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The citizens 'psychological perception of housing in the environment of the housing crisis in Central Europe: Pardubice case study, Czechia

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Abstract. *One of the problems in contemporary Europe is the high real estate prices, which do not allow young couples to start their professional careers and family life in places that would suit them. Such problems cause social and economic problems. Public administration is trying to create building-favorable conditions at the level of the state, regions, or counties, as well as individual municipalities. Market pressures on rising housing prices have at least partially eased. In order for such a procedure to achieve the desired results, a coordinated policy must be developed and implemented in accordance with modern approaches to the management of municipalities, cities, and regions. Such a policy also includes the principles of strategic planning in the case of housing issues summarized in the concept of housing development. The aim of the paper is to identify the key points in the process of preparing the housing concept for a medium-sized city. There was used a mix of personal interviews and questionnaires spread by the important actors in local social policy. The outputs from the research led to the concluding recommendations for the improvement of the housing situation at the local level.*

Keywords: social policy, housing policy, housing development concept, housing support, regional development, city management

JEL Codes: R28

1. Introduction

Social policy is one of the most dynamically changing segments of public policy. Economic development, which was the main issue during the 20th century, has been replaced by sustainable development in Western countries. (Hobson & Cowen, 2020) Also the other countries have joined the idea that social aspects are crucial for the development of the state. (Wang, 2021, García, 2021) Man as a unique being is a key player in this policy. The decentralized tendencies, which are common in Western Europe (Pfau-Effinger & Grages, 2021), are becoming more and more popular in the Central and Eastern Europe as well. Within this policy the key ministries are delegating more and more competencies to lower levels of the public governance systems. (Binswanger-Mkhize et al., 2010) Financing social policy is one of the biggest burdens on the state budget, without social policy having direct tools to recoup these investments. Therefore, ways are being sought to spend the expenses as efficiently as possible (Stelina, 2020).

Strategic planning proved to be one of the tools supporting the efficiency of the usage of public funds as early as the 1990s. As part of this process, there is a detailed analysis of the state of the art, setting visions and goals, which are followed by specific outputs and actions. All these issues are fitted in the institutional

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framework of the state, as well as in the financial framework. Strategic planning also defines how strategies are implemented and how to evaluate their impacts. (Wilkinson & Monkhouse, 1994, Slack et al., 2020)

The existence of strategic plans for cities and municipalities, as well as sectoral strategies at the local level, is also one of the main aspects that enables the interconnection of state, regional, and municipal objectives. This connection is subsequently applied in practice mainly through subsidy policies at various levels, which are directly linked to individual strategies. (European Commission, 2016)

Creating a local community is an important part of creating strategies (Grynevych & Buslaev, 2024). This requires regional representatives to bring together key actors in the local community (Lee & Chan, 2024), legislative boundaries and political visions (European Commission, 2016). Social issues concern the public when they affect themselves. At the same time, each individual is a potential user of social support with regard to age, health and / or social situation. It is, therefore, often difficult to identify regional priorities (Oza, Sanchaniya, Kundziņa, Lapuke, 2024). Another aspect of this problem is the elected representatives' perceptions of the real needs of the citizens, which do not always correspond to the resulting political agendas. It is, therefore, necessary to define specific areas that the local strategy will prioritize.

1.1. Current State of Research

These basic demographic trends need to be taken into account when designing all strategies:

- the time when people become independent, i.e. they live longer with their parents, increases,
- the age limit for entering into a first marriage, which is an important determinant of independence, is increasing,
- the population is ageing - so life expectancy is increasing and related to the need to provide care for these people if they are unable to take care of themselves. (Cummings-Vaughn, 2017, Kupiszewski et al., 2008, van der Vleuten & Kok, 2014).

This means that greater demands are placed on the dynamic processes that take place in society. Local and regional authorities are facing tasks that require the involvement of a wider range of participants (Kwok-yu, Wai-wan, 2024). They constantly have to deal with limited competencies and the fact that in the Czech Republic, the state administration often transfers its responsibilities to self-government without providing sufficient material support:

- Absence of affordable housing.
- Reconciling family and work life.
- Increasing problems and greater dynamics of these problems among socially excluded people (ie increasing poverty).
- Subjectively perceived insufficient communication between the state and the citizens. (Ministry of Labour and Social Affairs of the Czech Republic, 2014, Isaacs, 2017, Wokoun, 2015, Blažek 2019)

There can be attached great importance to system project support, which is spent on the creation of appropriate concepts in the monitored issues. Decentralist tendencies are a positive motivator, however, actively regulating state interventions in the operation of the project are often counterproductive. If the primary project leader is a ministry that supports subprojects in its activities, it is necessary to emphasize equal partnership communication and not compete for who understands the problem more.

The presented research deals with a specific case of housing policy-making at the local level. It thus combines the theoretical approaches that have been presented in the above research and at the same time is based on them in the design of specific measures.

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Many research projects have been done to deal with the housing market and housing prices (e.g. Makalima, 2024; Ciesla, 2024; Beer et al. 2024). Contemporary economic and social development has led to the rise of real-estate prices. Even though it is not an easy-to-solve problem (Schuetz, 2020), there are steps that could be taken by the local municipalities (Hoyt, 2020) to improve the situation of their citizens who are searching for affordable housing opportunities.

2. Research Elaboration

2.1. Research Methodology

The aim of this paper is to identify the key points of the process of preparing the housing concept of a medium-sized city. Following the research goal, the following research hypothesis was established: There are fundamental defects in the market functioning of the housing market, the identification and elimination of which can contribute to the improvement in the housing market.

The paper is based on an analysis of documents, structured interviews, and a questionnaire survey, which were conducted during the key analysis, from which this text advances key conclusions. The use of these methods in specific practice will be described below. These methods form the absolute basis of scientific procedures. Subsequently, within the qualitative considerations, the methods of scientific induction were used in the interpretation of the findings and in order to verify the established hypothesis. At the same time, deductive considerations of qualitative indicators were used. As a result, the presented findings were synthesized into specific outputs, which are the aim of the paper, and basic facts about the research phenomenon were provided. Within the whole analysis, the overall output, which is the subject of discussion, was divided into individual parts in terms of greater clarity and the possibility of verifying the established hypothesis. The descriptive part cannot be omitted when the key facts of the problem are stated primarily. The basis is the analysis of documents, which is often a neglected procedure, which is simply explained as a search for resources. In our view, document analysis is used to acquaint with the results of research by other authors and the study of relevant sources of information to understand the problem. In practice, the method can be used to compare the realities of other organizations, procedures, developments, etc. The document analysis method is used in most human activities, whether it is decision-making processes (production, political, decision-making, etc.) or planning or feedback reflection. The only prerequisite for using the document analysis method is sufficient relevant study material. That was enough in our case (Giddens, 2009, Disman, 2011, Jeřábek, 1993, Surynek, Komárková, Kašparová, 2001).

The creation of the housing policy concept of the city of Pardubice in the Czech Republic was chosen as a case study for this paper. Although the legislative conditions in the area of housing in the countries of Central Europe are different, unfortunately, the problems are similar. The specificity of the countries of the former Eastern bloc is the high share of owner-occupied housing, which together with the inflexible system of permitting new buildings and reducing the number of people living in the same household and very low mortgage rates in recent years, leads to significant pressure on the real estate market and significant price increases. In this area, the Czech Republic has been one of the countries with the worst ratio of real estate prices to the average income for several years. However, even such advanced social housing markets, such as the Austrian market, are not spared rising prices. However, the Czech Republic was chosen for the case study precisely because of its very high real estate prices compared to the population's income. (Deloitte, 2020, Deloitte, 2021). Due to the fact that the situation in the capital is always relatively specific, the city of Pardubice was chosen as an example of a regional centre with a population of almost 100,000, which can be considered a medium-sized city in Central Europe.

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Interview

There were two ways how to conduct the respondents´ opinions. Due to the scope of the research, the number of people interviewed and the difficulty of the interview itself, intermediaries were asked for help. They came from cooperating organizations as well as from public bodies; some respondents were approached by the organization's designated social workers. The advantage of this procedure lies in the greater trust of the respondent in the interviewer. This is because the interviewer knows the respondents well from his/her experience, which eliminates the level of lie scores. The disadvantage, however, is that the interviewer, although familiar with the purpose of the research, may not always accurately capture the intent of the research. The interview record sheet was divided into a total of five sections of ten pages: Identification (demographic) data; Housing - current situation; Preferred housing; Barriers to housing; Support. A structured interview was designed to be used most effectively in the interview process and in a place such as a homeless squat. For the purpose of clarity, some results can be simplistically quantified. Despite its structured nature, there was no lack of space for the respondent to express any thoughts. The interview contained 34 core questions and 10 sub-questions.

The respondents represented the target groups of social services clients - seniors, persons with disabilities, families with children, persons with mental illness and socially excluded persons - and included low-income families represented by women in a difficult situation that has a direct impact on their housing situation. The sample also includes people living in hostels or other precarious housing but actively addressing their situation through social institutions, homeless people or foreigners. Thus, willingness to respond and belonging to the target group were the main criteria. Social service workers had the most significant contribution for securing respondents.

Questionnaire

The research sample was divided into four categories according to age according to the agreement with the client. In order to ensure representativeness, the corresponding ratio to the specified number of respondents was calculated on the basis of data from the Czech Statistical Office. At the same time, the gender ratio was maintained. The last moment was the determination of quotas for individual city districts, and the interviewers looked for defined respondents within the city districts. The results represent the opinions of a total of 740 people who are looking for housing and do not own any real estate. It did not matter whether they could afford a specific change of housing at the moment of questioning. At the same time, another 160 people were approached, who have their own property but are interested in changing their existing housing or buying it as an investment.

The questionnaire contained 33 questions and one question about housing parameters had 10 sub-questions. The questionnaire was composed of closed, semi-closed and open questions. The interviewing took place throughout the city by trained interviewers, who purposefully searched for specific people who had permanent residence in the given district.

2.2. Case Study

The city of Pardubice is located in the Elbe lowland, 100 km east of the capital of the Czech Republic. Together with the neighbouring town of Hradec Králové, it is a part of the bicentric agglomeration of Hradec Králové-Pardubice, which numbers approximately 350 thousand inhabitants. It is the fourth largest functional agglomeration in the Czech Republic. The economy in the city is focused primarily on the chemical industry. The city is directly connected to the European TEN-T network by rail. Its advantage is also a direct connection to the highway with the capital. Above all, the good and very fast accessibility of the capital by rail makes the city a convenient place to live for those who cannot afford to live in Prague but at the same time do not want

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to live in a smaller city. This fact also has an impact on the price of housing in the city. (The City of Pardubice, 2021a)

The city's housing policy is based on the principles set at the state level. Thanks to state support, the City of Pardubice participated in a project implemented by the Ministry of Labor and Social Affairs of the Czech Republic within the system project "Social Housing - Methodological Support in the Area of Social Agendas". This project helps to pilot local social housing strategies. The project is primarily to contribute (Ministry of Labour and Social Affairs of the Czech Republic, 2016) to strengthening competencies in solving issues of social housing, including accompanying services and actors (municipalities, employment offices, universities, etc.). The piloting served to ensure the goal and one of the participants was the Statutory City of Pardubice. The project was built on the following basic pillars:

- Establishing international cooperation and transfer of good practice.
- Preparation of key analyses and methodologies for the implementation of the social housing system.
- Provision of education together with teaching materials.
- The existence of a support contact centre.
- Creation of educational and awareness activities.

Pardubice, therefore, implemented an individual project entitled "Pilot verification of the social housing system at the local level in the municipality of Pardubice". The basic determinants of the considerations were based on the existing concept of social housing from 2016 and it was a matter of verifying the feasibility of setting up the entire system (The City of Pardubice, 2017). At the same time, he also focused on the creation of social work methodologies in the field of housing, social work performance, optimization of the local concept of social housing, elaboration of analyses needed to update the concept and education, and exchange of experience with foreign partners.

The overall results of the project serve as a basis are also an implemented part of the newly created "Housing Strategy for the City of Pardubice", which is to help the city in planning territorial development, managing its own housing stock or supporting affordable housing (The City of Pardubice, 2021b).

The activities described above served to fulfil the goal and there can be subsequently considered the following as basic outputs (The City of Pardubice, 2017):

- Case studies in social housing in Pardubice.
- A comprehensive evaluation of the functioning of the social housing system in Pardubice.
- Methodology of social housing project Pardubice.
- Availability of housing in Pardubice.
- Evaluation of the burden on the housing of seniors and 55+ households in Pardubice.
- Affordable housing concept.

The key analyses will be discussed in detail, one of which is called "Availability of housing in Pardubice". The selection is intentional, as the research included the main aspects of housing in the city: (Mandys et al., 2019, p. 3).

1. "Evaluation of the current situation in the field of housing in Pardubice.

2. Implementation of a survey of people in housing need.

3. A survey was implemented to focus on issues of rental and owner-occupied housing availability in Pardubice and the surrounding area. "

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The analysis was designed to provide a holistic picture of housing problems. The methodological procedure for the solution was as further described. The situation in the area of housing was primarily processed with the help of searches of available information sources (i.e. analysis of documents) in the area of demographic and political facts about the monitored locality, including a description of housing policy. Publicly available resources and internal materials provided by the contracting authority were used for this purpose. The most complicated part was focused on the housing situation. Getting data on the state of commercial housing is not easy and there are few resources available. Therefore, commercial entities that sell real estate and provide housing financing were contacted. This has proven to be the most effective way. Searching the public registers of the cadastral office, postulating conclusions on the basis of real estate offers from the Internet, and comparisons with general data of the Czech Statistical Office was a way that would not bring the desired effect. The cooperating organization was selected with regard to its position on the market in Pardubice and was therefore approached by one of the most prestigious organizations in the region. The resulting data were processed in a quality that exceeds the capabilities of the university's academic staff.

The second part of the analysis was based on structured interviews with people in housing need. A total of 50 respondents (24 women and 26 men), who in most cases were users of some social services, were deliberately selected. The sample of respondents reflects the representation of all target persons of assisting institutions, including persons living in precarious housing. The "ETHOS Typology" (FEANTSA, 2021) was also used. The aim of the analysis was to find out what is the citizens´ perception of housing aspects and what are the actual needs of the respondents in the area of housing and problematic areas from the point of view of the respondents preventing the provision of long-term housing. Another aim was to find out to what extent the respondents are informed about the possibilities of housing assistance by the city and organizations working in the social field. The interviews were conducted in two ways. Some graduated from the research team, some were implemented by contact persons in selected social services. This is where the trend, which is growing at least in the Czech Republic, has fully manifested itself. This is the reluctance of social service users to engage in similar research.

The third part (Mandys et al., 2019), which concerned the availability of housing from the point of view of the public, was solved with the help of a questionnaire survey among the inhabitants of the city of Pardubice (our analysis). The aim was to find out the actual needs of respondents in the field of housing and the problematic barriers to securing long-term housing. Another aim was to find out to what extent the respondents are informed about the possibilities of housing assistance by the city and organizations working in the social field. Pardubice is ranked among the highest quality of life in various satisfaction surveys. There are plenty of job opportunities, transport services (not only train) to other regions is at a good level, which will be further improved by the completion of the planned D35 highway. The results included the views of a total of 740 people who were looking for housing and did not currently own any properties. It didn't matter if they could afford a specific change of housing. Another 160 people who have their own real estate but are interested in changing their existing housing or acquiring it as an investment were also contacted.

The analysis and the whole project were based on the principles of the strategy "Concept of Social Housing in the Czech Republic 2015-2020". This document contains conceptual and strategic starting points for solving the situation of a growing number of people who are in housing need or are directly at risk. It contains the vision, goals, and tasks that the government of the Czech Republic has set itself. One of these goals was the preparation of the law on social housing (Ministry of Labor and Social Affairs of the Czech Republic, 2016). The law on social housing was not approved even after several years of discussions, and due to the parliamentary elections that took place, its adoption was postponed indefinitely.

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3. Results and Discussions

The housing market is affected by a number of social indicators, including the demographic situation. Population growth in the 1970s brought increased demand for one's own housing 30-40 years later. Due to the low quality of living in the city centre, part of the population moved to the suburbs. This results in, for example, lower tax collection, increased demands on the administration of the territorial unit, etc.).

In the long run, the number of people who want to live outside the city is increasing and they are buying new or older houses or land (their price is comparable to apartments). They then commute daily for work, including commuting to schools. This results in a very problematic traffic situation (disproportionately thickens). The settlers are leaving the settlers, more and more flats are being rented, which has resulted in further migration of inhabitants. One can describe the ideal living in the following way (with a bit of exaggeration) = it represents a new terraced family house with a layout of 4 rooms and a kitchen corner, an area of about 90 m2, in a quiet location and as close as possible to the centre.

People in need who have been surveyed are afraid to describe their households. Usually, their small apartments or rooms have only the equipment necessary for everyday life. Achieving commercial housing for these people is virtually impossible. These people are often in a financial trap that does not allow them to change their situation. This includes both the debt and the total money that these people can raise to meet their needs. In Pardubice, the number of homeless people has increased from 150 to about 400 at present in the last three years. This number will continue to rise. Virtually none of them are guaranteed a permanent income or permanent housing. Many of them are completely excluded from the housing market. If a person lives on the street for more than a year and has debts higher than approximately CZK 250,000 (ca € 9,700), he is older than 45 and has no chance of a better life than staying in a hostel for the rest of his life. Shelters are limited to a period of one year only.

The main obstacles that prevent these people from securing housing are:

- Rental prices.
- Deposit (usually two rentals).
- Indebtedness.

It is becoming increasingly common that respondents deal with their situation most often in the asylum house - hostel or application for a city apartment. this cycle between institutions has been going on for years, and sometimes children who continue in this cycle grow up in it. He sees the starting points that would allow them to change their situation primarily in the following measures:

- Cheap municipal flats with no deposit.
- Enough starting flats not only for young people.
- Cooperation with social workers (positively perceived as functional).
- Construction of a new municipal hostel without foreigners.

The availability of housing from the public's point of view is based on the basic demographic fact and the fact that the age, at which people become independent and start households, is increasing. A rental apartment is the most common place where respondents live. The amount of costs associated with housing corresponds to the prices in the current market; the results show no differences. Therefore, it is important to know what percentage of your income a person spends on housing. From the results, there can be concluded that housing is the most important item in the respondents' budget. This means that the cost of housing is also a key determinant when deciding on your own or another home.

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Table 1: Respondents´ expenditures for the housing costs.

		What percentage of the respondent's total income is housing costs?			
		Less than 25%	25 – 50%	51 – 75%	More than 75%
Monthly expenses for current housing	Up to 6000 CZK	185	99	14	1
	6001 – 10000 CZK	54	168	14	1
	10001 – 14000 CZK	23	108	31	1
	More then 14 000 CZK	6	27	8	0

(Source: Mandys et al., 2019, p. 82)

According to various indicators, the quality of life in Pardubice has been at a high level for a long time. This is significantly reflected in apartment prices. Respondents for reasons of dissatisfaction with their housing situation most often stated:

- Expensive housing, small apartment.
- Living with other people (most often with relatives).

They are often interested in exchanging an apartment for a family house, which is confirmed by previous results from the analysis of the commercial apartment market. The analyze has shown the determinants of the intended departure from the city, it is primarily more affordable housing in the surrounding towns and villages in the area. Inadequate housing supply and possibly better employment possibilities in Prague and Brno, which are the two largest cities in the Czech Republic.

Five years is the most common time when respondents are able to think that they will change their housing situation. The shorter time is not practically unthinkable, more often than not 5 years. If a person does not have the initial capital, cannot expect the help of the family, the waiting time for the possibility of obtaining housing is very long.

Respondents strongly prefer living in their own house. When considering housing, respondents consider as important:

- The purchase price or amount of rent (excluding housing-related costs).
- Regular monthly housing costs (mortgage amount, payment for energy, services, and other fees).
- Proximity to work or school.
- The quality of the environment around the place of residence and safety.
- Transport services and plenty of parking spaces in the area.
- Layout, design, size, and energy consumption.

Respondents perceive the following categories as key barriers to access to housing:

- Prices of new buildings (apartments and houses), including rents in them - clear barriers,
- The prices of older real estate are not a clear barrier, nor is the offer of real estate for rent or sale.

Respondents have virtually no idea about the possibility of financing the purchase of the real estate. Own financial savings are the expected most important source for the acquisition of real estate. Respondents do not expect the family or acquaintances to help them with housing financing in any way. A mortgage and then a loan will be the most commonly used housing finance too.

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4. Conclusions

The development of the strategy at the local level has shown aspects of good practice that can be transferred to other European countries. Above all, it is about the involvement of local representatives in solving the problem, including political support for the proposed solution, while it is also appropriate to use local universities and institutions to provide analytical data and to use the third role of the university in local/regional development. The wide range of actors would be involved. Universities can play the role of facilitators in the participation and strategy-creating processes. Their position as an independent institution from public and local offices as well as from commercial developers is a significant advantage.

Equally important is the use of structural support and national strategies (positives of vertical linking of strategies at the local – regional – national – European level).

One of the few ways to provide housing for people with low incomes (including families) is to put aside the commercial interests of developers and prioritize those projects that create affordable housing. Another way is through socially responsible projects. The recommended option is small apartments according to the interest of the target group. Speculators pose a significant risk if they would deny this group of people the opportunity to acquire these apartments, or who would receive disproportionately high sums of money for their accommodation in the form of social housing benefits.

A significant factor that affects housing is the tax incentives of large companies, which motivate them to build apartment buildings for their employees. Local governments do not have such options and offer the involvement of regional deputies or senators. A similar connection has proven to be historically successful. At the same time, the municipality should increase the number of beds in its residential hotel, because the capacity of the municipal hostel does not correspond to real needs. Most of the positions are filled by foreign workers from large companies. This is also related to the capacity and condition of residential social services, which are owned by the city. At the same time, it makes sense to rent municipal apartments to aid organizations, which then run various housing support programs for their users.

Among the recommendations resulting from the research is the dispersion of socially excluded people throughout the city, not the creation of localities with concentrations of problematic people and thus phenomena. This point is related to the flexible and deliberate allocation of the capacities of municipal residential hotels. It is also important to continuously analyse the number of problematic persons and evaluate their unfavourable situation, who are disqualified from obtaining accommodation in municipal facilities due to their debts. The analyses are related to the setting up of a system of continuous data collection in the field of housing (also aimed at the public), including the acquisition of time series. This element is currently very often missing in the social area, or the data are monitored either randomly or in a form that is not suitable for evaluating the social impacts of policies. At the same time, it is possible to expand the survey to include new topics (e.g. what is the unavailability of obtaining a mortgage). At this point, the output of scientific research from the same country as well as from abroad would be implemented. Another important question here is the methodology as well. The data as well as the studies must be done with clear and respectable methodology and data and outputs´ interpretation. A very important point is to preserve the housing stock owned by the city, and thus to suspend the sale of apartments owned by the city.

Construction of your own rental apartments is one of the ways to regulate rental housing prices, which are constantly rising. Excessive regulation of the housing market (as shown by the development in the Czech Republic) leads to the degradation of the housing stock. (Deloitte, 2021) The size of the intervention of self-government is therefore primarily a political decision, which should be as flexible as possible to the requirements of society. It should act as a prevention for cases where many people do not have commercial

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housing, even though they have a slightly above-average salary. More and more large cities in Europe are facing this problem.

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