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4.4. Housing conditions

Tomasz Panek. Janusz Czapiński

4.4.1 The situation in 2013 and change over the last four years

In February/March 2013, nearly 4% of household members did not live on their own. This share rose between March 2009 and March 2013²⁶ by nearly 2.5 p.p., though over the last two years it has not changed significantly.

The household members not living on their own were recorded most often in the group of farmers' households and those receiving welfare payments (around 5.5% and around 5% respectively). In 2009-2013, there was a fall in the households with members without their own rooms in all socio-economic groups apart from among that of pensioners.

As regards the breakdown of households by type, multi-family households most often reported members who did not live on their own at nearly 12%. In March 2013 compared to March 2011, there was a marked fall in the frequency of separate rooming in the multifamily group (by nearly 2 p.p.) and a marked rise in that of non-family multiperson by nearly 7 p.p.

In the households without unemployed over 3.8% did not have separate rooming in 2013, while the figure for those with unemployed was over 3.5%. In the last two years, the changes in the share of households without separate rooming among those with and without unemployed members were not significant and less than 1 p.p.

Households without separate rooming were most frequent in rural areas at 4.4% of total rural households. The Voivodeship with the largest share of this type of household was Lubelskie at almost 7%. We have noted a marked fall in the share of this type over the last two years only in rural areas of over 1 p.p., with the highest rise in separate rooming registered in Lubelskie and Małopolskie by over 4 and 2 p.p. respectively.

In February/March 2013, among the households taking part in the survey, the average usable floor area of an apartment per person was over 31 m². In relation to February/March 2009, this area did not show a marked change.

The highest occupancy density was observed among the households of employees in February/March 2013 (around 26 m² per person). In the period 2011-2013, a rise in occupancy density was observed in all socio-economic groups of households, apart from the households living on unearned sources of income.

As regards the types of households, in February/March 2013 the highest occupancy density was recorded in the homes of married couples with many children and in multi-family households (around 17 m² and below 20 m² of useable floor area per person accordingly). In March 2013, occupancy density, in relation to March 2011, increased significantly among all types of households, with the greatest decrease in non-family multi-person households (by more than 5 p.p.).

In the unemployed members' group, dweller density was significantly higher than in that without the unemployed at an average of not quite 22 m² and nearly 33 m² per person. In both groups there was a rise in density between 2011 and 2013 of almost 2 m² and over 2 m² respectively.

Occupancy density in households in rural areas is considerably lower than in the case of urban households. When broken down by Voivodeship, the differences between the groups of households as regards occupancy density can be treated as slight while the largest was in Warmińsko-Mazurskie at not quite 28 m² per person. In all groups of households broken down by place of residence class and in most Voivodeships, a rise in the number of persons per home was observed in the last two years. The greatest rise in occupancy density was observed in middle-sized towns with 20,000-100,000 inhabitants, in rural areas (by over 3 m²) and in the Pomorskie and Łódzkie Voivodeships (by over 7 m² and by over 6 m² respectively).

As regards the conveniences and amenities included in the survey in February/March 2013, the most common was mains water, which only 2.9% did not have. At the same time, we observed a rise in the share of households equipped with all goods and installations included in the study over the last four years (figure 4.4.1). A rise in households with mains gas and a corresponding fall in those using gas canisters were also noted. In the last two years there was also an insignificant increase in the share of dwellings with goods and installations, though the rise was marked in the case of mains water at over 2 p.p. and sewage by 1 p.p.

²⁶All changes in terms of housing conditions in 2009-2013 refer to the panel sample for those years.

Homes without running hot water were mostly occupied by households living on unearned income (over 45%) and pensioners (around 29%). There was a rise in the share of households equipped with conveniences and amenities over the last two years in all socio-economic household groups with the exception of hot running water in those living on unearned sources of income.

In the unemployed members group, household conveniences and amenities were significantly less widespread than in the group without unemployed. For example, over 28% and around 19% of households respectively were equipped with hot running water. The state of household equipment in these two analysed groups improved across all goods and installations over the last two years with the exception of hot running water.

Relatively the highest percentage of homes without hot running water were non-family households (over 26%). In last two years, there was a rise in the percentage of households with hot running water in all categories of household, most strongly in the single-person non-family group (over 5p.p.).

Rural households were without hot running water (over 30%) relatively most often. There was a marked improvement for the analysed installations in all place of residence classes, with the exception of cities of 200,000 to 500,000 residents and the smallest towns in the case of a flushing toilet and bathroom with a bathtub and shower.

Households without hot running water were most frequently reported in the Świętokrzyskie and Warmińsko-Mazurskie Voivodeships (over 41% and nearly 31%). In 2011-2013, there was an improvement in the vast majority of Voivodeships as to the level of households with conveniences and amenities.

Households most often had individual or collective central heating (nearly 45% and around 42% respectively). However, over 12% used coal or wood-fire heating, most often recorded among unearned income households and pensioners (nearly 36% and over 24% respectively) as well as non-family multi-person households (around 26%), 21% of households with unemployed members and only in just under 11% without. Households in rural areas most often used coal or wood-fired heating (over 20%) and those in Lubelskie, Warmińsko-Mazurskie and Kujawsko-Pomorskie Voivodeships (over 15% in each case).

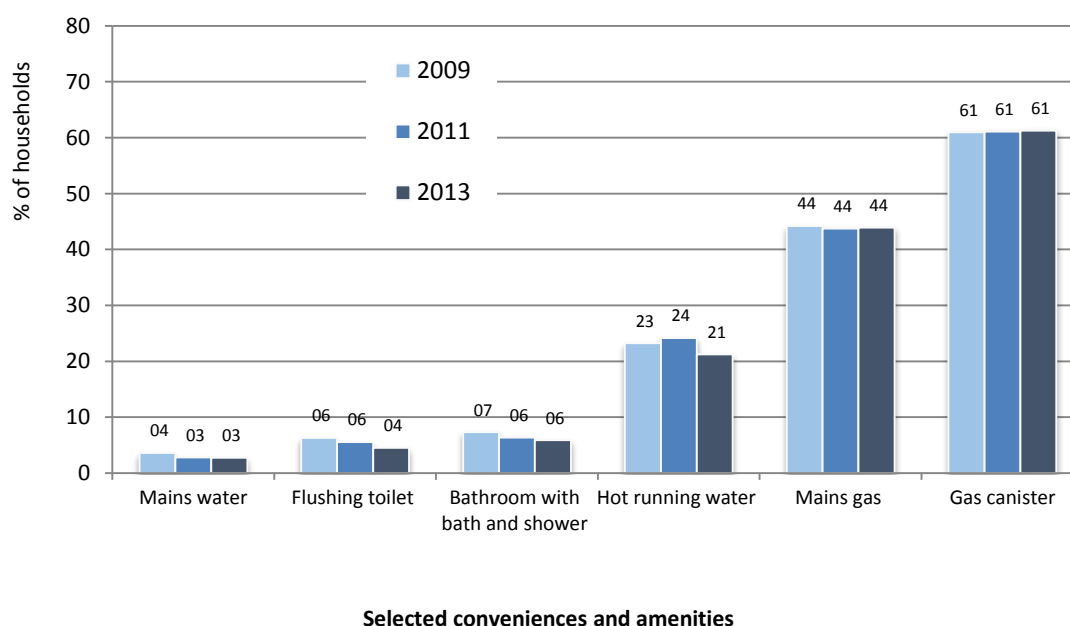


Figure 4.4.1. Percentage of households without selected conveniences and amenities between in 2009-2013 in panel sample

In the last four years there has been a marked fall of over 1 p.p. in the share of households with coal or wood-fired heating in favour of central heating (figure 4.4.2). Between 2011 and 2013 the fall in the share with coal or wood-fired heating in favour of central heating was insignificant (less than 0.5 p.p.).

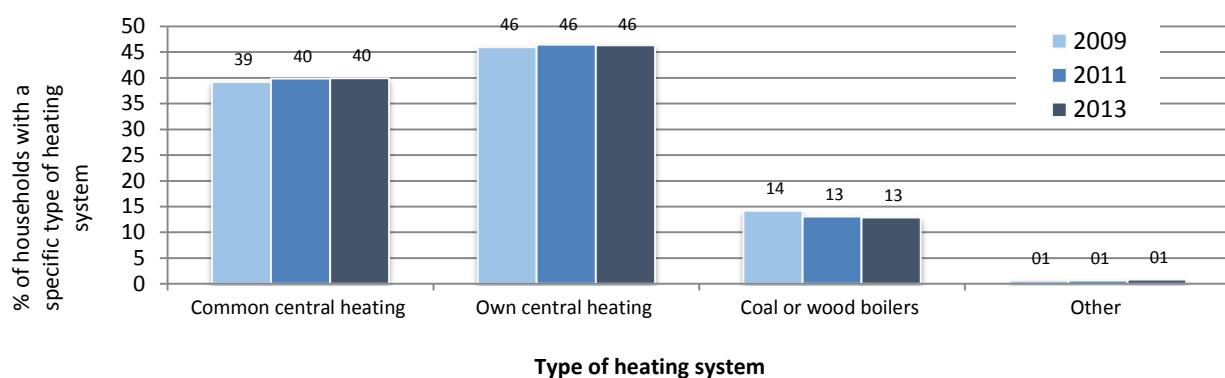


Figure 4.4.2. Households with specific types of heating systems in 2009-2013 in panel sample

Over the last two years, we have most often observed this kind of change among households of farmers and pensioners, multi-person non-family, in rural areas and in Opolskie and Podlaskie. Therefore these are the same groups of which relatively the largest share coal or wood-fired heating in 2011.

Over 7% of households were in arrears with rent in February/March 2013 and 4% with their gas and electricity bills. The first share did not change in 2009-2013 (figure 4.4.3) while that for gas and electricity changed significantly (figure 4.4.4). However, in the last two years this share was no longer significant..

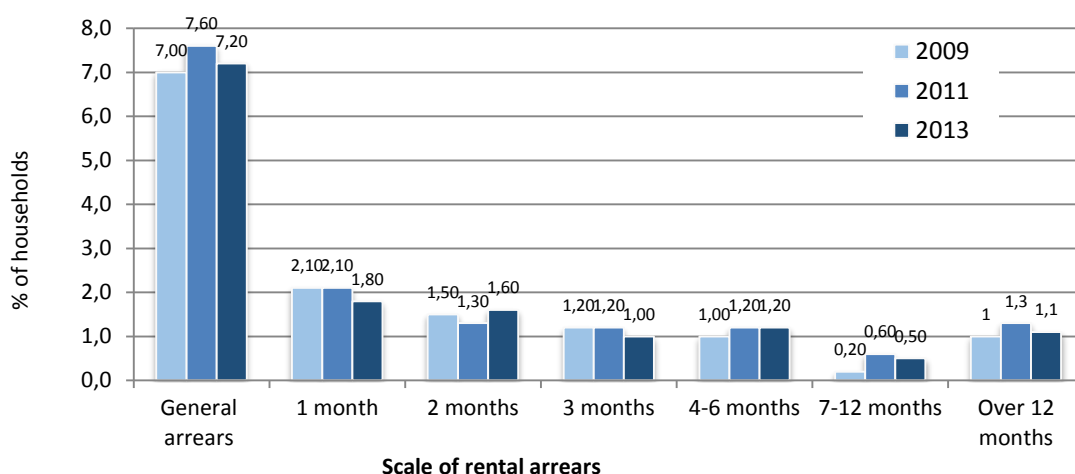


Figure 4.4.3. Rental arrears in the 2009-2013 panel sample

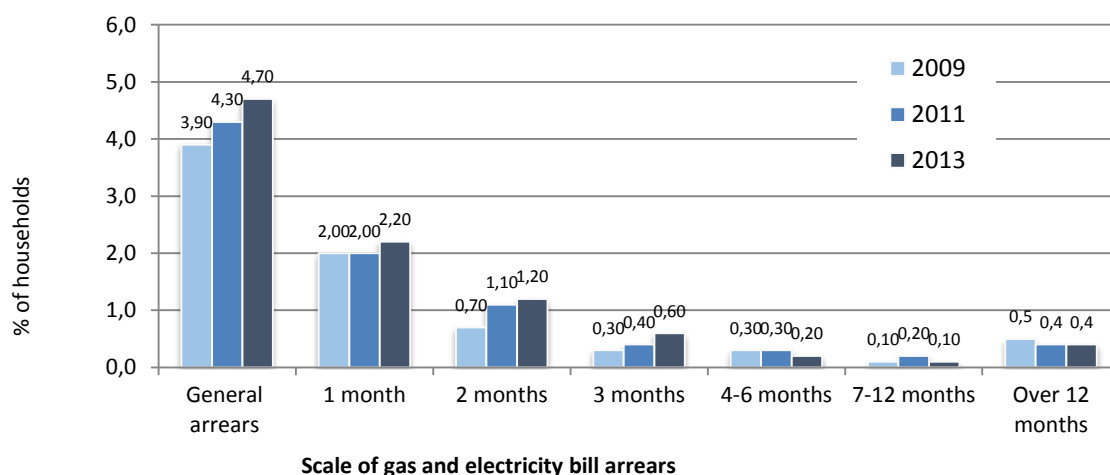


Figure 4.4.4. Gas and electricity bill arrears in the 2009-2013 panel sample

Households in arrears on rent, gas and electricity bills were most frequent among those living on unearned sources (over 29% and nearly 22% respectively), incomplete families (over 14% and nearly 9%) and couples with many children (over 14% and over 9%).

In the last two years, there has been a marked rise in the share of households in rent arrears observed among those living on unearned sources of income and households of pensioners by over 2 p.p. and multifamily at almost 2p.p. In the case of gas and electricity bills, there was a marked growth in those behind on payments only in those living on unearned sources (over 7 p.p.), pensioners (around 2 p.p.) and multifamily (over 1 p.p.).

Households in rent arrears also behind with their gas and electricity bills occurred much more often among those with unemployed members than those without.

The variability of household groups selected by place of residence class in relation to rent arrears and gas and electricity bill payments was not significant. However, as far as household payments are concerned, city households tend to be slightly more in arrears than those in rural areas, though in the case of gas and electricity bills, the opposite was observed. Between March 2001 and March 2013, there was no marked growth in the share of households in arrears in any of the selected residence classes. In the case of gas and electricity bills, there was only a marked growth in the share of households in arrears in the smallest towns.

The largest percentage of households in arrears on rent and behind with their gas and electricity bills was in Warmińsko-Mazurskie at around 10% of all households.

3.5% of households studied in February/March 2013 were in arrears with their mortgage payments, and most often these households occurred in the group living on unearned sources at almost 17% of households and in that of incomplete families (nearly 9%). Between 2009 and 2013, there was a marked rise of almost 2 p.p. in the share of households in arrears with their mortgage payments (figure 4.4.5).

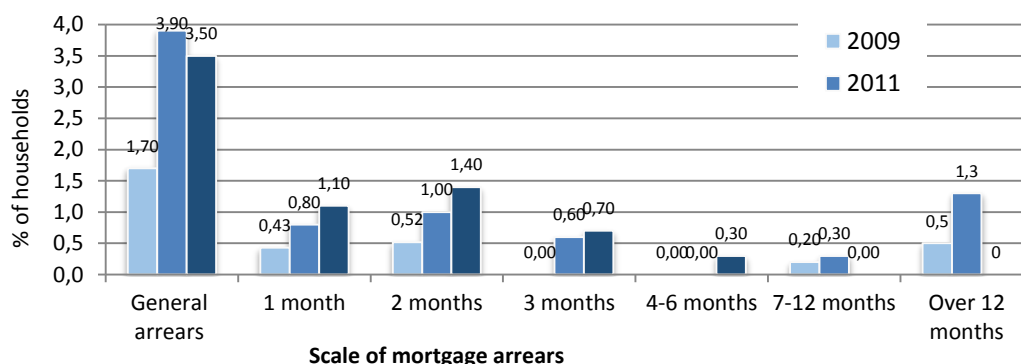


Figure 4.4.5. Mortgage arrears in the 2009-2013 panel sample

Compared to the panel sample of 2011, there was also a marked growth in the share of households in arrears with their mortgage payments.

Households with unemployed members were insignificantly more in arrears with their mortgage payments in February/March 2013 than households without. However, in the last two years there was a significant rise of almost 3 p.p. in the share of households with unemployed members with this kind of financial problem.

Households in arrears with their mortgage payments were most frequent in middle-sized towns at over 7% of households and in Małopolskie (over 8%). We observed a significant change in the share of households in arrears with their mortgage payments in both the largest and the smallest towns by nearly 4 p.p. and over 2 p.p. respectively between March 2011 and March 2013.

The vast majority of the studied households at over 81% claimed that their housing conditions had not changed in March 2013 compared to March 2011. Nearly 8% reported that these had deteriorated, and 11% that they had improved. Compared to the assessment from March 2011, the share making positive assessments increased by 1 p.p., while negative assessments were most common among households of employees and the entrepreneurs (over 10% and nearly 10% respectively) and at over 10% among households with many children and couples with 1 child.

The variation in households reporting deterioration in housing conditions in relation to two years ago in terms of class of place of residence was not significant. Most often, those residing in the largest towns claimed conditions had worsened at nearly 10% of all households, and were most frequent in Lubelskie and Kujawsko-Pomorskie at nearly 12% and 11% respectively.

4.4.2. Changes of housing conditions between 2000 and 2013

An analysis of housing conditions between 2000 and 2013 in entire samples reveals a fall in the percentage of households without mains water from 5.5% to 2.9%, a flushing toilet (11.2% to 5.3%), a bathroom with a shower or bath tub (13.8% to 5.3%) and hot running water (from 29.5% to 20.5% figure 4.4.6).

In particular, changes in the late payment of household bills were less systematic over the last decade. The largest share of households over 2 months in arrears occurred in 2003 and 2005. Later we have observed a marked fall in the share of these households (figure 4.4.7). In 2013, rent arrears stabilized at the level of 2009 and 2011.

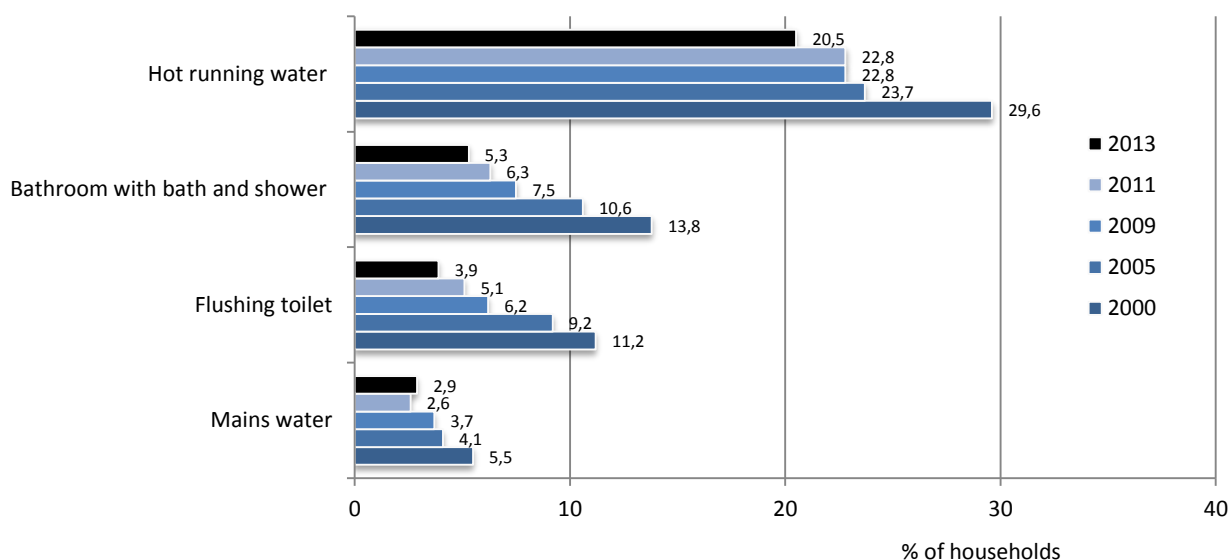


Figure 4.4.6. Percentage of households lacking selected conveniences and amenities in whole samples between 2000 and 2013

The dynamic of change for arrears in gas and electricity payments is similar to that for rents (figure 4.4.8). Currently 4.4% reported being late with payments compared to 6.1% in 2005. This may indicate a more rigorous approach by suppliers to households behind on payments and their resulting fears of getting cut off.

Mortgage arrears rose compared to 2011 though these are still smaller then they were at the beginning of the century (figure 4.4.9).

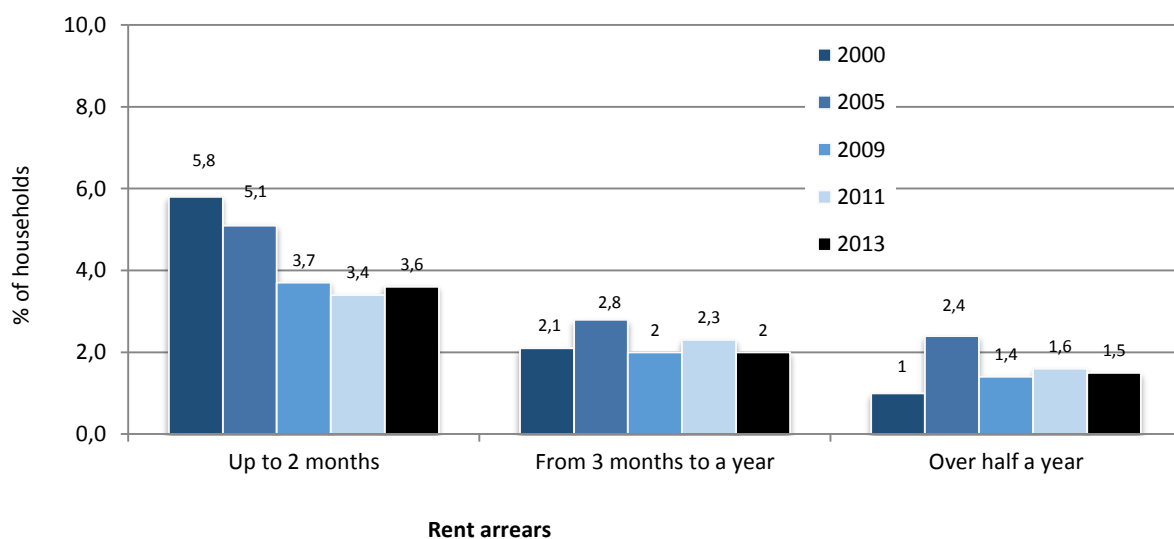


Figure 4.4.7. Rent arrears between 2000 and 2013 in whole samples

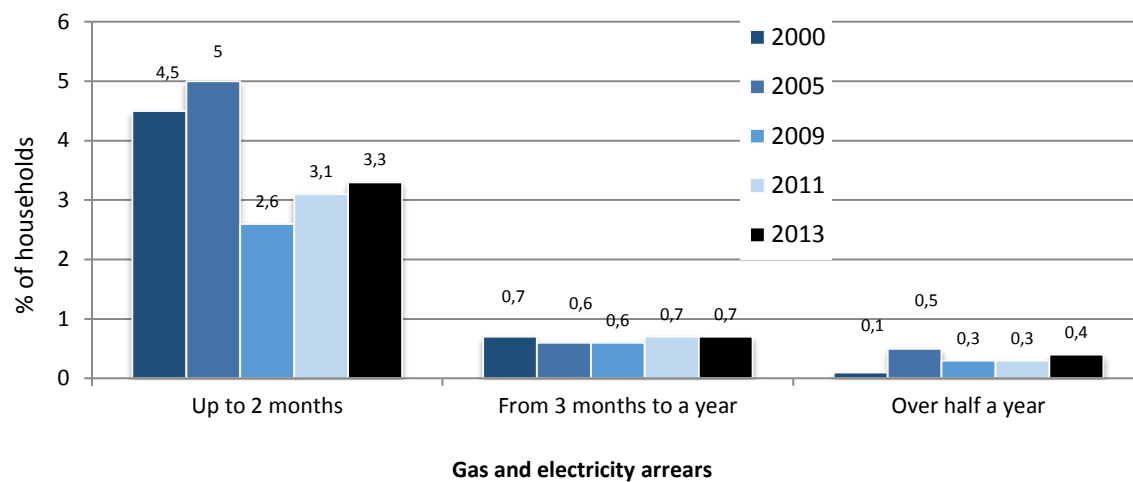


Figure 4.4.8. Gas and electricity arrears between 2000 and 2013 in whole samples

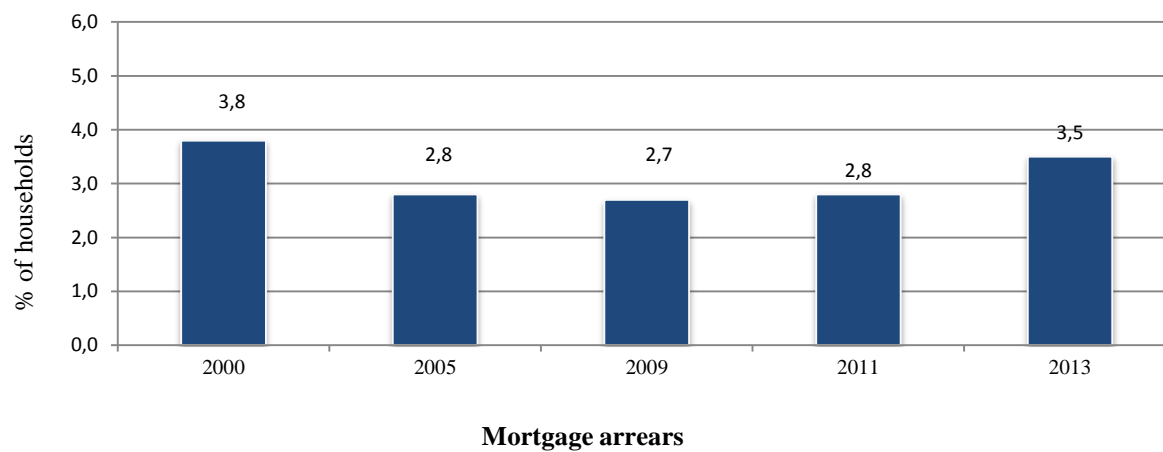


Figure 4.4.9. Percentage of households with mortgage arrears between 2000 and 2013 in whole samples