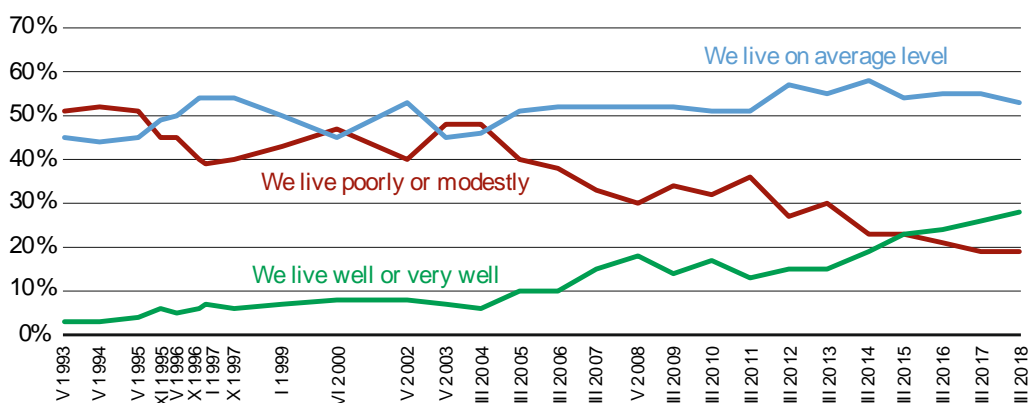


Material living conditions

Respondents describing their way of managing money most often declare that they live on an average level – they have enough to pay for daily expenses, but they must save for more serious purchases (53%). More than a fourth have more freedom in managing the home budget, declaring that they have enough without special savings (26%) or can even afford a certain degree of luxury (2%). Fewer than a fifth declare living modestly: they have to economize on a daily basis (17%), and a few say that they are very poor, not having enough money to cover basic needs (2%).

In comparison with last year's survey, more respondents have declared that they live well (increase by 2 percentage points), while fewer have described their standard of living as average (decrease by 2 points). Taking into account the longer perspective, in twenty-five years there has been a very noticeable improvement in self-assessments of the financial situation of Poles.

Which of the following best describes money management in your household?

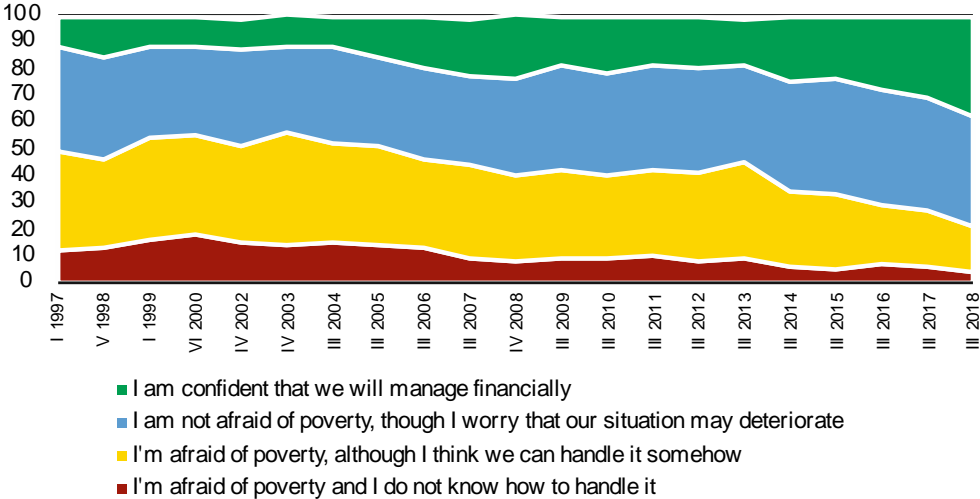


Don't know omitted

The vast majority of respondents are not afraid of poverty (78% in total), with two fifths (41%) expressing concerns that their situation may deteriorate, whereas a slightly smaller group (37%) are confident that they can handle their financial situation. One fifth of respondents are afraid of poverty (21%), of which 17% think they can manage somehow and 4% feel helpless.

Over the last year, the percentage of respondents worried about poverty has decreased (by 6 percentage points), and the number of those who did not express such concerns has increased (by 6 points). There are more people who are completely calm about their financial situation (increase by 7 points).

Which of the following statements best describes your household's current financial situation?



Don't know omitted

More information about this topic can be found in CBOS report in Polish: "Material Living Conditions", April 2018. Fieldwork for national sample: March 2018, N=1092. The random address sample is representative for adult population of Poland.