

When Buying Residential Property Young People Expect More Help from the State: Case of Slovenia

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Abstract

The article presents partial results of a survey, which considered factors determining the decision-making and purchase of residential property from the perspective of young families. The main research objectives were to identify the young families' ownership structure and their living situation, analyze the existing housing regulations and housing policies, compared with expectations of young families and to identify factors that are important from their perspective for the buying decision and the value of residential property. The focus of our study was a questionnaire consisting of three parts. The first one divided participants according to demographic data (gender, age, education, place of residence and socio-economic status), the second set consisted of an orderly residential status and prospects for solving the housing problem and the factors that influence their purchase decision, whereas the third set was tied to factors that, in their opinion affect the value of residential property. The survey included 203 young people in Slovenia aged 20 to 39 living in a family community with at least one child. The data collected were analysed through SPSS statistical software package. In this paper, we focus on the study identifying expectations of young families about the state aid in facilitating decisions to buy their own first residential property. As a starting point, we set the hypothesis that young families who do not have their own apartment/house consider that the state through regulatory measures (laws, rules, regulations, etc.) should facilitate the decision to purchase residential property. The hypothesis was confirmed through the analysis and at the same time it was recognized that young families widely believed this would not happen in time when they decide to purchase one. Hypothesis was further subdivided and examined in relation to demographic characteristics of the participants. We found that according to the demographic characteristics of the participants (age and education), there are statistically significant differences in opinion on the stimulus regulatory state measures to facilitate the purchase of residential property.

Keywords: young family, residential property, expectation, state, regulatory action

1. Introduction

1.1 Introducing the Problem

The right to peace, dignity and security are three basic human rights. The basic component of these three rights is appropriate, affordable and accessible residential property, because everyone has the inalienable right to the space, where those three fundamental rights can be assured. In the domain of national states, the right to residential property is like any other fundamental human right also translated and included into the legislation and instruments of the residential and social policy. Human rights to residential property are accepted, defined and protected by the state. This means that in forming residential policy according to the Law, residential policy and practice the state has to use the maximum "available resources" for "growing realization" of rights to residential property (Mandič, 1999).

The market system itself does not solve the residential problem for all participants in the community. Especially vulnerable are at risk the weaker groups, including young people and especially young families (Švab, 2001). Young people and young families in the modern era experienced a radical change in their way of life. Young people and young families still today remain a socially and economically disadvantaged group of people, the weaker group of people in the community. Already in the starting position, the weaker group is less prepared for market competition for a limited resource, which undoubtedly includes residential property. The reason lies in the possession of limited resources, such as knowledge, skills, capital, social capital, and similar. In addition to these obstacles, the situation of young people in

today's society has compounded with the risk of unstable employment and unemployment, thereby jeopardizing the ability to obtain and maintain a house or an apartment (inability to pay loan installments).

The main document that summarizes the basic strategic guidelines of Slovenia is the Slovenia's Development Strategy, adopted in 2005, which, among other activities also refers to the activities necessary to support the competitiveness of the economy and thus contribute to the improved availability of residential properties. These activities are related to the increase of market demand to assure land for construction of residential property, increase of market demand for buying and renting, as well as measures to reduce the price of building land, development of mortgage banking and the development of models of subsidies and tax relief for young families and those seeking their first homes, ensuring public funds to promote residential property construction and renovation, and financing of social programs in housing (Cirman, 2007).

The paper examines the expectations of young families on residential policy in Slovenia in relation to their purchase decision. Differences in expectations may also occur depending on age, education, socio-economic status and other living environment of young families. Residential policy is a national oriented policy, in which the state and its actors, are taking into account social and other elements of public policy, in particular of the residential property market and social needs, creating opportunities for a unified and transparent management of the residential property sector (Štritof Brus, 2009). The Slovenian residential properties policy is characterized as a relatively poor in ensuring availability of owner-occupied residential properties, which means that the Slovenian policy in the providing of adequate affordable residential property is relatively unsuccessful (Cirman, 2007). The document of the program "Youth residential problems" from 2010, states that as many as 67.9 percent of young people between the ages of 18 and 34 live with their parents, which puts Slovenia in second place among EU countries. Similar results were obtained in 2004 in a survey "Youth residential problems", which shows that more than half (57%) of respondents aged 25 to 35 years lived in the same household with parents, relatives or partner's parents, and only a third of them lived in their own apartment or house. On the other hand, according to Eurostat (Eurostat, 2007), in Slovenia 80 percent of households were proprietorial in 2007. By comparison, in the European Union about 65 percent of households were proprietorial. Slovenia is thus in terms of household ownership in the top of developed European countries, but among them recorded a very low share of equity homes whose owners are young or young families.

1.1 Hypothesis

In the analysis, as the starting point, we set 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. However at the same time they do not expect that this will happen at a time when they decide to buy a house or an apartment.

1.2 Theory

We are interested in how age and education influence on the opinion of young families, whether they should be helped by the state regulatory measures to facilitate the purchase of a house/houses.

If we assume that for a sustainable, fast growing and competitive economy with a high quality of life and well-being, effective and cheaper state is needed, it is reasonable to provide for its current and future residents adequate access to primary use of dwellings, ie. residential dwellings for residential use. Comparison of the transition countries shows that the Slovenian policy in the provision of adequate affordable residential properties is relatively unsuccessful. Despite the improvement in financing conditions it is still markedly difficult for young people to enter into the sector due to high and soaring house prices and this is often only possible with the financial and non-financial assistance of parents and relatives.

The Slovenian residential policy is known and characterized as a relatively poor availability of owner-occupied residential properties, which means that the Slovenian policy in the provision of adequate affordable residential properties is relatively unsuccessful (Cirman, 2007). The Constitution of the Republic of Slovenia from 1991 in article 78 provides that the State shall create opportunities for citizens to obtain proper residential property (URS, Official Gazette. 331/1991). Residential Act (SZ, Official Gazette of RS, no. 181/1991) was adopted in the same year and provided with the residential properties area and formed the basis of the National Residential Program (NPSta, Official Gazette of RS, no. 43/2000). NPSta provides baseline conditions and measures of residential policy in the period from 2000 to 2009. In support, NPSta stated that the Residential Act based on the principle that the care of its resolve issues are the primary concern of every individual, and that the state through a system of social corrective cares for a group of citizens who, without their help, could not resolve their residential problem. It refers to the Istanbul Declaration, in which all the participating States adopted the strategy of enabling. It states that countries by signing the Habitat Agenda (1996) assumed an obligation to allow people (as opposed to "provide") to obtain residential property and improve residents and neighborhoods. As the main framework of residential policy and its actions in Slovenia is the New

Residential Act from 2003 (SZ-1, Official Gazette of RS, no. 69/2003), which established a principle of facilitating the acquisition of residential properties.

The State therefore generates only conditions, individuals should themselves solve their own residential conditions (Filipović, 2009). The principle of "providing" residential properties is replaced with the principle of "enabling". Sendi believes that the ambiguity and vagueness of the definition, what enabling principle really is, represent two fundamental reasons for failure in the implementation of residential policy in the transition period (Sendi, 2007).

Švab (2001) notes that the need for the state's assistance in providing residential care for vulnerable groups has increased. This should be followed by demographic changes to the scope, structure and availability of residential fund. The change of going from parental residential care to their own residential care has become a critical issue of residential policy makers, because young people, due to a lack of residential properties, form a separate household much later on. As confirmed by the results of the survey on the topic »Youth residential problems" in 2010, as many as 67.9 percent of young people between the ages of 18 and 34 live with their parents.

Our interest focuses also on whether young families believe their state should use regulatory measures, such as laws, regulations, ordinances, etc., making the decision to purchase their own residential property easier and what are their expectations as to when they will be deciding on the purchase of an apartment or a house. According to the study "Youth residential problems" (2004) the majority of young people (90%) believes that the state is not doing enough in the area of residential policy. The study also notes that young people believe the state should reassure favorable loans, build more residential properties, both profit and non-profit ones, which would result in lower rents and lower house prices. Above all, they want assistance in the form of subsidies and assistance in accessing loans.

2. Method

2.1 Participants

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 "Residential property and the State" (Mandič, 1996), in which the age group of the participants was determined on the basis of a single IT on residential needs. It shows 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 (Mandič, 1996).

Table 1. Classification of Respondents by Age

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-24 years	20	9.9	9.9	9.9
	25-29 years	82	40.4	40.4	50.2
	30-34 years	48	23.6	23.6	73.9
	35-39 years	53	26.1	26.1	100.0
	Total	203	100.0	100.0	

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. From Table 2 it can be seen that 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 dated 2010 "Expectations of potential acquirers of residential property rights in the Republic of Slovenia, regardless of their gender, age, education and employment" (Grum, 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 to their 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.

Table 2. Classification of Respondents by Level of Education

		Education			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High school less	73	36.0	36.0	36.0
	More than High school	130	64.0	64.0	100.0
	Total	203	100.0	100.0	

2.2 Accessories

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, 2010). 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.

2.3 Research Process

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, 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.

3. Results and Interpretation

In this study we were interested in participants' attitude to residential policy. Therefore, we asked participants, who are just entering the ownership structure, if they consider that their own state should, in the residential sector through regulatory measures, facilitate the decision to purchase and own residential property or expect that this will also happen at a time when they themselves decide to buy an apartment/house. Table 3 shows the participants' attitude towards the residential policy.

Table 3. Attitudes of Participants to Residential Policy in the State

	Number of participants	Percentage of participants
Do you believe that your state should through regulatory measures, facilitate the decision to purchase your own apartment/house?		
Most certainly not	6	5.0 %
A little chance	7	5.8 %
I can't decide	11	9.2 %
Maybe	33	27.5 %
Definitely	63	52.5 %
Total	120 ⁱ	100.0 %
Do you expect that the state will, in the time when you are making the decision, through regulatory measures facilitate the purchase of house/houses?		
Most certainly not	39	32.5 %
A little chance	55	45.8 %
I can't decide	8	6.7 %
Maybe	13	10.8 %
Definitely	5	4.2 %
Total	120	100.0 %

Table 3 shows that more than half (52.5%) of the participants think that the state should certainly contribute to the regulatory measures to facilitate the decision to purchase their own residential property. A total of as much as 80 percent of participants believe that the state should do something about the residential sector in order to facilitate the decision of a young family, who is just entering the residential property ownership structure (including answers "maybe" and "definitely"). Nearly ten percent remained undecided on this issue, and ten percent (answers include "little chance" and "no") believe that the state is not required by policy to intervene in the residential area. The expectations of the participants, on the state regulatory action, at the time when they themselves decide to buy a house, are that 80 percent of participants believe that they have few options (45.8%) or no option at all (32.5 %). And only 4.2 percent of the participants thought that their state will certainly help making the decision to purchase their own residential property, 10.8 percent are hoping for help, others remained undecided (6.7%) to this question.

The data are comparable with the results of the survey "Youth residential problems" (2004), where the majority of young people felt (90%) that the state is not doing enough in the area of residential policy. This study also concludes that young people believe that the state should participate in providing favorable loans, building more residential properties, both profit and non-profit, which would mean lower rents and lower apartment and house prices. Above all, they want help to young families in the form of subsidies and assistance in accessing loans, in terms of relaxed strict criteria of obtaining residential loans.

The value of χ^2 is statistically significant at $\alpha = 0.00$. We reject the hypothesis of equal probability to the risk of 0.00%. We accept the opposite hypothesis. We have proven that all the answers in the basic set are not equally frequent. Even in the basic set of young families who do not have their own apartment or house and believe that they should be helped by the state and its regulatory action (such as laws, rules, regulations, etc.). When making the decision to purchase residential property, the prevailing opinion is that this will not happen at a time when they themselves decide to buy an apartment or a house. They believe there is a "little chance" that the state's regulatory action (such as laws, rules, regulations, etc.) can help making the decision to purchase residential property for young families who do not own homes. 47 families or 49.0 per cent feel that they have to wait for state regulatory action (such as laws, rules, regulations, etc.), , whereas 30 families or 31.3 percent think that this will not happen. The answer "maybe" chose 13 (13.5%) of these families.

Table 4. Classification of Participants with Regard to Views on Residential Policy

		The State will help to purchase my own apartment/house			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Definitely no	30	31.3	31.3	31.3
	Unlikely	47	49.0	49.0	80.2
	Cant' decide odločiti	1	1.0	1.0	81.3
	Maybe	13	13.5	13.5	94.8
	Definitely	5	5.2	5.2	100.0
	Total*	96	100.0	100.0	

$$\chi^2 = 76,083 (\alpha = 0,00; df = 4)$$

*Numerus in this statistical processing is 96, as in the model in accordance with the hypothesis there are only

respondents who do not own homes (as a form of residence they selected "in with his parents," "in rented accommodation" or "other") and at the same time believe that their state should use regulatory measures (such as laws, rules, regulations, etc.) to facilitate the decision to purchase residential property.

The results show that the majority (77 or 80.2%) of young families who do not own homes, consider that their state should use regulatory measures (such as laws, rules, regulations, etc.) to facilitate the decision to purchase residential property while they do not expect this will happen at a time when they themselves decide to buy an apartment or a house. The results confirm the hypothesis.

The results were compared with a survey "Youth residential problems" (2004), in which most young people (90%) consider that the state is not doing enough in the area of residential policy. The survey also finds that young people believe that the state should participate in providing preferential loans, building more residential properties, both profit and non-profit ones, which would mean lower rents and lower apartment and house prices. Above all, they want more help for young families in the form of subsidies and assistance in accessing loans, in terms of relaxed strict criteria of obtaining residential loans. Similarly, Grum (2010) notes that in terms of external expectations participants expressed low expectation in terms of whether the state will, in the next five years with specific tax measures or other regulatory measures, facilitate the purchase of own household and that the state of their residential policies will encourage the purchase of home ownership. Cirman (2006) however notes that the state in general is characterized by relatively poor availability of owner-occupied residential properties and that the Slovenian policy in the provision of adequate affordable residential properties is relatively unsuccessful. Temeljotov Salaj (2006) defines difficulties to the unresolved issues of denationalization, difficult property sales to foreigners, problems with entries and up to date land register, which monitors residential property and consequently lending (loans) policy of the state.

We examined how age and education influence the opinion of whether the state should use regulatory measures (such as laws, rules, regulations, etc.) to facilitate the purchase of an apartment or a house for young families who do not own homes or have any expectations. We also looked at whether the State by regulatory measures will facilitate the purchase of an apartment or a house with their purchase. In order to ensure greater relevance of data for the use of tests, responses "no" and "unlikely" as well as "maybe" and "definitely" were later joined.

We found that young families with younger members surveyed, ie. all participants between the ages of 20 to 29 years (in the second group are young families with members aged between 30 and 39 years) in a statistically more significant proportion, believe that they should be helped by the state with regulatory measures to facilitate the purchase of an apartment or house. Since the conditions for use of χ^2 were not qualified (more than 20% of the expected frequencies are smaller than 5, which led to a result of lower numerus), we used the Kullback 2 \hat{I} test. The results in Table 5 of the Kullback 2 \hat{I} test showed that the differences were statistically significant because $p = 0.038 < 0.05$.

Table 5. Test χ^2 Distributions in the Structure of Participants in Terms of Age and Views on Residential Policy

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6.785 ^a	2	0.034
Likelihood Ratio	6.564	2	0.038
Linear-by-Linear	2.590	1	0.108
N of Valid Cases*	120		

a. 2 cells (33,3%) have expected count less than 5. The minimum expected count is 2.93.

*Numerus in the statistical processing of the 120, as in the model in accordance with the hypothesis, only respondents who do not own homes (as the form of residence they selected "in with his parents," "in rented accommodation" or "other") are included.

96 (80%) of all surveyed families who do not live in their own apartments or house believe that the state should facilitate a young family through regulatory measures (such as laws, rules, regulations, etc.) to purchase an apartment or house. Out of these, 72 (75%) of young families with younger members and 24 (25%) of families with older members were surveyed. Young families with younger members surveyed in a statistically more significant proportion believe that the state should use regulatory measures (such as laws, rules, regulations, etc.) to facilitate the purchase of an apartment or a house (Table 6).

Table 6. Classification of Participants by Age and Views on Residential Policy

		Age* the State must facilitate Crosstabulation				
		The State must facilitate				
		Definitely no	Can't decide	Maybe	Total	
Age	20-29 years	Count	6	10	72	88
		% within age	6.8%	11.4%	81.8%	100.0%
		% within DrzavaMoraOlajsati	46.2%	90.9%	75.0%	73.3%
		% of Total	5.0%	8.3%	60.0%	73.3%
Age	30-39 years	Count	7	1	24	32
		% within age	21.9%	3.1%	75.0%	100.0%
		% within DrzavaMoraOlajsati	53.8%	9.1%	25.0%	26.7%
		% of Total	5.8%	0.8%	20.0%	26.7%
Total		Count	13	11	96	120
		% within age	10.8%	9.2%	80.0%	100.0%
		% within DrzavaMoraOlajsati	100.0%	100.0%	100.0%	100.0%
		% of Total	10.8%	9.2%	80.0%	100.0%

Age of a family member therefore has an impact on the opinion about the need for regulatory measures by the state. The choice that the age of the young family members significantly affects the opinion on this, that the state should use the regulatory action (such as laws, rules, regulations, etc.) to facilitate the purchase of an apartment or house, is most likely attributed to "the young." Expectations are falling with the age of participants. Even Grum (2010) notes that regarding the age of participants the expectations in the expected tax measures by the state in the next five years, in the state's incentive policy of purchasing a home in the next five years, and the regulatory measures of the state in the next five years, reflected more in the higher age group of 20 to 29 years old than in the age group of 30 to 40 years old.

We examined the influence of level of education of the young family member to the respondent's opinion that the state should use the regulatory measures (such as laws, rules, regulations, etc.) to facilitate the purchase of an apartment or house. In the group of young families with higher educated members were included all who have reached the higher than secondary education. In the group of young families with less-educated members of the family were all the surveyed member who have completed high school or have a lower education. The results showed that the differences are not statistically significant. Similar results were obtained when we examined whether between the young families in small towns (the towns of 100,000 population) and young families from the cities exist statistically significant differences of opinion about whether the state should use regulatory action (such as laws, rules, regulations etc.) to facilitate the purchase of an apartment or house. The survey results show that we cannot say anything conclusive about the relationship between the size of location of residence of a respondent's young family member and the opinion that their state should use regulatory measures to facilitate the purchase of an apartment or house.

We found that there were statistically significant differences in the expectation that they will be helped by the state with the regulatory measures to facilitate the purchase of an apartment or house, depending on the level of education interviewed family members. In the group of young families with less-educated members of the family are all those surveyed members who have completed high school or have a lower education. Since the conditions for the use of χ^2 (more than 20% of the expected frequencies are less than 5, as a result of lower numerous) are not achieved, we used the Kullback 2 \hat{I} test. The results (Table 7) of Kullback 2 \hat{I} test showed that the differences were statistically significant because $p = 0.031 < 0.05$. It can be argued that among family members with lower levels of education and young family members with higher levels of education there are statistically significant differences in the expectation, that they will be helped by the state with the regulatory measures (such as laws, rules, regulations, etc.) to facilitate the purchase of an apartment or a house.

Table 7. Test χ^2 Distribution in the Structure of Participants by Level of Education and the Expectation that the State Will Use Regulatory Measures to Facilitate the Purchase of Residential Property

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6.546 ^a	2	0.038
Likelihood Ratio	6.954	2	0.031
Linear-by-Linear Association	2.092	1	0.148
N of Valid Cases	120		

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is 3.33.

The results show that 19 (15.8%) of all young families in the sample believe that they will ("may" or "definitely") be helped by the state with the regulatory actions to facilitate the purchase of an apartment or a house. Of these there are 12 (63.2%) families with members who have completed secondary education or less and 7 (36.8%) young families with members who have completed education higher than secondary. So young families with members who reached a lower level of education in a statistically more significant proportion expect that the state will ("maybe" or "definitely") use regulatory measures to facilitate the purchase of an apartment or a house (Table 9). We can see that education of a member of a young family thus affects the expectation that they will be helped by the state with the regulatory measures to facilitate the purchase of an apartment / house. The results are comparable with the results found by Grum (2010) and suggest that expectations for incentive residential policy to purchase their own homes were expressed the highest by participants with secondary education.

Table 8. Classification of Participants by Level of Education and the Expectation that the State Will Use Regulatory Measures to Facilitate the Purchase of Residential Property

		Education * The State must facilitate Crosstabulation				
		the State will use regulatory measures to				
		Most certainly	Can't decide	Maybe	Total	
education	High school or less	Count	37	1	12	50
		% within	74.0%	2.0%	24.0%	100.0%
		% within	39.8%	12.5%	63.2%	41.7%
		% of Total	30.8%	0.8%	10.0%	41.7%
	More than high school	Count	56	7	7	70
		% within	80.0%	10.0%	10.0%	100.0%
		% within	60.2%	87.5%	36.8%	58.3%
% of Total		46.7%	5.8%	5.8%	58.3%	
Total	Count	93	8	19	120	
	% within	77.5%	6.7%	15.8%	100.0%	
	% within	100.0%	100.0%	100.0%	100.0%	
	% of Total	77.5%	6.7%	15.8%	100.0%	

4. Conclusions

In this paper we focused on analyzing the expectations of young families as potential owners of residential property about the residential policy in Slovenia. In this paper we analyzed the differences in expectations regarding age and education of young families. The basic objective of the survey was to determine the ownership structure or living situation of young families, to analyze the existing residential regulations and residential policy compared to the expectations of young families.

The main tool for the implementation of the study was a questionnaire consisting of three parts. In drawing up the questionnaire, we proceeded from the assumption that purchase decisions and factors determining the value of residential property are associated with demographic factors. So the first set of questionnaire covers demographic information of participants (gender, age, education, place of residence and socio-economic status). The second set of data is related to the regulation of residential status, expectations to tackle the residential problem in the future and to the factors influencing their purchasing decision. The third set is tied to factors that in their opinion affect the value of residential property. The study included 203 participants, randomly selected members of young families from all over Slovenia aged 20 to 39 years. 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.

When analyzing the results of participants' expectations about the stimulated regulatory state measures, we found that more than half of the participants think the state should certainly contribute to the regulatory measures to facilitate their own decision to purchase residential property. The results show that 80 percent of participants thought the state should do something about the residential sector in order to facilitate the entry of young people in the family residential property ownership. What is interesting is that, the results show that most of the participants (nearly 80%) expressed low expectations that this will in fact happen at the time when they themselves decide to buy a house. In this study, we

also examined and confirmed the hypothesis that young families who do not have their own apartment or house, believe that their state should use regulatory measures (such as laws, rules, regulations, etc.) to make the decision to purchase residential property. Here dominates the belief that this will not happen at the time when they themselves decide to buy an apartment or a house. We examined whether age and education of residence influence the opinion that the state should use regulatory measures (such as laws, rules, regulations, etc.) to facilitate the purchase of an apartment or house for young families who do not own homes and their expectations whether the state will use regulatory measures to facilitate the purchase of an apartment or house at the time of their purchase. We also found that among young families when older members or younger members were surveyed exists a statistically significant difference in the expectations that they will be helped by the state with the regulatory measures to facilitate the purchase of an apartment or house at the time of purchase. We found that the education of young family member affects the expectation that they will be helped by the state with the regulatory measures to facilitate the purchase of an apartment / house, mainly young families with members surveyed, which reached a lower level in a statistically more significant proportion of the expected state aid to buy an apartment / house. The results show that among young families from small towns and families from the cities there are no statistically significant differences in the expectations of incentive regulatory measure of the state.

The survey shows an alarming situation regarding the residential situation of young families and the appropriate integration into society. The residential policy should necessary take care of especially the most vulnerable groups. For example, the MSS-u (2010) proposes to adopt a national program that provides access to residential properties for young people. They say that the problem needs to be addressed long to design abstained generation change. The essential objective to be achieved are affordable residential properties for young people to buy or rent, every young man entering the labor market should have the possibility of independence, which should include their own or rented residential property and adequate living conditions. The housing policy is also linked to the accessibility of apartments. The affordability of apartments is measured by the Internationally Established level, according to which residential costs should not exceed the level of 30% of the household's disposable income. In Slovenia the total number of average housing costs exceeded the 30 per cent of household's available income already back in 2007 with 31.8 per cent (Statistical Office of the Republic of Slovenia, 2009) and in 2011 with 32.5 per cent (Statistical Office of the Republic of Slovenia, 2012). Even that shows that residential policy in Slovenia, as far as young families are concerned, is not successful. Research shows that young families entering the ownership of residential property believe that state regulatory action should actively participate in the provision of preferential loans, build more residential properties, both profit and non-profit, which may result in lower rents and lower, more accessible prices of apartments/houses. Above all, they want assistance in the form of subsidies and state support in raising residential loans.

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