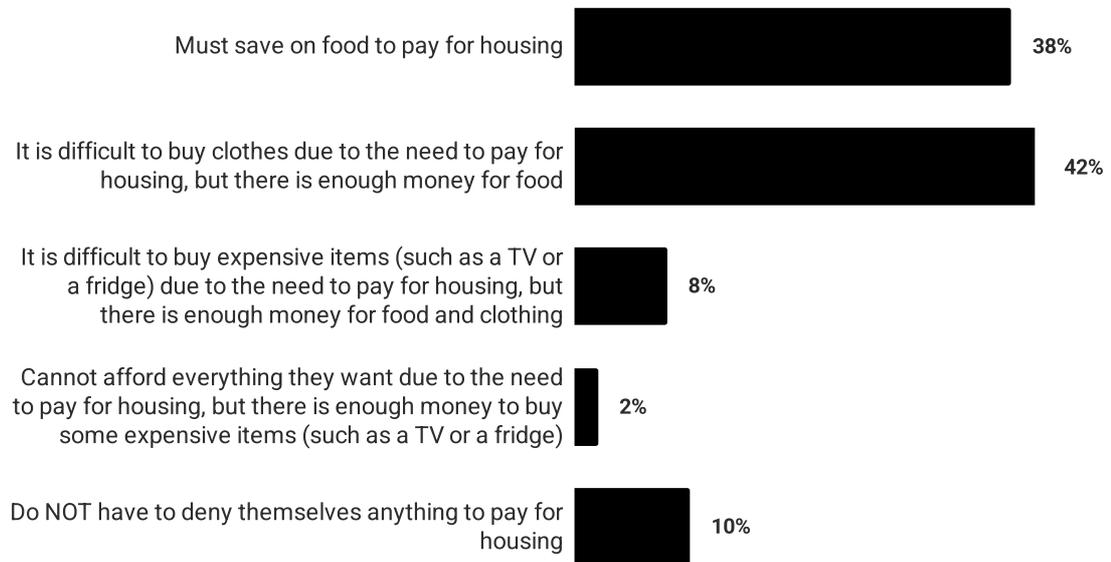


Two-dimensional representation of the question “What is the average percentage of your household’s total monthly income that is spent on housing? This refers to all the possible costs of housing: rent, mortgage, utility fees, etc. If you cannot name the exact amount, please round it” and the assessment of the family’s financial situation. Number of respondents=1,846

We recorded evidence of the unaffordability of housing costs for people with low incomes in the question about cutting expenses. **Thus, the majority of low-income households are forced to deny themselves other needs due to housing expenses.** Approximately 90% of respondents economise because of housing costs: about 38% save on food and 42% on clothing. Only 10% of such households reported that they do not have to cut expenses due to housing costs. The data obtained demonstrate that housing payments significantly affect the ability of households to meet their everyday needs.

¹³ There is a statistically significant relationship between the share of total monthly household income spent on housing payments and the subjective financial situation (Chi Square = 141, $\alpha < 0.01$).

Among low-income households: Does the household have to deny themselves something, save money to pay for housing?



Question: "Does your household have to deny yourselves anything, save money in order to pay for housing (rent, utilities, other payments)?"
 Number of respondents=719

● Security of the housing situation

The security of the housing situation remains a challenge for households. We asked respondents what they would do in the event of losing the housing in which they currently reside. Almost half of households (48%) stated that they would not be able to secure other housing on their own and do not have a clear plan of action. Among those who could act on their own, 17% would rent housing, another 17% would temporarily move in with relatives or acquaintances, 14% would move in with relatives or friends on a permanent basis, and only 3% would be able to purchase their own housing. This indicates significant vulnerability of households in the event of sudden housing loss and highlights the importance of **affordable housing solutions** and **mechanisms of social support** for the population in such cases.

What would respondents do, in their opinion, if they lost the housing they currently reside in



Question: "In your opinion, what would you do if you lost the housing you currently live in?" Number of respondents=1,966

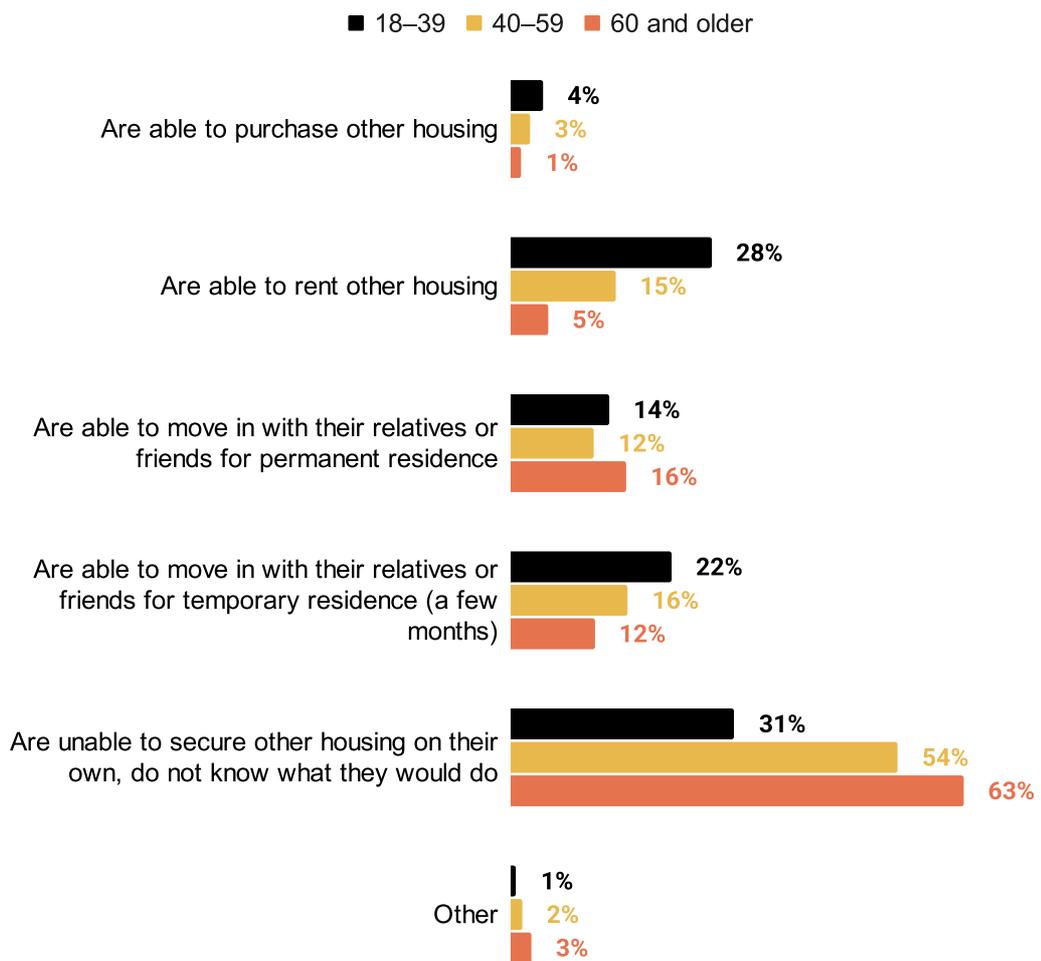
A comparison of the data with the previous year shows that the share of households that do not have a plan of action in the event of losing their housing has slightly increased: whereas in 2024 this share was 42%, in 2025 it is almost half (48%). At the same time, the share of those who could independently rent housing remained approximately at the same level (15% versus 17%), and the possibility of purchasing one's own housing remains minimal (2% versus 3%). The share of people who rely on the possibility of living with relatives decreased from 24% in 2024 to 17% in 2025. These trends indicate **persistent uncertainty among households regarding their housing pathways and a lack of affordable options in the event of sudden housing loss.**

A comparison of the level of housing security across different age groups shows **significantly greater vulnerability among older people.** Thus, 63% of people aged 60 and older reported that they do not know how they would act in the event of losing their housing, whereas among middle-aged people (40–59 years) this share amounts to 54%, and among young people (18–39 years) it is 31%.¹⁴ Compared to other age groups, elderly

¹⁴ There is a statistically significant relationship between the way people would act

people are also much less likely to rely on the option of renting housing. Only 5% of elderly people indicated this option, while among middle-aged people the share was 15%, and among young people it was 28%.

What would respondents do, in their opinion, if they lost the housing they currently reside in (Distribution by age group)



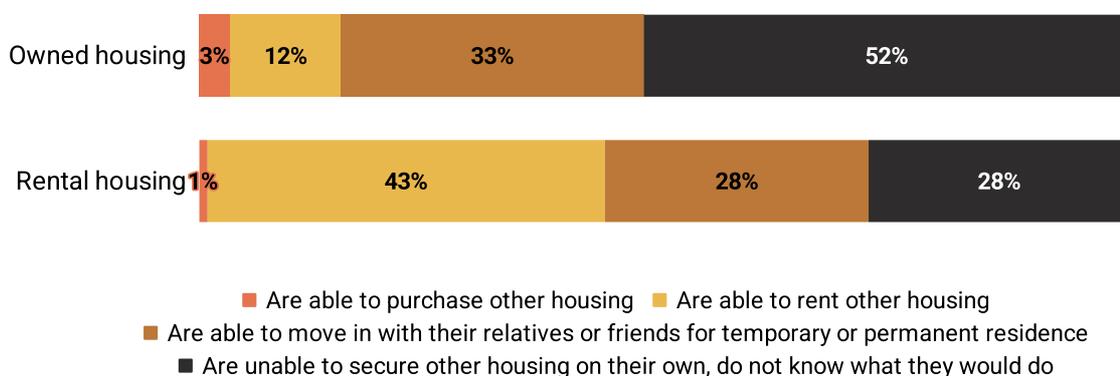
Two-dimensional representation of the question “In your opinion, what would you do if you lost the housing you currently live in?” and the question about the age of respondents. Number of respondents=1,846

The study results demonstrate different scenarios that households rely on in the event of housing loss, depending on their form of tenure. Among households living in their own housing, more than half (52%) stated that they would not be

if they lost their housing and their age (Chi Square = 223, $\alpha < 0.01$).

able to secure alternative housing on their own and do not know what they would do in such a case, whereas among renters this share amounts to only 28%. At the same time, renters more often rely on the possibility of independently renting other housing: 43% of respondents gave this answer, while among private homeowners only 12% did so. The possibility of moving in with relatives or acquaintances on a temporary or permanent basis was indicated in roughly similar proportions: 33% among those living in their own housing and 28% among renters. These data indicate differences in available housing scenarios between groups of people and highlight the need for further research to clarify the reasons for such differences. **The results also highlight the need for a housing policy that would enable comprehensive protection of tenants' rights and support households in the event of housing loss, regardless of the form of tenure.**

What would respondents do, in their opinion, if they lost the housing they currently reside in (Distribution by type of tenure)



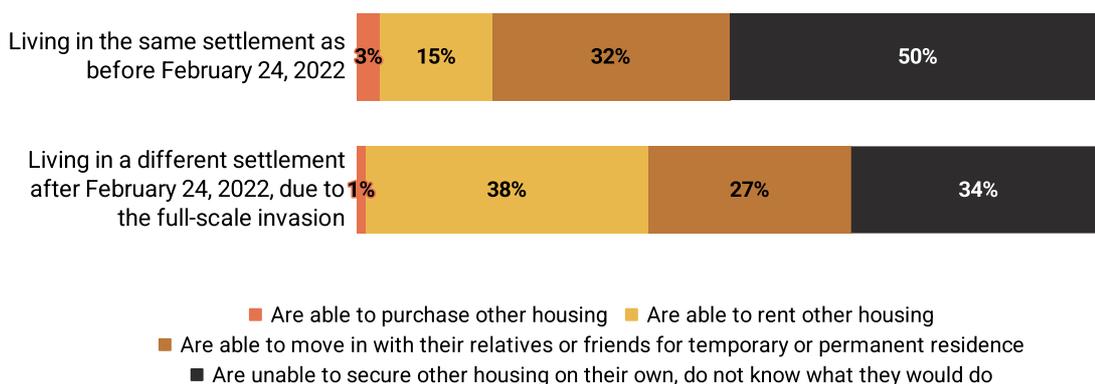
Two-dimensional representation of the question “In your opinion, what would you do if you lost the housing you currently live in?” and the respondents’ form of tenure. Number of respondents=1,885

Among respondents who moved to another settlement because of the invasion¹⁵, the most common response is the possibility of renting other housing: 38% indicated this. Another 27% of this group rely on the possibility of temporarily or permanently moving in with relatives or friends. At the same time, one third of respondents (34%) are unable to independently secure alternative housing and do not know how they would act in the

¹⁵ There is a statistically significant relationship between the way people would act if they lost their housing and the experience of forced relocation after February 24, 2022, due to the full-scale invasion (Chi Square = 567, $\alpha < 0.01$).

event of its loss. Only 1% indicated that they have the possibility of purchasing other housing. In contrast, among people who live in the same settlement where they resided before the full-scale invasion, half (50%) report that they have no alternative housing options and do not know what they would do in the event of housing loss. The possibility of renting other housing is available to 15%, moving in with relatives or friends to 32%, and purchasing other housing to 3%. **Although people who relocated to another settlement due to the full-scale invasion more often consider renting as a possible scenario, a significant share of respondents in both this group and among those who did not change their place of residence do not have a clear plan of action in the event of housing loss. This indicates high housing vulnerability among both groups.**

What would respondents do, in their opinion, if they lost the housing they currently reside in (Distribution by the characteristic of forced displacement



Two-dimensional representation of the question “In your opinion, what would you do if you lost the housing you currently live in?” and the experience of forced displacement after February 24, 2022, due to the full-scale invasion. Number of respondents=1,934

● Housing-related challenges

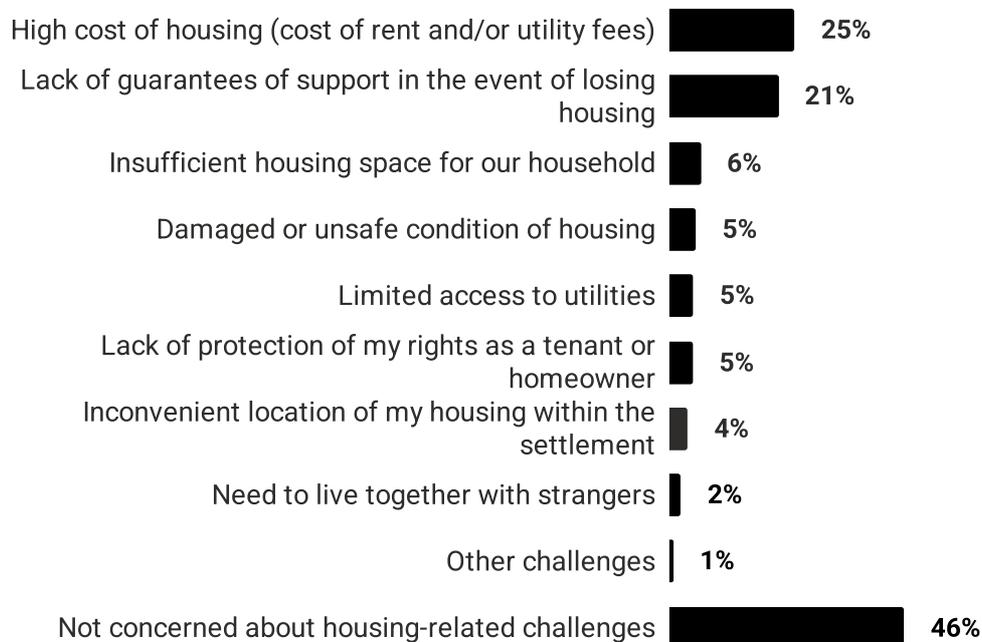
The majority of respondents face housing challenges that are predominantly financial and security-related in nature. More than half of those surveyed (54%) indicated at least one housing-related problem. At the same time, 46% of

respondents stated that they are not concerned by housing-related challenges.

Most often, people identified the high cost of rent and utilities as problematic: approximately one quarter of respondents reported this issue. Respondents also frequently emphasized the lack of guarantees of support in the event of housing loss: about 21% of study participants indicated this. These responses reflect the most common causes of housing difficulties: **financial burden and a sense of instability.**

Less common challenges relate to insufficient housing space, damaged or unsafe condition of the premises, limited access to utilities, or lack of protection of renters’ rights. Some respondents also mentioned the inconvenient location of housing, the need to share space with strangers, or other everyday problems, such as difficulties with carrying out repairs, lack of ramps, parking issues. This indicates that some respondents face not only financial difficulties but also unsatisfactory living conditions or inadequate state of housing infrastructure.

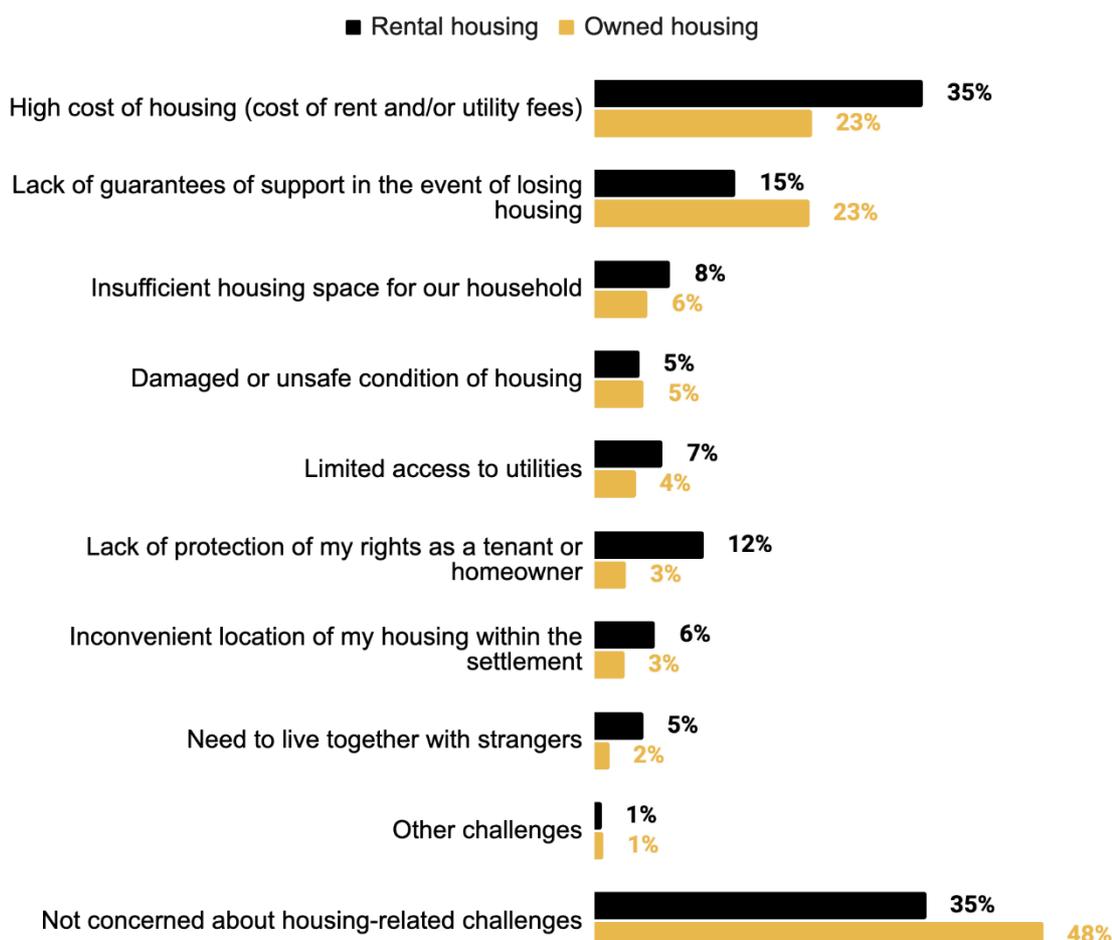
Housing challenges that concern respondents the most



Question: “Which housing-related challenges concern you the most right now?” The question offered the opportunity to mark multiple answers. Number of respondents=1,970

Housing challenges are more common among renters compared to households living in their own housing. Thus, among renters, only 35% stated that they are not concerned by housing-related problems, whereas among households living in their own housing this share is almost half (48%).

Housing challenges that concern respondents the most, by type of tenure



Question: “Which housing-related challenges concern you the most right now?” The question offered the opportunity to mark multiple answers. The number of respondents who live in their own housing is 1,598, while the number of those who rent housing is 317

For respondents who rent housing, the most common challenge is **the high cost of rent and/or utilities**: 35% of those surveyed indicated this, compared to 23% among households living in their own housing. In addition to the financial burden, renters more often face other constraints: **lack of protection of housing rights** (12% versus 3% among

those living in their own housing), **the need to live together with others, limited access to utilities, and inconvenient location of the housing**. The combination of these challenges indicates less stable living conditions in rented housing, both in financial terms and in view of weaker rights protection and limited control over housing conditions.

In contrast, among households living in their own housing, another risk is more common, namely **the lack of guarantees of support in the event of housing loss**: nearly 23% of respondents indicated this, compared to 15% among renters. This may indicate that homeowners more often lack scenarios in the event of losing their housing, whereas for renters, renting remains a familiar residential arrangement.

At the same time, problems such as **damage to housing or its unsafe condition** concern respondents equally often regardless of the form of housing tenure. This points to general issues related to the quality of the housing stock.

Conclusions

A comparative analysis of the housing situation of Ukrainians in 2024 and 2025 indicates the persistence of key trends in the housing sector in Ukraine over the year. During both waves of the study, the vast majority of Ukrainians lived in their own housing, and the second most common form of tenure was renting housing from private individuals.

However, we observed significant changes in the structure of housing tenure as a result of the onset of the full-scale war. Our analysis in 2024 shows that, compared to 2021, the share of people living in their own housing decreased substantially, while the share of those renting housing from private individuals increased. The second wave of the study, conducted in 2025, demonstrates the persistence of this trend: the share of people renting housing is not decreasing.

Housing costs remain a significant financial burden for a considerable share of households. The most vulnerable are low-income households: 16% of them spend more than half of their income on housing, and about 90% are forced to cut expenses because of housing costs, particularly on food (38%)

and clothing (42%). The results obtained indicate a persistent problem of housing unaffordability, which primarily affects economically vulnerable households.

The housing situation remains insufficiently secure for a significant share of households. Almost half (48%) of respondents do not have a plan of action in the event of housing loss, and compared to last year the share of such responses has increased (from 42% in 2024). The possibility of independently securing alternative housing remains limited: only 17% of respondents would be able to rent other housing, and 3% would be able to purchase their own. This indicates high vulnerability of the population in the event of sudden housing loss and a lack of affordable and stable housing alternatives. The most vulnerable group is still older people, who are much more likely to lack a scenario of action in the event of housing loss and are less likely to consider renting as a realistic alternative for themselves.

Housing challenges concern renters significantly more often than those living in their own housing: only 35% of renters stated that they do not face housing-related challenges, compared to 48% among homeowners. Renters more often encounter high housing costs, weaker protection of rights, and unstable living conditions. At the same time, households living in their own housing more frequently state that the lack of guarantees of support in the event of housing loss is a challenge for them. This highlights the need for a housing policy that would enable comprehensive protection of tenants' rights and support households in the event of housing loss, regardless of the form of tenure.