

# UČINCI PROCESA PRIVATIZACIJE STANOVANJA U POSTSOCIJALISTIČKOJ HRVATSKOJ

## EFFECTS OF THE HOUSING PRIVATIZATION PROCESS IN POST-SOCIALIST CROATIA

ANĐELINA SVIRČIĆ GOTOVAC

Institut za društvena istraživanja u Zagrebu, Frankopanska 22, 10 000 Zagreb, Hrvatska /  
*Institute for Social Research in Zagreb, Zagreb, Croatia, e-mail: angelinasg@gmail.com*

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U radu će se prikazati neke od najvažnijih promjena u području stanovanja iz socijalističkog i postsocijalističkog razdoblja. Tranzicija iz 1990-ih prema demokratskom sustavu i tržišno orijentiranoj ekonomiji ojačala je privatizaciju vlasništva, posebno vlasništva nad stanom. Promjene su vidljive u kvaliteti stanovanja i stambenoj politici, ali i socioekonomskim i sociodemografskim okolnostima koje su s njima uzročno-posljedično povezane. Stanovanje se od nekadašnjega stambenog zbrinjavanja od države prebacuje na brigu građana samih te vlasništvo nad stanom postaje privilegija. Kroz procese otkupa i povrata nacionaliziranih stanova iz socijalizma dolazi do procesa privatizacije stanovanja te Hrvatska postaje jedna od postsocijalističkih zemalja koja ima među višim udjelima privatnog vlasništva. Iz takve će situacije proizaći mnogobrojne posljedice vidljive u svim aspektima života, posebno demografskim i gospodarskim, a utjecat će i na stambeni standard. U kontekstu jake privatizacije i financijalizacije stanovanja te reducirane uloge države, mnogi aspekti sprječavaju rješavanje stambenih prava i problema. Na njih se nadovezuju gospodarski problemi nastali forsiranjem tržišta i rastom privatnoga građevinskog sektora te eskaliranjem globalne financijske krize koja se prelila i na hrvatsko tržište. S druge strane, nepovoljni demografski trendovi vidljivi su u smanjenju prosječne veličine obitelji i porastu broja obitelji (kućanstava) bez djece što dovodi do drugačije stambene potražnje.

**KLJUČNE RIJEČI:** socijalističko i postsocijalističko razdoblje, privatizacija stanovanja, stambeni standard, financijalizacija stanovanja, proces europeizacije, Hrvatska

The paper deals with some of the most significant changes in the domain of housing during the socialist and post-socialist period. The transition from the 1990s towards the democratic system and market-oriented economy further empowered the privatization of ownership, and especially home ownership. The changes are especially visible in the quality of housing and housing policy, and in socio-economic and socio-demographic circumstances, which are related to them causally. The provision of housing was transferred from the state to the citizens, with home ownership becoming a privilege. In the process of repurchase and return of nationalized flats from socialism, there was the process of housing privatization and Croatia became one of the post-socialist countries with a greater share of home ownership. Such a situation resulted in numerous consequences, visible in all aspects of life, especially demographic and economic. They also influenced the housing standard. In the context of strong processes of privatization and financialization of housing and the reduced role of state, there are many new aspects hinder housing rights and problems from being resolved. They are followed by economic

problems due to pushing of the market and increasing the private civil engineering sector, along with the escalation of the global financial crisis that affected the Croatian market, too. Moreover, country's unfavourable demographic trends are visible in the reduction of the average family size, and the increase in the number of families without children, which leads to different housing demands.

**KEY WORDS:** socialist and post-socialist context, privatization of housing, housing standard, financialization of housing, Europeization process, Croatia

## UVOD

U postsocijalističkim zemljama prisutni su mnogi izazovi vezani za urbanitet te procese i politike urbanog planiranja. Transformacije gradova u Srednjoj i Istočnoj Europi većinom su povezane s deindustrijalizacijom, komercijalizacijom, revitalizacijom nekih unutrašnjih gradskih područja te komercijalnom suburbanizacijom širih područja grada (*urban sprawl*) (HAMILTON I DR., 2005., 474). Urbanizacijski i suburbanizacijski procesi su se pojačali, a urbano širenje vidljivo je u prožimanju novih poslovnih i stambenih zona. Poslovna i stambena gradnja također je prisutna kao intenzivan proces izgradnje na jeftinijim i skupljim gradskim lokacijama. Dok je u razdoblju socijalizma samo manji broj stanovnika i poslova bio lociran izvan područja grada, u postsocijalističkom se razdoblju događa upravo suprotno, dovodeći do širenja izvan rubova grada, čime grad gubi svoj početni oblik. U vrijeme socijalizma samo je manji dio populacije velikih gradova i poslova bio smješten izvan gradske jezgre, a postsocijalistička suburbana eksplozija drastično je preoblikovala urbane regije (HEGEDÜS, TOSICS, 1998.; TSENKOVA, 2009.; SÝKORA, STANILOV, 2014.). Ovi su procesi najizraženiji u glavnim gradovima tih zemalja, koji se ubrzano transformiraju, posebno najveći gradovi u Hrvatskoj kao što su Zagreb i Split, primjerice, koji su imali brz populacijski rast za hrvatske uvjete (AKRAP, 2015.). Drugi tipovi naselja značajno su manje zahvaćeni, pri čemu su najmanja naselja nerijetko izostavljena i zahvaćena su dugoročnom depopulacijom. Tome su u hrvatskom kontekstu pridonijeli dugotrajni procesi deruralizacije (emigracije iz ruralnih područja) te ubrzana i pretjerana urbanizacija koja dovodi do prenapučivanja većih gradova (AKRAP, 1999.; WERTHEIMER-BALETIĆ, 1999.; AKRAP, 2015.; WERTHEIMER-BALETIĆ, 2017.), što je intenzivirano nakon Drugoga svjetskog rata. U 1960-ima se golema masa seoskog stanovništva odlila u dva migracijska smjera: jedan prema, ponajprije, velikim hrvatskim gradovima, a drugi prema inozemstvu (AKRAP, 2015., 860). Negativni demografski trendovi dodatno su se produbili nakon Domovinskog rata u 1990-ima kada se masovno iseljavaju stanovnici iz ratom zahvaćenih područja. Hrvatski prostor tako je desetljećima

## INTRODUCTION

In post-socialist countries there are many challenges in urbanity, urban planning processes and policies. City transformations in Central and Eastern Europe are mostly associated with de-industrialization, commercialization, revitalization of some inner city areas and commercial suburbanization in the outer city (*urban sprawl*) (HAMILTON ET AL., 2005, 474). Urbanizational and suburbanizational processes have intensified and the urban sprawl is visible in the permeation between new non-industrial business and housing zones. There is business and housing development as an intensive construction process on both affordable and costly city locations. While in the socialist period only a smaller number of residents and jobs were located outside of the city area, in the post-socialist period there was quite the opposite going on, leading to the sprawl over the city edges, thus making the city lose its initial form. While only a small fraction of the metropolitan population and jobs were located outside the urban core during the socialist period, the post-socialist suburban explosion reshaped urban regions radically (HEGEDÜS, TOSICS, 1998; TSENKOVA, 2009; SÝKORA, STANILOV, 2014). These processes were most intensive in these countries' capitals, which were being transformed rapidly. In Croatia it was especially notable in its largest cities, like Zagreb and Split for example, that have seen a fast population growth for Croatian circumstances (AKRAP, 2015). Other types of settlements were significantly less affected, with the smallest ones often being left out, with long-term depopulation. In the Croatian context, the long-standing processes of deruralization (emigration from rural areas) and the rapid and excessive urbanization leading to over-population of larger towns contributed to it (AKRAP, 1999; WERTHEIMER-BALETIĆ, 1999; AKRAP, 2015; WERTHEIMER-BALETIĆ 2017), and it intensified after the World War II. In the 1960s, a huge mass of rural population sprawled into two migration directions: primarily, the one towards large Croatian cities, and the other one towards foreign countries (AKRAP, 2015, 860). Negative demographic trends further deepened after the Croatian War of Independence in the 1990s, when large numbers of inhabitants emigrated from

ugrožen procesima *prirodne depopulacije* i intenzivne urbanizacije, a njima se kao dodatni uzrok pridružuje i najnoviji rat te gubitak velikog broja stanovnika (umrli, stradali i izbjegli), što ga je učinilo izrazito osjetljivim na demografska kretanja. Uza sve nepovoljne statistike i trendove danas je dobro poznato kako je Hrvatska postala opterećena demografskim starenjem (AKRAP, 2015.; TURK I DR., 2018.) te je jedna od najstarijih nacija EU-a, što utječe na sve sfere života i rada, a gospodarsku situaciju dodatno otežava.

U takvom sociodemografskom i postsocijalističkom kontekstu dominiraju tržišna ekonomija i neoliberalno razmišljanje, pa država i središnja vlast imaju slab politički značaj u urbanom planiranju i novoj legislativi (HIRT, 2012.; SYKORA, BOUZAROVSKI, 2012.). Unutar postojećega konteksta, uloga države bitno je manje značajna nego u socijalizmu te je stoga smanjen utjecaj javnoga sektora i javnih politika, što je posebno vidljivo u području stanovanja i stambene politike, u čemu Hrvatska nije iznimka, ali se mora naglasiti i da ima svoje vrlo specifične obrasce urbanog, urbanizacijskog te stambenog konteksta razvoja unutar njih. S obzirom na tvrdnje nekih autora da pod utjecajem režima vođenog financijama, financijsko ulaganje zamjenjuje fizičko ulaganje (STOCKHAMMER 2004.; AALBERS, 2008.), financijalizacija se može smatrati "*procesom* koji uvodi novi oblik ekonomskog natjecanja te ima kapacitet širiti se još snažnije" (FRENCH I DR. 2007., 8; AALBERS, 2008., 149). Tada dolazi do procesa privatizacije stanovanja u postsocijalističkim zemljama (BANKS I DR., 1996.; HEGEDÜS I DR., 1996.; MANDIČ, CLAPHAM, 1996.; HEGEDÜS, TOSICS, 1998.; LUX, 2001.; LUX, SUNEKA, 2013.; STEPHENS I DR., 2015.), što je dovelo do jačanja tržišta nekretninama koji je u ovom slučaju od presudne važnosti za temu stanovanja i o njemu gotovo potpuno ovisi.

Hrvatska je jedna od postsocijalističkih zemalja koje imaju najveći udio privatnog vlasništva nad stanovima kao stanarskog statusa i u kojima je proces stambene privatizacije donio mnoge promjene. One su u rasponu od socioekonomskih do sociokulturnih promjena kao što su novi životni stilovi, koji se okreću zapadnjačkim i konzumerističkim, pa do pojave trajno prisutne nesigurnosti rješavanja stambenog pitanja za sve koji moraju

war zones. The Croatian space has therefore been threatened by the processes of *natural depopulation* and intensive urbanization for decades, along with an additional cause in the form of the most recent war and the loss of a great number of citizens (dead, perished and displaced), which has made it extremely sensitive to demographic movements. Besides all unfavourable statistics and trends, it is well known nowadays that Croatia has become burdened by demographic ageing (AKRAP, 2015; TURK ET AL., 2018) and is one of the oldest EU nations, which affects all spheres of life and work, and further aggravates the economic situation.

In such socio-demographic and post-socialist context, the market-oriented economy and neo-liberal thinking is dominant and the state and central government have little political significance in urban planning and new legislation (HIRT, 2012; SYKORA, BOUZAROVSKI, 2012). In the existing context, the role of the state is much less significant than in socialism and therefore the influence of public sector and public policies is reduced, which can especially be seen in the domain of housing and housing policy. Croatia is not an exception. However, it needs to be emphasized that it has its own very specific patterns of urban, urbanising and housing contexts of development within them. Given that some authors argue that under a finance-led regime, financial investment is replacing physical investment (STOCKHAMMER 2004; AALBERS, 2008), financialization can be seen as 'a *process* that has introduced a new form of competition within the economy and that has the capacity to become ever more pervasive' (FRENCH ET AL., 2007, 8; AALBERS, 2008, 149). This is when the process of housing privatization in post-socialist countries happens (BANKS ET AL., 1996; HEGEDÜS ET AL., 1996; MANDIČ, CLAPHAM, 1996; HEGEDÜS, TOSICS, 1998; LUX, 2001; LUX, SUNEKA, 2013; STEPHENS ET AL., 2015). This process led to the strengthening of real estate market, which in this case is of crucial importance for the topic of housing and upon which it almost completely depends.

Croatia is one of the post-socialist countries with the largest share of private ownership as a tenure status over flats and in which the process of housing privatization has brought many changes. They range

kupiti stan putem komercijalnih bankovnih kredita koji traju i do nekoliko desetljeća. Osim kupnje stana, ostale mogućnosti stambenog zbrinjavanja, poput primjerice najma, prisutne su vrlo marginalno te je očigledno da je država ovaj sektor u potpunosti prepustila tržištu. Proces privatizacije, u smislu stambenog zbrinjavanja, stoga je složen na više načina jer je „kućevlasništvo danas također prožeto rastućom nesigurnosti” (AALBERS, 2008., 151). Ono je povezano s tržištem rada koje je danas pogotovo nakon velike financijske krize 2008. godine i ulaska Hrvatske u EU 2013. godine sve pogodnije fleksibilnijim tipovima rada (na određeno vrijeme), što također dovodi do veće nesigurnosti u procesu financijalizacije stanovanja, odnosno rastuće dominacije financijskih aktera i tržišta (AALBERTS, 2016.) prije svega. Promjene su osobito vidljive u gradovima, odnosno u kvaliteti stanovanja i stambenoj politici, ali i socioekonomskim i sociodemografskim okolnostima koje su s njima uzročno-posljedično povezane. Neke od tih nastalih promjena usporedit će se u razdoblju socijalizma i postsocijalizma, a prikazat će se kao pregled nekih važnijih obilježja u tim razdobljima analizirajući većinom hrvatske, dijelom i strane autore, iz područja sociologije stanovanja i socijalne politike. To su primarni izvori podataka uz koje se koristi i popisne podatke iz oba razdoblja o određenim stambenim indikatorima kao sekundarne izvore podataka. Svrha i cilj ovakvog primarno sociološkog pregleda je komparacija ovih dvaju razdoblja te sličnosti i razlike među njima. One govore koje su značajne promjene u kvaliteti stanovanja u kontekstu gradova danas.

## STANOVANJE U SOCIJALISTIČKOM KONTEKSTU

U socijalizmu se stambeno pitanje većinom rješavalo dodjeljivanjem stanova u društvenom vlasništvu i stanarskih prava na ovaj tip stanovanja. U Hrvatskoj je 1991. godine javni stambeni fond („društveni stanovi“) činio ukupno 25,1 %, a u Zagrebu 45,4 % stambenog fonda (*Stanovi prema korištenju i druge nastanjene prostorije: po naseljima*, 1995.). Na taj način država je u socijalizmu bila aktivno uključena i kontrolirala je

from socio-economic to socio-cultural changes such as new lifestyles, which are turning to those Western and consumerist, to the emergence of permanently present insecurity in resolving the housing problem for all those who have to purchase a flat by taking commercial bank loans lasting up to a few decades. Besides flat purchase, other options of housing provision, such as for instance renting, are very marginally present, and it is evident that the state has left this sector to the market almost completely. Therefore, the privatization process in the sense of housing provision is complex in multiple ways, because ‘home ownership is now also surrounded by increasing insecurity’ (AALBERS, 2008, 151). It is related to the labour market, which is nowadays, especially after the global financial crisis in 2008 and Croatia’s accession to the EU in 2013, increasingly affected by more flexible work arrangements (part-time and flexible forms of work). It also leads to greater insecurity regarding the process of financialization of housing, i.e. to the increasing dominance of financial actors and markets (AALBERTS, 2016) above all. The changes are especially visible in cities, primarily in the quality of housing and the housing policy, and in the socio-economic and socio-demographic circumstances related to them causally. Some of the changes from socialism and post-socialism will be compared, and presented as an overview of some more significant characteristics in these periods analysing mostly Croatian, partly foreign authors, in the field of sociology of housing and social policy. These are primary data sources are used with secondary data sources which are census data from both periods on certain housing indicators. The aim and purpose of such primarily sociological overview is the comparison of these two periods regarding the similarities and differences between them. They point to significant changes in the quality of housing in the context of contemporary cities.

## HOUSING IN THE SOCIALIST CONTEXT

In socialism, the housing problem was mainly solved by the distribution of socially owned flats and tenancy rights to this type of housing. In 1991 the public housing stock (‘social flats’) made a total

stambenu politiku putem jačanja procesa industrijalizacije i urbanizacije, odnosno putem njih i modernizacije koja se intenzivira posebno u velikim gradovima. Takvi masovni i ubrzani procesi deagrarizacije, industrijalizacije i urbanizacije, započeti nakon Drugoga svjetskog rata, nazvani su ubrzana industrijalizacija i snažan „bijeg sa sela“ u gradove (WERTHEIMER-BALETIĆ, 1999.; NEJAŠMIĆ, TOSKIĆ, 2016.). Ti procesi često su bili neadekvatni i djelomični pa se stoga socijalistička urbanizacija ponekad u teoriji naziva polu-urbanizacijom ili *pod-urbanizacijom* (ENYEDI, 1996.; HAMILTON I DR., 2005), ili paleoindustrijalizacijom kao specifičnim subjektom urbane preobrazbe (ROGIĆ, 1990., 11) u hrvatskom kontekstu. Takva je urbanizacija utjecala na neravnomjerni prostorni raspored stanovništva (AKRAP, 2015.) koji se uglavnom koncentrirao u gradove i to one najveće ili industrijske koji su trebali radnu snagu, a radnici stambeni smještaj. „Pretvaranje urbane periferije u središte razvojnih inicijativa jedno je od tipičnih obilježja paleoindustrijskih gradova kakvi su se kod nas oblikovali u poratnom razdoblju“ (ROGIĆ, 1990., 17). Ti su gradovi radnoaktivnoj populaciji davali sigurnost (stalni prihodi te mirovinska i zdravstvena zaštita), ali i viši i moderniji standard življenja u kojem je dobivanje stana od države kao tip javnoga najamnog stanovanja bio poželjna opcija. „Javno najamno stanovanje, koje je podrazumijevalo univerzalnu (tj. neisključivu) dostupnost potrebitima, bio je vodeći socijalistički model stanovanja“ (MANDIČ, 2010., 215). Stanove su gradila državna poduzeća i organizacije koji su zatim smještajne jedinice dodjeljivali zaposlenicima, prema prioritetu na „listama čekanja“. „Oni koji su dobili pristup javnim stanovima dobili su doživotno stanarsko pravo, koje su članovi kućanstva mogli nasljeđivati te su plaćali stanarinu koja je bila vrlo niska jer nije bila određena ekonomskim mehanizimima (1987. godine stanarina je iznosila samo 2 % osobne potrošnje i nije ovisila o lokaciji i kvaliteti gradnje ili o prihodu kućanstva)“ (SPEVEC, KLEMPIĆ BOGADI, 2009., 457). „Osobno korištenje stana“ postalo je institucija odvojena od institucije najma – mogla se nasljeđivati ili prenositi na rođake, ili razmijeniti s nekim drugim nositeljima stanarskog prava – sve je to kasnije nazvano

of 25.1% in Croatia, and in Zagreb 45.4% of the housing fund (*Stanovi prema korištenju i druge nastanjene prostorije: po naseljima*, 1995). In that way, during socialism the state was actively involved and in control of the housing policy, through intensifying industrialization and urbanization processes, and by modernization, which was becoming more intense, especially in big towns. Such massive and accelerated processes of deagrarization, industrialization and urbanization initiated after the World War II are called rapid industrialization and intensive ‘rural exodus’ into urban areas (WERTHEIMER-BALETIĆ, 1999; NEJAŠMIĆ, TOSKIĆ, 2016). These processes were often inadequate and partial and therefore, socialist urbanization is sometimes called semi-urbanization or under-urbanization in theory (ENYEDI, 1996; HAMILTON ET AL., 2005) or paleo-industrialization, as a specific subject of urban metamorphosis (ROGIĆ, 1990, 11) in the Croatian context. Such urbanization brought about uneven spatial distribution of the population (AKRAP, 2015) that was mainly concentrated in cities, particularly the largest or industrial ones, in need of workforce, while the workers needed housing. “Turning the urban periphery into the centre of developmental initiatives is one of the typical characteristics of paleo-industrial cities that were formed in the aftermath of war in Croatia’ (ROGIĆ, 1990, 17). These cities provided the working population with safety (permanent income, pension and health insurance), and a higher and more modern standard of living, in which obtaining a flat from the state as a type of public rented housing was a desirable option. ‘Public rented housing, implying a universal (i.e. non-exclusionary) accessibility by people in need, was at the forefront of the socialist housing model’ (MANDIČ, 2010, 215). Flats were built by state-owned companies and organizations that allocated the dwellings to employees, according to their priority on ‘waiting lists.’ ‘Persons who got access to public dwellings had a lifetime tenancy right, which could be inherited by the household members, and paid a rent, which was very low, because it was not determined by economic mechanisms (in 1987 the rent amounted to only 2% of personal consumption, and did not depend on location and quality of the dwelling or household income)’ (SPEVEC, KLEMPIĆ BOGADI,

kvazi-kućevlasništvom (HEGEDÜS, TOSICS, 1996.; LUX, SUNEGA, 2013., 308).

Kako su gradovi rasli, posebno oni najveći, planirali su se i gradili i potpuno novi gradovi, nazivani spavaonicama (LAY, 1986.; SEFERAGIĆ, 1988.) kao što je Novi Zagreb, nastao 1960-ih. Zagreb kao glavni grad rasterećivao se i urbanizacijom okolnih ruralnih naselja koja su s vremenom postajala njegovi sateliti (Samobor, Velika Gorica, Zaprešić i dr.) te zadržavali dio stanovnika, što je usporilo demografski rast Zagreba (KLEMPIĆ BOGADI, PODGORELEC, 2009., 247). Inače, velika stambena naselja grade se sa svim sadržajima (školama, trgovačkim centrima, vrtićima) na slobodnom zemljištu ili mjestima gdje je zemljište prenamijenjeno u građevinsko (JUKIĆ I DR., 2011.). To su bili tipični oblici stanovanja u socijalizmu i većina građana pristiglih u gradove u vrijeme te masovne urbanizacije očekivala je život u takvom smještaju. Stoga se u istočnoeuropskim gradovima pokazuje obrazac stanovanja koji je podrazumijevao golema montažna stambena naselja u široj zoni gradova, učestalo rezultirajući jače disperziranim kućanstvima od onih u tržišnim ekonomijama, kao i višim troškovima putovanja s i na posao, višim troškovima infrastrukture i energije (HEGEDÜS I DR., 1996., 106). Izgrađena stambena naselja zahtijevala su osiguravanje temeljnog prava na stanovanje većine radnika, kako bi gradovi, i time proizvodnja, mogli funkcionirati. Druge urbane funkcije nisu ni omogućene, pa su mnoga naselja na periferiji, nazvana spavaonicom radničke klase iz koje radnici svaki dan putuju na posao i vraćaju se, a kritizirane su kao dehumanizirano stanovanje jer su većinom bile visokogradnja s velikom gustoćom izgrađenosti te lošom kvalitetom stanovanja, posebno na razini stana (ČALDAROVIĆ, 1988.; SEFERAGIĆ, 1988.; GAŠPAROVIĆ, BOŽIĆ, 2005.).

S druge strane, stanovi u atraktivnijim stambenim naseljima smješteni bliže gradskom centru (elitnije lokacije) češće su naseljavali viši društveni slojevi, politička i intelektualna elita (političari, intelektualci, kulturnjaci), zvana *nomenklatura* (SZELENYI, 1983.; BEŽOVAN, 1987.; ROGIĆ, 1990; MANDIČ, CLAPHAM, 1996.; MANDIČ, 2010.; LUX, SUNEGA, 2013.). Oni su bili privilegirani stanari jer su često dobivali veće stanove,

2009, 457). 'Personal use' became an institution separate from that of rental tenure – it could be inherited or transferred to relatives, or exchanged with some other holders of user rights – all this was later called quasi-homeownership (HEGEDÜS, TOSICS, 1996; LUX, SUNEGA, 2013, 308).

With the expansion of cities, especially the largest ones, completely new cities were planned and built, called dormitories (LAY, 1986; SEFERAGIĆ, 1988), such as Novi Zagreb that was built in the 1960s. Zagreb as the capital was relieved by the urbanization of nearby rural settlements, which eventually became its satellites (Samobor, Velika Gorica, Zaprešić etc.) and retained a part of the population, thus slowing down the demographic growth of Zagreb (KLEMPIĆ BOGADI, PODGORELEC, 2009, 247). Large housing estates are usually built with all facilities (schools, shopping centres, kindergardens) on vacant land or in places where land is converted to residential land (JUKIĆ ET AL., 2011). They were a typical type of housing in socialism and most citizens arriving to cities in that time of mass urbanization expected to live in such housing. Therefore, Eastern European cities often exhibit a pattern of housing which implies huge prefabricated housing estates in the outer zones of the cities, frequently resulting in more dispersed housing than that found in market economies, and resulting in higher costs of commuting to and from work, higher infrastructure costs, and higher energy costs (HEGEDÜS ET AL., 1996, 106). Housing estates had to provide the basic right to housing for most workers so that cities, and thus industry, could function. Other urban functions were not even provided and many settlements at the periphery, called working class's dormitories, from which workers were commuting daily, were criticised as dehumanized housing because they were mostly high rise buildings, built very densely and with a low quality of housing, especially regarding flats (ČALDAROVIĆ, 1988; SEFERAGIĆ, 1988; GAŠPAROVIĆ, BOŽIĆ, 2005).

By contrast, flats in more attractive housing estates situated closer to the city centre (more elite locations) were more frequently inhabited by higher social classes, the political and intellectual elite (politicians, scientists, culture professionals) called the *nomenklatura* (SZELENYI, 1983; BEŽO-

što sugerira da su u socijalizmu postojale određene klase, ali i rezidencijalna segregacija, u skladu s poželjnim stanovanjem u centru i manje poželjnim na periferiji. Tako su se više klase odlučivale na život u stanovima većinom u gradskim centrima ili bliže njima, na tzv. poželjnijim lokacijama. Intelektualna, kulturna i politička elita imala je bolji pristup stambenim naseljima na najpoželjnijim lokacijama, što je značilo da je socijalističko društvo bilo mnogo manje egalitarno nego što bi se moglo očekivati temeljem vladajuće ideologije (KÄHRIK, TAMMARU, 2010.).

Stoga je u socijalističkom sustavu postojao miješani ili dvojni tip stambenog zbrinjavanja koji je postojao paralelno i podjednako, a uključivao je društvene stanove (državne) i privatne (obiteljske kuće). Dio pridošlih građana koji nisu mogli dobiti stan u društvenom vlasništvu ili su na njega trebali predugo čekati, rješavali su problem stjecanja stambenog prostora gradeći obiteljske kuće na perifernim gradskim lokacijama, ponekad ilegalno. Samoizgrađeni stambeni prostori u jugoistočnoj Europi koji su se razvijali ilegalno pokazivali su karakter *anti-state* izgradnje (STEPHENS I DR., 2015., 19). Stoga nije iznenađujuće da je bilo mnogo "divljih" lokacija i gradskih područja gdje je stanovanje bilo jeftino, a sastojalo se uglavnom od privatnih obiteljskih kuća za koje su dobivali državne kredite, zajmove ili građevinski materijal (CLAPHAM 1995.; SPEVEC, KLEMPIĆ BOGADI, 2009.). „Velik broj samoizgrađenih kućanstava sugerira da se briga o stambenom zbrinjavanju ostvarivala unutar obitelji“ (STEPHENS I DR., 2015., 19). Nastavak takvog načina stambenog zbrinjavanja može se povezati s prelaskom na privatizaciju stanovanja i fenomen individualizacije stanovanja, čime je država prenijela teret na pojedince ili njihove obitelji.

Prema S. Mandič, socijalističko društvo imalo je ideologiju najma, a praksu privatnog vlasništva (1990., 263). Tako je postojala disproporcija između očekivanih stambenih potreba i postojeće ponude. Takvo se stanje nazivalo „stambena kriza“ ili „nedostatak stanova“ (BEŽOVAN, 1987.; ROGIĆ, 1990.). Drugim riječima, stanovi koje je izgradila država nisu mogli omogućiti smještaj za većinu pod jednakim uvjetima, pa je socijalizam bio obilježen neprekidnom nepravdom i nedostatkom

VAN, 1987; ROGIĆ, 1990; MANDIČ, CLAPHAM, 1996; MANDIČ, 2010; LUX, SUNEGA, 2013). They were privileged tenants, because they were often provided with larger flats, suggesting that in socialism there was certain class, but also residential segregation according to desirable residing in the centre and less desirable on the periphery. Thus, the higher classes chose to live in flats mostly in city centres or closer to city centres, at the so-called more desirable locations. The intellectual, cultural and political elite had a better access to the housing estates at the most desirable locations, which meant that the socialist society was much less egalitarian than what could be expected on the basis of the dominant ideology (KÄHRIK, TAMMARU, 2010).

Therefore, in the socialist system there was a balanced mixed or dual type of housing provision which existed in parallel, social flats (state owned) and private (family houses). A part of arriving citizens who could not obtain a socially owned flat or had to wait for it too long, solved the problem of obtaining housing by building family houses at peripheral city locations, sometimes illegally. Self-built housing in Southeast Europe that was developed illegally presumably showed the character of *anti-state housing* (STEPHENS ET AL. 2015, 19). Therefore, it was not surprising that there were lots of unregulated construction sites and town areas where housing was low-budget and consisted mainly of private family houses for which state loans or credits or building materials were obtained (CLAPHAM 1995; SPEVEC, KLEMPIĆ BOGADI, 2009). ‘A large number of self-built housing suggests that housing welfare is created from within the family’ (STEPHENS ET AL., 2015, 19). The continuation of such housing provision can be related to the shift towards housing privatization and the phenomenon of individualization of housing, by which the state passed the burden on individuals themselves or their families.

According to S. Mandič, the socialist society had the ideology of renting, and the practice of private ownership (1990, 263). Thus, there was a disproportion between expected housing demands and the existing supply. Such a condition was labelled the ‘housing crisis’ or ‘housing shortage’ (BEŽOVAN, 1987; ROGIĆ, 1990). In other words, the housing



stanova. Kako je za većinu građana stambeno pitanje značilo i ono egzistencijalno, jednom stečen stambeni prostor bio je zbog nestašice stanova najučestaliji i trajni oblik stanovanja te je percipiran kao “najviša vrijednost” (SEFERAGIĆ, 1987.) za sve one koji su uspjeli dobiti državni stan. No postojao je svojevrsni kvalitativni manjak stanova koji se može vidjeti, primjerice, prema podacima iz *Annual Bulletin of Housing and Building Statistics for Europe* iz 1983. godine, prema kojem je Jugoslavija imala prosječno nešto manje izgrađenih stanova nego većina ostalih socijalističkih zemalja, odnosno imala je 6,1 izgrađenu stambenu jedinicu na tisuću stanovnika. Godine 1982. Rumunjska je imala 7,2, Bugarska 7,7, a Čehoslovačka 7,2 izgrađene stambene jedinice na tisuću stanovnika (BEŽOVAN, 1987., 85).<sup>1</sup> Prema podacima iz Popisa stanovništva iz 1981. godine, kvalitativni manjak stanova u Socijalističkoj Republici Hrvatskoj, kao dijelu bivše Jugoslavije, iznosio je oko 100 000, a u Zagrebu je nedostajalo oko 20 000 stanova (BEŽOVAN, 1987., 86).

Slično je bilo i s kvalitetom opremljenosti i razinom društvenog standarda (LAY I DR., 1983.) i neposredne okoline u naseljima, za koje se pokazuje da su se bolje opremala ako su u njima živjeli stanari s većom državnom funkcijom (ROGIĆ, 1990., 25). U ostalim naseljima postojali su minimalni uvjeti opremljenosti ili niži društveni standard. Prema parametru veličine stana, gradili su se manji stanovi s manjom veličinom prostorija. Struktura izgrađenih stanova je prosječne veličine 55 – 65 m<sup>2</sup> (ROGIĆ, 1990., 81) ili prevladavaju jednosobni i dvosobni stanovi, posljedica čega je problem prevelike napučenosti (prenaseljenosti). Prosječna površina stana po osobi je iznosila 19,33 m<sup>2</sup> (BEŽOVAN, 1987.; ČALDAROVIĆ 1987.). Opremljenost stanova većinom je bila „industrijski standardna i standardizirana” (ROGIĆ, 1990., 81) te je ispunjavala samo minimum (kuhinja s dnevnom sobom, kupaonica s toaletom te nedovoljan broj spavaćih soba za sve članove obitelji), odnosno pokazivala je „potpuno isključivanje prividno suvišnih aktivnosti iz stambenog prostora”

<sup>1</sup> U razdoblju od 1976. do 1981. u Hrvatskoj je sagrađeno 183 827, a u Jugoslaviji 861 440 stanova. U posljednjem desetljeću socijalizma, i u Hrvatskoj i u Jugoslaviji opada broj završenih stanova (BEŽOVAN, 1987., 86).

built by the state could not provide accommodation for the majority at equal terms, and thus socialism was marked by continuous housing injustice and shortage. Since for most citizens the housing problem was also the existential one, once acquired residential space due to housing shortage was the most common and permanent housing and was perceived as ‘a top value’ (SEFERAGIĆ, 1987) for all those who managed to get a social flat. However, there was a kind of qualitative housing shortage that could be shown, for example, by data from the *Annual Bulletin of Housing and Building Statistics for Europe 1983*, according to which Yugoslavia had on average slightly fewer built dwellings than most other socialist countries, that is, there were 6.1 built dwellings per 1000 inhabitants in 1982. Romania had 7.2 built dwellings, Bulgaria 7.7 and Czechoslovakia 7.2 per 1000 inhabitants (BEŽOVAN, 1987, 85).<sup>1</sup> According to these data from the 1981 Census, the qualitative shortage of flats in the Socialist Republic of Croatia, as part of former Yugoslavia, was around 100,000, and Zagreb lacked around 20,000 flats (BEŽOVAN, 1987, 86).

Likewise, the quality of equipment and the level of social standard (LAY ET AL., 1983) and immediate vicinity in settlements was better if, as has been shown, they were occupied by tenants holding higher state (political) functions (ROGIĆ, 1990, 25). Other settlements had minimum equipment or a lower social standard. According to the parameter of flat size, flats of smaller size and thus smaller room size were built. The structure of housing consisted on average of flats sized between 55 and 65 m<sup>2</sup> (ROGIĆ, 1990, 81) or was dominated by one-bedroom and two-bedroom flats, entailing the problem of overcrowding. The average flat area per person was 19.33 m<sup>2</sup> (BEŽOVAN, 1987, ČALDAROVIĆ 1987). Flat equipment was mostly ‘industrially standard and standardized’ (ROGIĆ, 1990, 81), fulfilling only a minimum (kitchen with a living room, bathroom with toilet and not enough bedrooms for all family members), i.e. showing ‘complete exclusion of seemingly excessive activities from the housing space’ (ROGIĆ, 1990, 82).

<sup>1</sup> In the period 1976-1981 a total of 183,827 flats were built in Croatia, while in Yugoslavia 861,440. In the last decade of socialism, the number of completed flats decreased in both Croatia and Yugoslavia (BEŽOVAN, 1987, 86).

(ROGIĆ, 1990., 82).

S druge strane, ta su velika stambena naselja također bila miješanog tipa, većinom naseljena obiteljima srednjeg sloja i s uglavnom solidnom socijalnom kohezijom među stanovnicima. Unatoč svim popratnim nedostacima infrastrukture, stanari su ove stanove uglavnom smatrali zadovoljavajućim u stambenom smislu. Velika naselja nisu smatrana segregiranim ili getoiziranim, kao u nekim društvenim naseljima u zapadnoeuropskim gradovima naseljenim uglavnom siromašnim ili doseljeničkim obiteljima. Velika stambena naselja u cjelini nikad nisu bila stigmatizirana u Istočnoj Europi i mnoga kućanstva srednje visine prihoda žive u velikim stambenim naseljima te gotovo svi imaju obitelj i prijatelje koji žive u istim ili sličnim stambenim naseljima (GROSSMANN I DR., 2017.). Tako je stanovanje u socijalizmu imalo svoje pozitivne i negativne karakteristike, no općenito se može istaknuti da je stanovanje bilo primarni uvjet za širi modernizacijski proces te je bilo vrlo značajno upravo u tom kontekstu moderniziranja stanovništva. U široj perspektivi gledano modernizacija je značila i urbani život kao jedini poželjan, dok je suprotno tome ostati na selu značilo nazadovati i ne sudjelovati u modernizacijskom procesu, makar u kontekstu stambenog standarda imali manjak stambene površine i nedovoljno dobre stambene uvjete.

## STANOVANJE U POSTSOCIJALISTIČKOM KONTEKSTU

Tranzicijske promjene od sloma socijalističkog uređenja od 1990-ih vidljive su u politici, ekonomiji i društvenoj strukturi. To je ponajprije vidljivo u privatizaciji stanovanja i promjeni stambenog statusa. Ostali stambeni statusi kao druge mogućnosti podmirivanja stambenih potreba nisu bile povoljne u kućevlasničkoj strukturi stambene opskrbe (BALL, 1983.; BEŽOVAN, PANDŽIĆ, 2020.), odnosno nemaju mogućnost razvoja u tržišnim uvjetima. Međutim, upravo su u takvim uvjetima one i potrebne. Javno najamno stanovanje ili socijalno stanovanje primjeri su koji mogu pridonijeti omekšavanju postojećega financijskog i tržišnog modela koji njeguje

However, these large housing estates were also of mixed-type, mostly inhabited by middle-class families and mainly with solid social cohesion between residents. Despite all accompanying infrastructural shortcomings, residents found these flats mostly satisfactory in the housing sense. Large estates were not perceived as segregated nor ghettoized, as in some social estates in Western European cities, inhabited mostly by poor or non-native families. Large housing estates as a whole have never been stigmatised in Eastern Europe and many middle-income households live in a large housing estate and almost everyone will have family and friends that live in the same or similar housing estates (GROSSMANN ET AL., 2017). Thus, housing during the socialist era had both its positive and negative characteristics. However, it can generally be pointed out that housing was a primary condition for the broader modernization process. Seen in a broader perspective, modernization also meant urban life as the only desirable way of living, while on contrary staying in rural areas implied regressing and not taking part in the modernization process, even if lacking housing space in the context of the housing standard and not having adequate housing conditions.

## HOUSING IN THE POST-SOCIALIST CONTEXT

Transitional changes have been going on since the collapse of the socialist regime in the 1990s and are visible in politics, economy and the social structure. This is primarily evident in the privatization of ownership and the change of the housing status. Other housing statuses, as other possibilities of fulfilling housing needs are not favourable regarding the home ownership structure of housing provision (BALL, 1983; BEŽOVAN, PANDŽIĆ, 2020), i.e. they cannot be developed in market conditions. However, it is in such conditions that they are absolutely essential. Public rented housing or social housing are examples that can contribute to the softening of the existing financial and market model that fosters mostly home ownership, in terms of post-socialist countries, also called "superhomeownership" (LUX, SUNEĞA, 2013). "The

većinom kućevlasništvo koje je u terminima postsocijalističkih zemalja nazvano i „superkućevlasništvo“ (LUX, SUNEGA, 2013.). „Promjenu u stambenom smislu učvrstila su jedinstvena obilježja socijalističkih sustava stanovanja, posebno uslijed visokog stupnja kućevlasništva i privatne izgradnje kuća“ (TSENKOVA, 2009., 2). Struktura stambenih statusa doživljava jezgrovitu promjenu zbog izbacivanja instituta društvenog vlasništva iz Ustava RH 1990., te otkupa i denacionalizacije društvenih stanova, što je naposljetku trebalo poboljšati djelotvornost stambene opskrbe u državi (BEŽOVAN, 1993.). Početkom 1990-ih socijalističko je društveno/državno vlasništvo nad stanom postalo privatno pravo stanara, koji su tako postali stvarni vlasnici svojih domova. Nositelji stanarskih prava postali su stvarni vlasnici svojih stambenih prostora po uistinu niskim cijenama (neovisno o tržišnim cijenama i veličini stanova) daleko ispod stvarne vrijednosti nekretnina (BEŽOVAN, 1993.; SPEVEC, KLEMPIĆ BOGADI, 2009.).

Prema popisu iz 2011. godine, 88,9 % stanova u Hrvatskoj u privatnom su vlasništvu ili suvlasništvu. U usporedbi s podacima iz 2001. godine, postoji i vidljiv porast privatnog vlasništva od 6 % (Tab. 1.). Sljedeći stambeni status je srodstvo s vlasnikom ili najmoprimcem, sa samo 4,6 % u 2011., i manje od 1 % u 2001. Tako „od 2000. nasljeđivanje stambenog prostora postaje puno učestalijim oblikom stambene tranzicije, s obzirom na to da umiru generacije baka i djedova, vlasnika trajnijeg i masovnije izgrađenoga stambenog fonda od pedesetih godina nadalje“ (RODIK I DR., 2019., 331). Jedini status koji se može povezati s izvorno socijalističkim statusom državnih ili stanova u najmu danas je stanovanje na temelju ugovora o zaštićenom najmu, a koji postoji u vrlo malom postotku, primjerice 2011. ih je bilo samo 1,8 % (Tab. 1.), dok je 1991. bilo 24,9 % takvih stanova (BEŽOVAN, 2008.). Prema najnovijim podacima iz popisa, može se istaknuti da su svi ostali statusi prisutni vrlo marginalno i gotovo zanemarivo u usporedbi s privatnim vlasništvom ili kućevlasništvom. Relativno beznačajni udjel pokazuje i kategorija podstanara koja je 2011. iznosila samo 1 % i bilježi pad u odnosu na 2001., čime se potvrđuje da je dio sive ekonomije (AKRAP, ČIPIN, 2008., 416) karakterizirano

transition in housing was tempered by the unique features of the socialist housing systems, in particular by their high degree of home ownership and private housing production' (TSENKOVA, 2009, 2). The structure of housing statuses has seen a core shift due to the removal of the institute of social ownership from the Croatian Constitution of 1990, and the repurchase and denationalization of socially owned flats, which was eventually supposed to improve the efficiency of housing provision in the state (BEŽOVAN, 1993). In the beginning of the 1990s the socialist social/state ownership over flats became the private ownership of tenants, who thus became proper owners of their homes. The holders of tenancy rights became proper owners of their dwellings at truly affordable prices (regardless of market prices and flat sizes), far below the real property value (BEŽOVAN, 1993; SPEVEC, KLEMPIĆ BOGADI, 2009).

According to the 2011 census, 88.9% of flats in Croatia are private property or co-ownership. In comparison to data from 2001, there is also a 6.0% visible increase in private property (Tab. 1). The next housing status is kinship with the owner or tenant with only 4.6% in 2011, and less than 1% in 2001. Thus, 'as of 2000, inheritance of housing space becomes a much more frequent form of housing transition, due to the passing away of the grandparental generations, the owners of more permanent and massively built housing stock from the fifties onwards' (RODIK ET AL., 2019, 331). The only status that can be connected to the originally socialist status of state or rented flats is nowadays contract-based tenancy, which exists in a very small share, for instance in 2011 it was only 1.8% (Tab. 1), while in 1991 there were 24.9% of such flats (BEŽOVAN, 2008). According to the most recent census data, it can be pointed out that all other statuses are present very marginally and almost negligibly, compared to private property or home ownership. A relatively insignificant share is the category of subtenants, which was only 1% in 2011 and shows decline compared to 2001 (Tab. 1) suggesting that it is a part of grey economy (AKRAP, ČIPIN, 2008, 416) characterised by non-formal agreements, and not formal contractual arrangements (BEŽOVAN, 2008), which reflects to a complete lack of protection for this housing

TABLICA 1. Kućanstva prema osnovi korištenja stana u Hrvatskoj, 2001. – 2011. (u %)

TABLE 1 Households by dwelling usage basis in Croatia, 2001–2011 (in %)

	2001.	2011.
Vlasništvo ili suvlasništvo <i>Private property or co-ownership</i>	82,9	88,9
Srodstvo s vlasnikom ili najmoprimcem stana <i>Kinship with owner or tenant</i>	0,85	4,6
Slobodno ugovorena najamnina <i>Free-based tenancy</i>	7,45	3,0
Zaštićena najamnina <i>Contract-based tenancy</i>	2,8	1,8
Najam dijela stana (podstanar) <i>Sub-tenancy</i>	3,3	1,0
Ostalo <i>Other</i>	-	0,7

Izvor: / Source: URL 1

neformalnim dogovornim, a ne formalnim ugovornim aranžmanima (BEŽOVAN, 2008.), što se odražava na potpunu nezaštićenost ove stambene kategorije u Hrvatskoj.

U toj masovnoj privatizaciji stanova nazvanoj "give-away" privatizacijom ili privatizacijskom podjelom stambenog fonda, javni je tip stanovanja gotovo iščeznuo u kratkom razdoblju u većini postsocijalističkih država, iako je bilo nekih iznimaka u Češkoj, Poljskoj i Rusiji. Posljedično, stope vlasništva značajno su porasle često premašujući 90 % ukupnog stambenog fonda u mnogim postsocijalističkim zemljama (LUX, SUNEGA, 2013., 2014.). Nadalje, može se spomenuti primjer zemalja jugoistočne Europe (Bugarska, Rumunjska, Slovenija), u kojima su vrlo visoke stope izravnoga vlasništva (83,8 %), dok i zemlje središnje i istočne Europe (Češka, Mađarska, Slovačka, Poljska) također imaju velik udio kućevlasnika (71,1 %). Povrh toga, one su dvostruko više od onih u zapadnim zemljama (od 30 % u liberalnom tipu stambenog režima do 50 % u mediteranskom) (STEPHENS I DR., 2015., 26). I autorica N. Pichler-Milanović (prema Urban Audit) naglašava postojeću razliku između istočnih i zapadnih gradova te ističe da je „do 2001. udio stanova u vlasništvu u istočnoeuropskim gradovima premašivao 60 posto. U Zapadnoj Europi, gdje je prosječni udio vlasništva za tu godinu iznosio 40 posto, samo su španjolski i talijanski gradovi pokazivali postotke slične istočnoeuropskim urbanim područjima“ (2001., 178).

Ti podaci potvrđuju fenomen privatizacije stanovanja ili *prava na kupnju (right-to-buy)* u po-

category in Croatia.

In that massive privatization of flats called *give-away privatization*, public housing almost disappeared in a short period in most post-socialist states, although there were some exceptions in the Czech Republic, Poland and Russia. As a result, home ownership rates increased substantially to levels often exceeding 90% of total housing stock in many post-socialist countries (LUX, SUNEGA, 2013, 2014). Further on, the example of the South Eastern European countries (Bulgaria, Romania, Slovenia) can be mentioned, where outright ownership rates are very high (83.8%) and the countries of Central and Eastern Europe (the Czech Republic, Hungary, Slovakia, Poland) also have a very high share of homeowners (71.1%). Moreover, they are two times higher than the ones in Western countries (from 30% in the liberal housing regime type to 50% in the Mediterranean housing regime type) (STEPHENS ET AL., 2015, 26). The author N. Pichler-Milanović (according to Urban Audit) also emphasizes the existing difference between Eastern and Western cities and points out that 'by 2001, the share of owner-occupied units in Eastern European cities exceeded 60 percent. In Western Europe, where the average owner-occupancy for that year was around 40 per cent, only cities in Spain and Italy showed percentages similar to Eastern European urban areas' (2001, 178).

These data confirm the phenomenon of housing privatization or the *right-to-buy* legislation in the post-socialist context (BANKS ET AL., 1996; HEGEDÜS ET AL., 1996; MANDIČ, CLAPHAM, 1996; HE-

stsocijalističkom kontekstu (BANKS I DR., 1996.; HEGEDÜS I DR., 1996.; MANDIČ, CLAPHAM, 1996.; HEGEDÜS, TOSICS, 1998.; LUX, 2001.; LUX, SUNEGA, 2013.; BEŽOVAN, 2004.) ili rezidualni tip stambene politike (KEMENY, 1995.), intenzivan proces koji se odvija od 1990-ih. Također se može istaknuti da su procesom kupnje stanova 1990-ih i prodajom društvenih stanova Hrvati postali nacija u kojoj velika većina kućanstava živi u vlastitom stambenom prostoru (BEŽOVAN, 2004.). Za vrijeme tranzicije u Hrvatskoj, država je izgubila kontrolu nad stambenim sektorom koji je tako dospio u ruke građana, približivši se neoliberalnom tipu stambenog sustava (FERRERA, 1996.; ESPING-ANDERSEN, 2000.) određenog nereguliranim tržištem i smanjenom ulogom države. „Liberalnim režimima svojstvena je otvorena intervencija ograničena na stigmatiziranu opskrbu za rezidualnu populaciju u nemogućnosti adekvatnog sudjelovanja na tržištu rada, skrivene potpore za dobrostojeće (uglavnom vlasnike stanova), državne politike koje favoriziraju tržište (velike građevinske firme i kreditne institucije) te državna intervencija usmjerena k potrošnji, a ne proizvodnji“ (PANDŽIĆ, 2016., 224). Sve tranzicijske promjene uzrokovane zakonima tržišne ekonomije i privatizacije znatno su utjecale na kućevlasništvo, transformirajući prijašnje društveno vlasništvo nad stanovima u privatno vlasništvo po cijenama znatno ispod realnih (*giveaway prices*). No taj će proces dugoročno imati posljedice na sve postsocijalističke zemlje i njihove stambene politike pa tako i Hrvatsku jer su ostale zarobljene u *privatizacijskoj zamci* kao jednoj od prepreka uvođenju nove, održive stambene politike nakon 1990. (LUX, SUNEGA 2013., 312). Stambena privatizacija će tako uzrokovati mnogobrojne druge posljedice osim ekonomskih, posebno one društvene i one povezane s kvalitetom života i stanovanja, tj. njihovim standardom, ali i demografske. Kao što M. Chapman i A. Murie (1996., 156) ističu, privatizacija je više od puke promjene vlasništva i smatra se složenom ekonomskom i društvenom transformacijom.

Te se promjene primjerice mogu vidjeti i na razini stambenog standarda, tj. stambenim indikatorima koji se donekle razlikuju od indikatora iz prijašnjeg razdoblja. Može se uočiti da od

GEDÜS, TOSICS, 1998; LUX, 2001; LUX, SUNEGA, 2013; BEŽOVAN, 2004) or the residual type of housing policy (KEMENY, 1995), an intensive process that has been going on since the 1990s. It can also be pointed out that by the process of flat purchase during the 1990s and the selling of social flats, Croats became a nation in which a great majority of households live in their own dwellings (BEŽOVAN, 2004). During the transition period in Croatia, the state lost control over the housing sector, which fell into the hands of citizens, getting closer to the neo-liberal type of housing system (FERRERA, 1996; ESPING-ANDERSEN, 2000) determined by the out-of-control market and a reduced role of the state. ‘Liberal regimes are known for open intervention confined to the stigmatized provision for the residual population unable to adequately participate in the labour market, hidden subsidies for the wealthier (mostly homeowners), state policies in favour of the market (large construction companies and credit institutions) and state intervention aimed at consumption, and not production’ (PANDŽIĆ, 2016, 224). All transitional changes caused by market economy laws and privatization have remarkably affected home ownership, transforming the former social ownership of flats into private flat ownership at ‘giveaway prices.’ Indeed, this process will have longstanding consequences to all post-socialist countries and their housing policies, including Croatia, because they remained in the ‘*privatization trap*,’ as one of the barriers to introducing a new, sustainable social housing policy after 1990 (LUX, SUNEGA 2013, 312). Housing privatization will thus cause other numerous consequences besides the economic ones, especially the social ones and those related to the quality of living and housing, i.e. to their standard, and will affect demographic trends. As M. Chapman and A. Murie point out, privatization is seen to be more than just a change of ownership and it is considered to be a complex economic and social transformation (1996, 156).

These consequences can, for example, be seen in the level of housing standard, i.e. in housing indicators that differ to some extent from indicators in the former period. It can be observed that since the 1990s the housing indicators, for example, the number of rooms and the size of flat, although

**TABLICA 2.** Stanovi prema načinu korištenja u Hrvatskoj 1981. – 2011.  
**TABLE 2** Dwellings by occupancy status in Croatia 1981–2011

	1981.	1991.	2001.	2011.
Stanovi za stalno stanovanje <i>Dwellings for permanent residence</i>	1 381 434	1 575 644	1 660 649	1 912 901
Stanovi za stalno stanovanje – gradska naselja <i>Dwellings for permanent residence in urban settlements</i>	727 683	878 968	941 330	1 075 980
Prosječna površina nastanjenih stanova, m <sup>2</sup> <i>Average surface area of occupied dwellings, in m<sup>2</sup></i>	63,2	71,1	74,4	80,9
Prosječna površina nastanjenih stanova, m <sup>2</sup> – gradska naselja <i>Average surface area of occupied dwellings in urban settlements, in m<sup>2</sup></i>	62,0	67,6	71,1	75,6
prosječna površina nastanjenog stana po osobi, m <sup>2</sup> – gradska naselja <i>Average surface area of occupied dwellings per person in urban settlements, in m<sup>2</sup></i>	19,8	21,9	23,9	28,1
Prosječan broj osoba u nastanjenim stanovima – gradska naselja <i>Average number of persons in occupied dwellings in urban settlements</i>	3,2	3,2	3,4	2,7 (2,5)*

\* U gradovima s više od 100 000 stanovnika / In urban settlements with more than 100,000 inhabitants

Izvor: / Source: URL 1

1990-ih stambeni indikatori, primjerice broj soba i veličina stana, iako djelomice izmijenjeni, nisu značajnije utjecali na stambeni standard, ali su se ipak poboljšali. Kao što je spomenuto, u prijašnjem sustavu standard je bio neadekvatan te su stanovi većinom bili manji i neprikladni za ispunjavanje potreba stanovnika, što su autori iz socijalističkog razdoblja nazivali tzv. substandardnom opremljenošću ili minimumom stambenog standarda. U novonastalim okolnostima komercijalne i privatne izgradnje stanova bilo je, doduše, nekih poboljšanja, iako ne značajnih, a ponajprije u smislu broja soba po stanu. Prema popisu iz 2011. indikator broja soba pokazuje određeni napredak i porast broja stanova od onih s dvije na one s tri sobe. Najveći broj privatnih kućanstava imao je tri sobe (34,4 %), a zatim dvije (27,4 %) (URL 1). I neka druga istraživanja<sup>2</sup> (SVIRČIĆ GOTOVAC, 2015.) sugeriraju da u Hrvatskoj prevladavaju trosobni i dvosobni stanovi. Stoga se može

<sup>2</sup> Prema istraživanju iz 2014. provedenom na uzorku novih stambenih naselja izgrađenih u Gradu Zagrebu i Zagrebačkoj županiji u postsocijalističkom razdoblju, većina stanova bila je prosječne veličine od 41–60 m<sup>2</sup>. Većina stanova u Gradu Zagrebu (37 %) veličine je od 41–60 m<sup>2</sup> ili od 61–80 m<sup>2</sup> (30,9 %) i uglavnom su trosobni (41,3 %) i dvosobni (34,8 %). Više u: A. Svirčić Gotovac (2015.).

partly changed, have not influenced the housing standard more significantly, but they were still improved. As already mentioned, in the former system the standard was inadequate and flats were mostly smaller and not appropriate for fulfilling the needs of residents, as authors from the socialist era used to name this the so-called substandard equipment or minimum housing standard. In the newly emerging circumstances of commercial and private building of flats there were, however, some improvements, although not significant, and primarily in the number of rooms per flat. According to the 2011 Census, the number of rooms indicator shows some improvement and an increase in the number of flats from those with two to those with three rooms. The largest number of private households had three (34.4%), and then two rooms (27.4%) (URL 1). And some other research<sup>2</sup> (SVIRČIĆ GOTOVAC, 2015) suggest that in Croatia there are dominantly three-room and two-room

<sup>2</sup> According to a 2014 survey on a sample of new housing estates built in the City of Zagreb and Zagreb County in the post-socialist period, the majority of flats had an average size of 41–60 m<sup>2</sup>. Most flats in the City of Zagreb (37%) are 41–60 m<sup>2</sup> in size or 61–80 m<sup>2</sup> (30.9%) and they are mostly three-room (41.3%) and two-room flats (34.8%). See more in: A. Svirčić Gotovac (2015.).

istaknuti da se indikator broja soba unaprijedio u postsocijalističkom razdoblju, jer danas postoji veći udio stanova s tri i dvije sobe, u usporedbi s ranijom prevlasti jednosobnih i dvosobnih stanova. Indikator veličine stana također pokazuje napredak, uspoređen s ranijim razdobljem (Tab. 2.). Prema posljednjem popisu iz 2011., vidljivo je povećanje prosječne površine stana od 1981. do 2011., koja je u 2011. iznosila otprilike 80,9 m<sup>2</sup> za Hrvatsku, a u gradovima 75,6 m<sup>2</sup>. U usporedbi s 1981. povećala se za više od 10 m<sup>2</sup>, što odgovara veličini jedne sobe, a što je izraženo poboljšanjem indikatora broja soba (Tab. 2.). Međutim, ovi su podaci na nacionalnoj razini, dok su u većim gradovima, posebno Zagrebu, oni nepovoljniji.

Prosječna površina stambenih prostora u urbanim naseljima iznosila je 2011. godine 28,1 m<sup>2</sup> po osobi te se također povećala u odnosu na ranija razdoblja. To još uvijek nije usporedivo sa standardima i veličinom stanova u Zapadnim zemljama, no donekle je bolje u odnosu na ranija desetljeća. Za usporedbu, u Zapadnim zemljama prosjek je 36 m<sup>2</sup> po osobi, a u istočnim dijelovima kontinenta stambeni prostor jedva doseže 20 m<sup>2</sup> po stanaru. Taj je broj čak i niži u velikim gradovima (15 m<sup>2</sup> u Sofiji, 17 m<sup>2</sup> u Bukureštu i 18 m<sup>2</sup> Pragu) (STANILOV, 2007., 175-176). U Gradu Zagrebu slična je situacija, pa tako trećina stanovnika ima do 15 m<sup>2</sup> po stanaru (BEŽOVAN, 2008., 383). Može se istaknuti da su prosječne veličine stanova u glavnim gradovima i onim najvećima donekle smanjene zbog veće potražnje za stanovima i više cijene tih stanova na tržištu nekretnina. Većina stanovništva stoga si može priuštiti samo manje stambene jedinice. Prosječan broj stanara u stanovima u urbanim naseljima, koji iznosi 2,7, i koji je u opadanju, upućuje na to da Hrvatska pokazuje posljedice spomenutih dugogodišnjih nepovoljnih demografskih trendova. Sve nepovoljnija demografska situacija nakon desetljeća depopulacije i smanjenoga prirodnog prirasta vidljiva je i u opadanju broja članova po obitelji<sup>3</sup> te sve češćoj pojavi obitelji bez djece, kao

<sup>3</sup> Ta se pojava može nazvati, prema A. Akrapu i I. Čipinu (2006), *socijalni sterilitet* i odnosi se na osobe koje dragovoljno nemaju djece ili pak roditeljstvo i brak odgađaju za kasnije godine života, najčešće radi karijere. Socijalni sterilitet vrlo nepovoljno utječe na sveukupne demografske prilike u Hrvatskoj, naročito

flats. It can therefore be pointed out that the number of rooms indicator is improved in the post-socialist period, since there is now a larger share of three-room and two-room flats, compared to the previously dominant presence of one-room and two-room flats. The size of flat indicator also shows improvement, compared to the previous period (Tab. 2). According to the last Census of 2011, there was a visible increase in average housing floor space from 1981 till 2011, which in 2011 was approximately 80.9 m<sup>2</sup> for Croatia, and in the cities 75.6 m<sup>2</sup>. Compared to 1981, this improvement is larger than 10 m<sup>2</sup>, which corresponds to the size of one room, and which is expressed as the improvement of the number of rooms indicator (Tab. 2). Nevertheless, these data refer to the national level, while in larger cities, especially Zagreb, they are less favourable.

In 2011 the average floor space of occupied dwellings in urban settlements was 28.1 m<sup>2</sup> per person and also was larger in comparison to previous periods. This is still not comparable to the standards and size of flats in Western cities, but is somewhat better as compared to previous decades. For comparison, in Western countries, the average space is 36 m<sup>2</sup> per person, and in Eastern parts of the continent, the housing floor space hardly reaches 20 m<sup>2</sup> per tenant. This number is even lower in large cities (15 m<sup>2</sup> in Sofia, 17 m<sup>2</sup> in Bucharest and 18 m<sup>2</sup> in Prague) (STANILOV, 2007, 175–176). In the City of Zagreb there is also a similar situation and thus a third of the inhabitants have up to 15 m<sup>2</sup> per tenant (BEŽOVAN, 2008, 383). It can be pointed out that the average size of flats in capitals and largest cities are somewhat reduced due to a greater demand for flats and the higher price of flats at the real estate market. Consequently, the majority of citizens can afford only smaller housing units.

The average number of persons in occupied dwellings in urban settlements, which is 2.7, and which is the only one that is decreasing, indicates that Croatia is showing the consequences of the mentioned longstanding unfavourable demographic trends. Increasingly unfavourable demographic situation after decades of depopulation and negative natural population increase is evident in the reduction of the number of members per

i samačkih obitelji. Prema popisu iz 2011., bilo je 25,3 % kućanstava s dva člana i nešto manje s jednim članom, 24,1 %. Udio tročlanih kućanstava iznosio je 18,7 %, četveročlanih 17,3 %, a peteročlanih 8,2 % (URL 1) i smanjeni su u odnosu na jednočlana i dvočlana kućanstva.

Negativni demografski trendovi također upućuju na svojevrsnu stambenu centralizaciju, tj. naseljavanje većinom glavnoga grada Zagreba ili samo najvećih i regionalnih centara, Splita i Rijeke, koji su smješteni na hrvatskoj obali i privlačniji su za život, pa imaju i donekle pozitivnije demografske trendove. Ostatak kontinentalne Hrvatske većinom trpi izrazito negativne demografske procese, posebno naglašene nakon ulaska u EU i lakšeg odlaska radne snage (tzv. liberalizacije tržišta) iz ruralnih i slabije razvijenih manjih gradova u razvijene zemlje članice (Njemačka, Austrija, Irska i dr.), što je dodatno pogodovalo senilizaciji pojedinih naselja te procesu demografskog starenja na razini cijele zemlje.<sup>4</sup> Za dublje analize, međutim, svakako se mora pričekati i novi popis stanovništva iz 2021. godine. Nesigurnost tržišta rada i povećana nezaposlenost koja se intenzivirala ulaskom u EU te postala otvorenija novim tipovima zanimanja, ali i omogućila tzv. prekarijat i fleksibilne radne uvjete (STANDING, 2009.; HARVEY, 2013.), dovela je i do nesigurnosti u području stanovanja. „Iako su zaposlenja na djelomično radno vrijeme, ugovor ‘ako’ i ‘kad’ ili samozapošljavanje i povremeni rad na malo društvene promjene koje se mogu susresti gotovo svuda po svijetu, u Hrvatskoj one djeluju zloćudnije zbog nasljeđa tajkunske privatizacije te ih društvo samim time bolnije proživljava” (BITI, ŽITKO, 2017., 162). Nesigurnost rada dovodi do nemogućnosti otplate kredita i stanja zaduženosti, koji postaju sve češća situacija za velik broj građana. Tome je pridonijelo stanje otplate visokih rata stambenih kredita s povećanim kamatama posebno u slučaju švicarskih franaka i iskustvo je velikog broja građana u Hrvatskoj, koje se provlači i

na razinu bioreprodukcije, jer determinira snižavanje fertiliteta/nataliteta (TÜRK I DR., 2018., 81).

<sup>4</sup> Tome u prilog govore podaci o prosječnoj dobi ukupne populacije Hrvatske koja iznosi 43,1 godinu (muškarci 41,3, žene 44,8), smještajući je među najstarije europske nacije (URL 2).

family<sup>3</sup> and in the growing incidence of families without children or with one child, as well as single-person families. According to 2011 Census, there were 25.3% dwellings with two persons and slightly less with single persons, 24.1%. The share of dwellings with three persons was 18.7%, with four persons was 17.3% and with five persons was 8.2% (URL 1), with all these categories declining in comparison to one-member and two-member households.

These negative demographic trends also point to a kind of housing centralization, i.e. inhabiting mostly the capital Zagreb or only the largest and regional centres. These are Split and Rijeka, which are situated in the Croatian littoral and are more attractive for living, and have somewhat more positive demographic trends. The rest of Continental Croatia mostly suffers from extremely negative demographic processes, particularly intensive after the EU accession and easier drain of the work force (so-called market liberalization) from rural and less developed smaller towns to more developed Member States (Germany, Austria, Ireland, etc.). This has further contributed to the senilization of some settlements and to the process of demographic aging nationwide.<sup>4</sup> However, for deeper analyses, we must certainly wait for the new census from 2021. Insecurity of the labour market and increased unemployment, intensified with the EU accession and having become more open to new types of jobs, along with enabling the so-called precarious work and flexible working conditions (STANDING, 2009; HARVEY, 2013), has also led to insecurities in the domain of housing. ‘Although part-time employment, *if* and *when* contracts or self-employment and seasonal work are social changes that can be observed almost all around the world, in Croatia they seem more malignant

<sup>3</sup> This phenomenon can be named according to A. Akrap and I. Čipin (2006) the social sterility, referring to the persons who decide not to have children or those postponing parenthood and marriage for later years of life, mostly for career reasons. Social sterility has very unfavourable effects on the totality of Croatian demographic circumstances, particularly on the level of bioreproduction, because it determines the lowering down of fertility/nativity (TÜRK, ET AL. 2018, 81).

<sup>4</sup> This is supported by the following data on the average age of the total Croatian population: it is 43.1 years (men 41.3, women 44.8), placing Croatia among the oldest European nations (URL 2).



danas<sup>5</sup> u vidu blokada računa građana.<sup>6</sup>

Za uvjete stanovanja u Hrvatskoj ističe se kako si širi društveni slojevi još uvijek ne mogu priuštiti dostojan stambeni standard i da je u tom je području posebno važan nedostatak stanarskog prava na najam društvenih stanova (BEŽOVAN, 2004., 105). Stoga za određene skupine građana, kao što su zaposleni na određeno, većinom mlađi, zatim nezaposleni ili siromašniji građani i druge marginalne skupine, mogućnost stjecanja vlastita stambenog prostora može biti onemogućena ponajprije zbog procesa masovne privatizacije. Drugi stambeni statusi su zanemareni, posebno kategorija javnog stanovanja, koja je gotovo u cijelosti iščezla iako je bila planirana početkom 2000-ih kao subvencionirano stanovanje za određene kategorije stanovnika putem tzv. POS modela (Programa društveno poticane stanogradnje).<sup>7</sup> Ovaj model nije bio dovoljno sustavan i do danas se pojavljivao samo povremeno, nedovoljno odgovarajući na postojeću potražnju. Uključivao je subvencioniranu kupnju, ali ne i mogućnost najma. Stoga se nije razlikovao od modela privatnog vlasništva, odnosno kupnje stanova. Međutim, subvencioniranje stanovanja države od 2000-ih dodatno je osnažilo proces financijalizacije stanovanja koji je podržan prije svega kućevlasništvom, a zatim i državnim kreditiranjima, stambenim štednjama i subvencijama na kredite za subvencionirane stanove (posebno izdvojenim skupinama stanovništva kao što su mlade obitelji bez nekretnine). To je dovelo i do značajnog rasta

<sup>5</sup> Prema udruzi Franak, koja je i osnovana u zaštiti prava dužnika može se pratiti dugogodišnja borba za prava na odštetu i ukidanje ugovora u francima kao ništetnih. Upravo je u listopadu 2020. donesena i prva pravomoćna presuda o ništetnosti CHF ugovora (URL 5).

<sup>6</sup> Dio iznimno visokog broja blokada računa u Hrvatskoj, koji je vrhunac dosegnuo na nešto više od 327 000 blokiranih građana potkraj 2016. odnosio se na dugovanja temeljem stambenih i hipotekarnih kredita, a broj ovrha stanova i kuća narastao je s 738 pretkrizne 2007. godine, na 3 225 2014. (RODIK I DR., 2020., 321, prema FINA, 2018.; HGK, 2018.).

<sup>7</sup> Program kreditiranja POS nudi kredite bez jamaca, uz prosječnu kamatu nižu od 3 %, minimalne povezane troškove i maksimalno razdoblje otplate do 30 godina, ili 31, u slučaju da se odlučite uzeti jednogodišnje razdoblje počeka te potiče kupnju stana za one koji prvi put kupuju stan (URL 3). Izmjenama zakona u 2019. godini dodatno je omogućeno i rješavanje stambenog pitanja kupnjom stanova na slobodnom tržištu, a ne samo u subvencionirano izgrađenim stanovima za što se očekuje da će dodatno potaknuti i olakšati kupovinu stanova mladim građanima.

because of the legacy of tycoon privatization, therefore cause much more distress in the society' (BITI I ŽITKO, 2017, 162). The precariousness of work leads to the inability to repay loans and to the state of debt, which is an increasingly frequent situation for a great number of citizens. The state of repaying high instalments of housing loans with increased interests, especially in the case of Swiss francs, has further contributed to such a situation, experienced by many Croatian citizens and continues today<sup>5</sup> in the form of blocking citizens' bank accounts.<sup>6</sup>

When discussing housing conditions in Croatia, it is pointed out that broader social classes still cannot afford a flat and a decent housing standard and in this area there is especially a lack of tenancy right to social flat rental (BEŽOVAN, 2004, 105). Therefore, for particular groups of citizens, such as fixed-term employees, mostly younger, then unemployed or poorer citizens, and other marginal groups, the opportunity to obtain their own housing may be hindered, primarily due to the process of mass privatization. Other housing statuses have been neglected, especially the category of public housing, which has almost entirely disappeared, although it was planned in the beginning of the 2000s as subsidized housing for particular categories of inhabitants through the so-called POS model (State-Subsidized Housing Construction).<sup>7</sup> This model was not systematic enough and until the present day it has appeared only periodically, answering to the existing demand insufficiently. It

<sup>5</sup> According to the NGO Franak, which was established to protect the rights of debtors, a long-standing struggle for the right to damages and annulment of contracts in francs can be followed. It was in October 2020 that the first final ruling was brought on the nullity of CHF contracts (URL 5).

<sup>6</sup> A part of exceptionally high number of bank account blockings in Croatia, which reached peak at a little more than 327,000 of blocked citizens at the end of 2016 referred to debts based on housing and mortgage loans, and the number of distraints rose from 738 in pre-crisis 2007 to 3,225 in 2014 (RODIK ET AL., 2020, 321, according to FINA, 2018; HGK, 2018).

<sup>7</sup> The POS Programme loan line provides loans without guarantors, with average interest rate lower than 3%, minimal related costs, with maximum repayment term of 30 years, or 31, in case you decide to take 1-year grace period, and it instigates flat purchase of first-time buyers (URL 3). Amendments to the law in 2019 further enabled resolving the problem of housing by purchasing flats on the free market, and not only in subsidized flats. It is expected that this will further instigate and facilitate flat purchase to younger citizens.

velikog broja privatnih građevinskih tvrtki koje su gradile i više od potražnje za stanovima. Preizgrađenost novogradnjom primjerice na zagrebačkom prostoru (SVIRČIĆ GOTOVAC, 2015.) odvija se i na novim lokacijama, ali i unutar starijih i postojećih stambenih naselja (podsljemenska zona, Trešnjevka, Vrbik, Vrbani, Jarun, Jaruščica-Lanište, Bundek i dr.). U razdoblju tranzicije posebno se ističe bliska povezanost države s privatnim sektorom, građevinskim tvrtkama i bankama, kako u Hrvatskoj tako i u drugim tranzicijskim zemljama (HEGEDÜS I DR., 2013.). „U takvom je okruženju teško utjecati na priuštivost stanovanja (engl. *affordable housing*) kao ključnu činjenicu koja dominira stambenom politikom u tranzicijskim zemljama“ (BEŽOVAN, PANDŽIĆ, 2020., 34) te se priuštivost u hrvatskom kontekstu ipak odnosi samo na opciju kupnje i na građane koji su kreditno sposobni, ali ne i na druge modele, primjerice javno najamnog stanovanja koji ostaje model zbrinjavanja za ugrožene skupine stanovnika, ali ne i za širu populaciju.<sup>8</sup>

Intenzivirana gradnja stanova privatnih investitora i tvrtki te subvencionirana od države dosegnula je svoj vrhunac kroz financijalizaciju stanovanja u tzv. nekretninskom balonu (PANDŽIĆ, 2016.; MUSTAĆ, 2019.) s nekontroliranim rastom cijena nekretnina. Globalna financijska kriza iz 2008. prelila se i na naše tržište. „Zbog rastućih troškova zaduživanja, gospodarska aktivnost u Republici Hrvatskoj počela se smanjivati polovicom 2008. godine. Trend pada je do kraja godine jačao, a početkom 2009. godine započelo je razdoblje velike recesije“ (MUSTAĆ, 2019., 81). Dolazi do nove krizne faze koju obilježava smanjeno ulaganje u tržište nekretninama i od države, ali i privatnog sektora te pada cijena nekretnina, što će trajati do kraja 2015. To se stanje pokušava urediti ulaskom Hrvatske u EU usklađivanjem s europskim zakonodavstvom i procesom tzv. europaizacije, kada dolazi do snažnije integracije europskih načela u svim sferama javnih politika. No promjene se ponajviše odnose na građevinski sektor i lakšu fluktuaciju radne snage (tzv. libe-

<sup>8</sup> Primjer POS naselja na istočnom perifernom dijelu Zagreba pod nazivom Novi Jelkovec rijetki je primjer modela javnog najamnog stanovanja u Zagrebu. Više u: G. Bežovan i J. Pandžić (2020.).

involved subsidized purchase, but not rental options. It was thus not different from the model of private ownership, i.e. flat purchase. However, since the 2000s, housing subsidies by the state have additionally strengthened the process of financialization of housing, which is supported primarily by home ownership, and then by state loans, housing savings and subsidies on loans for subsidized flats (for specially defined groups of citizens, such as young families without real estate). This has brought a significant increase in the number of private construction companies that were building even more than was the demand for housing units. The overbuilding of newbuilding, for example in the Zagreb area (SVIRČIĆ GOTOVAC, 2015) happens both in new locations, and in older and existing housing estates (the Podsljeme zone, Trešnjevka, Vrbik, Vrbani, Jarun, Jaruščica-Lanište, Bundek, etc.). In the period of transition, a close connection of the state and the private sector, construction companies and banks is particularly emphasized, both in Croatia and in other transition countries (HEGEDÜS ET AL., 2013). ‘In such a setting it is hard to influence affordable housing, as a key fact domineering housing policy in transition countries’ (BEŽOVAN, PANDŽIĆ, 2020, 34). In the Croatian context, affordability nevertheless refers to the option of purchase and to creditworthy citizens, and not to the other models, such as public rental housing, which remains the model of caring for the threatened groups of citizens, and not the broader population.<sup>8</sup>

Intensified building of flats by private investors and companies, and subsidies by the state reached its peak through financialization of housing in the so-called real estate bubble (PANDŽIĆ, 2016; MUSTAĆ, 2019) with uncontrolled rise of real estate prices. The global financial crisis of 2008 spilled over into our market, as well. ‘Due to the growing borrowing costs, economic activity in the Republic of Croatia started to decrease in mid-2008. The downfall trend was strengthening until the year’s end, and in early 2009 the period of great recession began’ (MUSTAĆ, 2019,

<sup>8</sup> The example of POS settlement in the eastern peripheral part of Zagreb, called Novi Jelkovec, is a rare example of the model of public rental housing in Zagreb. More in: G. Bežovan and J. Pandžić (2020).

realizacija tržišta). Ulazak je doveo i do smanjenja restrikcija za strance, državljane EU-a, što je ponovno dovelo do povećanja potražnje za nekretninama i porasta cijena nekretnina jer su se na tržištu pojavili novi kupci. Kada se te okolnosti promatraju u stambenoj sferi, može se reći da u Hrvatskoj subvencionirani krediti za mlade stvaraju kratkoročni mjehur na tržištu i mogu se smatrati neučinkovitim zato što se porastom cijena nekretnina na tržištu anulira poticaj države (MUSTAĆ, 2019., 86). U Hrvatskoj se stoga proces europeizacije nije pokazao uspješnim i „u području stambene politike, ne može biti riječi o mehanizmu pozitivne integracije; regulatorne politike uvjetuju nemogućnost sačinjavanja institucionalnog modela za domaću suglasnost“ (PANDŽIĆ, 2016., 233). Zaostajanje u primjeni EU trendova i programa (posebno Kohezijske politike EU-a<sup>9</sup>) te u povlačenju sredstava iz EU fondova u Hrvatskoj, koji bi se odnosili na područje razvoja gradova kao pametnih, održivih i uključivih, ne pridonosi značajnoj promjeni stambenih statusa ni stambenoj opskrbi. To je područje osjetljivo na mnoge preduvjete od kojih su u ovom radu spomenuti samo neki, dok ostali zahtijevaju detaljniju analizu u budućnosti.

## ZAKLJUČAK

Analizom stanja u području stanovanja tijekom socijalističkog i postsocijalističkog razdoblja pokušao se dati cjelovit pregled nekih važnijih pojava i procesa koje ga obilježavaju s naglaskom na kvalitetu stanovanja i stambenu politiku. Za vrijeme tranzicije Hrvatska je gotovo u potpunosti prešla sa socijalističkoga dvojnog modela na nov i unificiran model privatnog stanovanja i vrlo poželjno kućevlasništvo, nazvano superkućevlasništvom. U ranijem je razdoblju stambeni standard

<sup>9</sup> Primjerice politika koja utječe i na razvoj stanovanja jer je adekvatno stambeno zbrinjavanje posredno (urbana obnova, unaprjeđenje energetske učinkovitosti i dr.) i neposredno (projekti socijalnog stanovanja za marginalizirane skupine, prevencija beskućništva, financiranje neprofitnih stambenih organizacija i dr.) tematski uključeno u integrirani održivi urbani razvoj (PANDŽIĆ, 2016., 235) i koliko je koja zemlja članica od njih petnaest koje primaju sredstva iz Kohezijskog fonda dobila sredstava (URL 4).

81). There was a new critical phase with fewer investments in the real estate market, by both the state and the private sector, and a drop in real estate prices, which would continue until the end of 2015. There was an attempt to regulate this condition by Croatia's EU accession through the process of approximation with the European legislation and the process of so-called Europeization, in which there was a stronger integration of European principles in all spheres of public policies. Nevertheless, the changes mostly influenced the sector of civil engineering and enabled easier fluctuation of work force (so-called market liberalization). The accession has also brought about the lowering of restrictions for foreigners, citizens of the EU, which again led to an increase in real estate demand and a rise in real estate prices, because of the arrival of new buyers on the market. When these circumstances are viewed in the housing sphere, it can be argued that subsidized loans for the young people in Croatia produce a short-term bubble on the market, and that they can be viewed as inefficient, because by increasing real estate prices on the market state incentives are annulled (MUSTAĆ, 2019, 86). In Croatia, the process of Europeization was not successful and 'in the housing policy domain, it cannot be said that there has been a mechanism of positive integration; regulatory policies condition the impossibility of constituting an institutional model for national consent' (PANDŽIĆ, 2016, 233). Lagging behind with the implementation of EU trends and programmes (especially the EU Cohesion policy)<sup>9</sup> and the absorption of EU funds in Croatia, which would refer to the domain of development of cities as smart, sustainable and inclusive, is insufficient and does not contribute to a relevant shift of housing statuses, and neither to housing provision. This domain is sensitive to many pre-conditions, of which only a handful

<sup>9</sup> For example the policy that influences the development of housing, because adequate housing provision is indirectly (urban renewal, improvement of energy efficiency etc.) and directly (projects of social housing for marginalized groups, prevention of homelessness, financing of non-profit housing organizations etc.) thematically involved in integrated sustainable urban development (PANDŽIĆ, 2016, 235) and how much funding particular Member States received, among the 15 countries that receive funds from the Cohesion Fund (URL 4).

u velikim stambenim naseljima uglavnom bio nedostatan, substandardan te često kritiziran da je neadekvatan i dehumaniziran. S druge strane, dobivanje društvenog stana bilo je privilegija kao i život u gradovima, što je uzrokovalo napuštanje i depopulaciju velikog dijela ruralnih prostora. Stanovanje je u gradovima bilo neodvojivi dio širih procesa industrijalizacije, urbanizacije te modernizacije.

Od 1990-ih i tranzicijom na novo uređenje u ekonomskom, političkom, ali i svakom drugom smislu, stanovanje se od nekadašnjega stambenog zbrinjavanja s države prebacuje na brigu građana samih te privilegija postaje vlasništvo nad stanom. Iz takve će situacije proizaći mnogobrojne posljedice vidljive u svim aspektima života, posebno demografskim i gospodarskim. One će se preliti i na stambeni standard. Iako podaci iz popisa stanovništva nisu dovoljni za temeljitu analizu, daju opći pregled kojim se može komparirati podatke iz spomenutih razdoblja. Tako je prema popisu stanovništva u postsocijalističkom razdoblju bilo nekih poboljšanja, prije svega u indikatorima broja soba i veličine stana. Prosječna je površina stana u gradovima porasla od 1981. do 2011. za više od 10 m<sup>2</sup>, odnosno za veličinu jedne sobe u prosjeku. Ta je promjena međutim slabo značajna i nedovoljan porast da bi činio kvalitativnu promjenu pa se stambeni standard može usporediti s onim iz socijalističkog razdoblja kao nezadovoljavajuć i substandardan. Promjena u obiteljskoj strukturi kao što je prosječan broj članova kućanstava u urbanim naseljima, koji je u padu, upućuje na negativne demografske trendove koji Hrvatsku pogađaju već nekoliko desetljeća, a posebno nakon ulaska u EU. Vidljivi su u opadanju broja članova po obitelji i porastu broja obitelji bez djece ili s jednim djetetom te rastućim brojem samačkih obitelji. Loša demografska slika zemlje stoga utječe i na područje stanovanja koje se kroz cijelo vrijeme tranzicije nije značajno mijenjalo te je stalno potican privatizacijski obrazac koji zadobiva i svoju financijalizacijsku stranu. Ona se ogleda u značaju tržišta nekretninama, povećanoj potražnji i gradnji stanova, posebno u Zagrebu, ponudi stambenih komercijalnih i subvencioniranih kredita kroz program POS-a i drugim tržišnim mehanizmima koji ponajviše utječu

were mentioned in the paper, thus leaving us with the task to analyse them in more detail in the future.

## CONCLUSION

The analysis of the situation in the domain of housing during the socialist and post-socialist era served as an attempt to provide a comprehensive overview of some more important phenomena and related processes. In doing so, the focus was mostly on the topics of the quality of housing and housing policy during the two periods. During the period of transition, Croatia almost entirely shifted from the socialist dual model to the new and uniform model of private housing and much preferred home ownership, called superownership. In the previous period, the housing standard in large housing states was mostly inadequate, substandard and often criticized for being inadequate and dehumanized. On the other side, obtaining a social flat was a privilege, as was living in cities, which caused abandoning and depopulation of a significant proportion of our rural areas. Residing in cities was an inseparable part of wider processes of industrialization, urbanization and modernization.

Since the 1990s and by means of the transition to the new order in the economic, political and any other sense, housing provision has been transferred from the state to the citizens, with home ownership becoming a privilege. Such a situation will instigate numerous consequences, visible in all aspects of life, especially demographic and economic. They will also sprawl onto the housing standard. Although the data from the population census are insufficient for a thorough analysis, they provide a general overview by which data from the mentioned periods can be compared. Thus, according to the population censuses in the post-socialist period, there were some improvements, primarily, in the number of rooms and size of flat indicators. The average floor size of flats in cities has risen from 1981 to 2011 for more than 10 m<sup>2</sup>, i.e. for the size of one room on average. Nevertheless, this shift is only slightly significant and not enough of an increase to make a qualitative change. The housing standard can therefore be

na stanovanje i stambenu politiku u zemlji.

U kontekstu postsocijalizma i jakih procesa privatizacije i financijalizacije stanovanja te smanjene uloge države, mnogo je novih aspekata koji onemogućuju rješavanje stambenih prava i stambenog pitanja. Subvencioniranim stanovima za mlade i ostale ugrožene skupine stanovnika problemi se dodatno produbljuju te se postojeći kontekst može povezati s tezom o "privatizacijskoj zamci" jer ne otvara stambenu politiku zemlje novim rješenjima. Na njih se nadovezuju gospodarski problemi nastali forsiranjem tržišta i rastom privatnoga građevinskog sektora te eskaliranjem globalne financijske krize koja se prelila i na hrvatsko tržište. Ulaskom u EU i procesom europeizacije dolazi do novih izazova gospodarske i demografske prirode. Zbog liberalizacije tržišta radne snage potaknuto je novo iseljavanje radno-aktivne populacije, a cijene stanova rastu. U većim gradovima i dalje postoji velika potražnja za stanovima čime se financijalizacijski kontekst stanovanja pokazuje u novom svjetlu. Novi globalni fenomeni, tipični za postsocijalističke zemlje pa i za Hrvatsku, poput nesigurnosti zaposlenja i nerijetko samo privremenog zapošljavanja, posebno mladih skupina stanovništva, također dovode do nove stambene krize i nesigurnosti stambenog pitanja. Može se ustvrditi da je za hrvatski kontekst, kako u razdoblju socijalizma tako i postsocijalizma, opća karakteristika pojava krize stanovanja. Činjenica je da nema dovoljno političke volje za ublažavanjem posljedica privatizacije stanovanja i problema priuštivosti kao prepreka u ostvarivanju prava na stan kao socijalnog prava te nedostatak informacija o međunarodnim ugovorima i njihovom značenju za nacionalne stambene politike (PANDŽIĆ, 2016., 237). Država je vrlo inertna i neučinkovito reagira na nove socijalne rizike i potrebe ranjivih skupina koje su posljedica demografskih promjena, promjena na tržištu rada i u obiteljskoj strukturi. S druge strane, tržište nema socijalnu logiku funkcioniranja pa se civilnom društvu otvara prostor za djelovanje (BEŽOVAN I DR., 2016., 73). U skladu s navedenim, valja istaknuti da kao mogući model politike stambenog zbrinjavanja može biti veće uključivanje sektora civilnog društva koji bi aktivnije i na stručan način primijenio primjerice europske kohezijske

compared with the one from the socialist period as inadequate and substandard. The change in the family structure, visible in the decrease of the average number of persons in occupied dwellings in urban settlements, points to the negative demographic trends that Croatia has been affected by for a few decades already, and particularly after the accession to the EU. The changes are evident in the decreasing number of members per family and the increase in the number of families without children or with one child, and the growing number of single-person families. Poor demographic picture of the country thus affects the domain of housing, which has not changed significantly throughout the period of transition, with constant instigation of the privatization pattern that has gained its financialization side. The latter is reflected in the significance of real estate market, increased demand for and building of flats, especially in Zagreb, offering of commercial housing loans and those subsidized through POS, and other market mechanisms that mostly influence the housing and housing policy in the country.

In the context of post-socialism and strong processes of privatization and financialization of housing and the reduced role of state, there are many new aspects hindering the resolving of housing rights and problems. Subsidized flats for the young and other threatened social groups further deepen the problems, and the existing context can be aligned with the thesis on the 'privatization trap,' because it does not open the country's housing policy to new solutions. They are followed up by economic problems incurred due to pushing of the market and increasing the private civil engineering sector, along with the escalation of the global financial crisis that also flooded the Croatian market. With the accession to the EU and the process of Europeization, new economic and demographic challenges were introduced. Due to the liberalization of the labour market, these challenges instigated new migrations of the working population and a new rise of flat prices, bringing a part of citizens to the state of being blocked and in debt, which could not be repaid due to a great increase of interests and total loan amounts. In larger cities, there was still a high demand for flats, whereby the financialization context of housing is shown in a new light.

modele zbrinjavanja ranjivih skupina građana. Civilni bi sektor imao ulogu aktivnijih pokretača te bi brže ulazio u proces povlačenja sredstava iz postojećih EU fondova te u suradnji s građanima, ali i razinom vlasti polučio neka drugačija rješenja (javni najam, javno i socijalno stanovanje i dr.) koja su zasad marginalizirana.

The new global phenomena typical of the post-socialist countries and Croatia, such as insecurity of employment and often temporary employment conditions, especially among the younger groups of inhabitants, indeed lead to a new housing crisis and insecurity of housing. Finally, it can be said that the general characteristic of the Croatian context is the incidence of the housing crisis, in both the socialist and post-socialist period. It is a fact that there is not enough political will for mitigating the consequences of housing privatization, with the problem of affordability as a hindrance in exercising the right to housing as a social right and lack of information on international agreements and their relevance for national housing policies (PANDŽIĆ, 2016, 237). The state is very inert and reacts inefficiently to new social risks and needs of vulnerable groups, which are the consequences of demographic changes, changes in the labour market and in the family structure. On the other side, the market does not have a social logic of functioning, thus opening the space for action to the civil society (BEŽOVAN ET AL., 2016, 73). Following the above, it can be pointed out that a possible model and policy of housing provision can be a stronger involvement of the civil society sector that would more actively and in a professional way apply the European cohesion models of providing for vulnerable groups of citizens. The civil sector could have the role of more active initiators and could in a faster way enter the process of absorption from existing EU funds and in collaboration with citizens, and the authorities, yield some different, for now marginalized solutions (public rental, public and social housing, etc.).

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