

Young families and their extended cohabitation with their parents: The case of Slovenia

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Abstract

In this paper we investigate reasons of young families' extended cohabitation with parents. We analyze their desires, intentions and their expectations to emigrating in their own apartment. We are interested in what (if anything at all) they are willing to give up achieving this goal. We want to know if they believe that their country should, through regulatory measures, assist in this task. We start from the finding that extended cohabitation with parents is not an indicator of good intergenerational relations and solidarity, but rather a reflection of the broader social and cultural processes that regulate the life of the entire society and individuals.

The main instrument for measuring the participants' answers was a questionnaire that was designed by authors. The study was conducted on a sample of 203 randomly selected members of young families aged from 20 to 39 years. The results show that the participants expressed as the main reason for staying with parents are financial reasons which are also associated with their expressed views that a high percentage (up to 22.2%) does not know when they are going to move into their own apartment. According to results tenants showed greater intend to avail credit. At the other side, participants in extended cohabitations expected more help from their parents such as financial support or as an option to modification, rebuilt or reconstruction the existing joint property. We found no statistically significant difference linked to the question what they are willing to give up achieving their goals. All participants are willing to give up, first excessive shopping, second bad habits, at least the sports and hobbies. Interestingly, the young families in extended cohabitation with parents expressed a higher level of agreement in terms of satisfaction with the current living status and according that the state should help them with regulatory measures. The results are important because we believe that if the state offers families functional assistance it will increase the opportunity for a better quality of family relations and emotional closeness, reduce the pressure on the family and the potential conflicts in it, as well as between the state and the family.

1. Introduction

Economic, social, cultural, political and demographic changes have a significant impact on the traditional family, social, structural and intergenerational relations (Ramovš, 2013). That is reflected in the increasingly topical issue of common household or prolonged coexistence of young families and parents. Problem is increasingly thermalized on both political and research level. On fact, when there is a departure, in what kind of apartment and what kind of living arrangements will that take, depending on many personal and social circumstances (Mandič, 2007). As stated Mandič (2007), these factors are on the one hand individual and extend to the micro level, where there are crucial the individual's desires, choices and resources; on the other

hand, structural factors at the macro level determine a plurality of opportunities and obstacles that individuals face in their choices in an environment. Structural factors are characteristics of the environment and explain why individuals of the same society followed a similar pattern of departure from home and why these patterns differ among countries. The latter are relatively well studied (Mandič, 2009; Kuhar, 2013; Emmons and Noeth, 2013).

In this paper we investigate the individual reasons for staying young families in the same household with parents and in this context we analyze their desire, intention, and the way their expectations after emigrating "on their own". We are interested what (if anything what) they are willing to give up to achieve this goal. We want to know do they believe that their country through regulatory measures should assist in this task. We start from the finding that staying young and old in the extended family is not itself an indicator of good intergenerational relations and solidarity, but rather a reflection of the broader social and cultural processes that regulate the lives of individuals and society as a whole (Ramovš, 2013). Walker (2013) argues that policy makers do not understand the fundamental importance of intergenerational solidarity, but it is perceived only as a financial-edge relationship. Walker (2013) believes that the kind of thinking that the social investment and education are especially for young people, deriving from the old paradigm of the three generations. This can result in the risk of intergenerational conflict, as these dispensers of public finances of the welfare state placed in the first place certain social groups. Both young and old generation have a variety of needs, but they will, find especially at a time of slower economic growth (or recession), increasingly difficult to get from the resources of the welfare state. As summarized Ramovš (2013), this can lead to conflict between them. Therefore, we also want to know the level of satisfaction of young families with their current living conditions in the same household.

2. Structural and individual reasons for cohabitation

The research results of numerous studies show that almost half of young Europeans aged between 15 and 30 years living with their parents (Eurostat, 2012). 26 percent of them indicate that they do not move away because there is not enough affordable housing opportunities, 11 percent indicate that they are living in a household with parents due to housing benefit, 10 percent say that they live at home with parents just temporary. Only 3 percent of young people aged up to 30 years old are living at home because they financially take care of their parents. Slovenia is in the number of young people (aged 25-34) living with his parents located at the very top of the list. According to Eurostat (Eurostat, 2012), in Slovenia almost 43.5 percent of young people in this age group still live at home.

As summarized Kuhar (2013), according to the survey European Union Labour force survey (2012), which offers a comparison of the Member States of the European Union, Slovenia is occupying according the length of cohabitation of parents and children second place in Europe, after Slovakia (even before Italy). Research is showing that today young people in Europe later reaching milestones of growing up as a stable service, financial stability, housing independence and stable partnership (Ule, Kuhar, 2003). Delaying with emigration from the original family is typical for the whole Europe (Holdsworth, Morgan, 2006; Biggart et al., 2004). Ule and Kuhar (2003) note that respondents among the most common reasons for an extended stay with their parents indicate unresolved housing problem. Kuhar (2013) as the key reasons for maintaining intergenerational coexistence in Slovenia exposes a small number of financially affordable housing; poorly developed labor market and certain cultural practices associated with the broad structural factors, especially with the availability of government grants opposite the family.

On the other hand, the increased abundance in recent decades has resulted that the first time in the history a large part of the European population transfers its assets to a relatively large generation of children (Brandt et al, 2008). All above affects the topical phenomenon of the extension of coexistence of young families and parents. The most authors, however, believe that it is necessary to look at the family of complementary perspective, which means that if the state allows families functional assistance, thus relieving families (Ramovš, 2013). As stated Korpi (2000), thereby is reducing the pressure on the family and also reducing the potential for conflicts in her, as well as between the state and the family. The transition from the parent's apartment in an independent apartment can be explored in a variety of contexts; we are primarily interested in the problem as a question of housing careers. It is therefore a question of which type of housing supply belongs to the first solo apartment. In some countries, plays an important role leased type of housing, for example, the Netherlands, Germany (Mulder, 2006) in the southern European countries plays an important role self-construction of housing, often with the help of relatives (Allen et al., 2004).

Mulder (2006), as the main obstacle to the availability of housing for young people, blames the high percentage of the owner-occupied housing, the poor credit policy and the high housing prices. In transition countries, can be understood that the extended stay with their parents as "collateral damage" to housing reform, which is very radically reducing public rental housing sector. The parents should be the ones who are trying to fill the consequences of the degradation of the previous universal welfare state (Kovacheva, 2006). On the other hand, according to Ule and Kuhar (2003), young people, on average, at home with their parents enjoy a large measure of autonomy, so that an extended stay with their parents at least to a certain extent can be interpreted as a successful life slog associated with comfort "hotel mom".

In this study we are primarily interested how young people feel about cohabitate living with their parents and what are their expectations in regard to solving the housing problem. We are interested in their individual reasons for cohabitation. As stated by Goetegeluk et al. (1992), the household chooses another apartment, if he transferred more benefits than burdens compared to the previous dwelling. In this context it is also important the link between the employment and housing and, consequently, the residential mobility. As stated by Mandić (2009) residential mobility in general carries out a positive connotation, since the higher mobility reflects the fact that more households are moving into it more suitable apartment. In developed economies, many households even decide that while searching for both residential and employment opportunities and choose what gives the best overall combination (Omerren et al, 2000). Statistical data for Slovenia show a very low residential mobility. Mandić (2009) associated that with the limited availability of housing resources, particularly the rental housing. However, important factors are a clear predominance of owner-occupied housing, strongly developed subsistence practices, dispersed ownership of land and in the past very liberal urban policy. Vogel (2002) empirically found that companies with different types of constellation welfare also vary according to the age when young people leave the apartment parents. He found that in societies characterized by weak labor market performance (young people with difficulty enter the labor market) and bulk welfare state measures to mitigate the risks (low expenditure on social security), young people leaving the parental home later.

Stropnik and Šircelj (2008) note that the residential and employment careers of young people are connected. Young people also remain with their parents until their employment career does not allow for economic independence in the sense that they can be rent the housing loan and thus realize the dominant ownership status. Many countries are faced with demographic changes such as the rapidly aging population and declining birth rate. Stropnik

and Šircelj (2008) also point out that the including emigration from the dwelling (household) of parents has a significant impact on fertility.

Structural factors that are seen as characteristics of the environment and explain why individuals of the same country followed a similar pattern of departure from home and why these patterns differ among countries are relatively well studied; while the individual causes are still largely remain subject to different interpretations and in the shadow of the research of structural factors.

3. Method

The study was conducted on a sample of 203 randomly selected members of young families from all over Slovenia aged 20 to 39 years, who vary by gender, age, education level, employment, place of residence and economic status. The survey was completed by 88 (43.3%) men and 115 (56.7%) women. By gender, there were more female participants. A statistical census data for 2002 show a similar relationship between the number of male and female population (48.3% vs. 51.7%) (SURS, 2010).

The maximum of 82 (40.4%) members of young families surveyed were aged 25-29 years. Followed by the age group of 35-39 year olds with 53 (26.1%) members of young families, followed by the age group of 30 to 34 years (23.6%) and the worst represented was the youngest group of 20 to 24 year olds with a little less than ten percent (9.9%). This justifies statistical research findings that young people are choosing parenthood later. The results can be compared with the results of the research by Mandič (2009), which show that residential seekers belong mainly to the younger middle generation, as much as 60 percent of them were aged 25 to 34, and the average age of the seeker was 32 years.

At the question, which determines the level of education of the surveyed members of young families, we divided the questionnaire into two groups - completed secondary education or less and completed education higher than secondary school. 73 (36.0%) surveyed members of young families have obtained the secondary or lower education, and 130 (64.0%) surveyed members of young families have obtained higher education level than secondary school. The interest rate of education is justified by the results of the survey by Grum and Temeljotov Salaj (2010). These are in terms of expectations of the time of purchasing their own property expressed with the highest in the least educated participants and by increasing the education level, the level of expectations is falling. The influence of education on willingness to move in own home is noted by Uršič (2005). He found that the majority of respondents who are planning to move belong in the category with the highest level of education.

The survey was conducted using the method of examination, which was conducted in two phases: phase 1 - the development and adaptation of the questionnaire and phase 2 - application questionnaire (Kanji, 1993; Grum, 2014). In the first phase, we planned the design of the questionnaire and tested the adequacy of the questionnaire. For this purpose, we conducted a pilot study on a selected sample in the population of young people who live in a family community. A total of 40 respondents aged 25 to 36, were mostly living in Ljubljana. The survey was conducted in the second half of March 2010. The second phase was the central cross-type survey using the questionnaire as the main research tool. We used a questionnaire designed from the pilot study, which was duly completed. The questionnaire is composed entirely of closed type of questions: responses are given to multiple-choice questions, that respondents can choose from. The questionnaire has a total of 29 questions and covers three sections. In the first section of the research there are demographic data of respondents divided into gender, age, education, socio economic status and living environment. The second set of data is related to the regulation of residential status, expectations of tackling the residential problem in the future (if

they believe that the state with a legal system in any way encourages purchasing residential property) and the factors that influence the purchase decision. In the third section we determined the factors which, according to respondents, affect the value of residential property.

The poll was conducted over the Internet using Web self-completion questionnaire in June and July 2011. The survey was carried out on the basis of a specialized type of sampling, sampling on the principle of "snowballs". When using this type of sampling the aim is to build the studied sample groups using personal acquaintances. By using the snowball method, you choose a smaller sample of persons responding to the questionnaire, while they invite their own acquaintances. Each subsequent respondent should therefore provide some new respondents. The advantage of this type of sampling is particularly rapid in the manning of the sample, which depends only on the initial selected population. This is also a weakness, because after the initial selection of the sample we have no control over it. Another disadvantage is the dependence of the individual horizontal networking and particularly in the vertical direction (Grum, Temeljotov Salaj, 2010). Filling in questionnaires requires highly motivated participants, which were expected since the selected target populations (young families) are solving the residential problem and everything that is directly or indirectly related to this issue, a vital and important life decision, which is characterized by an extremely high degree of involvement.

The data collected is entered into the statistical software package SPSS, through which it was also analyzed. Most of the variables in the questionnaire were either of nominal or ordinal nature. For this reason, the analyzed data were carried out mainly with basic invariant statistical analysis (histograms), with bivariate statistical analyses; we tested a hypothesis (one-way analysis of variance according to age, education, place of residence or monthly average income). In testing the hypotheses, we also applied the cross tables (crosstabs Briefings, calculating statistics, chi-square). In the article, we followed the hypothesis that young families, regardless of their age and education, believe that their state should use regulatory measures (such as laws, rules, regulations, etc.) to facilitate the purchase of residential property. Notwithstanding the above, in the article is shown only that part of the study.

4. Results and interpretation

Descriptive statistics show that the most of the participants live in their own property (40.9%), followed by participants who reside in the same household with parents (35.5%). Only 18.20 percent participants live in rental housing, which confirms that the rental market in Slovenia is lagging behind. A similar conclusion is made by Cirman (2006), who found out that in Slovenia, according to the structure of households by housing ownership shares, the highest proportion of owners (84%), followed by users' flats relatives without paying rent (7%), non-profit tenants (5%), tenants housing market (3%) and tenants' official or staff housing (1%). In Germany, however, for example, owners are representing in only about 40 percent (Oplotnik, 2008).

Participants - where to stay?	No. of Participants?	Percent
in the same household with parents	72	35.50%
in rented accommodation	37	18.20%
in his own apartment	83	40.90%
others	11	5.40%
Sum:	203	100.00%

Table 1: Descriptive statistics regardless of where the participants live

In this study we are mainly interested in whether there are statistically significant differences between participants who reside in the same household with parents and the participants staying in rented accommodation. The results are shown in the table below.

		Sum of Squares	df	Mean Square	F	Sig.
How do you plan to rich your own apartment?	***	174.141	3	58.047	39.750	0.000
Should the state help with measures?	***	493.483	3	164.494	216.516	0.000
What give up for the sake of buying your own property?		0.779	3	0.260	0.078	0.972
Are you satisfied with the current living conditions?	**	21.028	3	7.009	5.541	0.001

Note: * difference is statistically significant ($p < 0.05$); ** difference is statistically significant ($p < 0.01$);

*** difference is statistically significant ($p < 0.001$)

Table 2: Statistically significant differences between participants who live in rented apartments and those who live with parents

The results shows that statistically significant differences between the observed participants show according to the expectations of how to get their apartment (financially), according to the opinion about government regulatory measures in the field of housing policy and regard satisfaction with the current living conditions.

Table 3 shows differences regardless where the participants live in relation to questions about the reasons, intentions to move to their own apartment and about what should they give up in order to achieve these goals.

Issues	Depending on where participants live (in %):	
	together with parents	in rented accommodation
What is the reason to live with parents?		
because it is more affordable	19.5%	
because I cannot afford my own housing	33.3%	
well understand with parents	8.3%	
because it is more comfortable	4.2%	
because I cannot afford to rent apartment	6.9%	
because I'm saving for my own apartment	15.3%	
other reasons	12.5%	
When you are planning to move out on your own?		
within 6 months	2.7%	4.0%
within 1 year	7.7%	8.1%
within 2 years	11.7%	10.0%
within a period of more than 2 years	5.0%	5.8%
I do not know	17.0%	22.2%
I do not intend to move	1.1%	4.7%
How do you plan to get your own apartment?		
by its own means	7.4%	7.6%

by using credit	21.0%	25.7%
purchased with the help of parents	5.2%	3.2%
obtained by inheritance	3.2%	2.6%
Upgrade/reconstruct the house parents' house	8.0%	5.3%
Other	5.0%	5.8%
<hr/>		
What would you give up for reach the goal?		
excessive shopping	24.2%	25.1%
car	4.3%	4.1%
hobby, sport	1.8%	1.9%
Holidays	4.3%	4.2%
other bad habits (dinners, smoking, theater)	18.0%	18.5%

Table 3: Differences regardless where the participants live in relation to questions about the reasons, intentions to move to their own apartment and about what should they give up in order to achieve these goals

Interestingly, participants reflect the relatively positive reason to stay with parents because of good understanding of (8.30%). This explains the results of the research by Ramovš (2013), who found out that among the inhabitants of Slovenia, who are older than 50 years, dominated by the view that the older and the younger can equally well understood each other. For the main reason to stay with their parents participants cite financial reasons. The link between times of entry into own household and finances are also demonstrated by Deutsch et al (2005). Deutsch et al (2005) found that the average age of Japanese when entering the household are close to 40 years, which is high in comparison with America (29 years) and Austria (31 years old). He says that this is due to the banking policy, which sets a maximum load of their own income to 25 percent and the minimum own participation in the purchase of the property to the extent of 20 per cent of the value of the property and high real estate prices. This also explain the answers of the participants, who in a high percentage (17.0% - 22.2%) do not know when they will move into their own apartment. On the other hand, high expectations for housing may have a negative impact on housing affordability (Thomas, 2008).

Customer expectations are changing with the change of the economic situation in the property market (Wong, Hiu, 2006). They found that the tendencies of customers are more optimistic when the prices of the real estate market are growing and more pessimistic when prices are falling. As long as participants expect the growth in real estate prices, their behavior generates higher requirements (Wong, Hiu, 2006). Wong and Hiu also found that as many as 95 percent of Japanese participants responded that when deciding on the purchase of a dwelling important factors such as the economic situation, interest rates and family income, are almost entirely ignored by the question about the unemployment rate, which was for the duration of that survey very high (Wong, Hiu, 2006). Our results suggest that participants are largely expected to solve the housing problem with the help of credit (interest rate). Mostly intend to avail credit tenants, on the other hand the participants who reside in the same household expressed significantly greater expect for parent's help, either financially (5.2%) or as an option for modification, rebuilt, reconstruction of existing property (8.0%).

Very similar results were among the participants on the question: What are you willing to give up solving your housing problem? On this question we did not detect a statistically significant difference. In the first degree participants are willing to give up excessive shopping (24.2% - 25.1%), then other bad habits (18.0% - 18.5%) and at least sport and hobby (1.8% - 1.9%).

On the questions of whether they want to move, how strong they are determined or believe that the state should help them with its regulatory measures and how satisfied they are with their current housing status, the participants answered to five speed Likers scale (0- a minimum and a maximum of 5). The results are shown in Table 4.

Questions	According to: Where do participants live?	N	Mean	Std. Deviation	Std. Error	Mean	
						Lower	Upper
When you are planning to move out on your own?	together with parents	72	2.7778	1.4362	0.1693	2.4403	3.1153
	in own apartment	83	/	/	/	/	/
	in rented accommodation	37	2.8108	1.2436	0.2044	2.3962	3.2254
Do you want to move on your own?	together with parents	72	3.1250	1.1125	0.1311	2.8636	3.3864
	in own apartment	83	/	/	/	/	/
	in rented accommodation	37	3.2973	0.6610	0.1087	3.0769	3.5177
Are you planned to move on your own?	together with parents	72	3.2083	1.0338	0.1218	2.9654	3.4513
	in own apartment	83	/	/	/	/	/
	in rented accommodation	37	3.3243	0.7092	0.1166	3.0879	3.5608
How do you plan to get your own apartment?	together with parents	72	2.0139	1.6487	0.1943	1.6265	2.4013
	in own apartment	83	/	/	/	/	/
	in rented accommodation	37	1.3784	1.3406	0.2204	0.9314	1.8254
Should the state help with measures?	together with parents	72	3.2083	1.0739	0.1266	2.9560	3.4607
	in own apartment	83	/	/	/	/	/
	in rented accommodation	37	3.1892	1.0759	0.1769	2.8305	3.5479
What would you give up for reach the goal?	together with parents	72	1.5139	1.7998	0.2121	1.0910	1.9368
	in own apartment	83	1.4578	1.8233	0.2001	1.0597	1.8560
	in rented accommodation	37	1.5405	1.8648	0.3066	0.9188	2.1623
Are you satisfied with current housing status?	together with parents	72	2.3889	1.1328	0.1335	2.1227	2.6551
	in own apartment	83	2.8434	1.0059	0.1104	2.6237	3.0630
	in rented accommodation	37	2.0000	1.1785	0.1937	1.6071	2.3929

Table 4: How strong are participants determined or do they believe that the state should help them with its regulatory measures and how they are satisfied with their current housing status

The results show that the average level of agreement on when the participants intend to move into their own apartment is higher between tenants (the average level of agreement 3.2973). They also expressed a higher level of agreement on a determination to move on their own (the average level of agreement 3.3243). In contrast, participants who live in the same household with parents expressed a higher level of agreement that state should help them with its regulatory measures (the average level of agreement 3.2083). Even Sendi (2013) detects very low level of confidence in government and professional institutions. Cirman said (2007) that for Slovenian housing policy is characterized by relatively poor availability of owner-occupied

housing, which means that Slovenian politics are in the provision of adequate affordable housing relatively unsuccessful. Problems can be attributed to the unresolved issue of denationalization, difficult property sales to foreigners, problems with the entries in terms of responsibility and land registry, which in turn affects for the lending policy of the state (Temeljotov Salaj, 2008). As stated Removš (2013), most authors believe that it is necessary to look at the family with a complementary point of view. This means that if the state allows functional assistance for families thus relieving and increased opportunity for a better quality of family relations and emotional closeness. This reduces the pressure on the family and the potential conflicts in it, as well as between the state and the family.

5. Conclusion

Economic, social, cultural, political and demographic changes have a significant impact on the traditional family, social, structural and intergenerational relations. That is reflected in the increasingly topical issue of common household or prolonged coexistence of young families and parents. The influence factors are on the one hand individual and extend to the micro level, where the crucial are individual's desires, choices and resources; on the other hand, structural factors at the macro level determine a plurality of opportunities and obstacles that individuals face in their choices in an environment. Structural factors are characteristics of the environment and explain why individuals of the same society followed a similar pattern of departure from home and why these patterns differ among countries.

In this paper we investigate the individual reasons for staying young families in the same household with parents and in this context we analyze their desire, intention, and the way their expectations after emigrating "on their own". We are interested what (if anything what) they are willing to give up to achieve this goal. We want to know do they believe that their country through regulatory measures should assist in this task. We start from the finding that staying young and old in the extended family is not itself an indicator of good intergenerational relations and solidarity, but rather a reflection of the broader social and cultural processes that regulate the lives of individuals and society as a whole.

The survey was conducted using the method of examination. The study was conducted on a sample of 203 randomly selected members of young families from all over Slovenia aged 20 to 39 years, who vary by gender, age, education level, employment, place of residence and economic status.

The results shows that statistically significant differences among the observed participant's shows according to the expectations of how to get their apartment (financially), according to the opinion about government regulatory measures in the field of housing policy and regarding the satisfaction with the current living conditions. Interestingly, participants reflect the relatively positive reason to stay with parents because of good understanding of (8.3%). Our results suggest that participants largely expected to solve the housing problem with the help of credit (interest rate). Mostly intend to avail credit tenants, on the other hand the participants who reside in the same household expressed significantly greater expect for parent's help, either financially (5.2%) or as an option for modification, rebuilt, reconstruction of existing property (8.0%). Very similar results were among the participants on the question: What are you willing to give up solving your housing problem? On this question we did not detect a statistically significant difference. In the first degree participants are willing to give up excessive shopping (24.20% - 25.10%), then other bad habits (18% - 18.50%) and at least sport and hobby (1.80% - 1.90 %). The results show that the average level of agreement on when the participants intend to move into their own apartment is higher among tenants (the average level of agreement 3.2973). They also expressed a higher level of agreement on a determination to move

on their own (the average level of agreement 3.3243). In contrast, participants who live in the same household with parents expressed a higher level of agreement that state should help them with its regulatory measures (the average level of agreement 3.2083).

Research has shown that young families who reside in the same household with parents, regardless of the fact that parents are relatively well understood, they want to "move to their own apartment" and that they expect more assistance from the state, which could with its equitably distributed social assistance between "young" and "old" generation lead more socially equitable and young family-friendly housing policy.

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