

# Housing and residential conditions of Ukrainians: Survey results

Research report



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We ask you to support bringing our victory closer by donating to help the [Armed Forces of Ukraine](#) and [humanitarian initiatives](#). [Donations](#) currently received by Cedos for its own activities will be directed to research and analysis about the impact of the war on Ukrainian society as well as search for the ways to solve the social problems caused by the war.

This report was prepared by the Cedos think tank as part of the project "Ukrainian Civil Society for Inclusive Housing Policy" implemented by [IWO](#) e.V. with the

support of the German Federal Foreign Office (Auswärtige Amt, AA).

Cedos is an independent think tank, an urban bureau, and a 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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2024

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## ● Introduction

The full-scale Russian invasion caused the largest housing crisis in Ukraine's history since gaining independence in 1991. According to estimates by international organizations, as of October 2024, around 3.5 million people are de facto internally displaced, and 4.5 million people have returned to their usual places of residence.<sup>1</sup> Housing is one of the sectors most negatively affected by the war. As of the end of 2023, at least 2 million homes had been destroyed or damaged, accounting for approximately 10% of the total housing stock.<sup>2</sup>

Housing and housing policy are among the key topics addressed by the Cedos Think Tank. We advocate for the development of a housing policy that can comprehensively respond to diverse housing needs. We believe that social housing in its broad sense—that is, housing for long-term affordable rent—can become one of the tools to overcome the housing crisis. To advocate for the necessity of developing social housing in Ukraine, we conduct research, collect data on the population's housing conditions and changes in the housing sector.<sup>3</sup>

The goal of this survey was to examine housing conditions, particularly housing affordability, the structure of ownership forms in the housing sector, and the population's vulnerability to the hypothetical loss of housing. To assess changes in the housing sector and maintain continuity in the research process, we repeated some of the questions from 2022 in this year's study.

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<sup>1</sup> International Organization for Migration (2024). DTM Ukraine — Report on the internal displacement of population in Ukraine — General population survey — Round 18 (October 2024) (DTM Україна — Звіт про внутрішнє переміщення населення в Україні — Опитування загального населення — Раунд 18 (Жовтень 2024 року)). <https://dtm.iom.int/reports/ukraine-zvit-pro-vnutrishne-peremischennya-naselennya-v-ukraini-opituvannya-zagalnogo-0>.

<sup>2</sup> World Bank, Government of Ukraine, European Union, and United Nations (2024). Third Rapid Damage and Needs Assessment (RDNA3): February 2022 – December 2023. Washington, D.C.: World Bank Group. Accessed June 12, 2024. <https://ukraine.un.org/sites/default/files/2024-02/UA%20RDNA3%20report%20EN.pdf>.

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

## ● Methodology

The field stage of the survey was commissioned by the Cedos Think Tank and conducted by the Kyiv International Institute of Sociology from September 25 to October 8, 2024. The survey was carried out using computer-assisted telephone interviews (CATI) based on a random sample of cell phone numbers (with random generation of phone numbers and subsequent statistical weighting). A total of 2,019 respondents residing in all regions of Ukraine (except the Autonomous Republic of Crimea) were surveyed. The interviews were conducted with individuals aged 18 and older who, at the time of the survey, lived in territory under the control of the Ukrainian government. The sample did not include residents of temporarily occupied territories of Ukraine or people who moved abroad after February 24, 2022.

The distribution of the entire adult population by macro-regions and types of settlements was determined based on data from the Central Election Commission following the 2019 parliamentary elections (by the number of registered voters). The gender and age structure was determined using data from the State Statistics Service of Ukraine as of January 1, 2021. A weighting procedure was applied to the obtained data.

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

- 2.4% for indicators close to 50%,
- 2.1% for indicators close to 25 or 75%,
- 1.5% for indicators close to 10 or 90%,
- 1.1% for indicators close to 5 or 95%,
- 0.5% for indicators close to 1 or 99%.

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

A total of 2,019 respondents participated in the survey. The socio-demographic characteristics of the respondents are as follows:

- 45% of the respondents are men, 55% are women.
- 36% of the respondents belong to the 18–39 age group, 35% belong to the 40–59 age group, and 29% belong to

the age group of 60 and older.

- The highest number of the respondents reside in the Western and Central macro-regions (29% each). 24% of the respondents live in the Southern macro-region, while 9% live in the Eastern macro-region and 9% in Kyiv.
- 40% of the respondents live in regional centers, 22% live in other cities, and 38% in rural towns and villages.

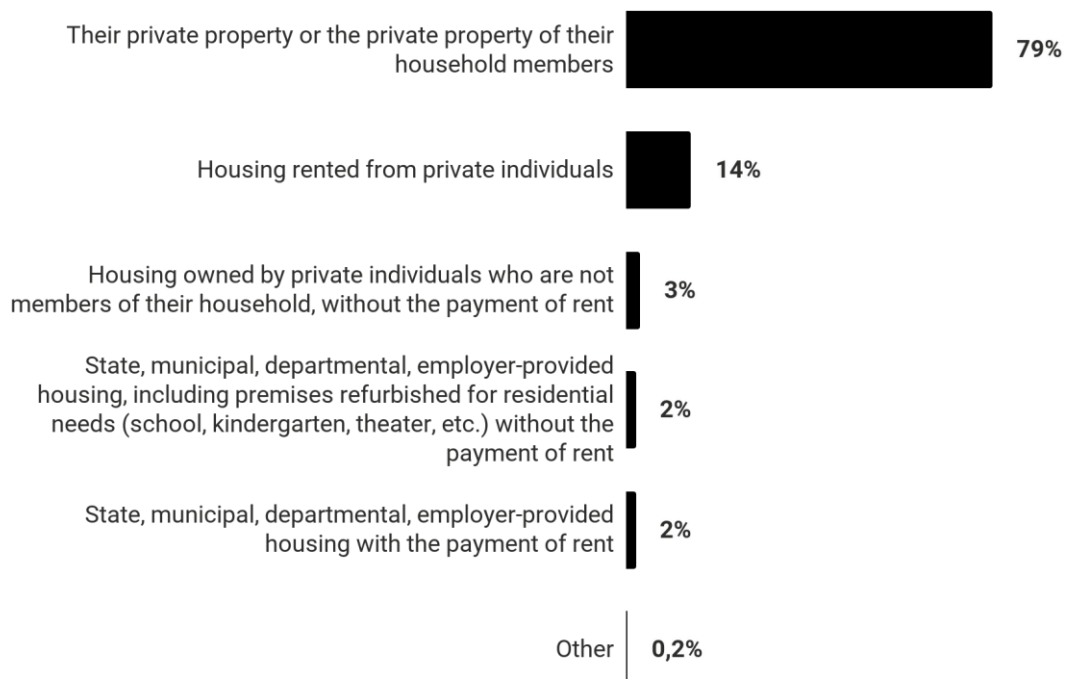
When analyzing the responses to the questions, the options "Difficult to answer" and "Refusal to answer" were excluded from the analysis as omitted values.

## ● Survey results

### Structure of forms of ownership in the residential sector

We asked respondents to indicate the type of housing they currently live in. The majority (79%) of respondents answered that they live in housing that is their private property or the private property of members of their household (hereafter referred to as "owned housing"). A significantly smaller share of respondents live in other types of housing. Specifically, 14% of respondents live in housing rented from private individuals (hereafter referred to as "rented housing"), 3% live in housing owned by private individuals without paying rent, 2% live in state, municipal, departmental, or employer-provided housing without paying rent, and another 2% live in these types of housing with rent payment.

#### The housing in which the respondents currently reside is



Question: "The housing you currently live in is...?". Number of respondents=2015

In one of the previous studies,<sup>4</sup> we also asked respondents to answer this question. As of October 2022, 76% of respondents lived in owned housing, while 16% lived in rented housing.

Compared to 2021, the structure of housing ownership has changed: the share of renters has increased, while the share of owners has decreased. In 2022, the State Statistics Service published a statistical collection on the socio-demographic characteristics of Ukrainian households.<sup>5</sup> This collection is based on the results of a survey conducted in November 2021 and contains information about the housing ownership structure at that time. According to this data, in 2021, 95% of respondents in Ukraine lived in owned housing, 5% in housing rented from private individuals, 0.3% in state housing, and 0.2% in departmental housing. Meanwhile, the results of our study indicate that by 2024, these shares are lower for owned housing (79%) and higher for rented housing (14%).

There are differences in the structure of housing ownership across various types of settlements. For instance, the share of people living in owned housing is the highest in villages and rural towns (88% compared to 69% in regional centers and 81% in other cities), while renting is most common among residents of regional centers (24% compared to 12% in other cities and 6% in villages and rural towns).<sup>6</sup> Compared to 2021,<sup>7</sup> the prevalence of renting has increased most significantly in large cities (in 2021,<sup>8</sup> 8% of residents in cities with populations of 100,000 or more rented housing, whereas in 2024, according to Cedos data, 24% of residents in regional centers are renting<sup>9</sup>).

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<sup>4</sup> Lomonosova, N., & Filipchuk, L. (2022). Employment, social protection, housing: The population's attitude towards government programs of socioeconomic support and the need for them. Cedos. <https://cedos.org.ua/en/researches/employment-social-protection-housing-the-populations-attitude-towards-government-programs-of-socioeconomic-support-and-the-need-for-them/>.

<sup>5</sup> State Statistics Service of Ukraine (2022). Sociodemographic characteristics of households in Ukraine in 2022 (according to the data of a selective examination of living conditions of households in Ukraine) (Соціально-демографічні характеристики домогосподарств України у 2022 році (за даними вибіркового обстеження умов життя домогосподарств України)). Statistical collection. Kyiv. [https://www.ukrstat.gov.ua/druk/publicat/kat\\_u/2022/zb/07/sdhd\\_22.pdf](https://www.ukrstat.gov.ua/druk/publicat/kat_u/2022/zb/07/sdhd_22.pdf).

<sup>6</sup> There is a statistically significant relation between the type of locality and the form of housing ownership (Chi Square = 106,  $\alpha < 0.01$ ).

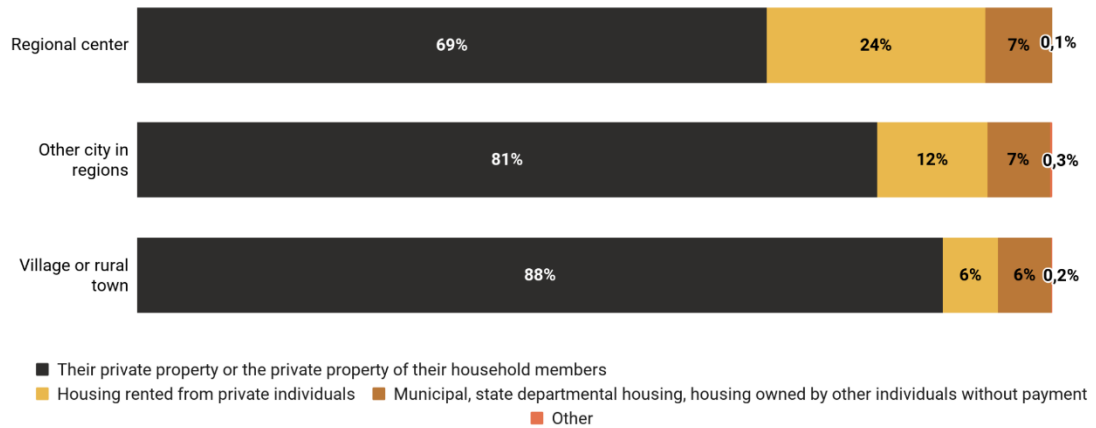
<sup>7</sup> State Statistics Service of Ukraine (2022). Sociodemographic characteristics of households in Ukraine in 2022 (according to the data of a selective examination of living conditions of households in Ukraine) (Соціально-демографічні характеристики домогосподарств України у 2022 році (за даними вибіркового обстеження умов життя домогосподарств України)). Statistical collection. Kyiv. [https://www.ukrstat.gov.ua/druk/publicat/kat\\_u/2022/zb/07/sdhd\\_22.pdf](https://www.ukrstat.gov.ua/druk/publicat/kat_u/2022/zb/07/sdhd_22.pdf).

<sup>8</sup> Fedoriv, P., & Lomonosova, N. (2019). Public Housing Policy in Ukraine: Current State and Prospects for Reform. Cedos. <https://cedos.org.ua/wp-content/uploads/derzhavna-zhytlova-polityka-1.pdf>.

<sup>9</sup> The comparison indicates a general trend toward an increase in the share of renters in large cities. However, due to the lack of data for both periods for cities



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



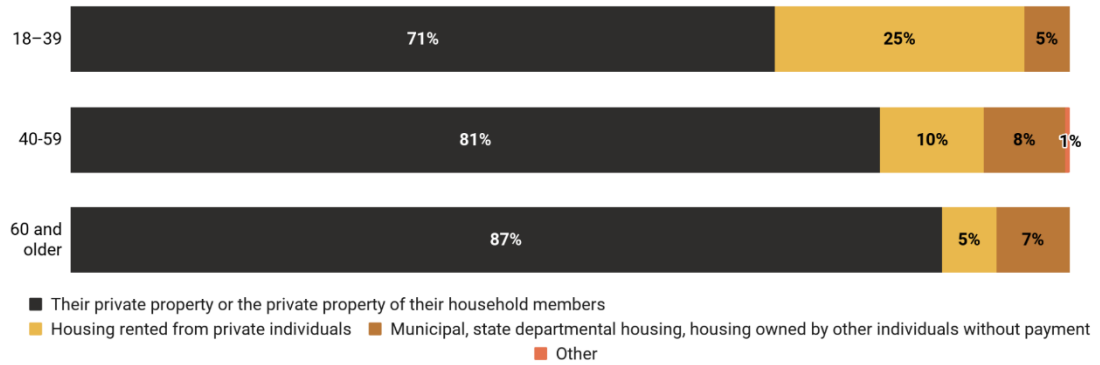
Two-dimensional representation of the question "The housing you currently live in is...?" and the question about the type of settlement where the respondents live. Number of respondents=2015

There are certain differences in the types of housing in which people of different ages live.<sup>10</sup> A larger share of elderly respondents live in owned housing compared to middle-aged and younger people (87% compared to 81% among respondents aged 40–59 and 71% among respondents aged 18–39). Accordingly, a larger share of young people live in rented housing – 25% compared to 10% among middle-aged individuals and 5% among the elderly.

of the same size, it is not possible to draw detailed conclusions about changes in shares.

<sup>10</sup> There is a statistically significant relation between age and the form of housing ownership (Chi Square = 123,  $\alpha < 0.01$ ).

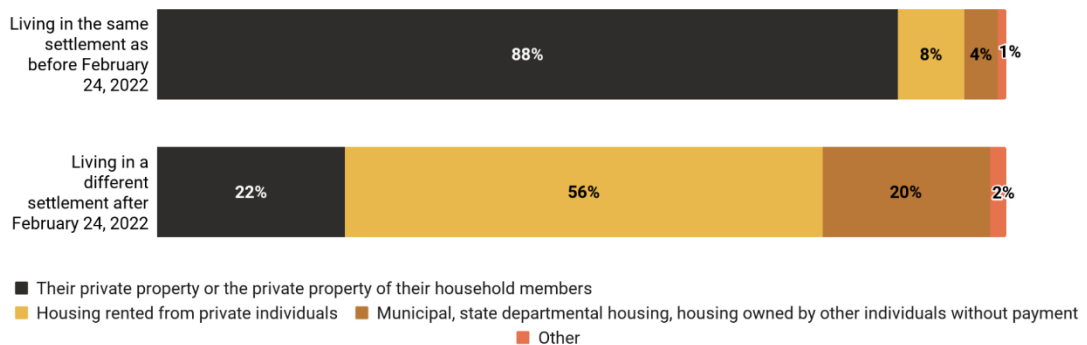
### Housing in which the respondents currently live (Distribution by age groups)



Two-dimensional representation of the question "The housing you currently live in is...?" and the age of respondents. Number of respondents=2015

The form of housing ownership differs between people who live in the same settlement where they resided before February 24, 2022, and those who relocated<sup>11</sup> to another settlement. Among the first group, the vast majority – 88% – live in owned housing, while among the second group, more than half live in rented housing, while 20% live in other types of housing, such as municipal, state, departmental, or with private individuals without payment.<sup>12</sup>

### Housing in which the respondents currently live (Distribution by whether respondents live in the same settlement as before February 24, 2022)



Two-dimensional representation of the question "The housing you currently live in is...?" and the question "Do you currently live in this settlement or have you moved to a different one?" Number of respondents=2015

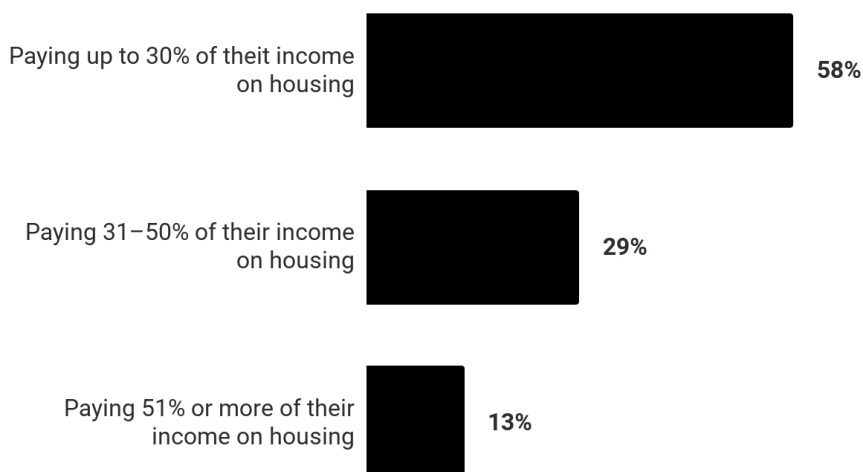
<sup>11</sup> There is no detailed data on the reasons for relocation. However, it is important to note that this group includes not only forcibly displaced people but also those who relocated for other reasons.

<sup>12</sup> There is a statistically significant relation between whether the respondents live in the same locality as before February 24, 2022, and the form of housing ownership (Chi Square = 609,  $\alpha < 0.01$ ).

## Housing affordability

We asked respondents to estimate the average percentage of their household's total monthly income that is spent on housing. According to one of the most common indicators of housing affordability, housing can be considered unaffordable if a household spends more than 30% of its income on it.<sup>13</sup> Based on this indicator, a total of 42% of Ukrainian households struggle to pay for their housing: 29% spend 31%–50% of their income on housing, and 13% spend more than half of their income.

### Average percentage of total monthly household income spent on housing



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." Number of respondents=1866

In the 2022 Cedos study,<sup>14</sup> among respondents who were able to answer a similar question, 52% spent up to 30% of their

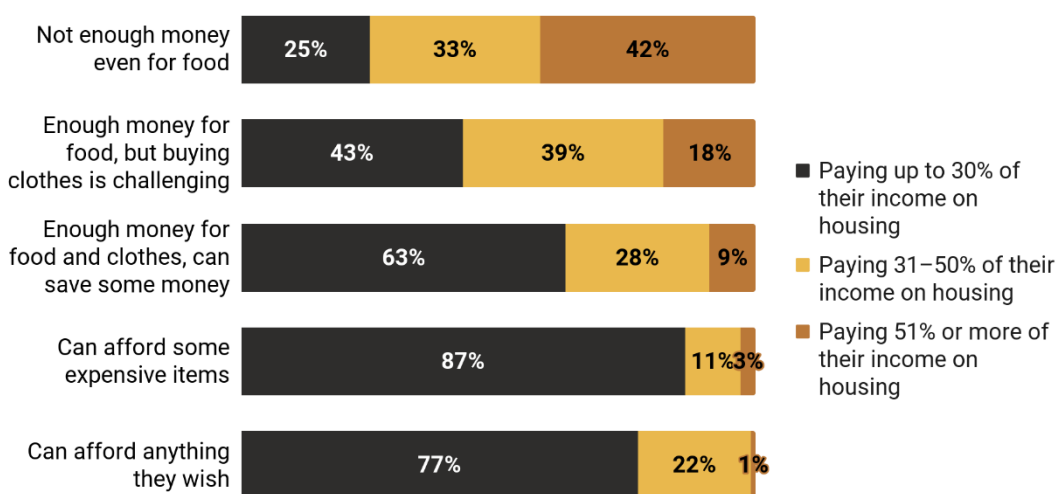
<sup>13</sup> Herbert, C., Hermann, A., & McCue, D. (2018). Measuring Housing Affordability: Assessing the 30 Percent of Income Standard. *Joint Center for Housing Studies of Harvard University*. [https://www.jchs.harvard.edu/sites/default/files/Harvard\\_JCHS\\_Herbert\\_Hermann\\_McCue\\_measuring\\_housing\\_affordability.pdf](https://www.jchs.harvard.edu/sites/default/files/Harvard_JCHS_Herbert_Hermann_McCue_measuring_housing_affordability.pdf).

<sup>14</sup> Lomonosova, N., & Filipchuk, L. (2022). Employment, social protection, housing: The population's attitude towards government programs of socioeconomic support and the need for them. Cedos. <https://cedos.org.ua/en/researches/employment-social-protection-housing-the-populations-attitude-towards-government-programs-of-socioeconomic-support-and-the-need-for-them/>.

household's monthly income on housing, 29% spent 31%–50%, and 19% spent more than half of their household income.

Households of respondents with a low level of material well-being are more likely to spend a large percentage of their monthly income on housing compared to households of respondents with a high level of material well-being.<sup>15</sup>

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

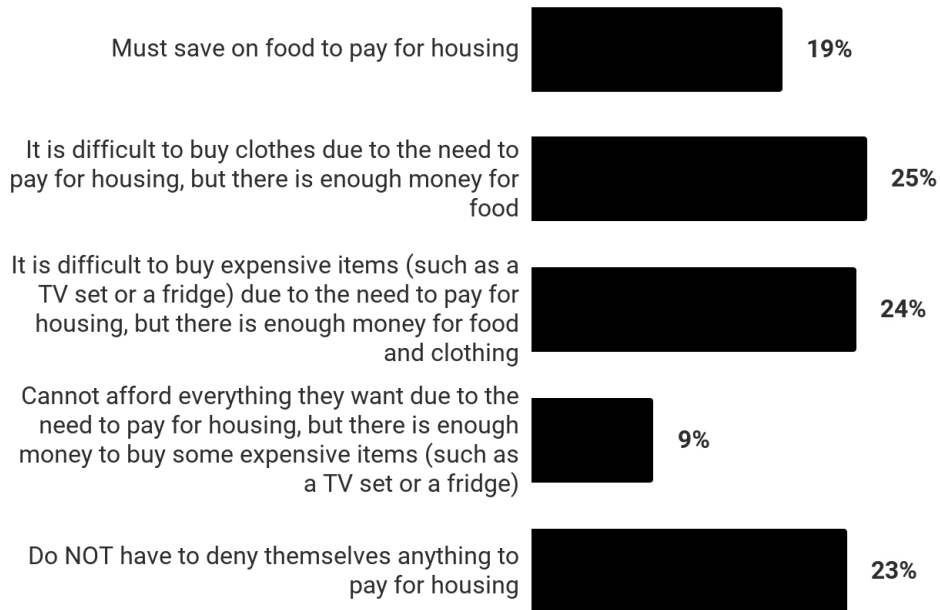


Two-dimensional representation of the question "What is the average percentage of your household's total monthly income that is spent on housing? This refers to all the possible costs of housing: rent, mortgage, utility fees, etc. If you cannot name the exact amount, please round it" and "Which of the following statements best describes the financial situation of your family?". Number of respondents=1834

We asked respondents to evaluate whether their household has to economize to pay for housing. In total, nearly half of the respondents save either on food (19%) or on clothing (24%). 23% of respondents did not have to deny themselves anything to pay for housing.

<sup>15</sup> There is a statistically significant relation between the percentage of monthly household income spent on housing and the subjective material well-being (Chi Square = 378,  $\alpha < 0.01$ ).

## Does your 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=1960

We also asked respondents to share their thoughts on what they would do if they lost the housing they currently live in. The most common response was that they would not be able to secure other housing on their own and did not know what they would do in such a case (42%). Only 2% of respondents indicated they could afford to buy another home, and 15% said they would be able to rent another place.

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



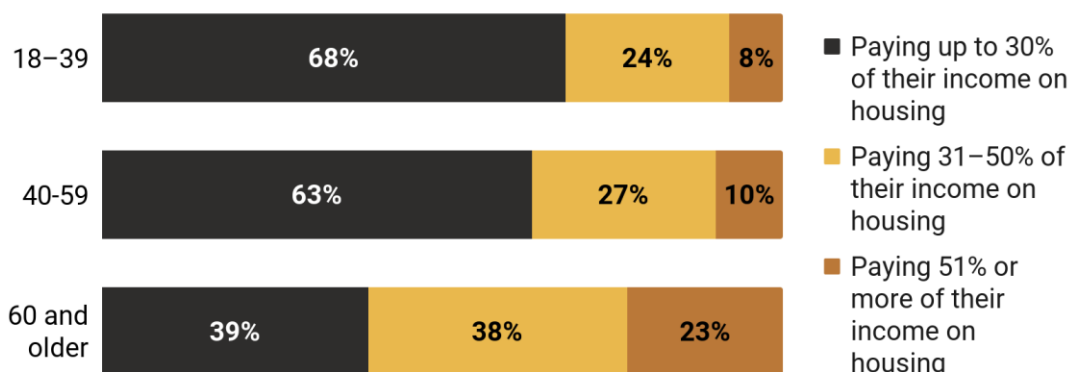
Question: "In your opinion, what would you do if you lost the housing you currently live in?" Number of respondents=1967

## Differences in housing affordability among people of various ages

There are differences among people of different ages in the percentage of income they spend on housing on average.<sup>16</sup> Over 60% of households of young and middle-aged individuals spend up to a third of their income on housing, while only 39% of households of elderly people have expenses of this size.

<sup>16</sup> There is a statistically significant relation between age and the percentage of total monthly household income spent on housing (Chi Square = 127,  $\alpha < 0.01$ ).

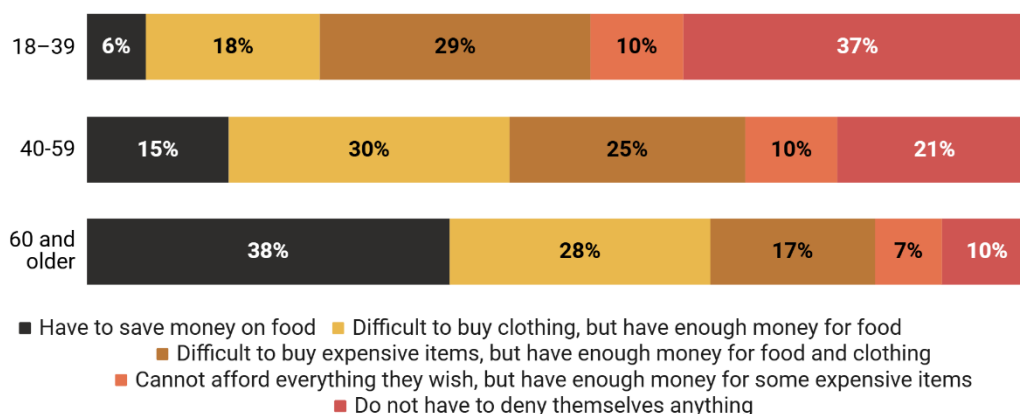
### Percentage of total monthly household income spent on housing on average (Distribution by age groups)



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 age of the respondents. Number of respondents=1866

Households of elderly people are more likely to economize to pay for housing: 38% of these households save on food to cover housing costs. Meanwhile, among middle-aged respondents, 15% save on food to pay for housing, and among young people, this figure is 6%.<sup>17</sup>

### Whether a household has to deny themselves anything, save money on something to pay for housing (Distribution by age group)



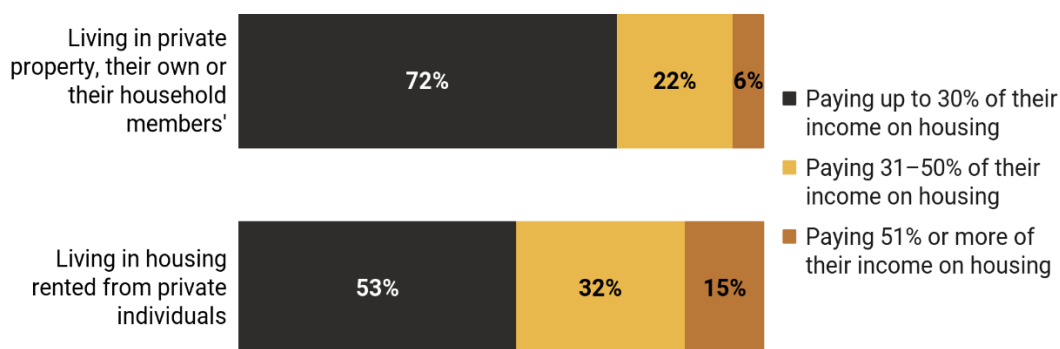
Two-dimensional representation of the question "Does your household have to deny yourselves anything, save money in order to pay for housing

<sup>17</sup> There is a statistically significant relation between age and whether a household has to save money on anything in order to pay for housing (Chi Square = 328,  $\alpha < 0.01$ ).

(rent, utilities, other payments)?" and the age of the respondents. Number of respondents=1960

Among people of the same age group living in owned or rented housing, there is a difference in their ability to pay for housing. For individuals aged 18–39, 72% of homeowners spend up to 30% of their household income on housing, compared to 53% of renters.<sup>18</sup>

Among people aged 18–39: Percentage of total monthly household income spent on housing on average



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 form of housing ownership among respondents aged 18–39. Number of respondents=670

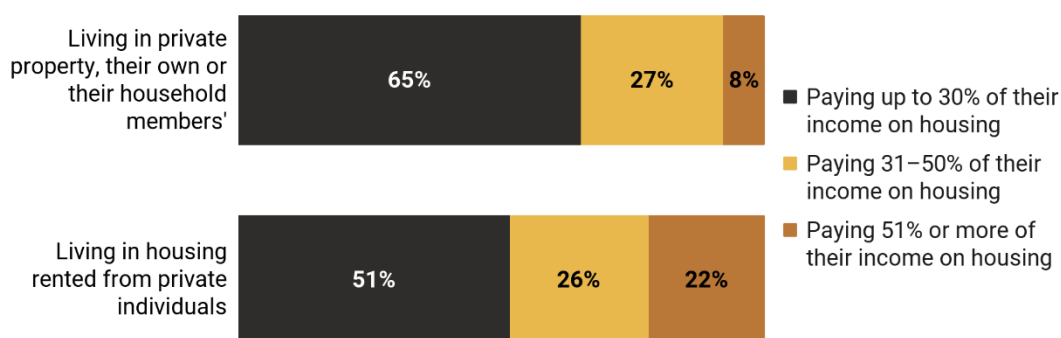
The trend where homeowners spend less on housing than renters persists among individuals aged 40–59: 65% of homeowners spend up to 30% of their household income on housing, compared to 51% of renters.<sup>19</sup>

<sup>18</sup> There is a statistically significant relation between the form of housing ownership and the percentage of total monthly household income spent on housing among the respondents aged 18–39 (Chi Square = 25,  $\alpha < 0.01$ ).

<sup>19</sup> There is a statistically significant relation between the form of housing ownership and the percentage of total monthly household income spent on housing among the respondents aged 40–59 (Chi Square = 14,  $\alpha < 0.01$ ).



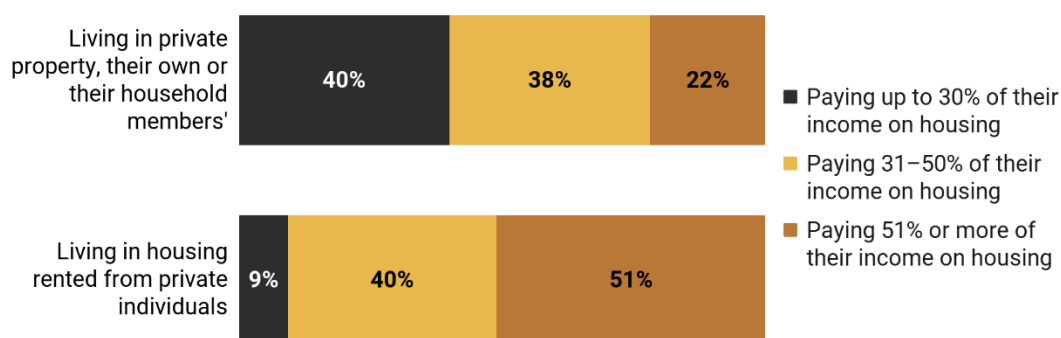
## Among people aged 40–59: Percentage of total monthly household income spent on housing on average



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 form of housing ownership among respondents aged 40–59. Number of respondents=579

Homeowners also spend less on housing than renters among individuals over 60 years old: 40% of homeowners spend less than 30% of their household income on housing, compared to 9% of renters.<sup>20</sup>

## Among people aged 60 and older: Percentage of total monthly household income spent on housing on average



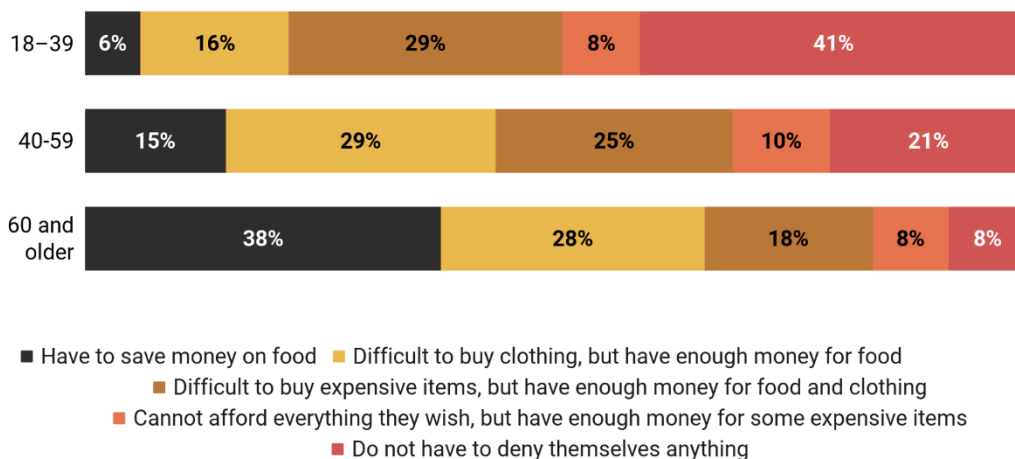
Two-dimensional representation of the question "What is the average percentage of your household's total monthly income that is spent on housing? This refers to all the possible costs of housing: rent, mortgage, utility fees, etc. If you cannot name the exact amount, please round it" and

<sup>20</sup> There is a statistically significant relation between the form of housing ownership and the percentage of total monthly household income spent on housing among the respondents aged 60 and older (Chi Square = 17,  $\alpha < 0.01$ ).

the form of housing ownership among respondents aged 60 and older.  
 Number of respondents=486

Among respondents living in owned housing, older people are more likely than others to need to save money to pay for housing.<sup>21</sup> A certain need to economize in order to pay for housing was reported by 59%<sup>22</sup> of households of people aged 18–39, 79% of those aged 40–59, and 92% of those aged 60 and older.

Among those living in privately owned housing, their own or their household members': Whether a household has to deny themselves anything, save money on something to pay for housing  
 (Distribution by age groups)



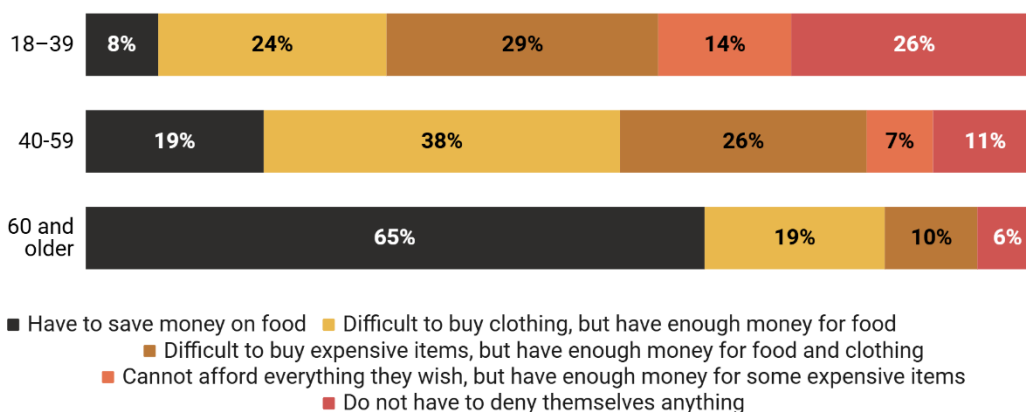
Two-dimensional representation of the question "Does your household have to deny yourselves anything, save money in order to pay for housing (rent, utilities, other payments)?" and the age of respondents living in privately owned housing, their own or their household members'. Number of respondents=1548

<sup>21</sup> There is a statistically significant relation between age and whether a household has to save money on anything to pay for housing among the respondents living in housing which they own (Chi Square = 293,  $\alpha < 0.01$ ).

<sup>22</sup> These are the total percentages of people who have to save money on something to pay for housing.

Among renters, the need to save money to pay for housing is also more common for elderly respondents. Two-thirds of households with elderly renters need to save money to pay for housing, compared to 19% of respondents aged 40–59 and 8% of those aged 18–39.<sup>23</sup>

Among those who rent housing from private individuals:  
Whether a household has to deny themselves anything, save money on something to pay for housing  
(Distribution by age groups)



Two-dimensional representation of the question "Does your household have to deny yourselves anything, save money in order to pay for housing (rent, utilities, other payments)?" and the age of respondents living in housing rented from private individuals. Number of respondents=285

<sup>23</sup> There is a statistically significant relation between age and whether a household has to save money on anything to pay for housing among the respondents living in rented housing (Chi Square = 77,  $\alpha < 0.01$ ).

## ● Conclusions

The study findings show that most Ukrainians live in housing owned by their household, although living in rented housing is also common. Between 2021 and 2024, following the start of the full-scale war, the structure of housing ownership changed somewhat. Compared to 2021, the share of people living in owned housing decreased, while more people began living in rented housing.

The form of housing ownership among respondents varies slightly depending on their age, type of settlement, and experience of moving to another settlement. Living in owned housing is most common among residents of villages/towns and elderly individuals, while living in rented housing is more prevalent among residents of regional centers and young people. The vast majority of respondents who continue to live in the same settlement as before February 24, 2024, live in owned housing, whereas those who moved to other settlements after February 24, 2024, mostly rent housing.

Paying for housing is problematic for approximately 40% of respondents: 42% spend more than 30% of their household income on housing, and 44% stated that they are forced to save money on food or clothing to pay for housing. In the event of losing the housing they currently live in, 42% of respondents would be unable to secure other housing on their own and do not know what they would do in this case.

Paying for housing causes more difficulties for people who rent than for those who live in owned housing. Renters in every age group are more likely than those living in their household's own housing to spend more than 30% of their income on housing.

Housing is less affordable for elderly individuals. Respondents aged 60 and older are more likely than young and middle-aged people to spend more than 30% of their income on housing and are also more often forced to save money on food to pay for housing. On average, housing is most affordable for people aged 18–39. Among them, compared to older people, the smallest shares save money on food to pay for housing (6%) or spend more than 30% of their income on housing (32%). Greater housing affordability among younger people is observed both among respondents living in owned housing and those renting.