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The consequences of the public policy negligence in terms of foreign currency denominated mortgage loans

Ineffectiveness of the housing policy of post-II world war Poland until 1989 resulted in deficit in the number of available houses. The long-term consequences of this policy failure include deficit in the number of houses available to let and strong pressure on house-ownership. This has led to both varied portfolio of credits offered by banks (also in foreign currency) and strong demand for housing combined with – what was believed to be – cheap financing of that demand. Beginning in 2000 the banking sector started to offer mortgage loans in foreign currencies (including CHF) that were much cheaper than mortgage loans in the Polish zloty. Strong zloty in the 2004-2005 period further increased pressure on the cheaper loans in foreign currencies, particularly that banks have offered those loans under very attractive conditions. This has led to increased borrowing in foreign currency by people with relatively low creditworthiness that otherwise would not be offered a loan denominated in zloty. This increase in available funding has also led to a boom on the real estate market which was further exacerbated by media speculation on the incoming regulation aimed to limit access to mortgage loans denominated in foreign currency. The analysis presents the data for 2013 and 2015. The situation in the former allows to present the problems when the foreign denominated mortgage loans were phased out and the situation in the latter year closely resembles the present day. Additionally, those data sets allow to illustrate how the satiation of loan-takers changed, particularly in face of changing exchange rates and actions undertaken by regulators.

Increased indebtedness in general causes worsening situation of debtors and their households, which leads to negative social consequences. Without actions designed to limit the availability of foreign denominated mortgage loans, the stress for the economy, society, individual households and debtors will continue. Absence of public policy in this regard will affect not only those indebted but also those without foreign denominated mortgage loans as the costs of the crisis caused by that debt will burden everyone. Before any plan of action to address the crisis is prepared and then executed, it should be preceded by analysis of costs and benefits of intervention (or absence of intervention), including the social, economic, spatial, demographic, legal, financial and political (economic security of the state). Whatever solution to the problem will be chosen, it should allow to pay off the mortgage loan, make provisions for changing financial situation of debtor in short and long period, and at same time do not inhibit satisfying the needs related to development and regular consumption.

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Spatial differentiation of health behaviours of young adults in the Mazowieckie voivodship

Spatial policy aims to protect specific values of space and at the same time to rationally shape it through stimulation of social and economic processes. Protective activities include attempts at achieving balance between economic, social and environmental elements. For spatial planning to be an effective tool of public policy, it must cover all aspects of socio-economic life. Within the social aspects of life, decisions on the shape of public policy (and its outcomes) in regard of health, including reduction in regional inequality in access to health services and health education are very important. The more so as health education can contribute to shaping correct health attitudes and eliminate the urban-rural divide among young people in knowledge and attitudes.

The aim of this paper is to provide an answer to the question whether the attitudes and behaviour of urban and rural youth regarding health are different. To achieve the aim a study of young adult students of three main types of secondary schools (vocational schools, technical schools and general high schools) in Mazowieckie voivodship has been conducted. The results of the study show that there is no significant difference between urban and rural youth in behaviour and attitudes to health. However, there are significant differences in behaviour and attitudes between students of different types of schools. Those students who were attending vocational schools were less aware of health and life risks (e.g. related to consumption of various types of alcohol) than those who were attending technical and general high schools. The reasons for those differences are many but insufficient adaptation to society among students attending vocational schools and absence of correct model of behaviour, including within their families seem to provide the best explanation. At risk of insufficient adaptation to society are particularly those young people who grow up in conditions hostile to psycho-social development and under negative familial or peer influence. Hence, the lower level of health risk awareness among the vocational school students should be attributed to their social environment rather than to urban-rural divide.

The results of the study point to a single general conclusion: it is of primary importance for the well-being of society and individuals to promote the knowledge and teach on health-related issues through life-style education. Strong emphasis should be applied on education in this respect of vocational school students as a they are the group that require the most in terms of professional and infrastructural support. The life-style education should include model behaviour and healthy habits for individuals as well as strengthening the awareness of individual responsibility for one's health.

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Civil dialogue online and the quality of public policy. Models of social media communication by public administration on the example of Twitter activities of selected Polish cities

Civil dialogue is often defined as communication process between state authority and non-governmental organizations that allows to transmit the opinions of citizens in an organized manner. From institutional point of view, it allows for citizens to have systematic impact on law-making and policy-making processes in the matters that are important for them. While the importance of Institutionalized civil dialogue involving public administration and non-governmental organizations cannot be undervalued, it must be stressed that this is just one of the forms of dialogue, not its essence. Therefore, it is possible to analyse other forms of civil dialogue, often non-institutionalized, including social media platforms which are presently popular among public institutions, political parties, individual politicians, NGOs and citizens. Inclusion of new channels of communication helps citizens to interact with public institutions and may strengthen civil dialogue as social media platforms give citizens new opportunities to express opinions directly bypassing NGOs. In that sense, civil dialogue is a form of public consultation of proposed policies and laws. Increasing the number of citizens able to communicate their opinions on proposed policies to public institutions helps to accommodate their interests, diminishes potential for protests and citizens dissatisfaction caused by implemented policy while helping public institution to obtain positive feedback from citizens earlier in the policy process.

With that considerations in mind, a research problem was constructed revolving around a question: do (and if yes, then how?) public authorities use social media as a tool of civil dialogue? To obtain an answer, an analysis of the character of Twitter communication by selected regional capital cities in Poland (voivodship capitals: Kraków, Katowice, Poznań, Lublin, Rzeszów, Warszawa, Gdańsk) was conducted. Three additional research questions were asked: Do Polish cities have characteristic styles of communication on Twitter? Do (and to what extend) the largest Polish cities use the potential of social media to conduct civil dialogue? What Twitter functionalities and communication practices used by self-government institutions in civil dialogue on-line can help in planning, implementation and execution of public policy? The study was conducted between May 2018 and March 2019.

The analysis confirms that Polish cities have characteristic styles of communication on Twitter and are using the platform for civil dialogue. Those models of communication may be divided into three categories: advertising columns, helpline, discussion club. Although the cities use social media for communication, they do not fully use the potential for civic dialogue of a platform like Twitter. The only exception is Gdańsk which used Twitter as a platform for active discussion and dialogue with inhabitants of the city. The greatest potential for on-line civic dialogue to help in planning, implementation and execution of public policy lays in those functionalities and communication models that engage the users the most. Additionally, Twitter communication can be used to increase participation in more traditional forms of public consultation of proposed regulations and policies.

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Spatial range of the diffusion of economic incentives: testing the core–periphery model in reference to the regional and local cohesion policy

For two decades now Poland has conducted conscious regional policy following different plans. This calls for a review of results, analysis of what were real models of diffusion of development inside Poland, and reflection on dimensions of periphery. Economic policy of the last two decades can be analysed from the perspective of the three theoretical models that were used to construct European regional policy: the classic model of centre-peripheries, engines of growth model and the smart growth model that is the basis for the Europa 2020 strategy. Operationalization of those model was based on spatial interaction model. The aim of the paper is to present empirical results on the range of diffusion of economic incentives from voivodship capitals. The timeframe of analysis is 1996-2017 which translates to the period of intensive activity of Poland within regional policy. Achieved estimations and results of L-moments method are used to evaluate the efficiency of applied strategies and their effects on cohesion. Data used for analysis were provided by the Polish Main Statistical Office (GUS; NUTS4 panel data).

The policy directed at sustainable and smart growth was designed to support natural potential of region and stimulate growth of weaker regions. A more even distribution of entrepreneurship through Poland should have pointed to the efficiency of growth strategies. However, empirical data point that strategic investments in centres were not effective. It proved impossible to permanently increase the size of metropolitan areas (those affected by positive influence of a centre) during the last 20 years. Although the amount of money allocated to eliminate inequalities grows, there is no significant increase in intraregional cohesion. What remains strong is the trend pointing to high growth dynamics of centres while the peripheries are deprived of resources. What is more, during the last 10 years the polarization between those areas have deepened. The results of L-moments analysis are consistent with previous research. They all point to the importance of distance to the centre for growth. The current regional policy, due to support from strategic funds, have led to increased convergence between Poland and other CEE states to the European Union level. On average Poland aims at cohesion as a whole country. However, there is still very strong division between more and less developed areas within the country which is seen on all levels of territorial division. The distance from the centre seems to be a main barrier for entrepreneurship and growth. This means that the presently used model of engines of growth is a mistake. The diffusion is severely disturbed by communication barriers, which means that some regions benefit more from the model than others. What is also striking is the moment when the increases in the size of metropolitan areas stopped: it has coincided with the phasing out of growth plans based on development of infrastructure and funding of least developed areas. The next phase in regional policy was devoted to the idea of smart growth but this does not seem to work in Poland as the more advanced theoretical model was not well adapted to the needs of regions. It is probable that the Polish diffusion network is not yet developed enough to use that model.

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The spatial policy and its outcomes in the context of growing complexity of its problems

The following analysis concentrates on spatial policy (planning policy) in Poland. The paper starts with presentation of theoretical framework necessary for understanding of spatial policy, including the complexity of its problems, followed by description of results and instruments used for implementation of spatial policy. The paper contains literature review and analysis of potential for action and implementation of spatial policy specific aims a state has. The importance of cultural factors in the approaches to spatial policy is stressed.

The thesis of this paper states that there is a strong feedback between institutional potential of the Polish state – responsible for the effects of spatial policy – and the visible effects of spatial policy. The costs of resulting spatial chaos are estimated to be at least 84 bn PLN annually. There are strong indications pointing to fundamental sources of those losses. Those sources are: 1. mismatched potential and the role of state with the complexity of spatial policy; 2. state institutions never developed instruments for planning and implementation of spatial policy which would have allowed to control urbanization and implementation of public interests in the sector. What is more, state institutions were and are unable to predict and prevent the incoming problems. Their actions are reactive, that is limited to interventions when a problem is already acute; 3. subsequent governments displayed tendency to overvalue the individual freedom of management of spatial property at the expense of public good. Thus, the governments – displaying ideological disdain for planning and coordination in spatial management – relayed too much on free market mechanisms in a sphere that required communal cooperation.

Although spatial policy in Poland is responsible for serious problems and growing social costs, it does not mean that state institutions and civic society institutions were completely inactive. Subsequent governments prepared strategic documents declaring aims of public policy and attempted to improve the regulations regarding spatial policy and planning. However, those actions were not as successful as hoped for mainly due to their limited impact on the institutions responsible for spatial policy. The continuing low standard of spatial management in Poland seems to be a direct result of absence of long term experience in implementation of spatial policy and in building of consensuses centred on quality of space.