

MY HOME IS NO LONGER MY CASTLE. COLLABORATIVE HOUSING AS AN ELEMENT OF SHARING ECONOMY

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ABSTRACT

Collaborative housing is considered a long-term housing option based on the idea of sharing space in a community-boosting manner. Residents share areas like laundry, utility or leisure rooms. On this basis the authors argue that housing may be treated as a commodity that could be shared just like sharing economy goods are. Thus the aim of this study is to evaluate the potential of collaborative housing from the sharing economy perspective. To achieve the aim, concepts of Curtis and Lehner (2019) and Curtis (2021) were applied to check what collaborative housing lacks to become a fully-fledged sharing economy entity. Apart from the nature of housing, which is by no means a fast moving consumer good, the lack of a digital platform that is the basis of most sharing economy entities, is the most visible difference between collaborative housing and sharing economy entities. Moreover, a questionnaire survey was conducted among prospective housing market users in Poland to check their awareness and readiness for this housing option. The research findings confirmed that they are still very low among housing market participants and private property is still considered considerably better than shared property. However, a tighter connection between collaborative housing and the sharing economy may provide the impetus for the young generation to enter this form of housing. The study is a contribution to the debate on collective housing options in Europe and may be considered novel as it attempts to conceptualize and position collaborative housing within the sharing economy context.

Keywords: collaborative housing, sharing, housing, shared housing, cohousing, housing market

INTRODUCTION

Granting broad and global access to the Internet, popularizing smartphones, increasing the cost of “ownership” in relation to the cost of “access” to products or services, entering the market by the digital generation born at the turn of the millennium and strong pro-ecological trends focused on climate

change cause significant socioeconomic changes. Consumers who consciously and carefully resign from possessing in favour of sharing means of transport, office space or equipment, are turning their eyes towards the advantages of sharing their houses and flats – premises that have so far been protected against the outside world. The famous 17th century English saying “My home is my castle” is no longer (so) relevant.

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The subject of the study is the concept of sharing economy, understood as a socio-economic system that facilitates the exchange of products and services between individuals and organizations, the aim of which is to increase efficiency and optimize unused resources in society (Munoz & Cohen, 2017). Sharing economy is based on putting the unused resources in use in a way that improves efficiency and sustainability. Sharing economy takes advantage of the potential of collaborative economy platforms by connecting people through them and enabling them to provide services or share resources (e.g. cars, real estate, media content, time, skills or capital) without transfer of property rights. As a consequence, prosumers are created, i.e. consumers and producers in one, gaining the potential to reach a wide group of customers (PwC, 2016).

To illustrate the sense of limiting excessive consumption in favour of sharing things, researchers most often use examples of rarely used equipment for minor repairs or gardening (Apte & Davis, 2019; Botsman & Rogers, 2010). By replacing ownership with common access to items, the use of sharing leads to a reduced production of equipment and, consequently, a reduction in the consumption of raw materials and greenhouse gas emissions. Households are responsible for about 70% of the global environmental footprint, therefore it is extremely important to implement changes at their level (Ivanova et al., 2016). In addition to tangible benefits in the environmental context, shared hopes are placed to shape new forms of cooperation and relations between individuals. It is emphasized that the concept of the sharing economy should be developed towards a greater sense of community, decentralization and solidarity (Gossen et al., 2019). The potential of under-utilized resources is mainly seen in five sectors: automotive, technology, product trading, accommodation and entertainment, media and communication. It should be noted that the large actors of the sharing economy remain best researched, particularly in the car sector (Shaheen & Cohen, 2008; Stryjakiewicz et al., 2021). Sharing has enormous economic potential, estimated in the report for the European Parliament at EUR 260

billion per year, which is approximately 1.5 times the European Union budget. The search for savings on the level of equipment, vehicles or accessories that we rarely use, had to translate into optimizing housing expenses too.

An apartment or house, the acquisition and subsequent maintenance of which is one of the most expensive goods in the shopping basket of households (Kisiała & Rącka, 2021), naturally enters the scope of interest of the sharing economy. Even though an apartment or house is traditionally perceived as a private, secure and intimate place (Kisiała & Suszyńska, 2017), more and more people realize that they are not making full use of this resource. Goudin (2016) emphasizes that the average oversupply of housing resources in Europe is estimated at around 3%. The research conducted by the European Commission in 2021 on short-term rental with the use of online platforms (renting a room in a private flat, apartment or house using online platforms) shows that in the EU-27 countries, this solution varies widely (European Commission, 2021). In France, every second person uses short-term rental via platforms, in Austria and Germany every sixth. On average, in the EU-27 countries, 25% of respondents have taken advantage of short-term rental (the sum of the answers “sometimes” and “at least once a month”). People aged 25–39, studying or boasting higher education prevailed. Poland was ranked fourth in the EU-27 countries (after France, Slovenia and Hungary) in terms of popularity of short-term platform-based rental (32%). The respondents emphasised that the main reasons for using this type of service are price, desired facilities and attractive location. With regard to the creation of rental offers using platforms, in the EU-27 countries, less than 5% of respondents used this rental option (the option was most popular in Spain, Croatia, Greece, Malta, Sweden and Denmark). Landlords pointed to poor profitability, bad tenants and local regulations limiting rent. The main advantages of short-term rental with the use of platforms in the EU-27 were identified, i.e. additional source of income for the hosts, increased financial ability to travel, more money spent by guests

in the vicinity of rented spaces, presence of guests in less touristic areas. The main disadvantages include: increase in noise, congestion and garbage produced, negative impact on prices and availability of housing for permanent residents, concentration of tourists in specific locations, lowering the sense of security and protection.

From the second decade of the 21st century, research based on the concept of sharing economy began to recognize the potential of housing not only in the field of short-term rental (often detrimental to the sustainable development of housing), but also in the field of long-term sharing. The aim of this study is to assess the potential of housing cooperatives in Poland as a form of long-term community living from the perspective of the sharing economy. A thesis has been put forward that collaborative housing boasts the potential to become an element of sharing economy.

In the literature and wider public discussion, the term collaborative housing was coined in 2020 as an umbrella term encompassing housing forms with varying degrees of integration of the residents (Czischke et al., 2020; Lang et al., 2020). These forms include various widely known variants of shared housing, but also other forms such as: ecovillages, community housing initiatives and construction groups, mutual support groups, non-profit housing, housing cooperatives, and community trust funds (Czischke et al., 2021). The authors distinguish three main features of housing collaboratives, such as: common space, wide participation and creation of the community (Lis et al., 2022). It is housing with more common space or shared facilities than in conventional housing (Vestbro, 2000). In addition, it includes private space alongside common space (Fromm, 2012; Lietaert, 2010; Marcus, 2000). Moreover, it is crucial to participate as broadly as possible in organizational, decision-making and financial processes (Bamford & Lennon, 2008; McCamant & Durrett, 2011), as well as in non-hierarchical, consensual forms of group decision-making (Cheung et al., 2014; Sørvoll & Bengtsson, 2020). Collaborative housing is most often based on housing ownership

and shared ownership of common space, but there are different legal forms, types of ownership and organizational structures around the world (Czischke et al., 2020). According to Vestbro (2000), the existence of extensive common space or shared facilities is the main difference between collaborative housing and traditional forms of housing.

In collaborative housing, a key element is also the social bond, integration between residents. It is often a natural phenomenon when the project brings together like-minded people, having the same housing needs or common goals related to environmental sustainability. Collaborative housing is based on a strategy of consensus and a lack of hierarchy – the residents jointly control the investment process and jointly make an effort to arrive at decisions (Tummers, 2015; Cheung et al., 2014).

It is often relatively easier than in traditional housing associations due to the fact that the initiators of such projects have similar views and values, or they share a common vision and readiness to live in housing with specific rules of operation (Sargisson, 2012).

MATERIALS AND METHODS

In terms of methods used, the authors applied the concept of Curtis and Lehner (2019) and Curtis (2021), which enables the identification of the entities of the sharing economy and the attributes associated with their day-to-day operation. To identify the potential of collaborative housing in Poland, an online questionnaire was conducted among university students from the entire country.

Based on the analysis of sharing economy definition, which means broadly understood social and economic activities (Dreyer et al., 2017), consumption and organization models (Habibi et al., 2017) that assume various forms of sharing, the authors adopted a set of features that may help to exclude entities from such a classification. The selection of features was first proposed by Curtis and Lehner (2019) to identify entities that are not sharing economy representatives. Thus, sharing economy excludes the following entities:

1. businesses operating on the basis of the B2C (business to consumer) formula;
2. second-hand market entities providing redistribution services in which ownership is transferred to the buyer;
3. entities offering intangible products.

Curtis (2021) distinguishes a set of attributes that should characterize an enterprise in this sector. First, it should supply users with an exchange platform. Such entities should use technology to operate bi- or multilateral platforms in order to forward goods with greater usable potential, to facilitate exchanges of those goods and to allow transactions between resource-owners and users. Typically, the owner of the platform is not the owner of the traded goods. The value is not created directly by the platform itself, yet it is reinforced through an intermediary system, including a user feedback system.

Second, in the literature there is an assumption that one of the main goals of the sharing economy is to activate the untapped potential of already produced goods. Experts emphasize that in the market economy, sharing economy companies compete in terms of accessibility and convenience of use. These actors are under pressure to buy more and more new products and offer them to users in order to increase availability, which in turn leads to an oversupply of items with untapped usable potential.

Third, the collaborative economy sector pursuing environmental sustainability should be guided by non-financial motives. Curtis and Mont (2020) point out that they do not rule out income as an organisation's goal, but it should not be the primary business premise. As follows from the previous rule, resource owners should not purchase new goods to multiply the income derived from the sharing of goods. This principle allows to prevent a situation when the unused potential is created and magnified by the owner of the resources. Short-term apartment owners should not buy more city centre properties for the sole purpose of listing them on Airbnb or purchase multiple new drills for sharing through Peerby.

Fourth, sharing economy entities should promote temporary access to goods rather than ownership

of them. Business models of enterprises in this segment should maximize the number of users of the shared good (Curtis & Mont, 2020).

Based on the features listed above, the authors constructed and conducted a questionnaire survey among 407 students of Polish universities (Table 1). The potential of collaborative housing as new forms of housing was examined. The beliefs and preferences influencing the choice of the future housing route were analyzed. The authors chose students as the target group due to the fact that they will soon be active participants in the housing market, and thus will face various investment options and housing forms on this market. The CAWI survey was distributed among students of eight universities, the sample selection was purposeful – only the last grade students of economics and finance were selected. Such a decision was dictated by the selection of students with basic knowledge (minimum at the bachelor's level) in the field of finance and investment. The authors wanted to avoid the situation that the respondents are not aware of the investment environment in Poland or investment possibilities in the housing market. Due to the uneven distribution of respondents between universities, the sample is not representative.

Table 1. Structure of respondents by universities

Name of the university	N (%)
Poznań University of Economics and Business	156 (38.7)
University of Białystok	72 (17.9)
Calisia University	31 (7.7)
Jagiellonian University in Cracow	30 (7.3)
University of Lodz	22 (5.5)
Maria Curie Skłodowska University in Lublin	20 (5.0)
University of Gdansk	17 (4.2)
University of Szczecin	16 (4.0)
University of Warmia and Mazury in Olsztyn	14 (3.5)
Cracow University of Economics	9 (2.2)
University of Warsaw	6 (1.5)
University of Rzeszow	4 (1.0)
Wroclaw University of Economics	1 (0.2)
Other	8 (1.9)

Source: own study.

Multiple-choice questions were mainly used in the study. Demographic data such as place of residence, housing form and region were asked (Table 2).

Table 2. Structure of respondents by place of residence

Place of residence	N (%)
Rural area	114 (28.0)
City up to 99 thousand residents	93 (22.9)
City between 100–499 thousand residents	100 (24.6)
City above 500 thousand residents	100 (24.6)

Source: own study.

Taking into consideration the aim of the study, the question about the form of living appears to be of particular importance (Table 3). The current housing status influences the way respondents perceive various tenure forms, cohabitation along with attitude towards ownership or renting. At the time of the study, over 71% of the respondents lived in an apartment/condo. The second most frequently used form were flats/houses rented on the private market (17.2% of the respondents). Subsequently, rooms/flats in dormitories (5.7% of indications), 4.4% dwelled cooperative flats, 1% used social housing (provided either by the commune, social housing associations or employers). The remaining options were indicated by single respondents: living in their parents' house (0.2%), or renting an apartment from friends (0.2%).

Table 3. Structure of respondents according to the current housing status (tenure)

Tenure form	N (%)
I live in an ownership flat/house	289 (71.0)
I live in a cooperative	18 (4.4)
I rent a flat/house in the commercial market	70 (17.2)
I rent from the commune/employer/social housing association	4 (1.0)
I rent a room/I live in a dormitory	23 (5.7)
I rent a flat from my friends	1 (0.2)
I live in my parents' house	1 (0.2)

Source: own study.

RESEARCH RESULTS

With regard to the attributes characterizing the entities of the sharing economy, the authors analyzed the potential of collaborative housing initiatives in this context. By definition, collaborative housing are based on cooperation and sharing, which, according to the authors, somehow predisposes this form of residence to be included in the group of entities involved in the sharing economy. But do they meet all of Curtis's (2021) criteria?

The first prerequisite is incorporating a digital exchange platform. Traditional collaborative housing projects are based primarily on social networks. They are used for exchanging views and developing new initiatives. At the stage of establishing a collaborative housing project, digital technologies are broadly used to connect its prospective members. However, there are no such popular and widely used digital platforms in this form of residence as in the case of short-term renting. There is a considerable loophole in this field. The platform could support the selection of tenants for the collaborative housing project and the process of joining or leaving the project (e.g. finding a new tenant willing to replace the leaving tenant). Such exchange platforms, the so-called choice-based letting (CBL) systems operate in the social housing segment (Muczyński, 2011, 2022), for example in the Netherlands, Ireland and England (Suszyńska, 2017; Muczyński & Goraj, 2021).

The second criterion indicated by Curtis (2021), i.e. action aimed at activating the unused resource potential, is fully applicable in the case of collaborative housing. Flats and space there are designed according to the preferences of a specific household, and common space is also rationally used by all residents. Shared laundries, bicycle rooms, places for games and fun, or spaces outside a residential building become a developed and fully used space. There is also an intensive exchange of tools and other belongings between residents. The reluctance of residents

to waste space or resources creates great potential for collaborative housing projects to function on sharing economy basis.

Curtis chose non-financial motivation as the third criterion. It does not completely rule out financial rationale, but they should not prevail over social motives. Taking into account the profile of the inhabitants of cooperatives, who often choose this form of residence, their willingness to devote their free time, often shared worldview, the risk of their acting solely for profit is minimal. Therefore there is no fear that this type of projects becomes dominated by commercial entities, as is the case with short-term leases. It seems impossible and irrational for investors to create new housing cooperatives solely for the purpose of quick profit. The design, construction and management process in the case of housing cooperatives is elongated and complicated, and the offer of such space itself cannot be addressed to a mass audience.

The fourth criterion assumes the promotion of temporary access to goods – sharing, lending, exchange, rather than ownership of them. According to Curtis and Mont (2020), the business models of enterprises in this segment should maximize the number of users of the shared good. With regard to collaborative housing, sharing applies to common spaces and spaces outside the building. Even despite the functioning of individual flats on the basis of ownership, these rooms and spaces should be made

available for free use for all collaborative housing project participants.

With regard to the assessment of the potential of collaborative housing in Poland on the basis of the study, it is worth highlighting a few key areas.

The respondents were asked about the planned housing career by 2030. Over 45% of the respondents declared that they would buy their own flat or single-family house, 37.6% of the respondents would like to build their own single-family house themselves, and 9.8% of the respondents were willing to decide to rent a flat or a single-family house. Less than 10 out of 407 respondents consider collaborative housing as a plausible future housing form. 4 respondents (1%) took into consideration renting an apartment with common space for work or leisure time, and shared spaces outside the building. Five respondents (1.2%) indicated that they would consider carrying out a housing project with a group of several or a dozen people, where they would be able to commonly design a residential building, plan and design their own flat, along with shared space for work and leisure inside and outside the building. Interestingly, the majority of respondents, despite the lack of a clear willingness to participate in a collaborative housing project, indicated that the benefits of this type of investment, such as competitive price, the possibility to design the building, common space, flat and outdoor facilities, are attractive and could make them decide to join such a project (Table 4).

Table 4. Amenities that attract people to join a collaborative housing project

Function	Factor	N		
		Yes	No	I do not know
Facilities that could potentially attract residents to a collaborative housing project	Lower construction costs of an flat than in a commercial project	326	46	37
	Possibility to design the space outside the building (garden, terrace, parking spaces)	323	70	55
	Possibility to design the flat to suit current needs of the household	301	63	52
	Possibility to choose architectural style	287	84	53
	Impact on the design of the common space in the building (for work, leisure)	278	63	26
	Impact on the neighborhood (prior acquaintance with future residents)	251	89	80

Source: own study.

In the questionnaire, the respondents were also asked about external factors that would increase their possibility of making a decision to join a collaborative housing project (Table 5). The respondents considered very important the possibility of easier acquisition of investment financing (71.7%) and the cheaper purchase of land from the city/commune (69.5%), as well as information assistance from the city/commune in the implementation of the investment (41%) or the possibility to exchange experiences with other investors in the segment (33.7%). Much less attention was paid to information materials (social media, webinars), which could theoretically increase knowledge and awareness of this type of investment. Only 15% of the respondents thought that such information could increase the possibility of making a decision to join a collaborative housing project. In Poland, collaborative housing projects are not widely known, it is worth emphasizing that the

majority of respondents did not come across the idea of collaborative housing (81.1% of the respondents). Perhaps unfamiliarity with this housing form makes the respondents reluctant to consider it in their housing plans.

On the other hand, there is a range of factors discouraging the respondents from joining this type of construction (Table 6). The investment process in collaborative housing is specific and time-consuming in comparison to developer construction (56.5%), requires a lot of involvement of future tenants (28.3%), there is a need to resolve conflicts with future flatmates/ neighbours (62.7%), and active involvement in community management is obligatory (28.3%). In addition to the above, the need for contribution in the process of arrangement of common spaces was also indicated, (18.7%), prohibition of selling the flat for the specified period (0.2%), and the lack of privacy (0.2%).

Table 5. External factors that attract people to join a collaborative housing project

Function	Factor	N (%)
External factors that could potentially attract residents to a collaborative housing project	Possibility of easier acquisition of investment financing	292 (71.7)
	Purchase of land from the city/commune with a discount	283 (69.5)
	Assistance from the city/commune in the implementation of the investment	167 (41.0)
	Possibility to exchange experiences with other investors in the segment	137 (33.7)
	Availability of information materials (social media, webinars)	61 (15.0)
	Location of the building	1 (0.2)
	No factors can attract me to live in a collaborative housing project	11 (2.4)

Source: own study.

Table 6. Factors discouraging people from living in collaborative housing

Function	Factor	N (%)
Factors that could potentially discourage people from living in collaborative housing	Need to resolve conflicts with flatmates/neighbours	255 (62.7)
	Extended process of designing and construction of the building (different expectations and needs of residents)	230 (56.5)
	Involving residents' private time in the design and construction of the building (numerous organizational meetings)	115 (28.3)
	The need for active involvement in the management of the community	115 (28.3)
	Devoting time to arrange common spaces	76 (18.7)
	Current situation in the housing market	1 (0.2)
	Lack of possibility to sell the flat in a specified period	1 (0.2)
	Lack of privacy	1 (0.2)

Source: own study.

A group of respondents declaring that no incentives would convince them to live in this type of construction (2.4%) was also identified. In the last question, the respondents could express their own opinions/conclusions. They emphasized that:

“The initiative itself seems very interesting and tempting, taking into account the current housing prices in larger cities. However, the biggest disadvantage of the project is the duration of the construction, and consequently, the changes and complications that arise for those involved in the project.

Shared ownership means compromise, which unfortunately is not beneficial in the long term due to the conflicts that are triggered by the people and their nature. Moreover, private property is economically more profitable than renting in the long run.

When building something yourself, you work for yourself and your family, and you do not have to wait for the opinions of other flatmates, which will only result in waste of time when carrying out the construction and a lot of nerves in case of conflicts”.

Despite the general reluctance to live in collaborative housing, the respondents drew attention to the functional features of the flats. They are not typically implemented in fully commercial developer construction, yet can be implemented when making private investments like collaborative housing projects. Over 48% of the respondents pointed to the ecological way of heating a flat and the possibility of using electricity obtained from solar panels.

DISCUSSION AND CONCLUSIONS

In the sharing economy, a key principle is that the resources that are the subject of the transaction are temporarily not used (yet ready to be used). All the positive effects of the sharing economy are based on unused resource capacity and the fact that people offer services using resources they have, but whose use-value is temporarily unused (Gil & Sequera, 2020). In collaborative housing, resources

are typically used in a way maximizing their value, e.g. laundries, bicycle rooms, utility rooms, leisure rooms and outdoor space. One may definitely expect that the negative phenomena that occur in short-term rental with the use of digital platforms will not be observed in collaborative housing (Wachsmuth & Weisler, 2018). In this sense, collaborative housing is closely related to the sharing economy, which in its most restrictive assumptions may totally prohibit monetary exchange or remuneration opportunities, since sharing contradicts commodification of exchange (Belk, 2014; Frenken & Schor, 2017; Schor, 2017; Schor & Attwood-Charles, 2017). With regard to the digital platform, which is often the basis of sharing economy entities, there is no dedicated platform for collaborative housing project residents. Social networks ensure the communication of residents, other applications such as Borigo in Denmark are still a niche solution. There are applications supporting the sharing of occasionally used things, such as the American Omni, but direct communication or using social networks in housing cooperatives dominates. There are applications supporting the sharing of occasionally used things, such as Omni in the USA, but direct communication or using social networks prevails among collaborative housing users.

As the research carried out shows, the knowledge and awareness of collaborative housing is still very low among housing market participants. Moreover, it was observed that young people preferred private property over shared property. On the one hand, they declared that they would like to purchase flats at preferential prices, with an easier possibility of obtaining financing, yet on the other hand, they were not willing to engage in a long-term investment process. However, taking into consideration the socioeconomic impact of sharing nowadays, collaborative housing boasts considerable potential to become one of its natural elements, and one of the standard housing forms chosen by people who are ready to share resources.

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