

THE HOUSING MARGINALISATION THREAT TO HOUSEHOLDS IN THE PROVINCE OF WARMIA AND MAZURY

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Abstract. *The specific nature of housing makes it one of the fundamental human needs. Having a place to live is a pre-requisite to an individual and social development. Simultaneously, houses are such economic goods that some households are unable to secure (through a purchase or lease). A situation when an individual or a family cannot satisfy their housing needs is perceived as a manifestation of housing, economic and consequently social marginalisation.*

The article discusses the housing situation in the Province of Warmia and Mazury, which is a less wealthy region in Poland, hence particularly vulnerable to income and housing poverty.

Introduction. For centuries, because of its specific nature, the desire to find some housing has been classified as one of the fundamental human needs. People who feel the need to secure a place to live search for ways to attain this goal. They consider either renting or buying home. When scrutinizing these two options, they must decide which will be more convenient, which they can afford at a given moment and what they should do to be able to achieve the aim. There is a close bond between how the housing need is satisfied and the fact that a house or a flat is an example of capital-consuming goods, whose acquisition requires having large financial assets, often beyond the financial abilities of some families representing diverse levels of wealth. Thus far, the Polish housing segment that has developed the best is composed of a system of mortgage loans taken to finance the purchase of own home (Szelągowska 2011). The system has been created mostly by banks and developers and helps to satisfy the housing needs of more affluent households. A problem therefore arises of less wealthy families being excluded from the housing market by not fitting in the pool of potential mortgage loan applicants.

Our objective has been to assess the housing situation in the Province of Warmia and Mazury, Poland, against the backdrop of the whole country, and to identify possible housing marginalisation threats. Our analysis has been based on statistical data derived from the National Census of the Population and Housing in 2011, inclusive of some data pertaining to the year 2014. Particular attention was paid to the values of so-called 'housing indicators' in Poland and in the Province of Warmia and Mazury. They include the index of housing

saturation, number of persons per housing unit, average number of rooms in a flat or house, floorspace per person.

The most common underlying reason for housing marginalisation or exclusion is a low income, hence revenues of families have been compared between Warmia and Mazury and the rest of Poland.

Housing marginalisation and exclusion. According to Żołądowski (2005), the term 'marginalisation', which has long been in use in the language of many social sciences, is a complex and multi-dimensional phenomenon. Thus, the term:

1). is assessed on many scales, individual, regional, national and international ones, with respect to individuals and various communities, and based on different criteria;

2) concerns different spheres in which individuals and social groups function (mostly the social and economic sphere, including production and consumption, social sphere as well as the world of culture and politics);

3) refers to different degrees of incomplete participation (from relatively mild forms of discrimination in one or few spheres of life to an almost complete exclusion from the social order);

4). can be a state of some objective limitation to one's participation or can be a matter of subjective judgement;

5) is mostly used in the context of broken social bonds or, even more importantly, in the context of human rights;

6) because of a very broad scope of research, marginalisation of different social communities is documented according to various criteria, both statistical and qualitative ones.

In different approaches, the concept of marginalisation is associated with many other terms, such as insecurity, disability, social injustice, abandonment, segregation, separation, deprivation, lack of adaptability, exclusion or discrimination (Żołądowski 2005).

Housing marginalisation is one of the manifestations of general marginalisation, which Przyemeński (2014) defines as the state of being unable to have normal use of home due to the shortage of funds. This condition is thought to be a proof of economic marginalisation and hence a form/cause of social marginalisation.

The concept of housing marginalisation, raised in our article and associated with general marginalisation, was not mentioned by Żołądowski (2005). However, Olech (2008) claims that housing marginalisation, otherwise called housing deprivation or housing poverty, encompasses also such situations as living in an instable and insecure house or living in inadequate conditions. Thus, exclusion goes far beyond the physical problems finding a place to live. It also involves difficulties building social relationships or dealing with admin-

istrative and legal matters. The question of how to define and determine the extent of housing exclusion is dealt with by the European Federation of National Organisations working with Homeless (FEANTSA). In the ETHOS European Typology of Homelessness and Housing Exclusion, the FEANTSA shows the multi-faceted nature of this problem. The starting point for the ETHOS typology is the assumption that there are three domains which constitute 'home'. The absence of any of these three domains means homelessness. Having a home means having an adequate dwelling (a space) where you can hide, for example from inclement weather (*the physical domain*), where you can maintain some privacy and enjoy social relations (*the social domain*) and to which you have a legal title to occupation (*the legal domain*). Being deprived of one or more of these rights means being classified into one of the basic categories, which should be understood as 'the absence of a home'. These are:

1) the lack of roof over your head (rooflessness), people living rough, in public space or external space, with no permanent dwelling, staying in night shelters;

2) the lack of a house or flat (houselessness), people living in hostels for the homeless, in shelters for victims of abuse and domestic violence, immigrants in temporary accommodation centres, people released from penal institutions with no housing prior to release, patients staying longer than necessary in hospitals due to the lack of housing;

3) insecure accommodation, that is the housing that does not ensure long-term accommodation, e.g. dwelling in a house occupied (rented) illegally or with no legal tenancy, living in a home where an order for eviction is operative, living in a housing unit where incidents of violence have been recorded;

4) inadequate housing, people living in houses that do not meet building standards or are substandard, in temporary structures or in extremely overcrowded houses (<http://www.feantsa.org>).

The authors have focused on the fourth category, which corresponds to the mildest form of housing exclusion.

Housing indices in the Province of Warmia and Mazury. Housing resources consist of the total number of occupied and unoccupied dwellings in residential and non-residential buildings. Housing resources do not include the following: accommodation institutions such as workers' hostels, halls of residence for students, boarding houses for school pupils, social care shelters, except flats that they may comprise; temporary structures; mobile structures (mobile cabins, railway carriages, barges and boats). Table 1 shows data regarding the housing resources, selected demographic data and indicators derived from these data for the Province of Warmia and Mazury and for whole Poland.

Table 1 – Selected data and demographic and housing indicators in Poland and in the Province of Warmia and Mazury in 2013

Parameters	Poland	Province of Warmia and Mazury
Housingresources	13 852 896	497 000
Population	38 495 700	1 446 900
Number of households	13 568000	515 900
Number of new flats or houses	145 136	4 797
Number of flats per 1,000 residents	360	344
Number of new flats per 1,000 residents	3,7	3,3
Number of flats per 1,000 newly wed couples	805	732

Source: the authors based on stat.gov.pl/gospodarstwodomoweirodziny_nsp2011.pdf

The total housing resources in Poland are estimated to consist of 13.8 million accommodation units. In 2013, there were 9.3 million flats and houses (67.4%) in urban areas and 4.5 million flats (32.6%) in rural areas in Poland whilst the number of households in Poland is 13.6 million. By comparing the number of homes and the number of households, it may appear that each household (family) lives in their own home. This conclusion is erroneous because the total number of homes includes also unoccupied dwelling units, that is the ones in which no single occupant has been registered living there on a permanent or temporary basis (these are second-homes, flats and houses for rent, abandoned flats). According to the Central Statistical Office, the percentage of such homes is about 7%. The number of occupied flats and houses is therefore less by 1 million (about 12.8 million). The document published by the Polish government in 2010 and titled *Major problems, goals and directions in the programme for supporting the residential construction industry until the year 2020* estimates the housing deficit, defined as the difference between the number of households and the number of houses and flats, to be in the range of 1.4 to 1.5 million flats. These estimates are based on the data from the National Census of 2002 and statistical forecasts of the increase in the number of households. Meanwhile, in the years 2002 to 2013, over 1.6 million flats were built. It is therefore possible to assess the current housing deficit as close to 800 thousand flats.

The housing resources in the Province of Warmia and Mazury comprise 497 thousand flats, and the number of households is 515.9 thousand. Statistically, about 19 thousand households do not have their own home, but this figure ignores the number of flats with no permanent tenants.

For making a comparison of the housing conditions across the whole country and in a single district, certain indicators used in international statistics can be employed. The principal one is the housing saturation index, which expresses the number of flats per 1,000 residents. For Poland, the housing saturation index equals 360, thus being one of the lowest among the European Un-

ion countries (for comparison, in 2008 the value of this index reached 544 in Spain, 500 in Denmark, 531 in Finland, 485 in Estonia, as reported by Cesarski, 2013). In the Province of Warmia and Mazury, the housing saturation index is even lower than in the whole country, and equals 344. Other indices which illustrate the development of housing, i.e. the number of new flats per 1,000 residents and number of flats per 1,000 newly married couples, are also lower in the Province of Warmia and Mazury than in Poland (tab. 1).

A similar picture emerges from our analysis of the quality indices which pertain to the housing conditions of individual households. Some figures are given in tab. 2. As the statistical data of the year 2013 demonstrate, the housing conditions in Poland slightly improved relative to the previous years, which reflected itself in the increasing average floorspace of a flat and in the values of the indices characterizing the following averages: number of rooms in a flat, number of people per flat, number of people per room, usable floorspace of a flat per person.

Table 2 – Selected data and housing quality indices in Poland and in the Province of Warmia and Mazury

Parameters	Poland	Province of Warmia and Mazury
Usable floorspace of a flat (m ²)	73.1	67.7
Usable floorspace per head na	26.3	23.3
Number of rooms in a flat	3.82	3.77
Number of residents per flat	2.78	2.91
Number of residents per room	0.73	0.77

Source: *the Statistical Yearbook of the Polish Provinces 2014*

The average size of a flat in Poland in 2013 was 73.1 m². Flats and houses in the countryside were on average 27.7 m² larger than in towns (the values of the above index are 91.8 m² in the countryside and 64.1 m² in towns). The authors did not distinguish between urban and rural areas, hence all the indices and average values are given for towns and villages together. In the Province of Warmia and Mazury, the average usable floorspace of flats was the lowest in Poland, and equalled 67.7 m² (for comparison, it reached 80.5 m² in the Province of Podkarpacie, 80.4 m² in Wielkopolska and 80.1 m² in the Province of Opole). The indicator which illustrates an average size of usable floorspace per 1 person was 26.3 m² for whole Poland. Again, it was the lowest in the province of Warmia and Mazury, where it declined to 23.3 m² (in the Province of Mazowsze, it was 28.2 m²). Another index whose value is much worse in the Province of Warmia and Mazury than elsewhere in Poland represents the average number of rooms in a flat. In Poland, this index reaches the value of 3.48, but in Warmia and Mazury it falls down to 3.77.

The disproportions between the average index values in Poland and in the Province of Warmia and Mazury also occurred with respect to the occupation

density. Flats in the Province of Warmia and Mazury were more densely populated than flats in the whole country. On average, a flat in Warmia and Mazury was occupied by 2.91 people, while the average for Poland was 2.78. The Province of Warmia and Mazury occupied a middle position in the rank of all Polish provinces arranged according to this index. The highest occupation density appeared in the Province of Podkarpacie (3.35), with Wielkopolska (3.02) and Małopolska (30.1) on the second and third place. The least densely populated flats could be found in central Poland: the provinces of Łódź (2.53) and Mazowsze (2.49 person per flat). Likewise, the average value of the index showing the number of persons per room is higher in the Province of Warmia and Mazury than in Poland (0.77 vs 0.73).

While discussing various data and quality indicators pertaining to the housing situation, it would be unwise to ignore the question of amenities in flats (tab. 3). The data concerning the fixtures and fittings in flats in the Province of Warmia and Mazury are slightly higher than the average results for Poland.

Table 3 – Flats equipped with amenities (w%)

Type of amenities	Poland	Province of Warmia and Mazury
tapwater	96.7	97
watercloset	93.4	94.3
bathroom	91	91.7
pipelinegas	56.1	47
central heating	81.4	82.5

Source: *the Statistical Yearbook of the Polish Provinces 2014*

The housing marginalisation risk understood as having inadequate housing conditions, especially living in overcrowded flats or in flats with poor technical condition of facilities, arises from the level of income of households. When income are low, poverty grows to an extent assessible by the index of poverty risks, derived from surveys of household budgets. The index of poverty risks is calculated differently in various approaches to the economic poverty threshold. The threshold of poverty refers to the percentage of persons living in households whose expenses are below:

- 1) the minimum subsistence level,
- 2) the relative poverty threshold,
- 3) the statutory poverty line.

The 'minimum subsistence' category was developed according to the approach of basic needs. This is the line of economic poverty that defines the life standard below which people's biological existence and development are endangered (Kurowski 2015 after Deniszczuk, Sajkiewicz 1997). By satisfying only basic needs one is just able to survive, which is why the basic needs line corresponds to the lowest threshold of poverty. The relative poverty threshold is

defined as an amount equal 50% of the median monthly expenses of households. The statutory poverty line is the income level which, according to the binding law on social welfare, entitles an individual to seek social benefits. The values of the above indices of poverty risks in Poland and in the Province of Warmia and Mazury are set in tab. 4.

Table 4 – Indices of poverty risks

Index of poverty risks in % of persons in households with expenses below:	Poland	Province of Warmia and Mazury
minimum subsistence	7,4	13,2
relative poverty threshold	16,2	25,4
statutory poverty line	12,8	20,2

Source: *the Statistical Yearbook of the Polish Provinces 2014*

All the categories of the poverty risk thresholds for households in the Province of Warmia and Mazury exceed the average values calculated for whole Poland. The percentage of households living on the borderline of minimum subsistence income is particularly high; in Warmia and Mazury it can be ascribed to almost 80% more households than in whole Poland on average. In one of the best-known theories of needs, developed by A. Maslov, needs occur in a hierarchical system, and presumably lower-level needs must be satisfied before higher-level needs are addressed. The need to have a flat or a house belongs to the basic needs (a need for security). Lower than that level of needs there are only the physiological needs. When one's income is insufficient to satisfy the need for a home, a risk appears that some households will be unable to secure their accommodation needs by themselves, in the sense of both having a place to live and ensuring adequate standard and technical conditions of one's living space. This is clearly a common concern in the Province of Warmia and Mazury, where the unemployment rate is the highest in Poland (19%, as of 30 June 2014), while the average salary is the lowest, both leading to the highest index of poverty risks.

Conclusions. At every stage of life and development, man needs shelter, 'roof over the head', home. A flat or a house is a basic commodity, which is necessary for the development of an individual, a family or a household. Simultaneously, it is a very expensive commodity, often beyond the reach of many families, which therefore face the risk of housing marginalisation. The process of marginalisation occurs in different degrees (categories) of intensity, from complete homelessness (sleeping rough) to the mildest although just as undesirable form of dwelling in technically substandard or overcrowded flats. It was the latter form that has been discussed in this paper. The current study has demonstrated that the housing resources in the Province of Warmia and Mazury were characterized by lower values of the quality indices compared to other Polish provinces and the whole country. At the same time, the economic status

of households in Warmia and Mazury was lower than in most parts of Poland, which is confirmed by the much higher values of poverty risk indices. The actual risk of becoming poor is much more severe in villages than in towns. 35.2% flats and houses in the Province of Warmia and Mazury are located in rural areas, while the Polish average is 32.6%. The high unemployment rate noted in this province for years as well as the country's lowest average salary range additionally contribute to economic marginalisation, with its manifestation in the housing sector.

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