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**ACCOMMODATION AFFORDABILITY IN THE PUBLIC OPINION
OF CITIZENS (BASED ON A POLL AMONG TYUMEN RESIDENTS)***

SUMMARY. This article examines social aspects of the accommodation problem in modern Russia, the impact of accommodation provision on demographic characteristics, social reproduction, and mentality. The article justifies the importance of sociological studies of the accommodation problem. The results of the panel survey, conducted in 2008 and 2013 are reflected in detail. The purpose of the survey was to investigate the satisfaction of the Tyumen city residents with their accommodation, their prospects for its improvement, and their attitude to the state program "Affordable Accommodation". In particular, awareness of citizens on the priority of the national project's implementation, the citizens' assessment of the effectiveness of the program's separate directions (modernization of accommodation and communal services, the use of maternity capital, benefits for individual accommodation for large families, increasing the availability of mortgages, providing accommodation for public sector employees, etc.), obstacles to the implementation of the program "Affordable Accommodation", the intentions of citizens in terms of improving their living conditions in the next 5-7 years, and the ways to acquire public accommodation are examined. The survey results suggest that over the last 5 years there has been a significant improvement in public opinion ratings of individual results of the program. Improvements in the living conditions of public sector employees and young families are considered by Tyumen city residents as most effective programs, while at the same time attitudes to a mortgage, which has recently become a real tool for improving living conditions, are rather negative.

KEY WORDS. Accommodation problem, accommodation affordability, accommodation

The role of accommodation in the structure of households' living standard is still, to a greater extent, the object of attention of economists rather than sociologists. Accommodation affordability is regarded more as a characteristic of the real estate market and an individual consumer's behaviour in the market, than one of the key factors in the formation of the social environment and the public way of living. Accordingly, accommodation problems are limited to the study of such issues as the correlation of average incomes and prices in local markets [1, 2], the comparative effectiveness of different formats of deferred payment for a newly purchased accommodation (mortgages, mutual cooperatives, various installment plans from developers, etc.) [3, 4, 5], the role of government support (loans, subsidies for

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purchasing accommodation) in the rehabilitation of problematic, in terms of staff stability, areas of social infrastructure [6, 7].

In addition to that, there is the macroeconomic dimension of the accommodation problem, including the role of mass housing construction as virtually a single impetus for global economic growth as a means of solving demographic problems of the country and as the main instrument to overcome the distortions of the existing system of settlement. Nowadays social aspects of the accommodation problem remain almost beyond scientific study.

The reason for this phenomenon may be in the fact that the shortage of accommodation for a long time has not only been a social but also a political problem (for many decades the regime failed to move the accommodation problem from a virtually “dead” point to an advance within the acceptable scale, from the point of view of developed countries). Therefore, attracting too much attention to this issue was not welcome. Social aspects of the accommodation problem were discussed (for example, in Mikhail Bulgakov’s novel “The Master and Margarita”: “Muscovites are good people, only the housing problem has corrupted them”), but the discussion was somehow dull and vague. Yet, F. Engels, for example, considered the living conditions as perhaps the most significant social parameter of the status and lifestyle of the working class during the Industrial Revolution and the rapid process of urbanization [8]. Accommodation may be the subject of multifaceted sociological interest.

In particular, accommodation provision (access to the accommodation market) is one of the most essential criteria of social differentiation (J. Reks and R. Moore, in this context, used the term “housing class” [9], the theoretical and sociological potential of which, in our opinion, is totally underestimated), and one of the main empirical factors of such social phenomenon as “poverty” (for many communities the lack of access to the accommodation market constitutes the poverty line [10], i.e., the inability to meet one of the basic needs which set the lower boundary of social reproduction).

Accommodation provision defines many of the typical features of demographic behavior for the local community, such as the average age of marriage, the proportion of common-law marriages, the expected number of children in the family, etc. Access to the residential real estate market is the most significant factor of spatial mobility and professional orientation. Accommodation, in many ways, defines the lifestyle of the family, especially leisure activities, self-education opportunities, the conditions of children’s socialization, the nature of conjugal relationship.

Moreover, accommodation conditions and their genesis impact social mentality. We do not recall here utopian attempts to form “a new human” through a collective (communal) household. Yet, today, the majority of social scientists agree that, say, exuberant individualism of today’s Russians comes from the forced collective settlement: several generations of our fellow citizens have been cultivating the tendency to social isolation due to the fatigue from a communal way of life of huge urban apartments and total social control of the rural environment [11].

In brief, accommodation and accommodation problem in the long term should, in our view, become one of the central areas of sociological research as their role in

shaping the foundations of social life is too high in Russia. In this sense, the research should start with the study of public opinion, especially in the cities where the differentiation of living conditions of households is much more sharply expressed, and the impact of accommodation on the structure and quality of life of the population is much higher.

In 2008 and 2013 a panel survey was conducted in Tyumen in order to study urban residents' satisfaction with their housing conditions and the prospects of their improvement (accommodation affordability), as well as the attitude of citizens to the "Affordable Accommodation" project, which accumulates the authorities' efforts to improve the quality of life in terms of improving the living conditions. The study was conducted on the basis of a representative three-stage sample (the first stage – district-oriented, the second – based on quotas on sex and age, the third – random repetition-free). At each of the two phases of the study 545 permanent residents of the city were interviewed. The sampling error does not exceed 5%. The study revealed the following results. The survey showed that 85% of Tyumen citizens in one way or another are informed about the implementation of the country's national program "Affordable Accommodation". Moreover, 60% of the citizens expressed confidence that they have specific information about the program enabling them to make economic decisions. Another 25% "heard something, but did not get the essence". Only 15% of the citizens do not know anything about this program.

A five-year period of implementation of the program "Affordable Accommodation" starts bringing positive results: 41% of the respondents rate it as successful only in the Tyumen Region, 15% consider it to be quite successful, and 26% estimate the program as a rather successful one. There are some facts that prove that it is early to accomplish this social project, as 32% of the citizens are critical with regard to the success of the program "Affordable Accommodation" in the regional center: 19% believe that this program is rather unsuccessful, while 13% believe that this program has practically failed. The evaluation of the effectiveness of the program "Affordable Accommodation" has considerably grown over the past 5 years.

If we focus on the index of success of the project "Affordable Accommodation", introduced in the survey of 2008, for Tyumen it was 2.3 in 2008 (the estimation of the project's success was dominated by negative evaluations), and in 2013 it increased to 2.6 (the public opinion in this case, albeit with a narrow margin, is dominated by the positive evaluation).

The number of those who nowadays evaluate the program negatively is lower than that of people who need to improve their living conditions, but do not see the appropriate tools to realize this need (42 % – "would like to improve their living conditions, but are unable to do so"). In most cases, these people have low income

* The max. value of the index is $I = 4$, which means that 100% of the population consider the project successful. The min. value of the index value is $I = 1$, which means that the entire population believes that the project is badly implemented. The average value is $I = 2.5$, which shows that people's answers are equally distributed (50:50). The more the value of the index differs from the average one in one way or the other, the higher the proportion of the population that reported one or the other version.

(“buying clothes is difficult for them”) – 51 % of this group stated that the program is implemented in a rather unsuccessful or bad way. The residents of dilapidated accommodation are critical of the success of the program. There are only 3% of those who believe that the program is implemented successfully, while 31% claim that it is being poorly implemented.

Positive evaluation of the program is not significantly dependent on the age of a respondent (it can only be noted that the oldest age group – 65 and older – has a more critical attitude to the program, whereas people of the active working age – 30-49 years old – more than others are willing to give the program definite evaluations, within this category there are only 22% of those who find it difficult).

The findings of the study suggest that the specific results of the program “Affordable Accommodation” can be subdivided into the following groups:

I. The results marked by almost absolute positive public opinion of Tyumen citizens (confirmed by public opinion). They are: 1) “The volumes of accommodation construction in Tyumen are rising” 2) “People take mortgages (not within the program for young families)” 3) “Young families receive subsidies for acquiring accommodation”.

II. The results which half of Tyumen population is ready to confirm and agree to are the following: 1) “People get donated land to construct individual houses”; 2) “State employees receive subsidies for the purchase of apartments”; 3) “Families of military men and families of the employees of the Ministry of Home Affairs receive accommodation”; 4) “Veterans and disabled people get accommodation”.

III. The results not observed in the public opinion of Tyumen citizens (the number of citizens sharing such a point of view is slightly higher than or comparable to the proportion of those who reject it with the large number of those who find it difficult to assess the result) are: 1) “People from state waiting lists get subsidies for accommodation”; 2) “People moving from the North get accommodation”; 3) “Liquidators of emergencies and disasters get accommodation”; 4) “The terms of mortgage installment have been increased”.

IV. The results, according to which negative attitude to the program prevails over the positive one, are the following: 1) “More socially maintained accommodation has been constructed recently”; 2) “Mortgage interest rates have been reduced”; 3) “Forced migrants from other countries get accommodation”.

It is reasonable to elaborate on some of the obtained results. Over the past five years (from 2008 to 2013) there was a significant improvement in public opinion ratings of the individual results of the program “Affordable Accommodation”. In particular, the fact that young families receive subsidies to purchase or construct accommodation in 2008 was acknowledged by 58% of Tyumen citizens, and in 2013 this number has risen to 77% (the proportion of positive evaluation increased by almost 20%). At the same time, the proportion of those rejecting the program’s effective work declined from 14% to 8%, and the number of people uninformed that young families receive accommodation subsidies under a separate program decreased by half – from 29% to 15%. This result is 100% confirmed by the employees of state and municipal governments. Even 55%

of students, who are generally less knowledgeable about all aspects of the program “Affordable Accommodation”, know about it.

Similarly, the number of Tyumen citizens confirming the result that “People are taking mortgages more actively (not within the program for young families)” has increased by almost 20% – from 66 % to 88%. That is, mortgage lending has become a publicly recognized tool to improve housing conditions. In 2013 only 5% of respondents do not agree with this result, and 7% did not know about it. The result is almost equally valued by all socio-professional, age, and income groups. It is expressed primarily by the fact that the proportion of respondents who reject the result does not exceed 7% in any of the above mentioned spheres. The exception is the citizens with low income, employed in the service sector (this group provides a generally worse estimation of its prospects for improving living conditions and has a critical attitude to the program “Affordable Accommodation”).

The residents of Tyumen identified another obvious result of the implementation of the program, that is the growing volume of residential construction. The proportion of respondents confirming this result has increased by 30% over the past five years – from 63% in 2008 to 93% in 2013. The number of citizens not supporting this conclusion decreased three-fold – from 10% in 2008 to 3% in 2013. The proportion of residents who failed to give a definite assessment of the state of affairs in this area became seven times lower – it decreased from 27% in 2008 to 4% in 2013.

The sociological interpretation of the respondents’ opinions regarding the implementation of one of the program’s tasks, namely the increase in social accommodation construction, also attracts much attention. The fact is that in the past five years, which passed since the first phase of the research, social accommodation in Russia has not been constructed due to the inability to create either legal framework or proper economic conditions to realize this task. At the same time, the proportion of citizens supporting the idea that the construction of mythical “social accommodation” is growing, increased compared to 2008 by 7% (the number of those who disagree rose by 15%). Apparently, the respondents, not knowing the intricacies of the problem, mean flats, granted to the privileged categories of the population by state or municipal authorities, under the name of “social accommodation”. To be fair, we should note that Tyumen citizens are still at odds with reality: a substantial majority of citizens believe that the volume of social housing has not increased. This fact is particularly evident for 46% of the residents of dilapidated apartment buildings and for 53% of households’ residents (or those occupying part of a private house).

On average, among respondents in Tyumen 52% noticed that the housing subsidy scheme for public sector employees started working. At the same time, 27% of respondents believe that it is not true. Finally, 21% of the respondents were not at all aware of the fact that there is such a social project in Tyumen. This fact indicates either overt defects in the system of its information support, or that the authorities did not want to attract mass attention to it, for fear of a negative reaction of other social

groups that are implicitly, through taxes and the budget, funding the project with no hope of becoming its beneficiaries. In addition, the study shows that the project does not yet fully comply with its professionally motivating function. This, in particular, is justified by the fact that 36% of students know nothing of the accommodation subsidy program for public sector employees. The authorities persuade this category of citizens to be employed in the public sector of social infrastructure by offering to solve their accommodation problem.

Taking into consideration the dynamics of the five-year period and the significant positive changes in the evaluation of the results of the program "Affordable Accommodation" in Tyumen, it is obvious that only the results concerning the role of banks in solving the housing problems of the population can be recognized as unsatisfactory or alarming ones. The requirements for the banking community to prolong the terms of loan payment and lower interest rates set for the national program "Affordable Accommodation" seem most unsecure for Tyumen citizens. Moreover, their assessment of the relationship between banks and individual borrowers has become even worse than in 2008. Thus, over the past five years, the number of those who approve of the position of "The terms of loan payment for purchasing accommodation" has declined by 5%.

Besides, the proportion of those who disapprove of this statement has increased twofold – from 16% in 2008 to 31% in 2013. In this case, 41% of the participants in 2013 were not able to assess the situation in this matter at all, not having the relevant information. For the young people and the people of active working age, the theme of prolonging loan payment terms is more relevant: some proportion of respondents found it difficult to evaluate the situation which has developed in this area (33% in the group aged 18-29; 36% – in the group aged 30-49; 49% – in the group aged 50-64; 65% – in the group aged 65 and older).

In this case, young people under 30 have a most positive attitude: here 36% support the improvement in relations between banks and individual borrowers, yet 31% of young people deny this improvement. The most critical assessments are given in the group aged 30-49: the proportion of positive ratings here is only 27%, while the share of negative views is 38%. The proportion of respondents who are able to assess the situation in the area under discussion, increases in the correlation to the income of the family, with approximately equally growing number of both negative and positive opinions.

As for the statement, that "Loan interest rates have decreased", the proportion of those who confirm it has not changed for the past five years, but the proportion of those who disagree with this statement has increased by 10%. The greatest proportion of those who deny this thesis is within the group of respondents aged 30-49 (45%) and among the residents of the private sector who are employed but do not have a high income (50%). In general we can state that the attitude of the working population of Tyumen to the banking part of the program "Affordable Accommodation" (loan terms, interest rates) is rather negative. On the other hand, the negative assessment

may be associated with the expansion and experience in the use of bank loans, which have become part of life of Tyumen citizens.

The structure of public opinion about the causes that prevent the implementation of the “Affordable Accommodation” program in 2008 has undergone relatively few changes. The main reason, pointed at by most respondents, that “people have too little money to take advantage of state accommodation programs” remained unchanged. In 2008, this reason was named by 68% of respondents, whereas in 2013 71% of respondents pointed at it. Moreover, in 2013 the related problem – “a rapid rise in accommodation prices” rose; it was accompanied by the increase in the volume and pace of implementing accommodation programs.

This problem was identified by 74% of respondents (in 2008 it was not offered for assessment). The proportion of residents, who listed “red tape and bureaucracy” among the causes that prevent the implementation of the program, has not changed during the past 5 years. In 2008, this reason ranked second in the rating of reasons. In 2013, the rating of reasons was enlarged by the meaningful factors like “the state does not allocate enough money for that purpose” (41% of respondents stated it in 2013 and 34% – in 2008) and “the inappropriate expenditure of funds on the part of officials” (39% of respondents stated it in 2013, 34% – in 2008).

There are two more reasons, slowing down the “Affordable Accommodation” program, the role of which has significantly increased for the past 5 years according to the opinion of Tyumen citizens. Firstly, these are the claims about the misuse of money by accommodation development organizations and “unscrupulous developers” (36% in 2013 vs. 21% in 2008). Secondly, it is the “jealousy” of low-income employees of small businesses who believe that the public sector is still given the opportunity and hope to get accommodation, while people working in small business are practically devoid of this opportunity (25% in 2013 compared to 17% in 2008).

On the other hand, some “hampering factors” have lost their relevance in the past five years. For example, there has been a 7% decline in the number of people referring to the difficulties with registration of necessary papers, as, apparently, this process has been significantly simplified. The proportion of those who identified bribes as yet another reason preventing the implementation of the “Affordable Accommodation” program slightly decreased. The number of those who consider such projects as the “Affordable Accommodation” program to be generally hopeless in Russia substantially decreased by 9%. Today only 13 % are pessimistic about the program against 22% in 2008.

Judging by the response to a question about the prospects to improve living conditions for the last five years, the situation with accommodation provision in Tyumen has greatly improved. For example, in 2013, 31% of respondents stated that they do not need to improve their living conditions, in contrast to 19% in 2008. The number of those who would like to, but cannot afford to improve their living conditions declined almost one and a half times (from 42% in 2008 to 31% in 2013). As for the popularity of specific mechanisms for property acquisition, the situation is the following. The percentage of Tyumen residents planning to obtain housing through

subsidies for young families and for people employed at the public sector has not changed. The same can be stated about the proportion of Tyumen residents who plan to spend their own savings on buying accommodation, applying for accommodation as a privileged social category, or by the demolition program of dilapidated housing (the proportion changed by less than 2%). At the same time the number of those who are planning to take a mortgage decreased by 4%. There appeared those who are planning to invest maternity capital (a relatively new tool) to improve the living conditions.

Despite the fact that there are many positive changes concerning the implementation of the “Affordable Accommodation” program in the public opinion of Tyumen citizens, the assessment of prospects of positive changes in providing citizens with accommodation comparing to 2008 has become more pessimistic: the proportion of respondents who believe that positive changes will never happen increased by 11% – from 17% in 2008 to 28% in 2013. The number of those who believe that significant positive changes take a long time, not less than 10 years, grew by 4%, from 27% in 2008 to 31% in 2013. The number of those who expect significant positive changes in 3 or 4 years, decreased by 4%, confirming the general trend of social disappointment at the possibility to solve the problem quickly. The proportion of residents expecting a positive change in the near future (a year or two) remained unchanged, and the same can be stated about those who believe that significant positive changes are taking place today (the changes are less than the statistical error of the study).

The pessimism of the respondents about prospective significant improvements in the implementation of the program increases with their age. For example, among 21% of young respondents and 41% of those aged 65 years and over people are sure there will be no positive changes at all. The residents of multi-storied, non-capital, and dilapidated apartment houses seem desperately pessimistic – here 60% stated that the changes for the better are not at all likely. To a much lesser extent the assessment of the future correlates with the income of the respondents and their workplace.

Thus, the conducted panel sociological research leads to the following conclusions: Tyumen citizens have a generally positive attitude to the “Affordable Accommodation” project. The implementation of the program is particularly effective in supporting state employees and young families. Over the past five years mortgages have turned from dreams to reality for many Tyumen citizens; it has become a recognized full-fledged tool for improving living conditions. However, in general, Tyumen residents evaluate the result of mortgage programs as a negative one. Economically active population, aged 30-49 with the experience of mortgage taking, is especially prone to such estimations.

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