



Residualization of Public Housing – Lessons from Poland's Largest Cities

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Introduction



- The contemporary debate on housing increasingly emphasizes that housing is more than just shelter – it is one of the main mechanisms for distributing social and economic resources
The housing system not only reflects but also reproduces existing inequalities James et al. (2024)
- The key process we analyze is **residualization**. It means the gradual marginalization of the social housing sector, which increasingly acts as a “last resort” for the most vulnerable – this is accompanied by a narrowing of access criteria and concentration of poverty (Angel, 2023; Malpass & Murie, 1982)
- Across Europe, we observe a trend of transition from the welfare state model to a market approach in housing policy. Spatial inequalities are growing in cities, as documented by contemporary research
- In Poland, the situation is special: the drastic privatization of public resources in the 1990s, the state’s withdrawal from investment and the transfer of responsibility to local governments created the conditions for rapid residualization. **The public housing sector was limited almost exclusively to the poorest**



Residualization = transformation of public housing into the last "rescue resort"

(Malpass & Murie, 1982; Angel, 2023)

It is accompanied by:

- tightening of access criteria
- concentration of poverty and marginalization of tenants

POLISH INSTITUTIONAL CONTEXT

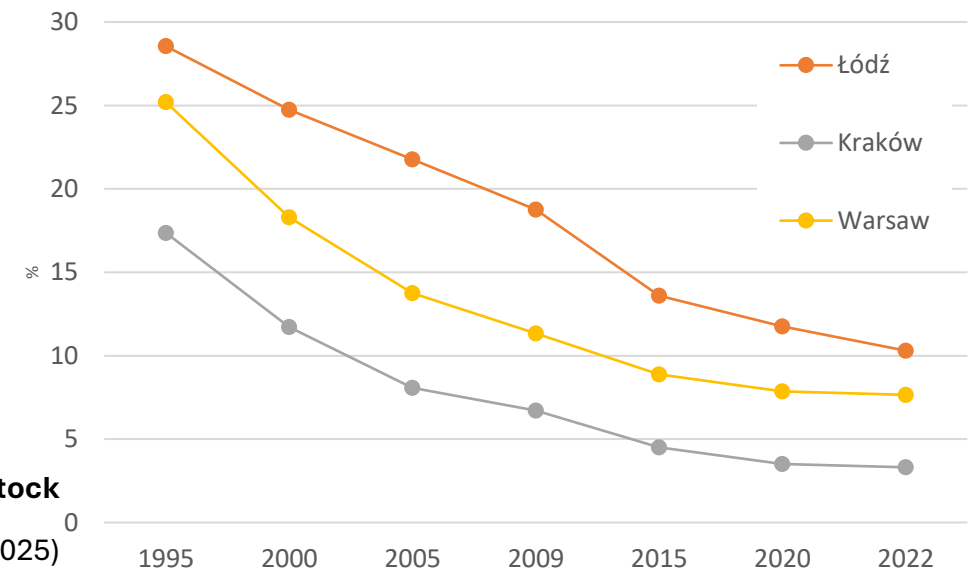
- 1990+: mass privatization of municipal housing and withdrawal of the state from social housing
- Decentralization of housing responsibility without adequate financial support for municipalities
- Diverse investment capabilities of local governments → territorial inequalities in access to housing
- Lack of systemic support for the municipal rental sector, dominance of policies supporting ownership

Case Studies

This study sets out to investigate the problem of municipal housing residualisation by analysing long-term patterns of social and spatial marginalisation in the municipal housing sector in three of Poland's largest cities: **Kraków, Łódź and Warsaw**, each of which follows a distinct post-socialist urban and institutional trajectory.



	Cracow	Lodz	Warsaw
Population (1995)	744 987	823 215	1 635 112
Population (2006)	756 267	760 251	1 702 139
Population (2023)	806 201	652 015	1 861 599
Average salary (2006) (EUR)	640.28	581.59	881.38
Average salary (2016) (EUR)	1 077.97	983.75	1 334.79
Average salary (2023) (EUR)	2 145.05	1 755.37	2 238.54



Share of municipal dwelling stock in the total housing stock

Source: own elaboration based on Statistics Poland (2025)

Research Questions



- 1) What social groups currently occupy the municipal stock? Do income, household type, or age matter?
- 2) Is public housing undergoing residualization? How does the availability and profile of tenants change over time?
- 3) Do residualization trajectories differ between cities? How do local conditions and policies affect this?

Aim

Analyse the processes of residualisation of municipal housing in the largest Polish cities, with particular emphasis on the changing socio-economic profile of tenants, inter-group differences in access to the resource and local conditions influencing the course of these processes in Cracow, Lodz, and Warsaw.

Methodological Approach



Data:

Household Budget Surveys (HBS) 2006-2023 by the Central Statistical Office of Poland

Samples:

	Model 1	Model 2	Model 3
	2006-2007	2016-2017	2022-2023
Cracow	1360	1511	1317
Lodz	1496	1401	1287
Warsaw	3375	3619	2453

Method:

Binomial logistic regression

dependent variable: probability of living in a municipal flat

independent variables: income, household type, age of the head of the family, construction age of the inhabited building

→ Separate analysis for each city (three local models)

Regression Results

Income – a strong and consistent predictor of residuals



- In all cities and models, we observe a clear and systematic decrease in the probability of living in a public stock with increasing income.
- The effect is particularly strong and statistically significant in the higher quintiles, which indicates that high-income people are almost absent from the public stock.
- This trend is stable over time, which confirms the progressive residualization of the stock (focusing on the poorest households).

	CRACOW			LODZ			WARSAW		
	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3
Income quantiles (ref: first - bottom)									
Second	0.76 (0.34)	0.32 * (0.46)	0.25 ** (0.48)	0.89 (0.25)	0.36 ** (0.32)	0.79 (0.36)	0.81 (0.17)	0.57 ** (0.18)	0.49 *** (0.20)
Third	0.54 (0.36)	0.33 * (0.48)	0.30 * (0.52)	0.48 ** (0.28)	0.32 *** (0.35)	0.58 (0.42)	0.55 *** (0.18)	0.33 *** (0.21)	0.37 *** (0.24)
Fourth	0.40 * (0.37)	0.24 ** (0.50)	0.32 (0.58)	0.37 *** (0.30)	0.27 *** (0.38)	0.34 * (0.48)	0.42 *** (0.19)	0.13 *** (0.26)	0.22 *** (0.29)
Fifth (top)	0.21 *** (0.42)	0.07 *** (0.58)	0.02 ** (1.21)	0.13 *** (0.32)	0.10 *** (0.42)	0.06 *** (0.72)	0.12 *** (0.24)	0.07 *** (0.34)	0.11 *** (0.35)

Standard errors are heteroskedasticity robust. *** p < 0.001; ** p < 0.01; * p < 0.05.

Regression Results

Household type – predominance of multi-person families



- Families with many children and dependents (the category “extended family”) have significantly higher odds of living in a municipal flat in all cities and time points
- In Warsaw and Łódź, couples with children are also more common in the stock than couples without children (ref.), especially visible in Model 2.
- Single-person households have a rather lower probability – this suggests that the stock is increasingly oriented towards households with a larger number of members.

	CRACOW			LODZ			WARSAW		
	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3
Household type (ref: Couple without children)									
Couple with children	2.39 *	2.23	1.12	1.31	2.91 **	1.11	1.91 ***	3.14 ***	1.12
	(0.36)	(0.44)	(0.71)	(0.26)	(0.35)	(0.47)	(0.18)	(0.25)	(0.30)
Single parent	3.85 *	0.37	5.43 *	1.09	2.17	0.66	1.35	1.57	1.47
	(0.56)	(1.13)	(0.79)	(0.48)	(0.66)	(0.67)	(0.29)	(0.44)	(0.38)
Single	0.73	0.41	1.11	0.51 *	0.76	0.61	0.48 ***	0.72	0.69
	(0.40)	(0.48)	(0.53)	(0.27)	(0.33)	(0.39)	(0.18)	(0.21)	(0.22)
Extended family	3.25 **	4.20 **	40.68 ***	3.51 ***	3.70 ***	2.58	2.93 ***	8.14 ***	6.46 ***
	(0.40)	(0.49)	(0.71)	(0.32)	(0.38)	(0.70)	(0.20)	(0.28)	(0.36)
Other	2.13 *	2.28 *	4.31 **	2.05 **	3.17 ***	1.39	1.51 *	2.89 ***	2.95 ***
	(0.37)	(0.41)	(0.54)	(0.26)	(0.35)	(0.41)	(0.18)	(0.22)	(0.25)

Standard errors are heteroskedasticity robust. *** p < 0.001; ** p < 0.01; * p < 0.05.

Regression Results



Age of the head of the household – the growing importance of older households

- In Warsaw and partly in Krakow, we observe that people aged 50+ have a significantly higher probability of living in a public flat compared to the younger groups
- This indicates generational rooting in the resource - older people stay in council flats longer or were included in them earlier.
- In Łódź, the effect of age is less pronounced, which may be related to smaller intergenerational differences in access to flats.

	CRACOW			LODZ			WARSAW		
	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3
Age categories (ref: 17-35)									
36-50	1.59 (0.28)	1.73 (0.39)	1.79 (0.57)	1.26 (0.23)	0.86 (0.33)	1.47 (0.46)	2.03 *** (0.17)	1.49 (0.22)	1.82 * (0.30)
50 and more	1.61 (0.28)	3.18 ** (0.38)	1.71 (0.53)	1.08 (0.22)	1.26 (0.32)	1.05 (0.46)	1.61 ** (0.16)	1.95 *** (0.20)	2.10 ** (0.28)

Standard errors are heteroskedasticity robust. *** p < 0.001; ** p < 0.01; * p < 0.05.

Regression Results



Year of construction - strong connection with public resources

- The strongest links with the municipal stock are shown by buildings from the years 1946–1995 – especially the years 1961–1980 and 1981–1995, where the odds ratios are very low (e.g. 0.02–0.10), which means a clear concentration of the municipal stock in this part of the building stock.
- Newer buildings are rare – this confirms the lack of supplementation of the stock with new investments.

	CRACOW			LODZ			WARSAW		
	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3
Construction year (ref: before 1946)									
1946-1960	0.79 (0.32)	0.70 (0.58)	0.80 (0.40)	0.08 *** (0.22)	0.07 *** (0.40)	0.20 *** (0.37)	0.40 *** (0.15)	0.36 *** (0.18)	0.76 (0.20)
1961-1980	0.15 *** (0.30)	0.42 (0.51)	0.10 *** (0.46)	0.04 *** (0.19)	0.02 *** (0.27)	0.02 *** (0.36)	0.13 *** (0.14)	0.16 *** (0.17)	0.18 *** (0.19)
1981-1995	0.05 *** (0.75)	0.19 * (0.83)	0.10 *** (0.60)	0.03 *** (0.31)	0.01 *** (0.47)	0.00 (760.30)	0.06 *** (0.24)	0.04 *** (0.34)	0.09 *** (0.32)
1996-2011	0.94 (0.33)	0.88 ** (0.48)	0.33 * (0.53)	0.38 * (0.44)	0.08 *** (0.39)	0.06 *** (0.56)	0.12 *** (0.24)	0.12 *** (0.24)	0.11 *** (0.25)
2011 and after		0.91 * (0.74)	0.32 (0.70)		0.00 (529.05)	0.06 *** (0.63)		0.00 (280.56)	0.07 *** (0.44)

Standard errors are heteroskedasticity robust. *** p < 0.001; ** p < 0.01; * p < 0.05.

Conclusions



- Income is a key predictor of residualization – the public stock is clearly concentrated in the lowest income groups.
- The profile of tenants is changing slowly but systematically – more and more older, large-children and multi-generational households.
- The structure of the housing stock is “frozen” – older buildings dominate
- The lack of new stock and the small share of single-person households may deepen housing exclusion for some groups
- There is variation between cities, but the mechanisms of residualization are common – the differences may rather result from the scale, not the nature of the processes.



Thank you for your attention!

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**REDUCING
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