

THE HOUSING SITUATION OF YOUNG MARRIED COUPLES IN OLSZTYN*

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Abstract

This article presents the results of a study on the housing situation of young married couples in Olsztyn. The results were derived from a survey addressed to newlyweds, which was developed according to J. KORNIŁOWICZ (2003). The research material was collected in collaboration with the Register Office in Olsztyn. An indicator method proposed by A. ANDRZEJEWSKI (1987) was applied to the processing of the data. The purpose of this study was to analyze the housing situation of young married couples. The results implicate quite a high self-evaluation of the housing situation by young married couples. The most common type of home occupied by newlyweds was their own flat (including mortgaged ones), followed by sharing a flat with the family of one of the spouses while starting the construction of one's own house. Furthermore, over 50% of the respondents considered temporary economic migration and nearly 40% declared they could feel forced to emigrate permanently due to their housing situation.

SYTUACJA MIESZKANIOWA MŁODYCH MAŁŻEŃSTW W OLSZTYNIE

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A b s t r a k t

W artykule zaprezentowano wyniki badań nad sytuacją mieszkaniową młodych małżeństw w Olsztynie. Do badania wykorzystano ankietę skierowaną do nowożeńców, bazującą na pracy J. KORNIŁOWICZA (2003). Materiał badawczy zebrano we współpracy z Urzędem Stanu Cywilnego w Olsztynie. Do opracowania wyników badań wykorzystano metodę wskaźnikową, zaproponowaną przez A. ANDRZEJEWSKIEGO (1987). Celem pracy była analiza sytuacji mieszkaniowej młodych małżeństw. Wyniki badań wskazują na dość wysoką samoocenę warunków mieszkaniowych nowożeńców po ślubie. Najczęstszą formą zamieszkania po ślubie w opinii respondentów były: własne mieszkanie (w tym obciążone hipoteką), zamieszkiwanie wraz z rodziną jednego z małżonków oraz rozpoczęcie budowy domu. Ponadto ponad 50% respondentów rozważało migrację czasową, a blisko 40% stałą migrację zagraniczną, której determinantą jest sytuacja mieszkaniowa.

Introduction

It is a commonly held belief that getting married equates to living on one's own. Having one's own house or flat satisfies people's basic needs and, therefore, real property is the type of material goods essential for everyday life. This notwithstanding, it is often impossible for working age people who have just begun their professional career to become home owners. The main reasons are an inadequate housing policy and the unfavorable ratio of salaries to the price of flats per square meter of floor space. As a result, house-sharing with one's family or renting a room in a rented flat or house is a common solution¹. In Poland, the housing situation particularly affects young people strongly.

This state of matters in turn has an influence on the housing situation within Poland as a whole. Polish flats are relatively small and overcrowded, placing Poland on one of the last positions among the EU member countries in this regard². The unresolved problem of housing deters young people from getting married or having children. Due to the difficult labor market and relatively low available incomes of young people, they are forced to postpone the decision to start a family (KWAK 2001, p. 20–23, DĄBROWSKA 2001, p. 30–39).

¹ The study completed at the University of Łódź for Notus Credit House in 2010 shows that over half of young married couples (54%) do not own any immovable property, and therefore they are tenants in housing cooperatives, rent accommodation or share it- with family or relatives. Cf. <http://tuznajdziesz.pl/nieruchomosci/aktualnosci/mlodzi-nie-mieszkaja-na-swoim,648/> (access: 10.06.2014).

² The report *Better Life Index* proves that the housing situation in Poland places our country among the lowest-ranking OED states, cf. <http://www.oecdbetterlifeindex.org/topics/housing/> (access: 10.06.2014). See also: *Sytuacja mieszkaniowa w Polsce 2012. Raport*, http://www.pzfd.pl/_files/img_sites/Raport%20Sytuacja%20mieszkaniowa%20w%20Polsce.pdf (access: 10.06.2014).

Although the literature (ANDRZEJEWSKI 1987, p. 330, RUGG 1999, p. 16–60, CESARSKI 2007, p. 36–40, FORREST 2012, p. 56–95, CESARSKI 2013, p. 77–81) highlights the importance of research problems connected with the housing situation of young people, examples of empirical analysis (KULESZA 1998, p. 62–84, KORNIŁOWICZ 2003, p. 11–81, ŚWIETLIK, MUCHA 2008, p. 129, ULMAN 2011, ULMAN, WAŁĘGA 2012, p. 104–113) remain scanty. Particularly acute is the shortage of field research.

The above considerations have encouraged the author to undertake a study in this area and to analyze the housing situation of young married couples. The chosen research site is Olsztyn, the capital city of a Polish province with the lowest average usable floor area of dwellings in Poland. The direct inspiration came from the survey study of J. Korniłowicz from the Institute of Urban Development, conducted in 2002, which dealt with the housing situation of married couples in towns.

Research methodology and characteristics of the research sample

The research object, in accordance with the suggestions of A. ANDRZEJEWSKI (1987), consists of the housing stock and its use. The data were subjected to structural and average indicator analyses.

To a large extent, the research method in this study is based on the questionnaire proposed by J. KORNIŁOWICZ (2003), which has been updated, as required, and adjusted to the current market trends. The questionnaire has also been expanded, following a review of the pertinent literature references, by adding a set of qualitative (evaluating) questions. This step is dictated by the currently prevalent tendency, especially in the Anglo-Saxon economy, to place much emphasis on qualitative features in research on social infrastructure, as these contribute to the well-being of a society. Housing conditions and their quality play a considerable role among such attributes.

Olsztyn is the capital city of the Province of Warmia and Mazury (województwo warmińsko-mazurskie) and the largest population centre in the region. In 2014, it was inhabited by 174,700 people³, corresponding to 12% of the province's population, and nearly 25% of the town's population consisted of people aged 20–34 years.

³ All demographic data originated from the Bank of Local Data of the Central Statistical Office (GUS) in Poland.

As it was decided to conduct a comprehensive study⁴, the author's intention was to reach all newlywed couples. The Register Office in Olsztyn was contacted and the questionnaire was posted there. The survey was addressed to all couples who become married in 2014⁵.

For the purposes of the research, it was necessary to set the upper age limit at which it was justifiable to use the term "a young married couple". Considering the ongoing changes in the structure of society and in lifestyle (extended age of remaining outside the labour market, longer period of education and postponed decisions to become married or have children) as well as other similar problems noticed in the literature (e.g. ULMAN 2012, p. 487), it was decided to set – in accord with the terminology adopted by the Central Statistical Office in Poland – the upper age threshold at 35 years of age for both spouses. While there were 713 couples who entered into marriage in Olsztyn in 2014, the questionnaire was completed by 215 couples; hence the survey return rate was approximately 30%⁶.

The most numerous group of couples getting married in Olsztyn in 2014 was composed of people aged 25–29 years (Fig. 1). This corresponds to the trend occurring in the whole of Poland, which is to delay marriage. The data provided by the Central Statistical Office show that the dominant age for a male spouse in 2014 was 28 years and for a female spouse – 26 years. At the moment of registering their marriage, nearly half of the women and men (53%) were within the above age interval. Our analysis of the age structure also demonstrates that men relatively more often than women became married while being older than 30 years of age. The age group between 18 and 24 years was distinctly dominated by women.

⁴ The author is aware that the progressing civilization changes affect family life, and among the consequences there is a decreasing number of wedded couples and a higher percentage of co-habiting partnerships. It is difficult to reach the former, and therefore, despite a certain degree of the imperfection of such research, it was decided to reach all couples who had officially entered into marriage. As the study demonstrated, it was sometimes impossible to contact all newlyweds, for example if they became married abroad or in a Civil Register Office other than in Olsztyn. In such cases, the home Civil Register Office is notified of a change of the marital status, without the presence of the person in question at the registrar's office according to his or her address of residence.

⁵ This is a fundamental change with respect to the study by J. Kornilowicz, who collected data from parishes. It seems that by gathering information in registry offices enlarged the number of respondents. Even concordat marriages must be reported to the relevant Civil Register Office.

⁶ This is the number of received questionnaires (for the newlyweds aged up to 35 years) versus the total number of concluded marriages in Olsztyn in 2014. Thus, the groups not covered by the study consisted of: 1. couples aged over 35 years; 2. couples who entered into marriage in another register office or abroad; 3. Couples who refused to participate in the study and did not complete the survey (despite the age). Despite his best efforts, the author was unable to determine the percentage of young married couples within the groups identified in points 2 and 3.

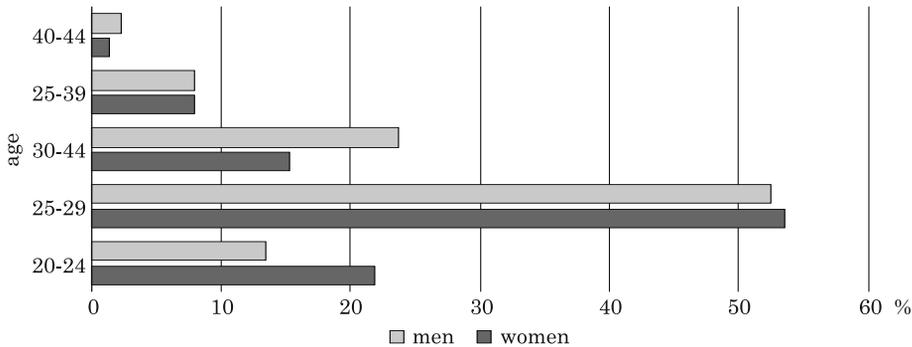


Fig. 1. Age structure of the newlyweds in Olsztyn in 2014, according to gender
Source: the author.

The women's education structure (Fig. 2) showed that most women (66%) had higher education, followed by 29% with secondary schooling. These results correspond to the trend throughout Poland, where an average Polish woman most often had higher or secondary education at the time of getting married. The situation among men was nearly the same: 57% of the respondents had higher education, while 31% had graduated from secondary schools. Meanwhile, it is true that town residents have better education than others, which is why the above percentages are higher than the country's average values. Analyses completed by the Central Statistical Office also show that the percentage of unmarried men and women with elementary vocational education is steadily decreasing, and this fact was confirmed by our respondents (although the above group continues to be dominated by men, as there were three-fold more men than women with vocational education among the couples who entered into marriage in 2014). Primary and lower secondary education was declared by a negligibly small percentage of the respondents.

The vast majority of the respondents declared that they lived in a town with a population of up to 200,000 (Fig. 3), which identifies urban centers. Over 62% of men and women stated that they lived in a town of this size (most probably in Olsztyn). The second most numerous group indicated a town with a population of over 200,000 as their place of residence, suggesting that they lived in some of the largest Polish cities. These results also verify the administrative profile of the area chosen for the research. It seems that the other indicated answers were a result of the migration flow to Olsztyn and, having settled down in it, the subsequent decision to stay in this town permanently.

With respect to income, the respondents' replies somewhat inscribed themselves into the economic image of the province, which belongs to the regions in which the labour market, the unemployment rate and, finally, the

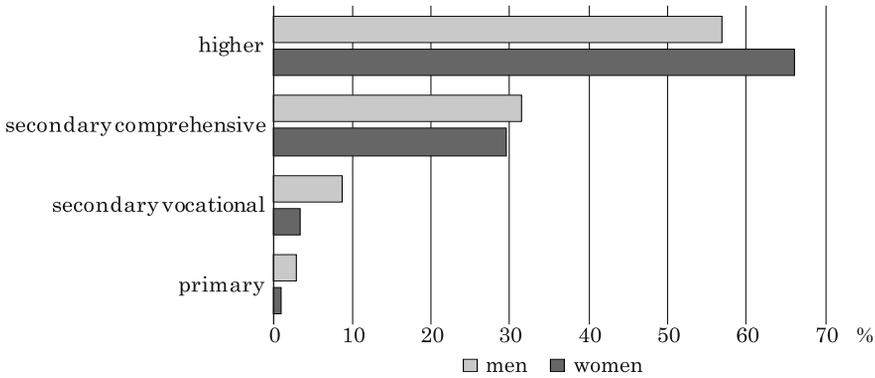


Fig. 2. Structure of education among newlyweds in Olsztyn in 2014, according to gender
Source: the author.

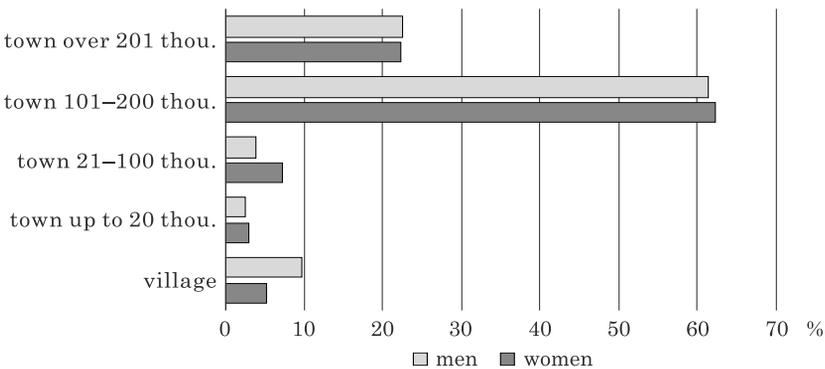


Fig. 3. Place of residence of newlyweds in Olsztyn in 2014, according to gender
Source: the author.

level of salaries and incomes are among the worst in Poland. Nearly 60% of the newlywed couples (Fig. 4) declared a net income in their new household at less than 2,000 PLN per capita. To some extent, it may have been caused by serious problems finding employment, but other contributing factors may have been modest professional experience and a short employment history. This in turn could have affected the level of remuneration. Noteworthy, about 23% of the households had a net income that was higher than Poland's average, and in our study it was declared to exceed 3,000 PLN per capita (a deeper analysis showed that a significant percentage of such indicators were represented by economic migrants working outside of Poland).

However, this did not change the fact that the buying power of the town's residents, including their capability to purchase real estate, was low and highly undesirable in terms of the living standard it could secure.

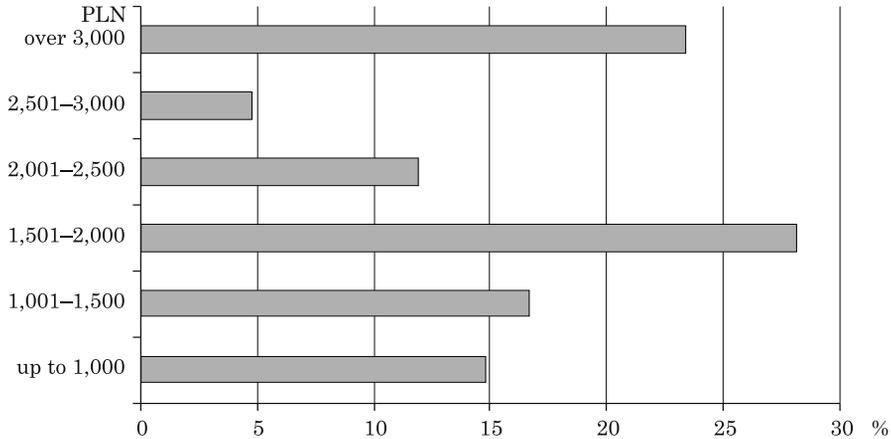


Fig. 4. Net income per capita among the newlywed couples in Olsztyn in 2014
Source: the author.

The housing situation of young married couples in Olsztyn

The theory of the second demographic transition explains the progressing transformations of lifestyle and demographic structure of a society. These changes have also affected some issues associated with the housing situation. As noted before, one of the superior goals for a newly created household is to be able to live on one's own. At present, such a form of being independent can be noticed even before the marriage is officially registered (Fig. 5). Among the young married couples surveyed in Olsztyn, just 32% lived separately before getting married. What seems particularly meaningful is that as many as 38% of newlyweds lived in their own flats, which they had bought together. It was also quite common to cohabit in a rented flat, as indicated by 20% of the couples. The study therefore proved that the concept of settling down in one's own dwelling only after the wedding matters less today, and often is a consequence of the lack of alternatives to this situation. It is also worth noticing that another possible housing solution prior to the nuptials, indicated by the respondents, was cohabitation in a flat or house occupied by the family of one of the future spouses.

As mentioned before, studies on the housing situation also evaluate the housing stock, for example by analyzing the available sanitary and technical fittings and fixtures. All the flats (100%) which were occupied by young couples in Olsztyn before getting married were connected to waterworks and sewers, and just four (2.5%) did not have a bathroom or a flushing toilet; these four flats were rented from the city council. Likewise, the percentage of flats lacking

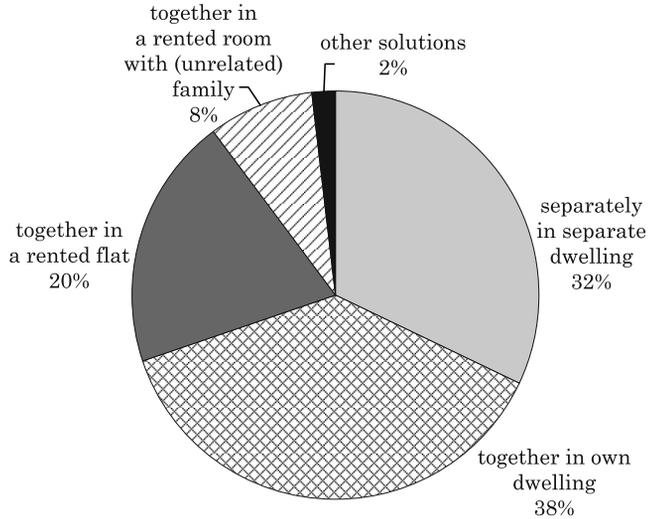


Fig. 5. Type of accommodation of young married couples before the wedding in Olsztyn in 2014
Source: the author.

central heating was very low, but nearly a third of the flats did not have piped gas installations. However, the lack of piped gas was increasingly more often a conscious decision rather than a nuisance. The share of technical amenities available in the flats occupied by the respondents was obviously higher than Poland's and the region's average availability of such conveniences, which is unsurprising when dealing with larger urban centers.

A fundamental question concerned the couple's plans regarding a place of dwelling after getting married. As the survey demonstrated (Fig. 6), an astonishing number of couples, taken the previous analysis of their incomes, declared they wanted to have a house built for them. Quite understandably, such declarations were much more often made by the respondents with the highest levels of income.

However, most respondents declared they would live in the flat purchased before the wedding (34%) or else they would buy a flat taking a mortgage loan for this purpose (19%). Practically speaking, respondents in any of the income brackets indicated these two solutions as the most preferred ones. Meanwhile, it should be added that some of the young couples might have presented a wishful thinking approach to solving their housing problem, not always convergent with their financial capabilities. Another popular solution was to move into a detached house occupied by one of the spouses' family, a choice quite frequently indicated in the lowest income group, up to 1,000 PLN. Relatively frequently, the respondents planned to rent a flat, which is easier

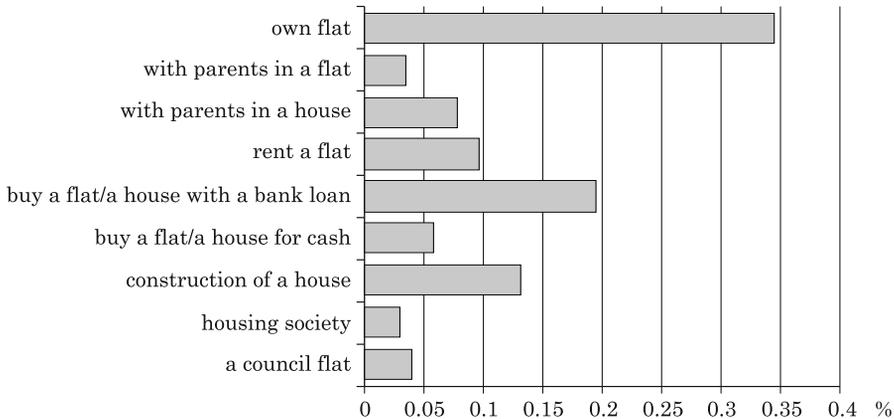


Fig. 6. Plans of the newlyweds regarding accommodation after the wedding in Olsztyn in 2014
Source: the author.

in towns. Rather infrequently, young couples were planning to make efforts to obtain a flat from the council or a social building society. Likewise, the respondents did not cherish the idea of renting a room in a shared rented accommodation (with other tenants) or a room in a dwelling occupied by unrelated owners. These options tended to be indicated by young married couples whose income per person was less than 1,000 PLN.

Another issue was the self-evaluation of one's housing situation by young couples after the wedding. The analysis suggests that – considering the income situation and housing conditions of the respondents before the nuptials – the young wives and husbands were generally satisfied with their housing conditions (Fig. 7). The largest group of respondents evaluated their housing

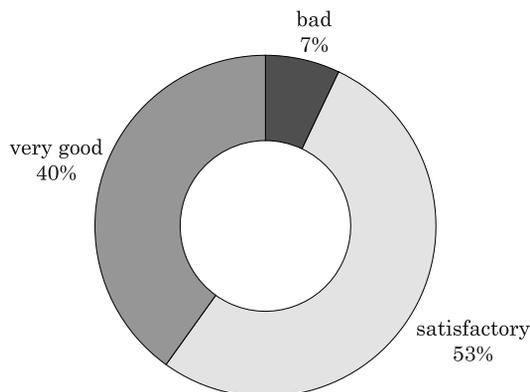


Fig. 7. Self-evaluation of the housing situation after the wedding among young couples married in Olsztyn in 2014

Source: the author.

situation as satisfying (53%). Forty per cent perceived their housing conditions as very good, in contrast to just 7% who said they were bad. Most often, positive replies were given by those who had lived in their own flat before they got married, were about to start the construction of their own house or lived in a detached house together with the family of one of the spouses.

The study also looked at the actual aspirations of young married couples regarding the ownership of a flat or house and its maintenance. The respondents were asked to indicate the preferred form of home and its size. Nearly 65% chose a flat in a block of flats as an optimal solution. Most often, they chose a flat with two or three rooms⁷. It seems such replies are a kind of compromise between aspirations and dreams and – on the other hand – a realistic approach based on the financial possibilities.

The young married couples surveyed were also asked whether they could consider taking a mortgage loan from a bank, migrating or emigrating abroad permanently (Tab. 1). The answers provided by the respondents implicate a modest interest in using a mortgage loan for the co-financing of a purchase of one's flat or house. This may have been caused by a rather restrictive policy of commercial banks addressed to potential clients and a realistic assessment of one's chances of obtaining a loan. Half of the couples had considered such an option to finance the purchase of real estate. In most cases, they were the respondents with higher education.

Table 1
Willingness to take a mortgage loan, migrate or leave Poland permanently among the newlyweds in Olsztyn in 2014 (in %)

Questions	Yes	No	Difficult to say
Are you considering taking a mortgage loan to buy own flat or house?	52.6	45.1	2.3
Would you be ready to leave Poland and to earn money abroad for buying a flat?	53.5	45.1	1.4
Would you be willing to leave Poland for good to find work and accommodation abroad?	38.6	59.5	1.9

Source: the author, based on the survey results.

Over half of the couples took into consideration a plan to travel abroad to earn money necessary for the purchase of a flat in Poland. This option was indicated mostly by persons with higher or secondary education, although the respondents with vocational education also implicated they could accept this solution.

⁷ In this case, the questionnaire asked about rooms (living room and bedrooms) rather than chambers (including kitchen), which is the principal category used in research by the Central Statistical Office in Poland.

Far fewer couples were willing to emigrate abroad permanently. Within the educational structure, there was a predominance of respondents with secondary, vocational and primary education who considered this option. It seems possible that having such plans was a consequence of the problems in the domestic labour market, due to high unemployment and relatively low wages. Nearly 60% of those questioned, however, declined this possibility in the near future.

Conclusions

During this study of the housing situation for young married couples, information was obtained from 215 couples living in Olsztyn. The survey results were juxtaposed with the demographic profile of men and women getting married in Poland. Afterwards, a detailed analysis was performed of the housing situation for the young married couples, paying special attention to declared housing plans after the formal registration of one's marriage. The study results justify several conclusions, of which the most important ones are:

1. The majority of brides and bridegrooms entering into marriage in Olsztyn had higher education and were within the age interval of 25–29 years. The demographic profile of the surveyed newlyweds corresponded to the data collected by the Central Statistical Office in Poland.

2. The brides and bridegrooms came mostly from towns with a population of up to 200,000 people, which is consistent with the administrative and urban profile of Olsztyn. Their household net income per person was not among Poland's highest bracket, and in 60% of cases did not exceed 2,000 PLN per capita.

3. Over 2/3 of the newlyweds had cohabited before entering into marriage, which inscribes itself in the currently changing lifestyle and confirms some social acceptance of this form of shared accommodation.

4. Among the types of real estate property perceived as optimal and possible to be maintained by young married couples, the respondents most frequently indicated flats with two or three rooms in a block of flats or, somewhat surprisingly, detached houses with three rooms. In the latter case, it seems the idea of an optimal type of dwelling prevailed over a rational evaluation of maintenance costs, taken the declared incomes of the respondents.

5. The respondents were moderately interested in mortgage loans as a source of funds for the purchase of their own flat or house. Relatively often, they considered economic emigration to earn the money for buying their own dwelling. However, they most often refused the idea of permanent emigration.

However, the latter solution was frequently chosen by couples living in rented accommodation (90% positive replies).

6. The couples who declared living with the family of one of the spouses after the wedding were mostly the ones with secondary education and an income of no more than 1,500 PLN per capita. Each of these couples confirmed that they had at least one room for their exclusive use. On the other hand, the married couples that declared buying a flat or a house with the help of a mortgage loan were distinguished by having a higher educational status for both the wife and the husband.

7. Surprisingly, many couples declared an intention to start construction of their own house. Those who indicated this option represented all income brackets and declared such a plan regardless of their educational background.

8. Out of the dwellings occupied by the couples at the time of research, the respondents very rarely indicated one-room (studio) flats. Most of the flats had two or three rooms. This is congruent with the national statistics, which show that Polish flats are small and overcrowded when compared to European standards.

It seems that the research data collated in this study will make an interesting contribution to the existing state of knowledge in this field of study. It may also stimulate further investigation regarding the housing situation of young married couples in Poland. The results presented in this article can serve as a reference point for complex demographic analyses of the housing situation throughout Poland. It appears that the most interesting observation made after elaborating the survey results is that there is considerable discrepancy between the perception of one's own housing situation and its reflection achieved by comparing relevant indicators against the European background. It is certainly worth considering the broadening of the research scope in the future, so as to capture certain regularities, which can be observed not only at the lowest tier of the state's administrative division, but also on the level of sub-regions or provinces.

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