

## Specifics of Russians' Perception of Housing Conditions and Housing Inequality: Dynamics and Factors



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**Abstract.** The paper analyzes the dynamics and specifics of Russians' perception of their housing conditions, housing inequality, as well as assessments of the overall housing situation in the country. Based on the data of all-Russian representative studies conducted by the Institute of Sociology FCTAS RAS using face-to-face method in the framework of door-to-door surveys, it is shown that for most Russians housing inequality today is more related to the problem of housing quantity and quality, rather than housing availability. In this regard, housing inequality remains a critical issue, and its severity varies for different groups. Key factors determining the specifics of subjective assessments of housing conditions and the acuteness of housing inequality in modern conditions are the stage of a person's life and their resource base, which includes not only income, but also intangible characteristics related to employment, education and the number of problems an individual has to deal with. It is shown that the greatest match between housing conditions and related subjective demands is recorded in the most prosperous groups, and the greatest mismatch, respectively, in relatively disadvantaged ones. Attention is focused on a very limited list of tools used by Russians to improve housing conditions, the most common of which is the purchase of housing, and the high relevance of settlement inequalities in this context. Although most Russians approve of the state housing policy, it is highly focused on addressing housing issues, but does not fully take into account inequality in the quality of housing conditions.

**Key words:** housing inequality, housing conditions, housing satisfaction, housing situation, social policy.

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## Introduction

Housing availability is one of the basic human needs, and housing conditions are one of the key parameters of the quality of life of the Russian population<sup>1</sup>. The state has made significant progress in the housing sector over the previous 15 years. In particular, the volume of construction has been significantly increased, and serious steps have been taken to increase the availability of such a tool for improving housing conditions as mortgages. At the same time, it is more about working to improve housing availability, since the problem of housing availability is not typical for the majority of the mass strata of the Russian population. For instance, according to the 2021 census, 68% of Russians lived in separate apartments, and another 28.6% lived in individual houses<sup>2</sup>. A similar situation is observed in the European Union countries (on average in the EU 52% of the population live in houses and 47.5% – in apartments)<sup>3</sup>, for the citizens of which the problem of housing availability is not so important as the parameters of its quality.

At the same time, despite a significant increase in the average area of housing per person (from 22.6 square meters in 2010 to 28.2 square meters in 2022)<sup>4</sup>, it is still lower in Russia than in a number of countries, such as Germany and France (39 square meters each), the United States (70 square meters) and Canada (76 square meters)<sup>5</sup>. Accordingly, the

<sup>1</sup> Strategy for the Development of the Housing Sector of the Russian Federation until 2025. Ministry of Construction, Housing and Utilities of the Russian Federation. Available at: <https://minstroyrf.gov.ru/upload/iblock/ec7/Strategiya-zhilishchnoi-sfery.pdf> (accessed: May 1, 2024).

<sup>2</sup> How the housing conditions of Russians have changed over 10 years. *Vedomosti*. Available at: <https://www.vedomosti.ru/economics/articles/2023/01/18/959432-kak-izmenilis-zhilishchnie-usloviya-rossiyan> (accessed: June 1, 2024).

<sup>3</sup> Housing in Europe – 2023 edition. Eurostat. Available at: <https://ec.europa.eu/eurostat/web/interactive-publications/housing-2023> (accessed: June 1, 2024).

<sup>4</sup> On housing construction in the Russian Federation in 2022. FSGS RF. Available at: [https://rosstat.gov.ru/storage/mediabank/jil\\_stroi\\_2022.pdf](https://rosstat.gov.ru/storage/mediabank/jil_stroi_2022.pdf) (accessed: June 1, 2024).

<sup>5</sup> With expansion: Russians will be provided with additional living space. *ИОМ.РФ*. Available at: <https://дом.рф/media/smi/s-rasshireniem-rossiyan-obespechat-dopolnitelnoy-zhilploshchadyu/> (accessed: June 1, 2024).

number of rooms per person in Russia is smaller. At the same time, the level of housing occupancy and other parameters of its quality, as the data of foreign studies show, are among the key factors concerning subjective well-being of a person (Swope, Hernandez, 2019; Ruiz-Tagle, Urria, 2022; Zhu, Holden, 2023), especially for children growing up in relatively comfortable conditions or in overcrowded housing (Clair, 2019).

Against this background, the key driver for improving housing conditions in Russia remains the existing programs of preferential mortgages. At the end of 2023, the volume of loans with state support reached peak values<sup>6</sup>. However, due to the abolition of concessional mortgages and reduction of state support for family mortgages in the first 8 months of 2024, the number of mortgage loans issued decreased significantly, although not sharply, especially if we take into account similar indicators for previous years (*Fig. 1*).

Nevertheless, the majority of Russians due to various reasons do not use even preferential programs as an effective tool to improve housing conditions, no more than 10% of the Russian adult population has a mortgage<sup>7</sup>.

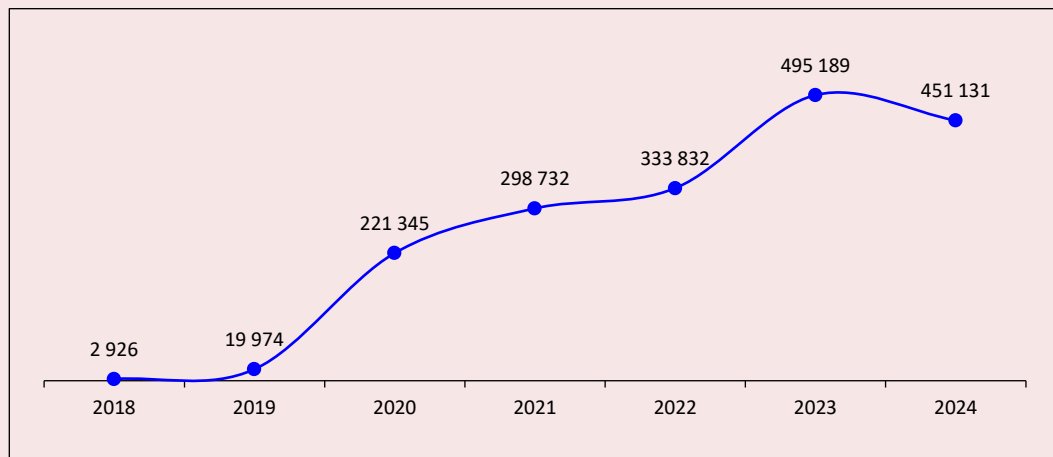
This is primarily due to the unstable socio-economic situation of recent years and high territorial inequalities. For example, in June 2024, the top-3 regions in the housing mortgage lending (HML) market were Moscow, the Moscow Region and Saint Petersburg. Accordingly, the volume of HML in the regions is much lower, and its minimum is recorded among borrowers from the Republic of Ingushetia<sup>8</sup>. The same trends are observed when considering statistics on commissioning of housing

<sup>6</sup> Overview of the housing mortgage lending market. *Bank of Russia*. Available at: [https://www.cbr.ru/statistics/bank\\_sector/mortgage/Indicator\\_mortgage/1223/](https://www.cbr.ru/statistics/bank_sector/mortgage/Indicator_mortgage/1223/) (accessed: May 1, 2024).

<sup>7</sup> Analysis of trends in the retail lending segment based on data from credit history bureaus. *Bank of Russia*. Available at: [https://www.cbr.ru/Collection/Collection/File/49059/inf-material\\_bki\\_2023sh.pdf](https://www.cbr.ru/Collection/Collection/File/49059/inf-material_bki_2023sh.pdf) (accessed: August 10, 2024).

<sup>8</sup> Overview of the housing mortgage lending market. *Bank of Russia*. Available at: [https://www.cbr.ru/statistics/bank\\_sector/mortgage/Indicator\\_mortgage/1223/](https://www.cbr.ru/statistics/bank_sector/mortgage/Indicator_mortgage/1223/) (accessed: May 1, 2024).

Figure 1. Implementation of preferential mortgage programs (“Preferential Mortgage”, “Family Mortgage”, “Far Eastern and Arctic Mortgage”, “IT Mortgage”) from January to August 2018–2024, number of loans issued



Source: own compilation; Unified reporting on preferential mortgage lending. *ДОМ.РФ*. Available at: <https://дом.рф/programmy-gosudarstvennoj-podderzhki/operational-reporting/> (accessed: August 10, 2024).

space – some regions recorded a multiple increase in commissioned housing, while in some regions there was a significant decrease. For example, the largest volumes of housing per 1,000 people in 2022 were commissioned in the Leningrad (2.8 times higher than the national average), Moscow, Tyumen, Kaliningrad and Sakhalin regions, the Krasnodar Territory, the Chechen Republic and the Republic of Adygea, as well as in Sevastopol. A significant reduction in construction volumes was observed in comparison with 2021 in the Tambov, Lipetsk, Belgorod, Ulyanovsk, Tomsk, Saratov regions and the Jewish Autonomous Region.

The use of mortgages as a tool to improve housing conditions is also limited by subjective reasons due to the general negative perception of such loans by Russians, which may be rooted in the legacy of the Soviet “right to housing” (Zavisca, 2013). Against this background, the challenges related to the quality of the housing stock and the living environment in general are relevant<sup>9</sup>. Housing

<sup>9</sup> Strategy for the Development of the Housing Sector of the Russian Federation until 2025. Ministry of Construction, Housing and Utilities of the Russian Federation. Available at: [https://minstroyrf.gov.ru/upload/iblock/ec7/Strategiya-zhilishchnoi\\_-sfery.pdf](https://minstroyrf.gov.ru/upload/iblock/ec7/Strategiya-zhilishchnoi_-sfery.pdf) (accessed: August 10, 2024).

inequality, which, at least over the past two decades, according to the monitoring data of the Institute of Sociology of FCTAS RAS, has traditionally been among the three most acute inequalities for society as a whole and for individuals in particular, does not lose its acuteness. In crisis periods, the risks of its expansion increase, as adaptation to new conditions in the housing sphere implies the search for an optimal ratio of market and distribution institutions (Bessonova, 2012). Especially this ratio is important to take into account in modern conditions, when housing becomes a list of economic resources that can be a source of benefit (Wind, Hedman, 2017; Dewilde, Ronald, 2017). At the same time, it is sometimes impossible for an individual to act in relation to his or her housing as a free rational agent seeking to maximize utility (Beer et al., 2011), as certain factors can serve as a barrier to such action. This can be both the position of a person in the system of industrial relations and his or her place in the general social hierarchy, and the influence of the social situation and historical context (Forrest, Izuhara, 2012; Dol, Boumeester, 2018).

In addition, housing inequality is often not directly related to the material situation of an

individual or household, although indirectly this component is reflected in the quality of occupied housing (Krotov et al., 2003). At the same time, as rightly noted by Russian researchers, the existing works on the study of housing inequality using a structural approach emphasize the relevance of the issue and largely focus on the construction of housing stratification by certain objective indicators, while the issues of perception of this form of inequality and the specifics of housing conditions are given much less attention (Starikova, 2018; Kobysheva et al., 2022).

#### **Methodology, methods and empirical basis of the research**

Taking into account the above-mentioned prerequisites for the actualization of the issues of the quality of housing conditions in the Russian society against the background of growing quantitative indicators of provision of the population with square meters, it is important to take into account how different groups of Russians perceive their housing conditions, where the most painful perception of housing inequality is localized, and what are the assessments of housing policy in the country as a whole in this regard, given the importance of the housing problem and the acuteness of housing inequality depending on the volume and nature of other economic and non-material aspects of the housing policy in Russia. In this sense, from the point of view of scientific significance, we will try to at least partially complete the subjective picture of the perception of housing conditions and housing inequality. In a practical sense, the identification of trends in the localization of subjective perceptions is significant from the point of view of prioritizing the development of preferential housing programs and setting tasks for the development of additional tools to improve housing conditions other than its purchase.

The aim of the research is to identify the specifics of perception of aspects of life related to housing and the factors interrelated with these subjective assessments. In particular, the objectives

of the study were to consider the assessments of subjective aspects of citizens' perception of their housing conditions<sup>10</sup>, the subjective significance of housing inequality for Russians in relation to society as a whole and for themselves<sup>11</sup>, and Russians' assessments of the housing situation in the country as a whole<sup>12</sup>. Objective parameters were not completely ignored.

The empirical base of the study is the results of the 14th and 15th rounds of the apartment monitoring survey<sup>13</sup> conducted by the face-to-face method by the Institute of Sociology FCTAS RAS in June 2023 and April 2024 using the all-Russian zoned quota sample (N = 2,000 for each of these surveys), representing the adult (18 years and older) population of the Russian Federation by gender, socio-professional status, education and type of settlement. To analyze the dynamics of individual indicators, we used the data of multi-year monitoring surveys of the Institute of Sociology FCTAS RAS, carried out according to a similar sampling model<sup>14</sup>.

<sup>10</sup> Based on the question in the questionnaire "How do you assess the following aspects of your life (housing conditions)?" The answer included the following options: good, satisfactory, bad and difficult to answer.

<sup>11</sup> Based on the question in the questionnaire "In your opinion, which types of social inequalities in modern Russia are the most painful for the population as a whole, and which ones do you personally suffer the most from (housing conditions)?" The answer included 12 types of inequalities, with no more than 5 allowed to be selected.

<sup>12</sup> Based on the question in the questionnaire "How, in your opinion, has the situation changed in the following spheres of life in Russian society over the last 10 years (housing situation)?" The answer included the options: "The situation has improved", "The situation has remained the same", "The situation has worsened" and "I find it difficult to answer".

<sup>13</sup> Route through the locality with the replacement of the refused at the next address.

<sup>14</sup> More detailed information about the methodological features of monitoring surveys conducted by IS RAS and then by IS FCTAS RAS is contained in a series of monographs (7 volumes) prepared based on the results of these surveys, "Russian Society and Challenges of Time", the last of which is published in 2024 (Russian Society..., 2024). The monitoring studies used are conducted under the guidance of the RAS Academician M.K.Gorshkov with the participation of the staff of the Center for Integrated Social Research of the IS FCTAS RAS, one of which is the author of this article.

**Dynamics of assessments of housing conditions by Russians**

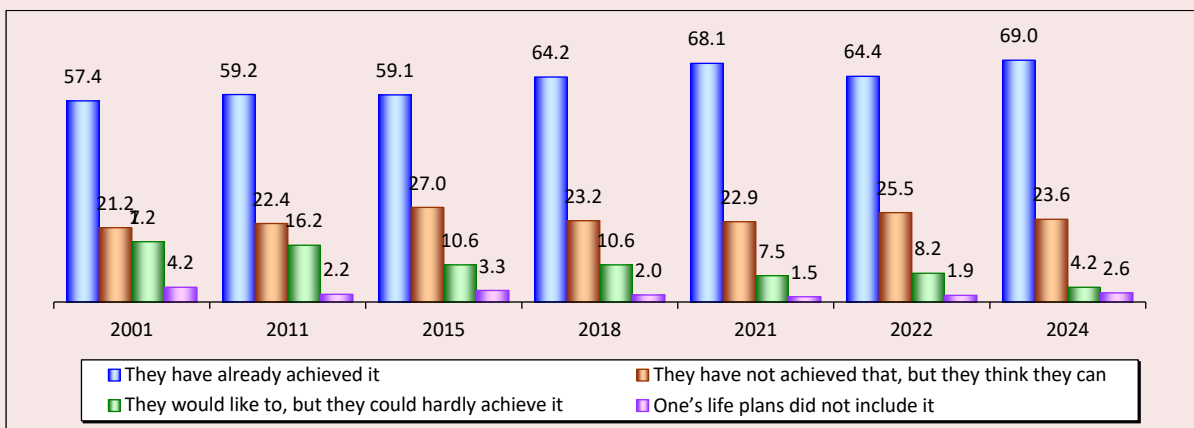
The role of own housing for the absolute majority of Russians is traditionally very high. The absolute majority of Russians included the purchase of their own housing among the main life goals from 2001 to 2024, and the share of those who did not aspire to it was minimal (Fig. 2). It is also important that the space of opportunities to buy their own housing is gradually expanding and citizens' confidence in their capabilities in this area is growing. Thus, since 2015, there has been a trend toward a moderate decline in the total number of those who do not have their own housing, and since the same time the share of those who are not confident in their own success in terms of buying a separate apartment or house has significantly decreased.

Several factors influence the availability of one's own home, as well as the confidence in achieving such a goal. The key one is age. As people grow older, they somehow find opportunities to provide

a permanent "roof over their heads" and the relevance of this issue for them, if not disappearing altogether, at least decreases. If 87.4% of young people from 18 to 24 years old do not have their own housing then among those who are 55 to 65 years old, already 9.1%, and 5.9% – in the oldest group. Moreover, Russians most often manage to get their own apartment or house only by the age of 30–35, because it is from this age that the number of those who have their own housing begins to dominate over those who do not yet have it (54.3% vs 45.6%, respectively).

On the other hand, if a person has not managed to acquire housing by the age of 35, their confidence in their ability to achieve the goal in question decreases. Among those who do not yet have their own home, but declare confidence in achieving this goal, the majority are Russians under 35 years of age (62.8%). On the contrary, in the group of those who do not have their own house or apartment and doubt that they will be able to acquire them, 75.3% are over 35 years of age. This confirms the thesis about

Figure 2. Dynamics of population's assessments of their own prospects of having a separate apartment or house\*, 2001–2024, %



\* The wording of the question in the questionnaire was as follows: "What do you aspire to in your life and in what areas have you already achieved what you want (to have a separate apartment / house)?" The answer included options: "They have already achieved it", "They have not achieved it yet, but they think they will", "They would like to, but they are unlikely to achieve it", "It was not in their plans" and "I cannot answer". Here and further in figures and tables the number of those who found it difficult to answer is not given, as in most cases it was a minority. For this reason, the sum of answers in single-choice questions may not equal 100%.

Source: own compilation based on the data of the Institute of Sociology FCTAS RAS.

the “turning point” in the housing issue at the age of 30–35 years, after which, in the absence of own housing, the motivation to purchase it significantly decreases.

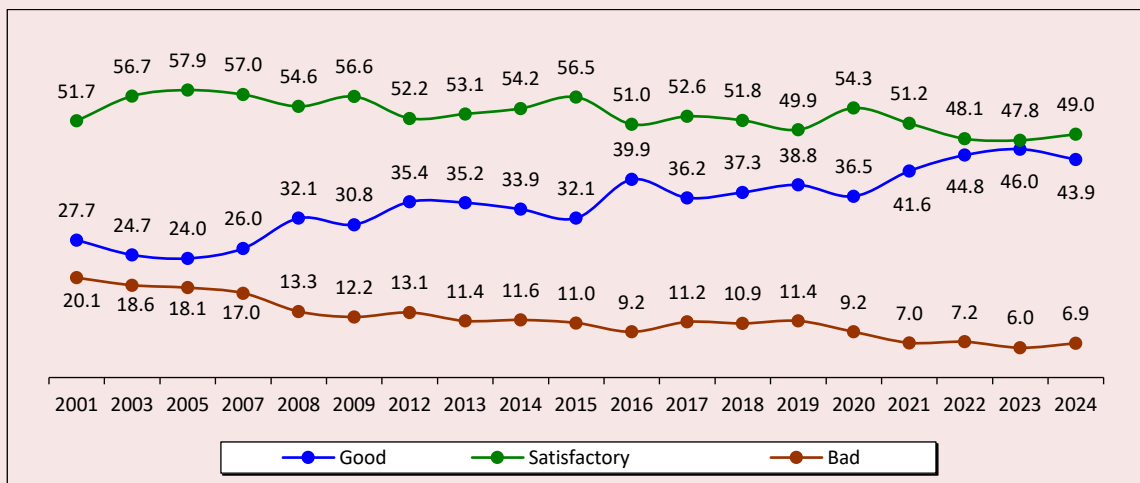
The socio-status characteristics of an individual are also significant in this issue. For instance, in low-income strata (incomes below 0.75 median in relation to the type of settlement in which the individual lives), the number of those who do not have their own housing is higher (30.3% vs 23.4 among representatives of high-income strata whose incomes exceed 2 medians), as well as those who are not sure that they will be able to buy their own apartment or house (7.4% vs 0.7 in the high-income group)<sup>15</sup>. Workers with low or medium qualifications, ordinary workers in trade and services, and employees in positions that do not require higher education are relatively more likely to have no housing of their own, but set such a goal for themselves (43.7%, 38.1% and 35.1%, respectively). However, this does not mean that employment in such positions knowingly reduces the chances of acquiring one’s own home. The key role in this issue is played by a set of specific skills rather than the level of education, although its importance cannot

be completely denied. The highest opportunities in terms of acquiring their own housing are in the group of managers of different levels, although 18.1% of them do not have their own housing.

Thus, the dynamics of Russians’ assessments of their opportunities to acquire their own housing can be characterized as positive in general, but more than a third of Russians have not yet been able to achieve this goal. Although its achievement is largely predetermined by the stage of a person’s life cycle, other material and non-material factors can also have a significant impact on the prospects for its realization.

In this regard, it is important to take into account how the situation of having one’s own home affects one’s overall satisfaction with the housing conditions in which one lives. According to the survey data, a steady upward trend has been recorded in this respect over the previous two decades. The number of Russians who are not only satisfied with their housing conditions, but also assess them as good, has become one and a half times more – 43.9% against 27.7% in 2001, while the share of those who are dissatisfied has decreased by more than two times (*Fig. 3*). However, it is still

Figure 3. Dynamics of Russians’ assessments of their housing conditions, 2001–2024, %



Source: own compilation based on the data of IS FCTAS RAS.

<sup>15</sup> Classification of the population by income was used in the version proposed in the monograph (Model of Income..., 2018), which is based on a relative approach associated with the use of median income as a typical standard of living. This approach allows taking into account regional and settlement income inequality, which is relevant in the Russian conditions of uneven socio-economic development of different territories.

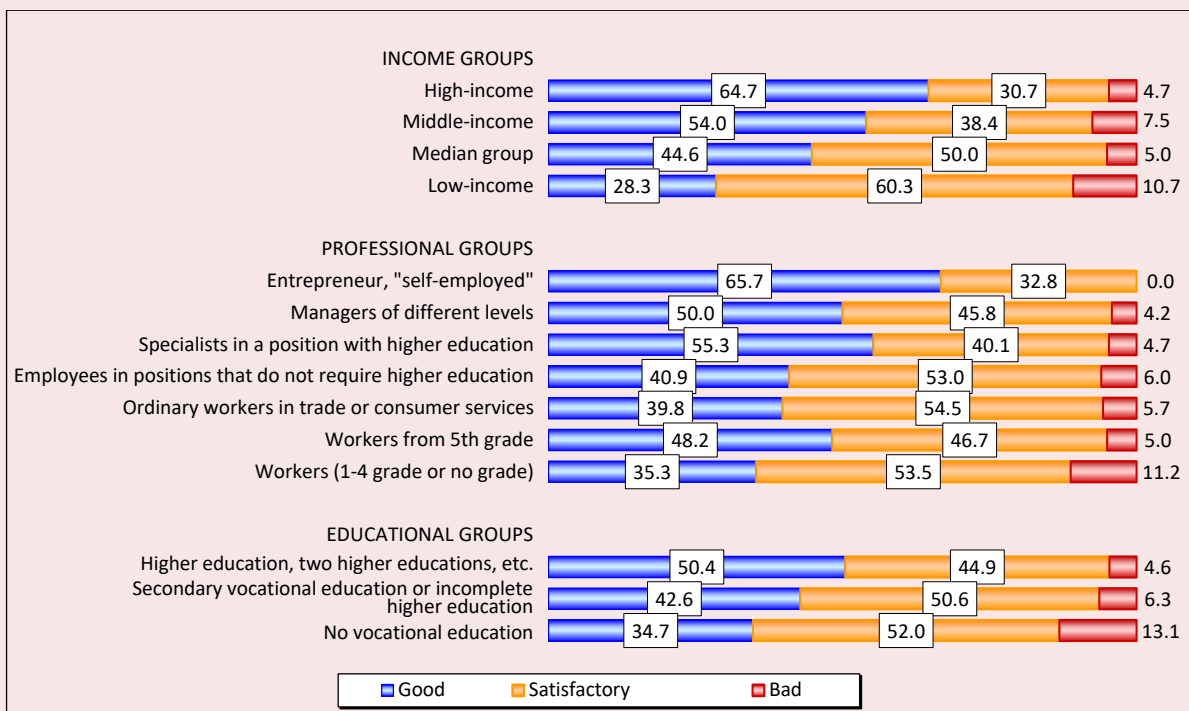
too early to speak about the complete solution of the housing issue, at least in the subjective dimension, since the assessment of housing conditions as satisfactory is predominant.

In many respects, subjective expectations are predetermined by systemic factors or ascriptive characteristics, which the individuals themselves are often unable to influence. For example, the highest share of those dissatisfied with their housing conditions is observed in the group of those who are 30 to 35 years old, when it is difficult to postpone the solution of the housing issue (11.3%), since most of the representatives of this group already have their own families<sup>16</sup>, in connection with which the requirements for housing inevitably increase. At the same time, the opportunities for improving housing conditions are most limited in population groups with a high dependency burden in the form of underage children, and even measures to support

fertility have very different potential in terms of their impact on the creation of opportunities to improve housing conditions (Burdyak, 2015). In addition, dissatisfaction with housing conditions may be influenced by a broader social problem, described in foreign studies, related to the reduced chances of the younger generation to have their own housing, compared to the chances that their parents' generation had, when housing was not yet so clearly positioned as a form of economic capital (Solari, Mare, 2012; Green, 2017; Nichols, Braimoh, 2018).

A person's income, professional status and education also affect the assessment of housing conditions. The greatest correspondence between the subjective request and actual housing conditions is recorded in the most prosperous groups in terms of these criteria, and the lowest, respectively, in less prosperous groups (Fig. 4). Thus, satisfaction

Figure 4. Estimates of housing conditions in different social groups, 2024, %



Source: own compilation based on the data of the IS FCTAS RAS.

<sup>16</sup> Among those between 30 and 35 years old, 63.2% reported being married or single. Another 9.1% lived with a partner but were not officially married. In addition, 64.1% of this group had minor children. This is one of the maximum indicators. It was higher only among people aged 36 to 44 years.

with housing conditions is associated with a whole complex of factors, which, even if not fully realized by a person, in itself indicates the persistence of housing inequality and the complex nature of the problem, even against the background of a number of significant positive changes in this issue. Let us take a closer look at the dynamics and specifics of Russians' perception of housing inequality.

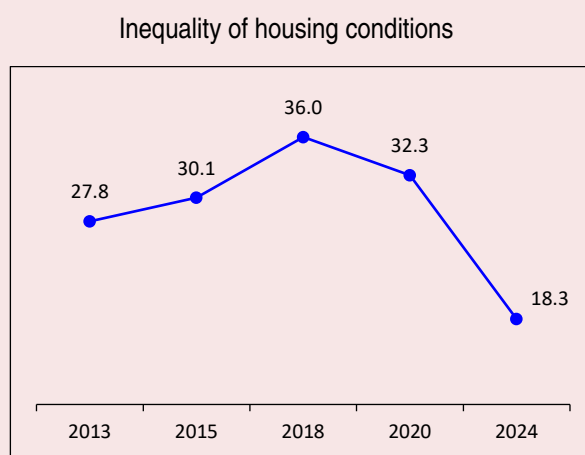
#### Specifics of the perception of housing inequality

The dynamics of the subjective significance of housing inequality, according to the research results, has a non-linear character, which indicates the special sensitivity of this type of inequality to external conditions (Fig. 5). For instance, against the background of noticeable improvements over the previous 4 years, it has become less painful at the personal level. Nevertheless, housing inequality is traditionally included in the list of key inequalities. According to the results of the 2024

survey, it is among the three most acute inequalities for Russian society as a whole (45.0%), along with income inequality (75.4%) and access to necessary medical care (44.6%). At the same time, the personal significance of housing inequality against the background of improvements in recent years has significantly decreased, as evidenced by the data presented in Figure 4. However, almost every fifth person painfully experiences housing inequality, which indicates the preservation of the role of the quality of housing conditions as a criterion of social well-being of a person, their belonging to one or another social stratum.

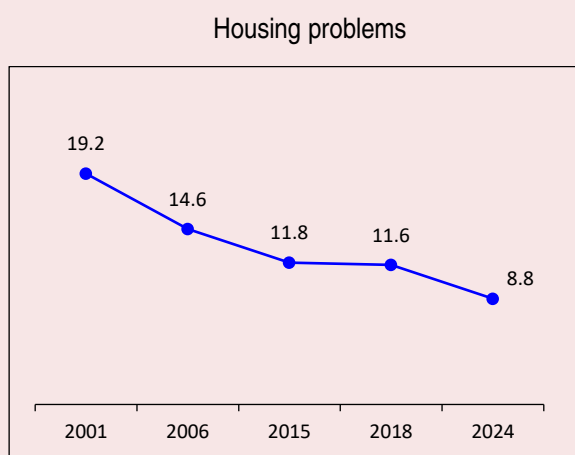
It is important to note that the key factors determining the acuteness of the experience of housing inequality are related to the stage of a person's life cycle<sup>17</sup> and the number of problems they have faced over the previous year<sup>18</sup>. For instance, the number of Russians who included

Figure 5. Dynamics of Russians' answers to the question "Which social inequalities do you personally suffer the most from?", 2013–2024, %



Source: own compilation based on the data of IS FCTAS RAS.

Figure 6. Dynamics of Russians' answers to the question "What problems significant for you do you face in your life?", 2001–2024, %



Source: own compilation based on the data of IS FCTAS RAS.

<sup>17</sup> The Spearman correlation coefficient between the significance of housing inequality personally and age was 0.203. All coefficients quoted in the text are significant at the 0.01 level.

<sup>18</sup> The corresponding Spearman coefficient was 0.146. The question to capture the number and content of problems experienced in the 2024 survey instrument was as follows: "Have you experienced any of the following problems in the previous year?". The answer options were a list of almost two dozen possible problems, the choice of answers was not limited by the number of options.



this type of inequality among the most painful for themselves personally is highest among those who are 18 to 24 years old (38.1%), and further decreases as the age threshold increases. For example, in the group of Russians aged 45 to 54 years old, this number is already 11.6%, and in the oldest age group (66 years and older) it is 7.8%. The number of those noting the acuteness of housing inequality is also high in the group of Russians characterized by the multiplicity of problems they have experienced (three or more) in the last year before the survey (25.2% versus 11.9 among those who did not mention any problems significant for them).

It is logical that housing problems are also more frequently mentioned by young people under 35 (17.3% vs 5.7 among those over 35) and by the part of the Russian population burdened with multiple problems (18% vs 4.5 among those who mentioned no more than one pressing problem). In addition, if only two factors show significant importance in the issue of the acuteness of housing inequality, there are already more factors with regard to the presence of problems with housing, even though in recent years there has been a decline in the prevalence of housing problems (*Fig. 6*).

For example, settlement inequality is significant, in the context of which housing problems are relatively more common among residents of Moscow and Saint Petersburg (12.3%) and the centers of RF constituent entities (10.8%) compared to the population of smaller cities (8.6%) and especially rural areas (5.6%). The education level of an individual also demonstrates its significance: in the group of those who have no professional education, problems with housing are much more frequent (16.1%) compared to those who have diplomas of specialized secondary education (7.5%) and especially higher education (7.0%). It is noteworthy that housing problems and the severity of housing inequality do not correlate significantly with the financial situation of an individual.

Thus, the noted positive changes in both the objective situation in the housing sector and subjective perception of the housing situation do not cancel the painfulness of the housing inequality

for certain population groups and strata. Despite the growth in construction volumes and positive dynamics in the volume of housing commissioned since the early 2010s, as well as record figures for the number of mortgage loans issued in recent years and still remaining activity in the market of mortgage housing programs mainly due to preferential mortgages<sup>19</sup>, there are still risks of expanding housing inequality at least in the medium term. Especially if we take into account that housing inequality is mostly related not only to the quality of occupied housing, but also housing as an additional resource that can be used and, if necessary, improve one's life situation or even form a qualitatively different way of life. In this regard, it is reasonable to assess the specifics of the distribution of other types of real estate among Russians, in addition to occupied housing.

#### **Specifics of distribution of additional real estate among Russians**

The presence of additional housing can serve not only as a "safety margin" or a source of additional income (for example, an apartment in another city, etc.), but also characterize the social status of an individual in a certain way, testify to their privilege (Society of Unequal Opportunities..., 2022). But, first, the availability of additional housing is characteristic of a minority of Russians (8.5%), and even for this reason it is a significant basis of social inequality. Second, if we look at the sources of Russians' income in the context of their ownership of various types of real estate, the data of the survey in 2024 show that the income from owned real estate is most often the owners of second homes (21.8% against, for example, 8.7% among owners of garages or parking lots and 7.7% among owners of dachas), but this is not the majority among them. It means that most often this resource is not used as a source of additional income or there are simply no opportunities for this due to various reasons.

<sup>19</sup> Information on the housing mortgage lending market in Russia. *Bank of Russia*. Available at: [https://www.cbr.ru/Collection/Collection/File/49220/mortgage\\_lending\\_market\\_2404-48.pdf](https://www.cbr.ru/Collection/Collection/File/49220/mortgage_lending_market_2404-48.pdf) (accessed: June 1, 2024).

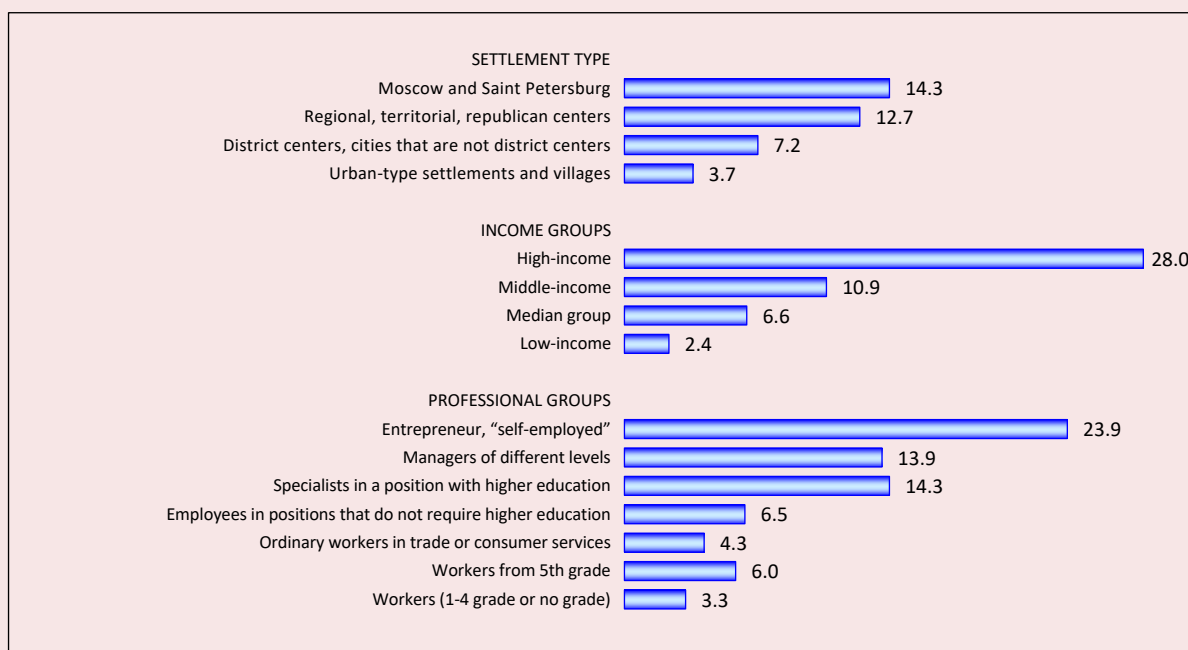
The age factor also has an impact. For example, among those who receive income from home ownership, 83.3% are Russians aged 36 and older. Young people are a minority in this respect (16.7%), and most of them are 30–35 years old (7.7%). That is, formally being a co-owner, for example, of their parents' apartment or house, young Russians cannot always use this real estate as an income source. And given the long cycle of acquiring the first housing, we cannot speak about the mass availability of second housing and, even more so, income from it among young people. It is also worth paying attention to older people aged 65+, among whom the share of owners of a second home that could serve them well is relatively low at 9.8%. Over a third of the 65+ group also have low incomes (36.6%).

In general, as can be seen from the data, the presence of an apartment or house in Russians' ownership most often cannot be regarded as a potential source of additional income because most of those who have it do not have the opportunity to receive additional income from such real estate.

Even those who, for various reasons, do not live in their owned housing, relatively rarely use it as a source of additional income. This is partly due to the fact that relatives may be living in these houses and apartments, and partly due to the poor quality of the housing, its location and the lack of demand for it. Research data on intergenerational contracts in housing, for example, illustrate the leveling of the value of inherited real estate in case of its poor quality, and also speak about the limited availability of relatively new housing for different groups of Russians (Ptichnikova, 2012; Burdyak, 2015; Starikova, 2015).

The same applies to the second housing availability, which has a rather strong territorial and social differentiation (Fig. 7). Economists write that housing in Russia, although it forms the basis of the overall structure of non-financial assets of households, cannot act as a resource in most cases because it is often the only and main asset of the household (Bogomolova, Cherkashina, 2020), which once again indicates the high potential for

Figure 7. Second housing ownership in different social groups of Russians, 2024, %



Source: own compilation based on the data of IS FCTAS RAS.

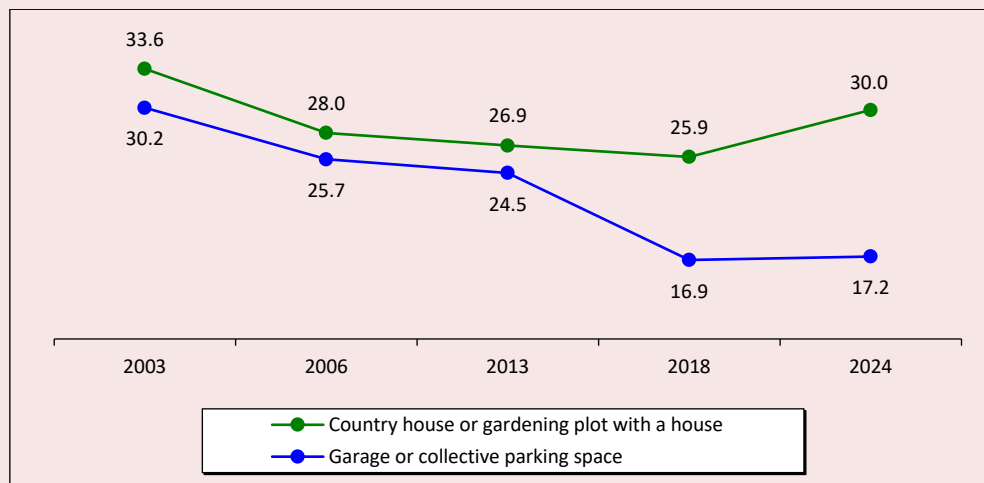
the expansion of housing inequality in the context of limited opportunities for its use as a resource by a family or a particular individual.

Noteworthy is the dynamics of the number of owners of real estate other than occupied or second homes, which demonstrated until 2018 a trend toward a noticeable decrease (Fig. 8). This indicates significant changes in the everyday life of Russians. The decline in the number of owners of dachas and attached plots could be considered as a consequence of the gradual abandonment of traditional ways of providing a “safety margin”, but the previous 5 years of socio-economic perturbations have shown that these methods remain in demand for some part of

the population, at least as an adaptation strategy to new conditions. It means that the dynamics of ownership of these types of real estate largely depends on the socio-economic situation.

Moreover, the situation with these types of real estate is also affected by settlement inequality. According to the table, the growth in the number of owners of various types of real estate took place mainly in urban areas, especially at the expense of the population of Moscow and Saint Petersburg. The number of owners of not only dachas and plots, but also owners of the main dwelling (apartment or house), as well as of garages and parking lots is decreasing mainly in the regions of Russia. Thus,

Figure 8. Dynamics of Russians' ownership of real estate, garages or parking spaces suitable for seasonal residence, 2003–2024, %



Source: own compilation based on the data of IS FCTAS RAS.

Dynamics of the number of owners of different types of real estate depending on the place of a person's residence\*, 2006/2024, %

Settlement type	Apartment or house suitable for year-round residence		Dacha or garden plot with a house		Garage or collective parking space	
	2006	2024	2006	2024	2006	2024
Moscow, Saint Petersburg	73.3	88.1	37.9	42.1	12.4	19.0
Centers of RF constituent entities	78.2	87.9	33.6	34.6	22.9	19.3
Other cities	74.5	64.7	26.7	23.7	24.6	17.4
Urban-type settlements and villages	72.6	69.3	22.4	27.0	27.2	14.5

\* The pink background highlights indicators that decreased relative to 2006, and the blue background highlights those that increased. According to: data of IS FCTAS RAS.

against the background of relative improvement of housing conditions in the capital cities for their residents to a greater extent there are still potential opportunities for independent improvement of housing conditions by obtaining a down payment for the purchase of housing from the sale of other real estate. In the regions, especially for residents of small towns, villages and urban-type settlements, these opportunities have significantly decreased over the previous 15–20 years.

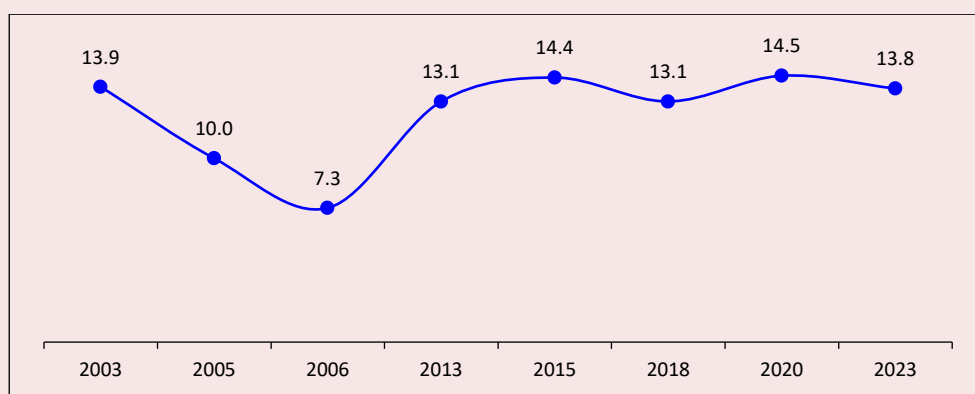
It is also important to note that the decline in the number of owners of garages and parking lots in notional “small Russia”, which does not have such a developed infrastructure as the capital cities, took place against the background of an explosive growth in the number of cars in the households of Russians. For example, from 2003 to 2024, the share of Russians who own a car almost doubled from 34.0% to 55.6%.

As for the improvement of housing conditions, although certain fluctuations were recorded in this respect until 2013 (*Fig. 9*), afterwards the dynamics are generally stable, which is primarily due to large-scale measures to ensure the availability of mortgages even against the background of the pandemic and sanctions policy of Western

countries. This is partially confirmed by the data on the most popular strategy for improving housing conditions – its purchase. Out of 13.8% of those who stated that they had improved their housing conditions in the last 3 years before the survey, about half of them did it precisely by buying it (49.8%). Other ways include construction of their own house, inheritance, receiving housing from the state or work, etc. Moreover, the number of those who managed to improve their housing conditions has not yet increased significantly.

In addition, the most resourceful and prosperous groups of Russians have more opportunities to improve their housing conditions (*Fig. 10*). The situation with the opportunity to improve their housing conditions among young people is also difficult. Real opportunities for the realization of this task appear most often, as noted above, by 30–35 years of age, but for a significant part of individuals this process is delayed even up to 36–44 years of age. And this age is not suitable for receiving benefits under the “Young Family” program, for which both spouses should be under the age of 35, not to mention its other conditions and the existing waiting list for subsidies under this program<sup>20</sup>. If we are talking about a family mortgage, not all Russians

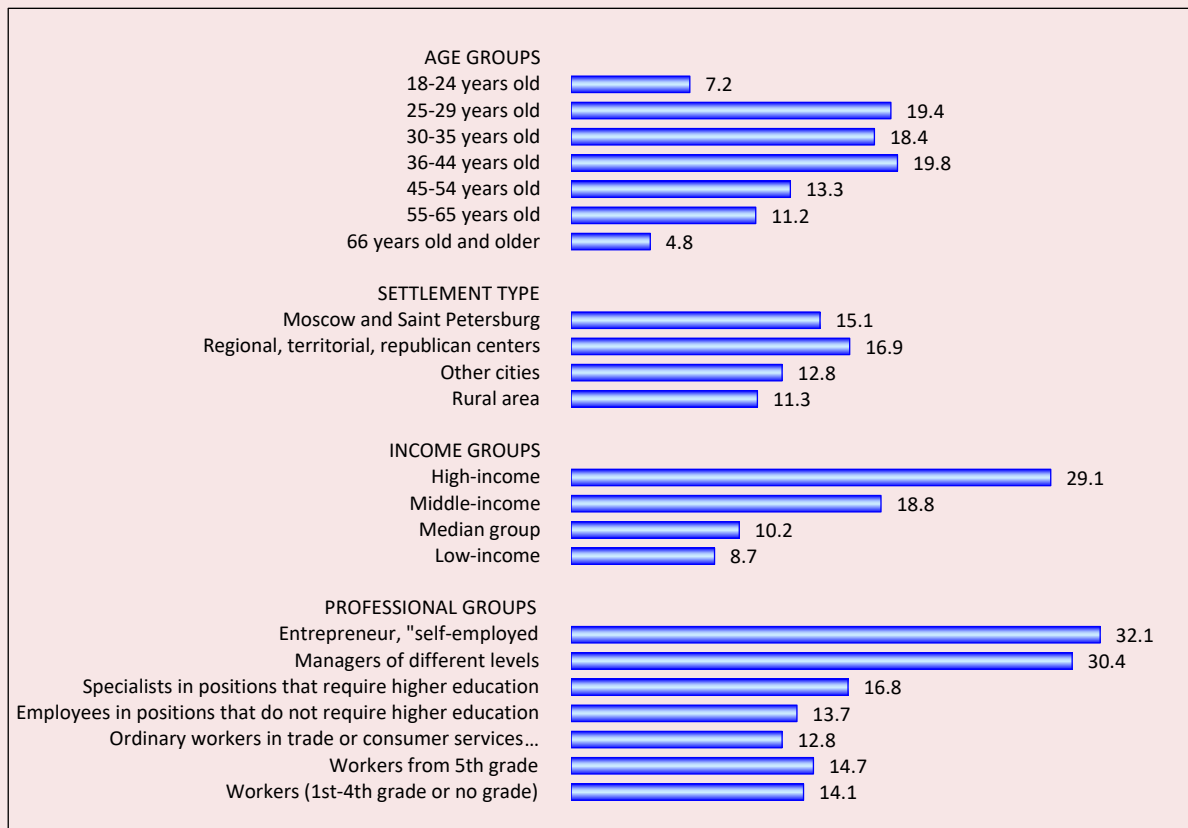
Figure 9. Dynamics of the number of Russians declaring improvement of housing conditions, 2003–2023, %



Source: own compilation based on the data of IS FCTAS RAS.

<sup>20</sup> Young Family Program – 2024: What do you need to know. *RBK*. Available at: <https://realty.rbc.ru/news/5bf68c3e9a79475a8f12a80d> (accessed: June 1, 2024).

Figure 10. Number of Russians who have improved their housing conditions in the previous 3 years before the survey, depending on belonging to different social and demographic groups, 2023, %



Source: own compilation based on the data of IS FCTAS RAS.

aged 30–46 years old have at least one child born exclusively during the time period specified in this program as one of the key requirements, not to mention the restrictions on the cost of the selected housing<sup>21</sup>.

Figure 10 shows that it is relatively more common to improve housing conditions in large regional centers than in capitals. This is largely due to housing prices in Moscow and Saint Petersburg, since even in them every fourth resident belongs to low-income groups (25.0%), and almost half of them do not fall into the group of middle-income earners, receiving incomes in the range of 0.75–1.25 of the median in their types of settlement (46.3%).

<sup>21</sup> How is it possible to take advantage of a family mortgage? *ДОМ.РФ*. Available at: <https://спроси.дом.рф/instructions/semeinaya-ipoteka/> (accessed: June 1, 2024).

Housing prices in the capital cities, especially in Moscow, are much higher than in the centers of RF constituent entities, not to mention other cities.

It is important to pay attention to the fact that other strategies to improve their housing conditions, besides buying a home, are not very common among Russians. And the reason lies not in Russians' preferences, judging by the data presented above, which are quite obvious, but in the availability of other strategies. For example, over the last 3 years only 3.6% of Russians have improved their housing conditions by building their own house independently, and another 2.9% received housing by inheritance. It is also very rare to receive housing from the state or an enterprise. Therefore, there is another problem, which has been mentioned more and more often recently, but which apparently has

not yet found an effective solution. It is related to the limited supply of social housing. And here it is important to emphasize two points. On the one hand, there is the problem of waiting lists. Thus, more than 4 million Russians claim to receive state or municipal housing, and the average waiting period for such housing is 20 years<sup>22</sup>. On the other hand, Russia does not have a well-developed rental housing market, and this problem has persisted for decades (Tikhonova et al., 2007). As noted above, the share of those who have a second home that could be rented out is relatively small among Russians, but even among those who do, only one in five rents it out.

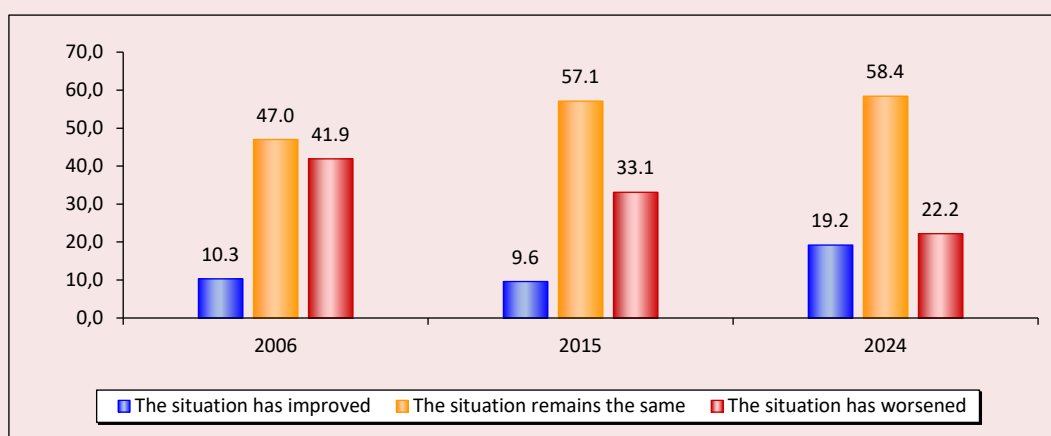
#### Dynamics of housing policy perception

In light of the above, it is interesting how Russians assess what is done by the state in the sphere of housing policy. Over the previous decade and a half, the number of those who see the housing situation worsening has significantly decreased (Fig. 11). At the same time, the number of those claiming significant improvements in the housing

situation has grown almost one and a half times, although it is still small. This indicates that Russians notice positive shifts in the sphere under consideration, but the shifts are not as large-scale as we would like to see them.

It is worth noting that the perception of the general housing situation is practically unaffected by age, education or professional affiliation of an individual. The most significant in this question are the number of problems with which the individual is burdened, as well as the size of his or her income. For instance, in the group of those who have faced multiple problems over the previous year, more than a third (32%) see deterioration in the overall housing situation, while among Russians who did not name a single significant problem they had to face recently, there are more than half as many (13.9%), and the number of those who see positive changes is relatively higher (21.7%). Also in the low-income strata, almost every fourth person stated that the overall housing situation had worsened (23%), while 16.7% saw positive changes.

Figure 11. Dynamics of Russians' assessments of changes in the last 10 years before the survey in the housing situation in Russia\*, 2006–2024, %



\* The 2006 and 2015 surveys indicated a 5–7-year outlook.

Source: own compilation based on the data of IS FCTAS RAS.

<sup>22</sup> Government hour in the Federation Council. Available at: <http://council.gov.ru/events/news/133641/> (accessed: June 1, 2024).

Thus, on the one hand, we see a gradual change in the Russians' attitude toward the housing situation for the better, on the other hand, some polarization of opinions about the improvement or deterioration of this situation. The key triggers of polarization are such social inequality factors as the settlement type in which the respondent lives, professional status, income level and, in some cases, education and age. Since in Russia the majority of the population already lives in separate apartments or houses, the objective barriers associated with these factors that prevent people from improving their housing conditions on their own, such as relatively low earnings in the first stages of adulthood, dependency burden in the form of children, low value of existing property, etc., become significant.

### **Conclusions**

The subjective value of housing for Russians is very high, so inequalities in this area are traditionally perceived quite acutely both at the national and individual levels. However, in most cases, the population does not consider housing to be one of the most acute problems of life. Over the past two decades, there have been fewer Russians who have been unable to buy their own housing, while among those who do not yet have it, confidence in their ability to achieve this goal has increased. Nevertheless, there is still a whole set of factors that aggravate housing inequality and the importance of the housing problem for certain groups of Russians. This is indirectly evidenced by the high demand of the population to improve their housing conditions.

The significance of the housing problem in Russia is largely predetermined by the stage of life cycle of individuals. It is highest for young people, who usually manage to buy their own housing only by the age of 35–40. In general, the greatest compliance of housing conditions with the subjective request is recorded in the most prosperous groups, and the lowest, respectively, in relatively

disadvantaged groups. This correspondence is also widespread among residents of large cities, whose housing stock is given much more attention and resources than in small towns and villages.

The relativity of the above positive trends related to the quality of housing conditions lies in the very limited financial capacity of Russians to independently solve the housing problem. Acquisition of their own housing in the current conditions without debts, especially by young people, is an exception rather than a rule. The situation is not easy in this respect for Russians aged 30–35, as they have a serious dependency burden. Having crossed the threshold of 35 years old, many members of this group can no longer qualify for housing benefits and programs designed for young people.

The list of tools used by Russians to solve housing problems is rather narrow, the most popular tool at present is the purchase of housing. Other ways to independently improve housing conditions are many times less common. At the same time, representatives of relatively prosperous groups more often live in the capitals, while the inhabitants of the centers of RF constituent entities more often manage to improve their housing conditions. This situation is most likely a consequence of the specifics of pricing in the capitals and regions, which significantly limits the range of potential buyers of housing in Moscow and Saint Petersburg. The implemented housing policy, which is generally quite successful and which is realized by Russians themselves, does not sufficiently take into account the issues of inequality in housing conditions.

### **Discussion**

The problem of housing affordability at present does not concern the availability of a “roof over their heads” for the majority of Russians, but rather its quality. Therefore, the search for effective solutions in this area is possible only taking into account the limited resource base of the majority of Russians, especially in the light of the current

social situation. In this regard, the greatest demand for preferential programs to purchase housing and facilitate access to social or affordable rental housing.

Special attention should be paid to young people, especially the older group (30–35 years old), who still face serious problems related to both the rather long cycle of acquiring a first home and very limited opportunities to accumulate savings or other resources that could serve as start-up capital when they intend to buy a separate apartment or build a house. The current youth housing program, although it provides certain benefits for the purchase of housing, does not allow many people in need of better housing conditions to take advantage of them, as it has strict age restrictions, not to mention other conditions. At the same time, the difficult housing situation is characteristic not so much for the youngest part of the youth, but for those who

have already crossed the threshold of 30 years of age, have a family and have children growing up. Part of this group cannot take advantage of “youth” benefits for age reasons, and another part – due to the amount of income, which does not allow a person to be recognized as low-income, but also does not allow improving one’s housing conditions independently.

It is important to take into account the territorial characteristic. The problem of limited opportunities for housing acquisition is typical for the bulk of residents of capital cities today, despite a fairly wide supply of new housing. For residents of the regions, the most common problem is outdated housing stock and, in general, the quality of housing. Villages, where there is a need for programs to promote the construction of their own housing for families with minor children, also have their specific problems.

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