Consumer tendency – November 2026

19.11.2026

-14.2

Current consumer confidence indicator (a month ago -14,0)

In November 2026 there was a deterioration in consumer sentiment moods regarding the current situation (compared to the previous month) while sentiment moods regarding the future situation improved. The current consumer confidence indicator, synthetically describing the current trends in individual consumption, was minus 14.2[a] which was by 0.2 lower in relation to last month.

Current consumer confidence indicator in November 2026

Current consumer confidence indicator and most of its components were lower than in the previous month

Among the components of the indicator, compared to October this year the evaluation of the current financial situation of the household deteriorated the most (decrease by 0.8). A lower values were also recorded for the evaluations of the current economic situation of the country and current possibility of making important purchases (decreases by 0.1, in both cases). A slightly higher value than a month before was recorded for the evaluation of the future financial situation of the household (increase by 0.1). Only the evaluation of the future economic situation of the country remains unchanged.

Referring to November 2025, the value of current consumer confidence indicator has decreased by 4.3.

Leading consumer confidence indicator in November 2026

Leading consumer confidence indicator is higher by 0.2 compared to the previous month

The leading consumer confidence indicator, synthetically describing trends in individual consumption that are expected in the coming months, improved by 0.2 in relation to the previous month, and was at the level of minus 10.4[a].

The increase in the value of the indicator was influenced by the evaluations of the future level of unemployment and future financial situation of a household (increases by 1.9 and 0.1, respectively). Worse evaluation than a month before was recorded for possibility of future money saving (decrease by 1.4). Only the evaluation of the future economic situation of the country remains unchanged.

In November this year leading consumer confidence indicator decreased by 2.9 compared to the same month in 2025.

Answers to additional questions in connection with the current situation on the territory of Ukraine are presented in the annex.

[a] Both consumer confidence indicators receive values between -100 and +100. A positive value means dominance of consumers with optimistic attitude over consumers with pessimistic attitude, while negative value means dominance of consumers with pessimistic attitude over consumers with optimistic attitude. In the period of 02-12.11.2026, 1352 interviews were conducted.

Table 1. Current consumer confidence indicator

Survey period		Changes in the household's financial condition:		Changes in general economic situation of the country :		Current major purchases	Current consumer confidence indicator
Year	Quarter Month	over the last 12 months	over the next 12 months	over the last 12 months	over the next 12 months		
		a	b	c	d	e	
		balance of evaluations					
		Years					
2015		-10.7	-2.8	-21.5	-11.4	-8.2	-10.9
2016		-3.9	0.9	-11.0	-9.4	-2.5	-5.2
2017		0.1	2.8	1.8	-1.8	9.2	2.4
2018		0.6	3.6	8.7	2.8	12.8	5.7
2019		4.8	6.3	9.7	1.2	16.4	7.7
2020		-6.5	-8.4	-24.9	-29.1	-13.4	-16.4
2021		-10.3	-8.2	-38.4	-27.5	-13.3	-19.6
2022		-26.4	-31.3	-56.2	-50.1	-34.9	-39.8
2023		-20.9	-13.6	-43.8	-25.5	-27.7	-26.3
2024		-7.8	-6.3	-25.9	-16.6	-13.4	-14.0
2025		-7.3	-4.6	-25.5	-18.1	-7.3	-12.5
		Quarters					
2025	IV	-5.9	-3.3	-22.5	-16.1	-3.5	-10.3
2026	I	-5.1	-3.2	-21.4	-18.2	-3.6	-10.3
	II	-6.4	-4.2	-24.2	-20.7	-3.4	-11.8
	III	-6.2	-3.5	-23.3	-18.1	-2.7	-10.8
		Months					
2025	10	-5.3	-4.0	-24.2	-16.1	-5.0	-10.9
	11	-7.3	-1.9	-22.8	-15.2	-2.6	-9.9
	12	-5.2	-4.0	-20.6	-16.9	-2.9	-9.9
2026	01	-5.4	-2.8	-22.1	-16.6	-1.0	-9.6
	02	-5.5	-2.4	-19.6	-13.9	-4.2	-9.1
	03	-4.4	-4.5	-22.4	-24.1	-5.8	-12.2
	04	-7.2	-7.7	-28.4	-23.8	-3.2	-14.1
	05	-5.7	-3.0	-23.5	-20.9	-3.6	-11.3
	06	-6.3	-1.9	-20.7	-17.4	-3.3	-9.9
	07	-6.0	-2.7	-23.4	-17.3	-1.6	-10.2
	08	-5.4	-3.1	-23.8	-19.3	-4.9	-11.3
	09	-7.2	-4.7	-22.7	-17.7	-1.6	-10.8
	10	-7.3	-5.2	-29.6	-25.3	-2.9	-14.0
	11	-8.1	-5.1	-29.7	-25.3	-3.0	-14.2

Current consumer confidence indicator is the average of evaluations: changes in the household's financial condition, changes in general economic situation of the country and currently made major purchases

Chart 1. Current consumer confidence indicator and its component values by month in 2023–2026

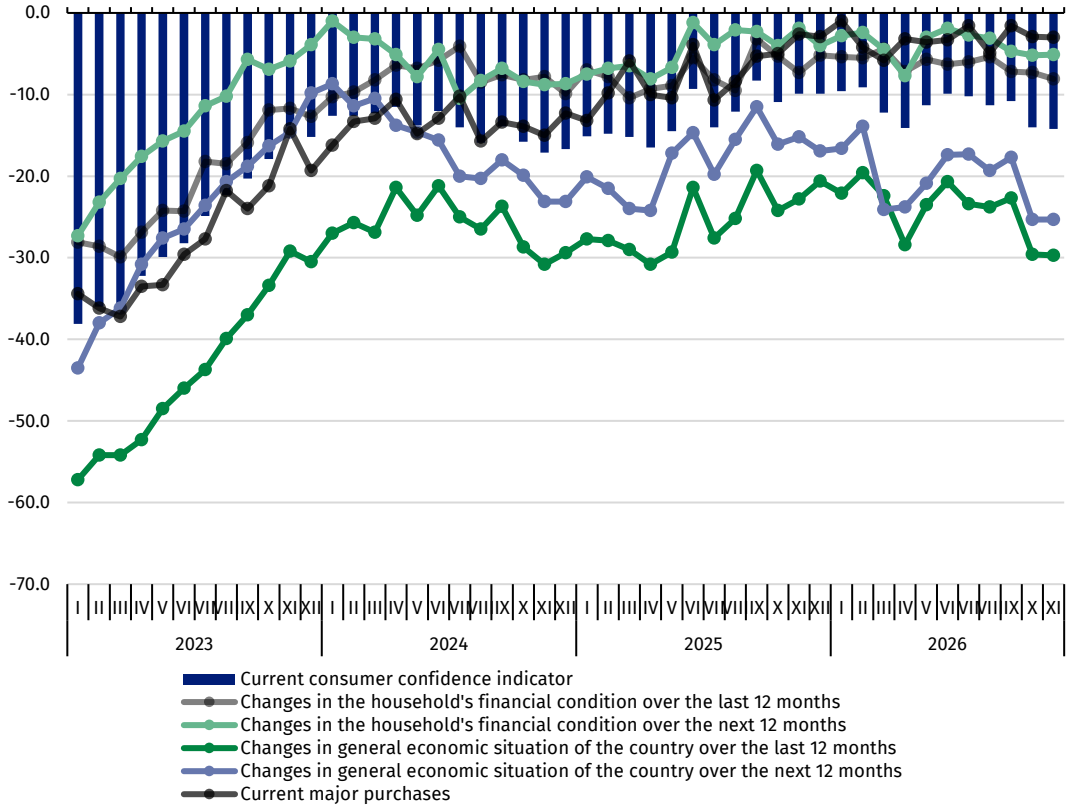


Chart 2. Current consumer confidence indicator and its component values in 2002-2025

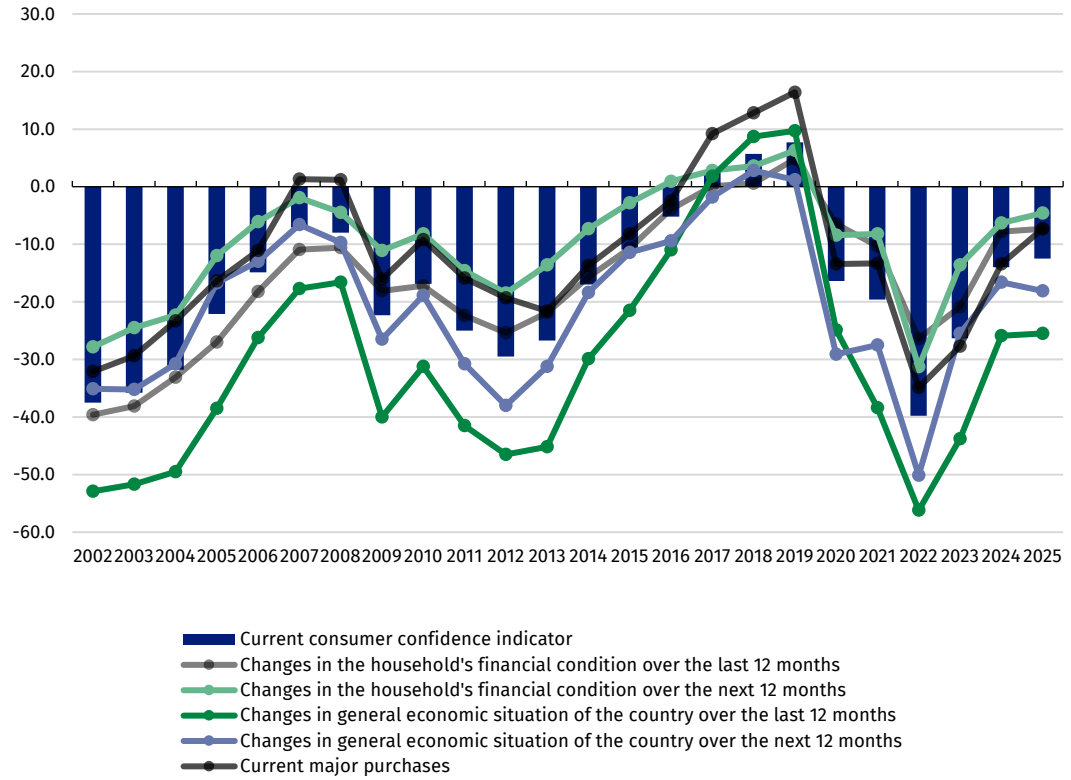


Table 2. Leading consumer confidence indicator

Survey period Year	Quarter Month	Changes in the household's financial condition	Changes in general economic situation of the country	Changes in unemployment	Propensity to save (in future)	Leading consumer confidence indicator
		b	d	f	g	
		balance of evaluations				
		Years				
2015		-2.8	-11.4	-19.7	-26.3	-15.1
2016		0.9	-9.4	-7.8	-18.0	-8.6
2017		2.8	-1.8	8.5	-10.6	-0.3
2018		3.6	2.8	12.6	-7.5	2.9
2019		6.3	1.2	7.7	0.8	4.0
2020		-8.4	-29.1	-39.4	-0.9	-19.5
2021		-8.2	-27.5	-24.6	0.2	-15.0
2022		-31.3	-50.1	-21.3	-15.4	-29.5
2023		-13.6	-25.5	-14.1	-6.1	-14.8
2024		-6.3	-16.6	-16.3	4.5	-8.7
2025		-4.6	-18.1	-20.3	11.2	-7.9
		Quarters				
2025	IV	-3.3	-16.1	-21.8	13.1	-7.0
2026	I	-3.2	-18.2	-23.4	14.0	-7.7
	II	-4.2	-20.7	-25.1	13.4	-9.2
	III	-3.5	-18.1	-23.7	14.9	-7.6
		Months				
2025	10	-4.0	-16.1	-19.6	13.4	-6.6
	11	-1.9	-15.2	-24.3	11.5	-7.5
	12	-4.0	-16.9	-21.5	14.3	-7.0
2026	01	-2.8	-16.6	-23.2	16.0	-6.7
	02	-2.4	-13.9	-23.9	12.3	-7.0
	03	-4.5	-24.1	-23.1	13.5	-9.5
	04	-7.7	-23.8	-26.6	13.2	-11.2
	05	-3.0	-20.9	-24.8	14.8	-8.5
	06	-1.9	-17.4	-23.9	12.3	-7.7
	07	-2.7	-17.3	-25.3	16.3	-7.3
	08	-3.1	-19.3	-22.2	14.1	-7.6
	09	-4.7	-17.7	-23.5	14.2	-7.9
	10	-5.2	-25.3	-25.4	13.5	-10.6
	11	-5.1	-25.3	-23.5	12.1	-10.4

Leading consumer confidence indicator is the average of evaluations: changes in the household's financial condition, general economic situation of the country, trends in the level of unemployment and saving money in the next 12 months

Chart 3. Leading consumer confidence indicator and its component values by month in 2023–2026

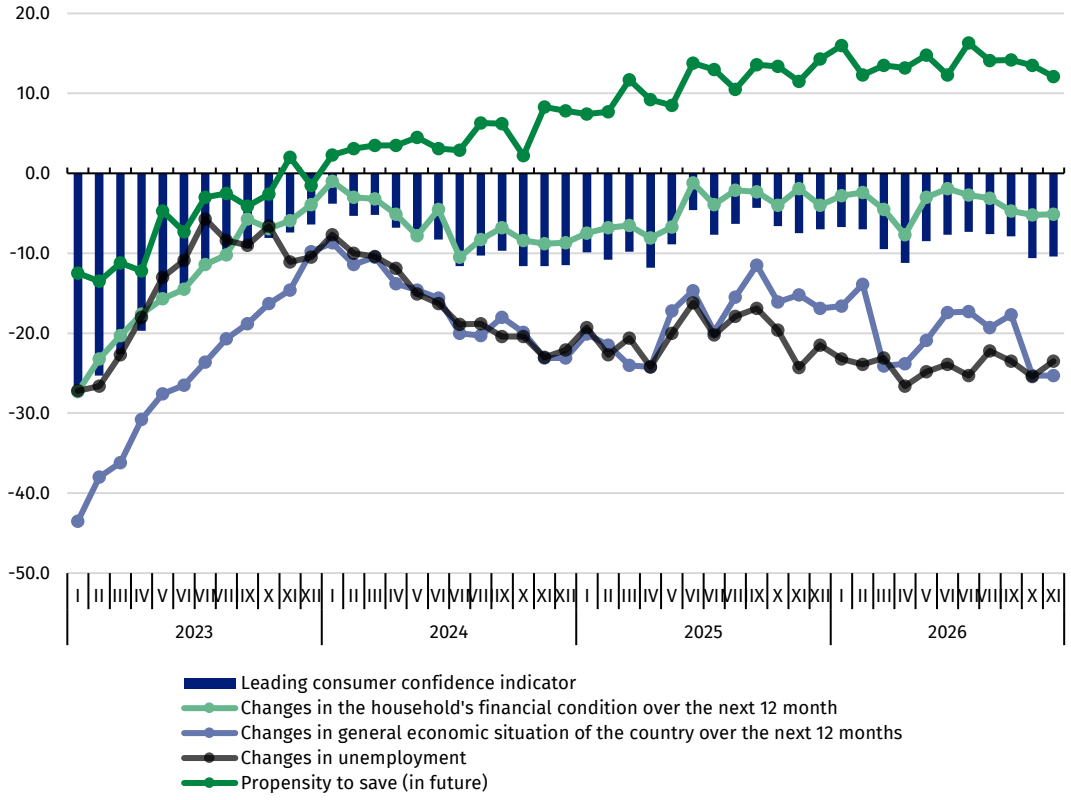
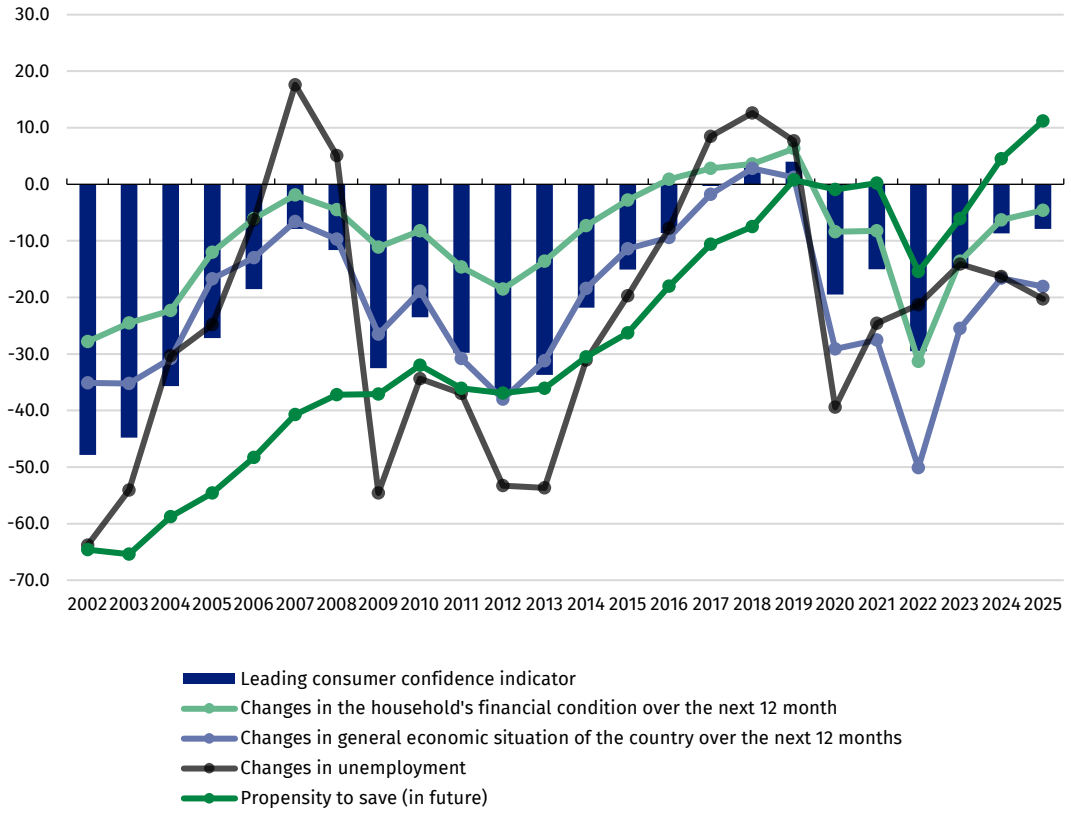


Chart 4. Leading consumer confidence indicator and its component values in 2002-2025



Annex

Additional questions in relation to the current situation on the territory of Ukraine

23.2%

respondents described the current situation on the territory of Ukraine as a threat for the economy in Poland (27.8% in October)

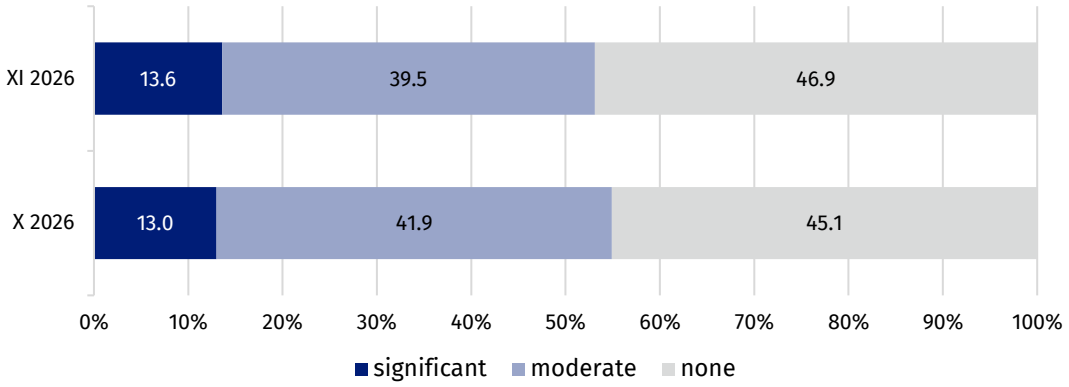
In November 2026, a lower percentage of respondents than a month ago evaluates the current situation on the territory of Ukraine as a big threat for the economy in Poland, for personal financial situation and for sovereignty and independence of Poland.

Impact of the current situation on the territory of Ukraine on responses to the consumer tendency

From among respondents declaring the impact of the current situation on the territory of Ukraine on responses regarding the consumer tendency, 39.5% described it as moderate and 13.6% as significant. For 46.9% of respondents, the current situation had no impact on the answers.

53.1% of respondents declared a moderate or significant impact of the current situation on the territory of Ukraine on responses regarding the consumer tendency

Chart 1. Impact of current situation on the territory of Ukraine on responses - response structure (%)



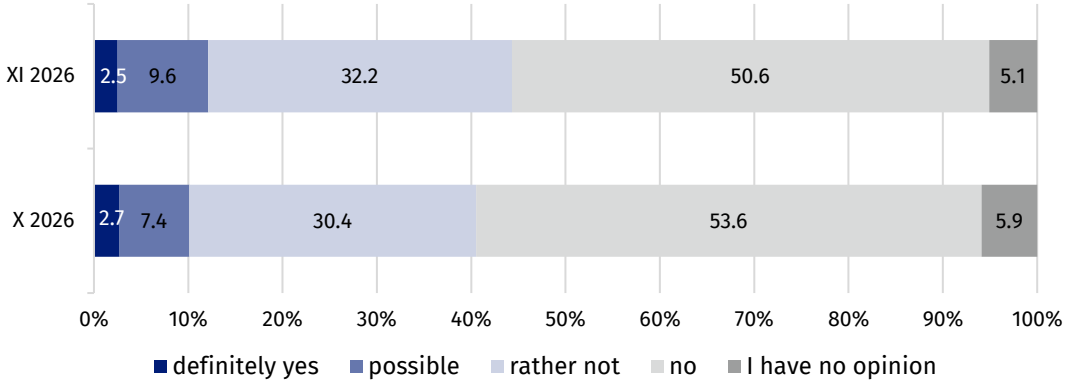
Fear of losing a job or stopping running your own business due to the current situation on the territory of Ukraine

Among the employed[b] 2.5% of respondents have a definite fear of losing their job or stopping their own business. For the "possible" and "rather not" options, the response rate was 9.6% and 32.2%, respectively. The percentage of working people who do not have any concerns is 50.6%. A small number of working respondents (5.1%) had no opinion.

Among the employed, 50.6% of respondents do not feel any fear of losing their job or ceasing to run their own business

[b] 61.3% of respondents.

Chart 2. Fear of losing your job or stopping your own business due to the current situation on the territory of Ukraine - structure of responses for employees (%)

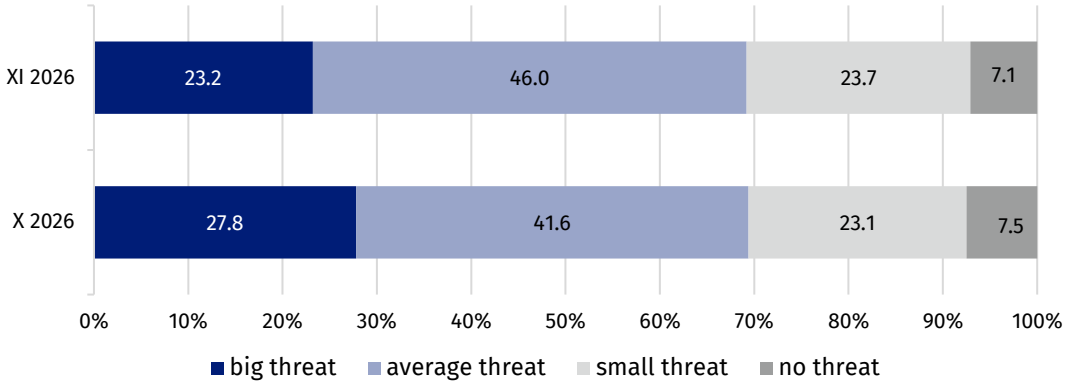


What threat is the current situation on the territory of Ukraine for the economy in Poland

According to 23.2% of respondents, the current situation on the territory of Ukraine is a big threat for the economy in Poland. The average threat to the economy is felt by 46.0% of respondents. Only 23.7% indicated a small threat, while 7.1% of respondents declare no threat.

For 69.7% of respondents, the current situation on the territory of Ukraine is a small or average threat for the economy in Poland

Chart 3. What is the threat of the current situation on the territory of Ukraine for the economy in Poland - response structure (%)

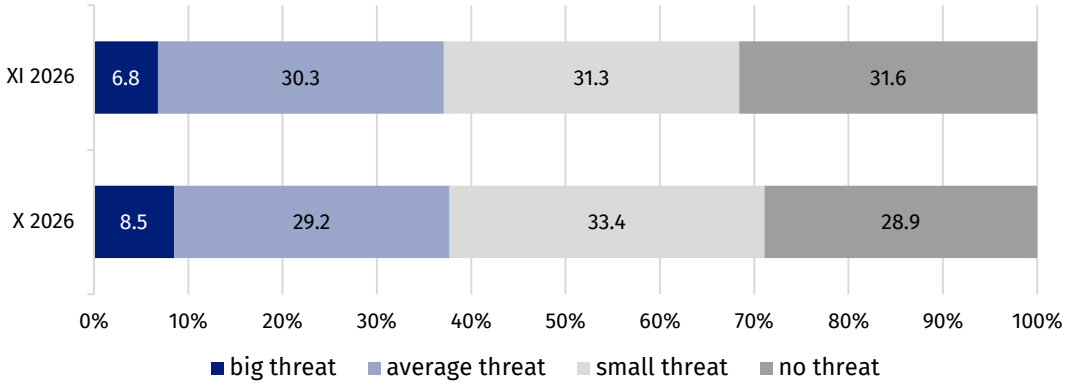


What threat is the current situation on the territory of Ukraine for personal financial situation

For 6.8% of respondents, the current situation on the territory of Ukraine is a big threat for their personal financial situation. The average threat is felt by 30.3% of those who answered the questions about the consumer tendency. A small threat was indicated by 31.3%, while no threat was stated by 31.6% of respondents.

For 61.6% of respondents, the current situation on the territory of Ukraine is a small or average threat for their personal financial situation

Chart 4. What is the threat of the current situation on the territory of Ukraine for your personal financial situation - structure of responses (%)



What threat is the current situation on the territory of Ukraine for the sovereignty and independence of Poland

For 28.4% of respondents, the current situation on the territory of Ukraine is a big threat for the sovereignty and independence of Poland. The average threat is felt by 40.5% of those who answered the questions about the consumer tendency. 22.2% indicated a small threat, while 8.9% of respondents declare no threat.

For 62.7% of respondents, the current situation on the territory of Ukraine is an average or small threat for the sovereignty and independence of Poland

Chart 5. What is the threat of the current situation on the territory of Ukraine for the sovereignty and independence of Poland - response structure (%)

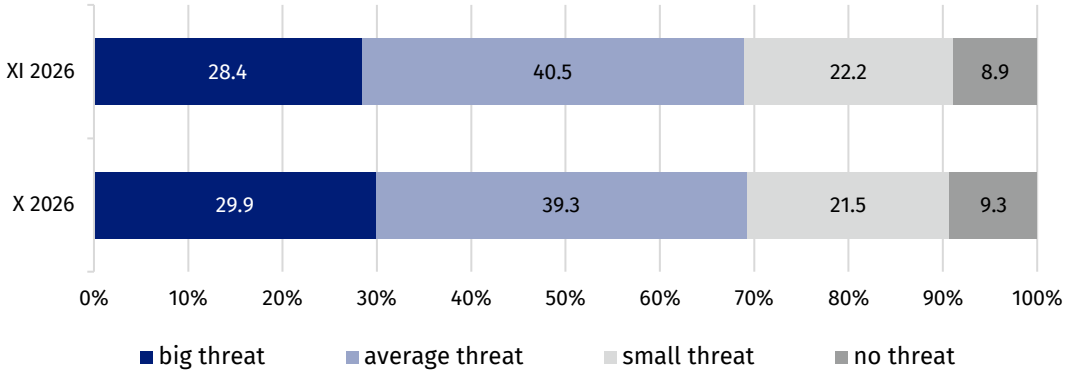


Table 1. Additional questions (response rates) - the current situation on the territory of Ukraine

SPECIFICATION		September 2026	October 2026	**November 2026**
What impact did the current situation on the territory of Ukraine have on your responses?	significant	13.1	13.0	13.6
	moderate	43.5	41.9	39.5
	none	43.4	45.1	46.9
In connection with the current situation on the territory of Ukraine, are you afraid of losing your job or stopping your own business?	definitely yes	1.9	1.6	1.6
	possible	5.1	4.6	5.9
	rather not	17.1	18.5	19.7
	no	33.2	32.6	31.0
	I have no opinion	4.3	3.6	3.1
	not applicable (for non-working people)	38.4	39.1	38.7
What threat do you think is the current situation on the territory of Ukraine for the economy in Poland?	big threat	27.2	27.8	23.2
	average threat	41.5	41.6	46.0
	small threat	22.9	23.1	23.7
	no threat	8.4	7.5	7.1
What threat do you think is the current situation on the territory of Ukraine for your personal financial situation?	big threat	8.9	8.5	6.8
	average threat	27.3	29.2	30.3
	small threat	31.7	33.4	31.3
	no threat	32.1	28.9	31.6
What threat do you think is the current situation on the territory of Ukraine for the sovereignty and independence of Poland?	big threat	30.6	29.9	28.4
	average threat	37.0	39.3	40.5
	small threat	21.8	21.5	22.2
	no threat	10.6	9.3	8.9

In case of quoting Statistics Poland data, please provide information: “Source of data: Statistics Poland”, and in case of publishing calculations made on data published by Statistics Poland, please include the following disclaimer: “Own study based on figures from Statistics Poland”.

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