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THE IMPACT OF REAL ESTATE MAINTENANCE COSTS ON THE POTENTIAL RESETTLEMENT OF ELDERLY PEOPLE: THE CASE OF SLOVENIA

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The article focuses on the question how maintenance costs impact the potential resettlement of elderly people into suitable accommodation units. In Slovenia, more than 80 percent of households own their own homes, and among these more than 60 percent of owners are over 65 years of age. The main instrument used to measure their opinions was a questionnaire which 471 participants over 65 years of age were asked to complete. The main conclusion is that despite high maintenance costs, Slovenian participants would not sell their property under any circumstances, not even in return for a better-quality living environment. Their attachment to the environment in which they live is extremely high. They prefer to solve problems related to maintaining rather than moving to a more suitable home or environment. We explain this to be due to their strong social affiliation to the micro-environment, strong intergenerational attachment, and the reluctance of Slovenians to migrate.

Keywords: elderly, maintenance costs, resettlement, real estate, demographic characteristics, Slovenia



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INTRODUCTION

The number of elderly people in Slovenia has been growing. Experts believe that our society is not quite ready for ageing, and that many problems could arise in the process of ageing (Krajnc, 2012). By 2060, the proportion of persons aged at least 80 years and over (80+) will increase from 3.5 percent to 14.1 percent, i.e., from 71,200 to 249,500 inhabitants (SURS, 2017). This will also affect the housing policy. Ageing of the population does not appear to be a process that should be avoided by societies, but as one that should be understood and which requires the adaptation of social institutions and services (Kerbler, 2011). One of the responses of society is the idea that elderly people should be guaranteed the longest possible stay in their home environment, where they would be able to live as freely as possible and with the highest possible quality of living. Active ageing, a society for all ages, and independent living services are concepts that have in recent years been the main themes of research programmes and strategic plans in European countries (Kerbler, 2011). But how are the high costs of maintaining one's own property affected by this?

The vulnerability of elderly people could be associated with a potential lack of financial resources. The 60 percent poverty threshold is linked to the living standard within the respective national context (AGE Platform Europe, 2012). The same source also states that the situation of the elderly in the eastern part of Europe is significantly worse than the situation of the elderly in Western Europe due to varying purchasing power.

With this awareness in mind, our research focuses on Slovenia. More than half of Slovenian households are faced with overpayments related to housing. Some Slovenian households are financially overburdened, and are consequently unable to maintain their own housing, which leads to a decline in housing assets (Ćosić, 2011).

James and Saville-Smith (2015) note that in most of the observed countries, maintenance costs consisting of minor repairs, running costs, and own stock of financial assets are essential for older people. For this reason, researchers recognise the importance of encouraging and assisting the elderly in managing these costs in order to maintain decent living conditions (Bridge & Flynn 2003; Mullins, Beider, & Rowlands, 2004). Without this assistance, many elderly people may find themselves in a situation where they will not have the resources to maintain their homes. Unsupported homes lead to poor living conditions, harmful living conditions, and especially among elderly residents, this can result in increased

illness, stress and injuries (Leather, 2000; James & Saville-Smith, 2015). Elderly persons with low incomes are most susceptible to such conditions. In many observed countries, low income in retirement is sufficient for a normal life. Particularly the countries of Eastern Europe are characterised by small population mobility, deep attachment to real estate, which, also due to its size (children have moved out), represents a major maintenance cost (e.g., heating). A number of studies have pointed out the problem of lower rates of residential mobility in Slovenia (Mandič, 2018; Mandič & Filipovič Hrast, 2018). A comparison of mobility made in 2000 between young persons and those over 65 years of age showed that only 4 percent of the elderly moved, while the percentage of younger persons who moved in the same period was close to 15.6 percent (Cagney, Browning, Jackson, & Soller, 2013).

The reason for our research is the fact that more than 80 percent of households in Slovenia own their own homes, and among these more than 60 percent of owners are over 65 years of age (SURS, 2017). The World Health Organization has determined that late adulthood begins after the age of 65 (Majer, 2015), which is why we refer to this age limit in our survey.

"AGEING IN PLACE" AND MAINTENANCE COSTS

According to literature, we refer to "ageing in place" when an elderly adult is staying in their current dwelling where they feel at home and to which they attach social and emotional meanings (Harper & Bayer, 2000; Greenwald & Associates, 2003; Secker, Hill, Villeneuve, & Parkman, 2003; Wylde, 2008; Roy, Bube, Despres, Freitas, & Legare, 2018). The choice between staying at home and moving to a more supportive home or environment is, for the elderly, in most cases closely linked to a sense of losing autonomy and helplessness (Parry, Vegeris, Hudson, Barnes, & Taylor, 2004; Burholt & Windle, 2007; Imamoglu, 2007; Roy et al., 2018). An important attachment of the elderly to the built environment, to the social environment and social infrastructure to which they are accustomed, has been recognised and therefore should be taken into account. That is why we emphasise the importance of adapting dwellings and social infrastructure to elders within their current living environment with which they are familiar and accustomed to. Ramovš (2013) highlights the risk factors at the social and cultural levels: elderly persons becoming weak and dependent, eroding family ties between generations, systems of inheritance and land rights affecting the distribution of power and material goods in the family, migration of young couples leaving their elderly parents to themselves, especial-

ly in societies where young people have traditionally taken care of the elderly, and lack of funds to pay for care.

Living in one's own home has many positive effects that are especially beneficial for the well-being and psycho-physical condition of elderly people. According to Maisel, Gable, and Strachman (2008), studies have shown that independent living promotes successful ageing by improving health, life satisfaction, and increasing the self-esteem of the elderly, which can delay the transition of elderly people to the institutional form of stay.

Elements of the built environment affect walking behaviour, which also affects driving behaviour, and land-use patterns are also important. The environment affects in different ways and is strongly connected to accommodation itself (Grum, 2017). The building environment affects property and vice-versa. If the living environment (neighbourhood) is developed, orderly, clean and well-maintained, it is also expected that each individual residential building be properly maintained, in harmony with the neighbourhood, and compliant with the built environment in which it is located (Grum, 2017). However, the environment usually affects the level of expected (or required) maintenance of the building itself (well-maintained infrastructure usually requires well-maintained accommodation facilities, otherwise the image of the neighbourhood is inconsistent and the welfare of users deteriorates) (Grum, 2017). The relocation of elderly persons is often seen as a traumatic experience (Kerbler, 2012). They do not even want to think about resettlement. This was confirmed by a telephone interview conducted by Sendi, Černič Mali, Jakoš, and Filipovič Hrast (2003), who found that the highest share of those who would relocate is in the age span of 50-55 years (27 percent); this percentage declines with each subsequent age group. The share of elderly persons aged 80 years and over who considered relocation was thus only 8 percent. In general, less than a fifth of elderly people in Slovenia have thought about relocation (18 percent). This is particularly problematic for people who are old. Sendi and others (2003) found that as people age, they are increasingly seeking to have people of the same age in their vicinity. The main problem associated with the elderly living in their own homes is the maintenance costs of the property (including running costs, annual costs – insurance, tax liabilities and the like – and other maintenance costs), especially for those with lower incomes (Sendi et al., 2003). Grum and Temeljotov Salaj (2016) report that one third of the elderly who are between the ages of 54 and 60 spend on average 30 percent of their monthly income to maintain their homes, while those over 85 years of age spend even more than half of their monthly income for this purpose. In addition, elderly people mostly live in older

dwellings, which is due to their unwillingness to relocate. Since maintenance costs usually increase rapidly with ageing real estate, the owners of older properties are faced with the risk of rising maintenance costs. Many elderly people, especially those who live alone, just barely cover the current expenses and annual taxes (fee for building land use, property tax), and often do not have sufficient savings to cover other liabilities related to real estate maintenance, which has a negative impact on the value of the property (Grum, 2017).

As previous research has shown, the possibility of "ageing in place" is therefore of central importance for elderly people. Their perception of "ageing in place" is linked to strong feelings of security, social belonging, attachment to home, sense of identity and autonomy. As Wiles, Leibing, Guberman, Reeve, and Allem (2011) noted, in almost all areas, older participants tell us how important the community they live in is to them.

The objective of the present study is to find out how maintenance costs affect the possible relocation of elderly people to suitable housing. Proceeding from this objective, we have made the following hypotheses:

1. In terms of maintenance costs, Slovenian participants expressed statistically significant differences regarding most of their demographic and socio-economic characteristics, but
2. despite high maintenance costs, Slovenian participants would not sell their property under any circumstances, not even in return for a better-quality living environment.

METHODOLOGY AND INSTRUMENTS

The main instrument used to measure the perceptions of participants was a questionnaire which we compiled for the study on the elderly and the impact of the maintenance costs of their real estate (Grum, 2017). We used the method of review based on the questionnaire (Walonic, 2007). Of the two main types of questions (Keats, 2000), multiple-choice and rank ordering were used. The questionnaire contained 16 variables. The survey was conducted in the period between May 2018 and August 2019. 471 Slovenian participants took part in the survey, which was conducted through personal contact. The participants were recruited using the snowball method. The average survey lasted about 15 to 20 minutes. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy is 0.56, which means that the measured metrics metrically belong together (Fulgosi, 1984). The KMO index ranges from 0 to 1, which is considered suitable for factor analysis. Bartlett's Test ($BT = 346.378$), which is statistically significant, shows that the extracted factors can be interpreted (Fulgosi, 1984). A statistical description is shown in Table 1.

No. Variable	Description	%	No. Variable	Description	%
1 Gender	Men	39.70	9 Desired type of dwelling to live	With relatives	34.60
	Women	60.30		Home alone	19.50
2 Age	65 to 70 years	33.10		Nursing home (a)	24.80
	70 to 80 years	38.00		Nursing home (b)	11.70
	More than 80 years	28.90	Other	9.40	
3 Location	In the city	52.90	10 Staying at home of nursing home	No	17.20
	Village	33.80		Yes	82.40
	Rural	13.40	11 Home help	Daily	17.60
4 With whom you live	With partner	42.90		Once a week	12.10
	Relatives	14.90		Several times a week	13.80
	Alone	29.90		Once a month	8.50
	Other	12.30	No help	48.00	
5 Type of dwelling	Apartment	28.00	12 Relocation	Certainly not	29.10
	House	45.60		No	25.30
	Nursing home	25.50		Don't know	12.10
	Other	0.90		Yes	20.80
6 Ownership	Owner	60.90	13 Problems with maintenance cost	No	27.60
	With relatives	9.30		Yes	72.40
	Market rent	4.50	14 Sale of real estate	Certainly not	26.80
	Social rent	4.50		No	28.00
	Other	20.80		Don't know	22.10
7 Satisfaction	Not	1.10	Yes	14.40	
	Not very	4.50	Certainly yes	8.70	
	Medium	5.50	15 Intergenerational transmission	Never	4.20
	Very	51.00		Don't know	18.70
	Very much	38.00		No	44.20
8 Attachment to the neighbourhood	Not	2.10		Yes	32.90
	Not very	5.10	16 Financial benefit/ Better care	No	75.80
	Medium	5.70		Yes	24.20
	Very	36.60			
	Very much	50.50			

TABLE 1
Statistical description – structure of participants according to demographic, socio-environmental and economic characteristics

The share of elderly people is largest in town centres (52.90 percent), followed by those on the outskirts of towns (33.80 percent). In cities, older people have the choice of several different ways of living – there are several organisations, senior citizens' groups, religious groups, and other civil associations designed to provide support and assistance to the elderly. In rural areas, however, these options are more limited and vary from place to place. Local transport options are less available, and transport costs are higher due to longer distances. There are also fewer rented dwellings, but more owner-occupied dwellings than in the city (Rant, 2013). Elderly people often become more isolated in their neighbour-

hoods, more often stay in their own homes, and depend on the help of others (transportation, shopping, etc.) for the provision of services (Grum, 2017).

Most of them live with a partner (42.90 percent) and are aged between 70 and 80 years (38.00 percent). As regards dwelling type, the majority of participants reside in houses, and a relatively large number of them reside in homes for the elderly. Slovenian homes for the elderly are designed for both elderly people with serious health problems who need regular medical care, supervision and care, and for elderly people who are relatively independent. Ramovš concludes (2013) that from the point of view of material supplies in Slovenia, we do not have bad/unsatisfactory/substandard homes for elderly people.

Ultimately, the participants expressed very high satisfaction with their living conditions. As many as 51 percent are satisfied, and 38 percent are even very satisfied. We attribute this to the high degree of home ownership. Many researchers have found a strong correlation between home ownership and self-satisfaction or sense of independence, and loyalty to the neighbourhood (Kleinhans & Elsing, 2010; Rohe & Basalo, 1997). It therefore comes as no surprise that the participants expressed extremely high satisfaction with their living environment and a sense of belonging to the neighbourhood.

Most of the participants expressed as their desired type of dwelling to live with relatives (34.60 percent). Kuhar (2012) highlights the small availability of financially affordable housing/small number of financially affordable dwellings as a key reason for extending the desire for intergenerational co-existence in Slovenia, as well as a poorly developed labour market and culturally defined practice, which is linked to the broader factors of a structural or institutional nature, in particular with the availability of state support vis-à-vis family.

Most participants wish to spend their old age at home (relocation – definitely not – 29.10 percent; no – 25.30 percent). According to Mandič (2009), housing mobility generally has a positive connotation, as higher mobility is supposed to reflect the fact that several households move to a more suitable apartment. In an advanced economy, many households even decide to look for both housing and employment opportunities and choose what gives the best joint combination (Omerren, Rietveld, & Nijkamp, 2000). However, the statistics for Slovenia show very low housing mobility and, in general, readiness for relocation (SURS, 2017). Strong attachment to home, location and neighbourhood is also reflected in the fact that elderly persons are not willing to sell their property.

With respect to running maintenance, more than 72.40 percent of participants confirm that they do have problems with running costs or maintenance. Interestingly, however, 44.20 percent of them have not yet transferred the ownership of their property to relatives, with more than 75.80 percent expressing the opinion that their relatives would not take better care of them if they had any financial benefit. A study by Bernheim, Shleifer, and Summers (1985) has shown that children visit and call their parents more often if they own a large property that will once be the subject of heritage. This conclusion is confirmed by the exchange motive, where inheritance is granted to children in exchange for their previous attention and care. Parents can exercise control over the help and attention of their child and, in the event of insufficient attention or lack of care, endanger them in this way in order to allocate wealth to the benefit of other children (Bernheim et al., 1985). On the other hand, Habjanič and Lahe (2012) note, in the case of Slovenia, that among the elderly population living in the home environment, 81.60 percent of respondents reported that they are the victims of economic violence, which takes the following forms: ban on managing their own money, taking their money and pensions, compulsory conclusion of a contract for the transfer of property, forgery of signature on a contract, and change of testament in favour of others, which can explain our results.

RESULTS AND DISCUSSION

An analysis of variance was conducted to test the results. The data were analysed with respect to the participants' maintenance problems (see Table 2).

Statistically significant differences regarding the participants' maintenance problems are shown by their age, the location of their residence, who they live with, the type of dwelling they live in, ownership, satisfaction with their dwelling, desired type of dwelling for living, issues of whether to stay at home or move to an old-age home, intergenerational transmission and, consequently, financial benefits. The results are shown in Table 2.

It is interesting that the participants do not show statistically significant differences regarding maintenance costs by gender, attachment to the home, and readiness to move or even sell their property. Due to the potentially lower mobility of the elderly, the age-related influence on migration is greatly enhanced. Elderly people are less likely to opt for migration. This, however, does not necessarily mean that there is less migration in such populations, because the indirect impact of an ageing population on migration can occur (Malačič, 2008). The lack of young people in such populations simply

attracts young immigrants from elsewhere. Results show that in old populations, inheritance increases with age. Our conclusion is that the participants would not sell their property under any circumstances, not even in return for a better-quality living environment. Their attachment to the environment in which they live is extremely high and does not vary according to running costs/maintenance. They prefer to solve the problems of maintaining rather than moving to a more suitable home or environment. We explain this to be due to their strong social affiliation to the micro-environment, strong intergenerational attachment, and the reluctance of Slovenians to migrate. In this regard, social support networks play an important role, since they help the elderly in their everyday life tasks. They can offer both financial and material assistance, as well as emotional support, and enable social integration of the elderly into society.

TABLE 2
The results of the analysis of variance regarding maintenance problems according to affiliation to different demographic, socio-economic and economic factors

Variable	Sum of Squares	df	Mean Square	F	Sig.
Gender	0.747	1	0.747	3.129	0.078
Age	4.456	1	4.456	7.290	0.007*
Location	5.787	1	5.787	11.660	0.001*
With whom you live	8.438	1	8.438	7.065	0.008*
Type of dwelling	3.509	1	3.509	6.106	0.014*
Ownership	21.823	1	21.823	8.242	0.004*
Satisfaction	3.635	1	3.635	5.485	0.020*
Attachment to the neighbourhood	1.002	1	1.002	1.139	0.286
Desired type of stay	14.469	1	14.469	8.483	0.004*
Stay at home/not in nursing home	0.775	1	0.775	4.985	0.026*
Home help	9.088	1	9.088	3.642	0.057
Relocation	5.154	1	5.154	2.570	0.110
Sale of real estate	4.503	1	4.503	2.826	0.093
Intergenerational transmission	6.353	1	6.353	9.456	0.002*
Financial benefit	1.482	1	1.482	8.045	0.005*

*Difference is statistically significant ($p < 0.05$)

The most important source of social support to elderly individuals is their family members (partner, children – usually daughters, and others). The results point to another important source of social support, namely, neighbourhood ties. These are extremely important for individuals who remain independent, that is, who are not institutionalised, nor are they living with any family members. A more detailed analysis of the networks of elderly people in Slovenia (Hlebec, 2009) reveals that one network stands out – one in which there is great emphasis on neighbourhood support, i.e., a network integrated into the living environment. Table 3 shows correlations.

TABLE 3
(Pearson) correlation
between factors

No.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	1															
2	0.083	1														
3	-0.084	-0.106*	1													
4	0.189**	0.377**	-0.123**	1												
5	0.113*	0.432**	0.113*	0.425**	1											
6	0.129**	0.437**	-0.254*	0.417**	0.580**	1										
7	0.027	-0.142**	-0.026	-0.126**	-0.172**	-0.278**	1									
8	-0.075	-0.064	0.104*	-0.123**	-0.105*	-0.307**	0.269**	1								
9	-0.106*	0.070	-0.156**	0.018	0.017	0.173**	-0.057	-0.145**	1							
10	-0.058	0.059	-0.056	0.035	0.060	0.142**	-0.042	-0.195**	0.329**	1						
11	-0.031	-0.361**	0.008	-0.158**	-0.272**	-0.404**	0.230**	0.073	-0.115*	-0.029	1					
12	0.003	-0.098*	0.032	-0.005	-0.032	0.142**	-0.329**	-0.118*	0.098*	0.081	-0.117*	1				
13	0.081	0.124**	-0.156**	0.122**	0.113*	0.131**	0.108*	0.049	-0.133**	-0.103*	0.088	-0.074	1			
14	0.097*	-0.073	0.075	0.101*	0.014	0.089	-0.196**	-0.186**	0.084	0.167**	0.025	0.506**	-0.077	1		
15	-0.083	-0.213**	0.037	-0.135**	-0.179**	-0.202**	-0.024	0.057	-0.025	-0.007	0.032	0.042	-0.141**	-0.068	1	
16	0.021	0.064	-0.101*	0.005	-0.030	-0.016	0.175**	0.036	-0.075	-0.095*	0.061	-0.273**	0.130**	-0.152**	-0.152**	1

No. – number of variable, explained in Table 1

** Correlation is significant at the 0.01 level (2-tailed)

* Correlation is significant at the 0.05 level (2-tailed)

A direct relationship is shown between ownership and age (0.437), which confirms our starting point indicating that the degree of ownership increases with the age of participants. There is a correlation also between ownership and variables with whom a participant lives (0.417) and the location where they live (0.580). Most of the participants live with a partner in a house or apartment. In Slovenia, 61 percent of all dwell-

lings are considered as individual houses (SURS, 2017). Another correlation is shown between ownership and home care (-0.404), which could indicate that participants who still live in their own homes are relatively healthy and need little or no home care. A positive correlation exists between the will to sell real estate and the will to relocate (0.506), which is also confirmed by our research. Most participants want to spend their old age at home (relocation – definitely not 29.10 percent; no 25.30 percent) (see Table 1).

Last but not least, there are many advantages to ageing in one's own place. Economically, providing help with home maintenance or home care is dramatically less expensive than institutional care (Canadian Institute for Health Information, 2011). Moreover, the social and health advantages of ageing at home have been extensively documented (Cutchin, 2003; Kerbler, 2011; Roy et al., 2018) and include attachment to place, familiarity with the neighbourhood, and ability to maintain functional health.

There is evidence to suggest that home modifications can reduce or even eliminate care in the home (Home Adaptations Consortium, 2010; Liu & Lapane, 2009; Verbrugge & Sevak, 2002), and reduce the likelihood of entering residential care (Newman, Struyk, Wright, & Rice, 1990).

Table 2 shows the detailed differences in the average level of agreement between factors, where statistically significant differences in terms of property maintenance are expressed.

The overall picture is evident from the graph (Figure 1), which shows average agreement levels regarding problems related to property maintenance costs.

The figure shows that the lowest levels of agreement with regard to maintenance costs are reflected by elderly persons aged 80 years (1.1765) who live in cities (1.2008), or nursing homes (1.1083), either in commercially rented dwellings (1.1429), or in a common household with relatives (1.963).

On the other hand, the graph shows that the highest levels of agreement with regard to maintenance costs are reflected by the elderly living in social rent dwellings (1.5238), by those who express medium satisfaction with their current housing situation (1.6154), and by those who have not yet decided on the intergenerational transfer of title to their property (1.4318).

Statistically significant differences with respect to maintenance costs are shown in terms of age, location, who participants live with, type of dwelling, ownership, satisfaction, desired type of stay, intergenerational transfer and, consequently, financial benefits.

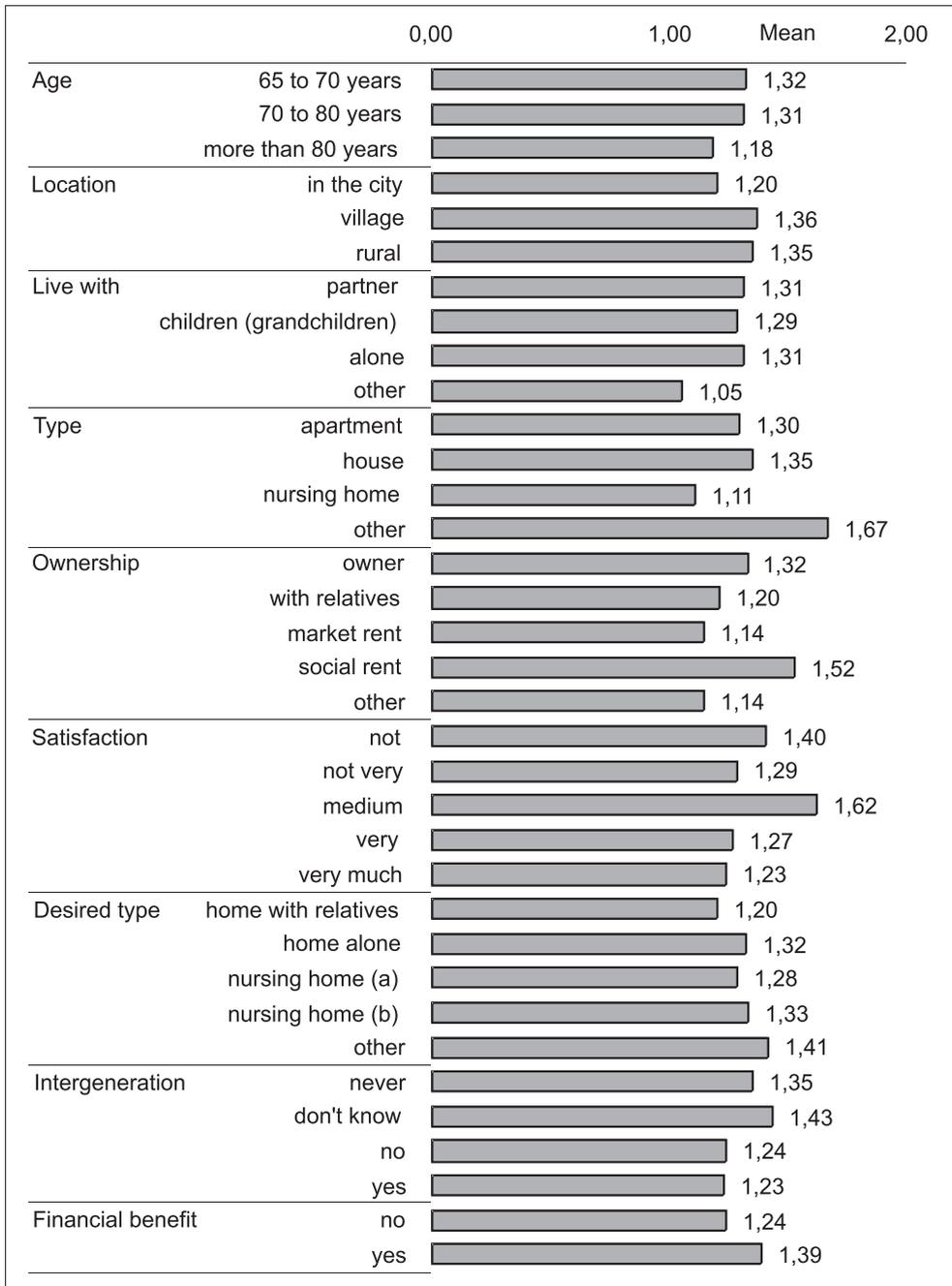


FIGURE 1
Average agreement levels in relation to problems related to the maintaining costs of the property

Surprisingly, a comparison reveals that the participants' level of problems with maintenance costs decreases with higher age (the average accordance level of 65 to 70 years old is 1.3205, that of over 80 years old is 1.1765). This indicates a possible social orientation of Slovenia – care for older people

either by the neighbourhood (neighbours) or mostly by relatives. The probability of an intergenerational transfer of real estate ownership is increasing, and also of transferring the concern over maintenance costs. A survey on social networks in Slovenia (Ferligoj & Novak, 2002) has found that neighbours are important in giving more material support, as in this case they account for almost 17 percent of the social support network. On the other hand, Dremelj (2003) concludes that neighbours do not seem to be very important in providing other types of support, where they do not exceed 10 percent. Particularly negligible is their percentage in the network of financial and emotional support (Dremelj, 2003), which confirms our assumption that relatives are nevertheless those who, at a high age, assume the burden of real estate maintenance.

A comparison shows that the participants' level of problems with maintenance costs is lower in those who live in urban centres (average degree of agreement 1.2008), while participants who live in nursing homes expressed the lowest level of maintenance cost problems (average degree of agreement 1.1083). Those who expressed a high level of satisfaction with their living conditions also expressed the lowest level of maintenance cost problems (average degree of agreement 1.2346). Research shows that the elderly want to stay in their homes in the same known environment for as long as possible, as well as to maintain their independence and autonomy for as long as possible. However, there is a problem with maintaining one's own real estate. Trček (2005) establishes that the factor most closely related to investing in real estate is monthly household income. He notes that this factor mainly depends on a participant's education and the size of their household (Trček, 2005). Furthermore, Uršič (2005) concludes that migration activity is also significantly influenced by housing status and the number of persons in the household (Uršič, 2005). The lower degree of agreement regarding maintenance in urban centres can be explained by the higher education level of elderly people, who are more educated and thus financially stronger, and live in more suitable (smaller) dwellings (multi-apartment buildings) (Boge, Temeljotov Salaj, Bjørberg, & Larssen, 2018). Houses are often too large, difficult to access and expensive to maintain, inadequate, in difficult-to-access locations, and with municipal costs rising year on year, etc. (Žmahar, 2013). And not surprisingly, those participants who did make the intergenerational transfer reported a lower level of maintenance cost problems (average degree of agreement 1.2257) in comparison to those who still owned real estate.

The results related to ownership show that elderly persons who live in social rent dwellings expressed a higher level of agreement regarding maintenance costs (1.5238). We attribute this to poverty. Mandič and others (2006) estimate that 28 percent of households in Slovenia have inadequate housing conditions. The usual comparable indicator of residential area shows that, according to a survey, the average apartment area per person is 32.98 m², which comes to 1.19 rooms. The survey reveals that 39 percent of households have less than one room per person, which in European housing statistics is classified as overpopulation. The survey also revealed other important factors, such as excessive operating costs, defective or worn-out installations, and lack of infrastructure (Mandič et al., 2006).

In Slovenia, more than 80 percent of elderly people own or purchase their own dwellings (SURS, 2017). Rohe and Stewart (1996) estimated that the satisfaction level among apartment owners is higher than among tenants. Not surprisingly, the results indicate that those who express higher satisfaction with their dwelling express a lower level of agreement regarding maintenance costs.

According to the results, the participants would not sell their property under any circumstances, not even in return for a better-quality living environment. They prefer to solve the problems of maintenance rather than moving to a more suitable home or environment. The result of resource HOP 016 (2017) presents the reasons for older persons moving out of their homes, and interestingly, only 24 percent of all respondents stated that the main reason for their relocation was the high cost of maintaining the property. Other respondents attributed their relocation to family reasons, intergenerational real estate transfers, and advance migration planning.

Hansson and Lundgren (2018) have found that in many other European countries, particularly low-income households and households that live in large homes (too big houses, apartments, farms) are among those who decide to move out of their homes because of maintenance costs that are too high.

CONCLUSION

The paper focuses on the question how the maintenance costs of real estate owned or occupied by the elderly impact their satisfaction, quality of living and potential relocation to a suitable accommodation unit. In Slovenia, more than 80 percent of households own their own homes, and among these more than 60 percent of owners are over 65 years of age. The main instrument for measuring the participants' expectations was a questionnaire in which 471 participants aged over 65 took

part. We conducted an analysis of variance in order to test the differences between the participants' demographic and socio-economic characteristics in connection with maintenance cost problems.

The ageing process of the population and the associated problems of ensuring the sustainability of health, social and housing care for elderly people are becoming an increasing challenge for developed countries, including Slovenia. New strategies of caring for the ageing population are therefore being increasingly directed towards the shifting of supply activities to the home environment, and thus to extending older people's living at home, which is also in line with the aspirations and wishes of the elderly. They mostly wish to stay for as long as possible in their homes, in the same living and social environments. Elders want to live in an environment where they will feel well, where they can be integrated into society, learn about culture, and enjoy life in the community with their neighbours. The results of our statistical analyses confirm our first hypothesis and evidently show that in terms of maintenance costs, Slovenian participants expressed statistically significant differences regarding most of their demographic and socio-economic characteristics. The results clearly show that the lowest level of agreement towards maintenance costs is reflected by persons aged 80 years and over, who live in cities or nursing homes, in commercially rented dwellings or in a common household with relatives. On the other hand, the highest level of agreement towards maintenance costs is reflected by the elderly living in social rent dwellings and by those who express medium satisfaction with their current housing situation, and have not yet decided on the intergenerational transfer of title to their property. The study confirmed the second hypothesis. Hence, our main conclusion is that the participants would not sell their property under any circumstances, not even in return for a better-quality living environment. Their attachment to the environment they live in is extremely high. They prefer to solve the problems of maintenance rather than moving to a more suitable home or environment. We explain this to be due to their strong social affiliation to the micro-environment, strong intergenerational attachment, and the reluctance of Slovenians to migrate. Therefore, understanding the dynamic of older adults in their residential neighbourhoods is important for social policy and public health programmes in an ageing Slovenia. Maintaining independence is recognised as an underpinning feature of successful ageing in place. Also, Bridge, Phibbs, Kendig, Mathews, and Bartlett (2006) have found that improvements in residential housing options can substantially increase opportunities for healthy and productive ageing

by providing a supportive physical environment for older people and housing assistance packages that increase physical and social independence and enable effective care without relocation. Older people deserve special consideration in government policy, community support and industry response, but they are often a low priority for resource allocation or policy innovation because of their relative lack of economic and political power.

The results of our research are important for alerting key actors in society, housing policy planners, social workers, housing organisations, health care organisations and others that it is imperative to address the housing problems of elderly persons in the context of their needs, desires, wishes and expectations. Similar conclusions have been made by other authors in their studies (Roy et al., 2018).

The conclusions of our research are also intended to be used as recommendations for the national advisory service in considering the best and most effective ways of collecting the necessary data on the problems and needs of elderly people within the known environment, and the organisations that can quickly and effectively offer appropriate solutions. Deferring housing problems into the future will only aggravate the problem of rising costs of maintaining unsustainable housing.

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Utjecaj troškova održavanja nekretnina na potencijalno preseljenje starijih osoba: slučaj Slovenije

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Članak razmatra kako troškovi održavanja utječu na potencijalno preseljenje starijih osoba u odgovarajuće smještajne jedinice. U Sloveniji više od 80 posto kućanstava vlasnici su svojih domova, a više od 60 posto vlasnika starije je od 65 godina. Glavni instrument kojim su se mjerila njihova mišljenja bio je upitnik, a uzorak se sastojao od 471 sudionika starijeg od 65 godina. Temeljni je zaključak da, unatoč visokim troškovima održavanja, slovenski sudionici istraživanja ne bi prodali svoje vlasništvo ni pod kojim uvjetima, čak ni u zamjenu za kvalitetnije životno okruženje. Njihova privrženost okruženju u kojem žive vrlo je jaka te radije rješavaju probleme održavanja nego da se sele u prikladniji dom ili okruženje. Objasnjavamo to njihovom snažnom društvenom pripadnošću mikrookruženju, jakom međugeneracijskom privrženosti i nesklonosti Slovenaca prema selidbi.

Ključne riječi: starije osobe, troškovi održavanja, preseljenje, nekretnine, demografske karakteristike, Slovenija



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