

Life Satisfaction and Real Estate Living Conditions of the Elderly in Slovenia

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ABSTRACT

One of the greater challenges of a democratic society is to find out how social housing policy should address the problems of housing for older people. The research objective of this study is to explore the differences in life satisfaction of participants in late adulthood in relation to their housing conditions and elderly care. We have focused on the maintenance costs of real estate in Slovenia. On this basis, we investigate whether rising costs can have a significant impact on older people moving to more appropriate surroundings. The basis for the analysis is data collected using a psychological measure of life satisfaction and a measure of living conditions and property maintenance developed for the needs of the present study. A statistical analysis, which includes a factor analysis of the questionnaire and an analysis of its reliability, is carried out using analysis of variance. We argue that housing policy should strengthen home care in the residential environment, in particular reduce the cost of property maintenance, as well as accelerate the intergenerational transfer of property in exchange for better home care and cohabitation.

Keywords: life satisfaction; real estate living conditions; late adulthood; social housing policy

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Življenjsko zadovoljstvo, bivalni pogoji in stanovanjska politika vezano na starejše prebivalce v Sloveniji

POVZETEK

Eden od večjih izzivov demokratične družbe je ugotoviti, kako bi se socialna stanovanjska politika morala ukvarjati v zvezi s problematiko stanovanjskega bivanja starejših. Raziskovalni cilj te študije je ugotoviti razlike v življenjskem zadovoljstvu strešjih udeležencev v povezavi s stanovanjskimi pogoji in njihovo oskrbo. Osredotočili smo se na stroške vzdrževanja njihovih nepremičnin v Sloveniji. Na tej osnovi preučujemo, ali lahko naraščajoči stroški pomembno vplivajo na to, da se starejši ljudje preselijo v bolj primerno okolje. Osnova za analizo merjenja življenjskega zadovoljstva in merjenja pogojev bivanja ter vzdrževanja lastnine so vprašalniki, razviti za potrebe te študije. Statistična analiza, ki vključuje faktorsko analizo vprašalnika in analizo njegove zanesljivosti, se izvaja z uporabo analize variance. Trdimo, da bi morala stanovanjska politika okrepiti oskrbo na domu v bivalnem okolju, zlasti zmanjšati stroške vzdrževanja lastnine, ter pospešiti prenos lastnine med generacijami v zameno za boljšo oskrbo na domu in sobivanje.

Ključne besede: življenjsko zadovoljstvo; pogoji bivanja nepremičnin; pozna odraslost; socialna stanovanjska politika

1. Introduction

The primary aim of this paper was to analyse the life satisfaction and real estate living conditions of older people in Slovenia. According to the World Health Organization (2011), most developed nations have accepted the age of 65 as the threshold for the group of people termed elderly. Therefore, an elderly person in this paper refers to one who is aged 65 years and over. One of the bigger challenges of a democratic society is finding answers to the questions how social housing policy address the problems of housing for the elderly. Addae-Dapaah and Shu Juan (2014) argue that this is the key issue, citing two reasons: first, that elderly need a safe and comfortable home, and second, for elderly

is important social inclusion, cohabitation and communication. Iwarsson (2005) even states that older people are significantly more sensitive to the social environment and related well-being, health. Rubinstein and De Medeiros (2004), however, cite a correlation between housing and existing sociocultural background of a person. Many researchers believe that housing satisfaction reflects the perceived quality of the home in terms of a broad attitudinal valuation (Weideman, Anderson, 1985; Aragonés et al., 2002, Boge et al., 2019). Our study focused on the question: do real estate maintenance costs have a statistically significant influence on the expressed life satisfaction of participants?

The World Health Organization (1997) defines life satisfaction as an individual's perception of their position in life in the context of the culture and value systems in which they live, and in relation to their expectations and standards. Life satisfaction can be affected by the person's physical health, level of independence, social relationships, and relationships to the salient features of his environment (Addae-Dapaah, Shu Juan, 2014). The global judgment of life satisfaction (Diener et al., 1999; Veenhoven, 1996) and also the differentiated assessment of specific psychological domains, such as the sense of mastery and competence in managing the environment, have been found to be associated with health in later life (Ryff, 1989; Ryff, Singer, Love, 2004). Life satisfaction is strongly related with quality of life (Grum, 2017). Higher the quality of life is, higher participants expressed life satisfaction (Grum, 2017). Many researchers referred that quality of life (especially is that significant for older people) strongly correlates with adequate living conditions (real estate living conditions), adequate socio - economic coexistence in a built environment and with health conditions (Rohe, Basolo, 1997; Erdogan et al., 2008; Addae-Dapaah, Shu Juan, 2014; Grum, 2017). In Slovenia, improving the quality of life has increasingly become a key political agenda as the country aspires to be an even more inclusive and vibrant society. As people age real estate living conditions become very important (Yen, 2009).

As people age, housing adjustments because of the declining functions of the elderly become crucial and have a significant impact on their well-being and independent in daily life (AARP, 2005; Gitlin, 2003; Wahl, 2001). Studies show that many elderly people, especially those who live alone or in retired households,

just barely cover current expenses and annual taxes (compensation for the use of building land, property tax), as well as other obligations related to the maintenance of real estate, and often do not have enough savings, which has a negative impact on the value of the property (Kerbler, 2012; Grum, Kobal Grum, 2015; Grum, 2017). That is why this study highlighted the problem of real estate maintenance costs. We are particularly interested in whether these costs significantly influence the expressed satisfaction of participants and, most importantly, whether these costs can influence their decision to sell their real estate and/or to move to cheaper, more suitable housing.

Building maintenance costs can be defined as all costs incurred to maintain the condition of a building, but without the cost of functional, aesthetic or physical improvements, other than those that have to be made due to the deterioration of materials or components (Seeley, 1976). Mills (1980) defined maintenance cost as cost required for maintenance for work undertaken in order to keep, restore or improve every facility, i.e. every part of a building, its services and surrounds to a currently acceptable standard, and to sustain the utility and value of the building (Mills, 1980). Maintenance is synonymous with controlling the sustainable condition of a building, as is acceptable in a particular environment (Shear, 1983). Maintenance of the building can therefore be defined as the implementation of all measures that must be taken to maintain the acceptable condition of the building, but without any improvements that are not essential and not part of routine maintenance (Seeley, 1976). With the aging of the facility, maintenance costs increase (Seeley, 1976; Mills, 1980; Shear, 1983), but with the aging of users, their economic strength decreases (Grum, 2017).

2. Life satisfaction and real estate living conditions

Evidence from literature shows that life satisfaction is influenced by a broad array of objective and subjectively perceived conditions (Theodori, 2001; Grum, Temeljotov Salaj, 2013; Grum, Kobal Grum, 2015). Erdogan and others (2008) point out that overall life satisfaction is directly influenced by perceived living conditions, while perceived living conditions are related to

satisfaction with the physical surroundings, satisfaction with social relations, satisfaction with the performance of local authorities, and with the perceived quality of facilities, what we can broadly refer as residential satisfaction. Danquah and Afram's (2014) summary of findings from literature in relation to various perspectives from professionals points to ten parameters that influence residential satisfaction. According to them, these are: (1) the neighbourhood, (2) social demographic characteristics, (3) dwelling unit features, (4) dwelling unit support services, (5) housing conditions, (6) structure type, (7) housing and estate management, (8) facilities in the inhabited environment, (9) environmental features of housing, and (10) neighbour relationships. Literature documents certain parameters that predict people's residential satisfaction. For instance, some researchers (Theodori, 2001; Danquah, Afram, 2014; Grum, Temeljotov Salaj, 2013; Grum, Kobal Grum, 2015) state that housing conditions are one of the main parameters in determining residential satisfaction (size of dwelling unit, presence of balcony, natural lighting, peacefulness, age of building and neighbourhood, parking options, infrastructure of dwelling unit). They also impart that location and living environment factors (location, proximity to vital facilities, accessibility, transport links), as well as socioeconomic factors (maintenance costs, neighbourly relations, sense of security, sense of social connection, sense of suitable economic status) are important parameters in determining residential satisfaction. Many researchers point out that 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 and others (2008), studies have shown that independent living promotes successful aging by improving health and life satisfaction, and increasing the self-esteem of the elderly, which can delay the transition of elderly people to the institutional form of stay. Older people still generally prefer to age in their own homes (Greenwald, Associates, 2003; Harper, Bayer, 2000; Secker et al., 2003; Wylde, 2008), often because they fear that moving to a collective or institutional living environment will inevitably mean losing their independence (Burholt, Windle, 2007; Imamoglu, 2007; Parry et al., 2004). Space as it relates to older people's relationships with their living environment (Kemp et al., 2012) as a symbolic representation of "home"

as independence (Parry et al., 2004) can also provide a basis for further conceptual refinement. Older people are not resilient in houses that are poorly repaired, cold, and expensive to run (James, Saville-Smith, 2015). They can become unhealthy, stressed and at risk of injury. British research has found that the costs of repair are clearly unaffordable for some groups (Leather, 2000). Those on low and uncertain incomes are also likely to under-invest. Again, older people are affected by this because they are marginal to the employment market and their earning power is limited by disability, illness or age (James, Saville-Smith, 2015). Roy and others (2018) found that important influences relate to the built environment, as well as to the social, psychological, psychosocial, spatiotemporal and decisional contexts of older adults. If the living environment (neighbourhood) is developed, orderly, clean and maintained, it is also expected for the individual residential building to be properly maintained, in harmony with the neighbourhood, and in accordance 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 is worse) (Grum, 2017). Their review emphasizes the importance of adapting dwellings and communities to older adults wishing to stay at home in the residential environment that they know and value.

On this basis, we follow the question whether the rising maintenance cost can significantly influence the expressed satisfaction of participants and, most importantly, whether these costs can influence their decision to sell their real estate and/or to move to cheaper, more suitable housing.

3. Method

The instruments used to measure the views of participants were questionnaire created by the Satisfaction with Life Scale Questionnaire (hereinafter referred to as SWLS) as a measure of life satisfaction developed by Diener et al. (1985) and the Real Estate Living Conditions and Care Questionnaire (hereinafter referred to as RELCC) as an analysing participant's demograph-

ic characteristics developed by Grum (2014). In both questioners of the two main types of questions (Keats, 2000), multiple-choice and rank ordering were used. Participants answered the questions using the Likert scale, where value 5 indicated that they completely agree with a statement (very satisfied) and value 1 (very dissatisfied) that they completely disagree with a given statement. The data were collected via the internet and via personal correspondence (individually and collectively). The anonymity of participants included in the survey was assured. Before entering data into the SPSS statistical program, any incorrectly completed questionnaires were removed. The number of these accounted for 2.1 percent of all collected surveys. The exclusion criteria were an uncompleted questionnaire or incompletely completed questionnaire, when the respondent did answer the question, but chose non-standard possible answers.

A statistical analysis of the RELCC, which included a factor analysis of the questionnaire and an analysis of its reliability (Cronbach-alpha), was conducted using descriptive statistics and analysis of variance. The questionnaire included 14 variables. We defined 4 factors, which explain over 60% of the total variation (Bastič, 2006). The Kaiser-Meyer-Olkin measure of sampling adequacy was 0.7. Bartlett's Test ($BT = 1037.1$), which is statistically significant, showed that the defined factors can be interpreted. In our research we used the first extracted factor which reveals the demographic characteristics of the participants and combined it with a questionnaire SWLS that measures life satisfaction. SWLS is a short, 5-item instrument designed to measure global cognitive judgments of satisfaction with one's life. The reliability of the questionnaire, established by the inner consistency method or Cronbach's alpha coefficient, indicated that the questionnaire expresses a high level of reliability. Cronbach's alpha coefficient for the first set of the questionnaire was 0.89. The questions we asked regarding participants' demographic characteristic revealed in Table 1. The questions with which we measure participants' life satisfaction related to satisfaction with current living conditions, attachment to the living environment, resettlement in another environment because of better care, maintenance costs and possibility of selling property in exchange for better care. The choice was made between using

the analysis of variance and regression analysis and we followed Field (2017). The analysis of variance is often used in research or statistical method, such as a t-test for independent samples, but in the analysis of variance, we can compare the average of three or more groups. According to Field (2017) ANOVA is just a special case of regression. We used it because ANOVA is an *omnibus* test, with means that it tests for an overall experimental effect (Field, 2017).

The survey was conducted in Slovenia from February to April 2018. The sample included participants who were selected according to gender, age (65-70 years, 70-80 years, over 80 years), location (urban, rural, settlement), who they live with/their co-resident(s) (spouse, family, alone, etc.), type of property/dwelling (apartment, house, home for elderly, etc.), ownership of real estate (own, relatives, rented, etc.), and satisfaction with current living conditions. 375 participants took part in the survey. The structure of participants according to their demographic characteristics is shown in Table 1.

Table 1: Structure of the participants according to demographic characteristics

Variable	Number	Percentage
Gender		
Women	146	39.00%
Men	229	61.00%
Total	375	100.00%
Age		
65 to 70 years	114	30.50%
71 to 80 years	141	37.40%
81 and more	120	32.10%
Total	375	100.00%
Where do you live (location)		
In the city centre	221	59.10%
In a densely populated rural settlement	107	28.60%
In a dispersed rural settlement	47	12.30%
Total	375	100.00%

With whom you live		
With a spouse	136	36.40%
With children or grandchildren	63	16.60%
Alone	120	32.00%
Other	56	15.00%
Total	375	100.00%
According to type of apartment		
In block of flats	118	31.50%
House	142	38.00%
Home for elderly	112	29.70%
Other	3	0.80%
Total	375	100.00%
According to ownership of apartment		
Owned or co-owned	209	55.90%
Relatives	35	9.40%
Market rent	15	3.70%
Non-profit rent	20	5.30%
Other	96	25.70%
Total	375	100.00%
Satisfaction with current living conditions		
Very dissatisfied	5	1.30%
Dissatisfied	16	4.30%
Moderately satisfied	18	4.80%
Satisfied	207	55.30%
Very satisfied	129	34.30%
Total	375	100.00%

The participants were predominantly male. Some researchers (Bourque et al., 2003; Pinquart, Sörensen, 2000) have suggested that sense of life satisfaction is not determined by the same factors in men and women. Indeed, it has been shown (Pinquart, Sörensen, 2000) that for women, life satisfaction is more strongly dependent on social integration than for men, and the reverse

is true for socioeconomic status. Nonetheless, these results concern all elderly people, raising the question of the influence of living arrangements. As regards age structure, participants in the age range between 71 and 80 years (37.40%) were predominant. Most of the participants live in the city centre (59.10%), in a house (38.00%), and with their spouse (36.40%). Significant differences can be observed between participants with respect to ownership of housing. There were significantly more homeowners (55.90%). We attribute this to the structure of the proportion of homeowners in Slovenia, which is above 80 per cent (Statistics Portal, 2014). Regarding satisfaction, the participants expressed a high level of satisfaction (55.30 %) with their current living conditions. This can be explained by a survey in the case of Baltimore, where buyers and tenants were observed and, after a year and a half, the housing satisfaction of customers was found to be greater than the satisfaction of tenants (Rohe, Stegman, 1994). In a further three-year study, Rohe and Basalo (1997) found that after a three-year ownership, homeowners are still more complacent as tenants. Here, complacency was defined as a combination of overall satisfaction with life, home and neighbourhood (Rohe, Stewart, 1996). However, Kleinhans and Elsing (2010) note that there is a strong correlation between home ownership and a sense of independence, self-satisfaction and loyalty to one's neighbourhood.

4. Results and discussion

The results were statistically analyzed by the analysis of variance. As the dependent variable, sense of life satisfaction was selected with regard to the basic demographic characteristics of the participants (age, property location, with whom participant live, type of residential real estate, ownership of real estate,) and with regard to real estate living conditions in late adulthood (satisfaction with current living conditions, attachment to the living environment, resettlement in another environment because of better care, maintenance costs, possibility of selling property in exchange for better care). The results are shown in Table 2.

Table 2: Statistically significant differences according to the sense of life satisfaction regard to the basic demographic characteristics of the participants and to real estate living conditions in late adulthood

Dependent Variable		Sum of Squares	df	Mean Square	F	Sig.
Property location	***	6.000	2	3.134	2.353	0.037
With whom you live		5.144	3	1.715	1.281	0.281
Type of apartment	*	16.851	3	4.214	3.217	0.013
Ownership of apartment	*	14.458	4	3.614	2.746	0.028
Satisfaction with current living conditions	***	61.991	4	15.498	13.118	0.000
Attachment to the living environment	***	37.488	4	9.372	7.492	0.000
Resettlement in another environment	**	24.727	4	6.182	4.802	0.010
Maintenance cost	*	7.238	1	7.238	5.460	0.020
Selling the property in exchange for better care	**	23.03	4	5.757	4.456	0.002

*Note: *difference is statistically significant ($p < 0.05$); **difference is statistically significant ($p < 0.01$); ***difference is statistically significant ($p < 0.001$)*

The results show that there are statistically significant differences in the degree of sense of life satisfaction ($p < 0.05$) regarding property location, type of real estate, ownership, and maintenance costs. The results show that there are statistically significant differences in the degree of sense of life satisfaction ($p < 0.01$) regarding resettlement in another environment, and the sale of property in exchange for better care. Statistically significant differences ($p < 0.001$) were expressed regarding satisfaction with current living conditions and attachment to the living environment. The average levels of agreement with sense of life satisfaction as regards the basic demographic characteristics of participants and real estate living conditions in late adulthood are shown in Table 3.

Table 3: Average level of agreement to the sense of life satisfaction

Variables		Average level of agreement			
Property location	Urban	Rural	Settlements		
	4.54	4.87	4.44		
Type of real estate	Apartment	House	Home for elderly	Other	
	4.68	4.92	4.40	4.20	
Ownership	Owned	Relatives	Market rent	Not-market rent	Other
	4.82	4.88	4.28	4.59	4.41
Satisfaction	Strong disagreement	Disagreement	Medium agreement	Agreement	Strong agreement
	3.35	3.70	3.68	4.63	4.10
Attachment	Strong disagreement	Disagreement	Medium agreement	Agreement	Strong agreement
	4.18	3.97	4.22	4.48	4.96
Resettlement	Strong disagreement	Disagreement	Medium agreement	Agreement	Strong agreement
	4.90	4.68	4.95	4.59	4.08
Maintenance cost	Agreement	Disagreement			
	4.76	4.43			
Selling the property	Strong disagreement	Disagreement	Medium agreement	Disagreement	Strong agreement
	4.93	4.86	4.65	4.33	4.16

The overall picture shows that those participants in Slovenia who live in a rural environment expressed a considerably higher sense of life satisfaction (average level of agreement 4.87) than those who live in urban areas (average level of agreement 4.54). The influence of the urban or rural environment in this regard is still not well understood in the scientific community (Oguzturk, 2008). Tavares et al. (2014) found that the elderly in rural areas had higher scores of quality of life than residents in urban areas

in most domains and facets. These data indicate that living in the urban environment of the elderly has a negative impact on their quality of life. A survey conducted in Concordia-Santa Catarina shows that older men in rural areas expressed higher social and health satisfaction than those living in urban areas. (Beltrame et al., 2012). The greater proximity between households and health facilities can improve access to health services and the active search of the elderly through home visits. In Slovenia, along with the relocation of caretaking activities into the home environment, services must be carried out effectively and their quality must be ensured through adaptation of the built living environment, the introduction of new organizational procedures, and technical and technological solutions (Kerbler, 2013).

The results show that the participants who live in houses expressed a considerably higher sense of life satisfaction (average level of agreement 4.92) than those who live in homes for the elderly (average level of agreement 4.40). The results also show that the participants who owned real estate or who live with relatives in their dwellings expressed a considerably higher sense of life satisfaction (average level of agreement 4.82 and 4.88, respectively) than those who live in rented property (average level of agreement 4.28 and 4.59, respectively). We explain the difference between the expressed satisfaction level among participants by findings of the researches conducted by Rohe and associates (1994, 1996, 1997, 2001). Rohe and associates (2001) studied social advantages of apartment owners and established that apartment owners compared to tenants express higher satisfaction with their living environment, they are socially more active in their living environment, relocate less often and contribute more to social stability of the neighbourhood. They estimate that the satisfaction level among apartment owners is higher (Rohne, Stewart, 1996). In the example of Baltimore they observed apartment purchasers and tenants and after a year and a half found that the apartment purchasers showed higher satisfaction than the apartment tenants (Rohe, Stegman, 1994). In a further three-year study Rohe and Basalo (1997) determined that even after a three-year ownership the apartment owners were still more self-satisfied than the tenants. They defined the self-satisfaction as the combination of common satisfaction with life, apartment and neighbourhood (Rohe, Stewart, 1996).

It has also been observed that people living alone are less satisfied with their lives than those living with a partner (Grum, Temeljotov Salaj, 2013). For those living alone or with a partner, taking part in leisure activities should be encouraged, since this is positivity linked to life satisfaction.

Most of the participants expressed a high level of agreement regarding satisfaction with current living conditions (average level of agreement 4.63). Participants expressed an extremely high level of agreement regarding attachment to their living environment (average level of agreement 4.96), but we noted with surprise that they expressed medium agreement regarding the possibility of resettlement in another environment because of better care (average level of agreement 4.95). As reported by Borges Luz and others (2011), their population-based study provided empirical evidence that satisfaction with the neighbourhood environment was directly associated with the health of the elderly. These results support the potential importance of including this indicator in an analysis of place and health among the elderly. Borges Luz et al (2011) conclude that it is important to support development programs and strategies that foster connection with the built environment. It is interesting to note that the participants expressed an extremely high level of disagreement by selling their property in exchange for better care or more suitable real estate (average disagreement rate 4.93). Stronegger and Titze (2010) explain this with the finding that it is precisely residential neighborhoods where the elderly establish social connections, daily routine activities, consumer behavior; that are why the familiar physical and social environment has a positive effect on their well-being and health. As indicated by Borges Luz and others (2011), this can be particularly relevant for the elderly, given the combination of declines in physical and cognitive functioning that tends to accompany ageing, which leads to a greater dependence on the immediate residential neighbourhood for their health and well-being. Our definition of neighbourhood refers to a person's immediate residential environment. Therefore, it is important to understand that the elderly want to continue living in an environment where they have spent most of their lives, and that this environment is most conducive to their satisfaction and, consequently, a positive health effect (Yen, 2009). Housing thus becomes of new

importance in later life as a result of being in the same environment for a long time, being attached to it and being familiar with it (Oswald, Wahl, 2005; Rubinstein, De Medeiros, 2004). Older people seem to be particularly adept at adapting to different objective living conditions and sustaining high levels of housing satisfaction (Rowles et al., 2004).

Most of the participants expressed a high level of agreement regarding high maintenance costs (average level of agreement 4.76). In another vein, the pension reforms being implemented throughout Europe could have major consequences on the future well-being of persons living with a partner, for whom financial security is a priority (Gaymu, Springer, 2012). On the other hand, most participants (despite high maintenance costs) expressed strong disagreement with the sale of their property (average level of disagreement 4.93). Research shows that the elderly want to stay in their homes in the same known environment for as long as possible, and they want to maintain their independence and autonomy for as long as possible. They do not want to sell their property or resettle in more suitable dwellings despite problems related to maintenance costs. Trček (2005) establishes that the factor most closely related to investing in real estate is the monthly household income. He notes that this factor mainly depends on the participants' education and the size of their household (Trček, 2005). Uršič (2005) further concluded that migration activity is also significantly influenced by housing status and the number of persons in a household (Uršič 2005). We attributed the lower degree of agreement regarding maintenance costs? in urban centres to the higher educational structure of elderly people who are more educated, consequently more financially strong, and who live in more suitable (smaller) dwellings (multi-apartment buildings) (Boge et al., 2018). Houses are often too large, difficult to access and expensive to maintain, inadequate, in locations that are difficult to access, and whose utility costs are higher year on year, etc. (Žmahar, 2013). And not surprisingly, those participants who already carried out intergenerational transmission expressed a lower level of maintenance cost problems in comparison to those who still owned real estate (Grum, 2017).

The study clearly shows that the issue of maintenance costs that burden the older generation is a major one. The problem is not only their distress, which in turn is reflected in their life satis-

faction, which, as a series of studies suggests, affects their health and well-being (Skela Savič et al., 2010; Yuan et al., 2015; Deng et al., 2017; Grum, 2017). The problem is also of concern to the wider community, because, in addition to all of the above, the older generation leaves behind unsupported, often later completely useless, real estate that aesthetically and safety-wise burdens the environment, and financially the owners who inherit such real estate. The research thus raises new, important questions that need more effort in the future.

4. Conclusions

Our main research goal was to investigate differences in the life satisfaction of participants in late adulthood based on their real estate living conditions and care for the elderly. The instruments used to measure the views of participants were questionnaire created by the Satisfaction with Life Scale Questionnaire (SWLS) developed by Diener et al. (1985) and the Real Estate Living Conditions and Care Questionnaire (RELCC) developed by Grum (2014). 357 participants aged over 65 years took part. The results show that there are statistically significant differences in the degree of sense of life satisfaction ($p < 0.05$) as regards property location, type of real estate, ownership, and maintenance costs. The results show that there are statistically significant differences in the degree of sense of life satisfaction ($p < 0.01$) regarding resettlement in another environment and sale of property in exchange for better care. Statistically significant differences ($p < 0.001$) were observed regarding satisfaction with current living conditions and attachment to the living environment.

The results show that most participants expressed a high level of agreement regarding high maintenance costs. On the other hand, most of them expressed strong disagreement with the sale of their property (despite the high maintenance costs). Elderly people want to stay in their homes in the same familiar environment for as long as possible, and they want to maintain their independence and autonomy for as long as possible. They do not want to sell their property or resettle in more suitable dwellings despite the problems related to high maintain costs. Older people exhibit a high attachment to their property and living environment, which provide them with a higher level of life satisfaction

than the possibility of moving to another dwelling place that provides better quality environment.

The overall picture shows that those participants who live in a rural environment expressed a considerably higher sense of life satisfaction than those who live in urban areas. The greater proximity between households and health facilities can improve access to health services and the active search of the elderly through home visits. In Slovenia, along with the relocation of caretaking activities into the home environment, services must be carried out effectively and their quality must be ensured through adaptation of the built living environment, the introduction of new organizational procedures, and technical and technological solutions. The results show that those participants who live in houses expressed a considerably higher sense of life satisfaction than those who live in homes for the elderly. The results also show that participants who own real estate or who live with relatives in their dwellings expressed a considerably higher sense of life satisfaction than those who live in rented property.

Most participants expressed a high level of agreement regarding satisfaction with their current living conditions. They expressed an extremely high level of agreement regarding attachment to their living environment, though we noted with surprise that they expressed medium agreement regarding the possibility of resettlement in another environment because of better care. On the other hand, they expressed an extremely high level of disagreement regarding the possibility of selling their property in exchange for better care. Neighbourhoods are the most important places to establish connections with other individuals, daily routine activities and consumption habits; therefore, their physical and social environments affect the health and health behaviour of residents. This can be particularly relevant for the elderly, given the combination of declines in physical and cognitive functioning that tends to accompany ageing, which leads to a greater dependence on the immediate residential neighbourhood for their health and well-being. Our definition of neighbourhood refers to a person's immediate residential environment. In this regard, however, it is important to remark/note that older adults tend to spend a greater proportion of their lives closer to home; therefore, their proximal environment could be more relevant to their health and well-being.

Elderly people exhibit a high attachment to their property and living environment, which provide them with a higher level of life satisfaction than the possibility of moving to another supposedly better quality environment. We suggest that social housing policy should increase home care in the living environment, as well as accelerate the intergenerational transmission of real estate in exchange for better home care and coexistence. Aging populations require innovative solutions to the problems of maintaining independence, dignity and home care, and assisted living technologies. As Smith (2001) points out, the elderly deserve to live their final years in dignity, understanding the relationship between health and (subjective) well-being in old age, which is of great socio-political importance. Moving elderly care activities to homes demands that effective service provision and service quality be adapted to the living environment, and that new organizational procedures and technological solutions be implemented. The research opens up a series of questions about how to provide elderly people with an adequate, safe and healthy home environment even at a late age, both in technical and economic terms. Therefore, we suggest further research in the indicated direction, because only a comprehensive treatment of the problem will be able to convince housing decision-makers to take action. Knowing these aspects can lead to policy subsidizing specific actions for a healthier environment taking into account all real facts. Older people deserve special consideration in government social housing 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.

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LITERATURE AND SOURCES

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