

BEST METROPOLISES

Best development conditions in European metropolises: Paris, Berlin and Warsaw

Targeted Analysis 2013/2/14

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Annexes to Scientific Report



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Annex A. Literature

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Annex C. Main statistical data sources and missing data

Universal (European) data sources

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Data gaps

During the data collection we came across problems concerning data gaps that strongly limit the possibility to conduct the trend analysis. These gaps regard data for some or all metropolises under investigation and they were related to:

- a) lack or limited data availability (e.g. household income, purchase prices for flats, housing rental sector),
- b) data unavailability at the district level (or below) needed for analysis of the internal spatial structures of the core cities themselves),
- c) data coverage only core cities, excluding core cities' surroundings (i.e. FUAs),
- d) data availability only for one (or more) point of time and not for time series.

Apart from the data gaps, there exist also difficulties with assuming comparability of the data. These problems include:

- a) different 'meaning' of variables (e.g. social housing in France vs. social housing in Poland),
- b) different reference periods and/or points of the time,
- c) different spatial resolution (e.g. LAU-2 vs. NUT-3 level) and spatial coverage (e.g. core city vs. FUA).

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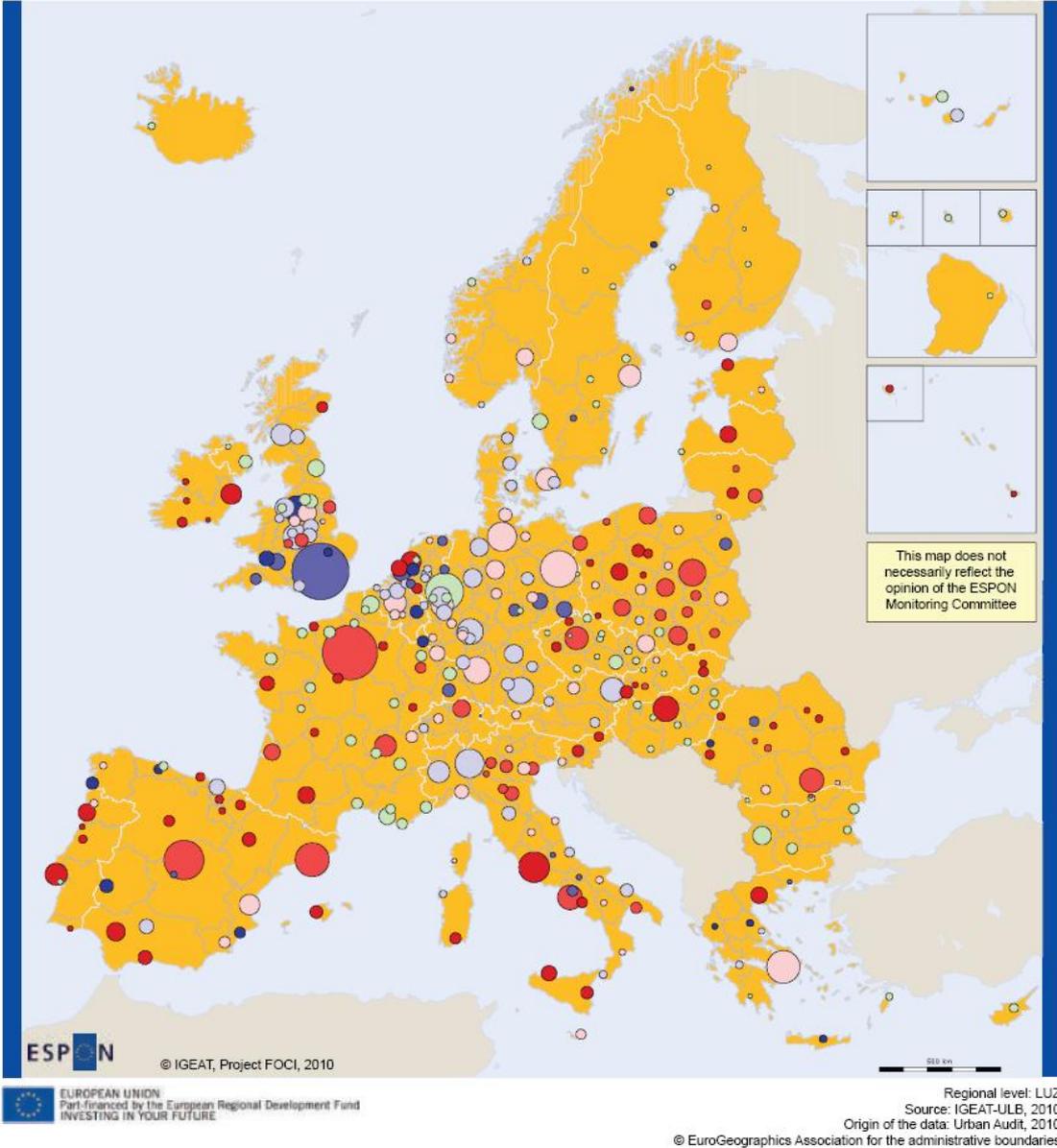
Annex E. Glossary

TERM	DEFINITION
accessibility	the “potential for interaction” through means of transport, in particular public transport; it determines the advantage of one location (city or district) over another and ability for individual mobility across the urban area
affordability of housing	ratio between economic indicators (e.g. housing costs) and the income per household; it is assumed that not more than 30% of the household’ expenditures should be spent for housing
affordable housing	provision of housing for low income families
backcasting (roll-back)	answer to the question: what needs to be done to achieve a certain future development?
centrifugal movement of population city	movement of population from the centre to the periphery (e.g. suburbanisation)
city-region	urban places in general, without reference to their functional position within (inter)national urban systems
city-region	city with functionally related hinterland (here criteria of limitation are not defined); term used to emphasise that an area is larger than the ‘city’ in its administrative borders
commuters	people who travel regularly between the place of residence and the place of work, e.g. in-commuters – those who travel from hinterland to workplace in core (central city); out-commuters – those who travel from core to workplace in hinterland
demographic change	evolution of population in terms of global amount (growth / stability / decline) being the result of natural increase (death and birth rates), fertility rates and net migration
peri-urbanisation governance	type of urbanisation taking place at a considerable distance from the city form of management containing policy making process, which engages different partners from public and other sectors as well as from different levels of governance who cooperate in order to reach consensus on issues related to development processes; based on partnership
job accessibility	spatial accessibility of workplaces dependent on transportation infrastructure
life quality	a multidimensional indicator reflecting physical, material, social and emotional wellbeing
living conditions	aspects of daily life affected by a variety of mostly physical, material and social factors, including housing conditions and housing environment
metropolis	big city of national, European, or global significance with enlarged functional urban area
metropolitan area	urban area of metropolis – analytical understanding
metropolitan attractiveness	characteristic of metropolis (metropolitan area) connected with the performance of metropolitan functions
metropolitan governance	form of governance applied to a complex, functionally integrated area where numerous local governments operate; based on innovative decision making process which brings together governments from the area and other actors (NGOs, representatives of private sector, etc.) in order to secure appropriate decisions concerning development of the whole area
metropolitan polycentrism	metropolitan structure with a de-concentration of urban functions; existence of secondary (second order) centres within the urban area
Metropolitan Public Transport Management	the way in which metropolitan public transportation infrastructure and services are managed by different operators
metropolitan region	term used with focus on political-normative dimension, with reference to the coordinative, strategic and institutional characteristics within spatial planning; term usually referred to a city and its wide functional hinterland
metropolitan suburban structuration	formation of suburban areas around the core-city, emergence of lower level urban centres, which offer jobs, services and urban amenities for large suburban surroundings
metropolitan technical	management of services mainly connected with operation of technical and social infrastructure; exercised through collaboration of public and private

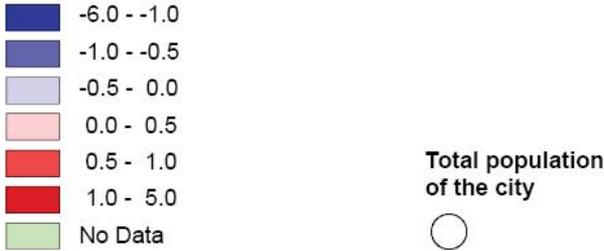
governance	entities in order to ensure a long term sustainable efficiency of services delivery
Metropolitan Transportation System	system with a multimodal, integrative and functional focus; integrates individual transport, subway, tram, bus and rail
metropolisation	continuous process of coining the functional (higher order, specialised functions) and morphological (structure of area) characteristics of metropolitan areas
mobility	capability of moving or being moved from place to place, measured by actual movement, either number of trips or total kilometres travelled
modal split policy	share of travellers using a particular type of transportation principle or rule to guide decisions and achieve rational outcomes; components of a strategy that allow to implement it
public participation	public engagement which involves citizens, private actors, associative, political, institutional and professional representatives, experts, etc. (special form: 'social participation' which concerns the engagement in local projects)
urban regeneration	economic redevelopment connected with improvements of urban fabrics, continuous adjustment to changing economic and social development conditions; result of technical obsolescence and multidimensional urban degradation
residential mobility	displacement of population aimed at permanent relocation; takes the form of construction or purchase of flat (house)
scenario	quantitative or qualitative presentation of an imagined future development of a city, metropolitan area or region
social housing	housing provided by government agencies or non-profit organisations for population with low incomes or particular needs; its provision and institutions vary according to country and city
socio-spatial differentiation	spatial distribution of social groups within a metropolitan area
spatial segregation	physical separation of inhabitants associated primarily with their social and economic status, nationality, ethnicity or religion; reflected in spatial concentration of inhabitants with the same specific social or economic characteristics, may contribute to social exclusion
strategic document	official publication of a city, metropolitan area, region or country on planned strategies
strategic planning	long-term, comprehensive planning concept, as opposed to short-term, incremental decision making
suburbanisation	type of urbanisation manifesting itself by relatively rapid development and growing importance of the suburban zone
transportation sustainability	condition in which the overall benefits generated by the transportation system exceed the overall costs, contributing to balanced socio-economic development and environmental issues
urban development	development of cities and their intra-urban structures
urban policy	term used to describe policy implemented at regional and/or national level concerning urban issues
urban renewal	complex process of functional and technical adjustment of urban infrastructure initiated by public authorities in order to solve economic and social problems and to facilitate development processes
urban sprawl	type of suburbanisation consisting of a chaotic (irregular), spontaneous spread of various types of buildings (mostly residential and service facilities) in a centrifugal direction from the city borders, often along the major roads and on natural and rural areas
urbanisation vision	growth of urban areas; (also) change of share of urban areas in the total area desired future urban development, in particular visual or verbal presentation of such development

Annex F Maps, graphs and tables

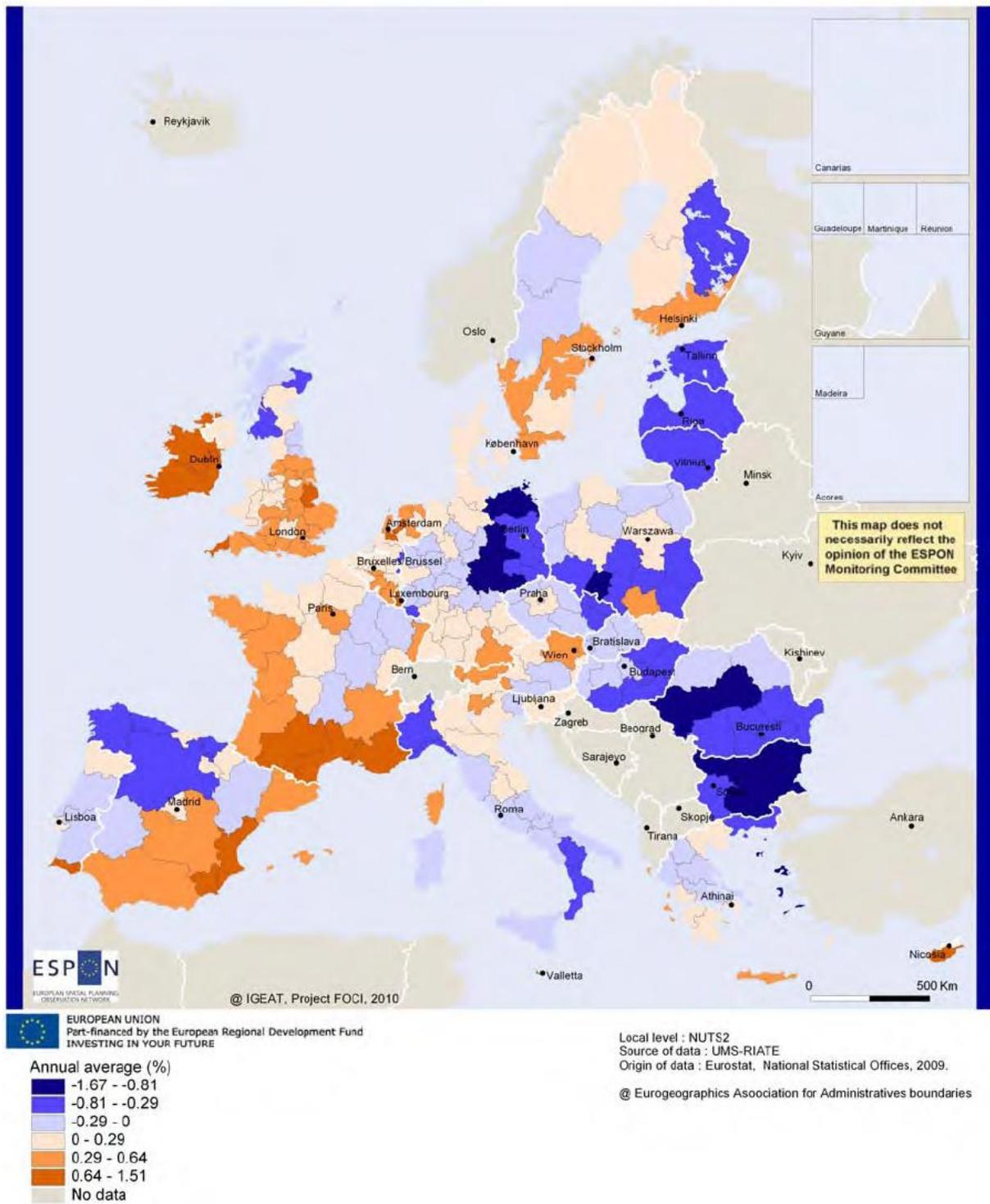
F1. European perspective



Difference in the population growth between suburban and core areas of the LUZ



Map F1. Disparity in population growth between suburbs and core areas of cities, 2000-2006
 Source: ESPON 2010, 17



Map F2. Population increase 2005-2030 at NUTS2-level
Source: ESPON FOCI 2010, 54

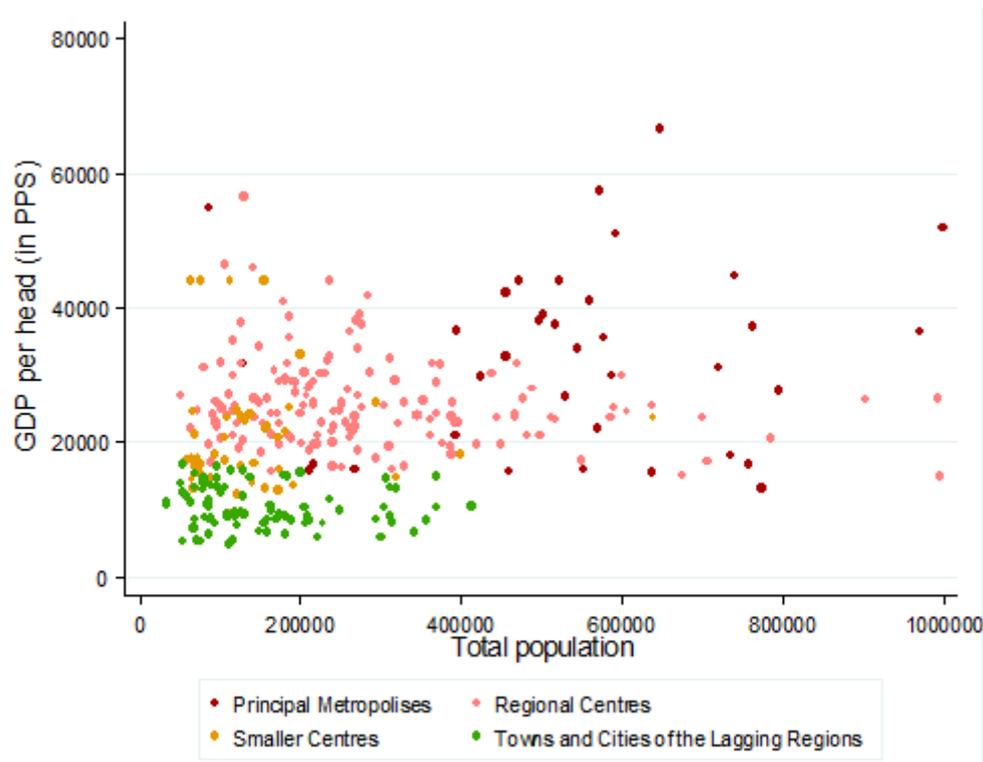


Figure F1. Economic prosperity and city size, by city type, core cities, 2004

-Type A (Principal Metropolises) comprises 52 large and capital cities with more than 1 million inhabitants in core city on average. This type of cities do not only hold the largest agglomerations of people and firms, but they also host the most dynamic innovation and entrepreneurial activities and are centers of specialized services aiming at national and international markets. Furthermore, they are central locations of private and public administrative functions.

-Type B (Regional Centres) take 151 prosperous cities into account from Western Europe with approximately 290,000 inhabitants on average. They are much smaller than the principal metropolises where overall economic output, patent intensity and entrepreneurial activity are higher than in the regional centers. On the other hand, regional centres' economy is still high above national averages.

-Type C (Smaller Centres) cover 44 cities, mainly from Western Europe and outside its economic core zone but with high proportion of highly qualified residents. However these cities have less vibrant economy than city types A and B. They have population growth approximately 140,000 inhabitants on average.

-Type D (Towns and Cities of the Lagging Regions) refer to 82 Cities in Central and Southern Europe that have high unemployment rate and relatively low wealth with 160,000 inhabitants on average. These cities have higher unemployment, lower GDP per head and a regional specialization, in which manufacturing plays a far more important role. The population is declining in these cities in contrast to other cities.

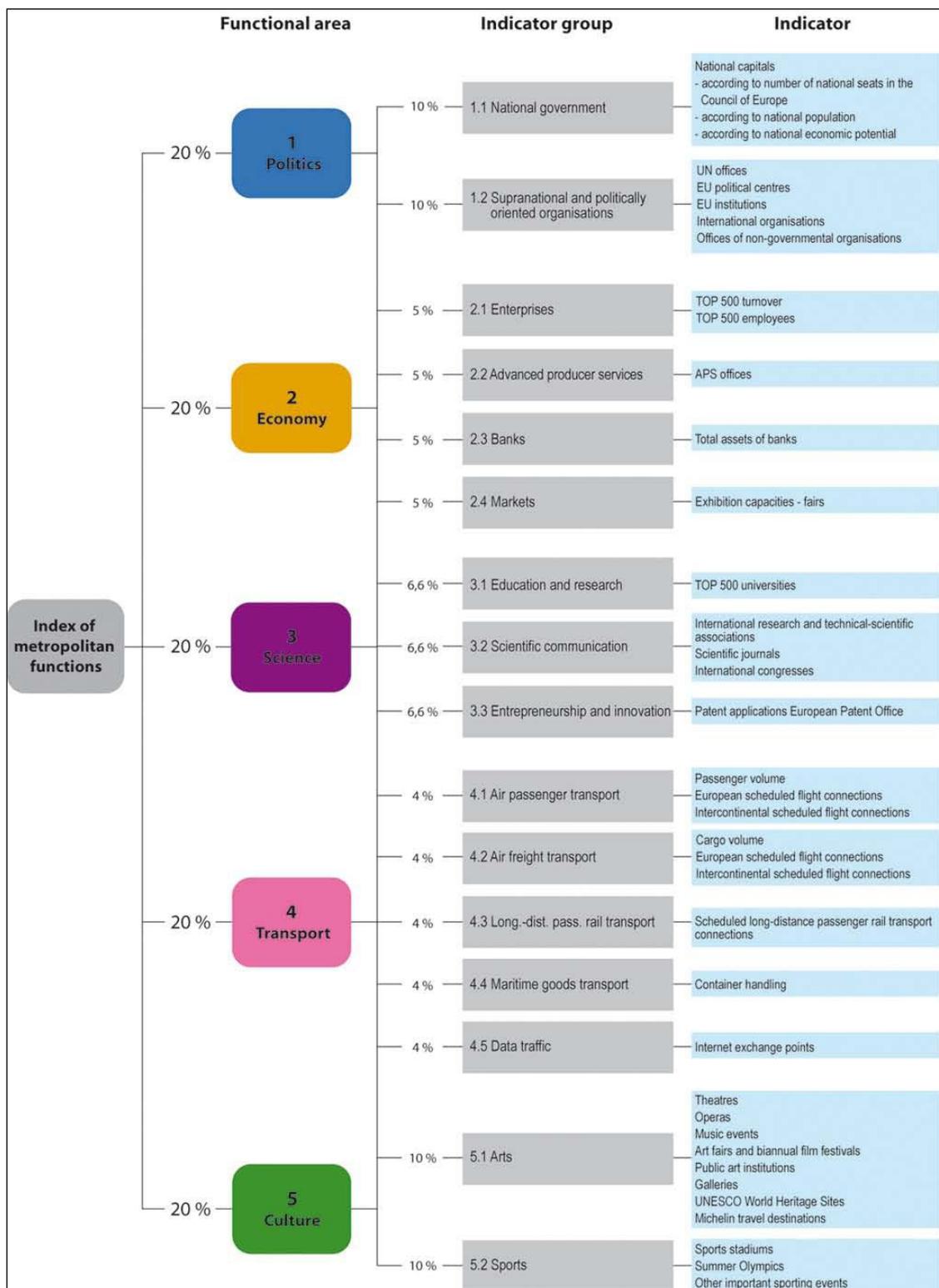
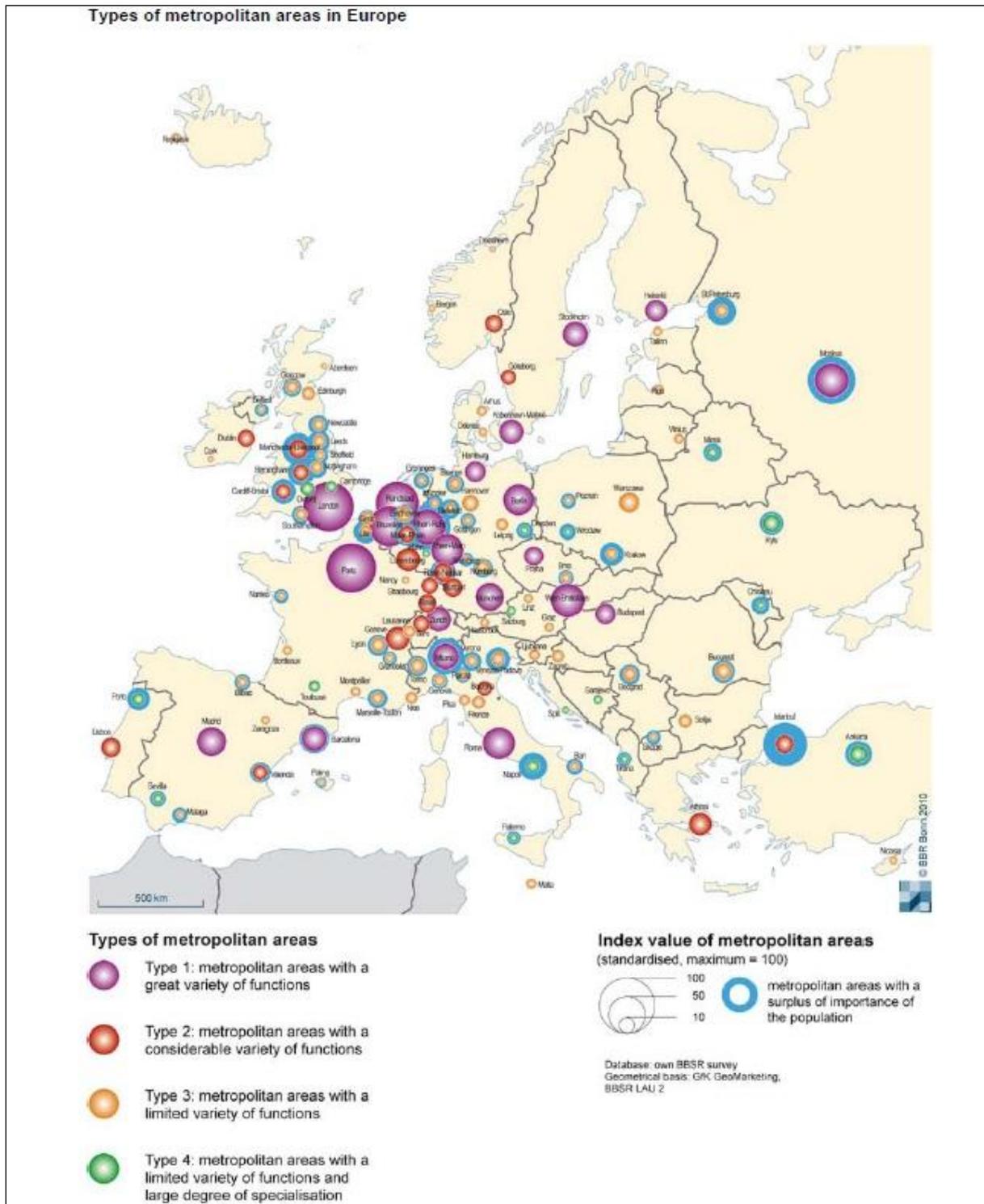
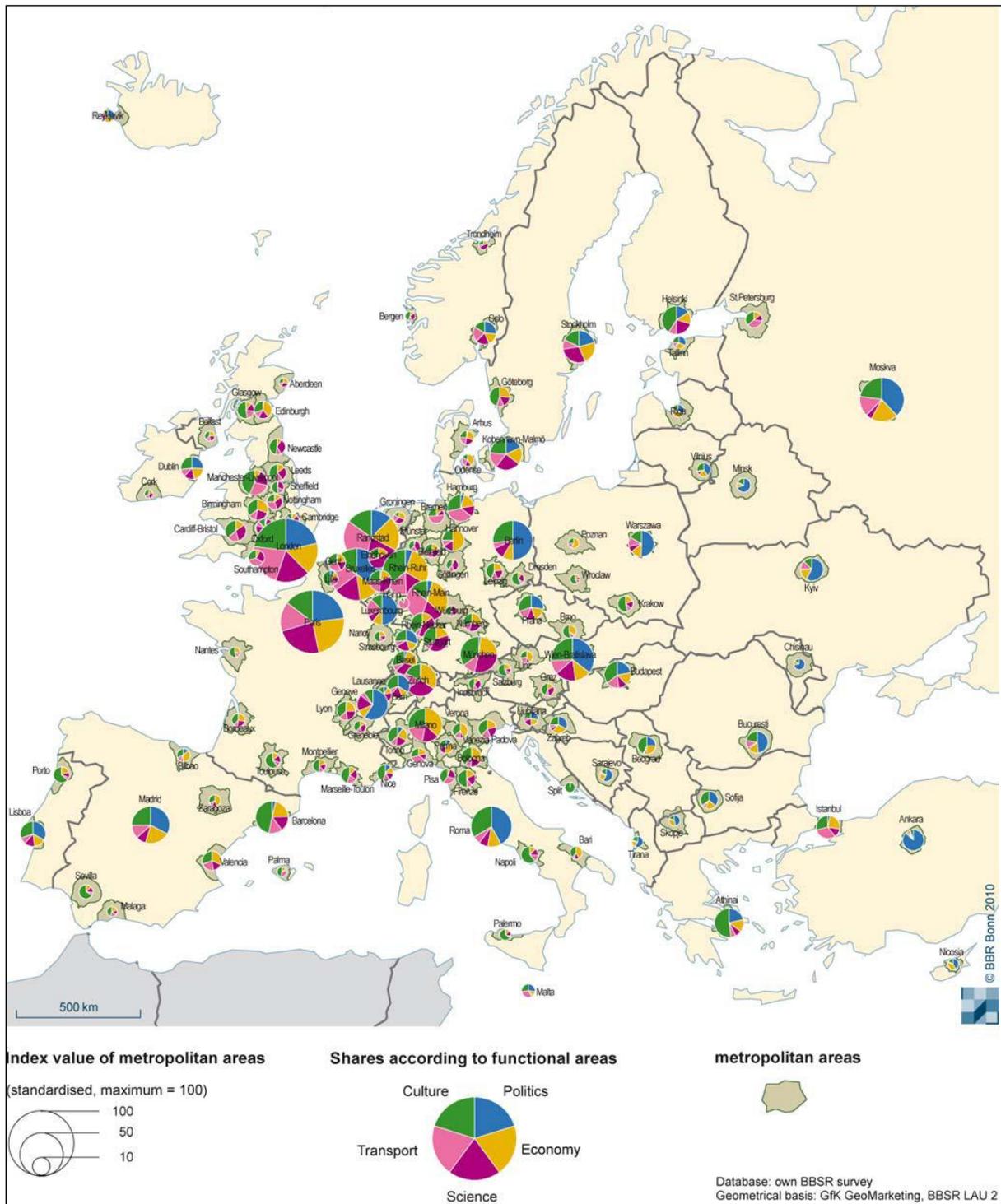


Figure F2. Operationalising the functional areas by indicators

Source: BBSR 2011, 41

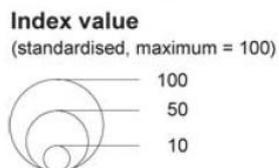
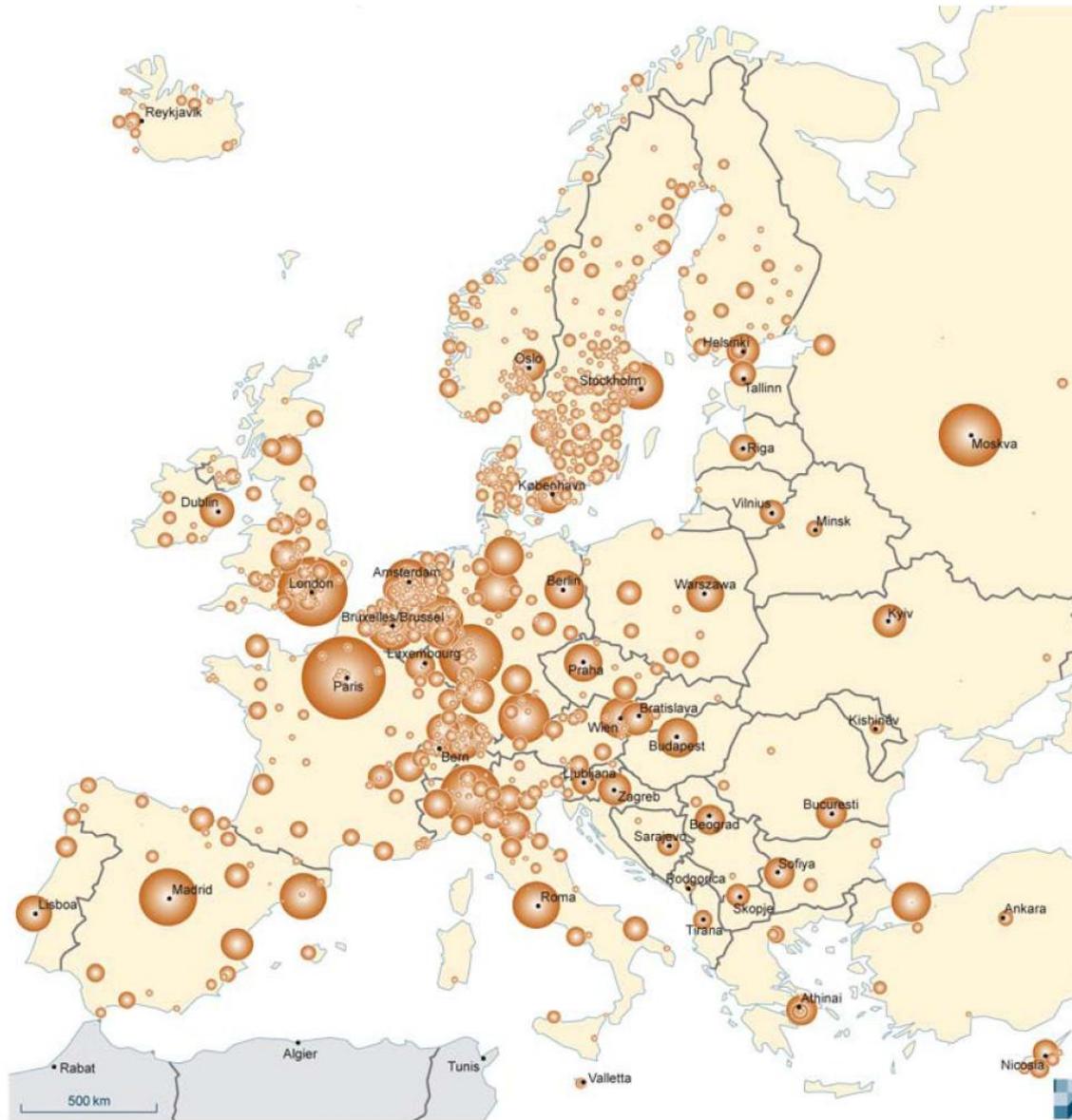


Map F3. Types of metropolitan areas in Europe
Source: BBSR (2011, 103)



Map F4. Spatial distribution of metropolitan functions in Europe
Source: BBSR (2011, 84)

Spatial distribution of the functional area “economy”



Significant locations

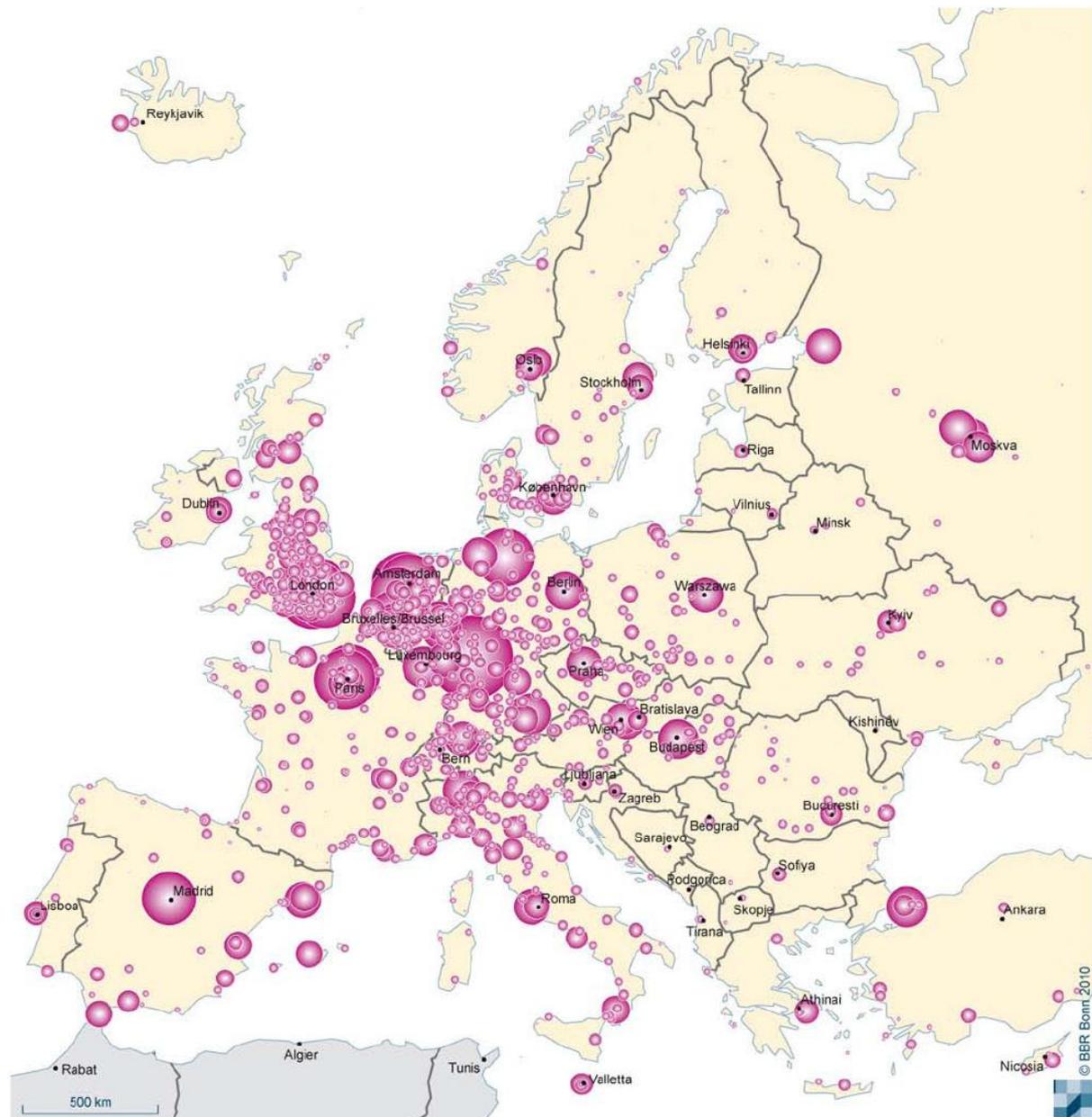
Paris	100.0
London	70.5
Frankfurt am Main	59.9
Moskva	56.6
Milano	53.7
Madrid	48.9
München	38.7
Bruxelles	36.2
Düsseldorf	35.9
Barcelona	32.9

Database: own BBSR survey
Geometrical basis: GIK GeoMarketing,
BBSR LAU 2

Map F5. Spatial distribution of the functional area “economy”

Source: BBSR (2011, 55)

Spatial distribution of the metropolitan function “transport”



Index value
(standardised, maximum = 100)



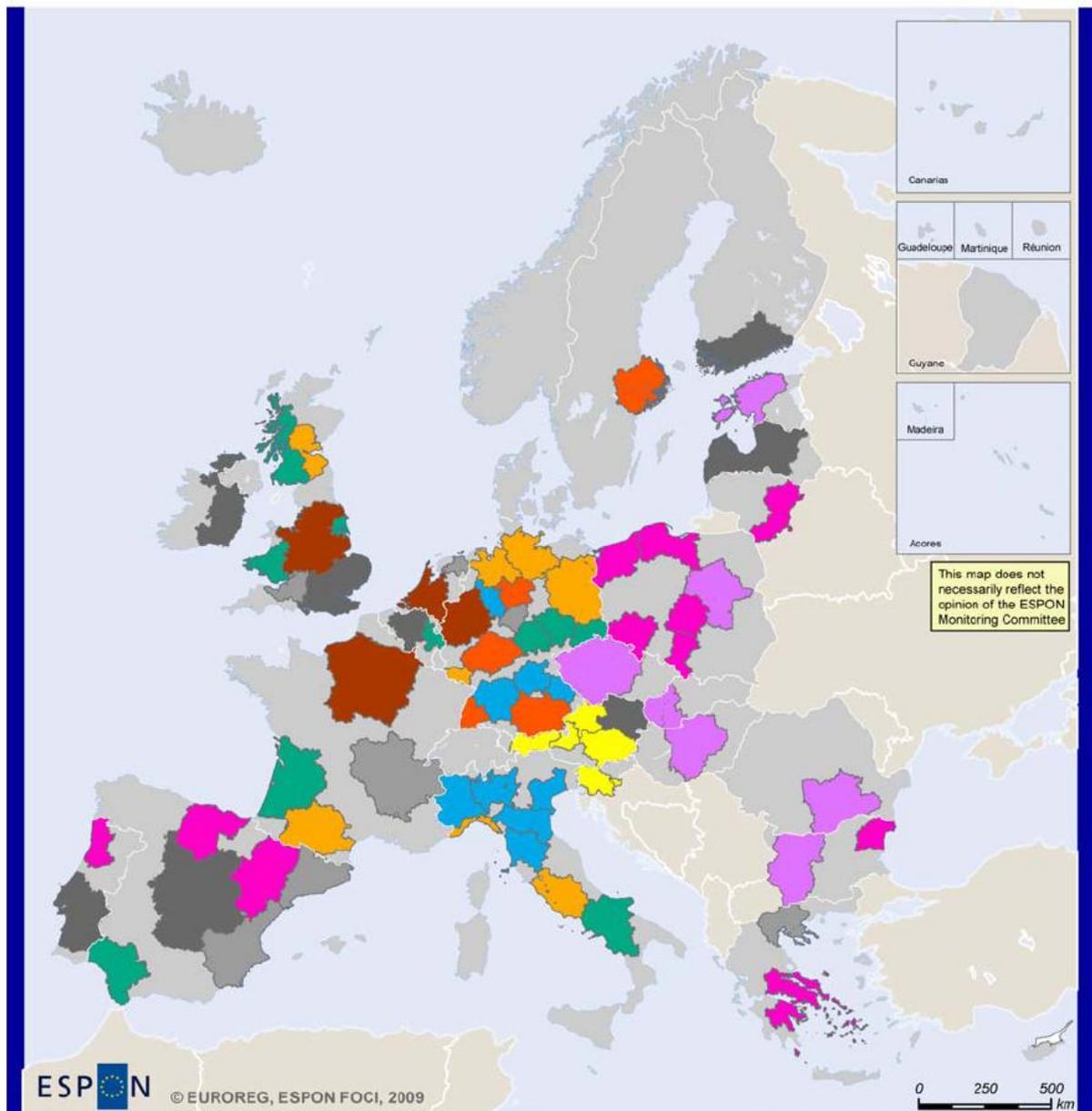
Significant locations

Frankfurt am Main	100.0
London	74.5
Amsterdam-Schiphol	63.6
Paris-Charles de Gaulle	53.8
London-Heathrow	53.6
Paris	53.4
Amsterdam	49.3
Hamburg	48.3
Rotterdam	43.2
Madrid	42.2

Database: own BBSR survey
Geometrical basis: GfK GeoMarketing,
BBSR LAU 2

Map F6. Spatial distribution of the metropolitan function “transport”

Source: BBSR (2011, 74)



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Regional level: NUTS 3
Origin of data: ESPON project FOCI

Source: ESPON 2013 Database

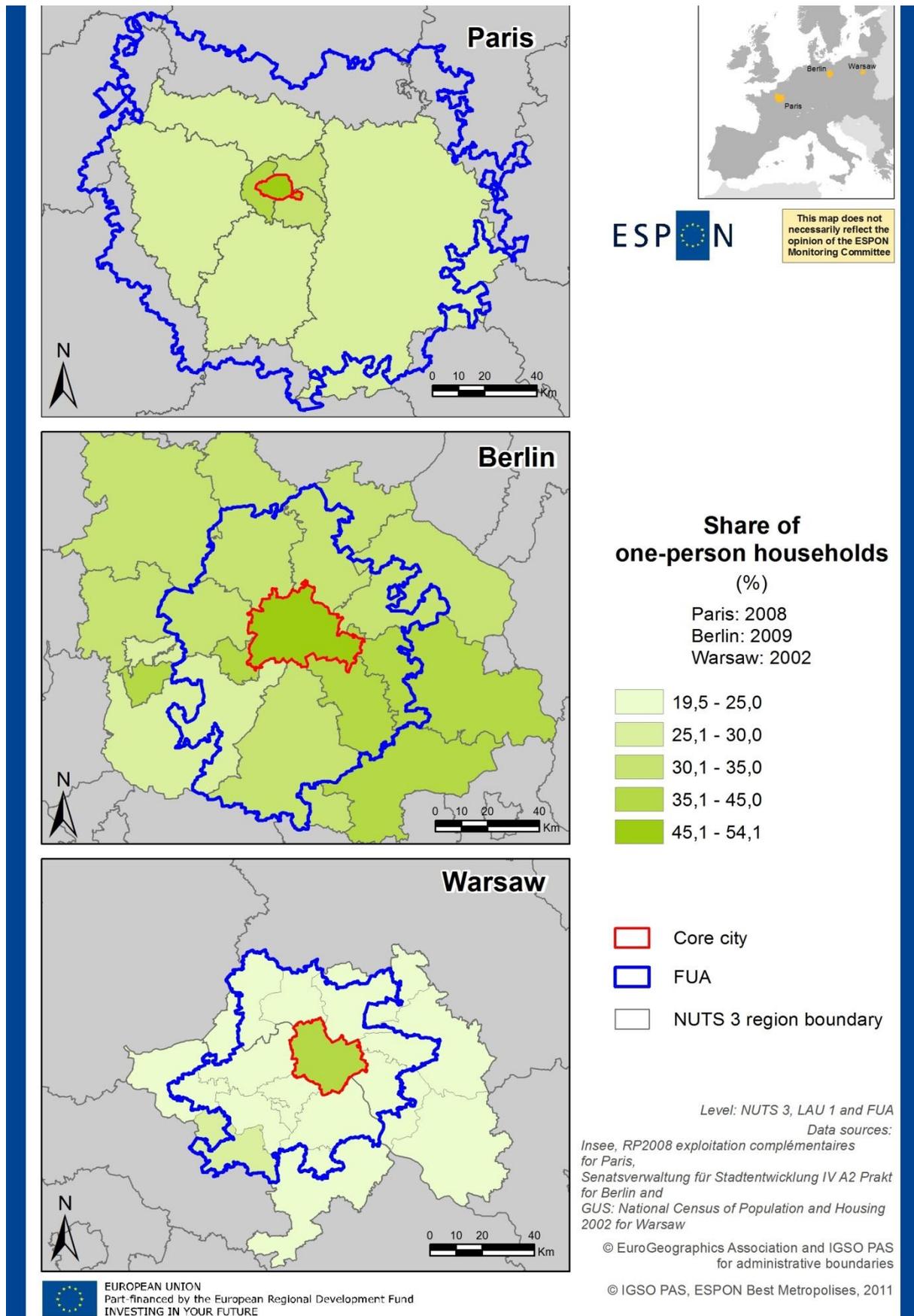
The most common types of metropolitan macroregions

- 1. Monocentric service centers surrounded by regional hinterland with labour market problem (8)
- 2. Central service centers surrounded by industrialized regional hinterland (5)
- 3. Small service centre surrounded by mountain areas (5)
- 4. Polycentric metropolis in polycentric regions (4)
- 5. National growth poles surrounded by industrialised areas (9)
- 6. Restructuring cities in problem areas (10)
- 7. National growth poles surrounded by traditional rural areas (CEECs capitals) (7)
- 8. Smaller cities in peripheral areas (11)
- 9. Other macroregions – capital cities (8)
- 10. Other macroregion – non capital cities (7)

Map F7: Typology of metropolitan macroregions

Source: ESPON 2010, 22

F2. Paris, Berlin and Warsaw: selected information and comparisons



Map F8. Share of one-person households

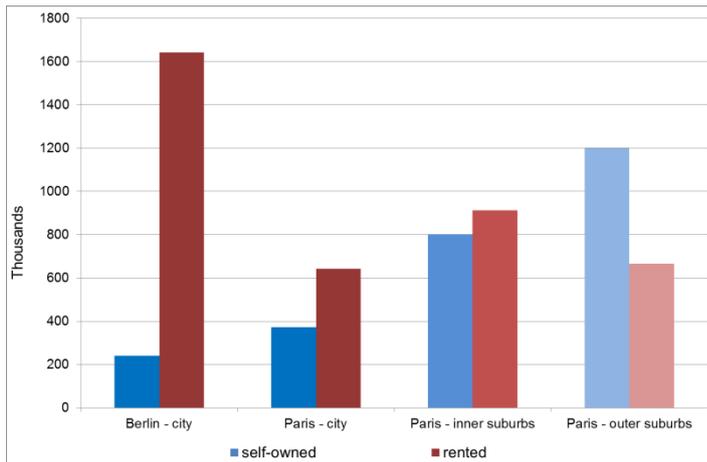


Figure F3. Dwellings according to ownership status in Paris and Berlin
 Source: INSEE, Enquête logement 2006, Datenerhebung SenStadt

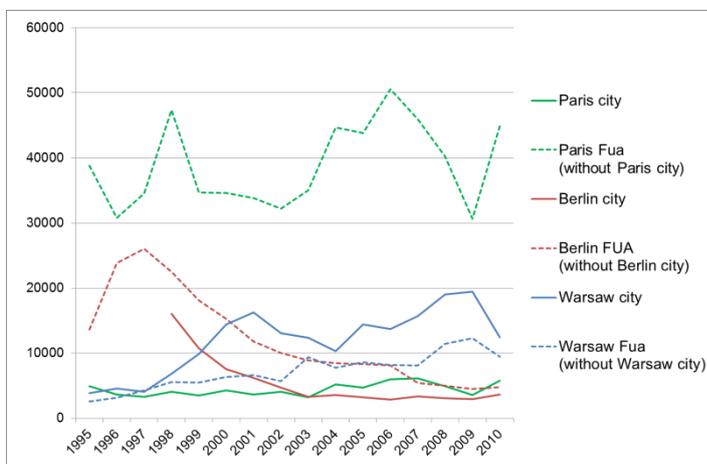


Figure F4. Number of new residential units
 Source: Ministère de l'Ecologie, du Développement durable, des Transports et du Logement; Statistische Ämter des Bundes und der Länder, 2011/2012; Local Data Bank, GUS

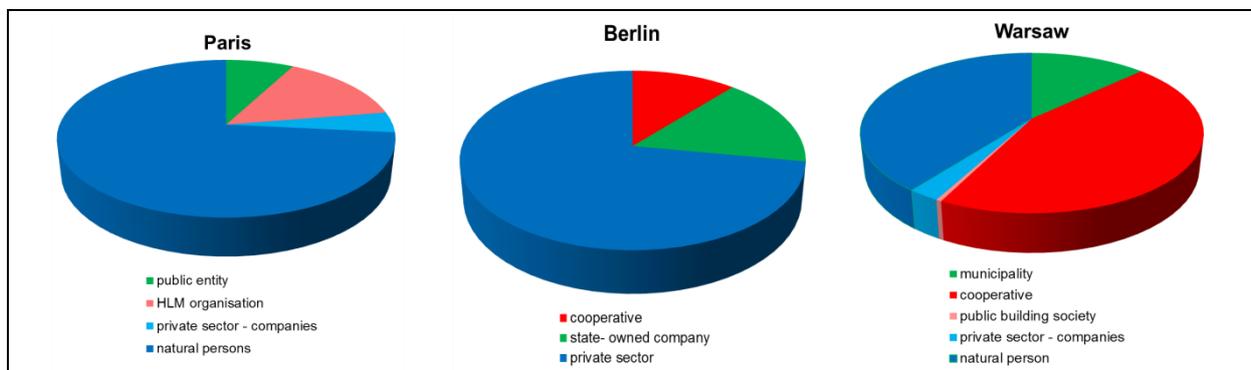
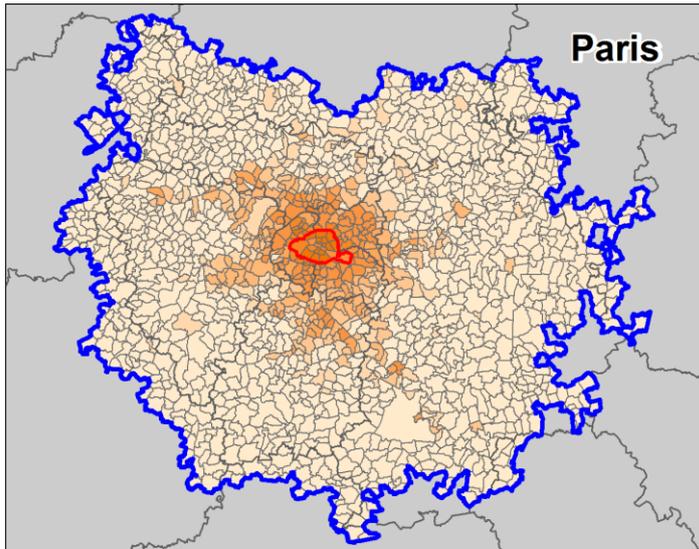
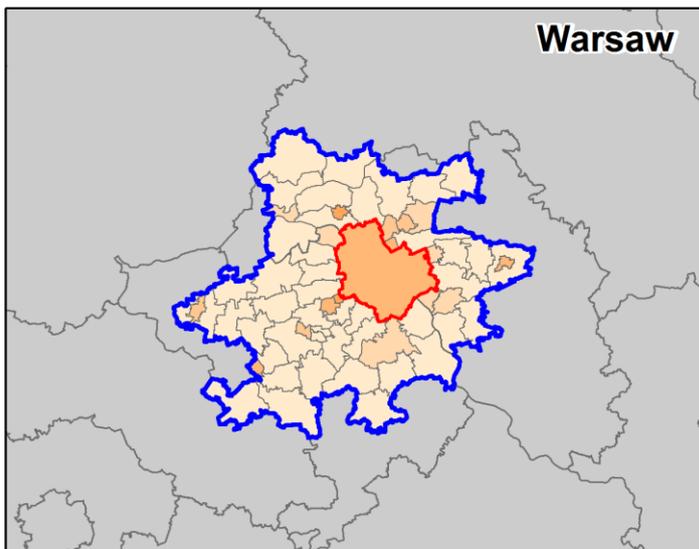
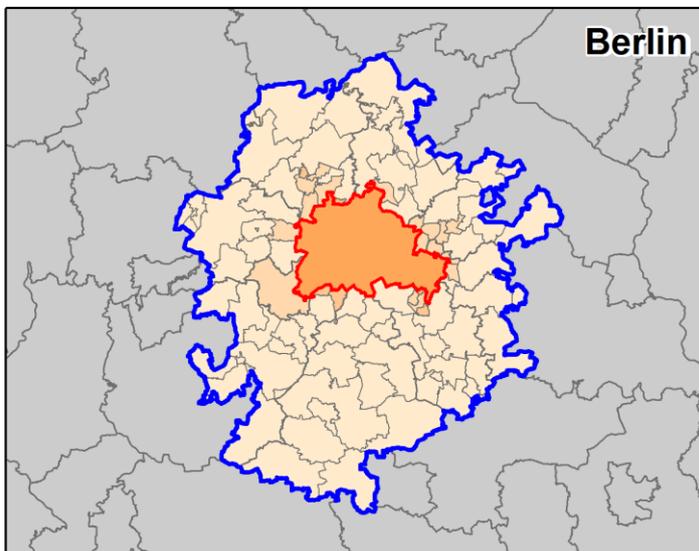


Figure F5. Ownership structures of housing units in Paris (2006), Berlin (2009) and Warsaw (2002)
 Source: INSEE, Enquête logement 2006; IBB Wohnungsmarktbericht, SenStadt; National Census of Population and Housing 2002, GUS



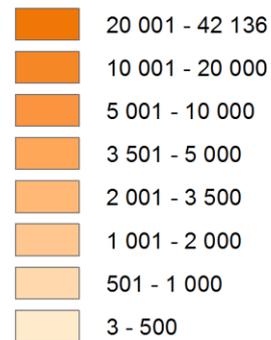
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Population density

(inhabitants per km²)



- Core city
- FUA
- NUTS 3 region boundary

Level: LAU 2

Data sources:

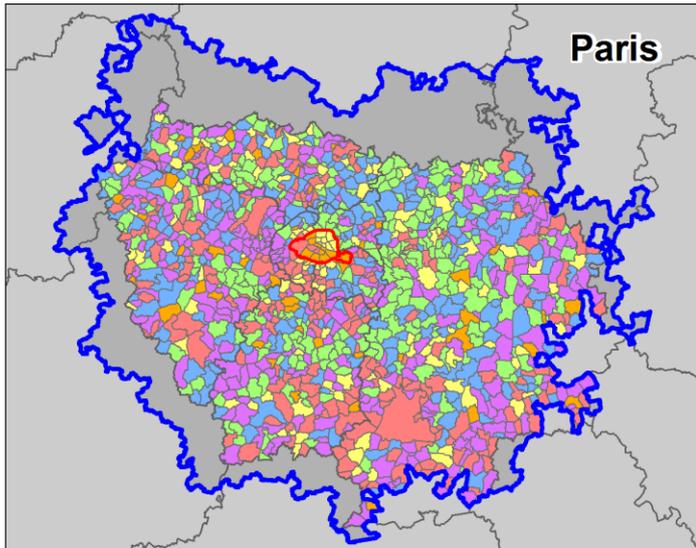
Insee, RP2008 exploitation principale for Paris,
Statistik Berlin-Brandenburg 2011 for Berlin and
GUS: Local Data Bank for Warsaw

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Map F9. Population density



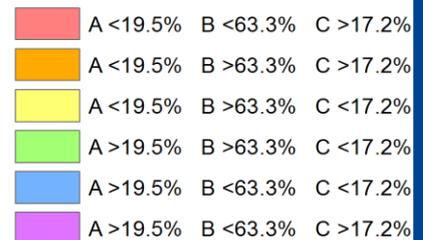
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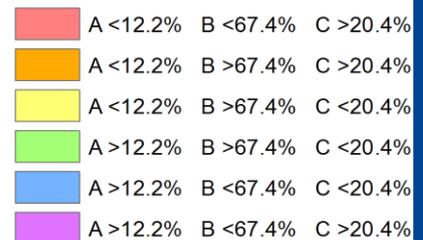


Demographic structure

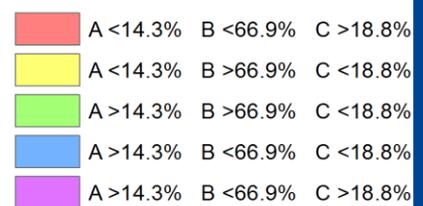
Paris



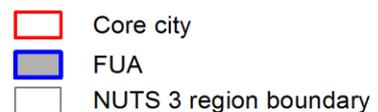
Berlin



Warsaw



A: pre-working age
B: working age
C: post-working age



Level: LAU 2

Data sources:

Paris: Insee, RP2008 exploitation principale

Berlin: Statistik Berlin-Brandenburg, 2011

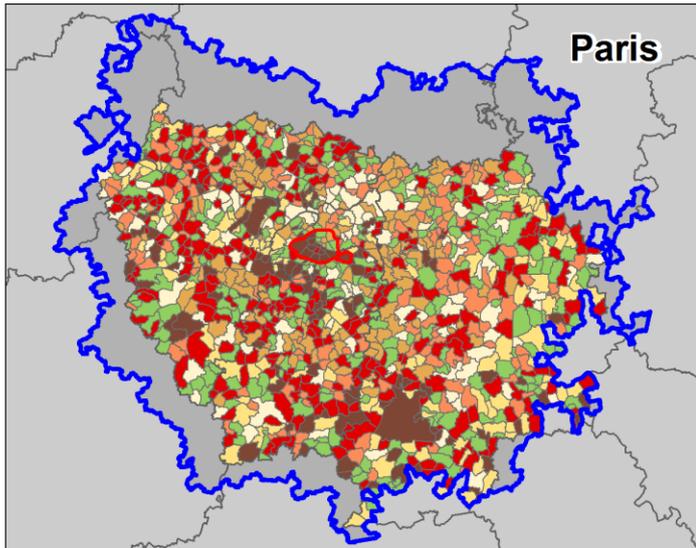
Warsaw: GUS, Local Data Bank, 2011

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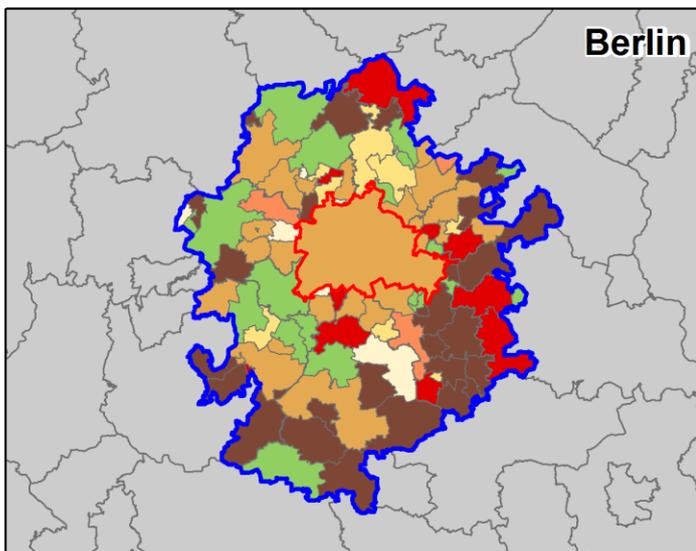
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Map F10.Demographic structure



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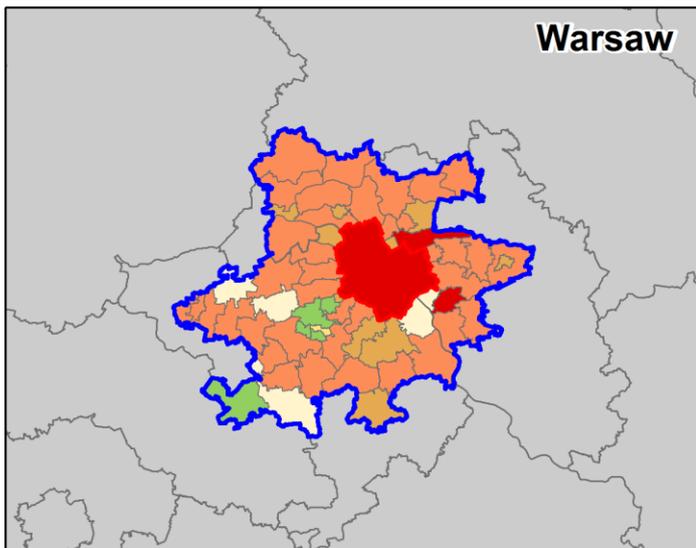
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Change of demographic structure

Paris: 1999 - 2008
 Berlin: 2005 - 2010
 Warsaw: 2000 - 2010

- Stable: Pre-working age
- Stable: Mixed
- Stable: Working age
- Stable: Post-working age
- Rejuvenation
- Labour force potential
- Ageing



- Core city
- FUA
- NUTS 3 region boundary

Level: LAU 2

Data sources:

Paris: Insee, RP2008 exploitation principale

Berlin: Statistik Berlin-Brandenburg, 2011

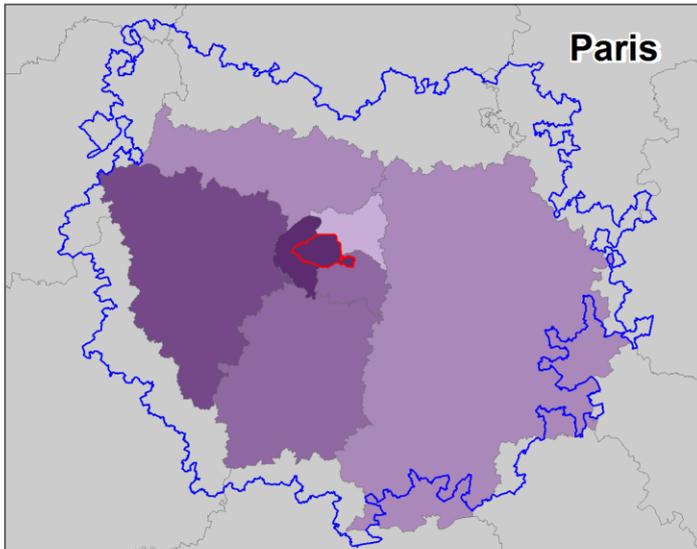
Warsaw: GUS, Local Data Bank, 2011

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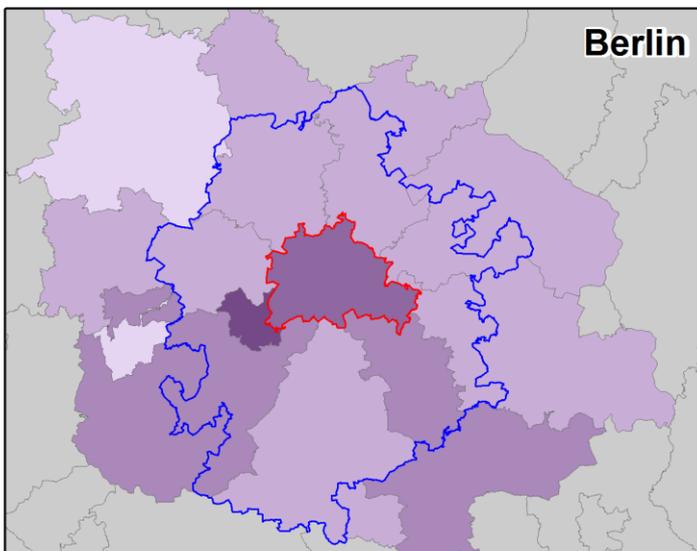
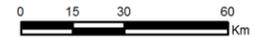
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Map F11.Change of demographic structure

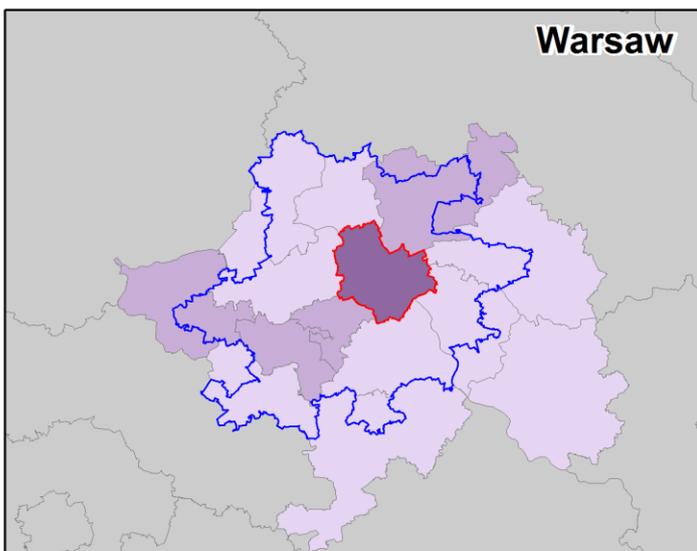
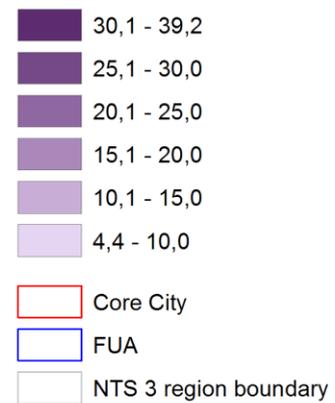


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Share of population with higher education

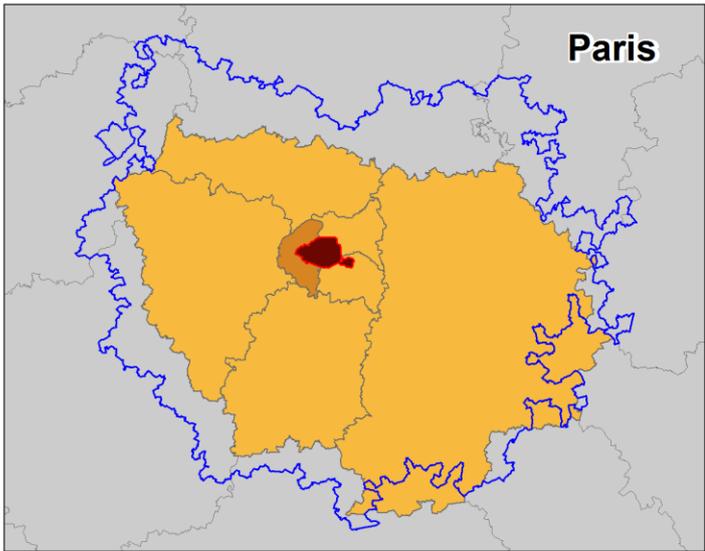


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 Warsaw: GUS, Local Data Bank, 2011

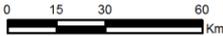
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Map F12.Share of population with higher education



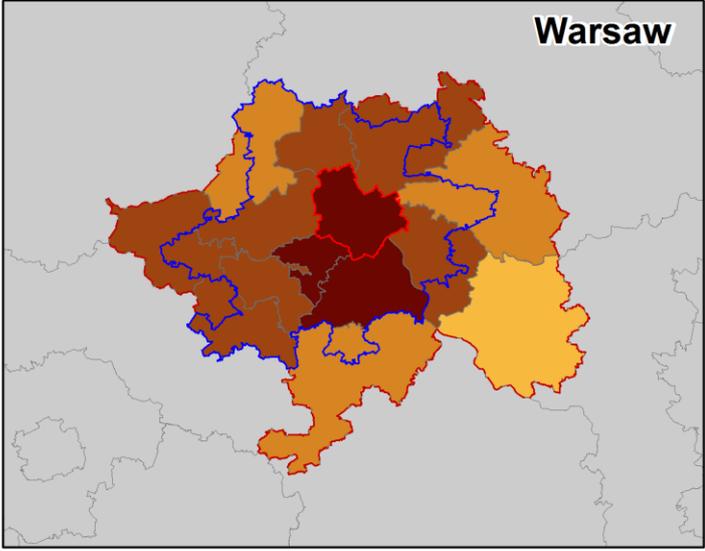
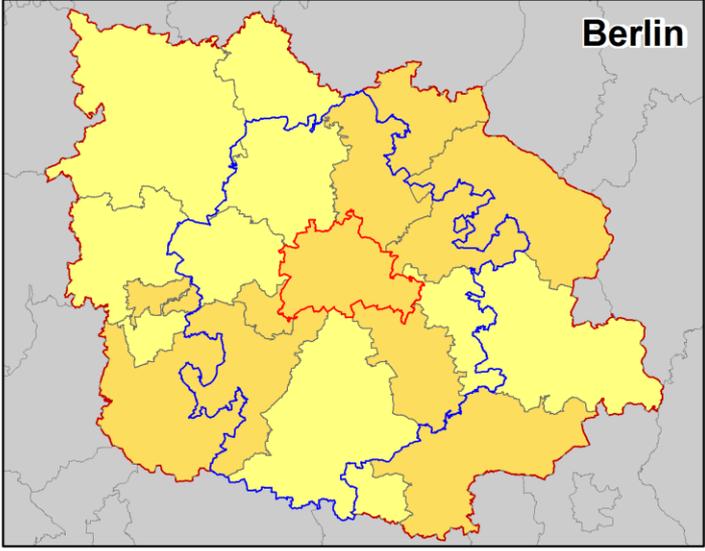
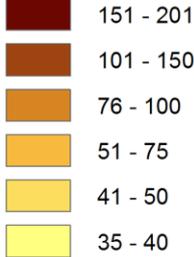
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Entrepreneurship

Number of firms per 1000 inhabitants



- Core city
- FUA
- Extended FUA
- NTS 3 region boundary

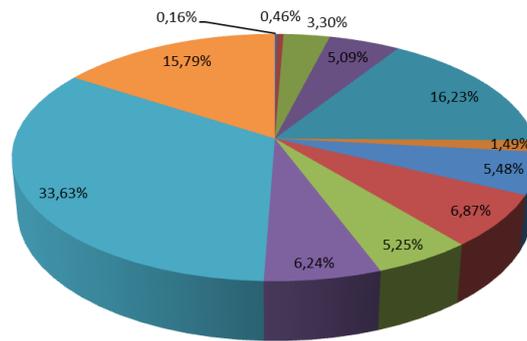
Level: NUTS 3, LAU 1 and FUA
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 Data sources:
 Paris: Insee, Recensement de la population 2008
 Berlin: Statistik Berlin-Brandenburg 2011
 Warsaw: GLUS: Local Data Bank, 2011

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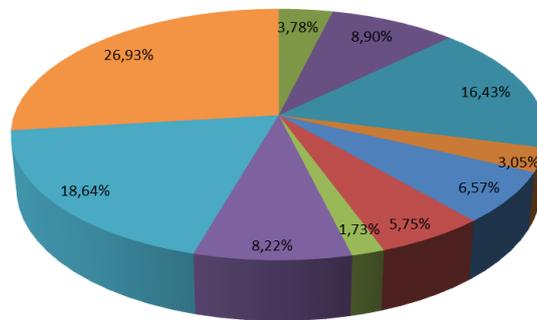
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Map F13. Entrepreneurship

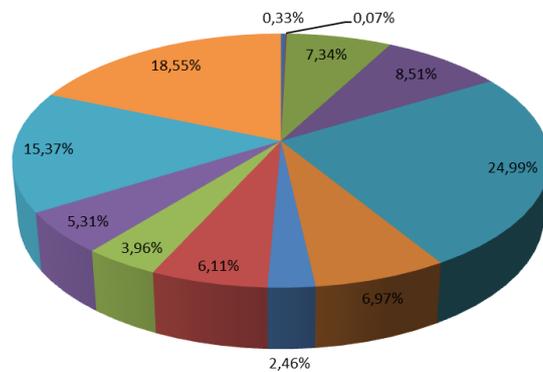
Paris



Berlin

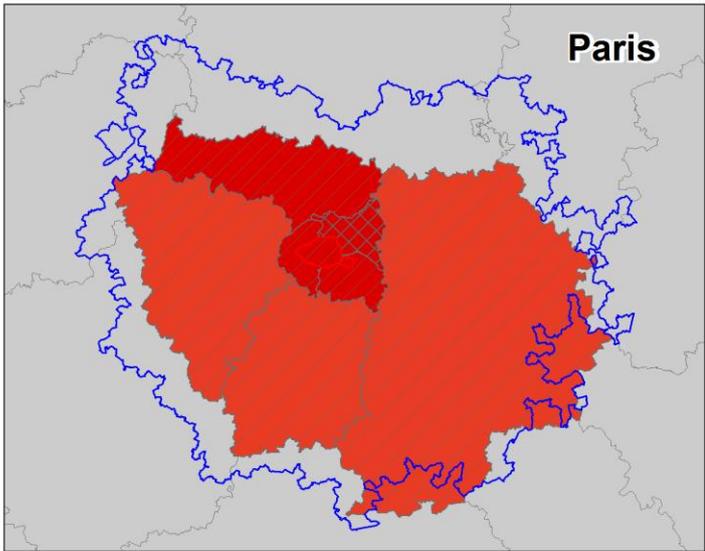


Warsaw



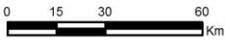
- Agriculture, forestry and fishing
- Mining and quarrying
- Manufacturing
- Construction
- Wholesale and retail trade; repair of motor vehicles and motorcycles
- Transportation and storage
- Accommodation and food service activities
- Information and communication
- Financial and insurance activities
- Real estate activities
- Professional, scientific, technical, administrative and support service activities
- Other Services

Figure F6. Structure of employment

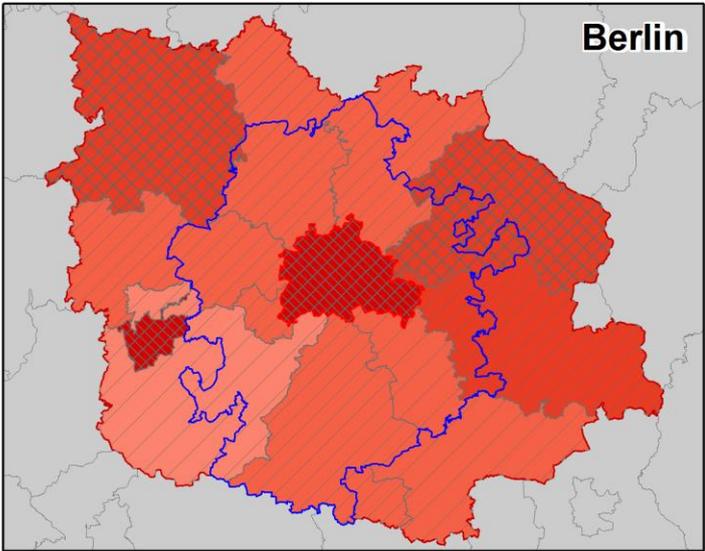


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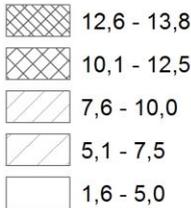
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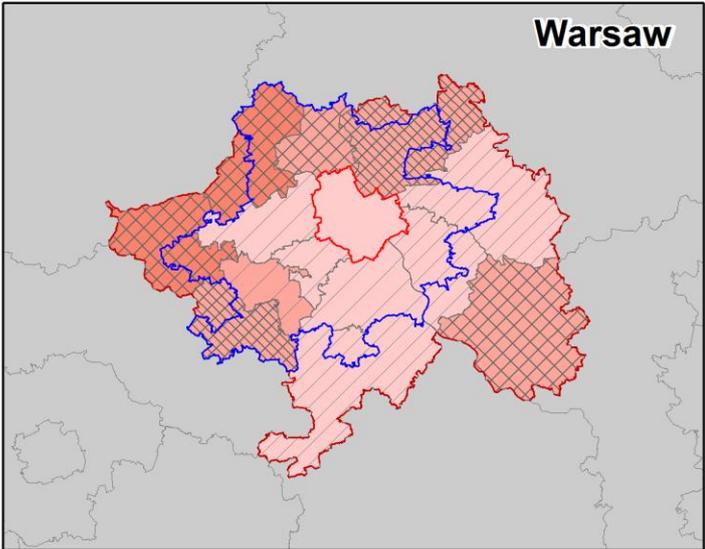
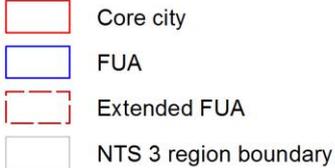
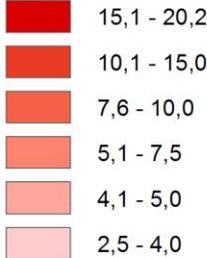
Social assistance and unemployment



Unemployment rate (%)



Share of the population receiving social assistance (%)



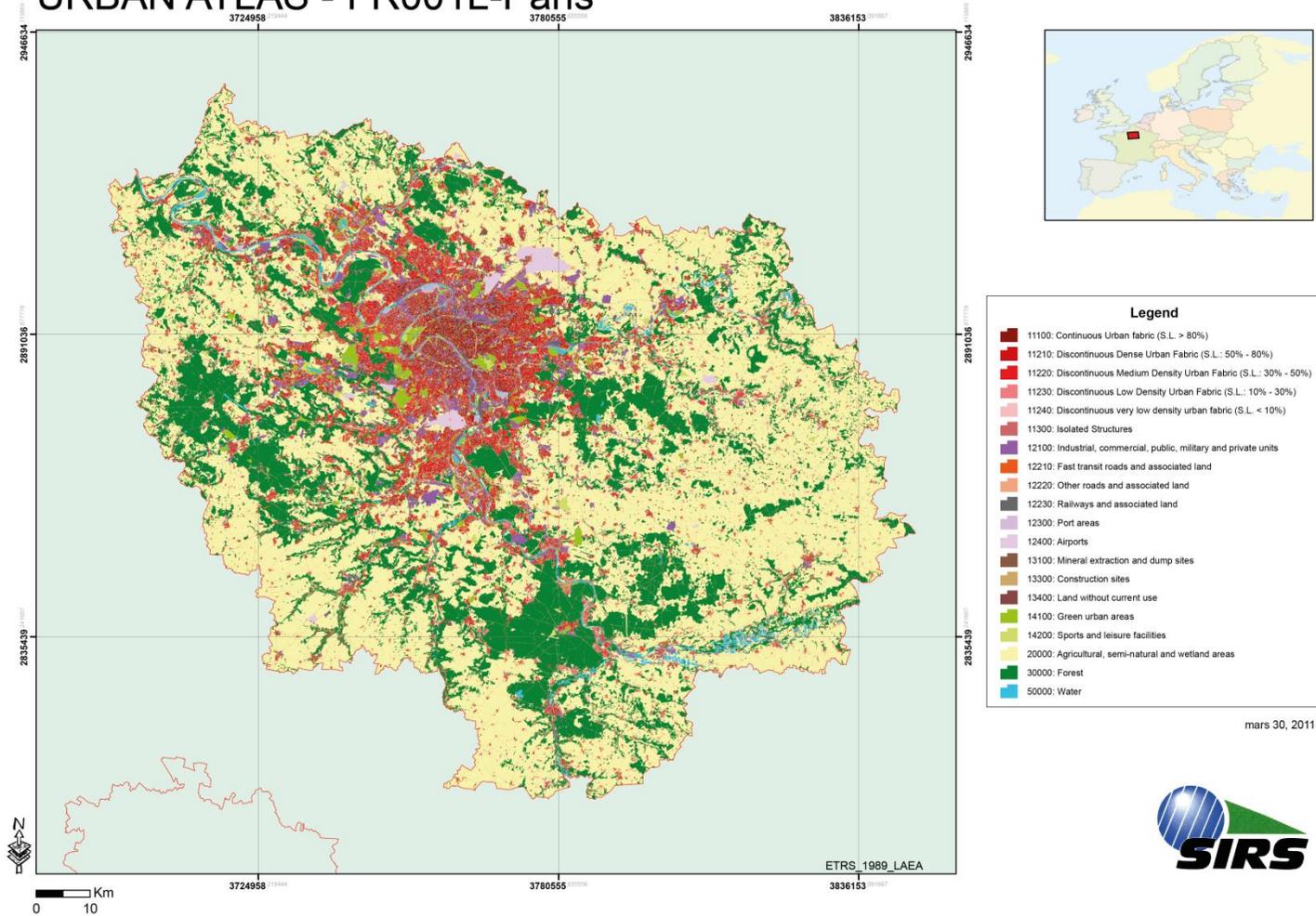
Level: NUTS 3, LAU 1 and FUA
 © EuroGeographics Association and IGSO PAS for administrative boundaries
 Paris: Insee, Recensement de la population 2008
 Berlin: Statistik Berlin-Brandenburg 2011
 Warsaw: GUS: Local Data Bank, 2011 and Ministry of Labour and Social Policy, 2011

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Map F14. Share of population receiving social assistance and unemployment rate

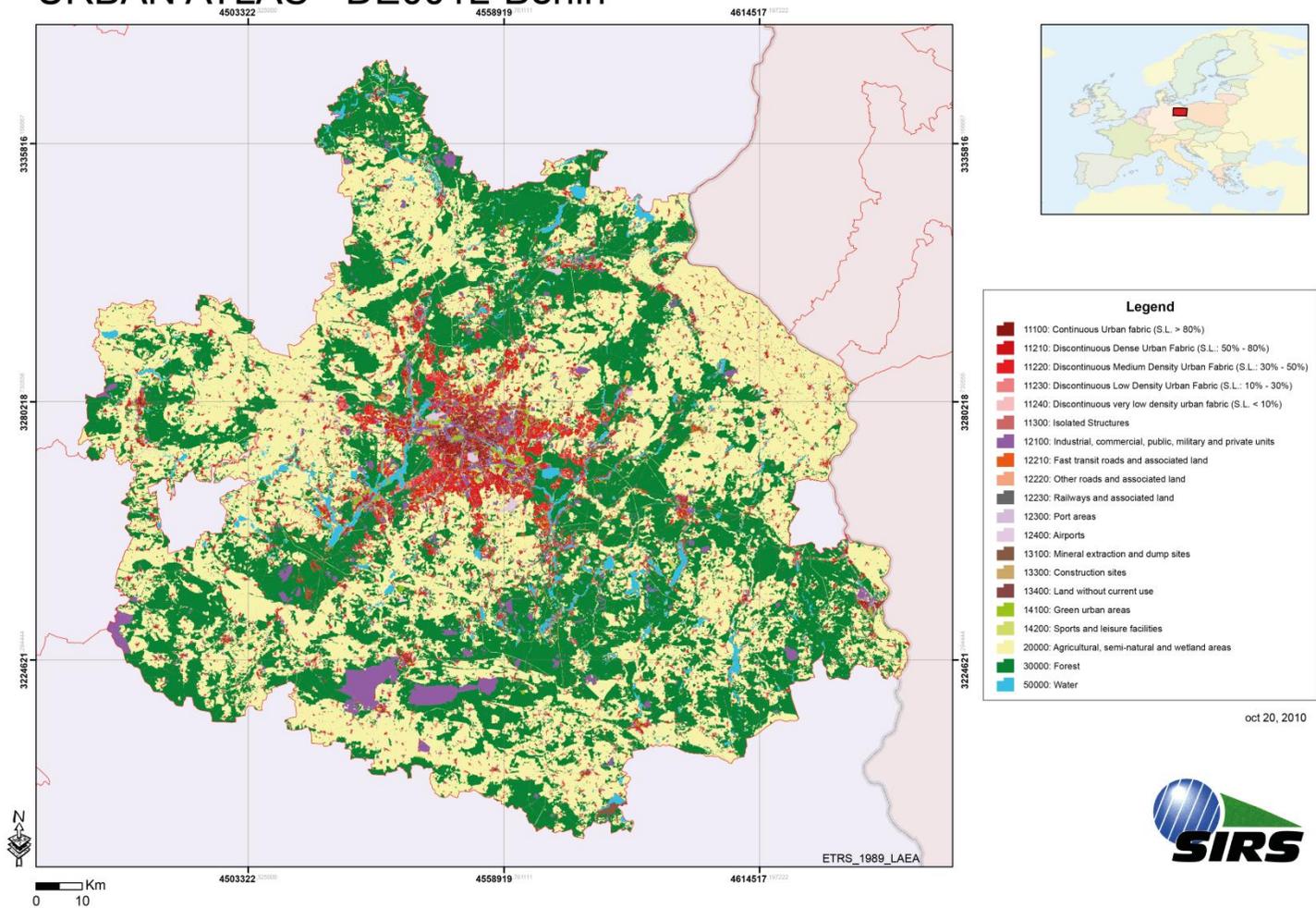
URBAN ATLAS - FR001L-Paris



Map F15. Land use in Paris FUA

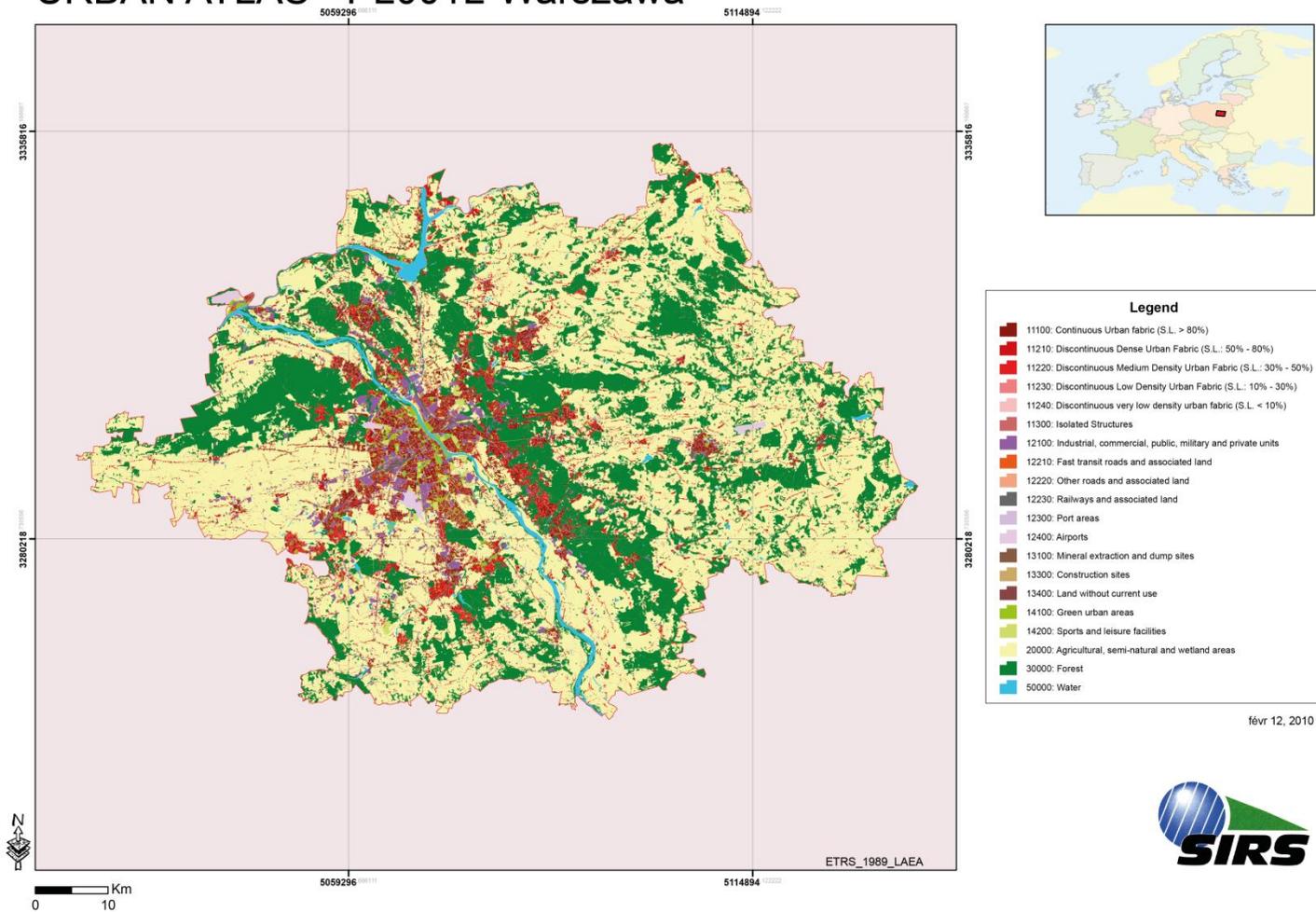
Source: Urban Atlas, EEA, <http://www.eea.europa.eu/data-and-maps/data/urban-atlas/>

URBAN ATLAS - DE001L-Berlin

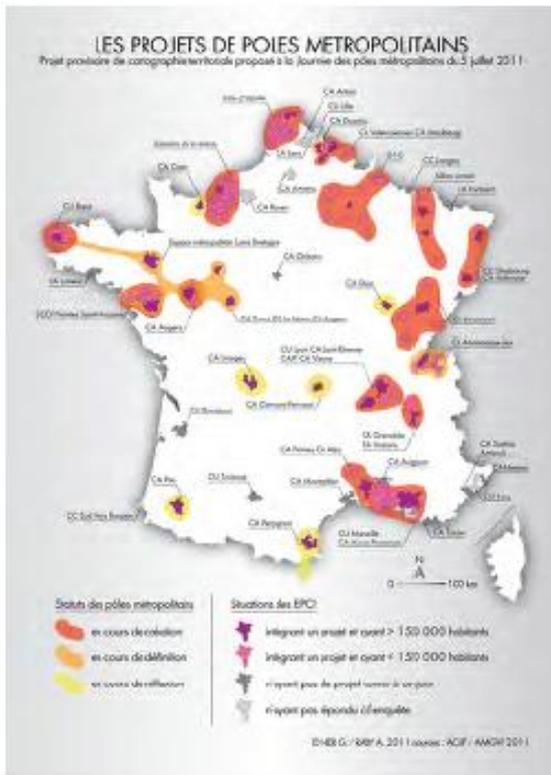


Map F16. Land use in Berlin FUA
 Source: Urban Atlas, EEA, <http://www.eea.europa.eu/data-and-maps/data/urban-atlas/>

URBAN ATLAS - PL001L-Warszawa



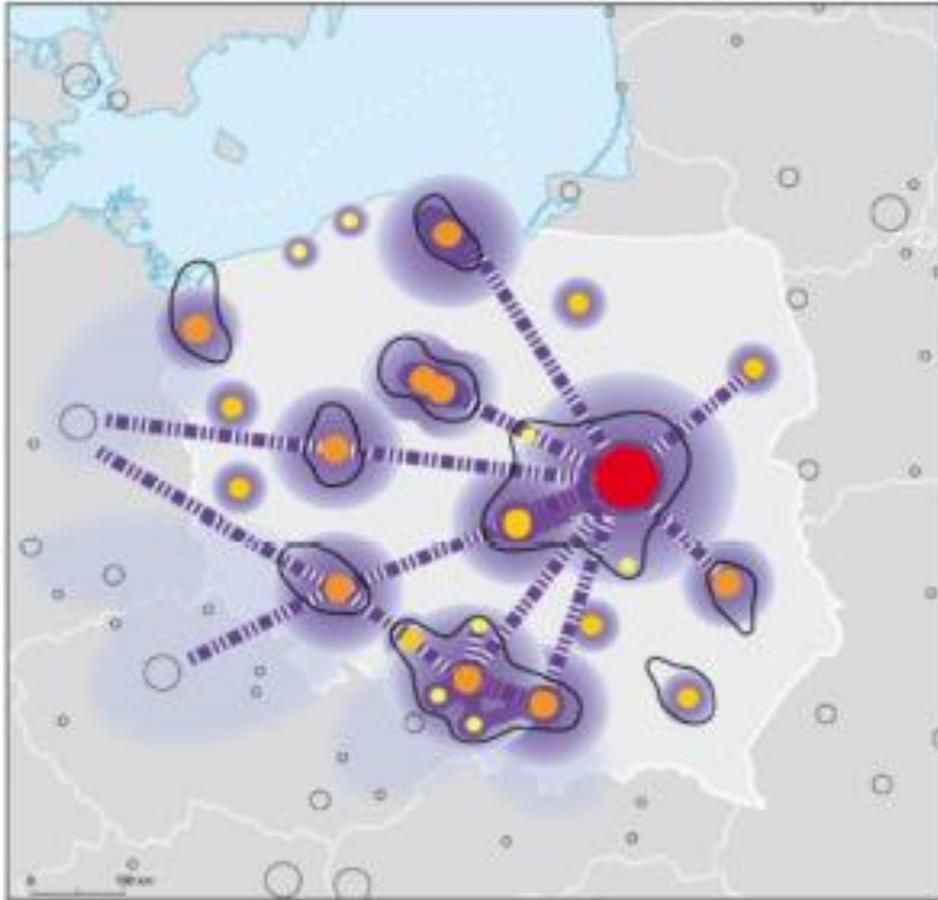
Map F17. Land use in Warsaw FUA
 Source: Urban Atlas, EEA, <http://www.eea.europa.eu/data-and-maps/data/urban-atlas/>



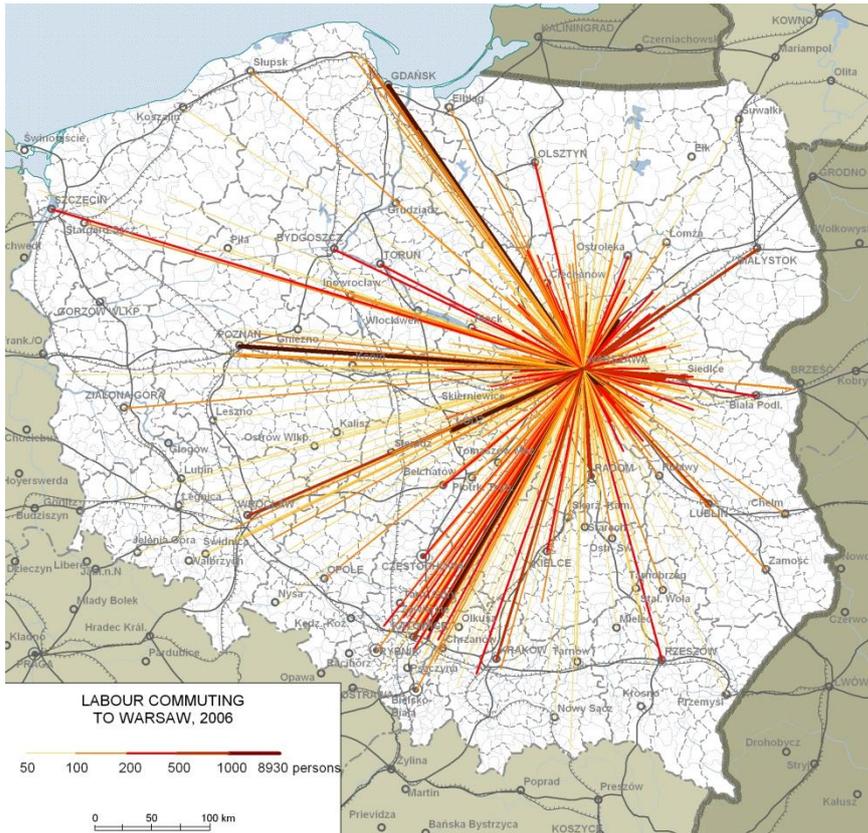
Map F18a. National metropolitan structures: French “Metropolitan centres”
Source: DATAR



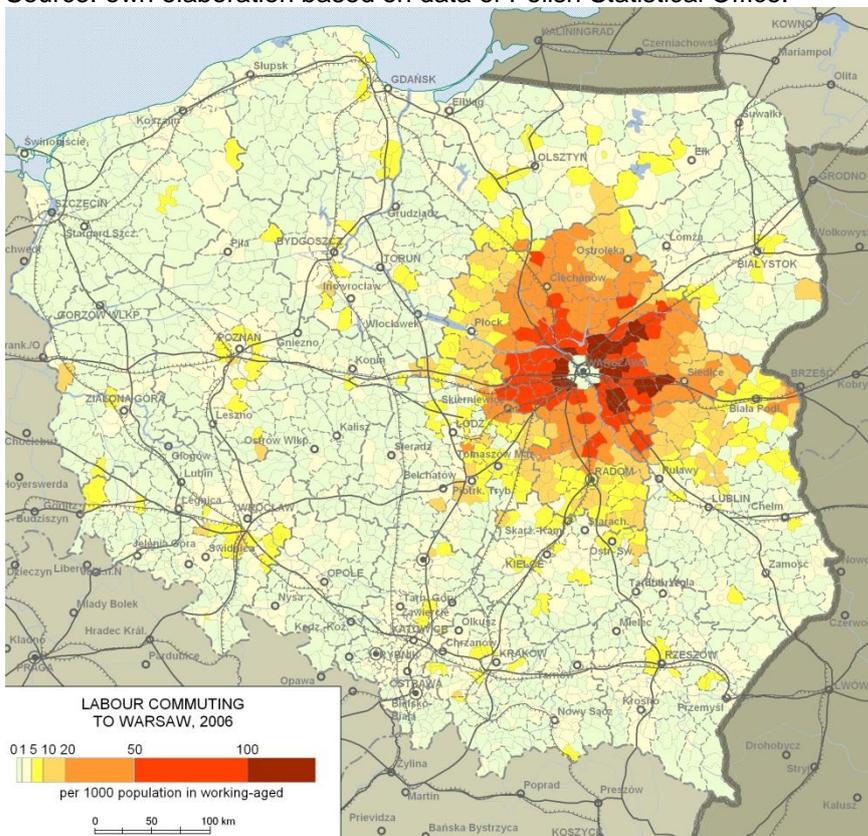
Map F18b. National metropolitan structures: IMK Deutschland 2011
Source: IMK Interact / OFIM 2010



Map F18c. National metropolitan structures: Poland cross border functional areas
Source: OFIM, 2010



Map F19. Labour commuting to Warsaw 2006 in absolute numbers
 Source: own elaboration based on data of Polish Statistical Office.



Map F20. Labour commuting to Warsaw 2006 in relative numbers
 Source: own elaboration based on data of Polish Statistical Office.

Annex G. Housing issues

G1. Affordability of housing

A schematic overview of influence factors in relation to the affordability of housing was developed in a mind mapping process. The identified influence factors on affordability of housing as well as the indicators influenced by affordability of housing can be categorised along several dimensions:

- Type of influence:
 - economic structure: rent, income, growth, business investment (green)
 - cultural structure: segregation, science and cultural basis, lifestyle and housing preferences (pink)
 - infrastructure: housing stock (grey), transport infrastructure (violet)
 - social structure: population development (orange)
- Time: short-term, mid-term, long-term influence on the affordability of housing (visualised as three circles)
- Direction: influencing affordability/influenced by affordability (highlighted through the direction of the arrows)
- Intensity: high, normal or low influence on the affordability of housing (highlighted through the size of the arrows; orange marked arrows have immediate and direct influence on affordability of housing or vice versa)
- Value: positive or negative influence on the affordability of housing (highlighted through the + and – signs in the city specific schemes)

On the basis of this general scheme (see Illustration 4 in the chapter 3 of Scientific Report) each metropolis developed a normative weighing of the influence factors illustrated by plus and minus symbols. The schemes prepared for each of the metropolises are presented on the following pages.

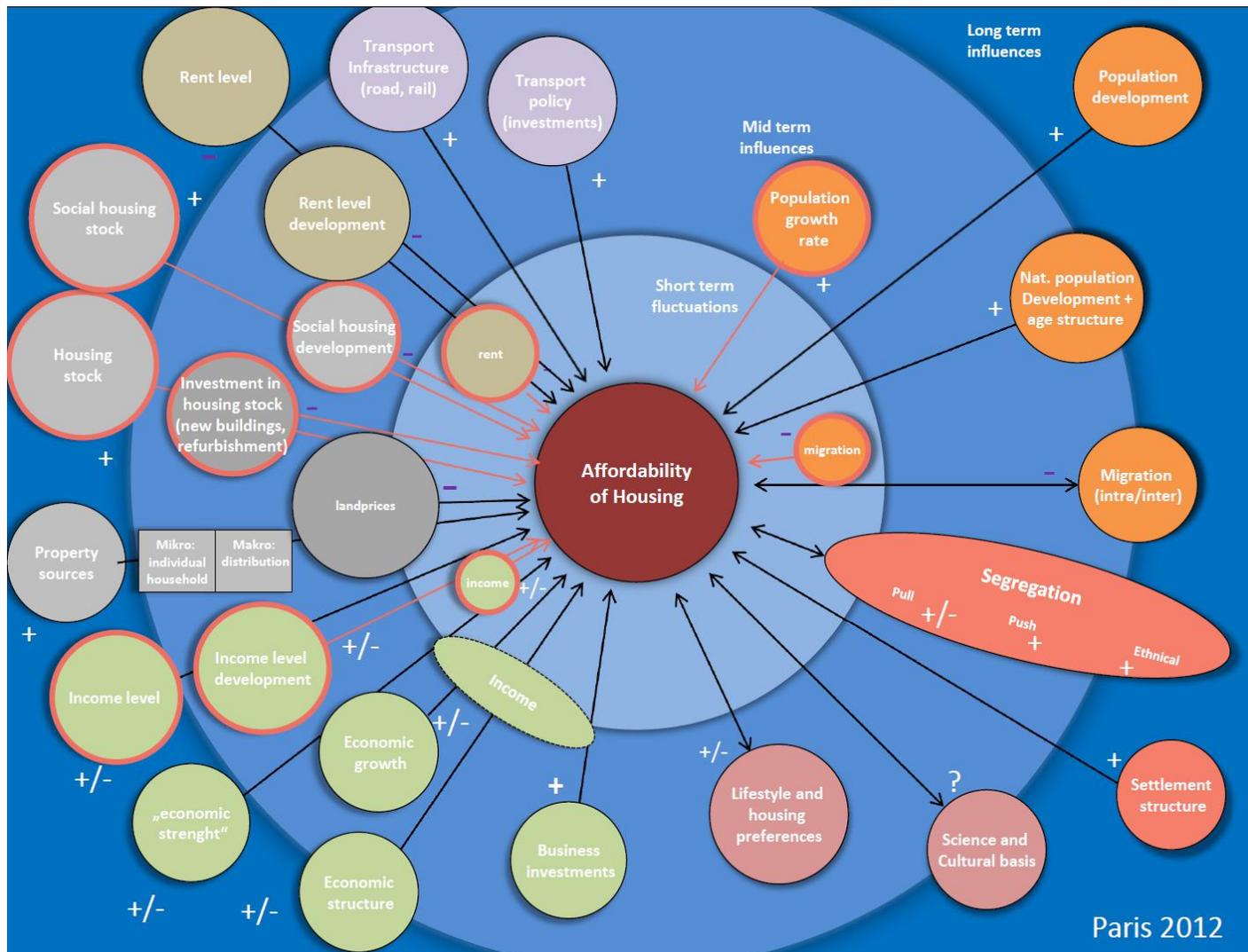


Figure G1. Scheme of affordability of housing in Paris

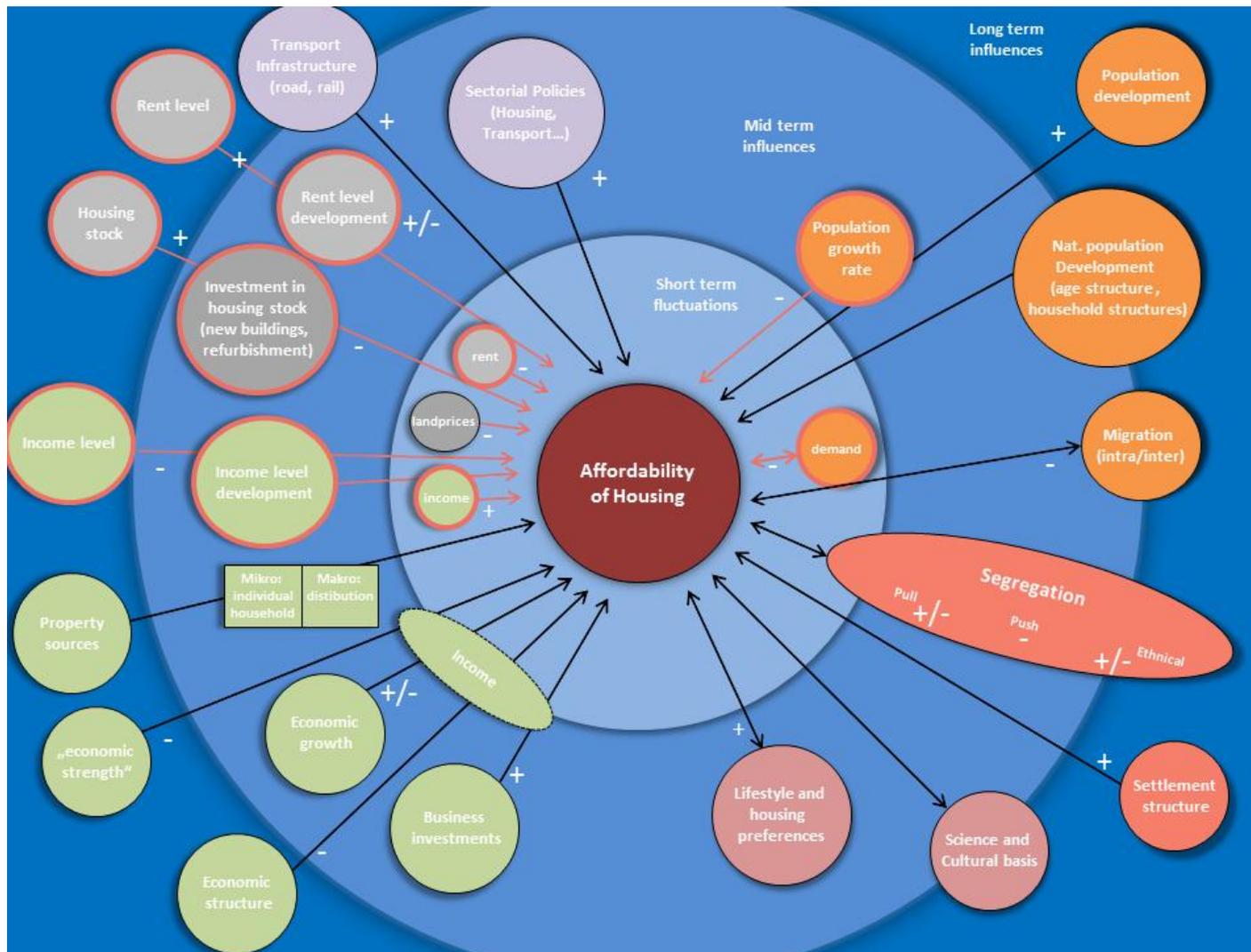


Figure G2. Scheme of affordability of housing in Berlin

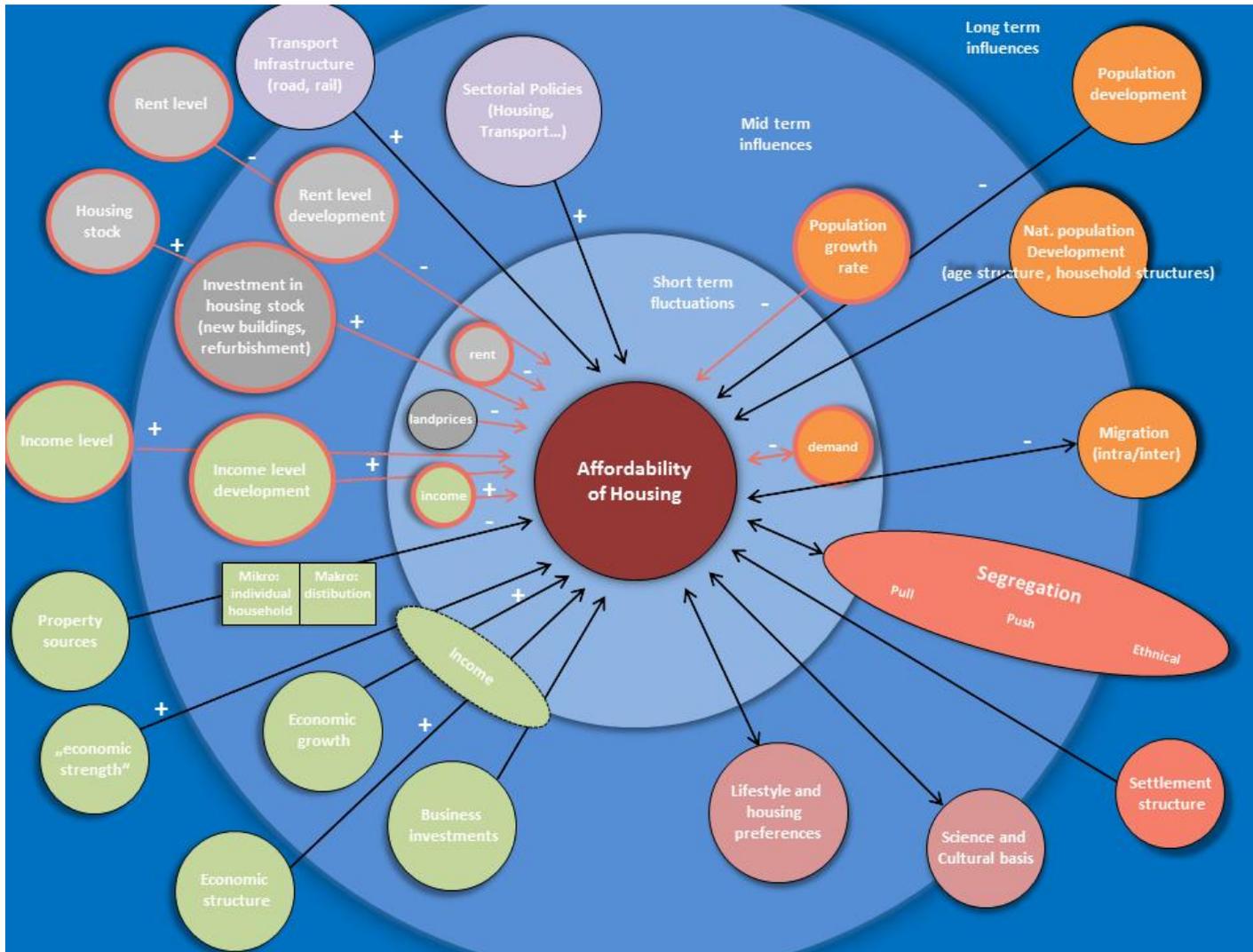


Figure G3. Scheme of affordability of housing in Warsaw

G2. Estimation of population number with a potentially low housing affordability in Warsaw

Introduction

The elaboration aims at estimating the number of persons, who, due to their financial situation neither qualify for council apartments, nor for obtaining and repaying apartment loans, but still wish to remain in Warsaw.

The calculation of the above population category is difficult, as it requires plausible source data which is poorly accessible. The problem includes such issues as:

- a. lack of accurate and precise statistics disaggregated at lower spatial levels (e.g. powiats-districts, gminas-communes) concerning the achieved income according to age and gender structure, as well as socio-professional status and their relation to the housing situation;
- b. measurement errors deriving from the issue of registration of residents (in the case of Warsaw – a high level of unregistered population or registered but living outside of the city, usually in adjacent communes), and from the problematic definition of income obtaining in Poland (shadow economy);
- c. the statistically unregistered issue of parents' financial support in the case of young people, or the financial situation of the life partner (spouse), which is difficult to identify.

Owing to the listed circumstances the estimation must be treated as very approximate.

Source data and assumptions

The estimation is based on all data which are useful in quantifying the income or the housing situation of persons and households. Below the accessible data selected according to their type and level of plausibility.

Table 1. Population and socio-economic data, useful in calculating the number of persons characterized by a difficult housing situation (low housing affordability).

Feature	number value	last year for which data is obtainable	Source of data	Justification of data use, remarks
Number of persons in the mobile-productive age (18-44 years)	686.1 thousand (in total), of which 331.8 thousand are male and 354.3 thousand female	2010	Local Data Bank (Central Statistical Office - GUS)	Potentially the largest category to be included in the estimation. The surplus of women should be noted, which results in a 7 per cent feminization. This is due to a more frequent migration to cities of female population
Difference in the number of mobile-productive population (20-44 years of	124.1 thousand	2008	Paper by P. Śleszyński „Present and expected	This group of persons, registered in other gminas than Warsaw but resident in

age) due to the underestimation of persons registered outside of Warsaw			demographic trends in the development of the Warsaw Metropolitan Area” prepared for the Warsaw Office of the Mayor in 2010	the city, constitutes a large category potentially interested in apartment purchase
Number of marriages taken	8217	2011	Local Data Bank (Central Statistical Office - GUS)	decreasing trend due to the ending baby boom with a peak in the period of 2008-2009 (approx. 10 thousand events). Married couples under 40 years of age amounted for 88 per cent of all marriages in 2011
Average age of child birth	28.9	2010	Local Data Bank (Central Statistical Office - GUS)	
Number of completed dwellings	25.1 thousand	2011	Local Data Bank (Central Statistical Office - GUS)	
Average gross monthly income	4694 PLN (approx. 3130 PLN „net amount”)	2010	Local Data Bank (Central Statistical Office - GUS)	Complete lack of data concerning the age category and housing situation
Number of persons employed, registered in Warsaw	883.2 thousand	2008	Central Statistical Office	
Number of unemployed persons	41.6 thousand, of which aged 24 years and less – 3,5 thousand, 25-34 years – 12.3 tys., 35-44 years – 8.6 tys.	2011	Local Data Bank (Central Statistical Office - GUS)	In the case of Warsaw this category is very highly approximated. It includes persons who own apartments, or those working illegally
Number and amount of credit obligations of population within the age category 18-39 years	268.1 thousand, 30.3 billion PLN	12. 2010	Office of Credit Information (Biuro Informacji Kredytowej S.A./Informonitor)	The amounts mostly refer to mortgage loans, the numbers to so called – small credits
Number and amount of credit obligations of population within the age category 18-39 years listed in the debt register	57.3 thousand, 4.9 billion PLN	12. 2010	Office of Credit Information (Biuro Informacji Kredytowej S.A./Informonitor)	Refers to the total of unpaid credit amounts, not the total of debts above 200 PLN and three months. The data regarding amounts refers mostly to mortgage loans, the numbers concern other credits.
Number of persons within the first income decile group (1505 PLN and below)	48.5 thousand, of which 57.3 per cent were female	2008	Central Statistical Office –GUS	Decile groups according to distribution for the whole country
Number of persons within the second income decile group (1505-1992 PLN)	60.9 thousand, of which 40.5 per cent were female	2008	Central Statistical Office – GUS	Decile groups according to distribution for whole country
Number of persons within the third income decile group (1992-2401 PLN)	81.7 thousand, of which 45.6 per cent were female	2008	Central Statistical Office -GUS	Decile groups according to distribution for whole country
Number of persons within the fourth income decile group (2401-2793 PLN)	80.6 thousand, of which 47.9 per cent were female	2008	Central Statistical Office – GUS	Decile groups according to distribution for whole country
Number of persons within the fifth income decile group (2793-3211 PLN)	88.8 thousand, of which 48.6 per cent were female	2008	Central Statistical Office – GUS	Decile groups according to distribution for whole country
Number of persons within the sixth income decile	90.5 thousand, of which 50.1 per cent	2008	Central Statistical Office - GUS	Decile groups according to distribution for whole country

group (3211 PLN)	were female			
Number of dwellings with internal floor area below 30 sqm	66.6 thousand	2002	Central Statistical Office GUS, National Population Census - NSP 2002	
Number of persons in dwellings without water supply	8.1 thousand	2002	Central Statistical Office - GUS, National Population Census - NSP 2002	
Number of dwellings occupied by at least two households	13.1 thousand	2002	Central Statistical Office - GUS, National Population Census - NSP 2002	
Number of council dwellings and the number of residents	108.6 thousand (dwellings), 287.0 thousand (residents)	2002	Central Statistical Office - GUS, National Population Census - NSP 2002	
Number of couples with three children and more	11.1 thousand	2002	Central Statistical Office - GUS, National Population Census - NSP 2002	
Gross income which qualifies a household for applying for a council apartment	1165 PLN (multiple households), 1602 PLN (one-person households)	2010	Central Statistical Office - GUS/Law No LVIII/1751/2009 of the Warsaw City Council (of July 9, 2009) concerning the lease of apartments belonging to the Warsaw city	Amounts depending on the lowest retirement pension (160 and 220 per cent) and changing with respect to selected social groups (by 30 and 60 per cent), which is of marginal meaning for this estimation.
Gross income of household member qualifying the household for a 25 year mortgage loan of 200 thousand PLN	3901 PLN	2012	arithmetical mean of 10 randomly chosen web calculators	minimum value – 2810 PLN, maximum value – 5050 PLN. Four most popular variants of size and structure of households were considered: 1+0, 2+0, 2+1, 2+2.

Apart from the above, there are also other data sets available, which include for example the household budgets (BAEL). Their aggregation however, which is an averaging for the whole of the Mazowieckie voivodship, is useful only to a limited extent owing to a considerable differentiation with respect to income and housing situation in Warsaw and region.

Results of estimation

Variant 1 – on the basis of employer incomes in decile groups

The method is based on the comparison of the number of persons in respective decile groups. The first decile group (1505 PLN and below) includes 48.5 thousand persons, which potentially could constitute the clientele applying for council dwellings. In practice the situation is different, as a considerable share of this group already owns apartments, lives with parents, has not established an own family, etc. The number of dwellings should also be lower due to the fact that households are considered, not persons.

With respect to the subsequent decile groups i.e. from 2-6, these potentially constitute a category with problems concerning the purchase of own apartments.

This category accounts for 402.5 thousand persons – when however, considering the share of population in the mobile-productive age, the economic activeness according to age groups (approx. 80 per cent, BAEL) and the distribution of incomes in deciles, the number of persons decreases to approx. 295 thousand. At the same time the category should be complemented by unregistered population – when similar proportions are considered as above, this brings additional 54 thousand persons. The total number according to variant 1 is estimated at 349 thousand persons. When assumed further, that approx. 70 per cent of the number will establish own families, and that 50 per cent of the spouses will come from Warsaw, the demand will reach the level of 228 thousand dwellings. As mentioned above, a share of this category already owns apartments etc., therefore it can be cautiously presumed that the demand will account for half of the presented number, namely 114 thousand apartments.

Variant 2 – on the basis of data concerning granted credits

The point of departure here is the assumption that purchase possibilities are regulated by the market. If a borrower avoids paying on schedule, his purchasing position automatically worsens.

According to the Credit Information Office (Biuro Informacji Kredytowej S.A. and Infomonitor S.A.), by the end of 2010 in Warsaw the number and amount of credit obligations in the age category of 18-39 years accounted for 268.1 thousand and 30.3 billion PLN, while the number and amount of credit obligations of the same age category listed in the debt register equaled 57.3 thousand and 4.9 billion PLN. This gives in average one entry in the book of accounts of respectively 113.0 thousand PLN and 85.5 thousand PLN. These figures easily indicate credit obligations.

Further, it can be assumed that the debts refer to 16-21 per cent of credits granted (calculated either from their number or amount). Simultaneously, the number of granted credits per 1000 persons in the same age category amounts to 391 (i.e. 39.1 per cent). If the above obligations are referred to the total population of the age category 18-39 years, the number of 268 thousand persons is obtained, which together with the unregistered population accounts for 317 thousand. When calculated per dwelling this gives 103 thousand.

There are reasons however, to treat this amount as underestimated. The number would grow when including population with a low ability to repay the debt among the category without credit obligations and still without an own dwelling (persons who have not yet applied for mortgage loans due to their low credibility deriving from low income levels).

Variant 3 – on the basis of development trends of the housing market and the number of marriages taken

This variant is also in general based on the market equilibrium assumption, though with respect to a longer time perspective. The number of completed dwellings amounted to 25.1 thousand in 2011, while the number of marriages to 27.5 thousand. If proceeding in the same manner with respect to the earlier periods of time, it can easily be calculated that during 1995-2011 the deficit of dwellings as

against the number of marriages accounted for 67 thousand (while there were years of surplus, e.g. 2001, 2003, 2008-2009). When referring this data to the length of a generation (28,9 years – average age of child birth), the number of 114 thousand is received. This number should be then multiplied by three, which is the natural size of a family with one child (the 2+5 model). The calculation brings out the number of 342 thousand persons.

These assumptions, although to a great extent intuitive and simplified give a similar result as the calculations in variants 1 and 2.

Estimation concerning the number of population which due to lower prices of dwellings chose their place of habitat in the suburban zone of Warsaw

While the above calculations were based on some actual premises, the present estimation is more like 'reading coffee grounds'. Such an estimation, even if based on in-depth surveys or statistical analyzes, should be difficult to accept due to the fact that it does not include the main reason of suburbanization, i.e. the search for better life quality. The centrifugal migration of more affluent social groups which can easily afford to build and maintain single-family houses is a classical factor of suburban development. This financial burden together with such increased costs as every-day commuting lead to much higher expenditures per household than in the case of multifamily buildings. It should therefore be stressed that in the case of Warsaw suburbanization is not a question of 'kicking out' potential residents. If such cases exist, they are of episodic character and concern mostly multifamily buildings in 'satellite cities' such as Legionowo, Otwock or Pruszków.

On the other hand, such phenomena had been observed in the past – for example after World War II, when a resident register system was introduced (and existed till 1984), which formally held control over migrants wanting to settle down in Warsaw. This had led to a massive settlement in the direct vicinity of the city's administrative borders of population, whose application concerning registering in Warsaw was rejected. Such migration policy was in fact a mechanism of social control in hands of the that time governing powers.

The only hard data which could be useful for the present estimation is the information on migration streams (both daily and constant) in a matrix layout based on hardly complete statistics concerning the current registration of residence (according to GUS) and analyzes of job commuting based on returns (tax statements). According to this data set for 2009, the number of persons originating from outside of the three subregions NUT3 (Warsaw, Warsaw-eastern and Warsaw-western) who registered their residents in one of the subregions accounted for 9.6 thousand, within the suburban zone – 9.2 thousand, whereas migration to the core area concerned, 3.8 thousand persons migrating from the direct suburbs, and 13.0 thousand from other parts of Poland.

With regard to job commuting to Warsaw the following was registered for the year 2006: from areas situated 50-75 km from the core – 83.6 thousand employees (excluding the self-employed), from areas situated 75-100 km – 65.1 thousand, from regions located above 100 km – 52.3 thousand. Such commuting (e.g. on regular

daily or weekly basis) should be interpreted as substitution for constant settlement in Warsaw – financially more tolerable for this category. It should be noted however, that a share of this population actually lives in Warsaw, though – in such case – without formal resident registration.

Discussion and conclusions

There is a distinct convergence between the three presented variants were the calculated number of persons, which do not qualify for council dwellings, but, at the same time, declare too low income levels to receive a mortgage loan, oscillates between 317-349 thousand persons, this giving approximately 100-150 thousand dwelling units. It should however be noted that the above numbers do not necessarily result only from income levels and market prices of apartments. A significant role is played by the so called creditworthiness, the evaluation of which often varies according to different banking institutions. Therefore, if, applying the same assumption, an earlier time span is considered (in particular during 2006-2008, when the reassurance policy towards mortgage loans was a lot more liberal than at present), the calculated numbers could even be half as large.

The above conclusions also indicate that a considerable role in the creation of market demand is played by macroeconomic factors, which vary according to the total economic situation and public housing and family policy, the latter, potentially, being a softening factor with respect to social disparities and tensions. The numerous studies and analyses carried in the last decade (for example in the framework of the project: Development trends of Mazovia region – Trendy Rozwojowe Mazowsza), concerning the affluence level or life quality of inhabitants (income level, evaluation of satisfaction of existential and housing needs, living conditions, social and spatial accessibility etc.) prove that there are strong disparities within the capital city region, in particular unveiling a progressing decline of many peripheral areas. The discussed research confirms the often formulated hypothesis concerning socio-economic polarization of the region, the essence of which derives from a spatial differentiation regarding the distribution of human capital. This phenomenon includes the three following key patterns:

- a. the concentration of more 'valuable' persons, as regards their socio-economic performance, in metropolitan areas, accompanied by a simultaneous impoverishment of peripheral regions;
- b. growing structural disparities, which concerns in particular qualitative features (knowledge, skills);
- c. uneven spatial distribution of human resources – the process being directly proportional to the distance from the core of a metropolitan area – which contributes to the creation of a multidimensional "shadow of a metropolis".

The presented estimations provide new knowledge which complements the above statements. It concerns in particular the identification of a numerous social category of considerably young population in Warsaw, which has a difficult start in life and small chances for personal and professional success. The geographical status of a Warsaw resident does not find reflection in material, social or personal wellbeing. The above estimations show deep disparities within the housing and labor markets

concerning the achievement of an income level satisfactory from the viewpoint of housing needs. The elaboration also identifies potential conflict sources (growth of socio-spatial polarization), which constitutes a considerable threat for the future.

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