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THE QUALITY OF LIVING IN NEW HOUSING ESTATES IN THE SETTLEMENT NETWORK OF ZAGREB

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THE QUALITY OF LIVING IN NEW HOUSING ESTATES IN THE SETTLEMENT NETWORK OF ZAGREB

ABSTRACT Transition and post-transition transformation processes in the City of Zagreb and its settlement network are remarkably different in the two, theoretically divided, transition decades (1990-2000 and from 2000 onwards). Urban changes in the second transition period have resulted in more significant and far-reaching consequences for the development and appearance of Zagreb and its surroundings. They are clearly visible, for example, in the housing segment, in intense residential construction and the quality of living in new housing estates in the City of Zagreb, but also in each of the towns surveyed within the City network: Velika Gorica, Samobor and Zaprešić. Urban changes have considerably affected the towns and shaped their appearance, physical development and identity. New housing estates (often on the outskirts of towns) or blocks of flats within the existing estates have sprung up without control, with little or no preparation, inconsistent with urban and spatial plans. The City of Zagreb and its outskirts have changed the most. The City authorities have adopted a partial, market-oriented planning concept with no broader picture in mind and no comprehensive urban development plan for the City of Zagreb. This approach has substantially impacted the citizens' quality of living. The aim of the paper is to examine the quality of living in the above-mentioned locations through fieldwork. The paper presents the research done in spring 2014 on a targeted sample of 308 households (N=308) in new housing estates or new blocks of flats/houses within the existing estates in the City of Zagreb and three satellite towns. The obtained data analysis shows that although the housing estates are new, the quality of living in them is not satisfactory. The comparison of results from 2004 with the latest from 2014 reveals that the quality of living has not improved but stagnated, some signs pointing to decline. This paper is a theoretical and methodological introduction to the ones which will follow and present complete research results on the quality of living in all examined segments and locations. Thus

we continue a long tradition of research on settlement networks and the quality of living started at the Institute for Social Research in Zagreb in the 1970s.

Key words: quality of living, settlement network, Zagreb, satellite towns, research tradition, new research.

Introduction

Post-communist and the 1990s transition cities (e.g. Zagreb in Croatia) are a rich source of new information about urban processes and spatial transformation in cities, but also on the outskirts of cities. “A post-communist city is an important object of study whose investigation brings new insights into urban studies“ (Sykora and Bouzarovski, 2012:43). All aspects of urban life in Zagreb have been affected by transition, the most visible changes occurring in urban planning, the transformation of space (both in towns and villages) and the total quality of life in them. With the advent of free-market (neo-liberal) capitalism and the new social system, the state has lost its former power and profit has become more important than any other social issues or values. This so-called de-nationalization of the national territory (Sasen, 1996) is strongly present in residential and commercial building. New and extremely potent social and urban actors have appeared in the cities in transition: investors, developers (economic actors), mayors (political actors) (Bassand, 2001; Vujović, 2005; Čaldarović, 2011; Svirčić-Gotovac, 2012; Zlata, 2013). They have put their self-interest and short-term goals ahead of everything else. In their projects there is often no concern for public interest or long-term strategic town planning. In these circumstances, the scope of action of less significant actors (citizens and experts) and their influence on changes in the metropolitan area have become insubstantial. That is why such changes often have a negative effect on the city development and the majority of its inhabitants. “The current metropolitanization, generally speaking, is in crisis. The complexity of various urban actors (economic, local, regional or national political actors, professional city planners, residents, users) is confronted with a democratic deficit of political institutions“ (Vujović, 2005:427). In the

cities in transition there is a specific social system which is not fully developed yet. "Post-communist cities are cities under transformation" (Sykora and Bouzarovski, 2012:44). Cities after 2000 can be called *post-transition cities* (Sykora and Bouzarovski, 2012:45) because in them the transition has not been completed, only modified.

The present day situation can be best explained by changes typical for the second transition decade which started in 2000 and their consequences. The most visible changes are in the housing segment and the quality of living of residents (in both old and new parts of Zagreb). "Housing is perceived as a basic social need of human beings and its standard greatly influences the standard of welfare of the whole society. Housing insecurity can have far reaching consequences for the labor market, as well as for political stability in a particular country" (Lux, 2003:9).

In the housing segment, the changes are also connected with the processes of suburbanization and decentralization of Zagreb and its surroundings, which have altered the city appearance, its development and the very understanding of the city concept. Since 2000, new housing estates (often on the outskirts of the city) and various new buildings within the existing estates, have emerged without control, inconsistent with urban and spatial planning. The authorities have adopted the concept of partial, market-oriented urban and suburban spatial planning rather than a comprehensive, strategically sound approach to the city development. In the period of transition and market economy, space has become a valuable resource. Investment, especially residential real estate investment, has brought big and fast profits. Economic actors, in symbiosis with political actors, have "developed the city" by converting public space to residential or commercial areas. Almost two decades since, these locations are overbuilt and lacking basic infrastructure requirements (public facilities) for daily urban life, especially on the outskirts of the city. In literature, a number of syntagms is used for such building and development: scattered, patchwork, random, death of urbanism etc. For years experts of various profiles have been warning about the alarming state of affairs in urban planning but negative trends have continued until today. Meanwhile, flats in new residential areas have become obtainable at very high market prices, practically unaffordable for the majority

of citizens. On the other hand, social housing, a form of affordable housing, has been neglected (there are only two POS residential estates in the City of Zagreb)¹. So there is a surplus of up to 20,000 flats in Zagreb today, according to some sources. “40,000 new flats were built in Zagreb from 2001 to 2008. It appears that there are now about 20,000 flats on sale“ (Zagrebplan, 2012:127).

New housing estates do not measure up to those built in Zagreb in the socialist period (in the 1960s, the 1970s and the 1980s in New Zagreb and a wider city area). Back then new estates were the result of long-term interdisciplinary planning at the local level which attempted to ensure the satisfactory quality of living for all residents. It meant that a large number of flats (often in very limited space) was nevertheless accompanied by the necessary community infrastructure (kindergartens, schools, public transport stations, health centres, arts and culture centres etc.). Basic urban functions were successfully fulfilled in the majority of early socialist housing estates.

New housing estates in Zagreb (from the 1990s and especially those built since 2000 up to now) do not (or only partially) meet people's daily needs and lack some basic elements which determine the quality of living. In most cases there is no infrastructure to accompany new housing projects (no creches, schools, playgrounds, public spaces, green areas etc.). Inadequate new infrastructure in Zagreb and satellite towns means that residents of new developments fulfil their needs by putting further pressure on the existing, already overstretched facilities and services. Only years after new flats are finished do city authorities deal with infrastructural demands, and then only to a limited extent. “A lot of people live in parts of the city which lack public services and facilities, local job opportunities, public spaces, green areas and recreational facilities“ (Zagrebplan, 2012:127). As Zlatar (2014) argues “filling the space without systematic strategic planning means combining old and new

¹ Public or subsidized housing programs are not adequately present in Croatia; the housing problem of Croatian citizens is left to the rules of the market. Out of nine planned POS estates (state and city subsidized residential construction) only two have been built in Zagreb so far. “The POS program was introduced to solve the housing problem of Croatian citizens. It offered flats under more favourable conditions than those on the market, guaranteed good quality and meeting deadlines.“ (<http://www.apn.hr/hr/opcenito-o-posu-91#sthash.26jEYITx.dpuf>)

structures with rather chaotic results for the skyline of the city. New building structures are “squeezed” into the existing ones, regardless of the available space or other consequences“ (p. 151).

1. Theoretical concepts and the inherited tradition of research on the quality of living in the settlement network

1.1. Quality of living

The Institute for Social Research in Zagreb has a long tradition of studying the quality of living (research conducted in 1984, 1994 and 2004). The latest 2014 research builds on the previous research in theory and methodology. The quality of living is “the general state of more or less satisfied needs of an individual or various group entities, such as classes, professional groups etc.“ (Lay, 1991:3). Both *objective or basic* and *subjective or developed needs* make up the *total quality of living*. However, it is almost impossible to measure or determine the needs of a single household or estate with generally valid or commonly accepted tools. Therefore a specific approach is usually taken.

In urban sociology the quality of living and the quality of infrastructure in a housing estate is measured by using two research units: *a single household* and *the neighbourhood (immediate surroundings)* (Seferagić, 1988; 2005; Hodžić, 2005; Svirčić Gotovac, 2006). Household characteristics and neighbourhood facilities are also surveyed at two levels, primary and secondary. The obtained results show whether the quality of living of residents in their households and immediate neighbourhood (a 15 minutes’ walk from home) is satisfactory or not. The results also reveal drawbacks and possible improvements. In the process of modernization basic or *primary technical conditions* have been fulfilled and households have electricity and water supply, heating, they are connected to the public sewer. Today most developed/developing countries (Croatia included) have achieved this level. Only underdeveloped and poor countries in the world have not yet reached it. *Secondary conditions* are the existence of technical devices in households, useful everyday appliances such as fridges, dishwashers, telephones (but also Internet connection,

PCs, laptops etc.). When we look at such household equipment, the purchase depends on various factors (the level of education of people, the total household income, personal preferences) and it is more difficult to be objective in research. Still, the standard of living and the cost of living in a particular country usually determine the minimum number of household appliances and this information is then used in the research.

The neighbourhood or immediate surroundings is an area within a 15 minutes' walk from home where residents live and meet their daily needs (shopping, creches, schools, recreation etc.). The perception of neighbourhood is subjective and can comprise an entire housing estate (POS Špansko or Vrbanji III in Zagreb) or just a few nearby streets.

The neighbourhood infrastructure is assessed from the social, technical and ecological point of view. We look at primary, basic and secondary, social infrastructure: water and electricity supply, supermarkets, kindergartens, primary schools, post-offices, health centres, roads, public transport availability, public lighting, parks, collection and disposal of waste, green areas, culture centres etc. In some new housing developments it can be clearly seen how certain institutions, services and public amenities improve or lower the total quality of living. The existing quality of living can add to the use value of the housing estate (Seferagić, 1988; Svirčić Gotovac, 2006). When a housing estate has a well-developed infrastructure, its use value is high. An ill-equipped housing development does not satisfy the needs of its residents and its use value is low.

In previous research the main *components* of the quality of living were *housing, work conditions, health and nutrition, free time and recreation, education, migrations and transport*. A separate questionnaire collected information about the neighbourhood facilities provided by local authorities.² In the 2014 research new components were added: *neighbourhood facilities, environment protection and sustainability, participation of residents in decision-making processes and management of the city* (the city policy towards the city and its housing estates). These new components follow the sustainable development concept of the modern global society

² In the 2014 research of the settlement network of Zagreb, health and nutrition were not included because of the small sample and insufficient means. Neighbourhood facilities were surveyed in the single questionnaire which contained 170 questions about the quality of living in households and housing estates.

in which post-socialist and countries in transition have a specific position. The methodology and results of the latest research are presented in detail in the following chapters.

1.2. The settlement network of Zagreb

In order to explain the transition and post-transition spatial transformations in Zagreb and its region, it is important to contextualize them and place them in the existing geographic and demographic framework. The Institute for Social Research in Zagreb studied the settlement network of Croatia in the 1980s and at the beginning of the 1990s. Zagreb, the largest Croatian town, is a part of the ***settlement network of Zagreb*** – an urban system made up of **the City of Zagreb and Zagreb County** together. Towns and municipalities (settlements of both urban and rural type) within the network are the so-called *sattelite towns and settlements*. All parts of the network are in constant interaction. Bigger satellite towns which develop faster take over some of the functions of the central or largest town. Most of them, however, stagnate with a limited number of functions. These are mostly medium-sized towns (10,000 to 80,000 inhabitants) which provide their own services and employment and have their own way of life. Even so, most of them are greatly dependent on the capital city. “Satellite towns are urban settlements in size and characteristics. They are placed within the central or largest town network and firmly connected to it“ (Vresk, 2002:180). They can be the result of spontaneous urbanization of rural settlements or planned building of new settlements.

To clarify the term *network of settlements* it is important to look at the processes of modernization and urbanization. In towns in transition these processes are similar to those in the developed European countries, but slower. In the post-socialist countries all modernization trends, from suburbanization to deurbanization, often occur simultaneously, copying developed countries. They are also specific for each country, its living conditions and its social context. In Zagreb, for example, delayed urbanization and deagrarization have intensified since the Second World War, simultaneously with suburbanization (growth of areas on the outskirts of the city) and reurbanization of the city centre (the city core). These pro-

cesses continue up to the present time, characterized by specific contexts of various cities and countries.

In professional literature, *the first phase of urbanization and modernization* (19th and 20th century cities), was marked by the formation and growth of big cities, megalopolises, metropolitan areas, conurbations - in short, by an urban explosion (Mumford, 1988). Conurbations developed from a number of cities and towns which spread out and became large urban agglomerations. In each of them one city stood out in size and functionality. The growth of towns was then mostly uncontrolled and based on the population growth, their urbanization being partial and incomplete. Zagreb has all characteristics of a metropolitan and conurbation area.

In modern and post-transition times *the second phase of urbanization and modernization* (end of 20th century cities and 21st century cities) is not characterized by the growth of cities but by urban sprawl, the expansion of population into areas around the cities. There is a redistribution of population: people move into the suburbs, few remain in city centres. Former rural areas are affected by urbanization; new settlements, small and big towns, are formed in suburban areas. Zagreb's satellite towns have spontaneously grown and developed from the existing towns in the settlement network around the largest, central city. Suburbanization means an increasing proportion of population living in peripheral areas of the city, expanding the boundaries of the city and forming suburban areas and satellite towns. In this way the process advances deeper into the settlement network and affects all types of settlements in the urban system. But urbanization is not only about towns being formed and becoming larger; it is also about introducing the urban way of life with all its functions: *housing, industry, transport and recreation*. If these are available to all (or at least the majority of citizens), urban life is good.

However, in the whole settlement network inhabitants often cannot satisfy all their needs. The development of the settlement network of Zagreb has not been *polycentric*, transferring all functions evenly throughout the network; it has been hierarchical with the largest town on top, keeping the majority of functions. Thus the polycentric type of the settlement network which promotes an equal distribution of functions often gives way to the pyramidal or hierarchical type which favours a hierarchical distribution of functions and one controlling centre (Seferagić, 2005;

Svirčić Gotovac, 2006). This undesirable situation caused by global and transitional processes strongly affects life at the local level.

1.3. Demographic indicators in the City of Zagreb and Zagreb County

The City of Zagreb and Zagreb County (censuses 1991-2011, Tables 1 and 2) have a small but steady population growth. In the period between 1991 and 2001 the growth was only 0.16% or 1,319 inhabitants in Zagreb. In the next decade, in 2011, it was 1.4% or 10,872 inhabitants (Table 1).

Table 1.

The number of inhabitants in the City of Zagreb from 1991 to 2011

Year	The City of Zagreb
2011	790,017
2001	779,145
1991	777,826

Source: www.dzs.hr and Population by cities/municipalities, Croatian Bureau of Statistics 2001 and 2011.

Between 1991 and 2001 in Zagreb County the population growth was 9.3% or 26,398 inhabitants. In the 2011 population census the growth was still present but considerably smaller, only 2.5% or 7,910 inhabitants (Table 2).

Table 2. The number of inhabitants in Zagreb County from 1991 to 2011

Year	Zagreb County
2011	317,606
2001	309,696
1991	283,298

Source: www.dzs.hr and Zagreb County, Population by cities/municipalities, Croatian Bureau of Statistics 2001.

In the first decade of transition Zagreb County had a much bigger population growth than the City of Zagreb because of suburbanization, formation of satellite towns and deconcentration (Svirčić Gotovac, 2006). Also at the beginning of the 1990s Zagreb County received a large number of people who fled from the war zones in Croatia and Bosnia and Herzegovina. Since 2000, however, these trends have weakened in the County in favour of the capital city and the specific growth of its fringe areas, characterized mainly by residential construction. The accelerated residential construction in the post-transition period is connected with the City Master Plan (GUP)³ which was adopted in 2003. It caused a lot of reactions from experts and the general public and was followed by numerous changes and amendments. A lot of mixed use and commercial use land was converted to residential use. GUP was then adopted again in 2007 and 2009 to match those changes. On the whole, the post-transition period is not marked by long-term planning or systematic building and the city's potential has not been fully exploited. New residential areas remain unattached to the urban tissue and do not contribute to urban development which does not improve the quality of living in them (Jukić, Mlinar and Smokvina 2011:75). In the last ten years, we have witnessed some poor decisions resulting in chaos, excessive building and destruction of urban space. There is also a wide gap between the City and the County: instead of strengthening the urban functional continuum and the polifunctionality of the existing space, further dissociation and disfunctionality of the settlement network is encouraged. The quality of living in the City and the County is not determined only by the household equipment and immediate neighbourhood facilities; it is also affected by the development of a broader living environment. Intense development is present, unfortunately, only in the City, not in the rest of the network.

³ GUP (the *General urban development plan*) covers only the area of Zagreb while the Spatial plan covers both the City of Zagreb and Zagreb County. GUP is determined by the City of Zagreb Spatial plan and includes the metropolitan area between the mountain Medvednica and the Zagreb bypass (about 220 km²), including Zagreb's historical centre (Article 4, Official Gazette of the City of Zagreb).

2. Research methodology framework

The survey and field research about *The quality of living in Zagreb settlement network* was prepared and carried out in the Institute for Social Research in Zagreb at the beginning of 2014 on the target population living in new housing estates (in flats or houses) built after 1990, on a sample of 308 respondents in four towns of the network: *the City of Zagreb* and three towns in the County - *Velika Gorica, Zaprešić and Samobor*. The respondents live in 23 locations/estates in the settlement network of Zagreb.⁴ In the City of Zagreb we surveyed 17 locations and 6 more in satellite towns Velika Gorica, Zaprešić and Samobor, 2 in each town, 23 locations in total.

Zagreb settlement network, by its territorial division, consists of the City of Zagreb and Zagreb County. Within this simple division there are more complex and detailed subdivisions into non-urban and other types of settlements (municipalities and rural settlements). However, due to insufficient funding, the research was focused only on the largest urban centres - the City of Zagreb and the three towns in Zagreb County: Velika Gorica, Zaprešić and Samobor. The next category of choice were housing estates built during the transition period (from the 1990s until today). We examined the elements which determine the quality of living in new flats and houses, advantages and disadvantages. The results should help improve the quality of living for the benefit of all residents.

The following elements of the quality of living were used in the research: *housing, work, free time and participation in cultural events, migrations and transport, ecology (sustainability) and participation in decision-making processes about the neighbourhood*). Beside the quality of infrastructure and services in housing estates or neighbourhoods, the research also looked at the features and quality of flats, household appliances, including basic demographic as well as detailed infrastructure indicators.

⁴ Zagreb region or settlement network consists of 9 satellite towns, according to the latest territorial organization. For the research we have chosen the largest towns (Samobor, Zaprešić and Velika Gorica) with the biggest residential construction boom and the largest number of new housing developments.

The paper also analyses *the socio-economic variables* of the target population and the basic *housing* data in towns chosen for the research. The following variables are analysed: age, gender and education of respondents, work status and occupation, household size and type, household utility costs, average household monthly income, types of homeownership, number of rooms and size of flats/houses in square meters, age of buildings, quality of new flats, number of flats in buildings, tenants' satisfaction with their flats/houses and location, deficiencies of construction work. The following chapter brings the research results which illustrate the socio-economic standard of residents and the quality of living in new housing estates.

2.1. Research results and basic socio-demographic factors

In the research sample of 308 households (N=308) in all towns, 230 respondents (74.7%) are from Zagreb. In satellite towns 28 respondents (9.1%) are from Samobor, 27 respondents (8.8%) from Velika Gorica and 23 respondents (7.5%) from Zaprešić (Table 3).

Table 3.
Number of respondents by towns (%)

Town	Frequency	Percent
Zagreb	230	74.7
Zaprešić	23	7.5
Samobor	28	9.1
Velika Gorica	27	8.8
Total	308	100.0

Looking at basic socio-economic and demographic characteristics, there are 48.1% male respondents and 51.9% female respondents in the research sample. This is in accordance with the 2011 population census data and the deviation from the pre-assigned quota sample based on gender (49% : 51%) is negligible.

In all towns a relatively young population prevail in the research sample. The largest number of respondents belong to the 26-35 age group (32.5%). In the 36-45 age group there are also a lot of respondents (29.2%). This is not surprising because young couples usually buy flats in new housing estates, start a family and become independent (Table 4).

Table 4.
Number of respondents by age groups (%)

Age	Percent
25 or younger	5.5
26 to 35	32.5
36 to 45	29.2
46 to 55	15.6
56 to 65	9.1
65 +	8.1
Total	100.0

For the employment status of respondents we have mainly used the categories of the Croatian Bureau of Statistics and only partly adapted them to our research. In the research sample which shows the total number of the employed and the unemployed, most people are employees with permanent full-time jobs, 55.5% of them, in all four towns (in Zagreb 51.3%). When employees with contracts for a definite period of time (8.4%) or no contracts at all (1.3%, in Zagreb 1.7%) are added, it is clear that a large number of people work in the specific conditions, characterised by job insecurity and temporary employment. This is the so-called flexibilization of the work process (Hodžić, 2005). Employment contracts are uncertain and often part of the grey economy where workers do not have all the rights guaranteed by law. The percentage of the unemployed (looking for the first job, a new job or not looking at all) is rather high in towns, 11.3% in total. If we bear in mind that new housing estates from the survey are occupied mostly by the employed people who buy flats at market prices, the number of the unemployed or temporarily employed is remarkably high. But the total registered unemployment rate in Croatia is much higher and was 21.1% in April 2014,

according to the Croatian Bureau of Statistics (www.dzs.hr). This is one of the best indicators of the economic crisis in the country.

If we look at education (Table 5), most respondents in the research sample, expectedly, have university degrees (Bachelor's, Master's or Doctor's degrees), 47.7% of them. When we add college education lasting two or three academic years (13.3% of respondents), there are 60% or almost two thirds of respondents with college degrees. In Zagreb, these figures are somewhat higher 50.4% and 11.3% or 61.7% in total. It is interesting that Velika Gorica has the highest figures of all towns, 70.3% of respondents with college degrees. This fact can be the result of suburbanization: young, highly educated people deliberately choose to live in smaller towns near Zagreb.

Table 5.
Education of respondents (%)

Education	Zagreb	Zaprešić	Samobor	Velika Gorica	Total
No education, unfinished primary school	0.4	0.0	0.0	0.0	0.3
Primary school	1.7	4.3	3.6	0.0	1.9
Secondary vocational school (for different skilled trades)	3.9	0.0	0.0	0.0	2.9
Secondary school (of economics, technical, medical...)	28.3	39.1	42.9	29.6	30.5
Grammar school	3.9	4.3	0.0	0.0	3.2
Higher education (undergraduate studies)	11.3	8.7	17.9	29.6	13.3
University education (Bachelor's, Master's, Doctor's degree)	50.4	43.5	35.7	40.7	47.7
Total	100.0	100.0	100.0	100.0	100.0

Regarding occupation which is connected with education, in all towns there is the biggest number (42.9%) of knowledge workers (engineers, scientists, teachers, lawyers, artists). Then follow white-collar workers (personal assistants, receptionists, office workers...). In all towns there are 15.9% of them and in Samobor 25.0%. In Velika Gorica the biggest percentage of respondents (14.8%) occupy high positions or have their own companies (executives, managers, public officials, owners of big companies...), while the total for all towns surveyed is 8.1%. This big percentage in Velika Gorica can be explained by the fact that it is the second biggest town after Zagreb in Zagreb settlement network. It is inhabited by a heterogenous population and therefore most similar to the City of Zagreb.

Regarding the household size, there is an equal distribution of different size households: in the total sample there are 26.9% two-person households, 25% three-person households and 24.7% four-person households. Two-person households are a bit more prevalent and they are usually nuclear families: spouses or single parents with one child. There is almost the same number of families with one child and with two children. This is natural because new housing estates and buildings are mostly occupied by young couples who buy property for the first time and start a family.

The most common household type (in accordance with the household size) is the nuclear family household (Table 6). In the City of Zagreb there are 74.3% of such households and 76.6% in all towns surveyed. In satellite towns there are more than 80% of such households. However, in the City of Zagreb there is a relatively high percentage of single member households (19.6%) and the percentage in all towns is also quite high - 17.9%. This is the characteristic of (post)modern and metropolitan way of life which implies primarily financial and than personal independence. A bigger percentage of nuclear family households is expected in smaller towns and it is connected with suburbanization: families (usually with small children) move to the suburbs in order to live a quieter, safer and more comfortable life.

Table 6.
Type of household (%)

Household type	Zagreb	Zaprešić	Samobor	Velika Gorica	Total
Single member household	19.6	13.0	7.1	18.5	17.5
Nuclear family household	74.3	87.0	82.1	81.5	76.6
Extended family household	3.5	0.0	10.7	0.0	3.6
Non-family household(with several members)	2.2	0.0	0.0	0.0	1.6
Other	0.4	0.0	0.0	0.0	0.3
Total	100.0	100.0	100.0	100.0	100.0

2.2. Research results on housing characteristics

The research questionnaire collected information on *homeownership, number of rooms in flats/houses, size of flats/houses* (in square meters), *quality of construction, age of buildings, household expenses* and *total household income*. Obtained data mostly refer to flats because respondents live in houses in only two locations surveyed..

The results show that regarding home ownership (Table 8) the majority of flats are privately owned, purchased by their owners (in all towns 73.1%). In Zagreb this percentage is lower (69.1%) because there are other options, such as tenancy (15.2%). Buying a POS flat (socially supported government housing programme) is another possibility (6.1% of these flats have been bought in Zagreb). Altogether 75.2% of respondents in Zagreb own their flats. We have already mentioned that the share of subsidized flats in Zagreb and its settlement network is minimal (6.1%) because not enough is invested in this type of housing construction. In the research sample there are only two POS housing estates, Špansko and Sopnica-Jelkovec in Zagreb. In smaller towns the percentage of private flats/houses is even higher (in Samobor 92.6%). In Zaprešić the percent-

age is lower (73.9%). Zaprešić is more similar to Zagreb than to other small towns which is also visible in the high percentage of rented flats, 13.0%.

Table 8.
Homeownership (%)

Homeownership	Zagreb	Zaprešić	Samobor	Velika Gorica	Total
Private flats (purchased)	69.1%	73.9	92.9	85.2	73.1
POS flats (purchased)	6.1	0.0	0.0	0.0	4.5
Private flats (inherited)	4.3	8.7	0.0	3.7	4.2
Private flats (shared with parents, relatives)	1.3	0.0	0.0	0.0	1.1
State/city flats	3.9	4.3	0.0	0.0	3.2
Rented flats (lodgers)	15.2	13.0	3.6	11.1	13.6
Other	0.0	0.0	3.6	0.0	0.3
Total	100.0	100.0	100.0	100.0	100.0

As to the size of flats/houses in square meters (Table 9), most flats fall into the 41-60 m² category, in the total sample 34.4%. Follows the 61-80 m² category, 30.2% in the total sample. Most flats in the City of Zagreb (37%) have 41-60 m² because prices are the highest in Zagreb and people purchase smaller flats. The quality of living in this segment has not much improved. It is the same as ten years ago when 34.1% of inhabitants of Zagreb lived in the same number of square meters. In Zagreb network the percentage was 28.2% of inhabitants (Svirčić Gotovac, 2006:110). It is important to mention that the previous research used a representative sample and this one a target population. However, only the results in the City of Zagreb are comparable, not in the network, because the 2004 research covered all types of settlements within the network (towns and villages) whereas the 2014 research covered only the

biggest towns in the network. It is also significant that both in Zagreb and in the total sample, according to the 2014 research, almost the same percentage of respondents have flats of 61-80 m² (30.9% and 30.2%).

In 2004 there were 23.3% of such flats in Zagreb and 22.5% in the network (Svirčić Gotovac, 2006:110). The smallest number of respondents have 21-40 m² flats, 11.0% in the total sample. But in Zaprrešić there are considerably more such flats (21.7%) which shows a lower quality of living in this segment, in comparison with other towns. On the other hand, in Samobor there is the biggest percentage of flats/houses with 101 and more square meters (42.9%) because the survey was carried out in two locations of row houses, much bigger than the rest of flats in the survey.

Table 9.
The size of flats/houses in square meters (%)

The size of flats/houses in square meters	Zagreb	Zaprrešić	Samobor	Velika Gorica	Total
21-40 m ²	11.3	21.7	3.6	7.4	11.0
41-60 m ²	37.0	34.8	21.4	25.9	34.4
61-80 m ²	30.9	26.1	14.3	44.4	30.2
81-100 m ²	13.0	4.3	0.0	0.0	1.1
101 m ² and more	7.8	13.0	42.9	11.1	11.7
Total	100.0	100.0	100.0	100.0	100.0

The next indicator of the quality of living is the number of rooms in flats/houses (Table 10). In the total sample most flats are three-room flats (41.2%). In the City of Zagreb the percentage is almost the same (41.3%) and in Velika Gorica the highest (48.1%). It is worth mentioning that in Croatia a two-room flat consists of one living room and one bedroom only, a three-room flat has one living room and two bedrooms etc. In the total sample follow two-room flats (31.5%). In the City of

Zagreb, in comparison with other towns, there is the highest percentage of two-room flats (34.8%).

In 2004, in comparison with the settlements in the network, most two-room flats were in Zagreb (42.7%) and there were considerably fewer three-room flats (24.1%). In Zagreb settlement network there were 35.6% two-room flats and 27.7% three-room flats (Svirčić Gotovac, 2006:109). So the 2014 data show an increased number of rooms both in Zagreb and in the settlement network (more three-room flats than two-room flats).

It is obvious that in Zagreb most respondents have three-room flats (41.3%) and, regarding the size, most flats have only 41-60 m². The lack of space in new buildings is compensated by an increased number of rooms whose reduced size makes them uncomfortably small. The “advantage“ is thus essentially a drawback because it does not improve the quality of living in new housing estates. It only shows how investors and architects of new flats skillfully respond to market demands in order to make bigger profits. In the long term, new housing construction proves more beneficial for investors than citizens and, according to this indicator, the quality of life stagnates.

Table 10.
Number of rooms in flats (%)

Number of rooms in flats	Zagreb	Zaprešić	Samobor	Velika Gorica	Total
1 room	10.4	8.7	0.0	0.0	8.4
2 rooms	34.8	30.4	7.1	29.6	31.5
3 rooms	41.3	34.8	39.3	48.1	41.2
4 rooms	11.3	26.1	32.1	22.2	15.3
5 rooms	1.7	0.0	10.7	0.0	2.3
6 rooms	0.4	0.0	10.7	0.0	1.3
Total	100.0	100.0	100.0	100.0	100.0

As to the age of buildings, the majority of them were constructed after the year 2000; in the total sample 83.1% of flats/houses are younger than 15 years. Only 16.9% of buildings are from the first decade of transition (1990-2000). This is related to the before mentioned intense housing construction and investment in residential real estate since 2000 (in Zagreb 81.7% and in Velika Gorica, for example, 100% of buildings were built after 2000). The post-transition development of the city is marked by a large number of investors and construction companies whose projects greatly affect the real estate market in Zagreb. There is a lot of residential and business construction (business towers etc.) at the expense of public space and green areas in the city. In the general urban development plan (GUP) from 2003 a lot of land was converted to mixed use (residential or commercial) which intensified housing construction and resulted in a surplus of flats. This paradox is the consequence of uncontrolled and chaotic urban and spatial planning since 1990 (especially since 2000) until now. There is no long-term strategic planning in the city, only partial planning in some locations.

53.5% of respondents in Zagreb think that the quality of building work in new flats is reasonably good and 8.7% think it is very good (Table 11), which makes 62.2% of all respondents in Zagreb satisfied with the quality of building work. In the total sample the percentage is somewhat higher (66.3%). However, as the sampled buildings are about ten years old, there should be a larger percentage of satisfied residents. It would seem that new flats and houses have a number of deficiencies. The most satisfied respondents live in Samobor: 82.6% think that the quality of their dwellings is fairly good or very good.

The respondents had an open-ended question about the quality of their homes in which they could mention advantages or deficiencies. Mostly, residents criticized new buildings. Here are some of the most common problems: “*water leaking from ceilings or balconies, inadequate acoustic and moisture insulation, broken pipes, bad facades, finishing work poorly done*“ etc. Buildings 15-20 years old should certainly not have such defects.

Table 11.
Quality of construction work (%)

Quality of construction work	Zagreb	Zaprešić	Samobor	Velika Gorica	Total
Very bad	6.1	0.0	0.0	0.0	4.5
Fairly bad	7.4	4.3	10.7	3.7	7.1
Neither good nor bad	24.3	13.0	14.3	18.5	22.1
Fairly good	53.5	65.2	39.3	44.4	52.3
Very good	8.7	17.4	35.7	33.3	14.0
Total	100.0	100.0	100.0	100.0	100.0

In the total sample, most respondents have the household monthly income (Table 12) from 5,001 to 9,999 kuna⁵ (28.9%) and from 10,000 to 14,999 kuna (28.5%). It means that in most cases the total income is relatively low, just average or a bit above average monthly earnings, in accordance with the Croatian Bureau of Statistics data: the average net salary for Croatia was 5,502 kuna in March 2014 (www.dzs.hr). In all towns surveyed 23.6% of respondents fall into the low-income category (1-5,000 kuna), which means that almost one quarter of all respondents have below average earnings, insufficient for life. There are only 19% of households in the highest income category (above 15,000 kuna) in the total sample. This is the lowest percentage which shows that only few households earn enough for decent or good life. The current economic situation in the country and its capital city, high unemployment figures and recession have a negative impact on all aspects of citizens' quality of living.

⁵ Daily nominal exchange rates HRK vs. EUR is 6,87 (<http://www.hnb.hr/tecajn/htecajn.htm>).

Table 12.
Household monthly income (%)

Household monthly income	Zagreb	Zaprešić	Samobor	Velika Gorica	Total
1 – 5,000 kuna	24.4	33.3	5.6	21.7	23.6
5,001 – 9,999 kuna	27.8	19.0	50.0	30.4	28.9
10,000 – 14,999 kuna	27.8	38.1	22.2	30.4	28.5
More than 15,000 kuna	20.0	9.5	22.2	17.4	19.0
Total	100.0	100.0	100.0	100.0	100.0

31.8% of respondents from the total sample pay between 1,001 and 1,500 kuna for their utility bills (electricity, water, heating, garbage, repair and maintenance (Table 13). 27.3% of respondents pay between 1 and 1,000 kuna. It seems that utility costs of an average household are relatively low partly because flats are new and, more importantly, modest in size. Another reason is a rather low household monthly income which forces people to reduce utility costs in order to have enough money for other household expenses.

In 2004 utility costs were lower in Zagreb and 58.7% of households paid up to 1,000 kuna and 25.4% from 1,001 to 1,500 kuna. In the settlement network 59.4% of households paid up to 1,000 kuna and 24.5% between 1,001 and 1,500 kuna (Svirčić Gotovac, 2006:129). In 2014 in the City of Zagreb 28.3% of households paid up to 1,000 kuna and 32.6% of households paid between 1,001 and 1,500 kuna. In comparison with the previous research it is obvious that household costs have risen. Even if the rise refers to the first two categories only, it is still clear that this indicator points to the lower quality of living than before.

Table 13.

Utility costs (electricity, water, heating, garbage, repair and maintenance) (%)

Utility costs	Zagreb	Zaprešić	Samobor	Velika Gorica	Total
0	1.3	4.3	3.6	0.0	1.6
1 - 1,000 kuna	28.3	30.4	7.1	37.0	27.,3
1,001 - 1,500 kuna	32.6	34.8	28.6	25.9	31.8
1,501 – 2,000 kn	18.3	17.4	28.6	25.9	19.8
2,001 – 2,500 kuna	8.7	4.3	17.9	7.4	9.1
2,501 – 2,999 kuna	1.7	0.0	0.0	0.0	1.3
More than 3,000 kuna	9.1	8.7	14.3	3.7	9.1
Total	100.0	100.0	100.0	100.0	100.0

Figure 1.

POS housing estate Oranice-Špansko in Zagreb



Source: Photo by M. Ćužić

Špansko, a new housing estate (Figure 1), is situated in the west of the City. In the last few years construction work has been intense; even today some buildings are still being interpolated in the remaining free space which puts additional pressure on this overpopulated part of the city.

Figure 2.
Housing estate on the south-western edge of the city Zagreb (near Arena center)



Figure 2 shows a new housing estate Lanište-Jaruščica on the south-western edge of the city. It is well connected by tram lines with other parts of Zagreb. This fact has increased housing construction and made flats more attractive and expensive than those in the City network which are not connected with Zagreb by this type of public transport.

Finally, it is interesting to mention how respondents in our survey answer the open-ended question about improving the quality of living in their estates and neighbourhoods. This is what they propose: *“building schools, kindergartens, parks, more green areas, new and better roads, focus on support infrastructure, more space between buildings, more children’s facilities, playgrounds, sports centres”* etc. It is evident that all suggestions concern their immediate surroundings and how to make everyday life more pleasant and functional. In most new housing estates, however, the necessary conditions for such life have not been fulfilled yet or only to some extent. The neighbourhood infrastructure and facilities have only

been briefly touched upon in this paper; they are presented in great detail in other papers on the quality of living in new housing estates in Zagreb settlement network.

3. Conclusion

Transition and post-transition transformation processes in Zagreb in the two, theoretically divided, transition decades are noticeably different. Urban changes and urbanization from the second transition period (after 2000) have resulted in more significant and far-reaching consequences for the development and appearance of the City of Zagreb and its surroundings. For instance, the population growth was bigger in Zagreb settlement network in the first transition decade than in the second, whereas in the City of Zagreb the growth was bigger in the second decade, especially on the outskirts. Such demo-geographic development has been favourable for the capital city but has not advanced the integrity and polyfunctionality of its settlement network. It is obvious that an equal distribution of urban functions throughout the network exists only nominally, but not yet in reality. One certain reason is intensive residential and commercial construction since 2000 only in Zagreb and its surroundings, not in the towns within the network. Everyday needs of residents in their neighbourhoods are not successfully met. Basic urban functions are only partially fulfilled, both in some parts of Zagreb and in the whole settlement network.

The survey shows that in spite of the fact that the housing estates/blocks of flats or houses are new, the situation is not satisfactory. The obtained results (compared with those from 2004) demonstrate that the quality of housing has not improved but stagnated and even deteriorated in some segments (e.g. household utility bills have risen). When we look at the size of flats and the number of rooms, the situation seems better because flats have more rooms than before. However, when we compare the size of flats in square meters, it appears that it is the same as in 2004 although new flats have a bigger number of rooms. This is the result of better architectural solutions for new buildings which offer more rooms in relatively small flats. Since an average family has the same flat area as

a decade ago, according to this indicator, the quality of housing has not improved, but stagnated. Residents are generally satisfied with the quality of building work in their homes although their contentment is relative when we have in mind the age of new buildings – most of them are less than twenty years old. The total household monthly income is just average or below average so there is place for improvement in this segment, too. These data are closely related to the country's bad economic situation, high rate of unemployment, minimum or uncertain income.

Residents often complain about the lack of public spaces and facilities (parks, playgrounds, kindergartens, schools) in the new housing estates/blocks of flats or houses. This is a serious problem for the authorities, especially because of excessive building in the last decade. For years they have not managed to build the necessary infrastructure (particularly schools and kindergartens). The reason is the unsuccessful public-private partnership model of investment in the real estate market. It has not worked out in Zagreb because private investors have not sufficiently financed public projects, only their own, profitable business ventures. Today, as proof of this, there are more than 20,000 surplus flats in Zagreb and on the outskirts of the city. The city government and the citizens themselves pay the highest price for the current difficulties. In order to prevent further deterioration of the quality of living, important changes are necessary. Residents in new housing estates need better infrastructure for everyday life as the total quality of living essentially depends on the immediate living surroundings.

The problem with overbuilding in Zagreb is a complex one; we can talk about it in terms of *lost space* (Svirčić Gotovac and Zlatar 2013) and no return to the original state. Some parts of Zagreb are overbuilt and dehumanized, their aesthetic value and architecture are not in harmony with the visual identity of Zagreb as a Central European city. Reckless changes certainly compromise such image of Zagreb. They place it among typical developing cities all over the world which lose touch with their original character and tradition and become monotonous, chaotic and post-modern in appearance. This is not good for the future development of Zagreb and its suburban area; a better urban policy is needed than in the last two transition decades in order to avoid unplanned and undesirable urban changes.

The quality of housing and living in the City of Zagreb and its settlement network, as examined in this paper, is still determined by the transition context, specific for each country. It is important to point out that, compared with the first transition decade, the situation has not considerably improved in the second decade but stagnated or even deteriorated. Croatia is still in recession and its economy is recovering very slowly. Professionals and citizens have little say in urban planning. All this is confirmed by the presented research data. If Zagreb and its settlement network continue to develop in these transition and post-transition conditions, the quality of living will remain the same. The future is not bright.

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Kvaliteta života u novostambenim naseljima i lokacijama u zagrebačkoj mreži naselja

SAŽETAK Tranzicijska i posttranzicijska transformacija Zagreba i njegove urbane mreže naselja, s obzirom na teorijsku podjelu na prvo i drugo desetljeće tranzicije pokazala je da postoje značajne razlike unutar ta dva desetljeća. Urbanizacijske promjene imale su dalekosežnije posljedice na razvoj i izgled grada Zagreba i njegovog okolnog prostora u drugom razdoblju tranzicije, nakon 2000-e. Najvidljivije su, primjerice, u segmentu stanovanja, odnosno intenzivnoj stanogradnji i kvaliteti života stanovnika u novoizgrađenim naseljima kako u gradu Zagrebu tako i ostalim istraživanim gradovima u mreži, Velikoj Gorici, Samoboru i Zaprešiću. Nastale promjene dovele su do značajnih posljedica u izgledu, izgrađenosti i poimanju identiteta gradova. Nova i često rubna naselja, te nove stambene lokacije, nastajale su najčešće stihijski i neplanirano, odnosno u neskladu s procesima urbanističkog i prostornog planiranja. Najvidljivije promjene nastale su u prostoru grada Zagreba i njegovim tzv. rubovima (periferiji). Gradska politika prihvatila je tržišni i parcijalni koncept planiranja u kojem se ne slijedi cjeloviti pristup razvoju grada što se ponajviše odražava na kvalitetu života građana samih. Osnovni cilj rada stoga je bio ispitati putem terenskog istraživanja stvarno stanje spomenutih lokacija i razinu njihove kvalitete stanovanja. U radu se zatim donosi analiza istraživanja provedenog u proljeće 2014. g. na ciljano odabranom uzorku novostambenih naselja i lokacija od 308 kućanstava (N=308) u zagrebačkoj mreži naselja (Zagrebu i tri grada satelita). Interpretirani podaci pokazuju da iako se radi o novostambenim naseljima i lokacijama njihova kvaliteta života nije na zavidnoj i zadovoljavajućoj razini. Rezultati pokazuju da kvaliteta stanovanja nije doživjela poboljšanja uspoređujući rezultate iz 2004. g. s zadnjima iz 2014., već stagnaciju, a po nekim pokazateljima i pogoršanje. Rad je istovremeno teorijski i metodološki uvod u sljedeće planirane radove čija je svrha predstaviti cjelinu kvalitete života i svih istraživanih elemenata u spomenutim naseljima. Također se radom nastojalo predstaviti dosadašnju dugu istraživačku tradiciju tematike umreženosti prostora i kvalitete života stvorene u IDIZ-u još od 1970-ih godina.

Ključne riječi: kvaliteta života, mreža naselja, Zagreb, gradovi sateliti, dosadašnja istraživačka tradicija, novo istraživanje.