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## Abstract

In multi-apartment buildings, fragmented ownership requires residents to coordinate maintenance and renovation. While collective institutions often persist, little is known about how residents evaluate alternative decision-making arrangements in private multi-apartment housing. This study examines how residents evaluate trade-offs between benefit scale, required engagement, and investment decision-making rules in Poland and Czechia: countries with distinct post-socialist housing trajectories. Using a large-scale discrete choice experiment with over 7,500 respondents, we analyse the relative importance of decision-making arrangements and heterogeneity in preferences across socio-demographic groups. Findings show that residents strongly prefer building-wide benefits and majority-based decision-making. Preferences show strong cross-national consistency, suggesting structural rather than context-specific patterns. Results also reveal a preference-behaviour gap, interpreted through Campbell's paradigm: although residents value direct, democratic decision-making, board-based governance, such as in housing cooperatives, may nevertheless persist because participation costs outweigh residents' preferences for active involvement. This study advances understanding of private collective governance under post-socialist property regimes and contributes to debates on democratic participation in multi-family housing. It suggests that housing outcomes depend not only on institutional structures but also on how residents value and engage with their residential environment.

Keywords: collective decision-making, housing ownership, housing cooperatives, homeowners' associations

JEL: R21; D71; D27; P31

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## 1. Introduction

Mass housing privatisation across Central and Eastern Europe transferred millions of apartments into private hands, but left the buildings themselves: their roofs, facades, heating systems, and staircases, as collectively governed assets. The result is a distinctive governance problem. Fragmented individual owners must coordinate decisions over physically indivisible infrastructure (Bengtsson, 1998; Blandy et al., 2006). Still, day-to-day management depends on collective entities, housing cooperatives and homeowners' associations, inherited from or established after the socialist period (Cirman, 2006; Stephens et al., 2015; Lehečka, 2019; Lux and Sunega, 2020). Despite the centrality of these arrangements to the housing conditions of millions of households, little is known about how residents themselves evaluate the governance structures in private multi-apartment housing under which they live

Existing research has extensively documented the multi-family housing from the institutional perspective. Studies have examined the evolution of housing regimes through privatisation (Kovács, 1999; Lux, 2003; Lux et al., 2011; Tsenkova and Polanska, 2014), differences between cooperative and association-based frameworks in legal structure and governance authority (Chen and Webster, 2005; Hegedüs, 2012; Hauge et al., 2013; Coudroy de Lille, 2015; Milewska-Wilk, 2023), and variation in participation across governance arrangements (Cirman, 2006; Stephens et al., 2015; Lehečka, 2019; Malý Blažek et al., 2023). In parallel, research on large-scale housing has explored the socio-spatial processes shaping these environments and their implications for quality of life (Temelová et al., 2011; Szafranska, 2013; Gorczyca, 2016). Yet this body of work largely describes institutions, processes, and measures participation outcomes without asking prior questions:

- When residents face concrete investment decisions about their buildings, how do they assess the decision-making arrangements and to what extent these reflect their preferences?
- Do residents care more about who benefits from an investment, how much personal effort is required, or who holds decision-making authority?
- Do these preferences vary systematically across resident ownership status, attitudes, or national contexts, or are they broadly shared?

These questions matter because any decision-making arrangement in multi-family housing requires residents to engage in three constitutive dimensions simultaneously. First, the scope of benefits, divided into two axes: horizontal, from a single staircase to the building or housing estate; and vertical, across building components (e.g., basements, façades, balconies, or upper floors), with each configuration generating distinct and often uneven incentives for cooperation (Train and Weeks, 2005a; Domenig et al., 2024). Second, the mode of engagement: residents may participate through low-effort digital voting, in-person meetings, or resource-intensive deliberation over project scope, with each format imposing different time and coordination costs (Borisova et al., 2014; Gao, 2015). Third, the locus of decision-making authority: final decisions may rest with a housing board or professional manager, require unanimous consent, or follow a majority vote among residents, each option embodying a distinct balance between efficiency and legitimacy (Bengtsson, 1998; Chen and Webster, 2005; Treffers and Lippert, 2020). Theories of collective action (Olson, 1965), self-governance of common-pool resources (Ostrom, 1990), and the principal-agent dilemma all suggest that these dimensions should interact in shaping residents' willingness to support collective investments. Yet empirical evidence on how residents weigh these trade-offs in realistic scenarios remains scarce, particularly in post-socialist contexts where fragmented ownership structures make collective coordination both more necessary and more difficult.

Poland and Czechia offer a valuable comparative case for studying these preferences. Both countries underwent mass privatisation of the housing stock in the 1990s, producing similarly high homeownership rates

and a shared reliance on collective governance entities. However, their institutional trajectories diverged in important ways. In Poland, housing cooperatives retained a stronger organisational presence and continued to function as significant governance actors (Milewska-Wilk, 2023), while in Czechia, the rapid proliferation of homeowners' associations created a more fragmented landscape in which smaller, often under-resourced collectives became the dominant form of building-level governance (Malý Blažek et al., 2023). Both countries have been characterised as evolving toward "super-homeownership" regimes, in which property status organises not only wealth but also civic orientation and housing-related attitudes (Huber and Montag, 2020; Lux and Sunega, 2020). This combination of shared origins and institutional variation allows us to distinguish preferences that are structurally embedded in post-socialist housing systems from those that reflect country-specific governance traditions.

Against this backdrop, our study provides the first large-scale experimental evidence on how residents of multi-apartment buildings evaluate decision-making arrangements for collective investment decisions. We conducted a discrete choice experiment (DCE) with over 7,500 respondents across Poland and Czechia, in which participants evaluated paired investment scenarios varying along three governance attributes: the scope of benefits, the mode of personal engagement, and the locus of decision-making authority, alongside monetary costs. The experimental design enables us to estimate willingness-to-pay (WTP) for specific governance features and to test for preference heterogeneity across ownership status, attitudinal profiles, housing contexts, and national settings.

The results show that governance-related attributes – particularly the scale of benefits and decision-making arrangements – play a central role in shaping investment choices in multi-apartment buildings. At the same time, the analysis reveals limited preference heterogeneity across most socio-demographic characteristics, with building age-related differences emerging primarily in how residents value democratic decision-making. Our results also reveal clear preference patterns in residential investment decision-making. Overall, who benefits and who decides emerge as the decisive drivers of collective investment choice. Investments that benefit the entire building are significantly more attractive than those limited to one's own staircase. Decision-making arrangements exert an even greater influence: scenarios in which residents hold majority voting power are by far the most preferred, with a large, highly significant positive coefficient. By contrast, unanimity requirements and projects benefiting the broader community receive weaker and statistically insignificant support, indicating more heterogeneous or uncertain valuations. Together, these results demonstrate that decision authority and collective benefit structures substantially shape residential investment preferences, often more so than individual convenience or the effort required for procedural processes. Therefore, the study also provides evidence that a resident-led decision-making constituted at the building level appears to align most closely with residents' stated preferences in both countries. These findings can inform the design of renovation investments that are both socially acceptable and collectively supported, suggesting that governance structures that rely on resident-majority decision-making may be particularly well aligned with residents' stated preferences.

Our study contributes to the literature in three ways. First, it moves beyond institutional descriptions and participation rates to examine the micro-foundations of collective decision-making, providing revealed-preference evidence on how multi-apartment building residents evaluate alternative governance arrangements when faced with concrete trade-offs. Second, it offers comparative evidence from two post-socialist housing regimes, allowing us to assess whether governance preferences are shaped by country-specific institutional legacies or reflect more general structural patterns. Third, by documenting both the content and the uniformity of residents' preferences, our analysis enables a direct comparison with observed governance practices, revealing a gap between what residents value and what residents actually do (or do not), which we interpret

through the lens of Campbell’s paradigm (Kaiser et al., 2010), adapting a framework originally developed in environmental psychology to the study of private collective housing governance.

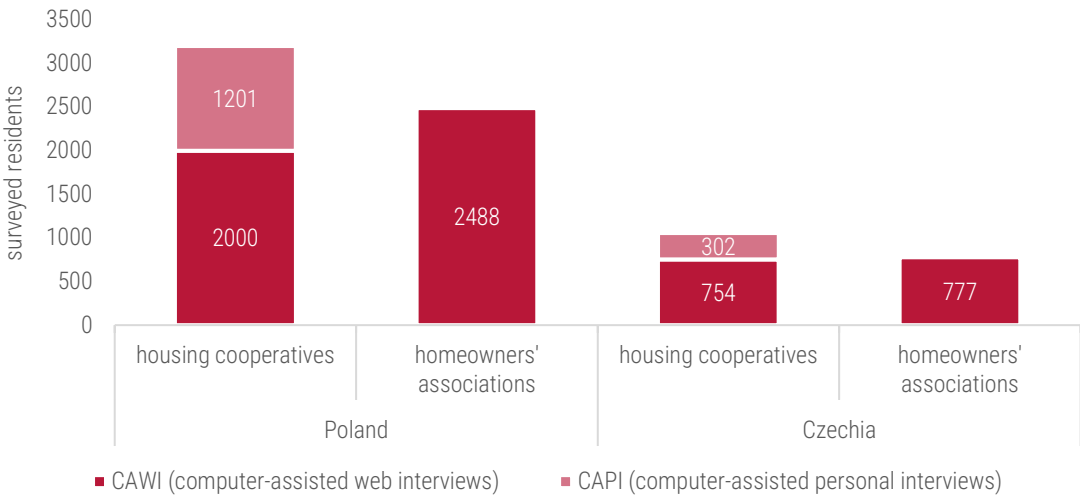
The paper is structured as follows. Section 2 details the methodological approach, including data collection, experimental design, and model estimation procedures. Section 3 presents the empirical results, first reporting the main effects model and then examining heterogeneity in residents’ preferences. Section 4 discusses the broader implications of these findings for understanding collective decision-making and investment behaviour in housing contexts. Section 5 concludes by summarising key insights and outlining the study’s practical consequences.

## 2. Research Design

### 2.1. Data collection

The study included 7,522 residents of privately owned multi-apartment buildings in Poland and Czechia (Figure 1). Respondents were eligible for inclusion if their building contained three or more dwellings. We employed a mixed sampling strategy, comprising two nationally representative online surveys based on professional, well-established company panels (CAWI) and four representative face-to-face surveys (CAPI) conducted among residents of four specific housing cooperatives. In Poland, 4,488 respondents were surveyed via CAWI and 1,201 via CAPI; in Czechia, 1,531 via CAWI and 301 via CAPI, proportionally to the volume of the multi-apartment buildings in both countries (three in Poland and one in Czechia). In Poland, the national survey was stratified based on data from a previous study on residents of multi-apartment buildings (CBOS – Public Opinion Research Centre, 2022) and weighted to match this structure; in Czechia, where such data were unavailable, quotas were used to approximate the adult population in terms of gender, age, size of place of residence, and educational level (Appendix 1).

**Figure 1. Sample characteristics and composition by country, survey technique, and housing manager**












Source: own elaboration.

The CAPI component was designed to mitigate self-selection bias and to also apply the study in conditions resembling natural settings. The study was conducted in buildings managed by three Polish housing cooperatives located in different regions of Poland and one Czech cooperative, between October 2024 and January 2025 (Figure 1). Respondents in the CAPI survey were selected using a random-route procedure across

all buildings managed by the participating housing cooperatives, with households selected at random and a predefined minimum number of surveys per building. An identical questionnaire was used across all surveys (CAWI and CAPI). The vignettes presenting residents' investment preferences were displayed on a computer/smartphone (CAWI) or tablet screen (CAPI). The questionnaire included attention-check items to exclude inattentive responses, as well as items assessing participants' confidence in their choices. In both countries, CAWI and CAPI surveys were subject to telephone verification, and CAPI interviews were additionally georeferenced to ensure data quality and consistency of results. Subsequently, the CAPI and CAWI samples were pooled to increase statistical power and improve the precision of the estimates. The mode of data collection (CAPI vs CAWI) was recorded and retained as a survey design variable in the dataset.

To elicit residents' preferred housing investment decisions, we conducted a discrete choice experiment (DCE) using vignettes built on three main analytical categories, which also work as the attributes: (1) the scope of investment (who benefits), (2) the level of personal engagement required, and (3) the decision-making process (Table 1). Each resident completed five choice tasks. In each task, participants were presented with two paired investment options on a single screen, with all attributes randomly assigned, and asked to select their preferred option. Each vignette also included two monetary attributes: (4) short-term housing costs after the investment, and (5) long-term financial outcomes, represented by changes in real estate value over five years. These gains and losses were randomly drawn from uniform distributions ranging from -0.3 to 0.3 (housing costs) and from -0.2 to 0.2 (real estate value).

**Table 1. The attributes used in the discrete choice experiment**

Attribute	Attribute levels		
Who benefits?	my staircase 	entire block 	local community 
Personal engagement	vote through the internet 	raising hand on the meeting 	discussing the scope of investment 
Final decision-making	independent decision of the board 	unanimous decision of citizens 	majority of citizens 
Your monthly housing costs after the investment	[housing fees from E1 +(housing fees from E1* {-30%, - 20%, - 10%, 0%, +10%, +20%, +30%})]		
Real estate price value of your property in 5 years	[value from D3 +(value from D3 * {- 20%; -15%, - 10%, - 5%, 0%, +5%, +10%, +15%, +20%})]		

Note: E1 and D3 are survey questions (Appendix 4).  
 Source: own elaboration.

No status quo or opt-out option was included, forcing respondents to choose between the two alternatives. Attribute levels were randomly assigned without constraints, meaning that no option was systematically more participatory, beneficial, or costly than the others; combinations were generated using a fully randomised design. To minimise risks associated with the survey design, the data collection was preceded by quantitative pilot studies (a test round of data collection using web-based software) and qualitative pilot studies (interviews with randomly selected respondents participating in the quantitative pilot). To enhance engagement and clarity, we used graphical icons and emojis, which had proven effective in maintaining attention and comprehension during a prior qualitative pilot study.

Each vignette began with a carefully pre-tested instruction that explained the decision-making task and emphasised the importance of participants' choices. The vignette section was preceded by an initial block of survey questions covering (a) ownership status (originally measured using seven categories, later recoded into three groups: private, cooperative, and renting), (b) building characteristics, (c) housing conditions, (d) household expenditures, and (e) housing-related attitudes. A subsequent block included questions on (f–h) collective attitudes and cultural orientations, as well as (i) individual and (j) household-level sociodemographic metrics (→ Appendix 4 – survey questionnaire), which enabled the creation of five resident personas – collective, geek, aware, patriot, and neutral, described in another study (Frankowski et al., 2025).

The average completion time for the entire questionnaire, including the vignette section, was approximately 18 minutes. All respondents were exposed to the same number of choice tasks, ensuring a balanced experimental design across the sample. Given that each respondent completed five choice tasks, the final dataset comprised 37,610 choice observations. To ensure data quality, we embedded attention-check items; respondents who failed these checks were automatically excluded from the analysis. To enhance consequentiality, respondents were informed that the study's results would be communicated to policymakers and housing decision-makers in Poland and Czechia. While the scenarios remained hypothetical and did not involve binding implementation or real financial consequences, this framing aimed to reduce the bias toward hypotheticals. Additionally, respondents reported their certainty after each choice, allowing us to assess response reliability.

Before participation, all respondents were informed about the purpose of the study and provided consent after being notified of confidentiality safeguards, data anonymity, and the secure handling of responses for research purposes only. The questionnaire received ethical approval from the Rector's Committee for Ethics of Research with Human Participants at the University of Warsaw (Decision 308/2024) and the Czech Technical University in Prague (Žádost o vyjádření Komise pro etiku ve výzkumu Vědecké rady ČVUT v Praze, no. GF23-04341L). We also registered the experiment with the American Economic Association's registry for randomised controlled trials (AEARCTR-0014097).

## 2.2. Descriptive statistics

The paper distinguishes between two broad categories of factors that may relate to residents' investment decisions in multi-apartment buildings: environmental and personal characteristics. This distinction reflects the dual nature of such decisions, which are shaped by both the external housing context and individual or household attributes. Environmental factors refer to the structural and contextual characteristics of the housing environment. These include the size of the housing unit (measured by the number of apartments in the building), the form of ownership (such as housing cooperatives or homeowners' associations), and the country context. These variables capture the broader institutional and physical conditions under which investment decisions are made and may affect both the feasibility and perceived necessity of undertaking building-related improvements. Personal factors encompass the socio-demographic and economic characteristics of the respondents that may condition their attitudes and capacities toward investment. This category includes gender, education level,

ownership status and age group. Together, these variables reflect both the material resources and life-course experiences that can influence the likelihood of engaging in or supporting collective decisions.

In this subsection, we present the descriptive statistics from the vignette experiment across (1) environmental and (2) individual variables. Appendix 2 reports the proportions of respondents who selected each option, conditional on that option being available in the vignette. This approach ensures that the reported percentages reflect genuine choice tendencies rather than artefacts of experimental design or unequal exposure to alternatives.

Across the full sample, preferences are relatively evenly distributed within each attribute dimension. In the *Who benefits* dimension, respondents show a slight preference for solutions targeting the block (51.5%) over those focusing on the staircase (50.0%), while community-level benefits are chosen somewhat less frequently (48.5%). Although the differences are modest, they suggest a mild inclination towards meso-level beneficiaries rather than the immediate micro-level or the broader community. In the *Personal engagement* dimension, support is almost fully balanced across participation modes. Raising hand (50.4%) and internet vote (49.6%) receive nearly identical levels of support, with discussion of scope exactly at the midpoint (50.0%). This pattern indicates no dominant preference for either digital, in-person, or deliberative forms of engagement, pointing instead to a general openness toward diverse participatory mechanisms in housing-related decisions. More variation emerges in the *Final decision-making* dimension. Respondents are least likely to favour decisions made solely by a board (47.8%), while both citizen-unanimous (50.3%) and citizen-majority (51.9%) options attract higher support (Table 2). This suggests a normative preference for resident-based decision-making arrangements over more centralised or representative governance structures.

**Table 2. Shares of residents who chose particular vignette options**

	Who benefits			Personal engagement			Final decision-making		
	staircase	block	community	internet vote	raising hand	discuss scope	board	citizen unanimous	citizen majority
<b>%</b>	50.0	51.5	48.5	49.6	50.4	50.0	47.8	50.3	51.9
<b>N</b>	11,954	12,562	11,685	12,085	11,977	12,139	11,540	12,101	12,560

*Source: Own elaboration. For each attribute level, percentages are computed as the weighted proportion of respondents selecting that level among those for whom it was presented as an available alternative.*

Disaggregation by building characteristics and ownership form reveals only modest, yet substantively meaningful, differences. Residents of larger buildings tend to show slightly stronger support for block-level benefits and majority-based decision-making, while those living in smaller buildings are marginally more favourable toward deliberative forms of engagement. Ownership-related differences are similarly limited: homeowners’ association members show somewhat higher support for unanimous resident decision-making than housing cooperative members, suggesting stronger norms of collective consent in ownership-based governance arrangements. More pronounced variation emerges at the national level. Compared to Polish respondents, participants from Czechia are markedly less supportive of board-led decision-making and substantially more favourable toward citizen majority decisions, pointing to cross-national differences in institutional legacies and expectations regarding resident participation in housing governance.

The descriptive results indicate a strong baseline support for resident-inclusive and participatory decision-making arrangements in housing contexts, with relatively weak differentiation across socio-demographic groups. Preferences appear to be shaped more by institutional and contextual factors – such as ownership form and national setting – than by individual characteristics. These patterns provide an important descriptive

backdrop for the multivariate analyses that follow, which examine whether and how these preferences persist once trade-offs between governance attributes are explicitly modelled.

### 2.3. Experiment design and random utility framework

We analyse choices from a discrete choice experiment in which each respondent  $n = 1, \dots, N$  completes multiple-choice tasks  $t = 1, \dots, T_n$ , choosing between two alternatives  $j \in \{A, B\}$  that differ along three policy attributes: Who benefits, Citizen engagement, and Decision locus, plus a monetary cost expressed in national currency. Attribute levels are dummy-coded, with the first level as the reference category. Individual background variables (e.g., ownership, degree of urbanisation, age group, income) are included as case variables; they vary across respondents but not across alternatives within a task.

Assuming random utility maximisation (McFadden, 1974), the latent utility of alternative  $j$  for respondent  $n$  in task  $t$  is:

$$U_{njt} = \alpha_j + X'_{njt}\beta + Z'_{nyj} + \varepsilon_{njt}$$

where  $X_{njt}$  stacks the attribute dummies and the cost;  $Z_n$  stacks respondent case variables;  $\alpha_j$  are alternative-specific constants (ASC); and  $\varepsilon_{njt}$  is i.i.d. Type-I Extreme Value.

With the logit kernel<sup>1</sup>, the choice probability is:

$$P(y_{njt} = 1 | \cdot) = \frac{\exp(\alpha_j + X'_{njt}\beta + Z'_{nyj})}{\sum_{k \in \{A, B\}} \exp(\alpha_k + X'_{nkt}\beta + Z'_{nyk})}$$

### 2.4. Models estimated

We generate two models, a general-sample model (no interactions):

$$U_{njt} = \alpha_j + \beta_{ben2}ben_{2,njt} + \beta_{ben3}ben_{3,njt} + \beta_{eng2}eng_{2,njt} + \beta_{eng3}eng_{3,njt} \\ + \beta_{dec2}dec_{2,njt} + \beta_{dec3}dec_{3,njt} + \beta_c cost_{njt} + Z'_{nyj} + \varepsilon_{njt}$$

and a heterogeneity model:

$$U_{njt} = \text{Baseline terms} + \sum_{a \in \{ben2, ben3, eng2, eng3, dec2, dec3\}} \left( \sum_{m \in M} \beta_{a \times m} a_{njt} \cdot M_n \right) + \varepsilon_{njt}$$

Significant  $\beta_{a \times m}$  indicate that the marginal utility of level  $a$  differs with moderator  $m$ .

Additionally, we convert utility-scale coefficients to willingness-to-pay by dividing by the marginal disutility of cost (Train and Weeks, 2005a, 2005b):

$$WTP(a) = \frac{\beta_a}{\beta_c},$$

where  $\beta_c$  is the coefficient on nominal cost in euros (expected  $< 0$ ). This WTP is interpreted as euros per choice task for moving from the base level to level  $a$ .

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<sup>1</sup> We estimate this with Stata's `cmmixlogit`. In our baseline, all coefficients are treated as fixed (a conditional logit is a special case of mixed logit). Standard errors are cluster-robust at the respondent level.

## 3. Results

### 3.1. Main effects model

The conditional logit estimates reveal a clear hierarchy among the three governance dimensions (Table 3). The dominant driver of residents' investment choices is the locus of decision-making authority. Scenarios in which the final decision is made by a majority vote of residents are by far the most attractive, yielding the largest coefficient in the model ( $\beta = 1.55$ ,  $p < 0.01$ ) relative to the baseline of board-only decisions. In WTP terms, respondents are prepared to accept approximately €6.2 per month in additional housing costs for a shift from board-level authority to resident-majority decision-making. Unanimity requirements are also positively valued ( $\beta = 1.06$ ), but the estimate does not reach conventional significance levels, likely reflecting heterogeneous assessments. While some residents may value full consensus in principle, others may view unanimity as impractical or prone to gridlock in fragmented ownership structures. The clear implication is that residents attach independent value to having a direct say in investment decisions; the decision-making process itself contributes to utility, not only its outcomes.

The second most important dimension is the scope of benefits. Investments that improve the entire building are significantly preferred over those limited to a single staircase ( $\beta = 1.38$ ,  $p < 0.05$ ), corresponding to a WTP premium of roughly €5.5 per month. This indicates that residents favour collective improvements with visible, building-wide impact over narrowly targeted interventions, a pattern consistent with a concern for shared welfare within the building community. However, extending benefits to the surrounding neighbourhood does not yield a statistically significant additional effect ( $\beta = 0.67$ , n.s.). Residents appear to draw a clear boundary around their building. Investments that benefit local community are attractive, but more diffuse public benefits do not command a comparable premium. The building, rather than the neighbourhood, functions as the relevant community of reference.

In contrast, the mode of personal engagement plays no detectable role in shaping preferences. Neither participating in a physical meeting vote ( $\beta = -0.05$ , n.s.) nor engaging in a deliberation over project scope ( $\beta = 0.52$ , n.s.) differs significantly from the baseline of minimal-effort online voting. This null result is substantively informative. It implies that residents are largely indifferent to the procedural format of participation – whether they vote from home, raise their hand at a meeting, or join a more intensive discussion does not affect their support for an investment. The convenience-versus-involvement trade-off, often foregrounded in participatory governance debates, does not appear to be a binding constraint in this population. In practical terms, this suggests that housing cooperatives and homeowners' associations have considerable latitude in choosing participation formats: low-cost, low-friction mechanisms such as digital voting appear to be just as acceptable as more deliberative alternatives, provided that residents retain substantive decision-making authority.

To contextualise the magnitude of these effects: if typical monthly maintenance fees in Polish and Czech multi-apartment buildings range from €50 to €100, the WTP estimates imply that decision-making arrangements represent a premium of roughly 6–12% of current costs. Residents are willing to pay materially more – not for better physical infrastructure per se, but for the right governance process for making investment decisions.

The cost coefficient itself is negative and highly significant ( $\beta = -0.25$ ,  $p < 0.01$ ), confirming that respondents are cost-sensitive and that the monetary attribute functions as intended within the experimental design. This allows the WTP calculations above to be interpreted as meaningful trade-offs rather than artefacts of inattention to price signals.

**Table 3. Main effects model results (conditional logit).**

Attribute	Coefficient
Cost nominal (EUR)	-0.25*** (0.07)
Building beneficiaries	1.38** (0.63)
Community beneficiaries	0.67 (0.58)
Meeting vote	-0.049 (0.59)
Deliberation	0.52 (0.58)
Unanimous resident decision	1.06 (0.76)
Majority resident decision	1.55*** (0.56)

*Significance levels: \*  $p < 0.1$ , \*\*  $p < 0.05$ , \*\*\*  $p < 0.01$ .*

*Notes: Estimated coefficients and standard errors (in parentheses) are shown for each attribute ( $N$  = number of choices  $\times$  respondents). Baseline levels: "own staircase benefits", "vote through the internet", "independent decision of the board".*

*Source: own elaboration.*

The above findings highlight residents' preference for more inclusive governance in residential investments. In particular, giving residents decision-making power substantially increases the appeal of an option. Respondents are willing to incur higher costs for projects that the resident majority decides. This suggests that the decision-making process, not just the outcomes, contributes to utility, confirming principles of procedural justice and democratic governance. Likewise, the preference for building-wide beneficiaries over narrowly targeted benefits points to a concern for collective fairness within the community of residents. Investments that spread benefits across all residents (e.g. improving common areas or shared infrastructure) are favoured, whereas those benefiting only a subset (even one's immediate neighbours) are less attractive. However, the lack of a significant average preference for extending benefits to the broader local community might indicate that respondents prioritise improvements that they and their co-residents directly enjoy, over more diffuse public benefits.

### 3.2. Heterogeneity in preferences

The main effects model establishes what residents value on average. But do these preferences hold uniformly, or do specific groups diverge in how they evaluate decision-making arrangements? Ownership status, for instance, creates differential financial stakes in building improvements; collective attitudinal orientations may shape receptiveness to community-wide benefits; and demographic characteristics such as age, education, or gender could reflect different participation costs or normative expectations. The interaction model tests whether these factors moderate the average preferences documented above (Table 4).

**Table 4. Interaction effects model – selected significant moderators**

Interaction Term	Coefficient
Building beneficiaries $\times$ owner-occupant	0.15* (0.09)
Community beneficiaries $\times$ collective mindset	0.43** (0.20)

*Significance levels: \* $p < 0.1$ , \*\* $p < 0.05$ , \*\*\* $p < 0.01$ .*

*Notes: Interaction terms between attribute levels and respondent characteristics (moderators) are shown. (All main effects were included in the model but are omitted here for brevity; see Table 3 for baseline effects.)*

*Source: own elaboration.*

Two distinct axes of heterogeneity emerge, both concentrated in the who benefits dimension. The first is ownership. Private owner-occupants attach significantly higher value to building-wide benefits than non-owners: their WTP is roughly €4 higher ( $p < 0.01$ ) for investments that improve the entire building, and approximately €3.2 higher ( $p < 0.05$ ) for investments that extend benefits to the broader community (Table 6). This ownership premium is consistent with the logic of property-based stakes. Private owners internalise the long-term returns of building improvements through property value appreciation, improved living conditions, and reduced future maintenance costs, whereas tenants, who may relocate before the benefits materialise, do not. Ownership thus sharpens sensitivity to who stands to gain from collective investment.

The second axis is the collective mindset. Respondents with stronger collective attitudinal orientations display a large additional WTP for community-level benefits ( $\Delta\text{WTP} \approx \text{€}11.5$ ,  $p < 0.05$ ). This effect is both substantively large and conceptually distinct from the ownership channel: whereas ownership moderates preferences through financial incentives, collective identity appears to operate through normative alignment with broader, shared gains. Residents who see themselves as part of a wider community respond strongly when the beneficiary framing extends beyond the building to the neighbourhood – precisely the scope of benefits that generates no significant average effect in the main model. This suggests that the insignificant average coefficient for community beneficiaries masks a genuine division: collectively oriented residents are willing to pay substantially for neighbourhood-wide improvements, while others are not (Appendix 3).

What is perhaps most striking about the heterogeneity analysis is where it fails to find meaningful variation. Preferences for decision-making authority, the single most important attribute in the main model, are remarkably consistent across all subgroups tested. We find no significant interactions among decision-making attributes, ownership status, housing governance form, collective attitudes, age, gender, or education level. Owners and tenants, cooperative members and association members, younger and older respondents all converge on the same preference: resident-majority decision-making is strongly favoured over board authority, and this preference does not differ in magnitude across groups. The universality of this result is notable. It suggests that the demand for direct democratic governance in multi-family housing is not a preference of particular demographic or attitudinal segments but a structural feature of how residents across mostly post-socialist housing systems relate to collective decision-making. The one borderline exception concerns engagement intensity among owners, who show a marginally lower WTP for the highest engagement level ( $\Delta\text{WTP} \approx -\text{€}2.8$ ,  $p \approx 0.05$ ) – but this signal is weak and should be interpreted cautiously.

Taken together, the results paint a coherent picture. Residents care first and foremost about retaining decision-making authority: majority-based governance is the single most valued governance feature. They care second about the scope of collective benefits, with a clear preference for building-wide improvements. The mode of engagement is essentially irrelevant. Within this overall pattern, ownership and collective identity create meaningful heterogeneity in who benefits from preferences, but who decides preferences are universal. These patterns hold with striking consistency across two countries with shared post-socialist origins but divergent institutional trajectories, suggesting that they reflect structural features of fragmented-ownership housing systems rather than country-specific governance cultures.

**Table 5. General-sample Willingness-To-Pay [WTPs] (no interactions)**

Attribute	WTP (€)	Lower Interval (LI)	Upper Interval (UI)
Building beneficiaries	5.53*	-0.40	11.46
Community beneficiaries	2.69	-2.41	7.80
Meeting vote	-0.15	-5.47	5.18
Deliberation	2.08	-3.07	7.23
Unanimous resident decision	4.24	-1.74	10.20
The majority of residents decision	6.20***	1.94	10.45

*Note: Stars reflect approximate significance of WTP via delta method: \*  $p < 0.10$ , \*\*  $p < 0.05$ , \*\*\*  $p < 0.01$  (covariances ignored).*

*Source: own elaboration.*

**Table 6. Group-specific Willingness-To-Pay (WTPs) for key interactions**

Attribute	Group	WTP (€)	Lower Interval (LI)	Upper Interval (UI)
	baseline (g=0)	9.37	-17.28	36.01
Building beneficiaries	$\Delta$ owner (1-0)	4.00***	1.23	6.78
	owner=1	13.37	-15.61	42.35
Community beneficiaries	baseline (g=0)	18.85	-5.62	43.32
	$\Delta$ owner (1-0)	3.24**	0.61	5.87
	owner=1	22.09	-3.97	48.16
	$\Delta$ collective (1-0)	11.46*	0.47	22.45
The majority of residents decision	collective=1	30.32	3.60	57.05
	baseline (g=0)	7.55	-16.91	32.01
	$\Delta$ owner (1-0)	-2.83*	-5.82	0.16
	owner=1	4.72	-20.69	30.13

*Source: own elaboration.*

## 4. Discussion

### The preference–behaviour gap

The most consequential finding of our study is the tension between what residents say they want and how housing governance in private multi-apartment buildings actually operates. The discrete choice experiment documents a strong, statistically robust, and universal preference for majority-based, resident-led decision-making. Yet in everyday practice, multi-family housing in both Poland and Czechia is overwhelmingly managed through delegated authority (Kováts and Kohl, 2025). Cooperative boards set agendas, professional managers execute decisions, and resident participation in general meetings is widely reported to be low (Frankowski et al., 2026; Valentová and Makešová, 2026).

Campbell's paradigm (Kaiser et al., 2010) provides a possible framework for interpreting the gap between stated preferences and observed behaviour. In this account, attitudes translate into behaviour only when their strength exceeds the costs of action. Although Campbell's paradigm was originally developed in the context of pro-environmental behaviour, its focus on the relationship between attitude strength and behavioural costs makes it well suited to collective decision-making settings such as housing governance, where participation similarly involves overcoming non-trivial individual costs. Applied to our case, the implication is that residents may genuinely value democratic decision-making (our WTP estimates suggest they would pay roughly €6 per month

for it), but the activation costs of participation are high enough to suppress behavioural expression. Attending meetings, acquiring technical knowledge about building systems, following procedural rules, and coordinating with neighbours all impose time, cognitive, and social costs that are individually small but collectively sufficient to keep most residents disengaged. The result is not a democratic deficit in the attitudinal sense, but rather a structural mismatch between the strength of governance preferences and the costs of exercising them. At the same time, this preference should not be interpreted too narrowly as evidence of a demand for deliberative democracy. In fragmented-ownership housing systems, resident-majority decision-making may also serve as a mechanism for controlling delegated authority. Residents may value majority approval not because they seek intensive participation, but because it preserves accountability vis-à-vis boards and managers and keeps final authority close to those who bear the consequences of collective investment decisions.

This interpretation has a direct corollary in the null result on engagement mode. If residents were seeking deeper deliberative experiences, i.e. if the quality of participation mattered alongside the fact of authority, we would expect significant preferences for deliberation over online voting. Instead, the data show indifference to engagement format. Residents want the right to decide, but they do not want the process to be demanding. This is the pattern that Campbell's paradigm would predict in a population with moderate rather than extreme attitudes: preferences are real but not strong enough to overcome substantial participation costs.

### Ownership as a structural axis of differentiation

The heterogeneity analysis reveals that ownership status moderates preferences for the scope of benefits but not for decision-making authority. Owner-occupants are willing to pay significantly more than non-owners for building-wide and community-level improvements, while both groups share a strong preference for resident-majority governance. This asymmetric pattern has implications for how we understand the role of property in post-socialist housing systems.

The ownership effect may, however, capture more than a simple difference in the magnitude of individual stake. It may also reflect distinct ways of construing the relevant common good in multi-family housing. For owner-occupiers, collective decisions are likely to be assessed not only in terms of immediate utility but also in terms of their implications for asset value, long-term building quality, and the everyday conditions of life in the jointly managed property. Non-owners, by contrast, may assign greater weight to short-term affordability, the predictability of current housing costs, and residential mobility, making them less responsive to benefit frames tied to longer-term collective gains. At the same time, even among owners, orientations toward collective investment may differ depending on whether the dwelling is primarily lived in or treated as an income-generating asset. The ownership effect, then, is not only about the size of one's stake, but also about how the stakes themselves are defined.

This broader interpretation helps clarify the structure of heterogeneity observed in the experiment. Variation emerges more clearly with respect to who benefits than who decides. Preferences over decision-making authority appear to be anchored in a relatively widely shared concern for legitimacy and resident control, whereas preferences over the distribution of benefits are more closely shaped by differences in value orientation, cost exposure, and temporal horizon. The relative homogeneity of preferences regarding decision-making rules, contrasted with the more differentiated responses to benefit scope, is thus consistent with the view that governance preferences operate at a more general institutional level, while evaluations of benefits are more sensitive to residents' relationship to the dwelling as both a home and an asset.

The ownership premium on benefit scope is consistent with the logic of "super-homeownership" regimes (Lux and Sunega, 2020), in which property status organises not only wealth but also civic orientation and housing-

related attitudes. Owners internalise the long-term returns of building improvements through property value appreciation, reduced future maintenance costs, and improved living conditions, whereas tenants, who may not remain in the building, do not. In this sense, ownership functions as a mechanism for aligning individual incentives with collective building welfare: it sharpens sensitivity to *who benefits* because owners have a material stake in the answer. This interpretation is consistent with broader evidence that homeowners participate more actively in local governance and elections (Huber and Montag, 2020) and reinforces the view that property status should be treated as a key variable in analyses of collective action in multi-family housing, not rendered irrelevant by the presence of formal governance institutions.

## Cross-national differences and similarities

Poland and Czechia followed partially divergent institutional trajectories after mass privatisation: Poland retained a stronger cooperative organisational presence (Milewska-Wilk, 2023), while Czechia saw the rapid proliferation of smaller homeowners' associations operating in a more fragmented governance landscape (Malý Blažek et al., 2023). If governance preferences were primarily shaped by institutional socialisation, by residents' experience of how their particular cooperative or association operates, we would expect systematic cross-national differences. Instead, the core preference hierarchy (majority authority > building-wide benefits > engagement mode) holds in both countries. This cross-national uniformity suggests that governance preferences in post-socialist multi-family housing are shaped more by the structural condition of fragmented ownership over indivisible infrastructure than by country-specific institutional legacies. The underlying logic of owning an apartment, sharing the building, and demanding a say in how it is managed appears to transcend the particular legal and organisational forms through which collective governance has been implemented. While this finding is based on two countries with shared post-socialist origins and should not be extrapolated uncritically, it does suggest that housing governance preferences in the region may be more portable across institutional contexts than the diversity of decision-making arrangements would imply. At the same time, although new forms of collective living – such as cohousing initiatives or grassroots housing cooperatives – are emerging, sometimes partly in response to dissatisfaction with existing decision-making arrangements, they remain marginal in both countries. Rather than constituting a large-scale alternative, these initiatives typically coexist with more traditional institutional forms, occasionally even under similar legal frameworks (Malý Blažek et al., 2023). Their limited diffusion further suggests that dissatisfaction with current decision-making arrangements does not necessarily translate into widespread institutional experimentation, reinforcing the idea that underlying preferences for how collective decisions should be made may be relatively stable across different organisational settings.

## Limitations of the study

Three limitations warrant particular attention. The most fundamental is the gap between stated and revealed preferences that is inherent to any discrete choice experiment. Although our scenarios were designed to resemble realistic investment situations and were piloted, actual decisions in multi-apartment buildings are shaped by social dynamics, financial constraints, and interpersonal conflicts that experimental settings cannot fully replicate. The strong preference for majority-based decision-making, in particular, may be partly inflated by social desirability. Endorsing democratic governance is normatively costless in a survey, whereas enacting it in a fractious building meeting is not. Our WTP estimates should therefore be interpreted as upper bounds on the value residents place on governance attributes, with the true behavioural impact likely attenuated by context-specific frictions.

Second, the experimental design does not allow us to identify residents who systematically reject collective investment. The forced-choice format between two investment scenarios means that respondents who would prefer no investment at all, a relevant stance in buildings with deep maintenance backlogs or severe financial constraints, are not captured. This limits our ability to characterise the full distribution of preferences, including the disengaged or oppositional segments that may be most consequential for real-world governance outcomes.

Third, the study focuses on buildings with established formal collective entities. Multi-apartment buildings without homeowners' associations or cooperative structures, which exist in both countries, particularly among smaller or older properties, are not represented. The governance preferences documented here should therefore be understood as applying to contexts where formal collective institutions already exist, and may not generalise to settings where housing intermediaries are absent.

These limitations point toward productive extensions: qualitative work with disengaged residents, field experiments embedded in actual renovation decisions, and comparative analysis of governance in buildings with and without formal collective entities would each advance the research agenda opened by this study.

## 5. Conclusions

This study explored how residents in multi-apartment buildings make investment decisions, focusing on the scale of benefits, modes of personal engagement, and preferred decision-making procedures. Using a discrete choice experiment, we were able to capture residents' choices in a controlled way, revealing patterns that might remain hidden in survey or observational data. The results show that residents consistently favour projects that benefit the entire building and prefer decisions determined by the majority, rather than full-consensus-based decision-making procedure or fully representative forms of governance. Surprisingly, variations in personal engagement and socio-demographic differences had little impact on preferences. These findings are consistent with patterns observed in post-socialist mass homeownership regimes. Yet this consensus contrasts with residents' actual behaviour: while most endorse majority rule and collective benefits in principle, few actively engage in building-level initiatives. Taken together, our findings suggest that effective governance in multi-family housing in Central Europe should leverage residents' preference for majority-based, resident-led decision-making while acknowledging the limits of everyday engagement. Housing management strategies could focus on facilitating low-barrier participation and enhancing residents' sense of agency without assuming high levels of active involvement.

Our results have two implications for housing policy and the design of investment programmes in private multi-family apartments. First, the strong preference for direct, majority-based resident decision-making suggests that activities that rely on intermediary governance bodies (i.e., cooperative boards) may face perceived legitimacy constraints if majority approval mechanisms are weak. Investment schemes targeting housing cooperatives or homeowners' associations may therefore benefit from incorporating procedural safeguards that enhance transparency, resident participation, and majority-based approval mechanisms, rather than relying solely on board-level authority. Second, the limited heterogeneity may reflect model constraints or attribute framing. This finding supports the development of broadly applicable schemes for renovation and investment projects, reducing administrative complexity while maintaining social acceptance.

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## Appendices

### Appendix 1 – Sample characteristics

	N	Sample structure		
		%	N (weighted)	% (weighted)
Size of the building				
3-9 apartments	1,659	22.0	1,358	18.8
10-49	3,603	50.7	3,808	52.6
50 and more	2,044	27.2	2,074	28.6
Form of ownership				
housing cooperative	4,257	56.6	4,104	56.7
housing association	3,265	43.4	3,136	43.3
Country				
Poland	5,689	75.6	5,407	74.7
Czechia	1,833	24.4	1,833	25.3
Building age				
before 1990s	4,906	65.2	4,869	67.2
1990s and later	2,616	35.8	2,371	32.8
Gender				
men	3,613	48.0	3,575	49.4
women	3,903	51.9	3,660	50.6
Age groups				
24 years and less	486	6.5	537	7.4
25-34 years	1,144	15.2	1,357	18.7
35-44 years	1,616	21.5	1,397	19.3
45-54 years	1,437	19.1	1,136	15.7
55 and more	2,839	37.7	2,814	38.9
Education				
primary/secondary	4,781	63.5	4,862	67.2
higher	2,741	36.4	2,378	32.8
Ownership				
private	5,102	67.8	4,140	68.2
cooperative	1,232	16.4	1,236	17.1
rental/other	1,188	15.8	1,863	14.7

Source: own elaboration.

### Appendix 2 – Descriptive statistics: vignette choices

Table A2.1 Shares of those who chose particular vignette options broken by "environmental" variables

	Who benefits			Personal engagement			Final decision-making		
	Staircase	block	community	internet vote	raising hand	discuss scope	board	citizen unanimous	citizen majority
Total sample									
%	50.0	51.5	48.5	49.6	50.4	50.0	47.8	50.3	51.9
N	11,954	12,562	11,685	12,085	11,977	12,139	11,540	12,101	12,560
Size of the building [3-9]									
%	50.4	50.6	49.0	49.7	49.2	51.0	47.9	51.0	51.0
N	2,248	2,383	2,159	2,263	2,165	2,362	2,157	2,334	2,298
Size of the building [10-49]									
%	50.8	51.4	47.9	49.6	50.4	50.0	47.5	49.7	52.8
N	6,344	6,556	6,141	6,328	6,357	6,357	6,057	6,228	6,756
Size of the building [50 or more]									
%	48.5	52.2	49.3	49.7	50.9	49.4	48.3	50.8	50.9

N	3,363	3,623	6,363	3,495	3,455	3,420	3,325	3,538	3,506
Form of ownership [Housing cooperative]									
%	49.9	51.7	48.3	49.5	50.5	49.9	48.0	51.1	51.0
N	6,591	7,121	6,807	6,867	6,890	6,762	6,675	6,881	6,963
Form of ownership [Homeowners' association]									
%	50.1	51.1	48.7	49.8	50.1	50.1	47.6	52.9	49.4
N	5,094	5,441	5,147	5,219	5,087	5,377	4,864	5,220	5,597
Country (PL)									
%	49.1	51.9	49.0	50.2	49.7	50.0	49.5	49.8	50.7
N	8,742	9,441	8,852	9,128	8,832	9,075	8,938	8,965	9,133
Country (CZ)									
%	52.8	50.2	47.0	47.9	52.2	49.9	42.8	51.7	55.3
N	3,212	3,120	2,833	2,957	3,144	3,064	2,602	3,136	3,427
Building age [before 1980s]									
%	50.4	51.6	48.0	49.8	50.9	49.3	47.5	50.5	52.0
N	8,052	8,460	7,833	8,227	8,109	8,009	7,599	8,231	8,514
Building age [1990s and later]									
%	49.0	51.2	49.8	49.2	48.7	52.0	49.5	49.2	51.2
N	3,057	3,216	3,053	3,033	2,989	3,305	3,156	3,013	3,158

Source: Own elaboration. For each attribute level, percentages are computed as the weighted proportion of respondents selecting that level among those for whom it was presented as an available alternative.

**Table A2.2 Shares of those who chose particular vignette options broken by "individual" variables**

	Who benefits			Personal engagement			Final decision-making		
	staircase	block	community	internet vote	raising hand	discuss scope	board	citizen unanimous	citizen majority
Total sample									
%	50.0	51.5	48.5	49.6	50.4	50.0	47.8	50.3	51.9
N	11,954	12,562	11,685	12,085	11,977	12,139	11,540	12,101	12,560
Men									
%	50.3	50.9	48.8	49.7	49.5	50.8	49.2	49.1	51.7
N	5,941	6,178	5,751	5,989	6,015	5,865	5,866	5,877	6,126
Women									
%	49.8	52.0	48.2	49.6	49.9	50.5	46.5	51.4	52.1
N	6,005	6,371	5,926	6,084	5,954	6,264	5,666	6,211	6,425
Below tertiary									
%	50.4	51.3	48.2	49.4	50.2	50.4	47.4	50.6	52.0
N	8,104	8,434	7,772	8,062	8,115	8,132	7,729	8,132	8,449
Tertiary									
%	49.2	51.7	49.2	50.1	50.7	49.2	48.7	49.6	51.7
N	3,851	4,128	3,851	4,023	3,862	4,007	3,811	3,969	4,112
18-34									
%	49.4	51.8	48.6	50.3	50.1	49.5	48.8	49.6	51.6
N	3,087	3,441	2,942	3,204	3,075	3,190	3,070	3,121	3,279
35-54									
%	50.4	50.6	49.0	50.0	49.9	50.1	47.2	51.8	51.0
N	4,227	4,276	4,159	4,244	4,219	4,199	4,049	4,310	4,304
55 and more									
%	50.2	52.0	47.9	48.8	50.9	50.3	47.8	50.0	52.2
N	4,640	4,845	4,584	4,636	4,682	4,751	4,421	4,670	4,978
Private									
%	50.2	51.7	48.1	49.4	50.7	49.9	48.0	49.8	52.1
N	8,199	8,578	7,928	8,196	8,201	8,308	7,877	8,170	8,658
Cooperative									
%	51.2	50.9	47.8	49.7	50.9	49.3	47.2	50.8	52.0

	N	2,103	2,136	1,941	2,099	2,124	1,957	1,965	2,054	2,161
		Rented								
	%	48.1	50.9	50.9	50.8	48.1	51.0	47.6	51.6	50.8
	N	1,652	1,848	1,815	1,790	1,652	1,874	1,699	1,877	1,740

Source: Own elaboration. For each attribute level, percentages are computed as the weighted proportion of respondents selecting that level among those for whom it was presented as an available alternative.

### Appendix 3 – Additional results: Heterogeneity in WTP – $\Delta$ WTP for interactions

Attribute	Moderator	$\Delta$ WTP (€/unit)	LL95	UL95
Building beneficiaries	collective	11.67*	-0.56	23.90
	geek	-3.10	-13.22	7.03
	aware	-2.95	-12.30	6.39
	patriot	-7.41	-18.26	3.43
	neutral	-8.22	-29.58	13.14
	owner	4.00***	1.23	6.78
	class	-6.59	-14.49	1.31
	incomes	5.52*	-0.08	11.11
	latent class	-4.50	-15.00	6.00
Community beneficiaries	collective	11.46*	0.47	22.45
	geek	0.13	-10.00	10.25
	aware	-7.15	-16.61	2.30
	patriot	-3.99	-14.14	6.17
	neutral	-4.15	-22.37	14.07
	owner	3.24**	0.61	5.87
	class	-5.61	-12.63	1.41
	incomes	0.84	-4.61	6.29
	latent_class	-8.24	-19.15	2.66
Meeting vote	collective	-0.70	-11.75	10.35
	geek	-2.57	-11.53	6.38
	aware	-0.04	-9.18	9.09
	patriot	5.38	-4.24	15.00
	neutral	-1.27	-19.93	17.40
	owner	-0.71	-3.51	2.08
	class	-1.60	-8.16	4.96
	incomes	-1.17	-6.46	4.13
	latent_class	-0.83	-11.25	9.58
Deliberation	collective	1.15	-10.62	12.92
	geek	-5.54	-14.59	3.50
	aware	4.64	-6.00	15.28
	patriot	-2.49	-12.42	7.45
	neutral	10.85	-5.37	27.08
	owner	-2.83*	-5.82	0.16

Attribute	Moderator	$\Delta$ WTP (€/unit)	LL95	UL95
	class	-0.15	-6.94	6.65
	incomes	1.23	-4.39	6.84
	latent_class	-1.16	-12.37	10.05
	collective	3.49	-9.64	16.62
	geek	-6.06	-16.83	4.71
	aware	2.30	-8.16	12.75
	patriot	4.23	-6.66	15.13
Unanimous resident decision	neutral	-4.23	-28.80	20.35
	owner	0.05	-2.67	2.76
	class	-7.37	-16.52	1.78
	incomes	3.18	-3.65	10.00
	latent_class	-0.69	-12.51	11.12
	collective	1.99	-7.93	11.91
	geek	1.58	-7.22	10.39
	aware	2.04	-6.70	10.79
	patriot	1.02	-7.84	9.87
Majority resident decision	neutral	-4.09	-25.18	17.00
	owner	0.13	-2.13	2.39
	class	-0.16	-6.19	5.87
	incomes	-1.12	-5.92	3.68
	latent_class	-4.27	-13.69	5.16

Note: (positive = higher WTP when the moderator increases by 1; for binary moderators this is the difference between group=1 and group=0)

Source: own elaboration.

## Appendix 4 – Survey questionnaire and vignette choice example

### X. METRICS FOR SURVEYORS (for CAPI survey)

X1. Survey ID	<these data should be saved automatically>
X2. Surveyor ID	
X3. Date and hour	
X4. Geographic coordinates of the survey	
X5. Self-evaluation of the difficulty of conducting this survey	

### PART I

We are contacting you because we are conducting a study on housing experiences and preferences related to energy usage in multi-family buildings. Completing the survey will take no more than 15 minutes. The study is carried out by the Institute for Structural Research and the Czech Technical University in Prague in collaboration with [contractor] under the ENBLOC project, which received funding from the National Science Centre [contract: 2021/43/I/HS4/03185].

- For technical questions, please contact: support@contractor.pl
- For study-related questions, please contact: jan.frankowski@ibs.org.pl

Thank you for your trust.

#### PARTICIPANT'S CONSENT TO PARTICIPATE IN A SCIENTIFIC STUDY

[ ] I consent to the processing of my personal data by [company name] in connection with the research program, in accordance with Art. 6 section 1 letter a GDPR.

[ ] I declare that I consent to the processing of my data to the extent necessary to conduct research while maintaining anonymity that prevents my identification by persons other than those employed by [company name], which is the data controller.

[ ] I know that I have the right to withdraw consent to the processing of personal data at any time by sending an e-mail to [email, company]. I have read the information regarding the processing of personal data.

1. Respondent's name:
2. Respondent's contact number:

#### AGREEMENT TO PROCESSING PERSONAL DATA

I consent to processing my personal data by [company name] in connection with the research program in accordance with Art. 6/1/a GDPR.

I declare that I consent to process my data to the extent necessary to conduct research while maintaining anonymity that prevents my identification by persons other than those conducting the research or those not mentioned in the information I received regarding processing my personal data.

I know I have the right to withdraw consent to processing personal data at any time by sending an e-mail to [email]. I have read the information regarding the processing of personal data.

#### A. HOUSING OWNERSHIP

A1. Number of apartments in your building	<input type="checkbox"/> 1-2 → end <input type="checkbox"/> 3-5   <input type="checkbox"/> 6-9   <input type="checkbox"/> 10-19   <input type="checkbox"/> 20-49   <input type="checkbox"/> 50 and more
A2. Who owns the building you live in? (only in CAPI)	<input type="checkbox"/> housing association <input type="checkbox"/> housing cooperative <input type="checkbox"/> other → end <input type="checkbox"/> housing association: the entire apartment private owners whose premises are part of a specific property. The housing association often hires an external housing administrator (company) to manage a property. <input type="checkbox"/> housing cooperative: a voluntary association of an unlimited number of people, with rotational management and a common share fund, which aims to secure members' housing.

	ceeds by offering various ownership modes and conducting joint economic activity in their interests. Most often, housing cooperatives manage properties on their own.
A3. Housing cooperative	<i>[If housing cooperative = list of housing cooperatives from our database; if housing association = postal code]</i>
A4. Who owns the apartment you live in?	<input type="checkbox"/> I am the owner or co-owner <input type="checkbox"/> I have got the cooperative ownership right to this apartment <input type="checkbox"/> I have got the cooperative tenant right to this apartment <input type="checkbox"/> I rent this apartment directly from a housing cooperative <input type="checkbox"/> I rent this apartment, paying a fee for it <input type="checkbox"/> I live in the apartment with the owner <input type="checkbox"/> I have this apartment lent to me for free by someone

#### B. INFORMATION ABOUT THE BUILDING

B1. Age of the building	<input type="checkbox"/> before 1945	<input type="checkbox"/> 1945 – 1969	<input type="checkbox"/> 1970 – 1989	<input type="checkbox"/> 1990 – 2009	<input type="checkbox"/> 2010+	<input type="checkbox"/> I don't know	
B2. Technology [multi-choice allowed]	<input type="checkbox"/> brick	<input type="checkbox"/> precast concrete	<input type="checkbox"/> H frame	<input type="checkbox"/> concrete	<input type="checkbox"/> other	<input type="checkbox"/> I don't know	
B3. Roof [multi-choice allowed]	<input type="checkbox"/> flat	<input type="checkbox"/> sloping	<input type="checkbox"/> with solar panels	<input type="checkbox"/> with solar collectors		<input type="checkbox"/> I don't know	
B4. Heating	<input type="checkbox"/> from the citywide district heating system	<input type="checkbox"/> from the local boiler outside the building	<input type="checkbox"/> own installation inside a building or apartment			<input type="checkbox"/> I don't know	
B5. Heating [multi-choice allowed]	<input type="checkbox"/> coal	<input type="checkbox"/> wood/pellet	<input type="checkbox"/> oil	<input type="checkbox"/> natural gas	<input type="checkbox"/> heat pump	<input type="checkbox"/> electric	<input type="checkbox"/> I don't know

#### C. BASIC INFORMATION ABOUT THE APARTMENT

C1. What is the total area of your apartment? (please indicate in square meters, excluding basement and balcony)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
C2. The floor of your apartment? (please indicate the storey level, ground floor = 0)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
C3. How many people (including you) permanently live in your apartment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
C4. How many people in your apartment are:	gender	women?	men?	other?	<input type="checkbox"/>
C5. How many people in your apartment are:	age	people < 18y?	people 18 – 60y?	people > 60y?	<input type="checkbox"/>

#### D. HOUSING CONDITIONS

D1. Please indicate whether you agree with the following statement:	YES	NO
1. The building I live in is a gated community. (in CAPI: filled by the surveyor)		
2. The building I live in has most walls insulated.		
3. The apartment is sufficiently warm in winter.		
4. The apartment is sufficiently cool in summer.		
5. Moisture and/or mould appear in my apartment.		
6. The windows in my apartment are tight and in good condition.		
7. We use additional heating devices in winter (e.g., electric heaters).		
8. We use additional cooling devices in summer (e.g., air conditioner, fan).		

...feeds by offering various ownership modes and conducting joint economic activity in their interests. Most often, housing cooperatives manage properties on their own.

A3. Housing cooperative  
*[If housing cooperative = list of housing cooperatives from our database; if housing association = postal code]*

A4. Who owns the apartment you live in?  
 I am the owner or co-owner  
 I have got the cooperative ownership right to this apartment  
 I have got the cooperative tenant right to this apartment  
 I rent this apartment directly from a housing cooperative  
 I rent this apartment, paying a fee for it  
 I live in the apartment with the owner  
 I have this apartment lent to me for free by someone

**B. INFORMATION ABOUT THE BUILDING**

B1. Age of the building  
 before 1945  1945 – 1969  1970 – 1989  1990 – 2009  2010+  I don't know

B2. Technology *[multi-choice allowed]*  
 brick  precast concrete  H frame  concrete  other  I don't know

B3. Roof *[multi-choice allowed]*  
 flat  sloping  with solar panels with solar collectors  I don't know

B4. Heating  
 from the citywide district heating system  from the local boiler outside the building own installation inside a building or apartment  I don't know

B5. Heating *[multi-choice allowed]*  
 coal  wood/pellet  oil  natural gas  heat pump  electric  I don't know

**C. BASIC INFORMATION ABOUT THE APARTMENT**

C1. What is the total area of your apartment? *(please indicate in square meters, excluding basement and balcony)* ---

C2. The floor of your apartment? *(please indicate the storey level; ground floor = 0)* ---

C3. How many people (including you) permanently live in your apartment? ---

C4. How many people in your apartment are:  
 gender:  women?  men?  other? ---

C5. How many people in your apartment are:  
 age:  people < 18y?  people 18 - 60y  people > 60y? ---

**D. HOUSING CONDITIONS**

D1. Please indicate whether you agree with the following statement:

	YES	NO
1. The building I live in is a gated community. <i>(in CAPI: filled by the surveyor)</i>		
2. The building I live in has most walls insulated.		
3. The apartment is sufficiently warm in winter.		
4. The apartment is sufficiently cool in summer.		
5. Moisture and/or mould appear in my apartment.		
6. The windows in my apartment are tight and in good condition.		
7. We use additional heating devices in winter (e.g., electric heaters).		
8. We use additional cooling devices in summer (e.g. air conditioner, fan).		

9. In at least one room in the apartment, we decrease heating due to the costs.

10. We wear extra layers of clothing instead of increasing the temperature in the apartment.

11. Living conditions in my apartment make me feel comfortable there.

D2. What temperature do you find comfortable during the daytime in your apartment?  
 Winter:  °C Summer:  °C

D3. How much do you think a square meter of your apartment is worth on the market? *(in PLN/CZK)*

**E. EXPENDITURES ON HOUSING AND ENERGY**

E1. Please provide the exact amount of your household expenditures in the last month for:

Housing fees <i>(including central heating, water heating and consumption, wastewater disposal, garbage collection, housing management costs, and renovation fund):</i>	
Loan rate/rent <i>(in the apartment which is a subject of the study)</i>	
Energy <i>(including the approximate monthly amount for electricity, gas, and other energy sources if you independently pay for heat/wood/coal):</i>	
Sum	<sum positions 1-3>

E2. The total expenses of your household in the last month were [Enter the total expenses from question. E1] Approximately what proportion of your household monthly budget is this? *(in %)* *(If you don't remember the exact share, try to estimate).*

If you don't have exact numbers on hand, please try to indicate approximately.

**F. ATTITUDES**

F1. Please indicate where you would place yourself on a scale from 1-5. where: 1 = strongly disagree, and 5 = strongly agree

	1	2	3	4	5
1. I am among the first to be interested in new technologies.					
2. Learning to use new technology is easy for me.					
3. I pay attention to ecological criteria when purchasing products and services.					
4. Climate change is likely to have a big impact on people like me.					
5. I feel a personal responsibility to reduce climate change.					
6. I reduce electricity consumption in the apartment. <input type="checkbox"/> I.e. turning off lights in empty rooms, unplugging unused devices					
7. I reduce heat consumption in the apartment. <input type="checkbox"/> I.e. ensuring furniture does not block radiators, turning them off when airing the apartment					
8. It happened to me that I had arrears in rent or utility payments in the past year.					
9. I am worried that I won't be able to afford utility bills this year.					

**PART II**

**G. INVESTMENTS**

G1. Please imagine that [housing cooperative/association] considers various investments from the renovation fund. The investment can benefit:

your staircase – only the part of the building that you share.

entire block – all residents of the building you live in.

local community – the entire building and all nearby residents.

The investment requires varying degrees of personal engagement (voting through the internet , raising a hand at the meeting , discussing the scope of investment ) and a final decision-making method , including representative or direct decision-making.

The investment also involves either short-term or long-term profit or loss.

In a moment, you will see five sets of choices between two investment options. On each screen, you can choose OPTION A or OPTION B. Please check the option that suits you best.

We will present the results of our research to policymakers and housing decision-makers in Poland and the Czech Republic, which is why your expressed opinions matter and can influence political decisions and reality.

Attribute	Attribute levels		
Who benefits?	my staircase	entire block	local community
Personal engagement	voting through the internet	raising hand on the meeting	discussing the scope of investment
Final decision-making	independent decision of the board	unanimous decision of citizens	majority of citizens
Your monthly housing costs after the investment	[housing fees from E1 + (housing fees from E1 * (-30%, -20%, -10%, 0%, +10%, +20%, +30%))]		
Real estate price value of your property in 5 years	[value from D3 + (value from D3 * (-20%, -15%, -10%, -5%, 0%, +5%, +10%, +15%, +20%))]		

[presenting after choosing Option A or Option B on the same screen]: G2. To what extent are you confident with your choice? [0-100%, intervals per 10%, without default slider value]

[Screen with randomly presented attribute levels] x 5

**PART III**

**H. COOPERATIVE ATTITUDES AND CULTURE**

H1. Please indicate whether you agree with the following statement:

	YES	NO	I DON'T KNOW
1. I close any left-open windows in the stairwell during winter.			
2. Heating the apartment is a collective responsibility of all residents of the building.			
3. The housing [cooperative/housing association] settled my heating expenditures.			[x]
4. Everyone should control the temperature in the apartment and pay only for the heat they consume.			
5. If I had a choice, I would prefer my own PV panel on my balcony rather than shared panels on the roof.			
6. My local area means a lot to me.			[x]
7. I have neighbours I visit for name days and birthdays and spend leisure time with.			
8. I have neighbours with whom we provide mutual favours (shopping or watching children)			
9. Unpleasant conversations with neighbours sometimes occur due to various reasons.			
10. The local community of my building is important to me.			[x]
11. I regularly attend the annual members' meeting in our housing [cooperative/association].			
12. I compare the annual costs of our [cooperative/association].			
13. I participate in informal or online meetings to discuss our [cooperative/association] issues.			
14. I have done something beneficial for our housing [cooperative/association] (e.g. persuaded to come to a meeting, cleaned the common area, checked the tender documentation)			
15. I feel I influence decisions made in our housing [cooperative/association].			[x]
16. I have held or currently hold a representative position in our housing [cooperative/association].			
17. I trust the management of our housing [cooperative/association].			[x]
18. Government policy pushes me to think about environmentally friendly investments.			
19. When making important decisions, I independently analyse the benefits and costs associated with them.			
20. The experiences of close friends or family are significant to me when making decisions about environmentally friendly investments.			
21. A majority of our housing [cooperative/association] members are open to innovations.			[x]
22. Our housing [cooperative/association] sufficiently informs its members about the possibilities of conducting energy investments.			[x]
23. I would like to be more involved in the decision-making process concerning energy investments in our [cooperative/association].			
24. I would prefer to live in a building managed by housing [cooperative/association] rather than housing [cooperative/association].			[x]

## I. RESPONDENT METRICS

11. Gender	<input type="checkbox"/> woman	<input type="checkbox"/> man	<input type="checkbox"/> other
12. Highest level of education	<input type="checkbox"/> primary	<input type="checkbox"/> secondary	<input type="checkbox"/> tertiary (post secondary/higher education)
13. Year of birth	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Since when have you been living under your current address?	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
14. Interest in energy consumption	How much are you personally interested in themes such as energy consumption and spending, where 0 means "not interested at all" and 10 means "very interested"? <input type="checkbox"/>		
15. Political beliefs	People sometimes talk of the "left" and "right" worldview in politics. Where would you place yourself on the scale, where 0 means the left and 10 means the right?" <input type="checkbox"/>		
16. Economic beliefs	To what extent do you agree that "state support (financial or in the form of services) contributes to reducing social inequalities" where 0 means completely disagree, and 10 means fully agree? <input type="checkbox"/>		
17. Attitude towards the European Union	Now, thinking about the European Union, some say European unification should go further. Others say it has already gone too far. What number on the scale best describes your position, where 0 means that unification has already gone too far and 10 means Unification should go further? <input type="checkbox"/>		

## J. HOUSEHOLD METRICS

11. ISCO	<input type="checkbox"/> ISCO 10 main categories	<input type="checkbox"/> other					
12. Income sources in a household	<input type="checkbox"/> full-time job	<input type="checkbox"/> part-time or casual job	<input type="checkbox"/> retirement	<input type="checkbox"/> pension	<input type="checkbox"/> business activity	<input type="checkbox"/> renting	<input type="checkbox"/> other
13. Household income in the past month (PLN)	<input type="checkbox"/> < 2300	<input type="checkbox"/> 2301 - 4300	<input type="checkbox"/> 4301 - 5900	<input type="checkbox"/> 5901 - 8800	<input type="checkbox"/> > 8800	<input type="checkbox"/> Refusal to answer	

## K. PILOT QUESTIONS

<b>K1. Please indicate where you: 1 = strongly disagree, and 5 = strongly agree</b>					
1. The questions in the questionnaire were easy to understand.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. The part II with vignettes was clear to me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. The questionnaire was too long for me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>K2. Do you have any comments about the survey? Please include both substantive and technical issues (open question)</b>					
<input type="text"/>					

## L. METRICS FOR SURVEYORS (for CAPI survey)

L1. Surveyor ID	<these data should be saved automatically>
L2. Surveyor ID	
L3. Date and hour	
L4. Geographic coordinates of the survey	
L5. Self-evaluation of the difficulty of conducting this survey	

## AGREEMENTS

### INFORMATION ABOUT PROCESSING PERSONAL DATA

#### 1. Purposes and scope of data processing

Your personal data (e.g. age, education, the situation on the labour market) will be processed in order to conduct a study with your participation entitled "ENBLOC - Enabling energy transition in postsocialist housing cooperatives" (project number: 2021/43/1/HS4/03185), implemented by the Institute for Structural Research and Czech Technical University in Prague. The basis for processing personal data is Art. 6 section 1 letter a GDPR - consent to processing personal data. You can withdraw your consent by sending an e-mail to the following address: [e-mail address of the company carrying out the study].

#### 2. Data administrator and Data Protection Inspector

The controller, i.e. the entity deciding how your personal data will be used, is [name of the company conducting the research]. You can contact the administrator by phone (...) or e-mail (...). The Administrator has appointed a Data Protection Inspector, [name and surname, if any], who can be contacted in matters relating to your personal data by sending an e-mail to the following address: [address].

#### 3. Data storage period

Your data will be processed for the duration of data collection. After the study is completed, the data will be anonymised. The analysis will be based on anonymised data.

#### 4. Data recipients

Personal data will be made available to authorised employees of [company name] who conduct the survey.

#### 5. Rights related to data processing

We ensure respect for all rights guaranteed by the GDPR, i.e. the right to access, rectify and delete data, limit processing and withdraw consent at any time. If you believe that the processing of personal data violates the provisions of the GDPR, you have the right to complain to the President of the Personal Data Protection Office.

Która opcja bardziej Ci odpowiada?

Investycja	Opcja A	Opcja B
Kto skorzysta?	cały blok <input type="checkbox"/>	lokalna społeczność <input type="checkbox"/>
Wartość m2 Twojego mieszkania po 5 latach	14400 zł	14400 zł
Twoje miesięczne opłaty mieszkaniowe po decyzji o inwestycji	270 zł	330 zł
Twoje zaangażowanie	podniesienie ręki na zebraniu <input type="checkbox"/>	podniesienie ręki na zebraniu <input type="checkbox"/>
Ostateczna decyzja o inwestycji	decyzja jednogłośnie mieszkańców <input type="checkbox"/>	decyzja jednogłośnie mieszkańców <input type="checkbox"/>
	<input type="button" value="Wybierz"/>	<input type="button" value="Wybierz"/>

W jakim stopniu jesteś pewny swojego wyboru?

nie jestem pewny swojego wyboru  0  50  60%  100 jestem pewny swojego wyboru

Note: Vignette choice example from Polish CAPI survey. Source: own elaboration.



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