

# SENIOR HOUSING IN THE SLOVAK REPUBLIC

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**Abstract:** *Housing of seniors is very non-unified in the Slovak Republic. As a central government, the state has delegated much of the competence in the area of senior housing to local governments in the form of delegated competences. This is also the case for the third sector, which is involved and uses state support for its activities. There is no advanced form of retirement facilities network. However, it is not only important that seniors only passively use the assistance of the state in case of dependence on care, but the social policy of Slovakia should aim to active form of social secure, lead elderly to their own responsibility and help them to financially cover acceptable housing. This is endangered by low pensions, income and expenditure structure of retirement households. New challenges in the future include the creation of social enterprises and senior parks. The purpose of this article is to map the above aspects and point out possible innovations and examples of good practice.*

**Keywords:** *Financial Situation, Social Services, Central Government, Municipalities, Third Sector.*

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## 1. INTRODUCTION

Seniors' housing is a challenge for today and the future. The aging population in Slovakia is projected to be significant and the country will be one of the oldest in Europe. All these factors will require solutions in this area at all levels, comprehensively involving public administration at national, regional and local levels because Slovakia has a significantly decentralized system of country governance. Also, important is the engagement of the third sector and its cooperation with the state. However, appropriate legislation is needed for this.

## 2. FINANCIAL SITUATION OF SENIORS AND HOUSEHOLDS STRUCTURE

The housing structure of the population of the Slovak Republic shows a high proportion of own dwellings. The most extensive survey of ownership of houses and flats is during the census in the Slovak Republic. There are other surveys that are sometimes based on estimates. The last census of 2011 shows the following structure. In its databases, the Statistical Office does not distinguish the structure of ownership relationships in dwellings related to age groups, therefore aggregate data are presented without taking into account the seniority of the population. The total number of granted citizens of flats is 1 669 903. If we redistribute them according to the relationship of ownership and inhabitant of the flat, then 86,1% of the flats are inhabited by the owner, 2,34% of the flats are inhabited by tenants, 4,12% of the population lives in the other form and 3,78% of people did not state the legal form of ownership. Of the total number of dwellings, 45,78% are dwellings in family houses or villas. (Census of population, houses and flats, 2011) Those who are only co-owners are included into group of dwelling-owners and it is sufficient that one member of the household is the owner or co-owner. Rental housing must be for repayment and under a lease agreement. Cooperative housing is managed by building housing cooperatives, not by other cooperatives. Other forms include e.g. flats for free use. (Fakty o zmenách v živote obyvateľov SR, 2014, p. 14 – 16)

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The structure of households in Slovakia is recognizable from the simulated data processed most recently in the Survey on Income and Living Conditions of Households in the Slovak Republic.

**Table 1.** Structure of households in the Slovak Republic with special regard to seniors

Selected data	TYPE OF HOUSEHOLD				
	One-person household	Without dependent children			Other households
Two-member household - both under 65 years of age		Two-person household - at least one of them aged 65 and over			
Number of households	366 623	250 320	228 370	296 585	710 163
Number of persons	366 623	500 640	456 740	1 037 389	2 990 619
Therefrom number of pensioners	227 552	75 038	373 875	216 941	176 998

**Source:** EU SILC 2018 Survey on Income and Living Conditions of Households in the Slovak Republic

It should be noted in the following table that the retirement age in Slovakia is currently around 62 years or less depending on gender and the number of raised children. (Dôchodkový vek od roku 2020, 2019) There is also the early retirement possibility. The structure shows that the proportion of pensioners in the group of two-member households and at least with one person over 65 is 81,86%. One-person senior households get second place in the ranking with a share of 62,07%. Two-person households with members under 65 years also report retirees, also because of the before mentioned fact of retirement earlier than 65 years. 5,92% of pensioners live in households with dependent children. (EU SILC 2018, 2019)

In order to know the housing situation, it is necessary to take into account the income and expenditure of pensioners. According to the results of the last survey of 2018, it is clear that pensioners' households have a total gross income of 456,76 EUR per month per person. To compare the households of the employed, where higher number of the dependent persons like children, the income is 599,38 EUR per month per person. The national average is 549,11 EUR per month per person. In pensioners' incomes the largest share is in old-age pensions of 366,76 EUR per month and per person. (DATAcube, 2019) It should be noted here that, according to the pension system, not every citizen is entitled to a retirement pension when he / she reaches retirement age. This may be the case, for example, if the number of years of senior insurance is insufficient. Even though these citizens are statistically classified as pensioners, they do not receive an old-age pension and distort the monitored data on the income structure. The real average old-age pension according to the data of the Social Insurance Agency as of January 2020 is 477,14 EUR after the increase compared to the previous period. (Priemerná výška vyplácaných dôchodkov, 2020) Of the other pensioners' incomes, other social income of 446,26 EUR per month and person is significant. It can be inferred that pensioners are highly dependent on the social system. Its income is not taxed, with the result that the difference between gross and net total income is 6,69 EUR, while the average difference value of households of employees is 108,99 EUR.

The other side of the budgets is expenditure. The following table provides an overview of averaged expenditure per month and per person according to the survey of the Statistical

Office which concerns households of seniors and the average household in Slovakia.

**Table 2.** Structure of household expenditure on housing in EUR per month and per person in 2018

		All households	Pensioners households
<b>TOTAL</b>			
<b>Housing, water, electricity, gas and fuels</b>		<b>65,99</b>	<b>82,28</b>
therefrom	Rent for housing	4,97	1,75
	Regular dwelling maintenance	5,11	4,46
	Other housing services	16,33	22,18
	Electricity	14,13	17,83
	Gas	11,36	16,37
	Fuels	3,92	5,11
	Hot water and central heating	10,18	14,58

Source: ŠÚSR DATAcube

Seniors achieve a high share of housing-related expenditure of 23,07% of total expenditure, it represents 16,29 EUR per month and a person higher volume of finance than the average statistically observed household. Rents are low in both groups (average and retirement households), which is affected by the above-mentioned share of housing in their own dwellings, and for seniors it is lower due to past socialist policy, when the population was led to buy or build their own dwellings. The higher energy payments are also influenced by the nature of the house, where energy efficiency and economy were not emphasized in the case of previously built buildings.

Out of other items of personal expenditure of seniors, the highest share is represented by expenditure on food and non-alcoholic beverages with a share of 25,6% in total expenditure, followed by transport and other expenditure in the range of 6 – 7%. Other budget items are below 5%.

### 3. STATE AID AND LEGISLATION

The Slovak Republic has created a legislative framework for direct support and solutions of seniors' housing. The main law is the Social Services Act, (Law n. 448 / 2008) which specifies social services, which include housing assistance. A person which reaches retirement age is considered a person in an unfavorable situation and is entitled to allowances or specific social services. Especially long-term housing services will be discussed for the purpose of this article. It is necessary to differentiate to what extent the person being assessed is independent and to what extent he / she is dependent on a specific service, which aims to create prevention or to directly deal with a crisis situation.

### 4. SOCIAL FACILITIES FOR PERSONS WHO HAVE REACHED RETIRED AGE

In Slovakia, it is differentiated whether an individual has not reached retirement age and supportive housing can be provided, but if he / she has already reached this age, the facility for seniors is primarily intended for him / her. Firstly, the degree of dependence on social services must be at least 4 out of 6. The scale of calculation of the degree of dependence on social services is calculated as the sum of points from different social areas of life, e.g. movement on the plane, movement on the stairs, orientation in the environment, personal hygiene, dressing, eating and drinking regime. For the fourth degree of reliance, the average extent of dependence is more than 6 hours per day. There are also exceptions where residence in this type of facility may be

provided for other unspecified reasons. (Law n. 448 / 2008) This supplement can have both a positive and a negative impact. On the one hand, cases that rationally should be included into provision of this service, even they do not have a level 4 or more, will be covered, on the other hand there is scope for system abuse and unauthorized allocation of space in the facility. These exceptions from practice include maltreatment, abuse of various kinds, loss of home, health or life threats. (Ponuka sociálnych služieb, 2020) The facilities for seniors, among the citizens of Slovakia formerly known as retirement homes or peace rest homes provide social counselling, rehabilitation, accommodation, meal, room equipment, cleaning, washing, personal assistance, nursing care, leisure activities. These facilities can provide services for up to 40 citizens per building. For comparison, the supporting housing facility allows to provide services for a maximum of 24 clients in a separate building under the condition of 2 housing units, otherwise only for 12 clients. (Law n. 448 / 2008) In this way, the overall targeting of the state's social policy is ensured in order to give preference to housing of a family nature over mass housing in large-scale facilities in state social facilities.

Specialized facility is another type of social service focused on long-term housing. It is specific in that it specializes in a specific area and group of clients. The client has a minimum degree of dependence of 5 and suffers from a specific disability, e.g. Alzheimer's disease, Parkinson's disease, dementia of various types of etiology, AIDS, multiple sclerosis, schizophrenia, pervasive developmental disorder. The services provided at the facility are similar to those at the senior facility. In a specialized facility, not only seniors, but also clients of all ages can be located. They are multi-generation facilities. For this reason, some also provide education and training, especially for children in youth and the development of work skills.

Nursing service facilities are similar in nature to the above-mentioned types of social services in the housing sector, but are primarily intended for individuals who rely on nursing services, but this service cannot be provided to them properly in their own home or apartment.

In addition to these facilities, there are others that serve for provision of nursing services and have short and temporary nature of accommodation, or serve only on an outpatient basis and clients visit the facilities on a daily basis. (Law n. 448 / 2008)

## **5. SPECIAL PURPOSE HOUSING AND SOCIAL HOUSING**

Another option and tool, especially for local governments, is to purchase houses with special purpose flats. Under the legislation of the Slovak Republic, these flats can be used for the provision of care services. (Law n. 189 / 1992) A distinction must be made from special purpose dwellings given as dwellings for certain job positions, diplomatic dwellings and others which are not in social nature. These houses are designed for those whose health condition allows independent living. Cities have the right to determine their own conditions for such housing. For example, the city of Nitra, one of the eight regional cities, requires the applicant to have a permanent residence in the city for at least two years. This housing is intended for old-age pensioners, early retirement pensioners and people with severe disabilities and are over the age of 50. It should be added that this is not a social services facility pursuant to Act no. 448 / 2008, as mentioned above. (Prideľovanie bytu osobitného určenia alebo bytu v dome osobitného určenia, 2020)

It may be a problem that not all municipalities have treated the issue of social housing in one document. 66% of municipalities deal with this area in the economic and social development

plan, 29% in the housing development program, 18% are in the process of solving the problem, in 13% of municipalities there is no official document addressing social housing and 8% have this area included in the program declaration. (Suchalová, Staroňová, 2010)

The use of the above-mentioned housing units would at least partially make easier the situation. For example, in the capital city of Bratislava, 1135 clients are placed in the municipal facilities for seniors and 2025 citizens are included in the waiting list. (Zariadenia pre seniorov, 2019)

For rented flats, the situation from Bratislava can be used. The conditions can be partially adjusted by the municipalities at their own discretion and for this reason it is not possible to fully generalize and specify the situation in each municipality. The rented flats of the city of Bratislava belonging directly to the city are not only available to pensioners, but many seniors qualify the conditions for housing set by the municipality. You must have been resident for at least 5 years before applying, you must have an income of at least 1,2 times the living wage level and you cannot own or rent another housing unit. (Nájomné byty mesta, 2020) A special group of rental apartments is the House for the Elderly, where the tenant must be at least 50 years old. As of 2019, there are 872 rental apartments in Bratislava and others are prepared. (Hlavné mesto odovzdá Bratislavčanom nové nájomné byty, 2018) There are approximately 50 persons in the waiting lists for renting a municipal apartment. This is only approximate because the city does not update the lists on the same date. (Poradovníky žiadateľov o nájom obecného bytu, 2020) A special group of seniors are the restitutes who had to leave the flats because they acquired them under socialism from the state, but these flats were often acquired in a non-market way from the original owners who registered in the democratic republic and recovered them. In this case, the city must, according to law no. 260 / 2011 provide substitute housing for example in their rental apartments. If the city does not have this option, it must refund the restitutioner for the difference between market and regulated rent. (Law n. 260 / 2011)

## 6. PROVIDERS OF SOCIAL SERVICES AND FINANCING

Social service providers are divided into public and non-public. The main public service provider is a municipality, a legal entity established or founded by a municipality and, in certain specific cases, by a higher territorial unit. Other providers are non-public and may be foreigners, whether they are from or outside the European Union. If it concerns e.g. more difficult to implement or costly project, it is possible to create a partnership of entities. This partnership can be combined with private entities in cooperation with the municipality, it means a combination of public and non-public service provision.

The position of municipalities is partly regulated by law, where minimum standards and obligations are set, and partly they are left with decentralized independence. Municipalities have a duty to set up the availability of social services, in our case a place in a facility for seniors, a specialized facility or a care nursing facility. The client has a choice between facilities and providers. In reality, this choice can be very limited if the municipality has only one device of its kind. The specific facility does not necessarily have to be set up by the municipality, but it may also be a non-public provider whose service is negotiated by the municipality and the facility does not have to be located in the territorial district of the municipality. In case of danger of the life and health of the person, the municipality must immediately provide the appropriate social service. Importantly, the primary responsibility for the situation remain on the person himself, and assistance should be given firstly by a close person, in this case by relatives. (Law n. 448 / 2008)

Municipalities have the right to associate and form common municipal offices. Slovakia is fragmented at the lowest government level into thousands of municipalities and the situation is partly reminiscent of France. Some municipalities do not reach even 100 inhabitants and thus have lower incomes, because the incomes of municipalities depend mainly on the number of inhabitants and at the same time the financing does not fully reflect fixed costs. These facts jeopardize the financing of social services and, for a small number of municipal officials, there is a lack of practitioners. In Slovakia, therefore, common authorities co-exist alongside the original municipal authorities and are specialized according to areas of competence, such as construction or social work.

In practice, the aforementioned common social services municipal offices deal with the above-mentioned social services and social housing. The inhabitants can turn in the need of social counselling, administration, and the solution of socially unfavorable life situations. Joint municipal offices communicate with the Social Insurance Agency, the Office of Labor, Social Affairs and Family, health insurance companies, health care providers and support the integration of citizens and others. (Spoločný obecný úrad pre zabezpečenie sociálnych služieb, 2016)

**Table 3.** Number of providers of selected social accommodation services in the Slovak Republic

	Form		Provider	
	annual	short-term, ambulant or other form	public	non-public
<b>Facilities for seniors</b>	494	12	223	283
<b>Specialized facilities</b>	249	45	161	133
<b>Nursing service facilities</b>	141	6	78	69

**Source:** Ministry of Labor, Social Affairs and Family: Central Register of Social Service Providers

Table above shows the structure of providers of selected social services aimed at providing accommodation for pensioners. It does not include the number of beds, as the Ministry of Labor of Social Affairs and Family of the Slovak Republic refused to provide this data in the required form for technical reasons. Only providers not deleted from the register of social service providers are included in the table. These facilities are located throughout the Republic. Their even allocation is important because the municipality must have a contracted provider for its residents if it does not have or does not establish the facility itself. If municipality makes a contract, it must also contribute financially. The purpose of this reimbursement is to ensure that the service provider has covered at least the minimum current expenses and, at the same time, if the client / recipient of the service has not sufficient revenue to pay for the service, he is not forced to remain without the necessary care. (Podmienky a spôsob výpočtu finančného príspevku v rozpočtovom roku 2018, 2018) The number of non-public providers is 485 and exceeds the number of public providers, in which there are 462 in the types of examined facilities. There are 6994 providers of all kinds of social services throughout Slovakia regardless of whether they are public or non-public. (Centrálny register poskytovateľov sociálnych služieb, 2020) It is important to ensure that these facilities are naturally distributed throughout the Republic, therefore problems with accessibility and lack of seats in certain regions are eliminated, which is difficult to predict with certainty in advance.

Funding is based on several components - contribution from the municipality, payment from the recipient of social services, contribution from the state budget for the provision of social servic-

es, gifts and others. Contributions from the state budget no longer distinguish whether they are public or non-public providers. (Law n. 448 / 2008) According to the Order of the Government of the Slovak Republic, the per capita allowance is set at the following amount.

**Table 4.** The amount of the financial contribution from the state budget for the provision of social services in 2020

The dependence degree of a natural person on another natural person assistance	Amount of financial contribution for the provision of a residential form of social service in a social service facility per month per place
4 <sup>th</sup> degree	312 EUR
5 <sup>th</sup> degree	442 EUR
6 <sup>th</sup> degree	546 EUR

**Note:** Only contributions from the 4th and higher degrees of dependence are listed, because at lower degrees these services are not normally provided.

**Source:** Government Decree n. 175 / 2019 determining the amount of the financial contribution for the provision of social services in social service facilities for natural persons who are dependent on the assistance of another natural person and for natural persons who have reached the age necessary for retirement pension for the year 2020

## 7. NATIONAL PROGRAM OF ACTIVE AGING

The Ministry of Labor, Social Affairs and Family of the Slovak Republic has prepared the National Program of Active Aging for 2014 – 2020, focusing on individual aspects of the pensioner's life. Dignified housing is a basic necessity of life and an important determinant of quality of life. Under the Housing Development Program, municipalities have the possibility to apply for a subsidy for the purchase of rental apartments with floor area up to 80 m<sup>2</sup> for standard flats and up to 60 m<sup>2</sup> for lower standard flats, but these areas limits do not apply to barrier-free flats. (Národný program aktívneho starnutia na roky 2014 – 2020, p. 39 – 41) These dwellings are part of the municipalities housing fund as rental dwellings which have been mentioned above. An authorized natural person which can apply for these flats is a person with monthly household income up to a maximum of three times the subsistence living level, or four times the subsistence living level if a person with a seriously disabled or dependent child lives in the household. (Law n. 443 / 2010)

Three measures, actions have been developed under the National Program of Active Aging:

1. Prepare support for the construction of rental apartments under the Housing Development Program and the State Housing Development Fund in accordance with the state budget;
2. To motivate towns and villages in the construction of rental apartments for socially endangered groups by providing support tools such as subsidies, soft loans and other incentive measures;
3. Promote measures to increase energy efficiency in housing, as this reduces the costs of users and therefore increases the availability of housing. (Národný program aktívneho starnutia na roky 2014 – 2020, p. 39 – 41)

## **8. EXAMPLES OF GOOD PRACTICE FROM ABROAD AS POSSIBLE INNOVATIONS FOR THE HOUSING SYSTEM IN SLOVAKIA**

The following project was implemented in Italy in the town of Aldeno, in the province of Trento, and is based on the rebuilding of old apartments and the construction of 23 new housing units and the preparation of a new housing model based on mixing different age groups from young couples to seniors within the complex. In deciding who gets housing, income testing, competence and willingness to live in a multi-generation environment, professional skills, previous volunteering and civil engagement were used as the criteria. Practical and safe care was taken in the construction of the dwellings. The complex also includes non-residential premises designed for social events and maintaining cohesion among residents, shared kitchen, gym. The result is also the regeneration of the whole urban environment, strengthening the principles of mutual assistance and solidarity. (Preparing the future, 2012, p. 11)

The network of senior parks in the Czech Republic was built by the private sector. Initially, the founder of the project needed to provide barrier-free housing for his parents and gradually created a whole system of retirement homes. Currently, there are six functional senior parks and three are under construction. The dwellings are concentrated together in one area where pets can be kept. Clients have separate barrier-free apartments with kitchens. There are provided leisure activities and there is no schedule of the day for residents. Housing units surround the atrium and parking spaces are also available. An important fact is that the project is not a nursing service. Although it is possible to order assistance services, but this system is based on the autonomy of the center residents. They pay rent monthly. (Bydlení pro seniory, 2020)

In the Netherlands, in Houten, another project for the combined housing of seniors and young mothers was prepared and implemented. The complex consists of 17 apartments, of which 13 are reserved for young mothers and teenage girls who need temporary independence and support. Another 4 housing units are designed for seniors who help as good neighbors and support young women and mothers according to their possibilities, e.g. they can give good life advice, assistance. The project also includes a training center for young mothers. Pensioners partially fulfil the role of supervisors, and by activating them, senior lives take on a new dimension of solidarity and it is benefit for society, while at the same retired residents receive appropriate housing. Certainly, this type of housing for seniors requires independence and a sufficiently good level of health. (Preparing the future, 2012, p. 19 – 20)

## **9. CONCLUSION**

In Slovakia, several possibilities of securing housing for seniors have been created. Most often it is own housing. The state enters into the provision of assistance when an individual is not able to secure dignified housing on its own, but before that, the state seeks to provide assistance by nursing services in the place of residence of the senior. This applies if the reason is unfavorable health. The Slovak Republic has established a network of facilities where clients are placed on the basis of an assessment of their condition and needs which they are unable to provide themselves. These services are also provided to a significant extent by the third sector, which is, however, bound by legislation and, therefore, not motivated to innovative solutions. It would be very suitable to take interesting approaches from abroad, where, unlike Slovakia, in some cases, the senior receives social service, but it is not so much institutionalized and mass, and in given types of housing the seniors receive only those services which they need. However, this



would require a change in funding, where the facility currently receives a universal package depending on dependence, which only partially differentiates clients based on their real needs. Cooperation between local governments and the third sector offers the possibility of streamlining the allocation of social services, which is similar to good experience, when the state was decentralized and thus was transferred part of the social competences in the area of senior housing to local governments.

On the issue of funding, the future will show how following generations and the welfare system of the state can cope with demography while ensuring sufficient resources for dignified old age. Currently, housing-related expenditures reach larger share for seniors than other types of households. Here, it must be ensured that this high share does not increase in the future, in particular to the detriment of other budget lines which are necessary to life. On the other hand, the cost of housing is covered by income that is tax exempt in Slovakia.

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