

## YOUTH RESIDENTIAL SITUATION IN THE TRANSITION TO ADULTHOOD: THE CASE OF SERBIA (AN EXPLORATORY APPROACH)

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*Research undertaken on housing and youth to date primarily focus on those at the very bottom of the social ladder. Nonetheless, a large percentage of youth population around the world is facing a crisis in terms of achieving residential autonomy. This paper attempts to illustrate the possibilities and obstacles that prevent youth from achieving residential independence in Serbia. The data collected in this exploratory study conducted in 2014, on a sample of 312 respondents, is used to analyze some of the most important structural factors (job market, education, financial situation and access to the housing market) in order to assess both current situation and the possible prospects of the youth housing issue in the country. Serbia, as most Southern European countries, has a 'Mediterranean' model of transition to adulthood, which is characterized by great reliance on the family of origin. It has been observed by respondents to this study that the most represented living arrangement was living with parents and that even older cohorts (30 to 35 years old) in most cases continued living with their family of origin to date. As our findings indicate, youth from the sample perceived this residential arrangement more as a consequence of poor financial situation and lack of cheap housing, rather than a desirable choice. It is difficult to predict if there will be significant improvements in the housing affordability or job market situation for youth, therefore the prospect of achieving residential independency for generations to come will remain tremendously challenging. Investigating existing and defining new strategies, in both the family and broader society contexts, is an important task for future research on accessibility of housing and youth residential situation advancement given the importance of this factor in the transition to adulthood.*

**Keywords:** residential situation, housing, young people, transition to adulthood, Serbia

### **Residential Autonomy in the Transition to Adulthood**

Research in the field of architecture, examining the relationship between young people and housing, usually tackles existential problems of those at the bottom of the social ladder (homeless, unemployed...). Nevertheless, a majority of young people are facing problems that are connected to the increasing prices in the housing market and lack of adequate social

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policies enabling them to access adequate housing. Young adults are widely excluded from the housing market, and one of the main markers of the transition to adulthood, residential autonomy, is often perceived as an elusive goal (Ford et al., 2002).

However, the transition to adulthood cannot merely be observed as a single event (Berrington, Stone, 2013). It is a lengthy process marked with different types of independence (residential and financial), which can (but not necessarily) occur in close succession. In this process, leaving the parental home still remains one of the crucial signs of transition to adulthood (Mencarini et al., 2010).

Moving away from the parental home is influenced by two types of factors: 'pull' and 'push' (Heath, 1999). 'Pull' factors are socially positive reasons which are identified with one's own family formation, job or educational mobility. The need for independent pursuit of a desired lifestyle without parental restraints, before the actual family formation takes place, is referred to as the 'push' factors.

Moreno (2012) also points out that transition to adulthood is not recognized under a homogeneous pattern, but has extreme variations in different groups of young people throughout Europe. Moreno does not address personal choice of lifestyle, rather different degrees of residential and financial autonomy available for young adults. In Northern European countries, young people achieve independence considerably earlier than youth in Southern Europe, where tradition dictates reliance on the family of origin and departure from the parental home later in life. Iacovou (2002) compared the young men aged 25 to 29 across Europe, confirming the trend outlined above, where Denmark had only 6% and Italy 73% of young people living in the parental home.

However, there is no doubt that housing transitions in general are occurring later than before, even in countries with a high standard of living. The proportion of young people living in Canada aged 20 to 29 who have still not achieved residential autonomy increased by 3 percentage points within 5 years (1996 to 2001), going from 39% to 42% (Beaupré, Le Bourdais, 2001).

The "Mediterranean" pattern of family formation is most often identified in Southern European countries. Characteristics of this family model include lengthened co-residence with parents, delayed transition to a union (where first union often leads to marriage) and often simultaneous occurrence between these events (Baizán et al., 2003). This group of young people achieves housing independence much later than people of similar age from other European countries. If a young person comes from a household which cannot provide financial support, transition to independent housing is even more delayed (Allen et al., 2004).

In a study from 2008 (Kuhar, Reiter, 2012) on a sample of 18 to 34 year olds living on the territory of former Yugoslav countries, more than half of the young people lived in the same household as their parents, and 20% of them had extended families under the same roof. In the European Union, this percentage is much smaller, reaching one fifth of the youth population in the most extreme cases.

According to National Youth Strategy of the Republic of Serbia, youth is a period where individuals are, among other things, gradually introduced to their community with expectations to lead that society in the future. This process lasts until a certain degree of social autonomy, responsibility and independence is achieved (Ministry of Youth and Sports, 2008). In countries undergoing political and economic transition, such as the Republic of Serbia, 'extended youth' phenomenon is occurring as a part of much larger cultural, social and economic circumstances. This phenomenon is understood as a trend that one cannot have a significant personal influence on. Conversely, Tomanović et al. (2012) argue that 'extended youth' is also influenced by changed linearity of youth pathways out of adulthood, where one can make personal choices and break out of a traditionally predetermined life course. Accordingly, in research and theory, the age limit for this period of life is being shifted from 25 to 30 or even 35 years.

Recent research conducted in Serbia (Tomanović et al., 2012) shows that out of 1,627 respondents aged 19 to 35, more than a half live with their family of origin, and only 4% live in an apartment purchased independently or together with a partner. Youth are highly reliant on their family of origin to provide housing or accommodation. This problem is even more evident in larger cities, such as Belgrade, where most of the respondents living with parents do not intend to change their living arrangements, even though they are not satisfied with it.

Kordić (2008) points out that in the countries in transition, such as Serbia, the younger generation employ different strategies as a way of adapting to everyday living circumstances, such as living with their parents. Consequentially, this can lead to marginalization or social exclusion.

The purpose of this paper is to describe present living circumstances of Serbian youth and identify the main factors that influence the dynamics of this populations housing transitions. These factors are not only restricted to Serbia, but are also recognized within general research from other countries (Berrington, Stone, 2013; Forrest, Yip, 2013; Heath, 1999).

It is expected that the data presented here will contribute to the description of current living circumstances and opportunities of achieving residential autonomy of youth living in Serbia.

The main factors influencing youth transition to independent housing are economic uncertainty and an unstable job market; prolonged time and increased participation in higher education; a lack of appropriate welfare reforms and restricted access to the housing market due to the rising prices of real estate (Berrington, Stone, 2013).

### **Economic Uncertainty and the Job Market**

Though education plays a major role in obtaining a satisfying job, it is the actual functioning of the labor market that defines the pace of stable job provision for young adults. The income which paid work provides is the main factor that allows most people to attain independent housing (Feijten, Mulder, 2005). Due to prolonged periods of education in Southern Europe, young people are staying in the parental home until they have secured a regular salary job. Informal employment, domestic production and other forms of temporary jobs are very common in Southern European countries, where young people are defined as 'losers of the transition period' (Tomanović, Ignjatović, 2006). These temporary jobs impose a significant challenge to those seeking to obtain stability (Roberts, 2003). The proportion of lower educated employees is around one third in Southern Europe (33%) which is double the EU average (16%). This implies that workers have not undergone higher levels of training and possibly have not obtained solid skills that can lead to higher overall productivity and economic performance (European Commission, 2014).

Youth to adult unemployment rates show that 28 of the 30 OECD countries have a youth unemployment rate of more than twice that of adults (OECD, 2004). These figures remain very high throughout most of the Eastern European countries – in Poland and Slovak Republic 38% and 30% in 2005, respectively (Quintini, Martin, 2006).

In Serbia, this unfavorable situation is following similar trends. Telesković (2012) points out that the Serbian economy is highly influenced by the current recession and inflation rates, resulting in reduced employment. Since 2008, there has been a rise in this trend, with around 400,000 people now unemployed (RZS, 2012). People from the youngest age cohort (aged 15 to 24) are the least represented group in the current job market, with an unemployment rate exceeding 50%. The next age cohort (24 to 34 years old) has an unemployment rate of 33.2%, which is considerably lower in comparison to younger groups, but is still extremely high. It is clear that the young population is one of the most vulnerable groups in the current Serbian job market.

Even though young people have all the legal rights when they turn eighteen and enter adulthood, the 'extended youth' trend is restricting them

in terms of financial independence and reliance on the family of origin. Their professional status in society is not guaranteed even after obtaining a higher education degree, so legal rights and freedoms which are defined by legislative regulations cannot be actualized. Insecurity in achieving financial independence is blurring the generational differences where the path to adulthood is becoming less linear and standardized and more individualized (Nenadić, 2011).

### **Expansion of Higher Education**

The marriage and family formation period is increasingly delayed throughout Europe by the late achievement of housing independence of young adults. This trend is connected to the prolonged training needed for new types of jobs (Allen et al., 2004), leaving young people in higher education for longer periods of time. This means that the percentage of youth entering higher education is on the rise, and relying on the family of origin is one of the most utilized coping strategies in ensuring financial support and housing (Clapham, 2005).

The Serbian higher education system has recently undergone a major change, accepting the Bologna Declaration and fully implementing its program. The Strategy for Education Development in Serbia 2020 introduced several goals to be achieved by 2020, affecting the higher education system. These goals include a target of at least 95% of the students who complete grammar school and should enter the next stage of higher education. Also, at least 50% of students who complete a Bachelor degree should enter a Master degree program (Ministry of Education, Science and Technological Development, 2012). Thus far, the implementation of this program has resulted in a significant rise in enrollments at institutions of higher education, but unfortunately has done nothing to affect the stagnant job market issues.

To date, prolonged education has not necessarily proven that it can guarantee better positioning on the job market for individuals – this being a consequence of the economic crisis in which most Balkan countries (as well as many European countries) find themselves. Despite this factor, education is still recognized as an important element defining social profiles of young people and positively positioning them in the larger scope of society (Ilišin et al., 2013).

### **Welfare Policies and Access to Affordable Housing**

Former policies in Eastern European countries have created a new typology of the housing sector, different from the market-type spread

throughout Europe. The lack of social housing production and high cost of new units has resulted in an extremely difficult situation for average citizens hoping to enter the housing market (Hegedüs et al., 1996). Accordingly, Serbian housing policy has undergone a serious change from a 'welfare state' model, that communism proclaimed, to the concept of a neoliberal housing market. This, roughly two decade period, resulted in major privatization of housing funds and caused a complete standstill of new housing production, which was crippled by the general lack of land regulations and economic crises (Vesić et al., 2013).

Recent analysis of the sales transactions on the most active housing market in Serbia, Belgrade, shows that the number of housing purchases is smaller than the number of newly built units. Milićević (2012) points out that the number of purchases is currently less than 0.5% of the total number of already existing apartments (500,000). Thus, if the current real estate prices remain consistent, obtaining property will continue to be restricted to a very narrow segment of the population (10-15%). Should this trend continue, the housing market will inevitably undergo a serious decline. Instead of reducing the prices of housing, only wealthier people will have the resources and capability to buy property, restricting the rest of the populations' access to the housing market (Milićević, 2012).

Traditionally, Serbia has been a country with a prevailing portion of the population as homeowners, and it is somehow contrasting that, in countries such as this, young people are facing significant problems when acquiring independent housing. An insufficient number of appropriate bank loan strategies and a very high unemployment rate are contributing to the declining of the youth housing situation in these countries. Therefore, the time to achieve residential independence has shifted under the influence of two factors: mechanisms available on the housing market (provided by the State) and attitudes towards homeownership in general (Mulder, 2006).

When considering state provided housing schemes, the situation is not much better. Only in 2003 did Serbia begin to recognize the category of social housing, but only as a housing typology directed towards groups at the bottom of the social ladder. The document which supported this action was the Master Plan of Belgrade 2021 (Urbanistički zavod Beograda, 2003). Therefore, social housing in Serbia has a residual function and is directed towards socially endangered categories, unlike most other European countries, where this kind of housing aims to fulfill the needs of the average citizens and is much greater in scale, typology and quality (Bajic et al., 2014). Certain cultural barriers have influenced development of this kind of welfare system, which assumes that the family is responsible for its members' wellbeing. Lack of public policies which

consider young people as one of the social categories in need, is one of the most apparent reasons young people greatly rely on their family of origin (Ferrera, 1996; Esping-Andersen, 1999).

According to Tomanović and Ignjatović (2004), the current youth housing situation has led to several home-ownership strategies that have become culturally accepted over the past decade; inheritance, purchase from the parents, and exchange. One factor they all have in common is high reliance on the family resources. Consequently, young people remain one of the most unfavorably positioned user categories in the housing sector. Their starting position and capability to actively participate in the market is restricted by structural factors characteristic for their age (Mandič, 2008).

Housing (in)dependence, once again, proves to be a significant gauge of the transition to adulthood. Young people, being incapable of achieving this goal, continue to rely on family for housing needs. Due to such, family and partner formation is delayed, influencing the social structure in general (Petrović, 2004).

## **Method**

The approach employed in this study is exploratory, where the main objective is to examine and gain insight into the current residential situation that young people are experiencing in Serbia. Consequently, the aim is to obtain a better picture of the possibilities of acquiring residential autonomy in Serbia. Additionally, subjective perceptions of structural factors that affect the dynamics of the transition to adulthood are closely investigated to ascertain the housing strategies that are popular among young adults in Serbia. Even though the research on youth in general has been conducted in Serbia in recent past years, this study enquires into the several constructs which, in the long run, could set forth a path towards the future of research on the questions of youth and housing which should be conducted on a larger scale.

For the purpose of this study, a survey was created that consists of 20 questions. The questionnaire was distributed online through popular social networks and was completed anonymously and voluntarily.

The study was conducted in September 2014 in Serbia. The sample consisted of 312 respondents 19 to 35 years old. They were divided into age cohorts 19 to 25 (64.4%), 26 to 29 (30.4%) and 30 to 35 years (5.1%).<sup>1</sup> From the total sample, less than 6% were married. There were

<sup>1</sup> Even though this age groups are not common in the field of demography, the research related to youth (Tomanović et al., 2012) recognizes this division in relation to markers of the period of transitioning to adulthood.

more female respondents (74%) compared to males (26%). There was 257 respondents living in Belgrade (82.3%) while others lived in various, primarily urban, areas of Serbia (Table 1). Out of the participants currently living in Belgrade, 65.4% (168) have migrated from different places, while 34.6% (89) were born in the capital of Serbia.

Statistical analysis, which includes descriptive statistics and standard deviation, was performed using software SPSS 22.0. The chi-square test ( $\chi^2$ ) was used to evaluate the statistical significance of differences between groups.

Table 1  
Living arrangement across NUTS2 regions

Region		Living with					Total
		Parents	Friends	Partner	Alone	Parents and partner	
Belgrade	N	123	52	31	48	3	257
	%	47.9	20.2	12.1	18.7	1.2	100.0
Vojvodina	N	7	0	2	2	0	11
	%	63.6	0.0	18.2	18.2	0.0	100.0
Šumadija and West Serbia	N	21	4	4	3	0	32
	%	65.6	12.5	12.5	9.4	0.0	100.0
South and East Serbia	N	10	0	2	0	0	12
	%	83.3	0.0	16.7	0.0	0.0	100.0
Total	N	161	56	39	53	3	312
	%	51.6	17.9	12.5	17.0	1.0	100.0

Previous research in the field of youth transition to adulthood pointed out several important indicators connecting housing situation of young people and markers of the transition to adulthood (Heath, 1999; Ford et al., 2002; Baizan et al., 2003). Of particular interest were the following subjective indicators and their relation to respondents' residential circumstances:

- reasons for choosing current living arrangement (Table 9)
- living arrangement and the satisfaction with material situation (Table 10)
- living arrangement and the estimation of financial situation (Table 11)
- degree of financial independence and estimation of financial situation (Table 12).

Accordingly, several questions were considered in order to determine whether the issues, characteristic for youth population, hold a substantial value to the foundation of future study:



1. Is there a relationship between the residential independence of young population and their age, financial and educational status?
2. What is the subjective perception of different living arrangements commonly experienced by young people? Is there a significant difference in satisfaction between living with the family of origin and living in cohabitation, with friends or alone?
3. What is the influence of the financial independence on the residential independence? Are the financially independent respondents more likely to have achieved residential independence than the financially dependent ones?
4. What are the attitudes of young people in regard to their financial situation and how is this affecting their housing strategies, in particular, home purchasing options?

The important markers of transition to adulthood (residential independence, financial and educational status) were, additionally, investigated through the perception of personal circumstances. Transition to residential independence of young people is connected to several prevailing issues which were tackled in our study separately: expansion of higher education, increasing youth unemployment and economic insecurity and access to affordable housing (Berrington, Stone, 2013).

Residential situation was investigated acquiring data concerning current living arrangements and place of living. Subjective dimension was also taken into the consideration, imposing the variable 'reason of the current living arrangement'. Respondents could choose from three answers: 'I am satisfied and do not plan to move', 'I would like to move but my material situation does not allow me' and 'I do not have anyone else to live with and would not like to live alone'.

Financial situation has been based on the details regarding their current working status. The question was formulated as 'How do you support yourself?' and had several options to choose from: 'I am independent', 'Family or relatives support me', 'I have a scholarship' and 'My partner supports me'. Respondents could choose one or several possible answers. Subjective aspect has been investigated through the overall satisfaction with one's material situation and estimation of financial situation. The choice of five answers (very bad, bad, good, very good and excellent) was described more closely according to the model used in the previous research (Dragišić-Labaš, Ljubičić2012).<sup>2</sup> Questions regarding life with

<sup>2</sup> Very bad: We do not have enough money for food.

Bad: We have enough money for food but not for clothing.

Good: We have enough money for food and clothing and we can save some money.

partner have been asked in order to better comprehend respondents' residential histories and offer plausible explanations regarding possibility of living in a cohabitation.

## Results

It appears that the residential situation of young people represented by the sample is greatly influenced by their age, financial circumstances and educational status. It was confirmed that residential autonomy from the family of origin is observed as the most appealing living arrangement, but is largely restricted by one's own material situation. The findings from this exploratory study suggest that a vast majority of respondents cannot afford apartment purchase without additional financial resources.

### Residential status

Out of all living arrangements, living with parents stayed the most viable option for more than half of the total sample (51.6%). There was an almost equal percentage of people living with friends and living alone (17.9% and 17%) while the rest of the respondents lived with a partner(s) (12.5%). Decline in portion of young adults living with parents can be

Table 2  
Living arrangement across age cohorts

			Living with					Total
			Parents	Friends	Partner	Alone	Parents and partner	
Age cohort	19 to 25 years old	N	118	44	10	27	2	201
		%	58.7	21.9	5.0	13.4	1.0	100.0
	26 to 29 years old	N	39	12	22	21	1	95
		%	41.1	12.6	23.2	22.1	1.1	100.0
	30 to 35 years old	N	4	0	7	5	0	16
		%	25.0	0.0	43.8	31.3	0.0	100.0
Total		N	161	56	39	53	3	312
		%	51.6	17.9	12.5	17.0	1.0	100.0

$\chi^2=29.440$ , d.f.=3,  $p=0.000$   
 \*Categories with less than 5 cases were not taken into the consideration due to the nature of chi-square test. In this table it is the group 'parents and partner'.

noticed across age cohorts (Table 2). However, even in the oldest age cohort roughly one fourth maintained this living arrangement. Young

Very good: We can afford to buy expensive goods but not a car.  
 Excellent: We can afford to buy anything that we want.

people aged 19 to 25 were the largest group living with friends (21.9%), while most of the respondents living with a partner were in the oldest age group (43.8%). There was apparent statistical difference between these groups ( $\chi^2 = 29.440$ , d.f. = 3,  $p = 0.000$ ).

More than half of the total number of the respondents lived in their own house (51.3%), followed by people who lived in rented accommodation (30.4%). Persons residing in student accommodation (11.9%) and those lodging in accommodation where they did not have to pay the rent (6.4%) were considerably less. In order to assess the statistical significance of this

Table 3  
Current place of living and living arrangement

			Currently living in				Total
			Rented apartment/ house	My own apartment/ house	Student dormitory	In the flat which is not mine, but I don't need to pay fees	
Living with	Parents	N	21	126	5	9	161
		%	13.0	78.3	3.1	5.6	100.0
	Friends	N	27	3	22	4	56
		%	48.2	5.4	39.3	7.1	100.0
	Partner	N	19	15	0	5	39
		%	48.7	38.5	0.0	12.8	100.0
	Alone	N	28	15	9	1	53
		%	52.8	28.3	17.0	1.9	100.0
	Parents and partner	N	0	1	1	1	3
		%	0.0	33.3	33.3	33.3	100.0
	Total	N	95	160	37	20	312
		%	30.4	51.3	11.9	6.4	100.0

$\chi^2=88.066$ , d.f.=3,  $p=0.000$   
\*Categories with less than 5 cases were not taken into the consideration due to the nature of chi-square test. In this table it is the group 'parents and partner'.

results a chi-square test was undertaken. The results, as presented in Table 3, had statistical significance ( $\chi^2 = 88.066$ , d.f. = 3,  $p = 0.000$ ). Most respondents living in their house were actually living alongside their parents (78.3%). Respondents who lived with a partner were mostly living in rented apartments (48.7%), subsequently their own accommodation (38.5%) and, somewhat surprisingly, in a flat that was not theirs but they did not pay the rent (12.8%).

Rented accommodation was the second most popular option, right after living in one's own house (Table 4). The largest proportion of respondents

Table 4  
Current place of living across age cohorts

			Currently living in				Total
			Rented apartment/ house	My own apartment/ house	Student dormitory	In the flat which is not mine, but I don't need to pay fees	
Age cohort	19 to 25 years old	N	55	101	35	10	201
		%	27.4	50.2	17.4	5.0	100.0
	26 to 29 years old	N	32	51	2	10	95
		%	33.7	53.7	2.1	10.5	100.0
	30 to 35 years old	N	8	8	0	0	16
		%	50.0	50.0	0.0	0.0	100.0
Total		N	95	160	37	20	312
		%	30.4	51.3	11.9	6.4	100.0

$\chi^2=16,060$ , d.f.=3,  $p=0,001$   
\*Categories with less than 5 cases were not taken into the consideration due to the nature of chi-square test, In this table it is the group 'parents and partner'.

who lived in rented apartments was within older age cohorts: from 26 to 29 (33.7%) and 30 to 35 (50%). Most persons living in dormitories were in the group aged 19 to 25 (17.4%). This result had statistical significance ( $\chi^2 = 16.060$ , d.f. = 3,  $p = 0.001$ ).

### Financial Status

More than half of the entire sample (58.7%) estimated their financial status as "good" meaning that they have enough money to afford food, clothing and to save some money. In contrast, more than one quarter of the total number of the respondents described their situation as "bad" (25.6%) or "very bad" (0.6%), implying that buying clothing, or even, food, was often an issue (Table 12).

When asked how they supported themselves, there was a similar trend noticed. Half of the respondents from the oldest age cohort were financially independent (50%), which imposed a significant difference when compared to younger respondents (Table 5). Accordingly, the youngest respondents were the ones which were the least independent (68.7%). Only 9% were financially independent and working while 22.4% were working but earnings could not sustain everyday life expenses. Between these age cohorts and their financial situation, the statistical significance was present ( $\chi^2 = 56.386$ , d.f. = 4,  $p = 0.000$ ).

**Table 5**  
**Financial independence across age cohorts**

			Financial independence			
			Completely dependent	Partially dependent (working but receiving additional help from family)	Completely independent (working)	Total
Age cohort	19 to 25 years old	N	138	45	18	201
		%	68.7	22.4	9.0	100.0
	26 to 29 years old	N	33	21	41	95
		%	34.7	22.1	43.2	100.0
	30 to 35 years old	N	6	2	8	16
		%	37.5	12.5	50.0	100.0
Total	N	177	68	67	312	
	%	56.7	21.8	21.5	100.0	

$\chi^2=56.386$ , d.f.=4,  $p=0.000$

Within two financially dependent groups there was a similar trend noticed; more than half of the respondents from each group lived with their parents (Table 6). For financially independent people, living with a partner was the third most popular option (22.4%), right after living with parents (28.4%) or living alone (28.4%). Between these groups there was visible statistical significance ( $\chi^2 = 24.673$ , d.f. = 6,  $p = 0.000$ ).

**Table 6**  
**Financial independence and living arrangement**

			Living with					Total
			Parents	Friends	Partner	Alone	Parents and partner	
Financial independence	Completely dependent	N	106	28	19	22	2	177
		%	59.9	15.8	10.7	12.4	1.1	100.0
	Partially dependent	N	36	14	5	12	1	68
		%	52.9	20.6	7.4	17.6	1.5	100.0
	Completely independent	N	19	14	15	19	0	67
		%	28.4	20.9	22.4	28.4	0.0	100.0
Total	N	161	56	39	53	3	312	
	%	51.6	17.9	12.5	17.0	1.0	100.0	

$\chi^2=24.673$ , d.f.=6,  $p=0.000$   
\*Categories with less than 5 cases were not taken into the consideration due to the nature of chi-square test. In this table it is the group 'parents and partner'.

The least probable alternative was living with a partner. When asked the question: 'Have you ever lived with a partner?' respondents from the two

financially dependent groups replied similarly (Table 7). Financially

Table 7  
**Life with partner and financial independence**

			Life with partner		Total
			Yes	No	
Financial independence	Completely dependent	N	28	149	177
		%	15.8	84.2	100.0
	Partially dependent	N	10	58	68
		%	14.7	85.3	100.0
Completely independent	N	20	47	67	
	%	29.9	70.1	100.0	
Total		N	58	254	312
		%	18.6	81.4	100.0

$\chi^2=7.190$ , d.f.=2,  $p=0.027$

independent respondents were more likely to live with their partner at some point in life (29.9%), than the financially dependent ones. This result imposed statistical significance ( $\chi^2 = 7.190$ , d.f. = 2,  $p = 0.027$ ).

### Education status

More than half of the respondents from the youngest age cohort (19 to 25) have completed their Bachelor studies (58.7%). Over one third (32.6%) of those 26 to 29 years old received Masters degree. The oldest respondents (29 to 35) have, by large percentage, undergone higher education, leaving 18.8% of those who have only finished high school (Table 8).

Table 8  
**Educational level across age cohorts**

			Education level				Total
			High School Degree	Bachelor Degree	Master Degree	Ph.D.	
Age cohort	19 to 25 years old	N	43	118	39	1	201
		%	21.4	58.7	19.4	0.5	100.0
	26 to 29 years old	N	14	44	31	6	95
		%	14.7	46.3	32.6	6.3	100.0
30 to 35 years old	N	3	9	3	1	16	
	%	18.8	56.3	18.8	6.3	100.0	
Total		N	60	171	73	8	312
		%	19.2	54.8	23.4	2.6	100.0

Most of the financially independent respondents had finished a Bachelor degree (46.3%) or Master degree (35.8%), as presented in Table 8a. A

similar trend was noticed with persons who were working but were not completely financially independent, where 55.9% of the respondents completed Bachelor studies and 22.1% completed Master studies. Within this group, there was also a comparatively large percentage of people who

Table 8a  
**Financial independence and education level**

			Education level				Total
			High School Degree	Bachelor Degree	Master Degree	Ph.D.	
Financial independence	Completely dependent	N	37	102	34	4	177
		%	20.9	57.6	19.2	2.3	100,0
	Partially dependent	N	14	38	15	1	68
		%	20.6	55.9	22.1	1.5	100,0
	Completely independent	N	9	31	24	3	67
		%	13.4	46.3	35.8	4.5	100,0
Total		N	60	171	73	8	312
		%	19.2	54.8	23.4	2.6	100.0

$\chi^2=8.542$ , d.f.=4,  $p=0.074$   
 \*Categories with less than 5 cases were not taken into the consideration due to the nature of chi-square test. In this table it is the group 'Ph.D.'.

completed only high school (20.6%). In the group of young people who still had not acquired financial independence a larger proportion had received a Bachelor degree (57.6%), followed by those who had completed high school (20.9%). However, there was still a considerably high portion of people with a completed Master degree who were completely financially dependent (19.2%). There were no apparent statistical differences between groups with various educational levels ( $\chi^2=8.542$ , d.f.=4,  $p=0.074$ ).

**Subjective Estimation of Personal Circumstances**

The study considered the subjective perspective of our respondents and asked a question regarding the reason for the current living arrangement (Table 9). More than half of the respondents living with their parents (55.3%), said that they would move but they do not have the financial means to do so. People living with their friends were mostly satisfied (67.8%) and people living with a partner were by far the most content with their living arrangement (92.3%). From the respondents who declared that they were living alone, 22.6% said that they would move but have no financial means to do so. Out of the respondents living both with parents and a partner, all of them declared that this living arrangement

was undesirable. This result had statistical significance ( $\chi^2 = 48.535$ , d.f. = 6,  $p = 0.000$ ).

Table 9  
Living arrangement and reasons

			Reasons			Total
			I am satisfied and would not move	I would move but my financial status doesn't allow me	I don't have anyone else to live with and would not live alone	
Living with	Parents	N	65	89	7	161
		%	40.4	55.3	4.3	100.0
	Friends	N	38	16	2	56
		%	67.8	28.6	3.6	100.0
	Partner	N	36	3	0	39
		%	92.3	7.7	0.0	100.0
	Alone	N	40	12	1	53
		%	75.5	22.6	1.9	100.0
	Parents and partner	N	0	3	0	3
		%	0.0	100.0	0.0	100.0
	Total	N	179	123	10	312
		%	57.4%	39.4	3.2	100.0

$\chi^2=48.535$ , d.f.=6  $p=0.000$   
\*Categories with less than 5 cases were not taken into the consideration due to the nature of chi-square test. In this table it is the group 'parents and partner'.

Satisfaction with one's own material situation (Table 10) was the lowest in the group of people living with their parents (75.2%), and highest among people living alone (58.5%) and people living with their partner (59%), but this result had no statistical significance ( $\chi^2 = 7.457$ , d.f. = 3,  $p = 0.059$ ).

Table 10  
Living arrangement and satisfaction with material situation

			Material situation satisfaction		Total
			Yes	No	
Living with	Parents	N	40	121	161
		%	24.8	75.2	100.0
	Friends	N	17	39	56
		%	30.4	69.6	100.0
	Partner	N	16	23	39
		%	41.0	59.0	100.0
	Alone	N	22	31	53
		%	41.5	58.5	100.0
	Parents and partner	N	1	2	3
		%	33.3	66.7	100.0
	Total	N	96	216	312
		%	30.8	69.2	100.0

$\chi^2=7.457$ , d.f.=3,  $p=0.059$   
\*Categories with less than 5 cases were not taken into the consideration due to the nature of chi-square test. In this table it is the group 'parents and partner'.



People living with parents and living with parents and a partner were the highest percentage (63.4% and 66.7% respectively) of those who declared their financial status was "good", allowing them to afford food and clothing and save money (Table 11). Among group living with parents,

Table 11  
**Living arrangement and estimation of financial situation**

			Finances estimation					Total
			Very bad	Bad	Good	Very good	Excellent	
Living with	Parents	N	2	39	102	16	2	161
		%	1.2	24.2	63.4	9.9	1.2	100.0
	Friends	N	0	13	33	8	2	56
		%	0	23.2	58.9	14.3	3.6	100.0
	Partner	N	0	13	17	6	3	39
		%	0	33.3	43.6	15.4	7.7	100.0
	Alone	N	0	15	29	7	2	53
		%	0	28.3	54.7	13.2	3.8	100.0
	Parents and partner	N	0	0	2	1	0	3
		%	0	0	66.7	33.3	0.0	100.0
	Total	N	2	80	183	38	9	312
		%	0.6	25.6	58.7	12.2	2.9	100.0

however, there was the smallest percentage of those whose financial situation was "very good" or "excellent" (9.9% and 1.2%), implying that their financial status wouldn't allow apartment purchasing. One in four of those living with a partner responded that their financial situation was "very good" or "excellent" (15.4% and 7.7%). Surprisingly, this group also had highest percentage of those whose financial situation was very bad, where even purchase of clothing was regarded as difficult. In general, financial estimation was reported the most unsatisfactory among respondents living with parents (mean = 2.86), as presented in Table 11a.

Table 11a  
**Living arrangement and estimation of financial situation**

Living with	Finances estimation		
	N	Mean	Std. Deviation
Parents	161	2.86	0.651
Friends	56	2.98	0.726
Partner	39	2.97	0.903
Alone	53	2.92	0.756
Parents and partner	3	3.33	0.577
Total	312	2.91	0.716

Regarding the degree of financial independence and estimation of financial situation, most of the completely dependent respondents refer to their financial situation as being "good" (62.7%). Less than one-fifth (24.3%) said that they are in a "bad" situation, meaning that their family of origin cannot provide the needed minimum for financial security of its members (Table 12). It does not come as a surprise that among three

Table 12  
**Financial independence and estimation of financial situation**

			Finances estimation					Total
			Very bad	Bad	Good	Very good	Excellent	
Financial independence	Completely dependent	N	1	43	111	19	3	177
		%	0.6	24.3	62.7	10.7	1.7	100.0
	Partially dependent	N	1	18	41	6	2	68
		%	1.5	26.5	60.3	8.8	2.9	100.0
	Completely independent	N	0	19	31	13	4	67
		%	0.0	28.4	46.3	19.4	6.0	100.0
Total		N	2	80	183	38	9	312
		%	0.6	25.6	58.7	12.2	2.9	100.0

categories of financial independence the highest percentage of those who described their situation as "excellent" (6%) and "very good" (19.4%) referred to completely independent people. Still, the number of people potentially capable of purchasing more expensive goods is generally very

Table 12a  
**Financial independence and estimation of financial situation**

Financial independence	Finances estimation		
	N	Mean	Std. Deviation
Completely dependent	177	2.89	0.656
<i>Partially dependent</i>	68	2.85	0.718
Completely independent	67	3.03	0.852
Total	312	2.91	0.716

low, which contributes to the most utilized strategy – relying on the family of origin to provide additional financial support. Financial estimation was the most unsatisfactory among respondents who were partially dependent (mean = 2.85), as presented in Table 12a.

## **Discussion**

The findings from this exploratory study provide insights into the situation of achieving residential autonomy in the context of transition to adulthood in Serbia. Respondents to this study indicated that attaining residential autonomy is a very complicated process, greatly influenced by their financial circumstances, educational status, and age. Therefore, one of the main adopted strategies that respondents implemented in resolving their housing situation were living with the family of origin. According to recent research conducted in Serbia, achieving residential autonomy is deferred or, in some cases, it never occurs (Stanojević, Tomanović, 2011).

Transition to adulthood in Serbia is set within the 'Mediterranean' model, where young people are residing with their family of origin much longer than in Northern European countries (Iacovu, 2002). The findings of the study presented in this paper correspond to a certain extent to those of the previous research in this field, (Kuhar, Reiter, 2012; Tomanović, Ignjatović, 2004; Mandič, 2009) implying that the situation in the region has not drastically changed in the past decade, and that many young people aged between 19 and 35 are struggling to achieve residential autonomy. A study conducted in 2011 titled 'Young people are present: The study on social biographies of young people in Serbia' (Tomanović et al., 2012) showed that, out of 1,627 respondents, 19 to 35 years old, more than half lived with their parents, while 70% relied on living in an inherited parental home.

The unemployment rate in post-socialist countries is very high (Kuhar, Reiter, 2012) which has a great impact on shaping the lives of young people. Consequently, more than two thirds of respondents were not satisfied with their material situation, and in every age cohort there were a considerable number of people whose financial situation did not allow them to purchase clothing, let alone luxury products. Respondents who did not have sufficient earnings to achieve financial independence often found themselves living with the family of origin or friends. For this group, living with a partner appears to be the last possible option for seeking independent housing.

This trend reflects the current social framework in Serbia, where living with a partner is a prelude to getting married and starting a family, hence entering adulthood (Tomanović, Ignjatović, 2006). Young people, therefore, leave their family of origin shortly before marriage when they move into their own home. When purchasing a house, they assume that they will live in the first home for an extended period and start a family there (Allen et al., 2004). This perception is opposite to the one in part of the European countries, where residential independence does not necessarily insinuate family formation (Heath, 1999).

Regardless of an unsatisfactory material situation in general, the majority of respondents had entered higher education, finishing undergraduate or graduate degrees. The data collected from the sample shows that the percentage of financially independent young people rises with their degree of education. However, the pivotal problem in post-socialist countries like Serbia remains the discrepancy in the needs of the labor market and the education system at all levels (Mojčić, Petrović, 2013).

Analyzing the subjective perceptions of respondents' current living arrangements, the attempt was made to answer the second question regarding the level of desirability of residential autonomy from the family of origin. Structural factors created hindrance, leaving no choice for our respondents but to continue living with their parents. The findings from the recent research point out that "those young people who get a chance to separate from parents, without having to imperil their own existence, do so" (Dragišić-Labaš, Ljubičić, 2012: 282). Consequences of not being able to acquire residential independency present the main obstacle towards individualization of young people (Petrović, 2002) which is one of the main problems within the broader social framework of a 'Mediterranean' type of transition to adulthood.

Satisfaction with the general material situation was the lowest in the group of people living with their parents and highest among people living alone or with their partner. It is interesting that this trend is very similar to findings about living arrangement satisfaction, showing that the most satisfied people were the ones living with their partner or alone. Likewise, financially independent respondents were, in the smallest percentage, living with their family of origin and rather choose other living arrangements. Research conducted in Slovenia (Lavrič et al., 2011) found that over past decade, an 18% increase in the number of young adults living with their parents is due to worsened financial situation. Hence, this study brings forth some possible answers to the third question, which questioned whether respondents who already achieved financial independence are more likely to have achieved residential independence.

It seems that entering homeownership, while solely relying on personal earnings, is not likely for a majority of respondents in this study, contributing to the answer to the fourth question. The findings show that around half of the sample became fully financially independent around the age of 26 or later. When estimating personal financial situation, it was observed that a rise in age saw an improved material situation (respondents could save some money but could not afford to purchase a car or a flat). Nevertheless, even in the light of this positive trend, the remaining half of respondents remained financially dependent. The survey conducted by Civic Initiatives (Građanske inicijative, 2002) on the sample

of 2,388 respondents 19 to 29 years old, living in Serbia, showed that only 7% of young people think that they can afford to buy an apartment with their own earnings and a bank loan. The authors of this study concluded that almost half of the young people rely on family support to solve their housing situation, and one third does not foresee a positive outcome regarding their own residential independence. These results highlight the fact that more than half of newly established families begin life in common housing with their parents, while unmarried youth usually live with their parents as well. Stanojević and Tomanović (2011) recognize Belgrade as the city with the most severe shortage of housing, because most of the young population sees the Serbian capital as their 'final destination'.

### **Limitations of the Study**

As mentioned previously, this research is exploratory in its character and it serves as the starting point in the assessment of the current housing issues that young people living in Serbia are facing.

The sample is not sufficient for making conclusions that can be generalizable to the majority of the Serbian population. There is a need for more detailed qualitative and quantitative methods, which would have the credibility needed in order to contribute to the already existing research with original conclusions.

Another shortcoming of the sample structure is that most of the respondents were part of the youngest age cohort (age 19 to 25) and are still undergoing higher education.

Additionally, assessing the knowledge of the problems that young people are experiencing when it comes to acquiring residential autonomy is hardly achievable by the means of a single questionnaire. The questions asked were mostly focusing on the exploration of certain structural factors and subjective perceptions of living circumstances connected to those factors. Therefore, there is a need for qualitative aspect of the research – interviews – which would provide more detailed descriptions and possibly shed light on some aspects of the residential situation that might have been overlooked in the questionnaire.

### **Conclusion: The Importance of Residential Autonomy**

Ford et al. (2002) highlight the need to explore the influence of the availability of housing to the youth population in general, and not just the people on the low end of the social ladder. Despite the limitations of this study, the findings have highlighted the general evidence that gives a valuable picture of structural factors standing between young adults and

residential autonomy. The main strategy employed to solve young adults' housing status among the respondents remains reliance on the family and their resources and not on the government assistance or welfare support.

Currently, in Serbia, there is a need for more than 200,000 flats (Draganić et al., 2010). Certain programs, mainly promoting homeownership, have been recently introduced. However, these programs are directed toward vulnerable social groups in general, making it even more difficult for young adults to enter the housing market. Therefore, government intervention needs to be encouraged to discover other strategies of providing young people with independent housing opportunities.

White (1994) concludes that leaving the parental home and aspirations towards independence, mobility and personal development, in the system where adequate housing is available, is a natural process of growing up and should be recognized as a civil right. An effective housing policy should offer different opportunities and allow freedom of choice. The state has a significant role in making residential independence for young adults possible, by introducing adequate policies, which can affect the cost of housing or providing other forms of economical support (Goldscheider, 2000).

This study has identified several areas for possible future research. It is important to explore the ways in which governmental bodies can influence the diversification of the current housing sector. Furthermore, a comprehensive investigation of youth housing pathways would provide valuable insight into the strategies that young people employ in order to tackle the housing issues being faced. The investigation of housing preferences and satisfaction could contribute to the development of new housing design guidelines. The future social and housing policy of the Republic of Serbia could benefit to a great extent from a national study that takes into consideration cultural and social framework of the younger population, as well as the strategies of their residential autonomy acquisition and housing preferences insights.

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*Jelena Milić, Jingmin Zhou*

**Youth Residential Situation in the Transition to Adulthood: The Case of Serbia (an exploratory approach)**

*S u m m a r y*

Research examining the relationship between young people and housing usually tackles existential problems of those at the bottom of the social ladder (homeless, unemployed, etc.). Nevertheless, a majority of young people are facing problems that are connected to increasing prices in the housing market and lack of social policies enabling them to access adequate housing. Young adults are widely excluded from the housing market, and one of the main markers of the transition to adulthood, residential autonomy, is often perceived as an elusive goal. This paper attempts to illustrate the possibilities and obstacles that prevent youth from achieving residential independence in Serbia.

The data collected in this exploratory study done in 2014, on a sample of 312 respondents, is used to analyze some of the most important structural factors (job market, education, financial situation and access to the housing market). Hence, the following subjective indicators, and their relation to respondents' residential circumstances, were of the particular interest: reasons for choosing current living arrangement; living arrangement and the satisfaction with material situation; living arrangement and the estimation of financial situation; and degree of financial independence and estimation of financial situation.

It appears that the residential situation of young people represented by the sample is greatly influenced by their age, financial circumstances and educational status. It has been observed by respondents to this study that the most represented living arrangement was living with parents and that even older cohorts (30 to 35 years old) in most cases continued living with their family of origin to date. As our findings indicate, youth from the sample perceived this residential arrangement more as a consequence of poor financial situation and lack of cheap housing, rather than a desirable choice. It was confirmed that residential autonomy from the family of origin is perceived as the most appealing living arrangement, but is largely restricted by one's own material situation. The findings from this exploratory study suggest that a vast majority of respondents cannot afford apartment purchase without additional financial resources.

One of the main adopted strategies that respondents implemented in resolving their housing situation were living with the family of origin. According to recent research done in Serbia, achieving residential autonomy is deferred or, in some cases, it never occurs. The authors of this study concluded that almost half of the young people rely on family support to solve their housing situation, and one third does not foresee a positive outcome regarding their own residential independence. These results highlight the fact that more than half of newly established families begin life in common housing with their parents, while unmarried youth usually live with their parents as well.

It is difficult to predict if there will be significant improvements in the housing affordability or job market situation for youth, therefore the prospect of achieving residential independency for generations to come, will remain tremendously challenging. Investigating existing and defining new strategies, in both the family and broader society contexts, is an important task for future research on accessibility of housing and youth residential situation advancement given the importance of this factor in the transition to adulthood.

**Keywords:** *residential situation, housing, young people, transition to adulthood, Serbia*

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### **Stambena situacija mladih u tranziciji u odraslost: primer Srbije (eksplorativno istraživanje)**

#### *R e z i m e*

Savremena istraživanja u vezi sa mladima i pitanjem stanovanja za temu uglavnom imaju populaciju ugroženih ciljnih grupa. Ipak, procenat mladih u Srbiji, a i u svetu, koji se suočavaju sa sve većim problemima vezanim za stambenu samostalnost nije zanemarljiv. Cilj ovog rada je prikaz relevantnih problema i prepreka koje ometaju mlade ljude na putu ka stambenoj nezavisnosti u Srbiji. Za potrebe ovog eksplorativnog istraživanja, konstruisana je onlajn anketa od 20 pitanja. Istraživanje je urađeno 2014. godine na uzorku od 312 ispitanika – mladih starosti od 19 do 35 godina. Prikupljeni podaci poslužili su za analizu najbitnijih strukturnih faktora (zaposlenost, obrazovni nivo, finansijska situacija i dostupnost stanova na tržištu) kako bi se ocenilo sadašnje stanje i mogući izgledi stambene situacije mladih u Srbiji. Srbiju, kao i većinu južnoevropskih zemalja, odlikuje 'mediteranski' model tranzicije u odraslost, za koga je karakteristična velika zavisnost od porodice porekla. Ispitanici su bili podeljeni u tri starosne grupe: 19-25, 26-29 i 30-35 godina. Rezultati su pokazali da, bez obzira na starosnu grupu, ispitanici u najvećem broju žive sa svojim roditeljima. Kako naši nalazi upućuju, većina mladih svoju stambenu situaciju doživljava kao posledicu nezavidne finansijske situacije i nedostatka jeftinih stambenih opcija, pre nego sopstveni izbor. Ocena finansijske situacije je u proseku najlošija kod mladih koji žive sa roditeljima. Takođe, mladi koji žive sa roditeljima nezadovoljniji su svojom materijalnom situacijom u odnosu na ispitanike koji žive sa partnerom, sami ili sa prijateljima. Mladi koji ne žive sa roditeljima u najvećoj meri žive u iznajmljenim stanovima. S obzirom da je teško predvideti situaciju na stambenom tržištu i dostupnost poslova za mlade ljude u Srbiji, može se zaključiti da će stambena nezavisnost za buduće generacije predstavljati veliki izazov. Istraživanje postojećih i definicija budućih strategija, kako u porodici tako i u širem društvenom kontekstu, predstavlja važan zadatak za buduća istraživanja u domenu stanovanja i poboljšanja stambene situacije mladih ljudi s obzirom na značaj ovog faktora u tranziciji u odraslost.

**Ključne reči:** *stambena situacija, stanovanje, mladi, tranzicija u odraslost, Srbija*