

Local government or state: expectations of suburban rural residents for meeting housing needs. A case study of suburban rural areas of Lodz, Poland

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Abstract. The article investigates rural suburban residents' expectations regarding housing policies supported by state and local authorities. The analysis is based on representative survey data collected in 2024 from 607 inhabitants of the Suburban Rural Areas of Lodz in Poland. Logit models revealed the substantial impact of socioeconomic characteristics and housing conditions on the respondents' expectations. Older people, as well as those who are divorced or separated, exhibited a higher propensity to expect government support, while employed people and homeowners were less inclined to seek public support. Housing policies implemented by local governments have attracted greater levels of support. The most preferred forms of support are preparing land for construction and allocating new plots. The findings point to a strong preference for local infrastructure initiatives over the direct provision of social housing. Furthermore, the analysis emphasises the importance of aligning policies with the distinct characteristics of rural regions and their populations.

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1. Introduction

Housing policy, as a state sectoral policy, is implemented at both the central and local levels. It involves actors from various sectors, including public, social, and private entities. Citizens hold divergent views on the extent of governmental intervention in this domain (Lis, 2019: 2). These perspectives are influenced by a variety of factors, including residential status (Manville, 2023), employment, sociodemographic characteristics (e.g., gender, age, and the presence of children in the household), socioeconomic conditions (e.g., income and education) (Muuri et al., 2012), and macrosocial determinants such as national income, unemployment, and poverty (Czerniawska, 2015). Access to adequate living conditions is increasingly shaped by local circumstances and policies (Hoekstra, 2020; Rink & Egner, 2022: 431). Investigating public opinion provides critical insights and practical recommendations for designing strategies at both the local and national levels. It also facilitates the evaluation of trends and changes in social norms and attitudes related to residential issues (Cohen et al., 2011). However, this subject has not been sufficiently addressed in the extant literature.

In recent decades, rural areas, both in Poland and internationally, have undergone profound demographic, socio-economic, and spatial transformations (Bański & Stola, 2002; Heffner, 2016; Knickel et al., 2018; Li et al., 2019), leading to significant differentiation. At one end of the spectrum, we observe the marginalisation of poorly developed, depopulating peripheral areas (Knickel et al., 2018; Li et al., 2019). At the other end, there is advancing suburbanisation and the intensification of socio-economic processes in more privileged areas located near larger cities, where anthropogenic pressure is high. Rural housing constitutes one of the most visible and contested indicators of these processes (Gkartzios & Scott, 2009: 1755).

The development of the residential function is particularly important in suburban municipalities, which have been attracting new settlers for at least two decades (Shaw et al., 2020). These new settlers often originate from the urban middle class (Murdoch & Lowe, 2003), which contributes to the gentrification of rural space (Phillips, 2004; Smith, 2007). Rural natural and cultural resources are perceived as an attractive alternative to the city, while climate change, the experience of the COVID-19 pandemic, and images of the war in Ukraine reinforce the image of the countryside as a “safe haven” that better corresponds to individuals’ psychosocial needs (Kaleta, 2021). Simultaneously, the growing attractiveness of rural living reveals deepening social inequalities (Shucksmith, 2025) and tensions related to changing land use and the aspirations of

new residents, which directly affect the development trajectories of suburban areas (Gkartzios & Scott, 2013).

The increased interest in settling in suburban rural areas—which results from factors like greater mobility, the possibility of commuting from rural locations near urban centres, in-migration, and the ownership of second homes in the countryside—raises the question of the rationale for and direction of local housing policy from the perspective of residents of these rural suburban communes.

The present study contributes to the broader discourse on residents’ attitudes toward locally implemented housing policies while addressing a notable research gap. The novelty of our research lies in capturing the perspectives of policy recipients in suburban municipalities within a metropolitan area of Central Poland. The primary objective of this article is to identify suburban rural residents’ expectations regarding the roles of the state and local government in addressing local housing needs. The results of the research may be useful for a more accurate understanding of the co-management processes taking place in rural areas in Central and Eastern Europe (Jacob et al., 1993; Dufty 2007; Lackowska et al., 2012). The following research questions guide the study:

1. To what extent do residents of rural municipalities expect housing support from state and local government entities?
2. Which demographic, socio-economic, or other characteristics influence these expectations?
3. What forms of support should local governments provide?

2. Housing policy – the Polish context

The structure of any housing system is shaped by the prevailing socioeconomic framework, the historical trajectory of housing policy, and, to a considerable extent, the beliefs and values of those in positions of authority (Balchin, 1996). In Poland, historical circumstances exert a profound influence.

Following a period of formal nonexistence that spanned 123 years, the Polish state embarked on a process of reconstruction in 1918. The prevailing housing conditions during this period were characterised by economic underdevelopment, the predominance of an agrarian society, and the absence of social reforms (Kucharska-Stasiak et al., 2020). The strategies employed to address housing needs in Poland exhibited distinct differences between rural and urban regions. In rural regions, homeownership was the predominant model, while urban areas were characterised primarily by a rental housing stock. However, rural housing was often characterised by its small size, overcrowding,

and substandard quality. This pronounced disparity between rural and urban housing conditions during the period 1918-1939 also stemmed from broader social and cultural factors. During this period, housing policy was predominantly oriented towards fostering private construction.

Under the socialist system, the majority of new housing was constructed by socialised entities. Noteworthy disparities in construction activity emerged between urban and rural areas, primarily due to migration patterns and the absence of housing cooperatives in rural regions. During the socialist period, housing conditions underwent substantial improvement, particularly with regard to infrastructure, as a result of state modernisation initiatives.

The 1990s witnessed a shift towards a neoliberal economic model, marked by deregulation, privatisation, and the contraction of the welfare state (Taruvunga & Mooya, 2018). In the aftermath of 1989, when Poland transitioned from communism to a market economy, the state experienced a shift in its interventionist approach, leading to a reduction in its direct involvement in the housing sector and a transition towards a more supportive role in the development of the housing market. The decentralisation process transferred the primary responsibility for meeting housing needs to local governments. Local authorities were mandated to develop independent housing policies that were aligned with local needs and resources, while adhering to unified market regulations established at the national level (Muczyński, 2011).

Currently, a housing policy for rural areas is conspicuously absent. Concurrently, state-level strategic documents, which delineate systemic frameworks for development policy, omit this issue. At the local level, housing policy tends to be addressed in a selective manner, with a greater emphasis placed on market-based transactions than on social considerations (Miklaszewska et al., 2024).

The need to differentiate and tailor instruments of public housing support for urban and rural areas is driven by significant disparities in existing housing infrastructure and the prevailing models of housing provision. According to data from 2023, the number of dwellings per 1,000 inhabitants in rural communes stood at 332.5, compared to 478.4 in urban areas. In rural areas, homeownership is the predominant form of housing, comprising 96.8% of the housing stock (compared to 86.4% in urban areas), predominantly in single-family homes. However, this housing stock is characterised by lower standards. For instance, 88.1% of rural dwellings are equipped with bathrooms, compared to 95.8% in urban areas. Similarly, 94.6% of rural dwellings have access to running water, compared to 97.7% in urban areas. Additionally, 81%

of rural dwellings are equipped with central heating, compared to 89.9% in urban areas. Notwithstanding these comparatively lower standards, rural dwellings tend to offer more space. On average, rural homes boast an approximate floor area of 99.1 square metres, which is significantly higher than the 65.8 square metres observed in urban areas. Similarly, the average usable floor area per person in rural areas is 28.6 square meters, which is also notably higher than the 26.7 square meters recorded in urban areas (CSO, 2023).

3. Research materials and methods

The analysis covers exclusively suburban rural communes located in the immediate vicinity of Łódź. The choice of this area is motivated by the advanced suburbanisation observed there, which is manifested in intensive in-migration, dynamic residential construction, and an ongoing transformation of the local socio-economic structure.

The data utilised in the study were derived from an original survey conducted in 2024 using a structured questionnaire interview technique. The survey targeted a total of 607 residents from the following rural suburban municipalities: Andrespol, Brójce, Ksawerów, Nowosolna, Pabianice, and Zgierz (*Note 1*) (Fig. 1). These municipalities are located adjacent to the city of Łódź, which is situated in the central region of Poland and is the fourth most populous city in the country, with an estimated population of 652,000 inhabitants.

The study was conducted on a representative sample, selected through stratified random sampling in six rural municipalities in the Łódź Voivodeship (Central Poland). The sample was based on demographic data that reflect the population structure of each municipality. Residents



Fig. 1. Location of the rural municipalities included in the study

Source: own elaboration based on <https://www.geoportal.gov.pl/>

aged 18 and older were selected using stratification by gender and age. Other socio-economic characteristics (e.g., income, employment status, household type) were not used as stratification variables and therefore may deviate from population parameters. The composition of the sample accurately reflected its proportional representation within the total municipal population.

Table 1. Background characteristics of the respondents and the overall population of the investigated municipalities

Characteristics	Percentage of respondents	Percentage of population (National Census 2021)
Gender:		
Women	52.7	51.5
Men	47.3	48.5
Age:		
18–29	15.2	14.9
30–59	53.4	55.3
60+	31.5	29.8
Education:		
Primary	9.4	NA
Vocational	19.8	
Secondary	43.2	
Higher	27.7	
Marital status:		
Single	18.1	NA
Married or cohabiting	69.7	
Divorced or separated	6.1	
Widowed	6.1	
Household size:		
1 person	7.1	14.1
2 people	25.7	22.4
3 people	25.9	20.7
4 people	24.2	21.8
5 people and larger	17.2	21.0
Housing unit:		
House	91.3	NA
Flat in a multi-family building	8.7	
Housing status:		
Rent-free	29.5	NA
Rent	3.3	
Ownership	67.2	

Source: own work based on a questionnaire survey and National Census 2021 data

The sample exhibited a slight predominance of women, middle-aged and older individuals, individuals in relationships, residents of two, three, and four-person households, and individuals residing in their single-family homes (Table 1).

In the preliminary phase of the study, we examined respondents' perspectives on the rationale for central and local government authorities implementing an active housing policy in rural areas. Initially, a 7-point scale was used to assess these opinions (1 = the state/local government should not support residents in meeting housing needs at all; 7 = the state/local government should significantly support residents in meeting housing needs). However, due to the uneven distribution of responses, with a pronounced left-skewed asymmetry, this scale was simplified into a binary format: 0 = the state/local government should not support residents in meeting housing needs; 1 = the state/local government should support residents in meeting housing needs.

The broad spectrum of respondent characteristics further helped identify the pivotal factors that determine their expectations regarding public support for housing in rural areas. These factors were identified based on estimated logistic regressions (Peng et al., 2002):

$$P(Y = 1|x_1, \dots, x_k) = \frac{\exp(\beta_0 + \sum_{i=1}^k \beta_i x_i)}{1 + \exp(\beta_0 + \sum_{i=1}^k \beta_i x_i)}$$

where:

$P(Y = 1|x_1, \dots, x_k)$ – the conditional probability of the dependent variable assuming the value of 1, given a specific level of the explanatory variables. $x_1, \dots, x_k$;

$\beta_1, \dots, \beta_k$ – logistic regression coefficients;

β_0 – intercept term;

$x_1, \dots, x_k$ – explanatory variables.

The initial set of explanatory variables included the social characteristics of respondents and their households (gender, age, education, marital status, household size); economic characteristics (sources of income, estimated monthly net household income, housing expenses); housing situation characteristics (type of residential property, legal title to the property, features of the dwellings, housing satisfaction); social activity (participation in elections, involvement in local organisations, level of knowledge about local government actions and initiatives); and attachment to the place of residence (length of residence in the commune, living satisfaction). However, a considerable proportion of these variables did not exhibit statistically significant predictive value in determining respondents' expectations regarding public housing support (as detailed in Table 2).

Logistic regressions were estimated using the maximum likelihood method with STATA 16.0 software. The statistical significance of the entire models was verified using the likelihood ratio test, and their goodness of fit

Table 2. Characteristics of the explanatory variables

Variable	Description
Age	Respondent's age in years
Education:	
Primary (reference variable)	Value of 1 for a given level of education, 0 otherwise
Vocational	
Secondary	
Higher	
Marital status:	
Single (reference variable)	Value of 1 for a given marital status, 0 otherwise
Married or cohabiting	
Divorced or separated	
Widowed	
Sources of income:	
Unemployment (reference variable)	Value of 1 for respondents with a specific category of income source, 0 otherwise
Employment	
Business or agricultural farm	
Retirement or disability pension	
Net Income p.c.	Average monthly net household income per capita (in thousands of PLN)
Housing unit:	
Flat (reference variable)	Value of 1 for a given type of property, 0 otherwise
House	
Living space p.c.	The usable floor area of a residential property per person in square meters
Satisfaction	Level of satisfaction with living in a given municipality (7-point scale: 1 = very dissatisfied, 7 = very satisfied)

Source: own work

was evaluated with pseudo- R^2 coefficients. Furthermore, multicollinearity among independent variables was examined (Hilbe, 2016).

In the next stage, respondents who indicated a need for a housing policy in rural areas were asked about their preferred forms of public support. Given the interviews' limited thematic scope, the analysis of optimal support instruments focused exclusively on local government measures.

4. Research results

To address the initial research question, we estimated the percentage of respondents who expected the state and local government support to meet housing needs. Responses were overwhelmingly positive: nearly 65% expected adequate state support for rural housing needs (Fig.2). This finding suggests that residents are aware of the limitations of local housing policy and regard

government programs as necessary to meet these needs. The proportion of respondents who advocate for housing support from local government is notably higher, at 83%, likely due to perceptions that municipality better understand the specific needs of their residents. A high percentage of positive responses in both cases indicates that housing policy should adopt a multifaceted approach, engaging both central and local public administration structures.

The estimated logistic regressions identified key determinants of respondents' opinions on housing support from state and local government (Table 3), addressing the second research question. However, it is important to note that the model's exogenous variables account for only a limited share of variation in respondents' stated positions.

The models confirmed that socioeconomic characteristics and current housing conditions significantly shape respondents' opinions on public housing support.

For state support, expectations for receiving support increase with age (the odds ratio increases by 2.66% per

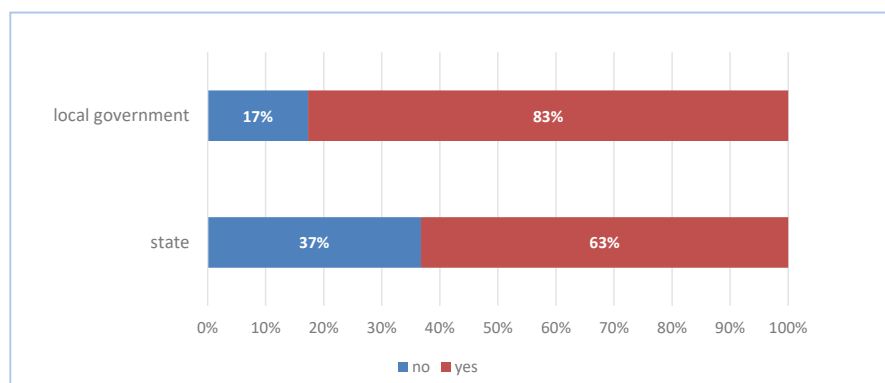


Fig. 2. Respondents' expectations in terms of public support in meeting housing needs
Source: own work

year). Furthermore, expectations are 75.18% higher among separated or divorced individuals than those who are single. The need for a proactive housing policy diminishes among individuals with regular income. Compared to the unemployed (the reference group), the odds of expecting state-provided housing support diminish by 55.4% for salaried employees, by 71.46% for retirees, and by 70.06% for business owners or individuals

running a farming business. Furthermore, specific characteristics of housing arrangements have been identified as potential disincentives for the dependent variable, as expectations decline by 0.72% for each additional square metre allocated per household member. Expectations are also considerably lower (by 68.25%) for single-family home residents compared to those residing in apartments within multi-family buildings.

Table 3. Determinants of the respondents' opinions on the legitimacy of housing policy in rural suburban municipalities

Variable	Housing support from the state		Housing support from the local government	
	Estimate	OR ^a	Estimate	OR ^a
Const.	1.7905***	5.9922	-0.3578	0.6992
Age	0.0262***	1.0266		
Vocational			1.0104**	2.7468
Secondary			0.6847	1.9832
Higher			0.8945*	2.4462
Married or cohabiting	-0.3931	0.6749	0.1612	1.1749
Divorced or separated	0.5606*	1.7518	1.1435**	3.1376
Widowed	-0.0503	0.9509	1.0082	2.7406
Employment	-0.8074**	0.4460		
Business or agricultural farm	-1.2059***	0.2994		
Retirement or disability pension	-1.2539***	0.2854		
Net Income p.c.			-0.2795***	0.7562
Living space p.c.	-0.0072**	0.9928		
House	-1.1474***	0.3175		
Satisfaction			0.3731***	1.4522
Number of obs.		607		607
LR chi ²		43.49***		38.18***
Pseudo R ² :				
Cox and Snell		0.069		0.061
Nagelkerke		0.095		0.101
McFadden		0.054		0.068
Count		0.641		0.824

ORa – odds ratio; significance level: * 10%; ** 5% and *** 1%

Source: own elaboration.

For local government (municipal) support, key explanatory factors that influence respondents' attitudes to municipal housing policy include education level, marital status, financial situation, and satisfaction with living in their commune. Compared to the reference group (primary education), the odds of expecting municipal support for housing increase by 174.68% for individuals with vocational education and by 144.42% for those with higher education. Similar to the state support model, the odds of such expectations are 213.76% higher for divorced or separated individuals compared to those who are single. The perceived level of living satisfaction has a stimulatory effect on expectations of a local housing policy, with the odds ratio increasing by 45.22% for each point on a 7-point scale. However, the average declared monthly net income per household member negatively affects expectations of local housing support. In this instance, the odds ratio exhibited a 24.38% decrease for every 1,000 PLN increment in net income per capita.

In summary, residents of rural areas recognise the need for public support in the housing sector. These expectations are predominantly directed towards local government authorities. This phenomenon can be attributed to the municipality's capacity to more accurately identify the housing needs and deficiencies of the local community and implement suitable remedial measures (Sihvo & Uusitalo, 1995; Svallfors, 1995; Muuri et al., 2012). The odds of such expectations are higher among households struggling with difficult family, economic,

and housing situations, with educational attainment and subjective assessment of local living conditions also acting as salient factors.

The analysis yielded insights into the third research question, identifying the most significant forms of housing support that the respondents expect from local governments. The predominant form of support consists of instruments that empower residents to address their housing needs autonomously through buying or building a house (62.6%) (Fig. 3). Among the respondents in this group, the preferred solutions include providing infrastructure for housing development (68.9%) and designating more land for residential construction (68.4%).

Inhabitants of rural suburban municipalities exhibited limited preference for the municipality's obligation to provide housing stock. Less than 40% of the respondents think that local authorities should have a housing stock available to households with a difficult financial situation that makes it impossible for them to meet their needs in the market. The respondents further posit that the primary focus of local government initiatives should be twofold: first, enhancing the quality of existing housing through renovation and modernisation efforts (78.6% of respondents in this group), and second, adapting vacant communal buildings for residential use (72.2% of respondents in this group). In contrast, a comparatively smaller percentage of respondents expressed the view that the

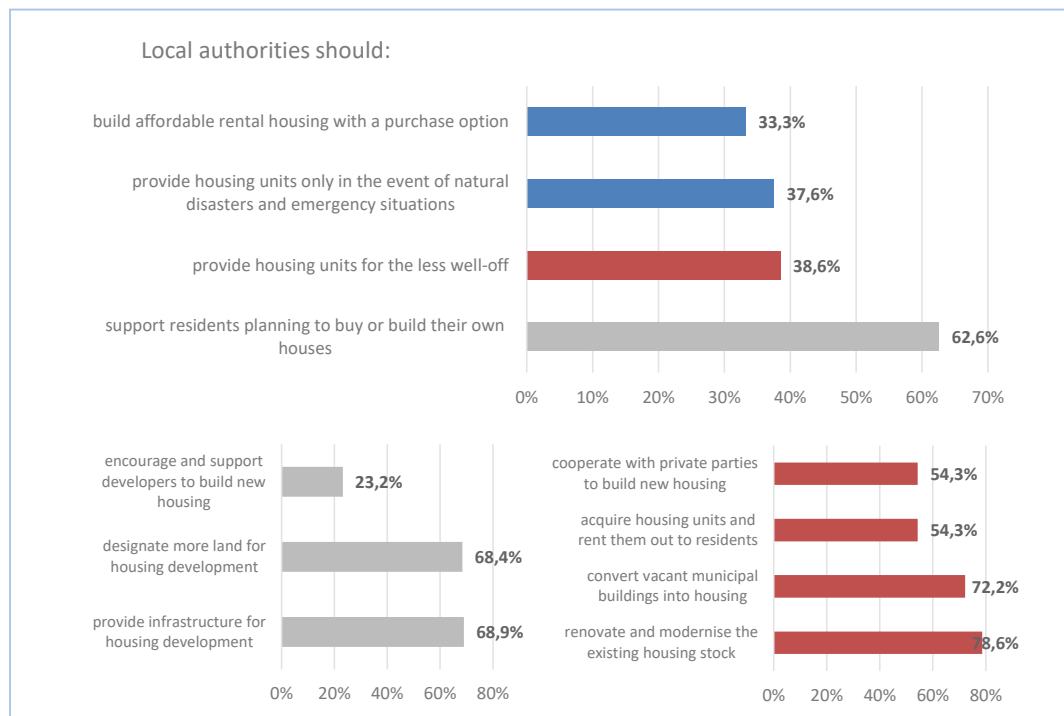


Fig. 3. Forms of local housing support expected by respondents

Source: own work

municipality should build or purchase flats to rent them to low-income residents (54.3% of respondents).

As indicated by the respondents, less prioritised forms of local housing support include the provision of housing by local authorities to individuals who have lost their homes due to natural disasters or other crises (37.6% of all respondents) and the construction of rental housing by the municipality with an option for tenants to purchase (33.3% of all respondents). These instruments of support are consistent with the prevailing rural model of addressing housing needs, wherein homeownership is the preferred solution (Gkartzios & Shucksmith, 2015). Consequently, the primary responsibility of local governments should be to enhance the availability of land for residential development, in conjunction with the requisite infrastructure. Municipal housing, recognised as a pivotal instrument of housing policy within urban centres, does not garner the same level of priority among surveyed households. The findings underscore the necessity to develop a coherent and customised housing policy specifically designed to meet the needs of the rural population.

5. Discussion and conclusions

The need for an active housing policy is recognised by both the entities responsible for it—central and local authorities—and its potential beneficiaries, i.e., households (Markowski et al., 2018; Potocki, 2024). However, public debate continues regarding its scope, goals, and implementation instruments (Salamon & Muzioł-Węclawowicz, 2015; Muzioł-Węclawowicz et al., 2018; Lis, 2019). The solutions implemented so far have most often reflect compromises between political interest, social expectations, financial constraints, and the available resources.

National housing strategies and programmes have largely failed to account for the fundamental differences in how housing needs are met in urban and rural environments. As a result, the proposed solutions were mainly aimed at improving the living conditions of city dwellers, where problems are typically larger in scale, inadvertently discriminating against rural municipalities to some extent.

While municipal governments have a better understanding of residents' actual needs and expectations, practice shows that housing policy is more efficiently delivered in urban municipalities than in rural ones. A limited budget and economies of scale are the main factors that restrict the range of housing policy instruments that can be used in rural areas. Therefore, it is crucial for these units to accurately

identify local housing problems, enabling them to utilise their limited competencies and resources to rapidly eliminate these problems.

The study is one of the first attempts in the Polish literature to detail the expectations of rural suburban residents regarding public housing support. The following conclusions are derived from the study:

1. Surveyed suburban rural residents expect proactive housing policies from both central and local authorities, with greater trust and reliance placed on local governments. This finding suggests that local initiatives have considerable potential to effectively meet social needs.
2. Expectations regarding local housing policy are profoundly influenced by socio-economic conditions. Factors such as income, age, marital status, housing conditions, and satisfaction with living in the municipality significantly influence the demand for public support. Ageing, divorce, and lower income have been shown to increase expectations of state support, while financial stability and homeownership have been associated with more liberal attitudes.
3. The primary expectation of surveyed rural residents is that local governments prioritise creating conditions conducive to private investment, rather than providing housing directly. Such conditions include developing infrastructure and implementing planning measures, such as preparing land and designating new plots for housing construction. This expectation is indicative of the primacy of independence and private property as fundamental values of this social group. Consequently, the findings of this study partially confirm the persistence of expectations aligned with traditional ownership-based housing provision in rural areas, which are predominantly characterised by private ownership and single-family housing.
4. The respondents exhibited a pragmatic approach to the management of municipal housing, favouring the modernisation and adaptation of existing buildings rather than the construction of new social housing. In contrast, rental housing is not viewed as an attractive or stable form of residence in rural areas, unlike in urban settings. Nevertheless, it is conceivable that demand might exist if such housing options were available in rural areas.

The findings, in line with other studies (Gkartzios & Scott, 2009; Gkartzios & Shucksmith, 2015), emphasise the need for a distinct, locally tailored housing policy

for rural areas. Principal determinants of this need include the demographic structure of the population in rural municipalities—characterised by an increasing proportion of older adults—and the prevailing and preferred model of satisfying housing needs through private ownership of residential property.

The results presented in this study pertain to suburban areas, which differ socioeconomically from average rural municipalities. Future research should extend this analysis to peripheral and less developed rural parts of the country, which may exhibit distinct housing needs and expectations.

The study has several limitations that should be noted. First, methodological constraints include its pilot character, the reduction of the original 7-point response scale to a binary scale, and the self-reported nature of the responses, which may be affected by recall bias, social desirability bias, and subjective perceptions. Second, the geographic scope is limited: the analysis covered only rural communes in the immediate vicinity of one city (Łódź). Therefore, due to varying levels of urbanisation pressure and differential access to labour markets and public services, these residents' expectations may differ from those of inhabitants in peripheral regions or villages further from metropolitan centres. Consequently, the results cannot be generalised to all rural communes in Poland, including other suburban areas, due to both the sample structure and potential regional characteristics. These limitations suggest that the results should be interpreted with caution. Future research should be conducted on a nationwide scale, encompassing diverse types of rural areas—particularly peripheral regions—and employing more fine-grained measurement scales to verify whether similar patterns can be observed across different rural contexts.

Note

1. The analysis in the article focuses exclusively on rural suburban communes. All units included in the study have the status of rural communes in accordance with the TERYT classification. However, in the Łódź Voivodeship, there are two separate communes with similar names: the urban municipality of Zgierz and the rural municipality of Zgierz. The area covered by our study includes only the rural municipality of Zgierz, which, in legal and functional terms, belongs to the category of rural communes and exhibits characteristics typical of this type of unit.

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