

# ДЕМОГРАФИЯ ЗАРУБЕЖНЫХ СТРАН

## DECISION-MAKING FACTORS IN THE HOUSING MARKET FOR VIETNAMESE IMMIGRANTS IN POLAND

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**Abstract.** *The Vietnamese community currently living and working in Eastern European countries is a large community. For the host countries, this is a closed community with many mysteries about how to behave in life and work. Although 100% of these communities have to rent or buy houses to live in Europe, there is no research on issues related to this behavior. Factors influencing this behavior from a real estate market perspective are of interest to local businesses and indigenous people. The article uses the method of practical experience, expert interviews, and a review of scientific documents with three impacts: behavioral psychology, the migration policy of the Republic of Poland, and security factors. These are the most obvious impacts on this community's decision to rent and buy a house. From the research results, the author has proposed solutions for stakeholders who are real estate investment and business enterprises, legislators, and social managers to better solve the relationship of housing for Vietnamese households' community in Poland in particular, and in the world in general. In which, the most important issues are traditionally security, social and psychological harmony. The limitation of the article is that three factors are selected according to the author's subjective will with many years of experience as a housing broker in Warsaw.*

**Keywords:** *behavioral psychology, immigration policy, security issues, housing decision, Vietnamese community, Eastern European countries.*

### **Introduction**

According to unofficial statistics from responsible people in the Vietnamese community in Eastern European countries (because official statistics of organizations in Eastern European countries are often inaccurate), the number of Vietnamese people, including the number of married couples, in which one person is Vietnamese, currently living in Eastern Europe has about 900,000 people. These people are all customers involved in the local real estate market. Moreover, there is a large percentage of Vietnamese customers who frequently change their accommodation for various reasons. So, the actual number of transactions is many times higher than the number of market participants. With such a large number of customers, it is necessary to study the habits, preferences, and factors affecting the decision to buy and rent houses of Vietnamese people in Eastern European countries.

On the other hand, as a miniature society, the Vietnamese community in Eastern European countries is also quite successful. Including the percentage of people who are very successful in business. So, they are VIP customers of real estate financial institutions and real estate developers. The revenue from this group of people is not small. This is also the reason to understand this customer group well. Not only to better serve them with

products and services but also to enhance their ability to direct them to the products and services of local companies.

The analysis of three factors will clarify the mechanism and extent of the impact of each issue on the decision to buy and rent public housing. The Vietnamese community in Europe. This helps stakeholders have more effective solutions in business management and accommodation selection.

### **Literature review and previous research**

As described in the previous section, the study goes straight to the analysis of three main factors affecting the decision to choose housing: behavioral psychology, the migration policy of the host country, and security issues. These are the main influencing factors drawn from the actual experience and survey in the Vietnamese community in Poland. Because there are clear similarities between Eastern European countries in terms of social context, population distribution, urban network, and job characteristics of Vietnamese people, through a case study in the Republic of Poland, a comprehensive picture of the topic of research in eastern Europe can be found.

#### ***Behavioral psychology issues in housing decisions***

##### *Availability Bias*

A form of deviation due to the heuristic effect. It is the psychology of recalling the rules that are available in memory. Deviation from established rules can lead to overestimation of the probabilities of overt or critical events, especially recent occurrences.

Situational bias causes home buyers or renters to choose based on the available information (advertisement, recommendations from advisers, friends, etc.) and do not double-check their decisions. They will make investment decisions based on the list of information available in their memory. In their minds, information other than the list is not easily elicited and obscured. Residential Tenants easily fall into the error of situational bias by choosing a location that is limited to their knowledge. A. S. Adair et al. (1994) show that customers frequently pour money into projects with a lot of information. Market imperfections related to the availability of information can cause customers to deviate from the normative process [1].

##### *Herd behavior*

According to J. M. Keynes (1936), herd behavior reflects people's responses to uncertain problems and limited information [2]. When faced with uncertain problems, people are more inclined to consider the behavior of others, because the majority may have more accurate information or because there is assurance in the quantity. These views are being developed in modern herd behaviorism, which focuses on rational motivations to ignore personal information when the actions of others provide valuable information [3].

Herd behavior is a term used to refer to adaptive adjustment to a mode of performance and is expressed as "a similarity in behavior followed by interactive observations" of actions and outcomes that arise from these actions between individuals [4]. It is behavior that individuals establish based on observing the actions of others, or in other words mimicking each other.

"Swarm behavior – people act according to what others are doing, even when their own information suggests they should act differently" [5]. Rumors, low-quality out-of-the-box information is sometimes taken to the extreme by retail investors and end up creating a crowd that acts the same in an irrational way.

The importance of analyzing herd behavior in the aggregate of individual decisions was given by R. J. Shiller (1995), who proposed a framework for information stratification

and information transmission between groups [6]. R. J. Shiller (2000) argues that herd behavior plays an important role in human decision-making. People do not always make independent decisions because they are under pressure from society. The notion that the majority is infallible is used to rationalize herd behavior. Herd behavior is considered a cause of mispricing and speculative bubbles [7].

Herd behavior has serious consequences. R. J. Shiller (2000) points out that high mood is the main cause of value inconsistency. He describes irrational euphoria as a “social phenomenon in which markets grow at a high and unsustainable rate under the influence of market sentiment” [7]. Shiller offers several explanations for the occurrence of irrational elation, including structural factors such as the Internet and the Ponzi scheme, and cultural factors such as prominent phenomena in the media. R. J. Shiller (2007) argues that the housing boom should be viewed as a social epidemic [8]. T. Lux (1995) argues that asset overvaluation can result from customer self-amplification response due to disequilibrium. This supports the view that serial correlation is an important factor in the housing market [9].

#### *Dependency on experience (heuristics)*

Reliance on experience makes people make decisions easily and quickly. Even that is someone else's experience. This will sometimes lead to decision mistakes, especially when external conditions change, and can even lead to sub-optimal home-buying decisions. In particular, people often appreciate the effect of simple, close and easy-to-remember rules, the type of effect that A. Tversky and D. Kahneman (1979) call the availability heuristic effect [10]. An example of S. Benartzi and R. H. Thaler (2001) is that when faced with  $N$  choices on how to invest their savings, many people quickly resort to the  $1/N$  rule (meaning if there is one).  $N$  types of investments, they will invest  $1/N$  of their money in each of them) [11].

E. L. Glaeser (2013) states: It is not that buyers are irrational investors, but they are cognitively limited, who often work on simple empirical models, rather than balanced frameworks. comprehensive general [12]. Furthermore, R. Dieci and F. Westerho (2012) emphasize that the use of experience is likely to be accompanied by the risk of bubbles. They found that the presence of latent speculation among residential buyers was more likely to create bubbles and risk bankruptcy. Speculative pressure based on experience is the determining factor in housing demand [13].

#### *Home bias*

Traditional home-country bias means that tenants and home buyers focus on factors closer to their home culture when making decisions, as explained by A. Karlsson and L. Norden (2007) [14]. J. D. Benjamin et al. (2004) explain the appearance of home bias: households always direct a large portion of assets to housing relative to other assets [15]. The most reasonable explanation is that housing acts as both a place of residence and an emotional attachment to the homeland.

#### **Security issues**

Issues of safety and the environment in homes present occupants with a considerable array of risks. Choices and decisions made on a daily basis determine the health and well-being of occupants. To a large degree, such choices and decisions are made on instinct, conditioned in part by those hazards which are “made popular” by the current media. According to J. T. Ponessa (2015) safety factors include: indoor air quality, including volatile organic compounds, formaldehyde, radon; biological contaminants, lead poisoning, and drinking water pollution [16].

In researching housing for international students who have moved to their home country for undergraduate studies, H. Forbes-Mewett (2018) examines issues related to finding and choosing accommodation. As a result, there is a link between accommodation and the security of international students. Issues of drinking, domestic violence, poor treatment of landlords, and sublet students are also discussed. Confirm that safe and affordable housing is a key element of new security [17].

P. Barter (2004) argues that there is a relationship between transport and housing security for the urban poor using the example of the Klang Valley in Malaysia [18]. A number of linkages are shown to be important, especially those with rapid motorization and large numbers of “squatters.” K. Hulse and V. Milligan (2012), conducting a study on the rental systems of nine developed countries, proposed a new framework that allows the investigation of dynamic interactions between laws and regulations, market conditions housing, public policy, and cultural norms surrounding tenancy, help shape housing security for tenants. The paper illustrating this approach, based on a study, identifies the above key factors that seem to have a strong influence on the strengthening and weakening of accommodation security of rental households [19].

Housing insecurity is a major barrier to leaving domestic violence; it may force abused women to live in inadequate conditions or to return to their abusers. This problem is related to marriages of different races. Immigrant women face additional barriers. W. E. Thurston et al. (2013) did research with longitudinal interviews with 37 abused immigrant women living in three Canadian cities investigated key causes of housing insecurity. Results show a need to target systemic factors, a diversity of issues foregrounded along pathways into and out of homelessness, and complex indicators of risk. Advocacy is key to exiting abuse and obtaining secure housing, and cultural competency in services is needed to adequately support immigrant women experiencing domestic violence [20].

Various strategies have been formulated towards creating a safer environment in which to live and work. Crime affects not only the public but also the economy. Taking cognizance of this fact, the Government has implemented various programs to reduce the crime rate and to create a safer and more secure living environment. Z. B. Tahir and K. B. Hussin (2011) said that the development of residential properties under the Gated Community concept is considered as one of the most effective methods to ensure the safety of residents. Equipped with security controls at all times, this type of development could complement the Safe Township concept for different types of communities [21].

### ***Immigration policy***

When studying the impact of migration policy on the labor market of Switzerland and Sweden, M. Blos et al. (2010) found that there was a relatively large difference. The studies concentrate on the income and employment of groups of foreign residents relative to natives and look at socio-demographic characteristics and educational policies. In so far as declared goals are concerned, the Swedish and the Swiss migration policies reflect opposite approaches. From its aims and instruments, the Swiss policy has been economically oriented, considering migrants as merely temporary guests. The Swiss policy lacked any explicit integration policy. The Swedish policy has emphasized humanitarian and political aspects, rejecting migration for economic labor market reasons, and aiming at the long-term integration of foreigners once admitted to the country [22]. As a result, Sweden achieves a better labor equilibrium than Switzerland.

How do Mexican migrants experience and respond to policies designed to affect their migration and settlement plans in Los Angeles? Which policies prove most salient? Drawing

on life-history interviews with authorized and unauthorized migrants in Los Angeles, A. Garni and A. Miller (2008) find that a mix of federal, state, and local level policies affect the daily lives and behaviors of migrant informants. Once in the USA, however, given the current state of federal-level policy, it is routine encounters with restrictive local-level policies that shape their informants' daily strategies and settlement considerations. Their findings suggest that it is crucial to consider a broad range of policy and practice, beyond formal immigration policy, not only in assessing policy's impact on migration trends but also in constructing comparative research designs in future work [23].

Canada is an interesting case in terms of immigration and the housing market. Current demographic trends in Canada include population aging and declining household growth. These trends generally result in falling housing demand and stable or declining house prices. Housing markets in Canada's major cities, however, have been characterized by increases in demand and prices in recent years; due in large part to the influence of arriving immigrants. According to research by T. Carter (2005), the destinations of 76% of international immigrants to Canada are the three global cities – Toronto, Vancouver, and Montreal where they have a very significant effect on housing demand, particularly as under current immigration policy many of those arriving come with considerable wealth. Their influence, however, is much broader and includes the growth of exclusive, prosperous immigrant neighborhoods, new architectural designs, and other neighborhood changes [24]. Not all immigrants, however, arrive with wealth. Many are poor, live in less attractive neighborhoods, and pay unrealistic amounts of their inadequate incomes for poor-quality housing. Some end up homeless on the street. The role of immigrants in housing markets is an important consideration for urban and housing policy.

Is there a local economic impact of immigration? Immigration pushes up rents and housing values in US destination cities. The positive association of rent growth and immigrant inflows is pervasive in time series for all metropolitan areas. A. Saiz (2007) used instrumental variables based on a "shift-share" of national levels of immigration into metropolitan areas. An immigration inflow equal to 1% of a city's population is associated with increases in average rents and housing values of about 1% [25]. The results suggest an economic impact that is an order of magnitude bigger than that found in labor markets.

D. Myers and C. Y. Liu (2006) researched growth trends in occupied housing in the USA and five individual states with the largest immigrant populations California, New York, Florida, Texas, and Illinois. The analysis covers the decades between 1970 and 2000 and documents the explosive growth of immigrant housing demand. Foreign-born households constitute increasingly large shares of total households in the USA (11% in 2000), especially in renter-occupied housing (17% in 2000). In particular, immigrants constitute much of the growth in demand and are emerging as a dominant force in the US housing market. In the 1990s, they accounted for 32% of all household growth and 67% of all rental growth nationwide. In California and New York, immigrants accounted for 100% of all rental growth and over half of all growth in owner-occupied housing. The research also addresses the surprisingly steep upward trajectories into homeownership as immigrants settle longer in the USA. This upward mobility occurs equally in all the gateway states for immigrant settlement [26].

All the above studies show a clear impact of immigration policy and immigrant housing problems. Besides, the number and skills, and knowledge of immigrants also affect the local economy.

## **Research methods**

To complete this study, we applied a combination of research methods such as data collection and processing, analysis, evaluation, and comparison methods. These are basic methods used by many researchers based on developing comparative processed documents combined with historical research methods. The study of information from electronic data sources is very important and necessary to make the most accurate and objective judgments. We have gathered the necessary information and data from reliable sources to select the right content for this topic. Keywords used in the general search process through scholar.google.com, emerald.com, researchgate.net include Vietnamese immigration; accommodation options; decide to rent a house.

The author is trained and graduated from Warsaw University of Real Estate Economics (SGGW) and has spent 9 years as a real estate agent in Warsaw, Republic of Poland. Therefore, by the method of explorative approach, the research problem has been verified in the long-term process. At the same time, in order to continue to confirm that three factors: behavioral psychology, security, and immigration policy have the strongest impact on the decision to buy a house, the author has conducted a method of interviewing experts' responsible person in the Vietnamese community in the Republic of Poland.

## **Research results**

### ***Poland's immigration policy***

Poland joined the European Union in 2004. Although it has many policies unified with Europe, it also has its own immigration policies. The Polish case study can also draw conclusions using eastern European countries.

The evolution of immigration policy has been aptly outlined by M. Lesińska et al. (2011) through its periodization. The authors distinguished three phases: 'institutionalization' (1989–2001), 'Europeanisation' (2001–2004), and 'stabilization' (after 2004) [27]. A similar but updated periodization – divided into four phases – was proposed by S. Łodziński and M. Szonert (2016). The first phase (1989–1997) was related to the democratization of the country. The second (1998–2004) was characterized by the gradual harmonization of migration-related Polish laws and regulations with those at the European Union level. The third phase (2005–2015) was described as a period of maturation of immigration policy, with stable regulations, whereas the fourth and final phase (after 2015) was considered transitory and was marked by the migration and refugee crisis [28]. Given these two periodizations, the evolution of immigration policy was somewhat slow and resulted equally strongly from Poland's international commitments and the situations it had to face at particular moments.

Apart from slight differences in the time-division adopted in the periodizations referred to earlier, the first decade after the onset of the political transition of 1989 could be characterized as the implementation of new laws regulating different fields of migration. Poland had to implement many acts of law and international agreements – with, inter alia the UN 1951 Refugee Convention signed in 1991, bilateral agreements on readmission and visa-free regimes with some Schengen Zone countries or the 1997 Act on Aliens as the most important ones [29]. As mentioned earlier, the priority for the Polish authorities at that time was to control the situation at the borders. Poland, as a transit country on the migratory route from east to west, was exposed to massive illegal immigration and this is why strengthening and protecting borders was the most important task within the field of migration [30].

Along with the immigration policy changes, the number of Vietnamese emigrating and immigrating to Poland also changed accordingly. The legal and political changes of the last decades may indicate that the Vietnamese community is undergoing a process of multi-level legalization. More and more Vietnamese reside in the Republic of Poland legally, and the population of undocumented immigrants is smaller than those residing legally. This is due to the liberalization of the labor market and the gradual opening up to immigrants – which is reflected in the new, more liberal law on foreigners, which entered into force in 2014, as well as the provisions on seasonal work permits in force since 2018. The second level of legalization is abolition, which consists of a one-off validation of the stay of unregistered immigrants (at their request and after meeting certain conditions). Thirdly, after 2004, Polish universities were opened to foreign students – which is also a strategy of coping with demographic changes and providing students in academic centers at risk of closure. Students stay in Poland legally; they can also take up gainful employment. This method of legalizing the stay may also affect the replacement of undocumented stays with legal ones.

Temporary immigrants are the most numerous group in the Vietnamese community in Poland, and they are also the category within the diaspora that is growing the fastest. In addition to the previously discussed dynamic increase in the number of registered temporary immigrants due to abolition, the increase in the number of the diaspora is slow.

Vietnam is a communist country, within the immigrant community in Poland there are both people supporting the regime and foreigners who are democratic opposition to the Vietnamese authorities; this is reflected in the activity of immigrant associations and organizations. However, the number of Vietnamese who have refugee status is very small: during the period under review it was several people a year (maximum 4, currently 3 people).

Some immigrants may also pursue legally undeclared activities. The Act of 2018 provides for the possibility of conducting unregistered economic activity – small-scale economic activity without the need to register it with CEIDG<sup>2</sup>. It is also referred to as a “trial company.” According to Art. 5. of the Entrepreneurs’ Law<sup>3</sup>, activity performed by a natural person whose income from this activity does not exceed half of the statutory minimum remuneration for work (in 2019 it was 1,125 PLN) is not an economic activity. The second condition of running a small business without registration, specified in this provision, is that such a person has not performed any economic activity in the last five years. As indicated in the literature on the subject, such an entity is not an entrepreneur within the meaning of the Act in question and other provisions of the Entrepreneurs’ Law do not apply to it. This provision gives immigrants more opportunities for small-scale economic activity, even if they do not have a residence permit entitling them to conduct business activity in Poland, as specified in the Act on the principles of participation of foreign entrepreneurs and other foreign persons in economic turnover on the territory of the Republic of Poland [31].

The list of annually issued work permits shows the industries in which the Vietnamese work (according to the sectors of the Polish classification of activities) [see Table 1]. The data does not show the most common sectors of work of immigrants from this group, as they refer only to permits issued in a given calendar year. In addition, some groups of

<sup>2</sup> Central Register and Information on Economic Activity [Centralna Ewidencja Działalności Gospodarczej]. URL: <https://prod.ceidg.gov.pl/ceidg.cms.engine/> (accessed on 09.11.2021).

<sup>3</sup> Act of 6 March 2018 on entrepreneurs – Entrepreneurs Act (Text No 646) [Ustawa z dnia 6 marca 2018 r. – Prawo przedsiębiorców] // Internet System of Legal Acts [Internetowy System Aktów Prawnych]. URL: <https://isap.sejm.gov.pl/isap.nsf/download.xsp/WDU20180000646/U/D20180646Lj.pdf> (accessed on 13.10.2021).

immigrants (people with residence permits of a settlement nature, with a refugee title and related titles) do not need a separate work permit and may undertake work without this administrative procedure. Among the Vietnamese who obtained their permits in 2018 (the latest data concern this period), the hotel and catering industry, wholesale, and retail trade, as well as industrial processing dominated. Some industries have been popular in this diaspora for years, while others (manufacturing) have only recently gained popularity.

Table 1.

**Work permits for Vietnamese by industries (2008, 2013, 2018)**

	<b>2008</b>	<b>2013</b>	<b>2018</b>
Total work permits issued in a given year	1,200	2,230	1,313
Industrial processing	0	3	468
Construction	0	54	50
Wholesale and retail trade	873	1283	152
Hospitality and gastronomy	281	631	386
Financial brokerage and real estate services	18	nn	nn
Healthcare and social welfare	0	6	4
Households with employees	nn	42	3
Transport and warehouse management	nn	4	91
Business administration and support activities	nn	nn	70

Source: [31]

Vietnamese immigrants in a long period of “floating” according to Polish policy. The policy’s impact can be seen clearly on their settlement issues, decisions about where to live and work in Poland. At the same time, the number of Vietnamese leaving Poland coincides with the openness or tightening of the policy.

***Behavioral psychology issues on housing of Vietnamese immigrants***

The psychological states mentioned above often have a strong impact on the behavior of disadvantaged communities. This issue of impact not only affects the general community but also affects at different levels to each individual or Vietnamese family.

Because the majority of Vietnamese living in Poland are not fluent in Polish, they often listen to information about security and arrest undocumented people. From there they select areas of low risk and often spread this information to each other. Life experience is also appreciated when someone talks about an area that is less prone to this risk. Although the management and patrol situation of the government is often changed due to professional activities, due to the inability to approach and often only listen to close acquaintances, Vietnamese people rarely have access to information the ability to update the situation.

Another problem is herd behavior. This mentality interacts with availability bias to make large groups of Vietnamese people behave similarly and follow each other. So, there is always the risk that the wrong leader will make many people wrong in housing decisions. Studies show that the less developed they are, the more they rely on the herd mentality. However, in the Vietnamese community, there are also many highly qualified individuals. Therefore, the distribution of accommodation of the Vietnamese community is characterized by the concentration of large groups and scattered individuals and small groups in large cities.

Because Vietnamese people have a culture of living in the community, and in which there are often people who are considered to be leaders, the psychology and behavior of the majority tend to follow the experience and knowledge of the leaders. Therefore, it can be

said that leading and orienting different community groups that are Vietnamese is to lead the leaders of that community. So, the leader's behavior is typical. In favorable situations, leaders buying or renting houses will easily create a community of Vietnamese people living around. Although the objective and subjective conditions may not be appropriate considering each individual case.

Through research and experimentation, it can be clearly seen that the Vietnamese immigrant community has a strong bond with each other through its origin culture. It is usually a market, food court, or temple. Therefore, the formation of cultural elements close to the local culture will attract this community to live around it.

#### ***Housing security issues***

Housing security issues are always the top concern of immigrants of different skin color in general and of Vietnamese people in general. This is because racism is still quite common in Eastern Europe. The next reason is due to the general weakness stemming from the language barrier, especially since the majority do not have legal residency documents.

According to the results of interviews from 88 Vietnamese individuals and families living and working in Poland, of which 30 have full legal residency documents. 100% are afraid of encountering violent indigenous youth, 86% do not want to pass by people drinking in public places in or around their residential area. 92% avoid going out at night after 11 pm. 100% expect to be in a protected, walled area. 77% deliberately avoid meeting with police and border security, of which 70% have full legal documents.

A problem that causes a lot of fear for Vietnamese people in Poland in particular and in Europe, in general, is the break-in and armed robbery. Although the rich and middle-class people make up a small proportion of the Vietnamese community, for indigenous people in Eastern Europe, Vietnamese people are always associated with trading activities and restaurants, so they are always considered as having a lot of money stored in the house. This number is 100% Vietnamese people have this worry. From the above reasons, security is always the top concern in choosing a housing location for Vietnamese people.

#### **Recommendations and conclusion**

From the research results, it can be seen that, in order to attract the Vietnamese community to make decisions related to housing, it is necessary to focus on issues surrounding behavioral psychology, the immigration policy of the host country, and security issues. Specifically, the following recommendations:

- Develop open, long-term and consistent immigration and settlement policies between central and local agencies. Huge investment in research is needed to bring stability to immigration policy, ensuring transparency and predictability. Aiming at cultural diversity and filling labor shortages due to the majority of eastern European countries currently having a labor surplus.

- Focusing on investment and development of cultural centers of different ethnic groups, including the Vietnamese community, in order to create color for society, reduce stigma and create attraction for minority communities. Residential development should also rely on this possibility. At the same time, research on the habits and culture of these communities to design and invest in equipment and utilities in residential areas.

- Establish security mechanisms between the public and the private sector to ensure the safety of areas with large numbers of immigrants.

Researching the impact of factors: behavioral psychology, the migration policy of the Republic of Poland and security on housing decisions of Vietnamese people in Poland

in particular and Eastern Europe, in general, is helpful for parties such as agencies management, development enterprise, housing business, housing service organization... understand the needs and characteristics of this immigrant community. From there, there will be appropriate decisions and implementations, creating sustainability for other related activities. Help immigrant communities integrate and contribute to the labor market and national economy.

Specifically, the national policy on immigration must be open, humane, and long-term. Absolutely avoid constant change. Besides, security issues for ethnic minorities need to be planned at the macro level but implemented at the enterprise level.

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# ФАКТОРЫ ПРИНЯТИЯ РЕШЕНИЙ НА РЫНКЕ ЖИЛЬЯ ПОЛЬШИ ВЬЕТНАМСКИМИ ИММИГРАНТАМИ

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**Аннотация.** Вьетнамцы, которые в настоящее время живут и работают в странах Восточной Европы, составляют достаточно большое сообщество. В глазах принимающих стран это закрытая социальная группа, и во многом остается загадкой, какими принципами ее члены руководствуются в своей повседневной жизни и трудовой деятельности. В частности, все вьетнамцы, проживающие в Европе, вынуждены арендовать или покупать жилье, но исследований по их поведению на рынке недвижимости практически не проводилось. Факторы, влияющие на такое поведение с точки зрения рынка недвижимости, представляют интерес для местных предприятий и жителей. В настоящей статье мы проанализировали опыт вьетнамцев, проживающих в странах Восточной Европы, мнения экспертов, имеющиеся научные наработки и юридические документы с целью оценить влияние трех факторов: поведенческой психологии, миграционной политики и соображений безопасности. Влияние этих факторов на решения вьетнамцев относительно аренды или покупки жилья наиболее выражено. По результатам проведенного исследования нами предложены некоторые рекомендации для заинтересованных сторон: инвесторов на рынке недвижимости, коммерческих предприятий, законодательных органов, управленцев в социальной сфере, – которые помогут улучшить регулирование отношений на рынке жилья для вьетнамского сообщества в Польше и других странах. Важными аспектами в данном отношении традиционно являются безопасность, а также социальное и психологическое спокойствие. Ограничение исследования состоит в том, что упомянутые выше три фактора были выбраны автором субъективно, исходя из его многолетнего опыта работы в качестве брокера по недвижимости в Варшаве.

**Ключевые слова:** поведенческая психология, иммиграционная политика, вопросы безопасности, жилищное решение, вьетнамское сообщество, страны Восточной Европы.

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