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Housing for Younger and Older Populations

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Additional information is available at the end of the chapter

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Abstract

In Slovenia, a post-socialist Central and Eastern European country, a high percentage of young people still live at home with their parents. However, they wish to become independent and to leave their parents' home, but unemployment and, consequently, the lack of financial means make this difficult. In contrast to the young, older people do not wish to leave their homes. They want to stay in their own-occupied housing as long as possible, postponing moving to an institutionalized accommodation. A lack of finance is an aggravating factor for older people as well. It particularly affects those individuals who live in a single-person household or in their own, often oversized house. This study, therefore, presents housing conditions of two age groups, that is, younger population, focusing on individuals aged from 18 to 35 years who still live with their parents, and older populations, represented by individuals aged 60 and above not living in institutional forms of accommodation (yet).

Keywords: housing, the young, older people, living, purchase, renting, financing

1. Introduction

1.1. Theme

The right to housing is a basic human right. As stated by the author in Ref. [1], suitable, affordable, and accessible housing is generally recognized as a fundamental component of a peaceful, dignified, and safe life. Housing is clearly among the most important factors of quality of life and human welfare [2], which is recognized in both the social sciences (see, e.g., [3–7]) and numerous international policy documents, which many authors draw attention to (see, e.g., [8–13]). But the “way to the property” in which we are living, whether it is an owner-occupied or a rental, represents a big and important move in the life of an individual.

The home for an individual means permanence, security, a sense of continuity, and repetition of what is known, as well as enables to possess rituals [14]. The main thread of this chapter is to present the problems of the younger and older populations in real estate area in a post-socialist Central and Eastern country Slovenia. This particular group of individuals was chosen because they are often ignored on many levels. In view of the problems in the area of employment and consequently of the finances of the younger people, as well as the population aging and the financial distress of the elderly, we are practically still turning around in a vicious circle, from which until today we have not found an exit yet. As part of our research, we focused on the problems and desires faced in the real estate area, and especially the financial situation of both age groups, because this is closely linked to the purchase or renting of the real estate among young people and the maintenance of real estate among the elderly. Also, young people and the elderly represent the greatest potential for migration. One of the possibilities of these two groups is also intergenerational coexistence.

The life span of individuals is increasing across all over the world, and this is typical especially for a western society. According to the World Health Organization, the population in Europe is projected to increase from 894 to 910 million by 2020, with an increase in the number of older people, especially those with 85 years and older. The number of these is projected to increase from 14 to 19 million by 2020 and to 40 million by 2050. With age, there is a growing need for care for the elderly, especially those who are functionally impaired. People of a high age need help with daily tasks. The level of assistance is individual, depending on the individual's ability and not related to the age level. The living environment of an individual is limited by age, and in the case of a disabled person, it only narrows down to a certain space. The situation in which elderly people often find themselves is worrying. They are mainly faced with the high costs for maintaining their real estate. For Slovenia, it is characteristic that older people are to a large extent the owners of their real estate. The elderly aged 65 and over are owners of their real estates in 96%. According to the research on housing and the welfare of the elderly, which was carried out in Slovenia and compared with selected European countries, older people want to preserve their housing property for as long as they can, as they see it as the most important asset [2]. The elderly believe that the acquisition of property is part of a long-term security strategy for old years. For the elderly, therefore, in Slovenia still the most widespread form of residence is owner-occupied housing. Accommodation in retirement homes is planned for around 5% of the elderly population, and there is much less sheltered housing available. In Slovenia, there is (almost) no other residential care, except for some apartments especially adapted for the elderly.

But with the big problems, like the elderly, also the young people are facing. Young people are today in a quite different position than the previous generations. Problems are encountered both in employment and in the financial area, which in turn leads to the fact that a large percentage of young people remain at home with their parents, thus delaying their independence. Many young people today could hardly exist without the support of parents and grandparents. The fact that young people are increasingly staying at home with their parents is worrying. The percentage of those young people who own the property in which they reside is very low. The housing policy in Slovenia is defined by the National Housing Program, which aims to ensure adequate housing for those who do not have such an opportunity.

However, housing policy cannot meet the level of demand for housing, because the supply of real estate on the market, especially non-profit housing, is insufficient. Dwellings have been sold, practically before the construction work is completed. The younger population has the choice of renting a non-profit apartment, renting a market apartment or buying a dwelling or a house, in addition to being able to stay with parents or relatives, and assistance in exchange for an apartment. Among the younger people, one of the forms is staying in a student dormitory home, but most of them still combine living with their parents.

The study, therefore, deals with the problems of two age groups in the real estate area, that is, the younger population, where we focused on individuals aged from 18 to 35 years, and older population, represented by individuals aged 60 and over. These two age groups represent the basic target group. In the group of young people, the age limit was set at 34 years on the basis of the general operating conditions of the Housing Fund of the Republic of Slovenia. Article 20 stipulates that a young family shall be considered as a family with at least one child and in which none of the parents is more than 30 years of age regardless of the age of children or 34 years of age, but no child is visiting a school yet. The second group covers those older than 60 years. The limit for the elderly population at the age of 60 is determined by the United Nations. But the old age limit could also be 65 years. This limit, for example, is stated in the national "Rules on standards and norms of social welfare services" and also in the "Rules for renting sheltered housing, the conditions for accommodation in retirement homes and sheltered dwellings." However, it was decided to move the limit lower, because we also wanted to cover those who still do not fulfill the conditions for accommodation in these forms of living and are not thinking about them at the moment, but at the same time, we wanted to find out what they plan in the near future.

1.2. Purpose

The main purpose of this chapter is to present the housing problems of the younger and the elderly in Slovenia, the post-socialist Central and Eastern country. In short, we want to present the types of housing accommodation that the younger and older populations have at the market and within state assistance. In addition, we want to present the situation of younger people who are in the phase of buying or renting a real estate, as well as the situation of older individuals who are facing the problems of changing their housing accommodation.

2. Hypotheses

Four hypotheses have been formally formulated, which we tried to support or reject using different research methods, focusing especially on the questionnaire and the statistical data.

Hypothesis 1: *For the younger population, the problem represents economic and administrative barriers, since it makes it difficult for them to leave their parents' home into their first independent (own or rented) real estate.*

Hypothesis 2: *The elderly would move out of the current accommodation only in case of excessive maintenance costs or reduced autonomy in housework and personal care.*

Hypothesis 3.1: *The younger population takes a quicker decision to move/abandon (sell) the current real estate (place of residence) due to relocation into a financially/cost-effective variant/form of residence than the older population.*

Hypothesis 3.2: *Both the younger and the older populations do not want to share a common residence (intergenerational coexistence) in the same real estate.*

3. Housing situation in Slovenia

3.1. Housing policies

The quality of life, among other things, is determined by housing conditions in which an individual lives. The development of the right to housing started with the Universal Declaration of Human Rights, confirmed by the United Nations General Assembly in 1948. In Article 25, it is stated that everyone has the right to a standard of living that provides him or his/her family health, well-being, including food, clothing, medical care, etc. as well as housing. Maternity and childhood are entitled to special care and assistance. In 1966, the United Nations General Assembly accepted the International Convention on Economic, Social and Cultural Rights, which entered into force in 1976. In addition to the 127 countries, it was also ratified by Slovenia, and its implementation is supervised by the Committee of the United Nations Economic, Social and Cultural Rights. Article 5 of the Convention quotes that the signatory states recognize the right of everyone to an adequate standard of living for themselves and their families, taking into account appropriate food, clothing, and housing, as well as the continuous improvement of living conditions. Later, this right was upgraded by the United Nations Resolution on Human Rights to an Appropriate Housing accepted in 1993. According to this resolution, the right to housing is transferred to everyone, which includes all people, regardless of wealth, race, health status, etc. In 1996, two international legal regulations were accepted to determine the obligations of countries in ensuring the right to housing. These are the Istanbul Declaration of the United Nations Organization on Human Settlements and its Agenda Habitat Action Plan [15]. They advocate the provision of a suitable housing for all as one of human rights and fundamental freedoms. These acts are not legally bound, but they express the objectives to which the signatory countries have committed themselves [16].

3.1.1. National housing policy

Household policy plays an important role in solving the housing issue of people in each country. Slovenia is also trying to follow the goals set out in international documents as closely as possible. In Slovenia, the basis of housing policy is determined by the Housing Act and the National Housing Program [15]. With the National Housing Program, the state creates the conditions for the implementation of the constitutionally written option of choosing to solve the housing issue for all inhabitants and sets out the general goals in the area of housing care. It focuses specifically on ensuring the quality of living of more vulnerable groups of the population, such as younger and older. Four key objectives of the country's housing policy are (a) balanced offer of suitable housing, (b) easier access to housing, (c) quality and functional housing, and (d) increased housing mobility of the population [17].

a. Balanced offer of suitable housing

While statistics show that the number of dwellings in the housing stock exceeds the number of households, this does not mean that the availability of suitable dwellings is appropriate. The imbalance is due to the discrepancy between the needs of the population about housing in certain locations, their actual availability, and quality. The provision of housing in major cities is insufficient, because there is the greatest demand for employment, schooling, access to public functions, services, and better transport connections. The consequence of the higher demand is higher real estate prices in such areas. Quite the opposite is with supply and demand in peripheral and economically less developed areas. The uninhabited housing stock is also responsible for the smaller number of apartments that are actually available. In 2011, 20% of the housing stock was probably uninhabited. Uninhabited housing stock is affected by the unfavorable location, the physical condition of the dwelling, and the lack of interest of the owner in using the apartment. In order to ensure a balanced supply of suitable housing, the policy is to activate existing uninhabited housing stock. In order to increase the housing stock, an adequate number of communicable utility lands are planned to be provided in the long term. Also, degraded areas are planned to be activated, enabling cities to have a wider urban and social renewal.

b. Easier access to housing

Housing accessibility is of a great importance for inhabitants in order to provide functionally suitable housing according to their needs. The criterion of housing accessibility is a relationship between the housing costs, that is, the prices and the income of an individual or a household. Particular emphasis is on the affordability of housing for different population groups. One of the biggest problems in Slovenia is the poor housing accessibility to younger and older individuals. The lack of rental housing is affected by poor access to housing, which represents only an 8% share of all dwellings. Most of the rented apartments are owner occupied. Data from 2015 showed that around 6600 households were waiting for a non-profit rental apartment. The situation on the rental housing market in the country is poor; almost a quarter are supposed to be rented illegally. Special attention is paid to young individuals and those who are just creating a family, and their creditworthiness is poor. It is necessary to increase the rented apartment stock, to establish the necessary mechanisms for providing housing for them, in terms of both long-term lease and the purchase or for buying the first apartment. On the other hand, the elderly find it difficult to cover the costs and need more adapted apartments to live in. In this area, housing policy foresees necessity in the provision of a greater number of sheltered housing and to improve the possibilities for different forms of coexistence. In addition to these two groups, housing policy also pays attention to those needed to (other) socially most vulnerable people, that is, those who remain without a roof over their heads due to evictions, natural disasters, violence, or financial threats. According to data from 2015, about 800 temporary accommodation units were expected to be lacking. For this, housing policy foresees necessity in ensuring the construction of an adequate living standard apartment, which should be at the lowest possible cost. For these three groups, it would be necessary to provide housing of different types.

c. Quality and functional housing

The quality of residence consequently affects the quality of living of the population. It is necessary to pay attention to the energy and functional efficiency of housing. The apartment is of high quality if it is suitably constructed, is of a suitable size, meets the needs of users, and has as little maintenance costs as possible. In the country, in 2015, about 70% of dwellings were over 30 years old, which means that renovations are needed. For this reason, housing policy foresees ensuring a greater coordination of incentives and benefits for the renovation of housing.

d. Increased housing mobility of the population

According to different life periods of an individual, the need for different types of dwellings is also changing. In youth, a person needs a smaller dwelling; later, when creating a family, a person needs a bigger place, and when a person is old, he/she also needs a different type of dwelling. By enabling a greater housing mobility, a more streamlined distribution of households in the existing housing stock is ensured, thus enabling individuals to use an apartment that is more appropriate for their needs. Particular attention should be paid to raising awareness of the population by encouraging new forms of social assistance. The fact is that the greatest potential for migration is represented by young people and the elderly.

In the area of youth independence, the National Housing Program encourages renting. The measures of the National Housing Program focus on increasing the accessibility of the rental housing stock. The arrangement of rental relationships is planned, as well as the establishment of a new tenancy policy for increasing the offer of rental apartments from the existing housing stock. New construction measures are directed toward the provision of public rental housing in larger centers, where the need for housing is greater. Under the new housing program, in the context of economic independence and family creation, young people can choose among the range of measures to continue housing rental and the possibility of arranging their own housing (guarantee for purchase or renovation, functional adaptation of one-dwelling residential buildings for the coexistence of different generations) [17]. In case of the elderly, the National Housing Program focuses on housing forms that provide quality health and other care while at the same time ensuring integration into society and mutual assistance (proximity to social activities, mixed neighborhoods). When designing a housing stock for the care and accommodation of older persons, the program envisages that architectural and functional requirements and principles of energy efficiency are taken into account (reducing the cost of operating housing units). According to the program, suitable forms of housing are adequate for the elderly, which provide an adequate level of care, for example, sheltered housing. The provision of such housing is sensible to be carried out through a public-private partnership, which enables the provision of dedicated rental apartments at affordable prices. Considering that the National Housing Program promotes renting for both the elderly and the young, the types of lease in the country are presented for better understanding. Four types of rented apartments have been distinguished in Slovenia: a) profitable housing, b) non-profit housing, c) social housing, d) official residence [18].

a. Profitable housing

These are dwellings where owners rent for the purpose of gaining profit. The rent levels in these dwellings are the highest in practice. Rent is shaped freely by the market, without state control. The problem is that the rental market is very limited and the rentals are high.

b. Non-profit housing

Subsidized rental apartments (in Slovenia called as non-profit apartments) are intended for those whose income does not make possible to rent an apartment at market prices or buy a home. Owners of non-profit rental apartments are in the vast majority the municipalities, Housing Fund of the Republic of Slovenia, different public housing funds, and other non-profit housing organizations. A non-profit apartment can be rented only through a tender. For non-profit dwellings, the highest possible rent is prescribed by the methodology. The rent covers amortization, capital costs, management and insurance costs, and current and investment maintenance. The owner can freely decide to set a rent that is lower than the maximum permitted by law. The size of the dwelling is also determined according to the number of household members. A number of criteria must be met to obtain a non-profit housing.

c. Social housing

Owners of social housing are in the great majority the municipalities. Conditions for prescribing social apartments are also prescribed. A social apartment can rent a citizen of Slovenia, who meets the eligibility criteria. The Housing Law in Article 83 does not define social housing; instead of this, it defines a purpose-built rent housing intended for the institutional care of older people, pensioners, or special groups of adult population.

d. Official residence

These dwellings are owned by employers; they rent them to their employees to solve their housing needs. They are leased out for a certain period of time or until the expiration of the term of the employment contract or the termination of the employment relationship. The rent is determined by the employer.

3.2. Housing situation of the younger

Today's generation of young people are in a quite different position than, for example, the generations of their parents. Many believe that for young people, today's circumstances are difficult. The post-modern pluralism of a Western society can be an opportunity or an obstacle to them. Young people are faced with unemployment and precarious work, which is followed by many problems that are manifested in financial deprivation, weak housing supply, lower rate of independence, psychological pressure, etc. In addition to unemployment, among young people, the housing issue is a central problem at the way to get independent. According to Eurostat, 60.4% of young people between the ages of 18 and 35 lived with their parents in 2016, which ranks Slovenia near to the European top [19]. Independent living is one of the key factors for the independence, reaching the autonomy of young individuals. The problem in Slovenia and in other European countries is that there are less young people while the elderly population is growing. Young people in Slovenia represent a good fifth of the population, and it is expected that the share of young people will continue to decline [20].

The most common way of family life in Slovenia is the so-called dispersed extended family. These are formally separate family households, usually parents and children (maybe also siblings or other relatives) who live in the same dwelling, in separate housing units, or in the immediate vicinity. They offer mutual support and help, material, working, service, and emotional. In Slovenia, more and more young people live longer with their parents. This is the

so-called LAT phase (Living Apart Together phase); this is a period of semi-family life, which has several manifestations [21]:

- young people live at home during extended education, up to the age of 26,
- young people also live at home after schooling and after work,
- young people live at home with occasional life elsewhere,
- young people live elsewhere and regularly visit parental families and use their services and support.

LAT phase is an intermediate phase between family dependence and independent life. It is characterized by economic dependence or interdependence from parents with social independence. This period is often delayed in the 30s. The reasons for prolonging the life with parents can be in the absence of economic independence, unemployment, difficulty to find the place to live, extended study, and others. On the other hand, such a way of living, on the condition of mutual understanding, is easy and cheap, and there is material and emotional security with simultaneous high personal autonomy [21].

According to many researchers, the following factors are key to the late leaving of young people from their parental home: unemployment, income, housing prices, and rents. In Slovenia, the share of full-time employees is low. Temporary employment does not provide young people with all those opportunities such as full-time employment. In particular, young people get stuck with a loan application request from a bank. Therefore, regular employment has a significant impact on earlier leaving of parental home. Researches have shown that young people whose parents live in the house often stay at home even if they have a job. According to this, it can be assumed that employment encourages young people to leave home only if they are connected with a shortage of space in the house. The level of income of young people is also important, as it must be high enough to allow them to rent or repay loans. Among young people, rental apartments prevail or dwellings that are owned by their parents or partner's parents. However, those who are the owners of the apartment in which they live obtain it on the basis of inheritance (48.7%) or they rent a loan from a bank institution (32.9%). Cash purchases of a real estate are rare among young people, but if they are, this is at least to some extent the resources of parents or relatives. According to data from 2011, only 15% of young people who moved out of their parents' home bought the real estate (in which they live) with their funds or loans from the bank. The fact is that among those who moved away from parents, 41.7% of them live in a real estate owned by their parents. Adding those whose parents financed or partially financed the purchase of their real estate, 55.4% of young people moved out of their parents' home, and this move was in the economic sense directly enabled by their parents. Young people also have a high disparity between their desires and reality. A large proportion of young people (92.1%) between the ages of 15 and 18 want to leave home by the age of 29. The reality is that in the age of 29, only 31.6% of young people actually live in their own apartment [22].

The consequences of a housing situation may vary, and those young people who live with their parents are not independent and are more difficult to gain independence, while those who move out have more financial problems even also rental problems. But both have

problems with a creation of an own family. Concerning financial problems, the problem is price accessibility to housing. Rental problems are different:

- a lack of rental housing and profitable rentals are high,
- the problem of young people who are single is also that they do not have the possibility of renting public housing with non-profit rent due to housing policy, which prefers young families, which leads to the problem of independence [23],
- it is also noticed that landlords often reject young families and couples, that is, young people in general, which makes it more difficult for them to find accommodation [24].

Similarly, it is much more difficult to build a dwelling house than in the time of their parents' youth. For young people, housing is difficult to access also in terms of both buying and renting. There are problems with the purchase of a loan when buying, mostly because of low incomes (or even without revenue) and working relationship in most cases with a fixed-term contract. The requirements of the mortgage lenders are the initial deposit, solid credit insurance, or a guarantee, which can also make it difficult for the loan itself for those young people who have sufficient income and with an indefinite duration contract of employment. For the financial standard of young people, the problems are also high real estate prices in Slovenia, especially those in larger urban centers with most of jobs [24]. In Slovenia, there is also a problem in the area of subsidies for young families, because the money is directed to that part of housing markets where ownership is most accessible. In order to enter into ownership, it is necessary to have a certain income standard; therefore, only few candidates apply for subsidies. Income limits are universally set for the whole country, regardless of the fact that the average net wages vary according to the country's territory. Therefore, subsidies involve those young families whose income already enables them the transition into ownership. Those who want to solve the housing problem in areas where the availability of housing is low cannot do due to higher incomes for subsidies. Namely at the given housing prices, the income that is required to enter into ownership is higher than the set census. The novelties in the set of measures are subsidies for young families in renting market apartments. The problem of this instrument is that it is intended only for young families directly after the study. It is a short-term assistance that does not significantly contribute to improving their housing problem [25].

To conclude, possible solutions for the housing problem of young people are: (1) renting a subsidized (non-profit) apartment, (2) renting an apartment at a market price or (3) buying an apartment or a house. In addition, young people can become independent, (4) by extension of the parents' house or (5) by inheritance of real estate (e.g., inherited by relatives). Less independent forms of living are (extended) (6) staying with parents or relatives, (7) staying in a student dormitory and assistance in return for housing.

3.3. Housing situation of the elderly

Most of people want to grow old but this is also accompanied by fear. This period of life brings many problems that older people and people around them must face. The fact is that the age is beautiful, if it also serves the body and mind. Some older people decide on their own where

and how they will live, while others are victims of their life situation. Institutional forms of living can be perceived by the elderly as something negative (a traumatic experience), or as the best solution according to their current life situation. How an individual accepts this depends on himself, his/her relatives and friends, and on the staff of the institution.

The share of the elderly population is increasing, especially the population over 80 years. The trend is present everywhere in the developed world, especially in Europe. The situation in society poses a challenge for the modernization of current social protection systems, especially for long-term care, because the older population is the most numerous. For the elderly, there has to be provided certain assistance in daily tasks due to illness, disability, or age-related illnesses, thus ensuring a better quality of life [26]. According to forecasts, every fifth inhabitant in Slovenia will be older than 65 in 2020, which is 19.4% of the population [27]. By 2060, the share of the elderly will rise to 31.6%, which means that at that time, each third person will be older than 65 years [28]. According to age, older people in Europe are divided into young-old (65–74 years), middle-aged old (75–84), old-old (85–94), and very old-old (over 95 years) [29]. In the United States of America, the division is something different: go-goes (old people who can walk), slow-goes (old people who find it hard to walk), and no-goes (old people who cannot walk) [30].

The elderly are often discriminated in the area of social affairs, health, employment, education, culture, information, politics, security, research, etc. In the area of protection, rights are limited, which affects older patients, disabled and poor, who cannot pay for private services. Access to health services is getting worse, especially nursing, rehabilitation, and home care services. There is a lack of nursing departments where patients will be trained to the extent that they can return to their home environment. Elderly people live in apartments and the buildings that are not suitable for them (without lifts, architectural obstacles, etc.). By improvement of living conditions, the elderly are hampered by low incomes, which in turn mean that they cannot obtain loans from banking institutions. Even in constructing buildings, sufficient rules are not taken into account that would make it easier for the elderly to move. The problem is also in the sheltered housing locations, because they are mostly built outside towns, which is an additional possibility for the exclusion for the elderly [31].

For Slovenes, the relationship to the real estate is different than elsewhere in the world. The property means something holy for the elderly, and even if older individual is starving, it does not allow mortgages or seals on the property. As much as 80% of the property is owned, which places Slovenia to the top in the world. But over the years, owner-occupied real estate can also become a burden. There are more and more old-aged property owners who cannot afford their own dwelling. The houses are too large, and they have many architectural obstacles and become too expensive to maintain [32]. Many Slovene elderly people just barely cover current expenses and annual taxes, and for other obligations related to the maintenance of real estate, they often do not have enough savings [33]. In a survey [34] in the area of pension receipts of pensioners¹ and their real estate, it was found that few respondents were ready to sell real estate in exchange for a better life; only 18.7% of respondents would do that. Another study show that only 6% of older people move to a retirement home because of inadequate living conditions in their own homes, and 60–70% due to the health reasons, that is, when it is absolutely essential. Only when health problems occur or when unpaid

¹In 2017, the average net pension amounted to EUR 620.

bills begin to accumulate, and the older individual find out that he/she cannot do it anymore. But it would be maybe too late to find other possibilities of living. The most appropriate time for moving is the time when children leave their home or after the death of the partner. It is important that the elderly ask themselves whether they really need such a large property, how much it will cost and whether they will be able to cover them, and whether the current apartment is at all appropriate to their needs, and above all whether they are too large [32]. In general, dwellings are relatively large in Slovenia. According to the 2011 census data, the average size of the occupied dwelling was 82 m² [35]. From this, it could be concluded that elderly people live in rather large dwellings. As noted by Ref. [36], the size of the dwelling of old people decreases with age—the study showed that 34% of respondents aged 50–55 lived at more than 90 m²; among the elderly over 80 years of age, this share was 13%, which is still considerable. But there were as many as 38% of the owners with dwellings (houses) that were larger than 90 m².

Problems that older people have in the housing sector are [23] as follows:

- older people have an adequate or even more than a suitable property or rent apartment, but their incomes are so low that they cannot afford to pay high costs (especially exposed are widows with low pensions),
- older people have an adequate housing for their own needs, but they must share it with children (including their families) as another vulnerable group who cannot acquire their own property,
- older people have an affordable and functionally suitable apartment, but it is inappropriate due to the certain characteristics (e.g., building without a lift, distance from services, etc.),
- older people as tenants of private profitable apartments are living in uncertainty about the rental relationship and do not have the opportunity to obtain rent subsidies,
- older people may be for various reasons without real estate.

As a solution to these problems, it is suggested in Ref. [32] that those who have excessive rental property, which means that it is too expensive, change it for smaller one. Those who have a costly expensive apartment and who are without relatives who would financially help them should consider of sale and leaseback of their property.² The fact is that it is financially most unfavorable if a person lives alone. In Slovenia, as this problem is becoming more and more worrying in recent years, the share of older people who live alone or together with another older person is increasing in society. Among the persons who were at least 65 years old at the 2002 census, as many as 25.3% of those were living alone (i.e., single-person household) [37]; at the end of 2012, already almost 30% of people, older than 64 years old, lived alone [38]. As long as old people stay healthy, they can live an independent and active life; but when they become weak and dependent on the help of others, there is a greater risk of becoming socially isolated, because they are more likely to remain in their apartments and they become depending on the

²In sale and leaseback of property, the owner sells his/her real estate and concludes a lease with the buyer for the same real estate. Selling real estate and its simultaneous return lease is a recommended option for older people who are difficult to maintain their real estate, but they do not want to move out of it.

help of others [33]. In order to ensure the quality of life of the elderly, good community care is essential. Long-term care is an important part of the overall care of an elderly individual. Long-term care is a broad term that includes health, housing, and social care. In addition, it also covers various aspects of everyday life, such as household assistance, shopping, socializing, and by patients with dementia also control [39].

In Slovenia, services are developed for the elderly, which are intended for individuals to live in their home, despite their minor or greater incapacity in carrying out everyday life tasks. The services are also intended for family caregivers to relieve them. Care providers are divided into formal and informal. Formal providers are paid for their services that are organized in communities (e.g., day care centers or in case of home assistance), which are intended to support older people living in the community, but they can also provide care in the institutional way of staying. Informal care workers are not paid. These are most family members, relatives, friends, and neighbors who provide care at the home of old person. Informal careers are supposed to provide as much as 90% of all care. For Slovenia, multi-generational households are characterized. Therefore, in more than half the cases, the children of the elderly are the main providers of care. The periods of care are very long; most of older people need over 5 years of intensive care. Intergenerational solidarity is important for the exchange of care within the family, which points to the importance of children who care for their parents when they become older. Researches on social care have shown that in critical situations, such as illness, and in need of help, older people first turn to their children. There are opinions that it is not appropriate to ask someone else for such extensive assistance. A survey showed that for the elderly (age group 70 years and over), their children are a key factor in assistance. Children support their parents in cases of illness in 40%, in case of financial assistance in 44%, in material support in 34%, and emotional in 29% [39]. In Slovenia, there is strong intergenerational solidarity. It can be defined as a social cohesion of several generations [40]. These generations can be thought of as groups in society (i.e., younger-old, middle-aged old, and old-old), or people who are related to one another (i.e., grandparents, children, and grandchildren). In Slovenia, care for parents is a strong value. The family is supposed to be the first to be responsible for caring for the elderly, as 78% of people think that it is a duty of adult children to take care of their elderly parents. As a consequence, children should also pay for the care of their parents, if their income is insufficient. As much as 60% of people agree with this, compared to only 48% in Europe. Likewise, most people believe that the state is responsible for ensuring a decent life for older people.

In the framework of institutional accommodation, the elderly in Slovenia have the possibility of staying in a retirement home and in sheltered apartments. They can adjust their own home and/or benefit from remote services, home assistance (social care within the public service), and day care centers.³ The municipal budget finances personal assistance and assistance to the family at home. The cost of living in retirement homes and the cost of living in day care are covered by the elderly themselves; in cases where they cannot do this, the missing part

³These are alternative, stationary forms of care for the elderly. In one place, they offer occasional, comprehensive care, and social activities. They provide care for a shorter period (rehabilitation) or regular, a couple of hours a day care [41].

is borne by their relatives. In the case if the relatives cannot pay for the missing part, and in cases where the elderly do not have relatives, the municipality covers the missing part [34].

4. Methods

The purpose of the research was to determine the problems in the real estate area, faced by the younger and older citizens of Slovenia. The study was focused on the research of the younger and the older generation. A research questionnaire was used to distinguish characteristics between the groups. Some of the questions were the same for both groups, since only in this way could they compare certain views on the discussed issues with each other. Each questionnaire contained 26 closed-type questions. The survey was conducted from June 27, 2017, to August 5, 2017, in the whole country. The condition for participating in the survey was the age and place/way of stay. In the younger group, the age limit was between 18 and 35, while the second condition was the non-ownership of the property. In case of the elderly, the conditions were aged over 60 years old and residence in own/leased real estate, that is, not in the institutional form of accommodation. The survey sample included 223 people, of which 115 were younger, aged between 18 and 35, and 108 of individuals in the group over the age of 60. When collecting data for an older group, the snowball method was used. Thus, the young responders who answered the survey related to them, tried through the personal acquaintances to find the elderly to ensure fulfillment of the survey.

5. Results

5.1. Younger

In the first study group were young people aged 18–35. The sample consisted of 115 people, birth year from 1982 to 1999, and the average age was 25 years (year 1992). Most respondents (44%) were students, slightly fewer were employed (31%), and the least were the unemployed (24%). Given the percentages, the students are predominant, which is not surprising, but it could be believed that unemployed could be predominant; given the high level of unemployment, many young people are extending their studies and in such a way the unemployment rate is lower than it would actually be. The fact is that many young people are studying or trying to maintain the status of a student for as long as possible, because the status of a student offers more benefits than unemployment itself.

The results of the survey show that the majority (57%) of young people aged between 18 and 35 live with their parents, some live with their partner (20%), and 17% are tenants in a real estate. Only 3% of respondents answered that they live in a dormitory. It was also offered to respondents the option “other,” where four answers have been received: (1) I live in an apartment which is owned by my parents, (2) I live in a mansard apartment at my parents, (3) I live in a weekend house, and (4) I currently reside at my parents, but am in the process of building my own house. To summarize the answers that were obtained under the “other”

option, it could be seen that these 3% also live with parents or are directly linked to them. If these 3% are added to 57% living with parents and 3% living in the dormitory, it can be concluded that almost 63% of the young people, covered by the survey, live with parents or in interdependence with them (parent-owned housing).

Respondents were asked to explain how they finance the property in which they live; mainly the costs of maintaining the property were assumed; to some young people, parents also cover other living expenses. It has been found that for 41% of young people, real estate is financed by their parents, assuming that those are still unemployed or younger young people. Second are those whose real estate is partially financed by them and the other part by their parents (23%); it was assumed that they live with their parents and have their own source of income. In 17% of cases, the property is financed by the interviewee together with a partner; for some of them, their properties are fully funded by a partner (6%), while others finance it completely alone (5%). Only 2% of the respondents financed their property by loan, and none with leasing. Respondents also mentioned other options: they finance the property partly with the resources of the parents and partly with the resources of the grandparents; partly with the resources of the parents and partly with the funds of the brother; partly with own resources, partly with the resources of the parents and the partner; partly with the resources of the parents, partly with the resources of the partner; the partner is the owner of the property and does not have a loan. Based on the obtained answers, it was concluded that the real estate in which young people currently live between 18 and 35 are financed by parents and in some cases by a partner. The vast majority of young people do not have costs for financing of their accommodation (47%) (fully with the parents: 41%, fully partner: 6%) or they share the costs (40%) (partly with own funds, partly from the parents: 23%, partly alone, partly partner: 17%). Only 7% of respondents fully finance their real estate themselves (entirely by their own sources: 5%, with a credit: 2%). Two percent of younger people responded that they financed the property partly with bank loan and partly with the funds of the parents. In this case, bank loan can be rented by parents or respondents. Analyzing the answers, received under the option "other," it was found that grandparents and siblings play an important role in financing. It could be considered that there would be much more such answers, insofar as these two options would be offered in the possible answers.

It was found that to the young, the real estate means primarily independence (34%) and security (29%). Interestingly, real estate does not represent costs to any respondent. If so, the explanation could be found in the formulation of the question. Respondents were asked what a property in general means to them. According to the question, the results obtained are completely justified. Maybe some more answers with the offered option "privacy" were expected. Based on the results, it was found that real estate represents security, independence, and privacy to young people, which is also the basic function of the real estate itself.

Young people intend their future real estate (in the vast majority of this is a house) finance mainly with a loan (37%), some of them partially alone, partly with their partner (25%) and partly with own funds, partly by bank loan (23%). Only the real estate of one respondent will be fully financed with the resources of the parents. Very few young people would decide for a lease (3%). In this case, it is possible that the young people, as well as the general public,

are poorly informed about the conditions, advantages/disadvantages of credit and leasing. It could be considered that in the case of better information, leasing as a form of real estate financing would select more percentages of the respondents. Based on the results, it was found that young people intend to finance their future real estate with debt sources (37%) or with a combination of equity and debt sources (23%) or partly by respondent, partly by a partner (25%). The results show that young people do not expect much help from their parents, which on one hand is surprised, on the other hand it could be concluded that their parents are already indebted to other real estate and movable property which means that they could not contribute with some large amounts to the financing of the property for the children.

Young people were also asked in what cases young people would be willing to pay more for real estate. The results show that they would pay more only if the property would be close to the workplace (44%), and in the second place, they answered in 19% that they would not pay more in any case. It was found that for young people, the location of the property close to their workplace is very important; this is practically the only reason why they are ready to pay more for the property. Under the option "other, three answers have been received. Young people would pay more if they had more money, someone familiar with the forms of stay abroad expressed the desire to be willing to pay more only in the case of a protected reputable neighborhood which are common practice in some other countries, and someone in case if the apartment would be adapted for people with disabilities. On the basis of 19% of the responses who said that they would not pay more for the property in any case, and on the basis of the answer to pay more if they had more money, it could be concluded that a part of the problem that lies in these answers shows the lack of financial resources. It is also interesting to note that only 7% of respondents would pay more for real estate if they were close to their parents. The reason for this could be the fact that the property is not near to their workplace, and in the case of making a decision, they would rather choose the proximity of the workplace. This is also reflected by 44% of the answers that they would pay more only if the property would be close to the workplace. While another reason could also indicate a low percentage of young people who favor an advantage of the family before workplace. But in such case, they are deprived of the care for their children.

The survey included questions about how many young people thought and how much they were actually acquainted with the conditions of buying/renting a non-profit apartment. The results show that 45% of respondents thought about this, while 55% did not think yet about it. A low percentage of young people is acquainted also with the conditions and procedure relating to the purchase/rent of non-profit dwelling, only 33%.

Given the high youth unemployment in Slovenia and the already mentioned financial distress, in the survey, young people were asked how many are willing to move abroad because of a better financial situation. It was found out that as many as 63% of respondents were willing to move abroad, while the 37% would stay. Considering the percentage of young people who are willing to move abroad, young people can be quite desperate or open-minded and ready to take risks. The results confirm that young people in Slovenia are in a difficult situation, which is also confirmed by numerous researches carried out by experts. Those who stated that they would not move abroad were asked the reason why they do not want to

move. It was found that they would not move primarily because migration would be a stress and demands good organization (10%), an important reason would be also unknown people and unknown environment (7%), but the language (2%) to young people does not represent major obstacles for migration. It is surprising to find that in second place, with 7%, the answer is "because of unknown people and unknown environment" given that for young people this should not represent a big problem. But the answer for this could be found in a view of the elderly on migration abroad. This is a home-sickness. On the basis of the answers among the elderly, it was found that (also) young people are very much attached to their place; some already have children, and this would make it difficult for them to move, while some are quite unconcerned with the situation of living and working abroad.

Young people were asked whether they would be willing to move to their older relatives with whom they would coexist in order to solve their housing problem in this way. They would take care of relatives, help them with the maintenance of the property, contribute to the cost of the property, and possibly inherit the property. But only 18% of respondents would decide for this type of accommodation and 82% would not decide for it. The percentages show that young people are not too enthusiastic about coexistence with the elderly, even if in this case they would be relatives. Young people were also asked if they would be willing to offer assistance in exchange for an apartment, in the case where the landlords were not relatives. This means that in return for free accommodation, young people would take care of the elderly, help them to maintain the property, and share costs. It was found that such a way of coexistence would be accepted by 16% of young people, while the other 84% would not. On this issue, the percentage of young people who are willing to stay in this type of accommodation is even smaller. In case of relatives, the percentage is slightly higher due to the fact that the roommates would know each other (relatives). Those who replied that they would not accept the assistance in exchange for an apartment, as a reason, in most (57%) cases stated that in such a form of coexistence, they would feel uncomfortable and interdependent, because they consider that in the context of the coexistence, there will be disagreements between the generations sooner or later (19%). The results show that young people are not excited about coexistence. Based on the results, it was found that young people want autonomy and independence, which they could not have in such a form of living. This is also confirmed by the results of the question as young people pointed out that property means independence (34%) to them. These answers also indicate that young people want independence, and according to the answers, it was considered that such a way of staying for them would require too much responsibility, which they are not ready to accept.

As the most important factor influencing the decision to buy or rent a property among young people, the respondents determined the proximity of the job, school, and other service activities (33%), and also the price (28%) is an important factor. The fact that young people's proximity to the workplace means a lot is what they have already confirmed that 44% of them stated that if they were in the vicinity of the workplace, they would be willing to pay more for the property. The least attention they paid was to the size of the dwelling (1%), the age of the dwelling (2%), the floor in which is the dwelling (2%), and the functional arrangement of the rooms in the apartment (2%). It is a worrying fact that only 8% of respondents perceive the legal status of the property as the most important factor. Let us emphasize that the legal status of the property is of crucial importance; otherwise, it can cause a lot of inconvenience.

As the three most important reasons for buying or renting real estate, the respondents determined the job (37%), independence, that is, leaving parents' home (29%), and higher income (17%). All three reasons are interconnected, since the job represents higher revenues, which in turn leads to independence in this form, so that young people can move away from their parents' home. The opinions of young people about the diversity of accommodation offerings for the younger and older populations in the country were studied. It was found that young people are mostly not satisfied with the situation; 82% of them think that there are fewer opportunities, and only 18% think they are enough. Young people were also asked what they were proposing. They proposed different opinions and suggestions. On the basis of the received proposals and opinions of the respondents, it was found that they see the solution of the situation at the real estate area in the state measures. They think that the state should pay more attention and allocate more resources to young people; they also see the problem in the unemployment of young people and suggest that the state should act in the area of real estate prices.

5.2. Elderly

The second part of the study was focused on older people aged 60 and over. The survey sample included 108 people aged 60 and over. The oldest participant was 87 years old (year 1930) and the youngest 60 years (year 1957). The average age was 71 years (year 1946). Older people were included who live at home in their own or rented real estate and not in institutional forms of living. The average age of respondents is appropriate, as this is the age at which individuals, who in large majority, still live in their own real estate (at home), and they are already thinking about the years to come and what comes with them.

As it has already been stated in Section 1, in the survey, only those older people were included who do not live in institutional forms of living. It was found out that 66% live in their own house, 24% live in their own flat, and 6% are tenants. Other four answers under the offered option "other" were two of them living in the partner's house, one in a nephew's apartment, and one is a part-owner of the house. The survey shows that most elderly people live in their own house. Young respondents also expressed a great desire to live in their own house, but, however, as this and other researches show, the way to get it is difficult. In 44%, the real estate in which old people currently live is financed in part by their own funds and in part by funds of children. Only 18% of the respondents finance their property only with their own funds. Twenty-four percent of respondents answered that they finance the property together with their partner. No one's cost is fully covered by their children or the municipality. There is also no older person with a loan or a lease. There were also three other answers, which show the additional support of children, grandchildren, and siblings. It was found out that the elderly have difficulties with financing of their real estate, and therefore children's resources play an important role.

Considering that respondents do not live in an organized form of living, older people were asked what percentage of income represents the costs of maintaining their property. It was found that for most respondents, the costs are somewhere between 21 and 40%; on average, they are 35.1%. This shows that the elderly have to allocate a large part of their income for

the maintenance of their property. For example, an average household of two-member households with an average of EUR 1000 of income should allocate EUR 350 for monthly costs for a real estate in case of average costs of 35%. Costs in this case represent more than half of the income of one household member. This is confirmed by the fact that one-person (as well as two-member) households are at risk of poverty, and for them it would be difficult without the financial support of their children.

As with the younger population, the survey also in the case of the elderly included the question of whether older people would be willing to accept assistance in exchange for rent in an apartment for free. In this case, it was thought that someone would come to live with older person, a younger or a younger family, who would take care of him/her and help him/her with the maintenance of the property, and in paying the costs in return for free accommodation. It was found that only 11% of respondents would accept this form of assistance, and 89% would not accept the assistance in return for a dwelling. At the younger, this percentage was slightly higher, as 16% of the respondents would choose this option. The results thus show that for older people, this form of coexistence would be even harder to accept than for the younger ones. In the continuation, as in the case of younger people, older people were asked why they would accept this way of living and why not. It was found out that those older would accept assistance (11%); they would mainly do this because they do not want to move in an organized way of living (6%), (only) in 3% because they cannot fully cover current costs or maintain real estate, and in 2% because they need help with personal care. For those who answered that they would not accept such form of accommodation (89%), the main reason (53%) was distrust, because they would not know these people. They also fear being exploited and disregarded in agreements (21%). On the basis of the answers, it was found out that the elderly want autonomy; some of them do not need help at this time, or care is already arranged, and some of the respondents have no space (too small property).

Also, the elderly were asked whether they would be willing to accept a younger relative (together with the family) with whom they would live together. At the same time, the young relative would take care of an old relative, help him/her with the maintenance of the property, and cover the costs. It was found that old respondents are willing to do this in 41%. The share of those elderly who would accept this form of living is significantly higher than at the question if they would accept a younger foreigner. The results show that many older people want to get assistance from known people. The percentage of distrust was on the question whether they would accept the aid/assistance in exchange for an apartment, namely quite higher (53%). If results are compared with the results of the younger group, it could be found that the elderly are much more willing to accept this form of coexistence than the younger ones, as at this question of affirmative answers was only 18%. In addition, the elderly were asked whether they would move to their children or grandchildren if they had this opportunity. The results show that 35% of respondents would accept this option, while 65% would not. The share of positive answers on this question is lower than the previous one when older people were asked whether they would accept a relative. This means that older people would prefer to see someone who moves to them rather than themselves moving somewhere else, because this option is more difficult for them from both organizational and social aspects.

Older people were asked also about the readiness to relocate from the current accommodation. It was found that only 19% of the respondents would move, and 81% would like to stay. The results show that older people do not want to leave their dwellings. It was found that for the elderly, it would be difficult to move out from the current property due to a feeling of attachment to it (46%), and moving out would also be stressful (29%). Only a few respondents would see their move from the dwelling as a move to expand their circle of acquaintances (4%) and solve their financial concerns (11%). In the event that they must leave their current accommodation, as the most important reason for this, they see a disease or an inability to take care of themselves (53%). The reason for this could be also higher costs (10%). They also highlighted concerns related to illness, higher costs, and family relationships. In the case that older people would be forced to move, 45% of the respondents would move from their own property to a retirement home. Some would move from the house to the apartment (22%), and the least would choose a rented apartment for the elderly (4%). Based on the results, it could be concluded that the elderly want to stay in their own real estate for a long time and intend to leave it only in case of illness, and they intend to go to the retirement home where staff would take care of them. The fact is that the elderly in 45% certainly do not want to move into a retirement home, but they see this as the best possible solution when they get helpless. It was assumed that many people would rather move from a house to an apartment or in a sheltered apartment (i.e., any form of living, but not institutional), but at the same time, they are aware that finances would not allow them to do this and also that they would need an assistance in the form, which could only be obtained at the retirement home.

Same as the younger, also the elderly were asked if they would be willing to move abroad (e.g., the neighboring country Croatia) if this would be financially more favorable for them. This means that there are cheaper care services in retirement homes. It was found that the elderly are not ready to move abroad, as only 9% of them would move, and 91% would not do this. At the younger ones, the percentages were completely different; in 63% of them, they would be willing to move abroad, while 37% would not like it. Those who answered that they would not move abroad (91%) were asked about the reason. It was found that the main reason is unknown people and unknown environment (49%), and the second reason is that the migration would be a stressful and a demanding organizational process (17%). The younger people, for example, did not specifically expose any of the answers for the same question. It was expected that in a slightly higher percentage, the elderly would expose the difficult of arrival of their friends and relatives for a visit. But they did not mention this. Some additional responses (nine) were gathered about reasons why old people did not like to move. All of them expose the age and attachment to the place of living. The results show that the elderly would find it difficult to leave their accommodation; they are attached to it, as well as on their homeland. If they would need to move, they would do this in a familiar environment and do not want to be surrounded by unknown people. The language for the elderly would not be the main reason for not moving (2%); the reason for this could be that Croatia as an option was mentioned in a survey as one of the possibilities of relocation (Slovenia and Croatia have similar languages).

As said, the elderly are not ready to move from the current accommodation (81%), but anyway they were also asked whether they even thought about moving in a retirement home. It

was found that 42% of respondents thought about this, and 58% of them did not think about it yet. Respondents also thought about possibilities of renting/buying a sheltered apartment than moving into a retirement home, but share of those was low; the results show that only 16% of respondents thought about this, and 84% of them did not think about it yet. Such a low percentage can be attributed to the poor information among the elderly about the sheltered apartments, or if they are familiar with this, they only know that it is a somewhat more expensive form of accommodation and, in the case of low incomes, they do not even think about it. The problem could also be the rarity of this form of accommodation, because sheltered apartments are not in every larger city. Thirty-three percent of respondents are familiar with the possibilities of solving a housing problem with moving to a retirement home or a sheltered home, but 67% are unaware of this. The results indicate a relatively low level of knowledge of this area, and this may be one of the reasons why older people have such a strong resistance to different forms of living. It was believed that greater and better information of the elderly would change their view of different forms of living and make it easier for them to make a decision or go to one of these accommodations.

It was also found that for the elderly, their property primarily means security (40%) and an important life achievement (19%), and, consequently, they are very strongly attached to it, as shown by the results on the question of where to move if they would be forced to move from the current accommodation (46% answered that it would be hard to move away from the current property due to a sense of attachment to it), the elderly perceive their property as a legacy to their descendants. In this question, for example, the younger people pointed out the fact that for them property means primarily independence (34%), but in the second place, they have also chosen security (29%). On the basis of the obtained results, it could be concluded that both generations assign great importance to a real estate.

The elderly were also asked whether they had been urging/persuading/intimidating/threatening (verbally, non-verbally) that they should leave the current accommodation for the purpose of moving away, for example, to a retirement home, a sheltered apartment, and that after their departure, they obtain the property right on the real estate or right to manage with it to some other person. It was found that this occurred in two cases (2%), and others did not have this experience (98%) or maybe they did not want to tell about it.

In the end, as well as younger people, also the elderly were asked for an opinion on whether there is enough variety of accommodation in the country for the younger and the elderly as one of vulnerable groups with low incomes. The results show that 92% of them think that there are not enough options, and 8% think that there are enough. The elderly, in particular, want more measures from the state (e.g., higher incomes, cheaper care services in retirement homes, financial assistance to those who would like to stay at home and adjust their housing accordingly).

6. Discussion

Based on the interpretation of the results, two profiles of individuals representing a typical representative in each study group were formed. A typical representative of young people

is a 25-year-old individual who still has the status of a student, lives with his/her parents, in a household with three additional members whose average monthly income is around EUR 2000. Given that he/she still lives with his/her parents, his/her real estate is fully financed by his/her parents, which represents the cost of maintaining the property and other living expenses. Owning a property represents an independence, once in the future he/she wants to become the owner of a real estate, expressed is the desire to live in a house, which he/she intends to finance with a loan, or he/she will share this cost with his/her partner. For his/her property, he/she is willing to pay from EUR 100.001 to EUR 150.000. In order to afford it, he/she intends to save on personal consumption or holidays. For the property he/she would be willing to pay more only if it is close to the workplace, otherwise not. He/she has not yet considered the possibilities for renting or buying a non-profit apartment, he/she is also not familiar with the conditions in this area. He/she is ready to move abroad to improve the current situation. In order to become independent, he/she is not ready to move to older relatives or strangers, as he/she would feel uncomfortable and interdependent in such an accommodation. As the most important factor that would influence the purchase or renting of real estate, he/she sees the vicinity of the job, school, and other service activities, and he/she will also pay attention to the price. As a reason that would lead to purchasing or renting of a real estate, he/she mentions the job, independence (leaving the home of parents), and higher incomes. He/she is critical toward the variety of offers concerning various accommodation options for the younger and older populations as the vulnerable low-income groups. He/she thinks that the state should give more attention and resources to young people, to take action in the area of youth unemployment and real estate prices. He/she does not save for a safe and comfortable old age.

A typical representative of the elderly is a 71-year-old individual who lives in his/her own home alone or together with his/her partner. The average monthly income of a household varies between EUR 1000 and EUR 1500. His/her accommodation is financed partly by his/her own funds, partly with the funds of his/her children or together with a partner, and in some cases only with his/her own funds. The costs of maintaining the property represent between 21 and 40% of the monthly income of the household. He/she solved his/her first housing problem between the ages of 20 and 30, partly by his/her own funds, partly by bank funds. Currently, he/she does not need assistance with personal care. He/she was not persuaded or threatened in any way that he/she should leave the current accommodation for the purpose of moving out, for example, to a retirement home, a sheltered apartment, in order to acquire the property right or the right to manage it to someone else after he/she leaves the property. Because of distrust to foreigners, he/she is not too enthusiastic about moving to a younger person or a family with whom he/she would live. He/she would be much more happier if a relative would relocate to him/her. He/she is even more prepared to do this than to move to his/her own children or grandchildren. He/she is not ready to move out of the current accommodation, especially because he/she is very attached to it. For the elderly person, the property signifies primarily security, a home in the true sense of the word. He/she is not ready to move away, mainly because of his/her age, unknown people, and unknown environment. In case if he/she had to leave the current accommodation, it would be a disease, and he/she would move to a retirement home. He/she has not considered accommodation in retirement home, even less sheltered apartments, and he/she is not familiar with the conditions in this area. He/

she is critical toward the variety of offers concerning various accommodation options for the younger and older populations as the vulnerable low-income groups. Mostly, he/she wants the measures and assistance from the state, such as higher incomes, cheaper care services in retirement homes or assistance in accommodating the dwelling for those who would like to stay at home.

At the beginning of the study, two hypotheses were set, the first one referring to the younger, the second to the older population. The third hypothesis has been broken down into two subhypotheses that relate to both populations simultaneously. After reviewing, examining literature, and analyzing our own research, we will try to support or reject them.

Hypothesis 1: *For the younger population, the problem represents economic and administrative reasons, since it makes it difficult for them to leave their parents' home into their first independent (own or rented) real estate.*

The condition for the independence of young people is economic independence. A large percentage of young people in Slovenia are unemployed. In July 2017, there were 84,674 registered unemployed persons in Slovenia. Of those 35,011 or 41.3% of registered unemployed persons were (young) persons [42] who were aged 15–39 years old. The vast majority of those who are employed occupy lower income brackets. Depending on this, they are quite dependent on parents and supported by the public system. Ref. [43] also found that economic reasons are the problem in youth independence, because only those who have regular employment are mostly interested in buying real estate. Similarly, Ref. [44] draws attention to the fact that young people who have a job and are convinced that they are secure in it are ready to make a decision on buying a property. The study in this reference also examined the reasons why young people still live with their parents, and came to the conclusion that because there have been insufficient financial resources and because there are more financial advantages if they live with their parents. Also, the results of our research, carried out on the sample of 115 young people aged between 18 and 35, show the importance of economic reasons, because on the way to independence young people must have employment (37%) and higher income (17%). All three factors (independence, employment, and income) are interdependent and do not work without one another. The second obstacle on the way to independence is also the relatively inaccessible conditions that young people must fulfill if they want to succeed in a call for purchasing or renting of non-profit dwelling. There are few non-profit rental apartments available in Slovenia, and rents are high for them. Because of a housing policy that prefers young families, young people who are single practically do not have the possibility of renting a public apartment with non-profit rent, which leads to the problem of independence. According to the survey, Ref. [45] claims that administrative reasons are a problem in young people's emancipation, adding that a four-member family may be waiting for 4 years or more, but the waiting period still increasing depends on the frequency of the publication of the call. It is also noticed that landlords of market dwellings often reject young families and couples, that is, young people in general, which makes it even more difficult for them to leave their parents' home.

Based on the findings, the first hypothesis was fully confirmed.

Hypothesis 2: *The elderly would move out of the current accommodation only in the event of excessive maintenance costs or reduced autonomy in housework and personal care.*

We completely confirmed also this hypothesis because the study, which was carried out on a sample of 108 elderly people aged 60 and over, shows that the elderly would move out from the current accommodation primarily in case of illness or inability to take care of themselves (53%); the other reasons are higher costs (10%). We also received four individual responses, which also include illnesses, higher costs, and family relationships. The literature we have studied also supports the findings of our research. Ref. [32] notes that only 6% of the elderly move to a retirement home because of inadequate living conditions in their own homes, and 60–70% for health reasons, but only in cases if it is absolutely essential. The same reference also warns that when health problems arise or when unpaid bills begin to accumulate and the elderly finds out that this cannot go on anymore, it would be maybe too late to find other possibilities of living. Also, Ref. [46], in research on housing and quality of life of the elderly, points out that too high operating costs are seen as a problem. Another survey was conducted in 2014 on the basis of an analysis of residents' homes for the elderly [47]. The average age of respondents was 79 years in that study. It was found that among those who live in the retirement home, 74% of respondents decided to move in because of the care, as they could no longer take care of themselves. Research studied also the residents of sheltered apartments. The average age of respondents was 75 years. The results showed that residents of sheltered apartments decided for this form of living because they considered that this is the best alternative to retirement homes (38%). In addition, they were so independent that they could take care of themselves. The reason for leaving former owner-occupied apartment was also the costs of maintaining their own real estate (30%), especially when their relatives left.

Based on the findings, the second hypothesis was fully confirmed.

Hypothesis 3.1: *The younger population takes a quicker decision to move/abandon (sell) the current real estate (place of residence) due to relocation into a financially/cost-effective variant/form of residence than the older population.*

We completely confirmed this hypothesis, because on the basis of the findings of a survey conducted on 108 elderly people aged 60 and over, we found that older people are not ready to move from the current accommodation (81%). For older people, relocation would be very stressful (29%), and most would hardly move out because of a feeling of attachment to their living environment (46%). The willingness of elderly to migrate abroad is also low; only 9% would move (91% would not do this). It was found that the main reason for this are unknown people and unknown environment (49%), and the migration abroad would be a stressful and a demanding organizational process (17%). Also, nine individual responses were received, which, as a reason why older people do not like to move, emphasize age and attachment to place. The results show that the elderly would hardly leave their accommodation, they are attached to it, and also on their own country they want to move only in a familiar environment and do not want to be surrounded by unknown people. The results of our research were also confirmed by the study on the housing needs of pensioners and other elderly people presented in Ref. [36]. On the basis of the obtained results, the study concluded that the vast majority of elderly live in their own real estate; in the house 63% of old people and 30% in the dwelling. Only 18% of respondents thought about relocation. The same study also showed that about 13% of the elderly thought about moving to dwellings for the elderly, including retirement homes, renting dwellings for the elderly, or sheltered dwellings. Also, research [34] noted that the elderly were not impressed with the relocation. According to that study, the

financial position of the elderly is also worse because of unsuitable living conditions in which they live. Many older people live in large (older) dwellings that require high maintenance costs. The solution for them would be to move to a smaller apartment that would be more economical. For this step, the elderly do not decide until they absolutely have to, because they are emotionally attached to their own real estate, and it represents a life achievement for them. The same study also noted that few respondents were ready to sell the property in exchange for a better life (64.8%), and only 18.7% of the respondents would do that.

Much sooner, the decisions for relocation are taken by young people. Our survey conducted on 115 respondents between the ages of 18 and 35 showed that as many as 63% of respondents were prepared to move abroad (37% would remain in their homeland). The young people's readiness to move abroad is relatively high, which also confirms the study on youth mobility presented in Ref. [22]. The share of young people who would be willing to move abroad to improve living conditions ranges between 56% when moving to another European country and 35% for moving to another continent. Similarly, Ref. [48] is noted, which on the basis of demographic changes and generational cooperation lists data for the period 1995–2006. That study concluded that the majority of young people from 25 to 29 move abroad, followed by a group of 30–34 years, then aged 20–24 years. The main reason for the emigration of young people was the search for a higher standard. In the research presented in Ref. [49], it was found that almost 70% of respondents do not intend to move or improve the current accommodation in the next 5 years. However, improvements are more often planned than migration. The same study also confirmed that the level of mobility in Slovenia is low, it is 2.4% annually. Depending on the age, findings in that study indicated that 45% of young people aged up to 34 are planning to move and only 2.5% of people older than 65 years. In terms of work activity, 73% of employees decided for migration, 7.6% of unemployed, 11.9% of students, and (only) 6.3% of pensioners.

Hypothesis 3.1 was confirmed on the basis of the results of the research and study literature.

Hypothesis 3.2: *Both the younger and the older populations do not want a common residence in the same real estate.*

The findings of researchers are sometimes contradictory in the area of coexistence between the younger and the older. Ref. [50] in the case of young people in Germany notes that in the past young people stayed in the home of their parents largely involuntarily, staying at home was only an emergency exit, while the situation is reversed today. These are the circumstances in which the property of the parents is large enough to enable coexistence for several generations. Mentioned study also states that relations between the generations have changed; there has been a surprising recognition that now parents are the ones who feel uncomfortable in the apartment with adult children and want them to move out [51]. Ref. [21] claims that the coexistence of different generations does not necessarily mean that this is the best way, which can often be described as being trapped or forced into such a form of existence. The study assumed that such a way is more acceptable for the younger generation than for their parents. American research carried out in the 1980s suggested that such a way of coexisting for parents is stressful. It was found that after leaving children between the ages of 20 and 30, relationships

between partners are improving and, in the event that children maintain contact with them, they increase their general life satisfaction. In Slovenia, the situation is completely different; in Slovenian environment, there is very common “an empty nest syndrome,” because parents pay all their attention to the children, and once they leave, the emptiness is created. In Slovenia, a survey was conducted on a sample of the student population, presented in Ref. [21]. The study found that most of the students do not want to live with their parents or partners’ partners in the period from 25 to 30 years, but they want to live alone or with partner in their own household in 86.2%, but at the same time, they believe that they will not succeed and for that reason will live with their parents (38.9%). Based on the results, it is clear that adult life with their parents is a very likely situation, but not the most desirable for them. Thus, in Slovenia, the LAT phase (living together and at the same time apart) is more a must than a personal choice.

The study presented in research [51] explored the reasons why young people stay with their parents longer and longer. It analyzed their wishes, expectations, and purposes for moving to their own apartment. The study was carried out on 203 young families aged 20–39 years. The majority of families were aged 25–29 years (40.4%). The results showed that the main reason for staying with parents is the lack of finances and good interpersonal relationships. They found that young people want to move out of their parents’ home regardless of the good relations with their parents, while expecting more help from the state. Also, research has been done in Slovenia, Serbia, and Japan about what impacts prolongs stay of young people in their parents’ home [52]. The criteria for selecting countries were different economic development and strategic position. The survey involved 1006 Slovenian participants, 385 Serbian, and 264 Japanese, aged 20–40 years. The research showed that young people, despite having good relationships with their parents, want to create their own household.

Certainly, we cannot overlook the fact that there are also young people who care for their parents and they are aware that leaving their home will cause emotional tension. Because they do not want to affect their parents in this way, they are unlikely to leave home. As part of our research, we were interested in whether young people would be willing to relocate to older relatives with whom they would live together in order to solve their housing problem. They would take care of relatives, help them with the maintenance of the property, contribute to the cost of the property, and possibly inherit the property. We found that only 18% of young respondents would decide for this, and 82% would not decide for this type of accommodation. We also asked them if they would be willing to accept assistance in exchange for an apartment in case that the landlords would not be relatives. Young people would, in return for free accommodation, take care of the elderly, help them with maintaining the property, and share costs. We found that such a way of coexistence would be accepted by 16% of young people, and for another 84% would not. In the continuation, young people were asked a sub-question of why this way of living would be accepted and why not. Among the reasons why young people would accept assistance of the elderly in exchange for an apartment (16%), they answered that they used to work with the elderly (7%) and that they could save some money in such case (4%). Those who answered that they would not accept the assistance in exchange for an apartment, as a reason, in most (57%) stated that in such a form of coexisting, they would feel uncomfortable and interdependent. In second place is the answer “because I think

that due to the coexistence of different generations, there would be disagreements sooner or later" (19%). The findings of our survey, conducted on 115 young people between the ages of 18 and 35, also show that young people do not want coexistence in the same real estate. Even older people do not want coexisting with the younger ones. This is confirmed by the results of a survey conducted on 108 elderly people aged 60 and over. As at the younger population, we were also interested in the elderly, whether they would be willing to accept aid/assistance in exchange for an apartment. In this, we thought that someone would come to live with them, a younger or a younger family who would take care of them and help them with the maintenance of the property, and in paying the costs in return for free accommodation. We found that only 11% of the respondents would accept this form of assistance, and 89% of them would not have accepted this in return for housing. As the main reason, why older people do not want coexisting with younger people, they have expressed mistrust, because they would not know these people (53%). They also fear being exploited and disregarded in agreements (21%). Even in case of the elderly, we were interested in whether they would be willing to accept a younger relative (together with the family) with whom they would live together. The relative would also take care of them, help them with the maintenance of the property, and contribute with the costs. We found that they are willing to do this in 41%, and 59% would not do so. In addition, we were also interested in whether the elderly would relocate to their children or grandchildren if they had this opportunity. We found that 35% of respondents would accept this option, while 65% would not. We can conclude that the results of the survey, both for the younger and for the elderly, show that no one wants to coexist in the same real estate. Young people, in particular, hinder the fact that there is no privacy, while older people are mistrustful of unknown people and fears that exploitation and failure to comply with the agreements would occur. Old people are somehow more open to cohabitation with relatives, children, and grandchildren, but their affirmative answers in all cases are below 50%.

Hypothesis 3.2 was confirmed on the basis of the results of the research and study literature.

7. Conclusion

Thanks to all the respondents, we have come up with useful findings that could help to change the current situation in the country, insofar as this result would come to those who create strategies in the real estate area. The research gave us some insights into the problems and suggestions of the changes of two studied populations. We have found that young and old have some common points, and in some areas, they are diverging. In the group of young people between the ages of 18 and 35 who were studying, most individuals still live with their parents. Their accommodation is mostly financed by parents, and a smaller percentage of young people also contribute to the household budget. Young people who do not have yet their own property want it very much. For most, the path to independence is ending with insufficient financial resources that are needed for this. Low income also presents the problem to older people at the age of 60 or more, as it is difficult to cover high prices of care services in institutional forms of living. We find that young people and the elderly help each other with the financing of real estate. We note that the most important role is played by the middle generation, who must financially assist both, their children in their independence and

their parents, whose low pensions are not enough to cover the costs of maintaining property or care services in institutional accommodation. Any further mid-generation research could contribute to an even clearer picture of the problem.

We have come to the realization that all introduced hypotheses were confirmed. Thus, we find that the young people leaving from the parents' home are hampered by low or zero incomes, while those who ask for a non-profit apartment are met by difficult criteria. In this way, young people are pinning in a vicious circle, which does not seem to be a way out. For the elderly group, we realized that they would move out from the current accommodation only in case of too high maintenance costs or reduced autonomy in housework and personal care. We found that older people in Slovenia have little choice of accommodation, and they are also very expensive.

We realized that both studied groups have attached great importance to real estate; it means them security, they all want privacy and independence. We found that both the younger and older do not want a common coexistence. Young people who are willing to move out and have not resolved housing problem do not want to move to the elderly' dwellings in order to coexist with them; older people who are also not ready to move out do not want that the younger move to them and help them with the maintenance of property, costs, and assistance. We found that young people do not want to do this primarily because they feel cramped and interdependent, and they think that there could be disagreements between them and the host. At the elderly, the main factors are mistrust and suspicion of exploitation of accommodation. We must emphasize that old people are much more favorable for coexisting of different generations than the younger people, but only in the case they know them. We also found a low level of familiarity with solving the housing problem in the form of non-profit apartments for the younger and with the possibility of accommodation in retirement homes or sheltered apartments in case of the elderly. It should be emphasized that the municipalities, as well as the state, should pay more attention to informing the society of the existing institutional and other possible forms of living. In this way, the elderly can overcome the fear they have about placement in retirement homes. Similarly, for those older people who want to stay at home for as long as possible, this should be enabled, for example, by financial assistance or by adjusting their dwellings to their needs.

The basis for a successful housing policy for young people and the elderly is seen as a task of the state/government in the planning of a national strategy for the development of new forms of accommodation, and the Housing Fund of the Republic of Slovenia also plays a significant role. Based on the study literature and findings of the research, we found that in Slovenia, the question of housing remains an open issue for both young and old people.

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