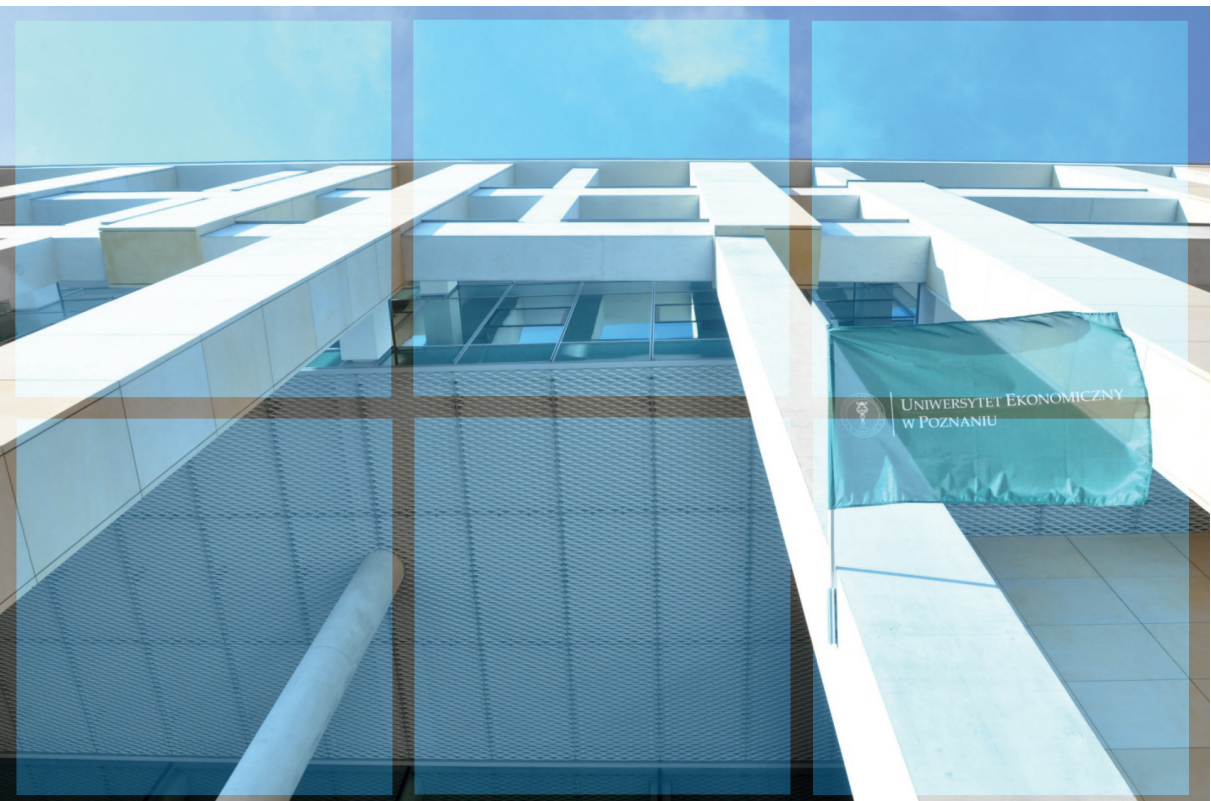


# Research Papers in Economics and Finance



Vol. 5, No 1, 2021

ISSN 2543-6430



POZNAŃ UNIVERSITY  
OF ECONOMICS  
AND BUSINESS

Poznań University of Economics and Business  
Aleja Niepodległości 10, 61-875 Poznań, Poland

Published original works in various fields of Economics and Finance  
**RESEARCH PAPERS IN ECONOMICS AND FINANCE**



Vol. 5, No. 1

<https://doi.org/10.18559/ref.2021.1>

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#### **PUBLISHER: POZNAŃ UNIVERSITY OF ECONOMICS AND BUSINESS PRESS**

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# Housing conditions in social housing stock vs marginalisation risk—evidence from Poland<sup>1</sup>

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**Abstract:** Low-income households in the Polish public housing stock sometimes encounter the risk of housing exclusion, yet this experience is relatively more frequent among the tenants of council flats. This situation is reinforced by legal regulations that allow a lower standard for this type of public stock. The result is that low-income households, unable to satisfy their housing needs on their own, must use the public stock, the conditions of which do not always reflect the contemporary standards of housing culture, thus increasing the risk of housing exclusion. The aim of this paper is to present the results of research on housing standards in the public housing stock in Poland. Pursuant to Polish law, social housing is part of public housing assistance (Przyemeński 2016), addressed to very-low- and low-income households which are not capable of satisfying their housing needs on their own. The paper uses desk research, statistical data analysis and questionnaire interviews with dwellers of council flats in Poland. Furthermore, the achievements of international housing policy are taken into account. The results show that the standard in the public stock, especially in council flats, in Poland is poor and hinders low-income households in addressing their housing needs. Small areas of dwellings, overcrowding, low quality of building materials are all identified as significant determinants increasing the risk of housing exclusion in council flats.

**Keywords:** housing conditions, social housing, low-income households, marginalisation risk, Poland.

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<sup>1</sup> The author acknowledges financial support within the Regional Initiative for Excellence programme of the Minister of Science and Higher Education of Poland, years 2019-2022, grant no. 004/RID/2018/19, financing 3,000,000 PLN.

## Introduction

Housing is a fundamental right of every individual (Hui Yap and Hua Ng 2017) and plays a vital role in the urban economy (Suhaida et al. 2010). The right to housing is guaranteed by international legislation (among others: the Universal Declaration of Human Rights, the European Social Charter) as well as domestic regulations: in Poland mainly by the Constitution (Constitution of the Republic of Poland of 1997). Despite Article 75 of the Polish Constitution stipulating those public authorities *shall pursue policies conducive to satisfying the housing needs of citizens, in particular prevent homelessness, promote the development of social housing and support citizens' activities aimed at acquisition of their own home* [Constitution of the Republic of Poland dated 2 April 1997], the most impoverished groups have limited options to satisfy their housing needs. In 2015, Poland managed to eliminate the deficit of housing in general, yet the segment of social housing still experiences a considerable deficiency of dwellings, which results from severe wear and tear of the public stock, a low number of affordable-rent dwellings, a loss of dwellings due to privatisation and a low number of new ones incorporated into the stock. It is difficult to estimate the size of the housing shortage in Poland because the quantitative data referring to statistical housing deficit do not take substandard units into account. The number of substandard flats (assessed on the basis of data from the 2011 National Census) amounts to more than 1.3 mln (10.6% of the total number of flats). It is equally difficult to assess the scale of demand for social tenancy flats. Depending on the applied methodology and measurement tools, the results obtained differ significantly (Suszyńska & Rataj 2017). The research conducted in 2014 by the Institute of Urban Development showed that the general demand for municipal flats in cities amounted to 300 thousand flats, including 175 thousand municipal premises and 125 thousand social ones (Instytut Rozwoju Miast 2015). In 2012, Polish Ministry of Transport, Construction and Marine Economy conducted a survey among 55 municipalities that brought noteworthy results. The purpose of the analysis was to estimate the scale of demand for social flats and for flats with an indefinite term of tenancy. The surveyed municipalities boasted a stock of almost 420 thousand flats (approx. 42% of the total municipal housing stock). The results showed that the number of households waiting for a dwelling from municipal resources amounted to 24 thousand, whereas the number of households waiting for a social dwelling reached 33 thousand (MTBiGM 2012, Suszyńska & Rataj 2017).

The aim of this paper is to explore various components of housing standards in the public housing stock in Poland and their influence on housing exclusion risk. The paper begins with a review of literature on the quality of life, factors influencing the provision of good quality housing and a review definition of housing exclusion. The empirical analysis is mainly based on Polish sources. The structure of the article is as follows: the paper begins with a literature re-

view on the quality of life and housing environment; sections two and three discuss the housing situation in Poland and the impact of housing standards on housing exclusion; section four summarises the main findings of the paper. The paper falls into the field of economic-socio-political analyses and is based on sociological and economic research as well as existing materials and own research. The paper uses descriptive analysis, desk research and questionnaire interviews carried out among dwellers of council flats and in public administration institutions responsible for the provision of the housing stock.

## 1. Literature review

Quality of life is defined as a concept of economics, sociology and political science which encompasses an individual's spiritual (emotional), social and physical well-being (Ruževičius 2016). The World Health Organization presents an expanded definition of quality of life by including aspects of individuals' physical and psychological health, their degree of independence, their social liaisons and how they relate to their surroundings (McCall 2005; Ruževičius 2012). Moreover, quality of life depends on the individual's value system and on the cultural environment where she or he lives (Gilgeous 1998). Quality of life encompasses objective indicators as well as subjective evaluations (Merkys et al. 2008).

One of the most important factors contributing to the quality of life is housing, as it serves to define the living space of a person. Housing standard is a complex term which is composed of many elements determining its level. These include objective and measurable factors which may be determined based on general recommendations, and subjective factors which are far more difficult to measure. Barek points out that today, functional-quantitative indicators are insufficient to determine housing standard. They have to be completed with technical, spatial, service-, safety- and social ties-related indicators [Barek 2009, p. 146]. In this concept, housing standard is defined in terms of a home and the environment surrounding it. A similar approach is presented by Wilczek, according to whom the standard of housing stock, also referred to as the standard of use, refers to the building, its surroundings and the living space—so these are both functional and technical indicators (Wilczek 2010, p. 31). According to the definition of Cornwall Council, housing standards mean homes built to the standards relating to but not limited to space, design, quality and sustainability approved in writing by the Council (Country Planning Act, 1990).

Moreover, housing is one of the best known and documented determinants of health. As Ineichen (1993) emphasises, certain themes stand out in this context—the influence of housing on: physical, mental and emotional health, health-related design features of housing, the association of housing and: poverty, disadvantaged groups, blurring distinctions between owners and renters;

growing public awareness of health issues in housing; and the changing role of public health agencies. The affordability, location, and quality of housing have all been independently linked to health. Poor quality housing and blighted neighbourhoods diminish property values, increase crime and erode the cohesiveness and political power of communities (Benjamin & Vernon 2014).

Among the broad spectrum of indicators describing housing standard as proposed by the NCHH and APHA, the authors deem the following ones to be of most importance in the context of this paper:

- adequate—shall mean sufficient to accomplish the purpose intended without unreasonable risk to human health or safety;
- safe and healthy—shall mean the condition of being free from danger and chemical, biological and physical agents that may cause injury, disease or death; and fit for human occupancy.

When attempting to define housing environment, it is worthy of note that this term refers not only to the narrow category of a dwelling itself, but also to the entire building and its surroundings—the natural environment around and the quality of space. Authors dealing with the problems of housing treat this environment, in its narrow meaning, as the space that a family has at its disposal and may use to carry out its tasks and related activities and uses, as far as practicable, according to its own needs, system of values and preferences (Kaltenberg-Kwiatkowska ed. 1982). From a broader perspective, a dwelling is treated by researchers as a place where not only the goals of the family may be pursued but also those of the state (e.g. the goals of the pro-natalist policy), or as a tool to pursue the goals of employment (*ibidem*). The broader definition of the term refers to the surroundings of the dwelling. In his definition of housing environment, Andrzejewski includes not only the area intended specifically for living but also the natural environment having impact on an individual. The space around a flat or house is part of housing environment (Turowski 1979). This is, to a large extent, the natural environment, i.e. green areas, including children playgrounds, gardens, parks and other places intended for leisure for the inhabitants of a specific area. Housing environment is said to include also the micro-space around, i.e. paths and alleys, squares, houses or the block of flats. In his work “Środowisko mieszkalne w świadomości ludności miejskiej”, Turowski divided housing environment into: micro-environment encompassing the dwelling itself and the space around; broader housing environment encompassing the housing complex, the estate, the town district; and the macro-environment encompassing the roads, communications and transport channels, devices, the general urban facilities and the town/city.

Housing standard and quality of life are much linked to housing environment. There are no doubts that the housing situation has an impact on the quality of life. Individuals living in old, small, poorly illuminated, not renovated dwellings will assess their quality of life worse than dwellers of newly-constructed flats. In order to analyse the impact of the housing situation on

the quality of life, the authors will use empirical indicators of both observable and subjective phenomena named by dwellers of council flats. The empirical indicators which directly describe the impact of the housing situation on the quality of life regard primarily housing infrastructure. The most important one is the size of the dwelling and the number of individuals occupying it. Regard is taken of the number of rooms, the size of the dwelling per one dweller and the total number of dwellers. Another infrastructure-related indicator is the utilities. The authors include the following in this category: running water, electricity and gas, central heating (they are treated as connected utilities) as well as a toilet inside the dwelling. The subjective indicators will refer to the assessment of the occupied dwelling in terms of accessibility to various types of urban facilities (shopping malls, cultural and educational institutions, workplaces), satisfaction with the occupied dwelling, the sense of safety and relations with the neighbours.

Much of the recent debate about housing inequality, both in the academic literature and in the sphere of politics (especially within the European Union), has been framed in terms of “social exclusion” (Ratcliffe 1999). However, under the auspices of FEANTSA/EOH, a common definitional framework was developed in order to understand the varying phenomena that countries refer to as housing exclusion. It is defined as poor housing outcomes (insecure and inadequate housing), out of which homelessness (defined as being houseless or roofless) can be viewed as an extreme form (Edgaret 2012). It should be emphasised, however, that insecure and inadequate housing may be evoked by various factors. According to Edgaret, the dimensions that affect housing standards most are:

- physical standards (e.g. sanitary facilities, heating, space),
- social standards (privacy, space for social interaction),
- legal status (tenure form, the right to possess or rent the unit for a particular period of time, the relationship to the household member that holds the legal tenure).

Taking into account the domains inherent to inadequate and insecure housing, most of the public housing stock in Poland is burdened with some physical, social or legal disadvantages.

## **2. Factors affecting housing standard in the public stock**

Housing standards are important because they determine directly the extent to which housing needs are met and the size of the demand both for new dwellings and renovation services. It is reflected in the stock of sub-standard flats the dwellers of which, despite having a flat as an independent unit, often have housing needs that are still unmet. Housing standard is a complex term composed of many factors determining it. These are objective, or measurable, factors,

which may be determined based on some general principles, but also subjective ones, much more difficult to measure. The standard of housing stock thus refers to the building, the surroundings and the living space (Wilczek 2010, p. 31).

Functional indicators are going to be used to evaluate the standard of residential buildings. They include the usable floor area of flats, the number of rooms in a flat, the number of individuals living in a flat and the number of people per one room. The functional indicators as a whole influence mainly the assessment of the attractiveness of the particular buildings by the users and the possibilities to fully meet one's housing needs.

Technical indicators of the housing stock standard refer mainly to the issue of whether flats are furnished with proper infrastructure, as well as to the type of the materials used and the age of the buildings. The analysis below will include the age of the buildings and the utilities they are furnished with as well as the number of renovations aimed at increasing the standard of the existing stock.

Quantitative indicators of the housing standard regard the number of completed dwellings, the number of lacking dwellings, the number of dwellings per 1000 people. The number of dwellings per 1000 married couples is also taken into consideration. Young married couples as households with no considerable financial resources, leaving their family homes, are one of the groups at risk of being affected by the lack of appropriate size and quality of flats at prices affordable to them.

In addition to objective indicators, the subjective ones, expressing the impressions of the dwellers, are also very important in the assessment of the quality of life. Sometimes, it may happen that despite all possible amenities, a person living in a flat will not be happy with it due to other factors. The authors have decided to verify how dwellers of council flats assess the living conditions and what impacts their satisfaction with the dwelling occupied, whether they notice any good qualities or only the bad ones and whether they would like to change the flat occupied currently to another one. Next, the authors asked questions concerning the evaluation of the estate infrastructure and safety. The belief is that people are the best judges and an assessment of well-being can only be done from a straightforward approach through a survey of some kind (Frey & Stutzer, 2002).

### **3. Findings**

The quality of living conditions in Poland rise gradually, yet to a small extent, which is demonstrated by the growing average usable floor area of flats or the dropping number of people in a flat and number of people per 1 room. The positive qualitative changes translate into the housing needs of the citizens being met better and the costs of use of dwellings being lower (Rataj 2018, p. 82). Based on the news releases of the Polish Central Statistical Office (GUS)



for 2019, it may also be noted that the housing situation of households kept improving. The average household in 2019 occupied a dwelling of 80.4 sq. m with three rooms (GUS 2020).

The technical indicators of the housing stock standard refer mainly to the utilities with which flats are furnished, but also to the type of the materials used and the age of buildings. Analysed below are the age of the building and its utilities as well as the number of renovations aimed at improving the standard of the existing stock.

The situation in dwellings in terms of technical and sanitary utilities in 2015-2018 improved in terms of all types of utilities. The highest number of dwellings are connected to a water supply system, the lowest number to a gas network. To some extent, it results from the gradual resignation from gas stoves and replacing them with induction cooktops which use electricity. In such a case there is no need to use gas in a dwelling. The increase in the number of dwellings furnished with central heating may also reduce the need to heat dwellings with gas from the network. This situation increases the households' quality of living and at the same time allows them to better satisfy their housing needs.

There are disproportions between urban and rural areas in terms of fitting a dwelling with basic utilities, such as central heating, water supply or a bathroom (except for gas installations). Dwellings located in urban stock are better fitted but usually have a smaller average usable floor area with also lower number of people occupying one flat. In urban areas, the average usable floor area of a dwelling and the number of people per room was lower than in rural areas (64.7 sq. m of usable floor area in urban areas and 94 sq. m of usable floor area in rural areas and 0.66 person per 1 room vs 0.74 person per room respectively), whereas the total number of people in a dwelling was better in urban areas where it was 2.34 person in 2018, while in rural areas it was 3.23 person. The data show that the overcrowding risk is a bigger concern in rural areas, which is backed up also by the Eurostat data.

The improvement of housing standard in terms of fitting a dwelling with technical and sanitary utilities is also influenced by renovations. The Census from 2011 showed a decrease in the number of dwellings constructed by 1988 as compared to 2002. This indicator means a growth of new dwellings. The increase of the number of dwellings in the newest stock, since 2003, amounted to 109.77 thousand dwellings in 2011, while the decrease amounted to 82.51 thousand dwellings. This means that the increase of dwellings compensates for the lack of dwellings from the oldest stock by 27.26 thousand dwellings.

An analysis of the data shows that the number of dwellings per 1000 people within the period under analysis clearly increases. Despite sporadic increases of the discussed indicator, the number of dwellings per 1000 people is low, whereby the total number of marriages solemnised in Poland since 2016 has been decreasing. The number of dwellings per 1000 married couples shows

that, depending on the year, from 25 to 40% of the newly formed households have limited housing options.

The qualitative aspect of the housing economy is largely influenced by sub-standard dwellings. The number of sub-standard dwellings (estimated based on NC data from 2011) is more than 1.3 mln. This problem is particularly acute in rural areas, where nearly 20% of dwellings are of extremely low standard; in comparison, this indicator is around 7% in urban areas (Suszyńska & Rataj 2017).

When analysing the qualitative aspect of the housing economy, the overcrowding indicator is an interesting element worth taking into consideration. It is defined based on the number of rooms available for a household, its size, family circumstances and the age of its members. In 2018, approximately 17.1% of EU-27 population lived in overcrowded spaces. This indicator fluctuated from below 5.0% in Cyprus, Ireland, Malta, the Netherlands and Spain to more than 35% in Slovakia, Poland, Croatia, Bulgaria, Latvia and Romania, the latter having noted the highest level of 46.3%.

People living in large cities of nearly all EU-27 countries more often live in overcrowded homes than those living in rural areas, and those living in rural areas more often live in overcrowded homes than people living in smaller towns and in the suburbs. In 2018, 18.7% of the inhabitants of large cities in the EU-27 countries lived in overcrowded homes, whereas the number for people living in rural areas and in smaller towns and suburban areas amounted to 16.7% and 15.4% respectively. A certain level of diversity, however, may be noted among the EU-27 countries. An example may be Poland, where the biggest overcrowding rate is noted in rural areas (slightly over 40%) and large cities (nearly 40%), whereas it is lower (between 36 and 37%) in smaller towns and the suburbs.

One of the contemporary indicators used when assessing the qualitative aspect of housing economy is the inability to maintain flats sufficiently heated, which is a sign of energy poverty. As the Eurostat data show, approximately 7.6% of the EU-27 population in 2018 could not afford to keep their home sufficiently heated. Among the people at risk of poverty, this share was 2.5 times higher (19.0%). What is important, however, is the fact that on average 23.57% of the Central and Eastern European population is exposed to hidden energy poverty (Karpieńska & Śmiech 2020). The problem is exacerbated by infrastructural problems, income inequality, energy insufficiency and deficiencies typical of post-socialist economies (Bouzarovski 2014). In Poland, this indicator gradually decreased from 2013 to 2018, both in the population in general and in the population at risk of poverty, which may result from the undertaken thermal efficiency investments funded from the Thermal Efficiency and Renovation Fund operating with Bank Gospodarstwa Krajowego, a state development bank in Poland.

Interviews (in 92 households) with dwellers of council flats in Poznań were carried out in 8 housing estates in 2010-2018. The buildings initially select-

ed for the research (in 2010) were mostly (6 out of 8) relatively new or completely renovated. 52 interviews were carried out in 2010 and 2011, whereas in 2012, 2014, 2016 and 2018 ten interviews (per year) were carried out to refresh the information collected and assess the life situation of the respondents who agreed to continue to participate in the research. Despite the lapse of time, among the respondents who continued to participate in the research, the housing situation did not change a lot. 8 out of 10 respondents still lived in council premises, while 2 became independent. During the research in all years, the respondents pointed to a small metric area of the dwellings and low number of rooms (2 rooms and 45 sq. m on average) which led to overcrowding, which was the main cause of dissatisfaction with the dwelling occupied and the emphasis to be willing to change the dwelling to another, bigger one (69% of the respondents).

The respondents were also asked about their subjective judgement of the dwellings. They saw many positive qualities of the occupied dwellings. Rated highest were the qualities related to the location of the building in which the dwelling was situated, the proximity of green areas, having a garden or a terrace. Furthermore, the respondents pointed to the following as important advantages: access to central heating, hot water, a peaceful area and being far from the city centre. As negative, the following were named: defects and lack of action of the City Council to remove them. It was underlined that they were an effect of using finishing materials of poor quality. Additionally, the respondents said the negative perception of the dwelling was affected by noise, the district in which the dwelling was located, and its infrastructure: lack of benches, playing grounds, pavements or even rubbish bins.

The subjective indicators of satisfaction with the dwelling occupied, having impact on the quality of life as perceived by an individual, are also connected with the safety issues. More than 25% of the respondents saw their safety as good and said that it was safe at their estate. However, definitely more respondents were of the opposite opinion: more than 43% evaluated safety as poor, among others due to the neighbourhood, and quite a few respondents stated there was no safety at all. People who did not feel safe represented an older group of the respondents who were not accustomed to problematic or noisy neighbours. In general, the negative judgements of this problem may result from the fact that council flats are granted to families with various problems, including those with alcohol. The way of life of addicted individuals may not necessarily be accepted by the other dwellers of a council building, and thus lower their comfort of life and perception of safety.

The research conducted among the dwellers of council flats in Poznań allowed the authors to learn about the housing conditions of their dwellers and the problems arising from the situation found. The main problems of council housing include: an insufficient number of dwellings, overcrowding arising from the small metric area of the dwellings, lack of an intimate, private space

in the dwelling for each dweller, which is the consequence of the low number of rooms, insufficient furnishing of the dwellings with utility connections, especially in old buildings, problematic neighbours and partial lack of sense of safety.

## Conclusions

The analysis carried out based on the statistical data revealed many problematic aspects of the public housing construction, showing the need to undertake new construction investment projects. The main problem is the insufficient supply of dwellings as compared to the reported needs, including those resulting from the existence of sub-standard dwellings. The level of unsatisfied housing needs among low-income households amounted to 1,772.61 thousand, taking into account also the sub-standard housing source. One of the institutional aspects affecting negatively the situation in the segment of social flats is that households which signed a tenancy agreement for indefinite term block municipal premises and use them despite the fact that their financial situation has improved. During the analysis it was also observed that the standard of the housing stock is improving, which materially affects the improvement of conditions and quality of life both of the current and potential, future users of the dwellings. These changes, however, are insufficient in the face of the significant shortage of this type of dwellings in general.

Based on the analysis of the statistical data and the relevant literature, the following conclusion may be drawn:

- the most important problem affecting the low quality of life in social housing is the insufficient supply of social dwellings as compared to the needs reported, especially among the most impoverished households.

Detailed conclusions regard the following problem areas:

- the standard of the social housing stock is getting better; however, many dwellings are still sub-standard (1,333.9 thousand);
- improvement in the effectiveness of addressing the housing needs of low-income households would require to increase public spending, which currently is possible only within the limits of the financial capacity of the state and the particular municipalities; the result is that chances to achieve significant effects in the next years are scarce; it should be expected and strived for, however, for sensitive groups (people with disabilities, large families, single parents, seniors) to be granted with a guarantee of access to housing.

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