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Stanovanje, družina in otrok: nekaj problemov v tranzicijskem obdobju¹

Housing, Family and Children: Some of the Issues in the Transitional Period¹

Uvod

Obdobje t.i. tranzicije je čas, ki ga zaznamujejo velike in temeljne spremembe. Spreminja se sistem stanovanjske oskrbe, nekateri prejšnji akterji so odpravljeni, novi pa so še v različnih fazah implementacije. Spreminjajo se pravila v delovanju posameznih akterjev in njihovi viri. Poglavitna pozornost strokovne javnosti je sedaj namenjena prav vprašanju oblikovanja sistema – ali in do kolikšne stopnje so nove institucije že oblikovane in opremljene s potrebnimi viri.

Veliko manj pozornosti je namenjene samim rezultatom delovanja sistema in posamičnih institucij ter vrednotenju posamičnih akterjev z vidika učinkovitosti in uspešnosti pri doseganju ciljev v zvezi s stanovanjsko preskrbo prebivalstva. V tem prispevku si tako vprašanje zastavljamo s specifičnega vidika življenjskih razmer v družinah in pri otrocih.

Pri sedanji obravnavi stanovanjskih razmer prebivalstva in njegovih možnosti za uporabo institucionaliziranih stanovanjskih virov je zlasti problematično to, da ni na voljo primernih podatkov. Z odpravo prejšnje institucionalne strukture, v kateri se je oblikovala in izvajala stanovanjska politika, je izgubil svoj pomen tudi prejšnji informacijski sistem, novega pa še nimamo. Stanovanjska politika tako v novih okoliščinah še nima izoblikovanih svojih ciljev in ni določila specifičnih problemov in ogroženih skupin, ki jih je treba spremljati. Brez tega pa

Introduction

Major and fundamental changes are characteristic of the "transition" period. The system of housing provision is being changed, some of the former institutions have been abolished and some new ones are still in different phases of implementation. The rules of the institutions and their sources are changing. The attention of the experts focuses mainly on the creation of the new system and the important question is how far are the new institutions established and equipped with the necessary resources.

Much less attention is devoted to the actual results of the operation of this system and institutions and to the evaluation of individual agents from the standpoint of efficiency and performance in achieving the goals related to housing provision. This paper deals with the issue about specific aspects of the living conditions of families and children.

The lack of adequate data is the main problem in the present consideration of the population's housing circumstances and their opportunities to use institutionalised housing sources. With the elimination of the former institutional structure of housing policy, the former information system was also abolished while a new one has not yet been established. In the new circumstances, housing policy has not yet set its objectives or defined the specific problems and target groups to be monitored

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Avtorica obravnava proces "tranzicije" v stanovanjski sferi predusem z vidika družine in otrok. Ugotavlja, da je prehodno obdobje zelo prizadelo prav najemni stanovanjski sektor in s tem tudi njegove potencialne uporabnike.

Housing Housing policy Market economy Family Slovenia

The author deals with the process of transition in the multi-family housing sector particularly with regard to the family and children. She contends that the transitional period has had a great effect on the rented sector and thus also affected potential users.

ne moremo ocenjevati stanovanjske politike niti njenih instrumentov z vidika uspešnosti in učinkovitosti pri doseganju ciljev v zvezi z družino in otrokom. Te okoliščine so pomembne tudi pri analizi sedanje stanovanjske preskrbe družin in otrok v Sloveniji, saj moramo v zvezi s njimi upoštevati delne, večkrat pa tudi le posredne podatke.

Družina in otrok v stanovanjski politiki – normativna ureditev

Ali stanovanjska politika s svojimi instrumenti zagotavlja družini in otroku posebne ugodnosti oziroma podporo? Najprej pogledimo zakonske določbe pri dveh trenutno najpomembnejših instrumentih stanovanjske politike:

- a) Socialno najemno stanovanje: merila upravičenosti² do socialnega stanovanja upoštevajo stanovanjske razmere, število ožjih družinskih članov, skupni prihodek na družinskega člana, premoženjsko stanje in socialno-zdravstvene razmere, prednost pa imajo družine z več otroki, družine z manjšim številom zaposlenih, mlade družine, invalidi in družine z invalidnim članom.
- b) Ugodna stanovanjska posojila Stanovanjskega sklada RS: med tistimi, ki so tudi po drugih merilih upravičeni do posojila (zlasti kadar gre za nakup prvega stanovanja, zadosten dohodek za odplačevanje posojila ter za kritje preostalih 60 % vrednosti stanovanja), naj bi imele prednost³ "mlade družine, družine z več otroki, družine z manjšim številom zaposlenih, mladi, invalidi in družine z invalidnim članom".

Glede na navedeno lahko ugotovimo, da imajo novoosnovane družine (mlade družine) ter tiste z naštetimi problemi prednost, ki je tudi zakonsko določena. Prednost imajo tudi družine z več otroki, vendar otrok kot tak ni posebej opredeljen; sklepamo, da je to določilo v zvezi s populacijsko politiko (nagrajevanje tistih, ki k številu prebivalstva prispevajo čim večje število otrok), ne

this it is not possible to evaluate housing policy and its instruments in terms of performance and efficiency in achieving its objectives concerning the family and child.

These circumstances are also important for the analysis of present housing provision for families and children in Slovenia because we must use partial and often indirect data.

The family and the Child in Housing Policy – a Regulatory Framework

Does housing policy provide the family and child with special advantages or support? Let us first consider the legislative provisions concerning the two most important instruments of housing policy at the moment:

- a) Social housing: the criteria for eligibility² to social housing include housing conditions, the number of immediate family members, total income per family member and social and health conditions; priority is given to families with more children, families with fewer employed members, young families, disabled persons and families with a disabled member.
- b) Favourable housing loans from the Housing Fund of the Republic of Slovenia: among those who are entitled to loans according to the other criteria (that the loan is for the purchase of a first home, that they have adequate income to repay the loan and cover the remaining 60 % of the value of the property), priority³ is given to "young families, families with more children, families with fewer employed members, young people, disabled persons and families with a disabled member".

Taking all this into account it may be concluded that newly formed families (young families) and those with the problems mentioned above are given priority by the legislation. Priority is also given to families with more children than one. Let us assume that this provision is linked

pa tudi z družinsko politiko, ki skuša zagotavljati sprejemljive bivalne razmere otroku kot takemu – torej tudi takrat, ko ima družina samo enega otroka.

Seveda pa ostaja še vprašanje, koliko omenjena prednostna merila dejansko prispevajo k boljši stanovanjski preskrbi različnih tipov družin in otrok. Prvi pomislek ima mo glede samega obsega teh programov in razpoložljivosti dobrine, ki jo alocirajo. Menimo, da sorazmerna prednost za pridobitev socialnega stanovanja po letu 1991 ni imela vidnih rezultatov, saj je bilo v dveh letih in pol v državi na novo dodeljenih le nekaj več kot 300 socialnih stanovanj⁴. To pa je bistveno manj kot pred sistemsko spremembo leta 1991, ko je bilo letno dodeljenih okoli 1700 solidarnostnih stanovanj, zato menimo, da so se kljub omenjenim prednostnim merilom možnosti za pridobitev stanovanja pri tem delu prebivalstva bistveno zmanjšale. Tako smo z ljubljansko stanovanjsko anketo⁵ ugotovili, da 1920 ljubljanskih iskalcev stanovanj izpolnjuje vsa zakonsko določena merila upravičenosti do socialnega stanovanja, vendar stanovanj ni. Poleg tega ugotavljamo tudi splošno zmanjšanje števila razpoložljivih najemnih stanovanj, saj delodajalec ni več odgovoren za stanovanjsko oskrbo svojih zaposlenih (prejšnji stanovanjski skladi delovnih organizacij), pridobivanje neprofitnih najemnih stanovanj pa je šele v zametku..

Drug pomislek pa imamo v zvezi s součinkovanjem različnih prednostnih meril. Pri tem gre za vprašanje, kakšen pomen imajo prednostna merila za mlade družine, družine z otroki ter družine s socialnimi in zdravstvenimi težavami v primerjavi z drugimi prednostnimi merili in izločilnimi pogoji. Nekaj takih problemov pri prednostnih merilih⁶ za pridobitev socialnega stanovanja je nakazala ljubljanska stanovanjska anketa. Naj navedem problem, da so starši mladoletnega otroka zaradi neprimernega stanovanja oddali v rejništvo oziroma v zavod. Te okoliščine prinesejo enako število prednostnih točk (72 točk) kot kletno ali podstrešno stanovanje

with the population policy (to reward those who contribute the highest number of children to the population) and not the family policy which is trying to provide acceptable housing conditions for every child – even if the family has only child.

The question, however, remains as to what extent do these criteria actually contribute towards better housing provision for different types of families and children? Our first consideration is related to the scope of these programmes and the availability of the resources they are allocating. In our opinion the relative priority for the entry to social housing after 1991 did not produce any obvious results, since only slightly over 300 new social housing units were allocated in Slovenia in two and a half years.³ This is considerably less than the figure before the system was changed in 1991 when around 1,700 solidarity housing units were allocated annually. Therefore we believe that in spite of the priority criteria mentioned above the possibilities for obtaining housing have been significantly reduced for this section of the population. The Ljubljana Housing Survey⁴ has shown that 1,920 people looking for housing in Ljubljana satisfy all the criteria for eligibility to social housing, but housing is not available. Additionally we find that the amount of available rental housing has decreased because employers are no longer responsible for providing housing to employees (the former company housing funds) and the acquisition of non-profit rental housing is still in its early stages

Our second consideration refers to the coexistence of different priority criteria and the relative weight of priority criteria for young families, families with children and families with social and health problems, as compared to other priority criteria and eligibility. The Ljubljana Housing Survey has indicated some of the problems concerning priority criteria⁶ for the acquisition of social housing. The first problem concerns young children sent to foster parents because their parents live in

(64 točk) z nadstandardno visokim stropom (8 točk). Zakonodajalec je torej manjšim arhitekturnim nevesečnostim v stanovanju pripisal enak pomen kot stanju, ko je zaradi neprimerne stanovanja družina dezintegrirana. Menimo, da je ne samo ta ukrep, temveč tudi takšno točkovanje povsem v nasprotju s predpostavkami družinske politike: ta bi morala zagotavljati razmere, v katerih do takšnih ločitev otrok od staršev sploh ne bi prihajalo, že nastale podobne razmere pa bi morala prednostno reševati. Podatkov o obsegu tega pojava pri nas nimamo, v Ljubljani pa smo z anke to ugotovili 64 podobnih primerov. Tudi trajna bolezen, povezana s slabimi stanovanjskimi razmerami (tuberkuloza in astma), prinaša nesorazmerno nizko število prednostnih točk.

inadequate housing conditions. These circumstances are awarded the same number of priority points (72 points) as a basement or attic dwelling (64 points) with a ceiling height above the standard (8 points). Thus the legislative body has attributed the same significance to minor architectural disadvantages as it has to situations where a family is broken up because of inadequate housing. We believe that this, measure and such weight contradict the aim of the family policy: it should establish conditions whereby such separations of children and parents do not occur; and where they have already occurred, finding a solution should be given the highest priority. There is no data on the scale of this phenomenon across the country, but in Ljubljana the

Tabela 1: Izbrani stanovanjski kazalci v Sloveniji in treh državah Evropske unije leta 1991

Table 1: The selected housing indicators in Slovenia and in three EU countries in 1991

	Povprečno štev. članov gospodinjstva / Average household size	Povprečno štev. sob v stanovanju / Average number of rooms per dwelling	Povprečna površina stanovanja (v m ²) / Average useful floor space (m ²)
GRČIJA / GREECE	3.1	3.8	79.6
ŠPANIJA / SPAIN	3.3	4.8	85.7
PORTUGALSKA / PORTUGAL	3.1	3.6	84
SLOVENIJA / SLOVENIA	3.1	2.6	69

Viri: za dežele Evropske skupnosti – Who is Who in Housing in the European Community, OTB Research Institute for Policy Sciences and Technology and European Network for Housing Research; Delft, 1994; povzeto iz tabel za posamezne države v danem vrstnem redu na str. 62, 75, 163, ter Statistics on Housing in the European Community 1992; Ministry of Housing, Physical Planning and the Environment, The Hague; str. 40 in 48; za Slovenijo – Statistični letopis RS 1993, preračunano po podatkih na str. 250; ocena za podatke popisa 1991 v Nacionalnem stanovanjskem programu – Sintezno gradivo za osnutek; MOP 1991; str. 45.

Source: for the EC countries – Who's Who in Housing in the European Community, OTB Research Institute for Policy Sciences and Technology and European Network for Housing Research; Delft, 1994; taken from the tables for individual countries in the given order on pp. 62, 75, 163, and Statistics on Housing in the European Community 1992; Ministry of Housing, Physical Planning and the Environment, The Hague; pp. 40 and 48; for Slovenia – Statistical Yearbook of the Republic of Slovenia 1993, calculated according to data on p. 250; the estimate for the data from the national census in 1991 in the National Housing Programme – Synthesis material for the draft; Ministry of Environment and Physical Planning 1991; p. 45.

Opombe: pri podatku o številu sob je treba upoštevati definicije "sobe" v različnih državah, saj ponekod sem sodi tudi kuhinja. Kuhinja šteje med sobe, če je večja kot 7 m² v Grčiji in večja kot 4 m² v Španiji in na Portugalskem (Statistics of Housing, že citirano); v Sloveniji kuhinje nismo šteli kot sobo.

Notes: With respect to the data on the number of rooms the definition of the term "room" in different countries must be taken into account since sometimes the kitchen is counted as a room. The kitchen is counted as a room if it exceeds 7 m² in Greece and 4 m² in Spain and Portugal (Cf. Statistics on Housing); in Slovenia the kitchen is not counted as a room.

Stanovanjske razmere in stanovanjski standard

Kot je prikazano v tabeli 1, se raven stanovanjskega standarda glede komunalne opremljenosti stanovanj v Sloveniji bistveno ne razlikuje od držav Evropske unije, temveč glede stanovanjskih površin. Slovenija dokaj zaostaja za državami, ki imajo podoben družbeni proizvod: povprečno število sob v stanovanju in povprečna velikost stanovanja so tam znatno višje, čeprav je število oseb v stanovanju približno enako.

Kakšen pa je položaj specifičnih skupin prebivalstva glede nezadostne stanovanjske površine? V tabeli 2 so navedeni podatki o tem, kako pogost je problem stanovanj-

survey has identified 64 cases. We should also mention that chronic illnesses related to poor housing conditions (such as tuberculosis and asthma) are awarded a disproportionately small amount of priority points, too.

Housing Conditions

As shown in Table 1, the standard of housing in terms of public utilities provided does not differ significantly in Slovenia from that of in EU countries. This does not hold for useful floor space.

Slovenia lags some way behind those countries with a comparable GDP: the average number of rooms

Tabela 2: Odstotek anketirancev v prenaseljenem stanovanju

Table 2: Percentage of interviewees in overcrowded dwelling

VSI ANKETIRANCI / ALL INTERVIEWERS		%	N
		40.5	563
Starost / Age:	15-24 let / year	36.9	82
	25-34 let / year	60.5	107
	35-44 let / year	43.8	146
	45-54 let / year	34.3	105
	55-64 let / year	24.6	65
	65 let in več / year +	29.3	58
Tip gospodinjstva / Type of household	samsko / single	59.5	37
	dvojica brez otrok / couple without children	17.7	96
	enoroditeljsko / single parent	57.6	59
	dvoroditeljsko / two parents	41.8	371
Število otrok / Number of children	brez otrok / without children	37.6	141
	en / one child	54.8	115
	dva / two children	36.2	259
	tri / three children	34.3	35
	štiri in več / four +	46.2	13

Vir podatkov: Anketa Kvaliteta življenja v Sloveniji 1991. Povzeto in preračunano po: Mandič: Sociološka presoja zasnov nacionalnega stanovanjskega programa, 1991, str. 22.

Podatki zajemajo le tisti del reprezentativnega vzorca prebivalstva, ki živi v mestnem naselju in ki ne žive v razširjenem gospodinjstvu.

Opomba: za prenaseljeno šteje tisto stanovanje, v katerem je razmerje med številom oseb in sob takšno, da na dve osebi pride manj kot ena spalnica, pri čemer se dnevna soba ne šteje kot spalnica. To merilo je tudi zakonsko določeno kot "primerno stanovanje".

Source: Survey on the Quality of Life in Slovenia 1991. Taken from and calculations based on Mandič: Sociological Evaluation of the Outlines for the National Housing Programme, 1991, p. 22.

The data comprises only the part of the representative population sample living in urban settlements and not those living in extended households.

Note: An overcrowded dwelling is a dwelling in which the ratio between the number of persons and rooms results in two persons having less than one bedroom, whereby the living room does not count as a bedroom. This criteria is also defined in the legislation as a "suitable dwelling".

ske prenaseljenosti. Očitno je, da so temu problemu najbolj izpostavljene predvsem kohorte v starosti 25-34 let, to pa je obdobje, v katerem se družine največkrat oblikujejo. Prenaseljenost je tudi velik problem med enoroditeljskimi družinami, med družinami pa so glede na število otrok najbolj prizadete tiste, v katerih imajo le enega otroka.

Vendar pa se pri nekaterih delih prebivalstva problemi glede neprimerne stanovanjskega standarda izraziteje pojavljajo in intenzivirajo. Tako smo z Ljubljansko stanovanjsko anketo med 5500 iskalci stanovanj ugotovili tudi naslednje: kuhinjo, ki ni tudi stalni spalni prostor, ima le dobra polovica iskalcev, pri kar polovici iskalcev ima otrok, starejši od enega leta, stalno ležišče v spalnici staršev, druga polovica iskalcev brez pa nima otrok ali pa imajo otroci ločen spalni prostor; 40 % iskalcev ima na osebo 8 m² povprečne stanovanjske površine ali manj, kar sicer velja za prag patološke prenaseljenosti. Med iskalci je prevladovalo predvsem mlajše prebivalstvo, saj je bila njihova povprečna starost 32 let, 66 % iskalcev pa je imelo vsaj enega otroka.

Stanovanjski status in problemi avtonomnega in varnega uživanja stanovanja

V Sloveniji se pogosto pojavlja, da mlajše polnoletne kohorte prebivalstva nimajo samostojnega stanovanja ali pa si niso pridobile avtonomnega stanovanjskega statusa, marveč prebivajo v stanovanju staršev ali drugih sorodnikov. Ta pojav uporabljamo kot kazalnik neugodnega položaja mlajšega prebivalstva, saj posamezniku ne zagotavlja avtonomnega nadzora nad stanovanjem, pri odraslih osebah pa ovira tudi ustanavljanje samostojnih gospodinjstev.

Podatki o razširjenosti tega pojava so podani v tabeli 3. Pri tem je treba opozoriti, da tu uporabljamo takšno klasifikacijo stanovanjskega statusa, ki je primerna za merjenje obrav-

per dwelling and the average size of dwellings are considerably larger in these countries although the number of persons per dwelling is almost the same.

What is the situation of specific population groups with respect to inadequate useful floor space? Table 2 contains the data on the frequency of overcrowded dwellings. It is obvious that the groups aged between 25 and 34, which is also the period when families are most frequently formed, are most exposed to this problem. Overcrowded dwellings represent a great problem for single parent families. The most affected families are families with only one child.

However, in certain parts of the population the problems of inadequate housing are more evident and intensified. Thus the Ljubljana Housing Survey which included 5,500 people looking for dwellings has also shown the following: only half of these people have a kitchen which is not also used as a permanent bedroom area; in half of these families a child has a permanent bed in his/her parents' bedroom; the other half have no children or their children have a separate bedroom, 40 % have 8 m² or less of average useful floor space per person – which is considered to be the threshold of pathological overcrowding. Among those looking for dwellings most were young, with an average age of 32, and 66 % had at least one child.

Tenure and Problems of Independent and Secure use of Dwellings

It is very common in Slovenia for young adults to live with their parents or other relatives rather than in homes of their own, as householders in their own right. This phenomenon can be used as an indicator of the unfavourable situation young people find themselves in. Individuals do not have autonomous control over the place where they live and young adults are prevented from establishing independent households.

navanega pojava in se razlikuje od klasifikacije, ki jo običajno uporabljamo. Običajno namreč prikazujemo lastniško strukturo stanovanjskega sklada, v njej pa so zastopane naslednje kategorije: lastno stanovanje, javno / socialno najemno, privatno najemno in zadružno stanovanje. Naša klasifikacija pa upošteva pravni položaj posameznika, ki je opredeljen tako: med "najemnike" spadajo tisti, ki imajo najemni pravni položaj (oni ali pa njihov partner); med "(so)lastnike" tisti, ki so sami (so)lastniki ali pa njihovi partnerji; "pri sorodnikih" pa pomeni, da posameznik prebiva pri lastnih ali partnerjevih sorodnikih. Takšna klasifikacija pa je seveda primerna le za odrasle osebe.

Če neavtonomni stanovanjski status uporabimo kot kazalnik priložnosti za ustanavljanje novih samostojnih gospodinjstev in družin, se lahko vprašamo, ali se je ta status v obdobju tranzicije spremenil. Po podatkih ankete Kvaliteta življenja v Sloveniji, ki so podani v tabeli 3, se je ta pojav v zadnjem desetletju zelo razširil. To je bilo najočitnejše med kohortami v starosti 25-34 let: pred desetimi leti jih je imelo tak status 30 %, leta 1994 pa kar 41 %. Iz tega sklepamo, da so se v obdobju tranzicije možnosti za pridobitev stanovanja, obenem pa tudi možnosti za ustvarjanje novih družin, zelo zmanjšale.

V obdobju tranzicije se je občutno zmanjšal delež najemnikov, kar vi-

Tabela 3: Struktura starostnih kategorij prebivalstva po stanovanjskem statusu v letih 1984 in 1994 (v %)

	Najemnik / Tenant		(so)lastnik / Home owner and co/owner		Pri sorodnikih / Residing in relative's residence		Drugo / Else	
	1984	1994	1984	1994	1984	1994	1984	1994
15-24 let*/year	6.2	2.4	7.7	6.8	84.9	87.7	1.2	3.1
25-34 let/year	31.0	9.8	34.5	45.5	29.9	40.9	4.8	3.4
35-44 let/year	34.2	10.4	55.1	77.8	9.6	10.0	1.1	1.7
45-54 let/year	21.6	5.4	72.7	86.1	4.4	7.0	1.3	1.5
55 let in več/year +	21.0	8.4	68.1	80.9	9.9	7.9	1.0	2.8

Opomba: * leta 1984: 18-24 let.

Note: * in 1984: 18-24

Vir podatkov: Anketa Kvaliteta življenja leta 1984 in 1994; podatki za leto 1994 so uteženi z RGH utežmi.

Source: The Quality of Life survey in 1984 and 1994; the data for 1994 are weighted with RGH weights.

The data on the scale of this phenomenon is shown in Table 3. Note that we have used a tenure classification here which is suitable for measuring this particular phenomenon. This is not the classification which we usually apply. Normally we present the ownership structure of housing and include the following categories: home - ownership, public / social rental, private rental and co-operative housing. Our classification takes into account the individual's legal tenure whereby we distinguish between "tenants" having a leased legal tenure (themselves or their partners); "(co-)owners" who are themselves or whose partners are (co-)owners; "with relatives" means that an individual lives with relatives or with a partner's relatives. This classification is, of course, suitable only for adults.

If we use the non-autonomous tenure as an indicator of the opportunity for the establishment of new independent households and families we can ask ourselves whether this tenure has changed during the transition period. According to the data from the Quality of Life in Slovenia survey, presented in Table 3, this phenomenon has increased over the last decade. This is most evident among people aged between 25 and 34; ten years ago only 30 % had this type of tenure; in 1994 this had risen to as many as 41 %. One may conclude that housing opportunities and chances for new household formation have significantly

Table 3: Age groups according to tenure in the years 1991 and 1994 (in %).

dimo tudi v tabeli 3. V celotnem skladu stanovanj so se najemna stanovanja skrčila s 33 % v letu 1991 na 12 % v letu 1994. Menimo, da je tolikšno zmanjšanje števila najemnih stanovanj povzročilo, da so se stanovanjske priložnosti mlajšega prebivalstva zmanjšale. Domnevamo, da lastniška stanovanja niso mogla v celoti kompenzirati izpada cenovno dosegljivejših najemnih stanovanj. Tudi opozorila o potrebni "normalizaciji" (Lavrač, 1994) izražajo to, da takšna lastniška struktura stanovanj ni najboljša.

Poleg obsega pa se je spremenila tudi kakovost najemnih stanovanj. Najprej se je s privatizacijo zmanjšala kakovost najemnega sklada, saj so ostala predvsem manjša in slabše opremljena stanovanja (Stanovnik, 1994). Kakovost najemnega stanovanja pa se je spremenila tudi drugače: zmanjšali sta se varnost in trajnost uporabe stanovanja ("security of tenure"). Prej je bilo najemno (družbeno) stanovanje sinonim za trajno uporabo stanovanja in sorazmerno varnost, saj je prihajalo do odpovedi najemnega razmerja le izjemoma, najemnine v družbenih stanovanjih pa so bile regulirane in nizke. Po letu 1991 je to ostalo značilno za socialna in neprofitna najemna stanovanja (izjema je nedavno povišanje neprofitnih najemnin), vendar so se tema dvema kategorijama pridružile tudi druge, manj varne in cenovno dosegljive oblike najemnega stanovanja: službeno in profitno najemno stanovanje ter najem dela stanovanja, ki je last fizične osebe (prej znano kot podnajem). Tako sedaj najemno stanovanje vključuje oblike, ki segajo od cenovno zmernih in varnih do zelo neugodnih oblik, pri katerih je pravna zaščita minimalna ali pa je sploh ni.

V zvezi s tem se kažejo naslednji problemi:

- Del najemnikov je povsem zunaj zakonske zaščite, saj nimajo sklenjenih najemnih pogodb. Ocenjujemo, da je glede na celotno število število najemnikov takih primerov 18 % (Anketa Kvaliteta življenja v Sloveniji). Med iskalci stanovanj je to število znatno višje: po podatkih ljub-

decreased during the transition period.

In the transition period the proportion of tenants has considerably decreased as is evident from Table 3. The proportion of rental dwellings in total housing stock decreased from 33 % in 1991 to 12 % in 1994. In our opinion this reduction resulted in less opportunities for young people to obtain housing. We believe that home-ownership cannot completely compensate for the lack of affordable rental housing. This is also expressed in the warnings about the present tenure structure and the necessary "normalisation" (Lavrač, 1994).

Along with the reduction in the amount of available rental housing there has also been a change in its quality. Mostly smaller and lower quality units remained unsold after privatisation (Stanovnik, 1994). The quality of rental housing has changed in other ways too: the security of tenure has been limited. Rental (socially-owned) housing used to be a synonym for the permanent use of a dwelling and for relative security, because tenancy could only be terminated in exceptional cases and rents were regulated and low. After 1991 this remained characteristic of social and non-profit rental housing (the exception being the recent increase in non-profit rents) but these categories were joined by other less secure and less favourably priced forms of rental housing: company housing, profit rental housing and sub-letting. Thus rental housing now includes types of housing ranging from the moderately priced and secure to the extremely unfavourable where legal protection is minimal or does not exist at all.

Linked with this are the following problems:

- Some tenants are completely without legal protection, because they have not signed rental contracts. According to our estimates 18 % of the total number of tenants fall into this category (Quality of Life in Slovenia survey). Among those looking for

ljanske stanovanjske ankete je brez pogodbe 36 % najemnikov iskalcev, pogodbo za določen čas in neregulirano najemnino pa ima 47 % najemnikov iskalcev.

- Delovanje institucij, ki so zakonsko predvidene za varstvo najemnikov, ni deležno nikakršne pozornosti in poročanja, čeprav se pri njihovem zagonu nedvomno pojavljajo hude težave. Tu je najprej problem preprečevanja "oderuških najemnin" v najemnih stanovanjih, ki nimajo ne-profitne najemnine. Potrebne podatke v zvezi s tem naj bi zagotavljali občinski registri stanovanj, ki pa jih še le vpeljujejo. Nadalje, neznana sta usoda in delovanje občinskih svetov za varstvo pravic najemnikov, ki jih naj bi ustanovili. V Ljubljani, kjer je največje število najemnikov, takega sveta, recimo, še ni.
- Subvencioniranje najemnin se je po letu 1991 znatno zmanjšalo: leta 1990 je to obliko podpore prejelo 21000 gospodinjstev⁷, leta 1995 pa – po sicer nepopolnih podatkih⁸ – le 1170. Sistem subvencioniranja najemnin je usmerjen le k majhnemu številu prejemnikov denarne pomoči, ki jim pomeni to edini in dopolnilni vir preživljanja, ne zagotavlja pa tega, da bi stanovanjska najemnina ostala v mejah, ki bi bile za dohodke v gospodinjstvu še sprejemljive. Zato je del gospodinjstev najemnikov še naprej izpostavljen nerazumno visokim stanovanjskim stroškom, ki v sistemu socialnih transferjev še vedno ni priznan, čeprav lahko bistveno spremeni dohodkovni položaj gospodinjstva.
- Nujna stanovanjska pomoč, ki bi družini zagotavljala nastanitev v hudi stanovanjski stiski, v sistemu socialne varnosti ni institucionalizirana, čeprav sta deložacija in tudi odpoved najemnega razmerja ne samo zakonita, marveč ukrepa, ki ju tudi uporabljajo. Potreba po takem inštrumentu v stanovanjski politiki pa je še zlasti izrazita med tranzicijo, ko delovanje relevantnih institucij še ni utečeno (sveti za zaščito najem-

housing this figure is considerably higher: according to the data from the Ljubljana Housing Survey, 36 % of those looking for rental housing have no contracts and 47 % have a contract for a limited period and unregulated rent.

- No attention is devoted to (and no reports are written on) the functioning of institutions being legally introduced to monitor and protect tenant' rights, despite the fact that there are undoubtedly many difficulties in the initial phases of the development of these institutions. The first problem relates to the prevention of "exorbitant rents" in rental housing which does not have a non-profit rent. The municipal housing registers which are being introduced should provide the necessary data. We do not know much about the functioning of municipal councils with respect to the protection of tenant' rights. In Ljubljana, for example, where the number of tenants is highest, such a council has not yet been established.
- Since 1991 there are have been considerably less subsidies for rents; in 1990, 21,000 households⁷ received this form of support, in 1995 – according to incomplete data⁸ – the figure was only 1,170. The system of subsidised rents is orientated towards a small number of recipients of cash assistance for which this is their only and or supplementary income but it does not ensure that the rent remains within the limits acceptable for the income in a household. Therefore a number of tenant households are still exposed to unreasonably high housing costs which are not recognised by the system of social transfers, even though these costs may significantly change the disposable income of a household.
- Urgent housing assistance which could provide accommodation for families with acute housing is not institutionalised. At the same ti-

nikov, stanovanjska zbornica, začetni primanjkljaj socialnih in ne-profitnih najemnih stanovanj, nesoglasja pri denacionaliziranih stanovanjih itd.). Menimo, da v teh okoliščinah večkrat prihaja do hudih stanovanjskih stisk, vendar pa se zaradi kulturnih in klimatskih razmer le izjemoma kažejo tudi navzven, na primer kot klasično brezdomstvo t.j. prenočevanje zunaj stanovanja (na cestah, v parkih itd.) ali v zavetiščih za brezdomce. Podatkov o brezdomcih v ožjem ali širšem pomenu pri nas ne ugotavljamo sistematično, prav tako pa tudi ne spremljamo reševanja teh problemov. V Ljubljani je brezdomcev približno 300⁹, število ležišč v zavetišču za brezdomce pa je 22. Vendar pa sta brezdomstvo in zaščita za brezdomce tipično individualna pojav. Tega, kako rešujejo hude stanovanjske stiske družine, ne vemo. Domnevamo pa, da je pri tem pomembna pomoč socialnega omrežja (začasno prebivanje pri sorodniki, znancih itd.), ki pa je večkrat možna le, če se družina (začasno) razide. SKLEP Menimo, da razmere v najemnem stanovanjskem sektorju močno omejujejo stanovanjske priložnosti družin, zlasti v fazi njihovega nastajanja in zgodnejših cikličnih obstoja. To ne prizadeva le varnosti otrok, marveč verjetno prispeva tudi k temu, da se ljudje odločajo za otroke v kasnejših letih. Najemno stanovanje lahko s svojimi manjšimi stroškovnimi zahtevami in možnostjo začasne uporabe omogoča zelo primerne razmere v prvi fazi nastajanja novega gospodinjstva in družine. To pa velja le, če je stroškovno in glede na varnost uporabe primerno regulirano.

Sklep

Menimo tudi, da je "tranzicijski šok" vzvezi z najemnimi stanovanji so-razmerno močen, kaže pa se tudi v neustreznem delovanju novoustalovljenih institucij, ki naj bi uravnale njihovo vlogo (sveti za varstvo pravic najemnikov, stanovanjska inšpekcija, informacijsko spremlja-

me, eviction and termination of lease are legal measures which are actually being applied. The need for such an instrument in housing policy is especially extreme during the transition period when the relevant institutions are not functioning properly (councils for the protection of tenants, housing chamber, the initial lack of social and non-profit rental dwellings, discord linked with denationalised dwellings, etc.). We believe that under such conditions cases of urgent housing need occur more often yet are rarely manifested – (because of cultural and climatic reasons) – as classic homelessness, i.e. people sleeping outside (in the streets, parks, etc.) or in shelters for the homeless. The data on homeless people is not systematically collected in Slovenia. Neither is the tackling of the problem properly monitored. There are around 300⁹ homeless people in Ljubljana and there are only 22 beds available in the shelter for the homeless. However, homeless people and shelters for the homeless are an individual rather than family phenomenon. We do not know how families solve their housing crises. We assume that the assistance provided by the social network plays an important role (temporary residence with relatives, acquaintances, etc.), which is often possible only if the family is separated.

Conclusion

In our opinion conditions in the rental housing sector place a significant restriction on the housing opportunities for families, especially in the case of young families. It does not only affect children's security but it probably also contributes to the fact that people decide to have children later. Rental housing can, with its lower cost and the possibility of temporary use, provide very suitable conditions for the first phase of the formation of a new household and family. This is only true if it is suitably regulated in terms of costs and security. We believe that the "shock of transition"

nje trga najemnih stanovanj, nujna stanovanjska pomoč itd.), obenem pa tudi varnost pri njihovi uporabi.

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with respect to rental housing is quite severe and also evident in the inappropriate functioning of newly established institutions which should regulate it (council for the protection of tenant' rights, housing inspection, information monitoring of the rental housing market, urgent housing assistance, etc.).

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Opombe

- ¹ Besedilo je dopolnjena verzija eksperte z naslovom Stanovanjska problematika z vidika zadovoljevanja potreb družin, ki jo je naročil Slovenski odbor za UNICEF, uporabljena pa je bila za Analizo položaja otrok in njihovih družin v Sloveniji.
- ² 102. člen Stanovanjskega zakona Republike Slovenije
- ³ 91. člen Stanovanjskega zakona Republike Slovenije
- ⁴ Osnutek Nacionalnega stanovanjskega programa 1994, str. 21; podatek velja za obdobje do aprila 1994.
- ⁵ Mandič, S. (1994): Obdelava in interpretacija podatkov Ljubljanske stanovanjske ankete; Ljubljana: FDV.
- ⁶ Pravilnik o pogojih in merilih za pridobitev socialnih stanovanj v najem Stanovanjskega sklada ljubljanskih občin. Pravilnik temelji na republiškem Pravilniku o merilih za dodeljevanje socialnih stanovanj v najem, Uradni list RS, št. 18/92.
- ⁷ Letopis o zdravstvenem in socialnem varstvu v Sloveniji, Ljubljana 1991; str. 156.
- ⁸ Evidenca Ministrstva za delo, družino in socialne zadeve aprila 1995; evidenca zajema 47 od 58 občinskih Centrov za socialno delo.
- ⁹ Ocena Oddelka za zdravstvo in socialno varstvo Mestne občine Ljubljana, septembra 1995.

Notes

- ¹ This text is the revised version of the paper "Housing Problems from the Standpoint of Fulfilling the Needs of Families" commissioned by the Slovenian UNICEF Committee and used for the Analysis of the Conditions of Children and their Families in Slovenia.
- ² Housing Act of the Republic of Slovenia, Article 102
- ³ Housing Act of the Republic of Slovenia, Article 91
- ⁴ Draft of the National Housing Program 1994, p. 21; the data is for the period until April 1994.
- ⁵ Mandič, S. (1994): Processing and Interpretation of the Data from the Ljubljana Housing Survey; Ljubljana, Faculty of Social Sciences.
- ⁶ Rules on Conditions and Criteria for the Acquisition of Leased Social Dwellings of the Housing Fund of the Ljubljana Municipalities. These Rules are based on the national Rules on Criteria for the Allocation of Leased Social Dwellings, The Official Gazette of the Republic of Slovenia No. 18/92.
- ⁷ Yearbook on Health Care and Social Welfare in Slovenia, Ljubljana 1991; p. 156.
- ⁸ Data base of the Ministry of Labour, the Family and Social Affairs, April 1995; Data base comprises 47 out of 58 municipal Centres for Social Work.
- ⁹ The estimate of the Department for Health Care and Social Welfare of the Ljubljana Town Municipality, September 1995.

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